Cape Peninsula
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THE EFFECTIVENESS OF THE CONTROL ENVIRONMENT IN MITIGATING INTERNAL FRAUD IN RETAIL SMMEs IN THE CAPE METROPOLE

by

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DECLARATION

I, Wive Lutiku Asisa, declare that the content of this thesis represents my own unaided work, and that this thesis has not previously been submitted for academic examination towards any qualification, at any tertiary institution. This thesis represents my own opinions and not necessarily those of the Cape Peninsula University of Technology.

Signed  **Date** 30 September 2023

ABSTRACT

SMMEs have been reported to encounter the highest fraud instances. Ineffective/inadequate internal controls constitute the major challenge faced by SMMEs. It consequently causes SMMEs to be more susceptible to fraud, which negatively affects their ability to achieve their business objectives and business continuation. Fraudulent activities in SMMEs happen because of weaknesses in the control environment.

The aim of this study was to investigate the effectiveness of the control environment to mitigate internal fraud in retail SMMEs located in the Cape Metropole.

This research falls within the positivist paradigm as it adopted the quantitative research approach, which focuses on recording empirical evidence to allow for the collection and analysis of numerical data. The quantitative data collection tool was a questionnaire consisting of closed and open-ended questions. Non-probability sampling methods, particularly purposive sampling and convenience sampling, were used to select a representative sample size of 100 respondents. Of the 100 structured questionnaires that were distributed to owners and/or managers of retail SMMEs operating in the Cape Metropole, South Africa, 96 were completed and returned to the researcher. The quantitative data obtained were analysed using descriptive and inferential statistics.

From the analysed data, it was found that the sampled retail SMMEs were aware of the risk of internal fraud and made use of customised fraud prevention measures and internal control as a way to combat the risk of internal fraud. It became apparent that the sampled retail SMMEs had a control environment which fostered the implementation of a handful of customised control measures to mitigate the adverse effects of the fraud risk. The management (leadership) of the sampled retail SMMEs mostly assumed the responsibility of establishing a sound control environment within their business entities to mitigate internal fraud. The respondents further portrayed a positive attitude towards ethical behaviour and establishing counter-fraud initiatives.

From the research findings it is evident that retail SMMEs have a sound control environment that contributes to the mitigation of internal fraud. SMMEs have become more sensitive and prone to the risk of fraud. Although the majority of these sampled businesses seemed to promote a fraud free environment, it is evident that some internal control deficiencies have led to the realisation of various risks, including the risk of internal fraud.

This research provides SMME owners and managers with valuable information on how the control environment can be used effectively to mitigate internal fraud in SMMEs. Moreover, this research promotes the awareness, improvement and understanding of fraud mitigation measures within an SMME control environment.

Keywords: Control environment, internal fraud, retail, SMME, South Africa

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Where there is a will, there is a way – My motto throughout my research journey.

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DEDICATION

I dedicate this study to all the members of the Asisa and Mpembele families.

ACRONYMS AND ABBREVIATIONS

ACFE	Association of Certified Fraud Examiners
BER	Bureau of Economic Research
COSO	Committee of Sponsoring Organisations of the Treadway Commission
CPUT	Cape Peninsula University of Technology
GDP	Gross Domestic Product
HDC	Higher Degrees Committee
IIA	Institute of Internal Auditors
IRM	Institute of Risk Management
ISO	International Organisation for Standardisation
PWC	PricewaterhouseCoopers
SAICA	South African Institute of Chartered Accountants
SBI	Small Business Institute
SEDA	Small Enterprise Development Agency
SMME	Small, Medium and Micro Enterprise
SPSS	Statistical Package for the Social Sciences
WRLC	Wholesale & Retail Leadership Chair

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CHAPTER 1: INTRODUCTION TO THE RESEARCH STUDY

1.1 Background to the research problem

Over the years, the importance of Small, Medium and Micro Enterprises (SMMEs) has increasingly been recognised across the globe since these business entities have become key role players in the development of almost every country's economy (Chimucheka, 2014:783). SMMEs' contribution to the economy is generally grouped into two main economic indicators, namely the Gross Domestic Product (GDP) and the employment opportunity, leading to poverty alleviation (Bruwer, 2016). Various literature supports the sentiment that the potential of SMMEs is widely accepted worldwide for the well-being of the economy; for example, in the United States of America, small businesses contributed close to 50% of the overall turnover, half of the nation's private workforce, and more than 60% of job creation from about a decade ago (Fanta, Mutonziwa, Berkowitz, Motsoni & Khumalo, 2017:6); in Malaysia, SMMEs employed more than 65.3% of the nation's workforce and contributed more than 36.6% to the country's GDP in 2016 (Yusoff, Wahab, Latiff, Osman, Zawawi & Fazal, 2018); in the United Kingdom, SMMEs contributed more than 51% of the nation's private turnover in 2018 and accounted for over 70% of nation's workforce (Labs, 2019).

The foregoing has not made any difference in South Africa as these business entities play a vital role in combatting unemployment and in the overall contribution to the economy of the country (Prinsloo, Walker, Botha, Bruwer & Smit, 2015). South African SMMEs comprise 91% of formalised businesses, offer the opportunity of employment to nearly 60% of the workforce, and have a total economic GDP contribution of 34% (The Banking Association South Africa, 2019a). Essentially, SMMEs are the first co-ordinated solution to ensure that the stability and the standards of living are improved since the SMME sector is believed to have a huge commitment to the economy (Tustin, 2015). With the aforementioned, SMMEs are evidently beneficial drivers of economic growth and advancement in the world, including in South Africa (The Banking Association South Africa, 2019b).

There has been an extensive increase in the number of SMMEs since the National Small Business Act 102 of 1996 came into existence (Bruwer & Coetzee, 2016). This rapid increase of SMMEs may be explained by the predicted view of Hilary (2000), over two decades ago, that technological development would allow more flexibility in large businesses' methods of production, downsizing and outsourcing; the increased interest in franchises and self-employment would eventually multiply the number of small firms.

The retail sector is perceived as one of the important sectors among SMMEs because it constitutes a large portion of the existing SMMEs in South Africa (WRLC, 2014). Similarly, Ezeonwuka (2019:1) expresses the view that the retail industry is predominantly a large sector and an important industry in the country. Jere, Jere and Aspeling (2015) further opine that the nature of South African SMMEs covers a broader spectrum of activities, most of which have an element of retailing.

Despite the said potential contribution of SMMEs in stimulating the economy of the country, they are still subject to significant risk exposure, such as loss of key staff, credit losses, increased (high) competition, theft, shoplifting, bankruptcy, and fraud, among others (Jere et al., 2015; Petersen, 2018). Such risk exposure makes it difficult for these business entities to achieve their objectives as they are generally not able to easily absorb the losses (Ramukumba, 2014). As a result, the socio-economic objectives for which SMMEs were created, in line with the National Small Business Act 102 of 1996, are to a large extent not being achieved, which, among other things, could justify the weak business continuation rate of SMMEs (Bruwer, 2016). Fanta et al. (2017:1) aver that 80% of SMMEs do not survive in their first year, and 97% are unable to exist beyond the first five years. A research study by Amorós and Bosma (2014) further concluded that South African SMMEs have a weaker continuation rate than SMMEs of other participating countries of the Global Enterprise Monitor in the sense that a new South African SMME is less likely to survive beyond four years and become a well-established organisation.

Mohd and Norhusnaida (2015) are of the view that SMMEs, given their capital investment nature and turnover, find it difficult to make use of sophisticated internal controls and have a proper internal control system such as an internal audit department. Yet, the absence of proper control opens the likelihood for losses, fraud and other types of undesirable outcomes. More often than not, the lack of planning and funding, inadequate management, and ineffective internal control are believed to be the main causes for SMME failure (Petersen, 2018).

From the above-mentioned risks, fraud is believed to be one of the most prevailing risks that hinder the attainment of business objectives as well as the smooth business continuation since it carries strategic, legal, financial, and operational consequences (Pickett, 2012:7; Petersen, 2018). It is projected that the fraud losses cause organisations across the globe to lose approximately 4 trillion American dollars (Lappen & McDonough, 2018).

The worldwide examination of fraud cases made it apparent that fraud is present in every type of organisation, including Enron (USA) in energy, Barings Bank (United Kingdom) in banking, Parmalat (Italy) in diary manufacturing, HIH (Australia) in insurance, Olympus (Japan) in

manufacturing, Comroad AG (Germany), Satyam (India) in information technology, WorldCom (USA) in telecommunications, KPMG (South Africa) in auditing firms, among others (Mangala & Kumari, 2015:53; Dubihlela, 2019). Fraud, which is one of the inherent risks in the business, is likely to materialise as soon as there is an absence of effective control. Despite the low reported rate of fraud in SMMEs, an inference can be made that fraud is a relevant and real issue in retail SMMEs just as it is for large retail companies (Shanmugan, Haat & Ali, 2012; Krambia Kapardis & Papastergiou, 2016; Bruwer & Van Den Berg, 2017; Sow, Basiruddin, Mohammad & Rasid, 2018; Turyakira, 2018; Bruwer & Petersen, 2022; Zainal, Hashim, Ariff & Salleh, 2022).

According to Loan (2015:9), the alarming increase in the number of fraud events has raised the concern of management to combat fraud. In contrast, Blackburn and Schaper (2016) shared that SMMEs leaders, which make the most of SMEs, are mostly focused on sales and profit-making operations more than any other aspect of the business; consequently, less attention is drawn to internal controls. Alternatively, their control environment does not effectively spur an overall management attitude to proactively work towards implementing and assessing internal control activities (Bruwer, 2016). Given the size of SMMEs, it is not always easy for them to implement an adequate internal control system as it could be costly (Mohd & Norhusnaida, 2015). Ultimately, SMMEs' internal controls do not provide sufficient assurance regarding the achievement of their relevant business objectives (Bruwer, 2016).

Stemming from above, it becomes apparent that SMMEs can be regarded as key role players in the stimulation of the economy of South Africa, although its exposure to fraud risks, with a negative impact, remains high. Inadequate/poor internal controls appear to be one of the most prevailing causes of the vulnerability of SMMEs (Akuh, 2017). Ideally, these business entities would need to have a sound internal control system to address the risks (including the risk of fraud) they face (Loan, 2015). Likewise, Zalata and Roberts (2016) note that internal controls help mitigate business fraud. In effect, internal control provides reasonable assurance to the SMME management towards achieving business objectives, inter alia, by achieving the effectiveness and efficiency of operations, the reliability of financial information, the integrity of information and compliance with applicable laws and regulations (COSO, 2004).

An internal control system, with its five inter-related components, aids in the mitigation of risks, inter alia, by contributing to the achievement of objectives in the foreseeable future (COSO, 2013). Notwithstanding each component's undeniable role in achieving the overall objectives, the control environment is empirically believed to be the foundation of any adequate and effective internal control system (Bruwer, 2016). Similarly, studies conducted by Jackson and Stent (2014) and Graham (2015) put into perspective that the condition of the control

environment strongly influences the adequacy of internal controls. At its core, it is the cornerstone of any system of internal control since it underpins the way risks are viewed and addressed and it influences the philosophy of management in terms of how risks will be managed (COSO, 1992; COSO, 2013; Gordon, Baatjies, Johannes, Samaai, Sonto, Smit & Bruwer, 2014). Moreover, a control environment is perceived to be crucial to mitigating fraud (Mukhina, 2015; Sule, Yusof & Bahador, 2019).

Stemming from the above, this research study aimed *to determine the effectiveness of the control environment in mitigating internal fraud in retail SMMEs in the Cape Metropole.*

The content of Chapter 1, along with the various topics that will be addressed, is graphically depicted in Figure 1.1.

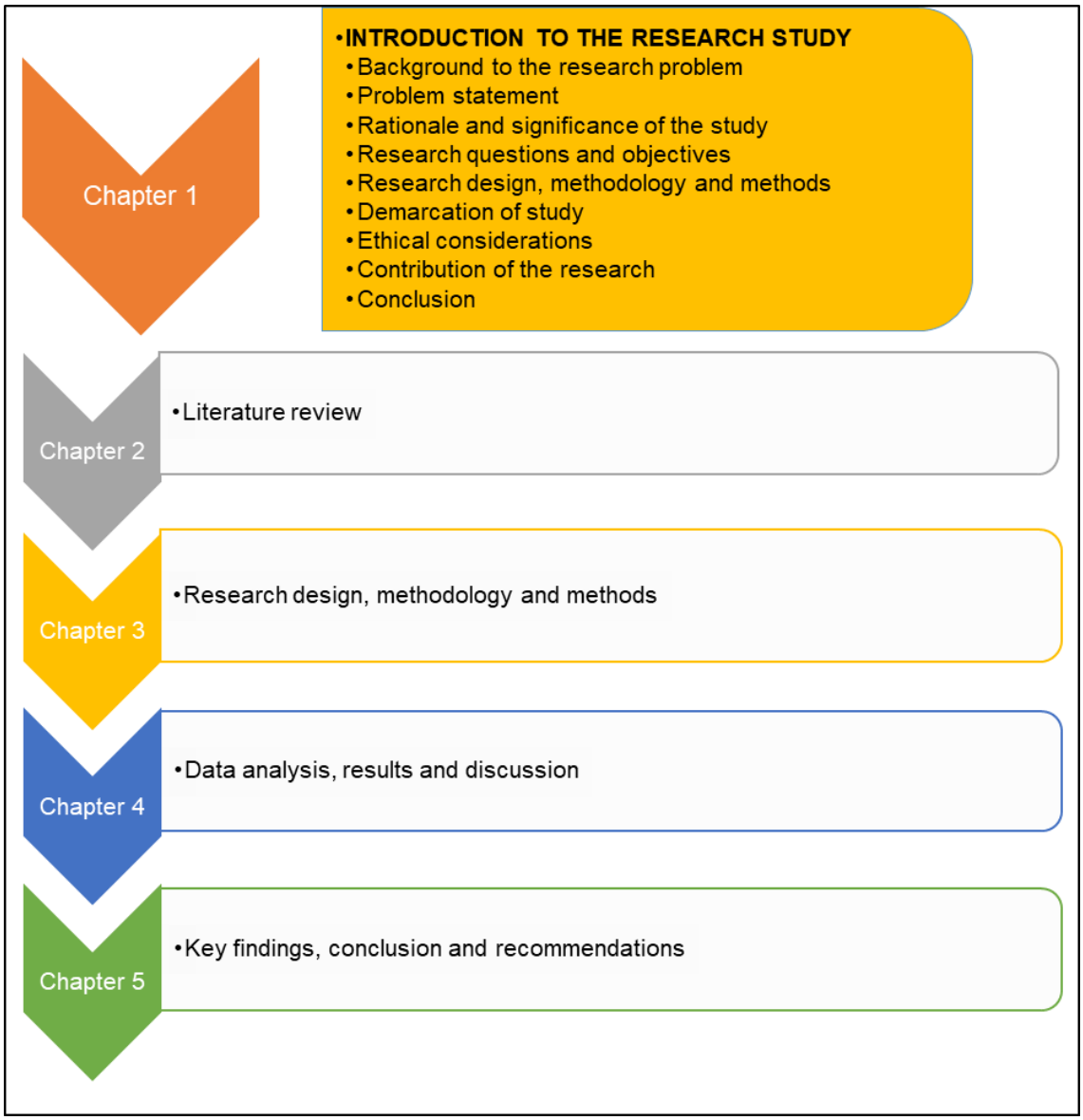

Figure 1.1: Detailed layout of Chapter 1—Introduction to the research study

Research findings may add to the existing body of knowledge in terms of enhancing management's comprehension of internal fraud risk, the effects of the control environment on mitigating internal fraud within SMMEs, and providing useful guidelines to SMME owners and/or managers on how they can formulate or establish a sound control environment to effectively improve the way they respond to internal fraud risk within their businesses.

1.2 Problem statement

Most retail SMMEs operate within the informal sector. The informality among retail SMMEs brings a concealing element from public authorities, which results in circumventing taxation, labour laws, and administrative regulations (WRLC, 2014).

A large proportion of retail SMMEs are owned by one or two owners who often have no/little interest in internal controls. Instead, they tend to focus more on their business operations (Mutezo, 2015). Small businesses have been reported to encounter the highest fraud instances (ACFE, 2014). Siwangaza, Smit and Bruwer (2014) are of the view that the lack of managerial skills constitutes one of the major challenges SMMEs face and internal controls seem to be expensive to implement in SMMEs. These business entities are confronted with various challenges that inhibit the realisation of their potential (Mutezo, 2015). Recent studies by Gopaul and Manley (2015), Yusoff et al. (2018), and Mhlongo and Daya (2023) put into perspective that SMMEs have a weak business continuation rate with significant failures of almost 50% within the first five years of trading and two-thirds failing within ten years of trading.

Notwithstanding the foregoing, effective internal control is equally important for both retail SMMEs and large companies. Lack of internal control or poor internal control consequently causes SMMEs to be more susceptible to risks (such as fraud), which negatively affects their ability to achieve their business objectives and, in turn, leads to business failure (COSO, 2013). Graham (2015) avers that internal control deserves more attention when either the magnitude or the likelihood of the risk is greater, and the mitigation of fraud becomes a priority for both the magnitude and the likelihood of the risk.

However, internal control and fraud are not often examined as factors that could possibly contribute to the failure of SMMEs, while it could be argued that the internal control of a business enhances its ability to mitigate fraud (Dubihlela, 2019). Since there is a low reported rate of fraud in SMMEs, it is worth knowing whether this is caused by their internal controls providing sufficient assurance that the risk of fraud is adequately mitigated or whether there is a need to conduct research in fraud mitigation within SMMEs (Shanmugan et al., 2012).

Stemming from the above, it is deemed that there exist some weaknesses in the control environment, which result in fraudulent activities in SMMEs (ACFE, 2018). Considering the contribution of these business entities to the South African economic system, it is crucial to explore the effectiveness of internal control (more specifically that of the control environment) in mitigating fraud in SMMEs (particularly in the retail sector). Hence, the problem statement reads as follows:

Internal fraud is not adequately mitigated in retail SMMEs because of the lack of a sound control environment.

1.3 Research questions and objectives

This study will have achieved its purpose by answering the main research question (RQ), which reads as follows:

RQ: To what extent is the control environment effective in mitigating internal fraud in retail SMMEs?

The main research question emanates from the aim of this research, which was to determine the effectiveness of the control environment in mitigating internal fraud in retail SMMEs in the Cape Metropole.

The following research sub-questions (RSQs) and objectives, as listed in Table 1.1, formed the basis on which the corresponding objectives have been achieved:

Table 1.1: Research sub-questions

Research sub-questions	Research methods	Objectives
RSQ 1: What are the responsibilities of SMME owners and/or managers regarding internal control systems and preventing fraud?	Literature review Questionnaire	To identify the responsibilities of SMME managers and/or owners in establishing a sound control environment conducive to mitigating fraud.
RSQ 2: What is management's attitude towards internal control and zero tolerance to fraud?	Questionnaire	To determine management's attitude regarding internal control and zero tolerance to fraud.
RSQ 3: To what extent are fraud prevention measures communicated to SMME staff?	Questionnaire	To determine the extent to which staff are aware of fraud prevention measures.
RSQ 4: To what extent are fraud prevention measures and internal controls implemented?	Literature review Questionnaire	To determine the extent to which fraud prevention measures and internal controls are implemented in SMMEs.

The above RSQs were the researcher's own construct as they are proxies to determine whether SMMEs has a sound control environment to mitigate internal fraud. RSQ1 was a prerequisite condition for SMMEs to have a sound control environment given the owners or management should be responsible for implementing a sound control environment conducive to mitigating fraud. The selection of RSQ2 was important to determine management's attitude regarding internal control and zero tolerance to fraud. Internal fraud cannot be mitigated if management's attitude is careless about internal control and combatting internal fraud. Therefore, all staff should adhere to management internal control objectives and be committed towards achieving the goal of mitigating fraud. RSQ3 was selected to determine the extent to which staff are aware of fraud prevention measures. Finally, RSQ4 was selected to determine the extent to which fraud prevention measures and internal controls are implemented in SMMEs. The selected RSQs were deemed sufficient and formed the basis on which the corresponding main research question would be addressed, which, in turn, would achieve the main research objective.

1.4 Rationale and significance of the study

This study is considered basic research, as the aim was formulated as shedding light on the identified problem (Prinsloo et al., 2015). The findings are therefore of value in terms of their contribution to the body of knowledge to improve the understanding of the variables studied in the context of retail SMMEs (Matsoso, 2018).

The contribution of this research study can thus be measured in terms of the output and outcome as follows (Matsoso, 2018):

- **Output:** Given the limited research existing on the identified phenomenon or research topic (section 1.2), this research serves as an additional source of information about the condition of the control environment and its effectiveness on fraud mitigation internally within retail SMMEs located in Cape Metropole. It is anticipated that this research will be published to serve as a source of information for other researchers in similar or further research.
- **Outcome:** The research findings, given their quantitative nature, could benefit owners and managers of retail SMMEs and the public at large, as these findings address the problem identified. Ultimately, this research promotes the awareness, improvement and understanding of fraud mitigation measures and internal controls (control environment). The study describes the effects of a control environment in mitigating fraud. Finally, this research could assist with improving the condition of the control environment in terms of fraud mitigation, which can be achieved by the SMME management formulating effective policies and procedures and by strongly commitment towards combating fraud within their organisations.

1.5 Research design, methodology and methods

This research was quantitative in nature and fell within the positivist research paradigm. A research paradigm is defined as a range of beliefs and dictates to scientists in a particular discipline to influence and guide what should be studied, how research should be conducted, and how results should be interpreted (Bryman, 2012:630). A positivist research paradigm favours the recording of empirical evidence in terms of a quantitative research approach to allow the collection and analysis of numerical data.

The selection of research method depends on the research paradigm adopted in the study (Du Plooy-Cilliers, Davis & Bezuidenhout, 2015:26). Bryman and Bell (2015) regard research design as a fundamental plan that guides and directs the researcher on the best way to lead the study to address the research questions. The nature of this research study is descriptive as it aimed to describe a particular phenomenon by means of an empirical study (Atmowardoyo, 2018). This study adopted a quantitative research methodology. The study constituted survey research as it is deemed the use of a questionnaire appropriate to collect and process large quantities of data. Survey research allows gathering information from a sample of a population, and respondents' answers are used to draw conclusions about the research study (Ponto, 2015). The respondents' answers can be obtained by making use of different methods such as the qualitative research method (i.e., using a qualitative survey tool to collect information in order to understand certain opinions on a particular subject matter), the quantitative research method (i.e., using a quantitative survey to collect information to describe facts), and mixed methodology (i.e., using a survey that seeks to collect information that is both qualitative and quantitative in nature) (Creswell, 2014; Surveyplanet, 2019). This research design was deemed appropriate for this study as it enabled the collection of primary data from a specified population group with the aid of a data collection tool (i.e., a questionnaire); it also enabled the researcher to use the obtained data for examination through analysis and interpretations to draw relevant inferences and conclusions (Leedy & Ormrod, 2010:187; Petersen, 2018).

Primary data were collected from the owners and/or managers of selected retail SMMEs using questionnaires. For this study, 100 questionnaires were distributed, and 96 questionnaire responses were received. The questionnaires were disseminated to respondents either by email or through hand-delivery. These questionnaires were introduced through a brief explanation of the topic, objective of the study, and key concepts of the research. Instructions were provided for all the questions in the questionnaire to ensure that questions were clear, concise, understandable, and unambiguous to the respondents to provide the information the researcher intended to gather. The questionnaire consisted primarily of closed-ended questions and was disseminated to retail SMME owners and/or managers in the Cape

Metropole involved in their business's daily activities. The use of a questionnaire was regarded as appropriate as it allows collecting data from a large number of respondents, and it allowed respondents ample of time to understand the questions (Bryman, 2016); it also enabled collection of large quantitative data subject to the analysis which, in turn, resulted in comprehensive findings capable of addressing the research problem (Sifumba, Ezeowuka, Qeke & Matsoso, 2017; Matsoso, 2018).

Non-probability sampling, particularly purposive and convenience sampling, was used to identify retail SMMEs that adhered to the following delineation criteria:

- Respondents should be in managerial positions (such as Manager, Supervisor) in their respective retail SMMEs.
- Respondents should be in the position to make decisions in their respective retail SMMEs.
- Respondents' SMMEs should be retail enterprises situated in the Cape Metropole.
- Respondents' SMMEs should have been at least two years of existence at the time of the data collection.
- Respondents' SMMEs should adhere to the definition of the South African Small Business Act (Act No. 399 of 2019).

The aforesaid sampling technique was chosen as it allowed the researcher to use his personal judgement in selecting participants who were easily reachable and who presented certain characteristics of interest, which the researcher established for the purpose of this study to be successfully conducted. x

This study made use of numerical and statistical techniques to achieve authentic generalisations as research results. Saunders, Thornhill and Lewis (2009) assert that quantitative responses have to be coded numerically and their analysis and interpretations presented statically or graphically. The collected data were cleaned and sorted through coding, editing and checking for errors. Thereafter, SAS (Statistical Analysis System) was used for data analysis and for descriptive analysis, creating various tables and figures. The research design, methodology and methods employed in this study are elaborated on in Chapter 3.

1.6 Demarcation of study

This study was conducted in the Cape Metropole, South Africa, and the population was limited to retail SMMEs within this Metropole (Figure 1.2).

Figure 1.2: Cape Metropole
(Source: Yes Media, 2021: Online)

1.7 Ethical considerations

Since the data were obtained from respondents, ethical considerations were maintained, including seeking informed consent from participants, protecting participants from harm, protecting the privacy of participants, maintaining an adequate level of confidentiality, respecting the dignity of participants, and allowing participants the right to withdraw from the research at any time and without any consequence.

The above ethical considerations were necessary to comply with the requirements of the Cape Peninsula University of Technology's Ethics Committee, which approved the research and issued the ethical clearance certificate (see Appendix B). Ethics refers to the appropriateness of the researcher's behaviour concerning the rights of those affected or become the subject of the researcher's work (Saunders et al., 2009). These ethical considerations also assisted the researcher with remaining objective while conducting research to avoid conflict of interest. As a result, integrity, honesty, and true representation were at the heart of this study.

1.8 Contribution of the research

The significance of this research study was nested in making retail SMME owners and/or managers aware of the importance of the control environment to mitigate internal fraud within their businesses. Consequently, results from this study were used to provide recommendations to SMME owners and/or managers as to how they can effectively address fraud through the control environment to improve their management's philosophy and operating style, exercise

adequate oversight responsibility, enforce accountability, and demonstrate an ardent commitment to integrity and ethical values.

1.9 Conclusion

This thesis is divided into the following five chapters:

Chapter 1—Introduction: This chapter covers the introduction of the study and elaborates on the research problem, aim and objectives, research questions, research design, methodology and methods employed in this study. The chapter concludes with the demarcation of the research study, ethical considerations, and contribution to the existing body of related knowledge.

Chapter 2—Literature review: This chapter provides a comprehensive literature review of SMMEs, particularly SMMEs in the retail sector, exploring the concepts of risk, particularly operational risk, fraud, and internal control. Insight is provided on operational risk factors and the management thereof in both a general and South African SMME dispensation. The chapter concludes with a discussion on internal control and the control environment and how these can be implemented to mitigate internal fraud.

Chapter 3—Research design and methodology: This chapter discusses the research design, methodology and research methods, ethical considerations, reliability and validity, data collection method used and survey design applicable to this research study. The chapter concludes by stating the limitations of the study.

Chapter 4—Data analysis and discussion of findings: This chapter analyses, interprets, and discusses the results deriving from the data obtained from the targeted population.

Chapter 5—Conclusion and recommendations: This chapter revisits critical aspects of the research study, where after results are brought into the context of the main research problem, conclusions are drawn, recommendations are made, and avenues for further research are provided.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

In this chapter, a literature review was conducted. According to Machi and McEvoy (2016), the main purpose of a literature review is to present logical arguments which comprehensively provide an understanding of the current knowledge relevant to a topic of the study; it also helps build defendable and empirical means or findings to answer the research question. Snyder (2019) refers to the literature review as a systematic way to collect and synthesise previous research to form a firm base from which knowledge and theory can be developed to enhance the research.

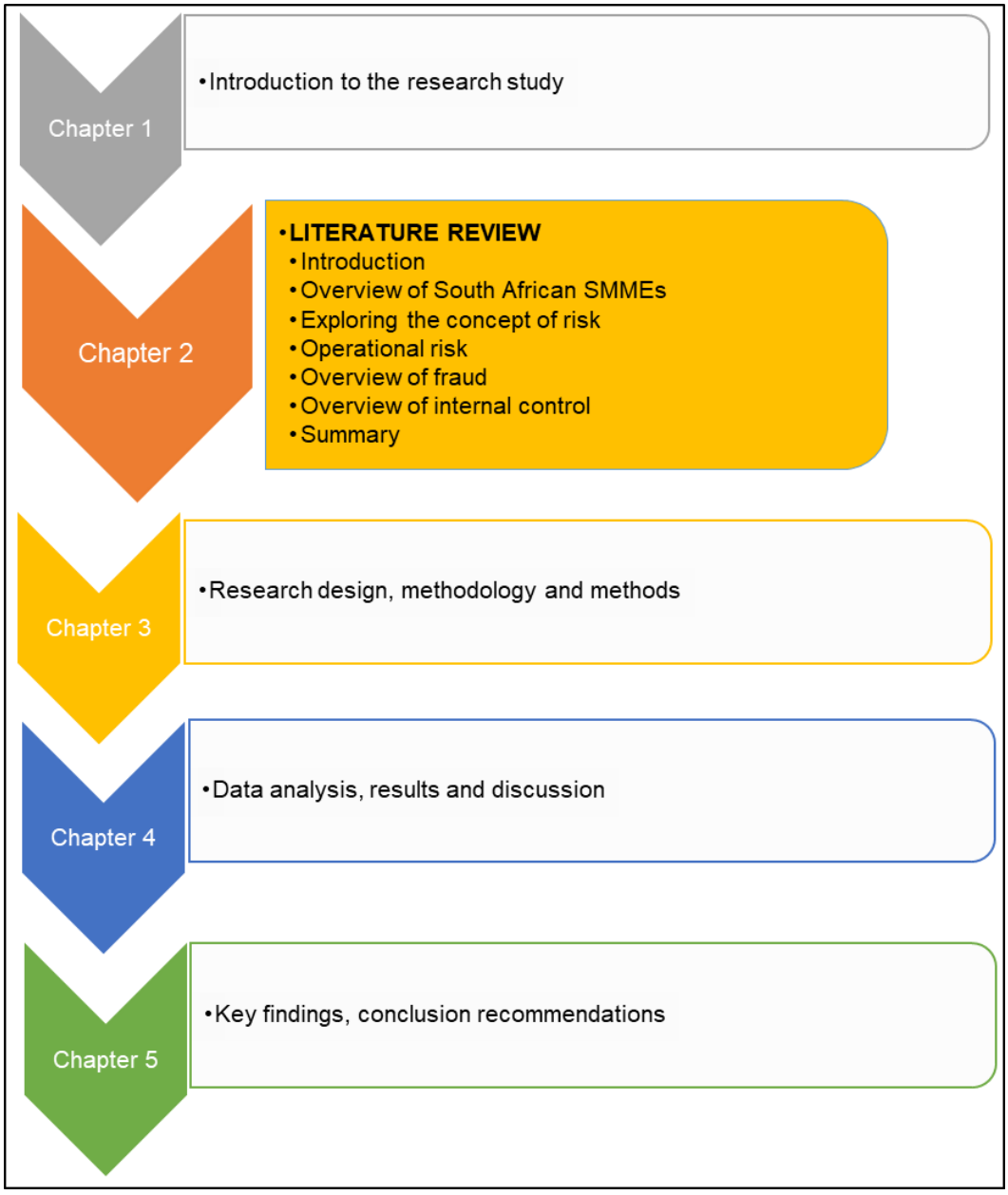

Figure 2.1: Detailed layout of Chapter 2—Literature review

This chapter aimed to address the main research objective, namely, to determine the effectiveness of the control environment in mitigating internal fraud in retail SMMEs operating within the Cape Metropole, South Africa. An in-depth discussion is provided on fraud and the management thereof. The literature reviewed in this study was expanded upon under the following headings: Overview of South African SMMEs, Exploring the concept of risk, Operational risk, Overview of fraud, Overview of internal control, and Summary (Figure 2.1).

2.2 Overview of South African SMMEs

The concept of SMMEs formally came into existence through the enactment of the Small Business Act No 102 of 1996 (South Africa, 1996). This Act has recently been replaced by the National Small Enterprise Act, which defines a small business as "a separate and distinct business entity, together with its branches or subsidiaries, if any, including cooperative enterprises, managed by one owner or more predominantly carried on in any sector or subsector of the economy" (South Africa, 2019:110).

The National Small Enterprise Act categorises SMMEs based on the standard industrial sector or subsector classification, size of the class, number of full-time employees paid, turnover per year, and the asset value exclusive of fixed property. Table 2.1 below provides a summary of the National Small Enterprise Act's retail classification criteria (South Africa, 2019):

Table 2.1: Criteria for the classification of South African SMMEs in the retail industry

Industry	Classification	Number of full-time employees	Annual turnover (R)
Retail	Medium	51–250	< 80 million
	Small	11–50	< 25 million
	Micro	0–10	< 7.5 million

(Source: South Africa, 2019:111)

The Trade industry, including South African retail SMMEs, contributed 43.2% toward the total national income earned by SMMEs, excluding the agricultural sector (South African Market Insights, 2020c). More so, the retail sector is the largest industry contributor to the country's GDP (34%), which has the potential to reduce the high unemployment rate in South Africa and enhance national economic growth (Stats SA, 2018; The Banking Association South Africa, 2019a).

The National Small Enterprise Act (South Africa, 2019) lists three categories of South African retail businesses and uses two proxies (the total full-time equivalent of paid employees and total annual turnover) to define enterprises:

i) **Medium enterprise** refers to a separate and distinct business entity with 51 to 250 full-time employees and with an annual turnover that exceeds R25 million.

ii) **Small enterprise**: This business size classification refers to a separate and distinct business entity with about 11 to 50 full-time employees and with an annual turnover that exceeds R7.5 million but is still below R25 million.

iii) **Micro enterprise** refers to a separate and distinct business with at most ten full-time employees and its annual turnover does not exceed R7.5 million.

Upon the legal creation of SMMEs, the aforementioned Act mainly established three objectives pertaining to their contribution to the South African economy: 1) alleviating poverty, 2) reducing unemployment, and 3) boosting the national economy.

The above objectives are carried out to some extent since these business entities provide up to 80% of the national employment opportunities, they reduce poverty as the majority of the overall businesses in South Africa are SMMEs, and lastly, they contribute about 35% towards the national Gross Domestic Product (Bruwer, 2016).

Nevertheless, these business entities do not stay in business for a long period because of their inability to sustain themselves as they are subject to many risks of which fraud remains prevalent (Bruwer, 2016; Petersen, 2018; Yusoff et al., 2018). This view is supported by Leboea (2017:14), who is of the opinion that South African SMMEs are confronted with many challenges that impede their performance; as a result, they have a huge failure rate.

Matsoso and Benedict (2016:146) mention that SMMEs suffer a shortage of skills and employ incompetent staff because of limited resources and a lack of training since SMMEs managers usually have little or no education. The lack of managerial skills makes it difficult for SMMEs to grow and expand their businesses simply because their control environment would be unfit to achieve various business objectives and mitigate risks (including the risk of fraud) (Sule et al., 2019).

Furthermore, SMMEs view the government as an obstacle to their growth because of laws, taxes, and cumbersome administration; it was also revealed that the majority of small businesses do not conduct business with large and well-established firms, nor do they do business with the government (SAICA, 2015:5).

The recognition of the potential economic growth of these businesses has caused the South African government to take various initiatives to assist SMMEs in assuring their survival and continued business existence (Akinboade, 2014:599). Since SMMEs hire a considerable

percentage of the country's workforce and represent an essential avenue for achieving poverty alleviation and decreasing unemployment (Leboea, 2017:11).

Much research has been undertaken as a way to assist these business entities with the challenges they face. Matsoso and Benedict (2014:149) suggest that large and well-established businesses form a partnership with SMMEs to mitigate most issues faced by SMMEs; Smit (2012:23) suggests that South African SMMEs would need more organisational-related support, and Petersen (2018) recommends that managers of SMMEs conduct a fraud risk assessment to evaluate and analyse the effect of risks.

2.2.1 SMMEs in the South African retail sector

Retail SMMEs could be referred to as the small, medium and micro enterprises mainly involved in retailing, which means they sell goods and/or services directly to final consumers or buyers (Chapagain, 2015). These business entities sell various types of merchandise depending on the type or nature of their retailing activities; some retailers are involved in selling food and beverages items, clothing items, pharmaceutical items, household furniture, appliances and equipment items, as well as all the other items that could be sold to final consumers. Apart from satisfying final consumers in respect of their daily necessities, retail businesses play a significant social role in the communities they serve (Domingo, 2017).

Retail businesses can be classified mainly into two groups: retail businesses within a store and retail businesses out of a store (Hameli, 2018). The difference between the two is that retail businesses within stores operate mainly in a physical location (the store) to sell to the end consumers. In contrast, retail businesses outside of the store are not based at a single location. In other words, they are not store-based. They operate in different forms, such as direct selling, whereby they sell to the final consumer using a door-to-door approach. They also follow a direct marketing approach, whereby they use technology (internet, television, electronic buying, telephone, etc.) to reach their end consumers (Hameli, 2018). They are also sometimes classified according to either the ownership or products offered, or the method of activity or size.

Jere et al. (2015) aver that the retail sector is an important participant in the economy since retailing characterises a large number of small business activities. Fin24 (2016) reaffirms that the retail sector has a significant effect on both the formal and informal sectors of the economy. SMME development is one of the government's priority areas with various support programmes in place, and the contribution of small businesses to job creation is acknowledged in the National Development Plan (Dhanah, 2017). In essence, it is acknowledged that SMMEs play an important role in employment creation and poverty alleviation (Dhanah, 2017). They

are regarded as more adventurous than big businesses as they are invariably great sources of innovation (Susman, 2017). The trade industry, which includes retail, is an extremely important contributor to the country's GDP (South African Market Insights, 2020c). Therefore, retail SMMEs operate within a significantly potential industry and contribute undeniably to technical innovation and new product development, which stimulate the economy to be more efficient and productive (Ayandibu & Houghton, 2017).

The bar chart below (Figure 2.2) shows the income earned by the trade industry, which includes the retail sector for the fourth quarter of 2018.

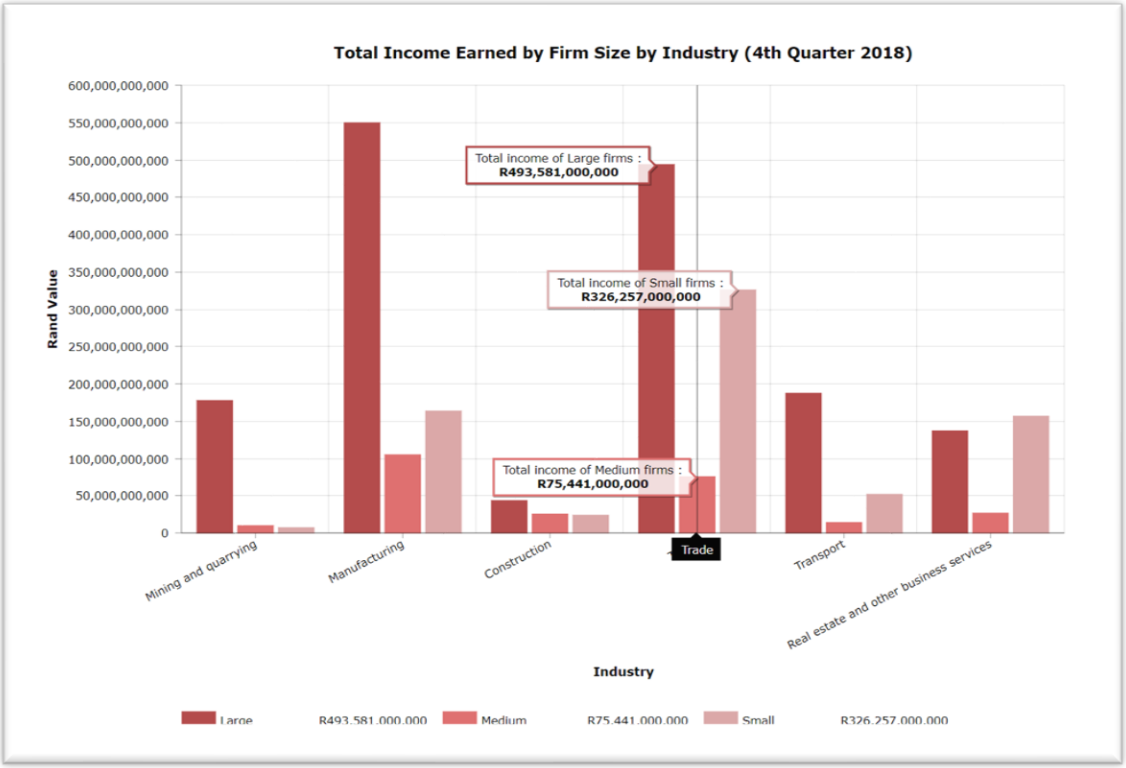

Figure 2.2: Income earned by firms in the trade sector (Quarter 4 of 2018)
(Source: South African Market Insights, 2020c: Online)

Figure 2.2 shows that the trade industry had the most total income earned (all firm sizes) per industry, with the manufacturing industry a relative close second and the real estate and business services industry in a distant third position.

Within specific industries, smaller firms contribute the most to the total income earned. Smaller firms also contribute significantly to total income earned in the trade industry, making up 36.4% of total income earned in this industry (South African Market Insights, 2020b). The trade industry has made significant inroads in terms of its relative importance to the South African economy. As shown in Figure 2.3 below, the trade, catering and accommodation industry

contributed 15.10% of real value added to the GDP for the year 2018, being the third highest after the finance; real estate and business services sector contributed 22.29%, which is by far the biggest industry in South Africa, making up almost a quarter of the country's total GDP in 2018; and general government services which contributed 16.74% (South African Market Insights, 2020b).

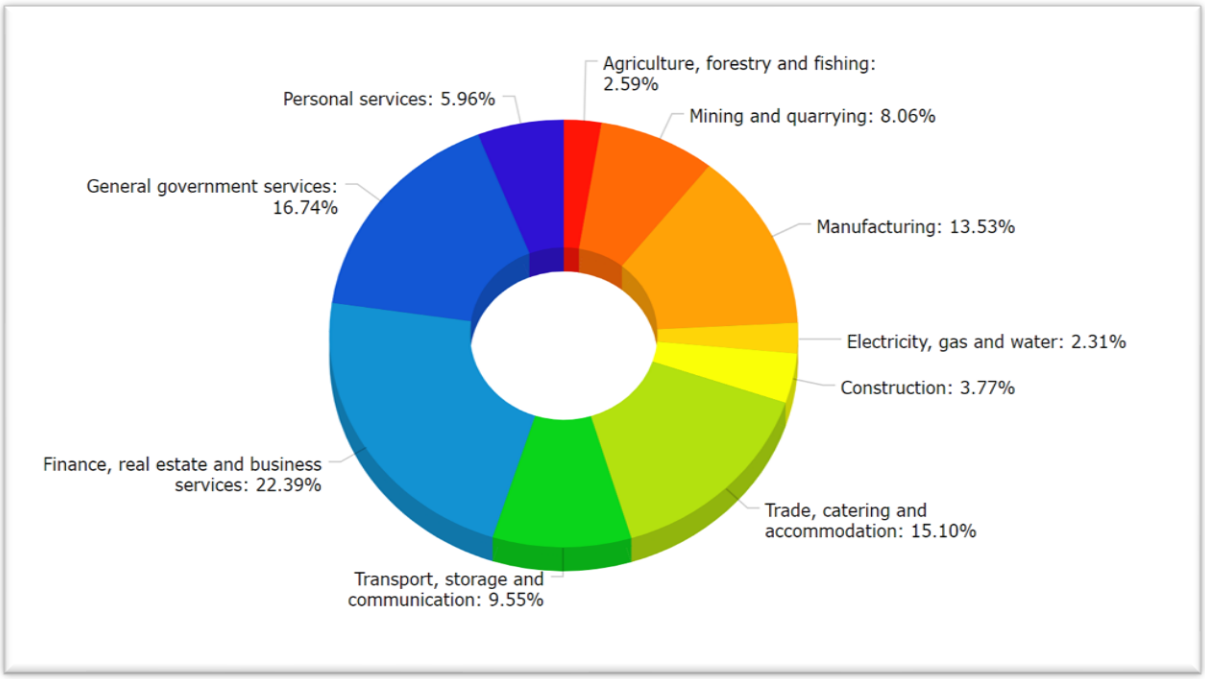

Figure 2.3: South African GDP by main economic sector
(Source: South African Market Insights, 2020b: Online)

However, since 2018, GDP growth in South Africa has seen a consistent downward trend.

> "At the end of 2019, the economy was in a technical recession and in the longest business cycle downturn on record. Moreover, the COVID-19 pandemic struck at a time of macroeconomic vulnerability. This represents a substantial shock to the economy, as the worst full-year GDP growth performance in South Africa's post-World War II history was -2.1 per cent in 1992" (South African Market Insights, 2020b: Online).

The South African economy plummeted because of the impact of the COVID-19 pandemic and the hard lockdown (Level 5), resulting in four consecutive quarters where South Africa's GDP number has been negative. During the second quarter of 2020, South Africa's GDP plunged by -51%, attributed to COVID-19. The trade industry has shown the fifth-highest plunge at a staggering -67.6% growth. Fortunately, the gradual relaxation of lockdown regulations has enabled the economy to recover significantly, resulting in a sharp increase (66.1%) in GDP (South African Market Insights, 2020b: Online).

In South Africa, about 79% of SMMEs are involved in retailing activities; the large presence of retail small businesses could be explained by the growing interest in self-employment, business ownership, or entrepreneurial inclination (Shanmugan et al., 2012). In light of this, retail SMMEs are driven by the motivation to fill the gaps of big retailers, in a sense that they optimise client-centred retailing activities that large corporations do not regularly offer. Therefore, it can be argued that the survival of retail SMMEs is dependent on their flexibility to offer customised services and develop a good relationship with customers (Chron, 2020).

2.2.2 Challenges faced by SMMEs

Tustin (2015:80) stated that "statistics on the small business sector in South Africa are insufficient in the sense that no official centralised data repository is available regarding the number of small enterprises". This could already be an indication of the existence of risks such as reporting and compliance risks. The Banking Association South Africa (2019a) shared that SMMEs face a regulatory compliance challenge. The non-compliance of SMMEs could be explained by the cumbersome administrative requirements and long administrative processes (Tustin, 2015).

According to Akinboade (2014:599), SMMEs' competitiveness and productivity are affected by the nature of the regulatory burden since it is expensive for SMMEs to comply with regulatory requirements. For example, the labour laws seem to represent an additional constraint on SMMEs because of the inflexibility of the applicable hiring legislation (Tustin, 2015:86). In light of this above, government regulations could be seen as important policies to have in place for doing business since they provide stable trading conditions, which could be beneficial to SMMEs for their development (Akinboade, 2014:599).

Other local research studies found that South African SMMEs are challenged by: start-ups not easily financed, theft of stock, a stock shortage, obstacle to credit access, linkages to larger firms, the key to innovation, labour laws discourage them from employing, skills shortage constraint, security spending pushing up the costs, lack of adequate and effective internal control (BER, 2016).

Most of the pertinent challenges faced by South African SMMEs are believed to originate from the inability to manage economic factors, which can be external and internal factors (Siwangaza & Dubihlela, 2016). Recently, businesses across the globe have been affected by the worldwide pandemic or health crisis, COVID-19, which represents one of the external risks that materialised and whose effects were significantly experienced from the year 2020 (Kanu, 2020). This COVID-19 created a devastating condition in the economic environment throwing businesses, including retail SMMEs, in a critical and poor economic condition with stringent

lockdown measures to curtail the spread of the virus (McKinsey, 2020). Its impact can be measured from different aspects ranging from turnover, trading, workforce, imports, exports, purchases, prices, and business survival, among others (Discovery, 2020). A research study conducted by Stats SA showed that 46.4% of businesses had to temporarily close during lockdown (South African Market Insights, 2020a).

SMMEs are known to encounter various challenges, further worsened by the COVID-19 pandemic (Juergensen, Guimón & Narula, 2020). For example, retail businesses could not sustain their business activities because they lacked financial resources to cope with the pandemic as no revenue was made during lockdown. As a result, retail SMMEs had to let staff go because of liquidity constraints; they became expensive, and therefore, these business entities found themselves in a situation where the problem of skills shortage worsened.

Some external factors can give rise to internal challenges that businesses should deal with. As the business is ready to confront these external factors, it should be critical to maintain their standard at an acceptable level so that the situation does not heighten possible internal risks or threats (Bruwer & Coetzee, 2016). For instance, some organisations are likely to experience internal fraud, with COVID-19 being the opportunity to commit fraudulent acts since the pandemic created a disruptive and uncertain business environment (IRBA, IESBA & IAASB, 2020). A previous research study conducted by Smit (2012:171) found that SMME managers tend to overrate the significance of external factors and underrate the internal weaknesses within their organisations when identifying the factors impacting their organisations. Some of these internal weaknesses include, but are not limited to, inadequate and ineffective internal controls, lack of effective management of resources, ineffective risk management, lack of staff training, lack of managerial skills, and less use of financial performance measures (Bruwer, 2015; Ekegbo, Quede, Mienahata, Siwangaza, Smit & Bruwer, 2018).

Although South African SMMEs have of the poorest economic sustainability across the globe with pertinent challenges, the National Development Plan predicts the creation of 90% of jobs in SMMEs by 2030 (SAICA, 2015; Ekegbo et al., 2018).

2.3 Exploring the concept of risk

The Committee of Sponsoring Organisations of the Treadway Commission (COSO, 2004) defines risk as “the possibility that an event will occur and adversely affect the achievement of an objective”. Risk brings an element of uncertainty simply from the fact that the exact future event cannot surely be predicted. SMMEs, like any organisation, set objectives they so wish to achieve or attain in the future. Since the future cannot be predicted at 100%, it can be argued that each business objective carries a level of risk capable of impeding the achievement thereof

(Loan, 2015). Conversely, it is worth mentioning that other research studies have suggested that risks do not only refer to undesired or negative events, but they can also refer to events that can positively impact the business performance, effectiveness and efficiency of operations (Firoozye & Ariff, 2015; Strengnaerts, 2017; Masama, 2017).

The Committee of Sponsoring Organisations of the Treadway Commission (COSO) defines risk as (COSO, 2012):

- **Inherent risk** is likely to arise from factors other than control failures. In other words, it relates to the risk the organisation will likely face in the absence of controls.
- **Residual risk** refers to the risk the organisation is still likely to face after the controls have been implemented to address the inherent risk. In layman's terms, residual risk simply refers to the risk that remains after control has been implemented.

Residual risk can further be divided into two risk categories, namely control risk and detection risk. Control risk refers to the risk that controls will not operate effectively, or that the controls would be deficient, thus leading to the failure of control objectives. Detection risk refers to the likelihood of not detecting the risk before it materialises (Kirkpatrick, 2019).

Previous research studies indicated that various risks could influence the sustainability of businesses; these risks are often divided into different types according to how their realisation affects a business and its environment. The changing business environment in which SMMEs operate makes it difficult to know all the risks these businesses face; however, with the aid of the existing literature, the following are the most prominent risks faced by SMMEs: market risks, technical risks, credit risks, human capital risks, process risks, economic risks, reputational risks (Godbole, 2013; Blackman, 2014; Deloitte, 2015a; Fei, 2015:49; Marais, 2015; Zoghi, 2017; NASA, 2019; CFI, 2021; Kirvan, 2021; MBN, 2021; Sickler, 2021). These risks are briefly explained below.

- **Market risks** refer to threats or opportunities arising as a result of the overall impact of the market, such as market volatility, changes in customer expectations, foreign exchange fluctuation, interest rate fluctuation, and an unexpected rise in competition.
- **Technical risks** refer to threats or opportunities associated with designing and producing the system of interest, which can affect the expectations of the product requirement.
- **Credit risks** refer to the probability that the borrower would fail to discharge their obligations towards the existing applicable credit agreement. These risks result in financial losses from the credit grantor because of the inability to collect cash.

- **Human capital risks** refer to all risks that involve human factors. Examples of human capital risks include, inter alia: high employee turnover, shortage of skilled staff, and increased training costs because of staff not possessing appropriate skills.
- **Process risks** refer to the probability that important business processes will not be followed or executed properly. The process malfunction can adversely affect the supply chain. For example, the business experiences a downturn because there is a lack of necessary people or technology to perform required tasks.
- **Economic risks** refer to the macroeconomic events that are likely to affect the company's investment or prospects. Examples of economic risks include, inter alia: political instability, a change in government policy, and country economic sanctions.
- **Reputational risks** refer to uncontrollable events likely to create negative public perceptions of the company's reputation. As a result, the revenue of the company is likely to be adversely affected.

More often than not, risks are generally demarcated into the following four categories (Godbole, 2013; Blackman, 2014; Deloitte, 2015a; Fei, 2015:49; Marais, 2015; Kelliher, Acharyya, Couper, Grant, Maguire, Nicholas, Smerald, Stevenson, Thirlwell & Cantle, 2016; Zoghi, 2017; NASA, 2019; CFI, 2021; Kirvan, 2021; MBN, 2021; Sickler, 2021):

- **Strategic risks** refer to events that threaten the attainment of the company's mission and vision; consequently, they adversely affect the attainment of the company's mission and vision. These risks are likely to hinder the company from accomplishing its strategic objectives. Examples of strategic risks include, inter alia: competition caused by competitors, harsh economic landscape and unstable political environments, a change in government policy, and country economic sanctions.
- **Compliance risks** refer to the exposure to legal consequences and material losses as a result of non-compliance with applicable laws, policies, procedures and regulations. Examples of compliance risks include, inter alia: irregular placement or recruitment of employees, non-adherence with the code of ethics, and unfair dismissal of employees.
- **Operational risks** refer to the potential threats emanating from the economy, effectiveness and efficiency of business operations capable of limiting the company from achieving its operational business objectives. Examples of compliance risks include, inter alia: occupational fraud, operational inefficiencies, inefficient internal control system, lack of competent employees, poor service quality, poor product quality, loss of key personnel, employee errors, and internal fraud.
- **Reporting risks** refer to the events that can adversely affect the business reporting (both financial and non-financial information) to lack reliability and integrity. It is important that the company's reporting is done with an optimum level of reliability and

integrity since these reports are either used internally or externally for various decision-making purposes, depending on the users of such information. Examples of compliance risks include, inter alia: incomplete reporting, lack of timely business reporting, and lack of accessibility of information.

Of the above risks, operational risks are deemed the most prevalent risks to SMME businesses since they generally have a limited internal control system and resources (such as competent staff) to carry out their daily business operations to achieve their related business objectives (Petersen, 2018). Regardless of size and complexity, every business runs the risk of incurring losses as a result of how its operations have been undertaken (Afolabi & James, 2018). For that reason, operational risks are therefore inevitable in the sense that for every operational objective, there is an associated risk arising from structure, systems, people or processes which will limit the attainment of such objective. The operational risks are often associated with, inter alia, product failure, business interruption, errors or omissions by employees, failure of IT systems, and lack of management skills (CIMA, 2008); however, this research study focuses on occupational fraud risk as it is one of the most common operational risks in SMMEs businesses (Geessink, 2012:9; ACFE, 2018).

2.3.1 Risk and performance

The discussion in section 2.3 indicates both a positive and negative connotation to the description of risk. However, when risk is uncontrolled, it ostensibly yields a negative outcome upon its realisation (Sadgrove, 2015); thus, risk management affects performance. This sentiment is supported by Yang, Ishtiaq and Anwar (2018), who reaffirm that risks indeed affect business performance.

It has been noted that SMMEs are the most vulnerable to be affected by risks because of less or no resilience, leading to poor performance, and resulting in failure or closure of the business (Sadgrove, 2015). This statement is relevant to fraud risk as well since small companies suffer the most (ACFE, 2016). According to Aladejebi and Oladimeji (2019), the consequences of fraud can be very destructive to these business entities as they ultimately result in financial losses.

Stemming from above, it could therefore be argued that the more the risk is well-managed, the more the performance is enhanced, which helps towards achieving objectives. Hence, the relationship between organisational performance and managing risks should not be underestimated (COSO, 2017).

2.3.2 Risk management

Risk management is primarily a function of management as they are usually in charge of protecting and putting business assets into good use in the enterprise's best interest (Hubbard, 2020). In other words, risk management could be referred to as protecting the business equity from loss exposure (COSO, 2017). Risk management helps to enhance the activities of an enterprise and increases the probability of business success; this involves identifying, assessing, monitoring and measuring risks within the business entities to mitigate those risks so that the related business objectives can be achieved (Naude & Chiweshe, 2017).

Much often, SMMEs insufficiently draw attention to managing risks while managing risks should normally be relevant for any business irrespective of their nature and size (Masama, 2017). The inability to manage risk gives rise to the occurrence of risks. When they occur, the outcomes will most likely be negatively impacted since the economic environment is described as harsh (Bruwer & Coetzee, 2016). According to Ekegbo et al. (2018) and COSO (2017), when risks are not well managed, it could lead to high-rate failure among most SMMEs. Sifumba et al.'s (2017) suggestion that SMME managers need to take the initiative to manage the risks is therefore not surprising.

Due to business globalisation and international marketing, the need arose for an integrated business risk management approach (ClearRisk, 2018). This has evolved from risk management to enterprise risk management since the latter is believed to be more comprehensive and proactive in managing risks (COSO, 2020). In addition, risk management has evolved from solely focusing on the management of negative risks to also focusing on the identification of opportunities to best protect and create the organisation's value (Prinsloo et al., 2015:67). Some of the current leading practice frameworks or models from which SMMEs could take guidance concerning risk management are: COSO Enterprise Risk Management: Integrated Framework (COSO ERM Framework); Three Lines of Defence Model; ISO 31 000—Standard on Risk Management; and Operational Risk Management, among others, which are briefly explained below (Reding, Sobel, Anderson, Head, Ramamoorti, Salamasick & Riddle, 2013; Bruwer, 2016; Moeller, 2016; Auditboard, 2018; ISO, 2018; ORX, 2020):

- **COSO ERM Framework:** According to the COSO ERM framework, risk management consists of identifying potential events that can adversely affect the realisation of the business objectives and managing the risks in finding the perfect balance of risk and reward in line with the company's risk appetite. This framework provides assurance regarding the achievement of company's objectives by following eight processes namely internal environment (internal environment refers to a company's attitude towards risk and risk management, and it consists of the tone at the top, risk appetite, integrity and ethical values), objective setting (objective setting consists of clearly

defining the company's objectives and risk appetite levels), event identification (event identification refers to identifying potential events, both internal and external, that may hinder the business objectives from being achieved), risk assessment (risk assessment consists of analysing and evaluating risks to take cognisance of their probabilities and impact upon their materialisation), risk response (risk response refers to the way risks are responded to in order to address them with relevant actions), control activities (control activities consist of selected and developed actions carried out to help ensure that risks are either detected or mitigated or prevented), information and communication (this refers to the communication of risk related activities or issues with relevant concerned parties), and monitoring (this consists of monitoring the activities of risk management to test whether they are appropriately designed, implemented, and operating effectively). These eight components are graphically depicted in Figure 2.4.

Using enterprise risk management is beneficial to the management of SMMEs because it enables the managers to deal with uncertainty, associated risks and opportunities more effectively (COSO, 2004). As much as it can be noted that enterprise risk management does not guarantee an absolute elimination of risks among SMME businesses, it should be noteworthy that pursuing objectives gives rise to risks. When enterprise risk management is effectively implemented, the management of these businesses would be reasonably assured, timeously, of the extent to which the company is moving to achieve its objectives (COSO, 2004; COSO, 2017).

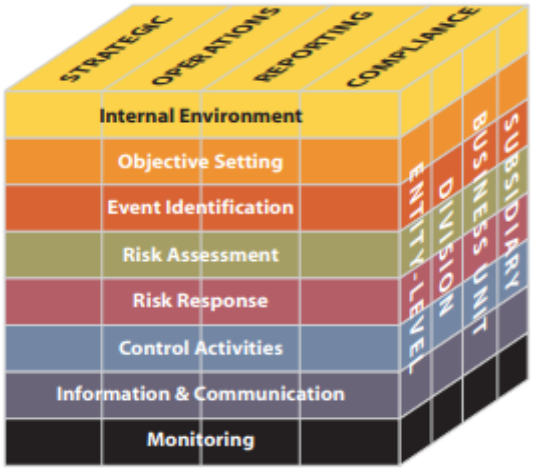

Figure 2.4: COSO Enterprise Risk Management: Integrated Framework (Source: COSO, 2004)

Over the past decades, the enterprise risk management integrated framework broadly gained recognition and acceptance of many companies of any size as they have embarked on managing their risks (Gelinas, Dull & Wheeler, 2014; COSO, 2017). Due

to the evolving business environment and evolution of the entities' risks and opportunities, it became necessary to update the framework to consider an adaptive approach to managing risks (COSO, 2017; IRM, 2018). The old framework is not rendered obsolete by the update. However, it accentuates the importance of considering risk in both the strategy-setting process and in driving performance (COSO, 2017). The updated framework (called Enterprise Risk Management—Integrating with Strategy and Performance) comprises five components, also depicted in Figure 2.5, namely governance and culture (this component indicates that the governance should set the organisation's tone and establish oversight responsibilities for risk management.

Figure 2.5: Enterprise Risk Management—Integrating with Strategy and Performance (Source: COSO, 2017)

Culture refers to having and promoting ethical values, acceptable behaviours, a risk-aware environment, strategy and objective-setting (this component consists of strategically establishing and aligning the company's risk appetite with strategy; this serves as a basis for when considering to identify, assess, and respond to risk), performance (this component consists of highlighting the fact that risks can adversely affect the attainment of the business strategy; therefore the business objectives should be clearly defined so that its related risks can be appropriately addressed), review and revision (this component points out the importance of reviewing the company's performance; this serves to test whether the activities of risk management are functioning as intended), Information, communication, and reporting (this component outlines the importance of communicating risk-related activities or issues with relevant concerned parties) (COSO, 2017).

This framework, with its 20 principles, as depicted in Figure 2.6, helps more in how integrating the enterprise risk management practices throughout the company and its application influences both the business growth and performance (COSO, 2017; Perera, 2019). Some of the prominent benefits associated with the application of the Enterprise Risk Management – Integrating with Strategy and Performance include the

following, though not limited to: increasing the range of opportunities, identifying and managing risk throughout the entire company, increasing positive outcomes and advantage while reducing negative surprises, reduce the performance variability, effectively and efficiently improve resource deployment, and enhance the business resilience (COSO, 2017).

Figure 2.6: 20 Principles of Enterprise Risk Management—Integrating with Strategy and Performance (Source: COSO, 2017)

- **Three Lines of Defence Model:** Three lines of defence is an accepted risk management framework that is designed to facilitate effective risk management by splitting the responsibilities for managing the risks in a clear, coordinated, and cohesive manner between three functions, namely risk owners, risk oversight, and the risk assurance. Risk owners are generally the operating managers responsible for establishing a sound control environment to manage the risks. Risk oversight is often provided by risk management and compliance functions that internally assist operational management in identifying, managing, and monitoring risks. Lastly, risk assurance is often provided by external assurance providers such as internal auditors, who provide independent assurance as to whether risk management and internal control system are working as intended. The three lines of defence are graphically depicted in Figure 2.7.

  It becomes evident that the three lines of the defence model enhance the clarity regarding risks and control, improving the effectiveness of risk management systems (IIA, 2020). This model is deemed simple, appropriate, and effective for any type of company regardless of its size or complexity because it clarifies the responsibilities of all the parties involved in the risk management and the risk management initiatives are clearly communicated (IIA, 2020).

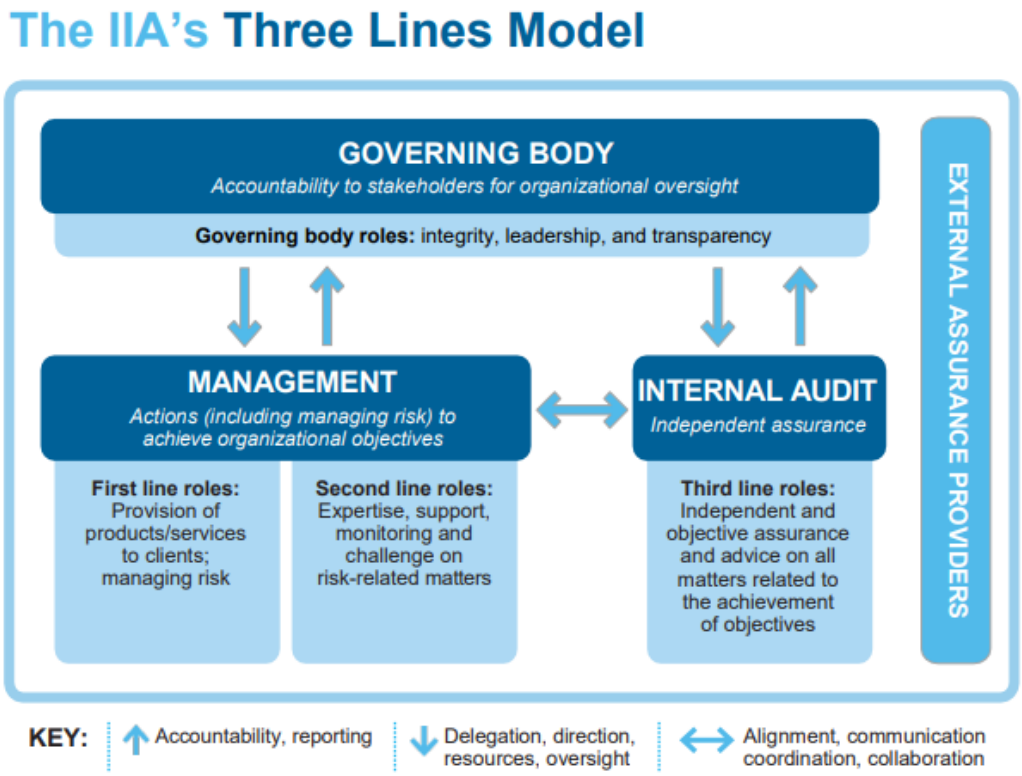

Figure 2.7: Three Lines of Defence Model
(Source: IIA, 2020: Online)

- **ISO 31000—Standard on Risk Management:** This provides a framework on how any company, regardless of its size or complexity, can increase the likelihood of achieving objectives as it improves the identification of opportunities and threats and provides solid guidance on how to respond to risks effectively. This framework provides assurance regarding the company's objectives by following six processes: communication and consultation, risk evaluation, establishing the context, risk assessment, risk treatment, and monitoring and review.

- **Operational Risk Management:** Unlike some organisations that will intentionally tolerate more risks for the chance of growing the business at times, other companies would rather prefer to be more risk-averse. Operational risk management is generally applied by companies that focus on protecting the business from the risk of loss resulting from business operations. Similarly to other risk management frameworks, operational risk management attempts to proactively reduce risks through risk identification, risk assessment, risk measurement and mitigation, and risk monitoring and reporting.

It is disconcerting that most SMMEs do not have a risk management framework in place, which can be attributed to the high cost of implementation and the lack of expertise (Samugwede &

Masiyiwa, 2014; McKay, 2016). Thus, they can draw up a risk management plan that recognises and addresses potential operational risks associated with internal fraud by looking at risk identification, risk analysis, risk control, and risk treatment. Management should understand these processes as they enhance the business sustainability and attainment of relevant business objectives (Nichifor, 2016:250).

Each of these four processes is briefly expanded below (COSO, 2016; Bruwer, 2016; Sadgrove, 2016):

- **Risk identification** is a fundamental step in risk management because it is usually the first process, consisting of identifying risks across the company, which can adversely influence the achievement of the business objectives. As the company sets its objectives, it must identify risks that could impair such objectives.
- **Risk analysis** refers to the assessment of identified risks to consider their potential probability and impact on the company if they were to materialise.
- **Risk control** refers to the selection, development and deployment of methods or actions to mitigate risks from occurring or being detected untimely.
- **Risk treatment** refers to how risks are treated in line with the company's risk tolerance and risk appetite. A company's risk appetite is driven by its size, capacity to manage the risk, ability to exploit opportunity through the risk, and capability to withstand the risk. The treatment of risks is generally applied in four distinct methods: 1) avoiding risks (this entails eliminating the identified risk from happening), 2) accepting risks (this entails tolerating the identified risk and its consequences if they arise), 3) mitigating risks (this entails reducing the likelihood of the identified risk from materialising), and 4) transferring or sharing risks (this entails shifting the identified risk to other parties with whom to share the responsibility of control risk activities).

SMMEs should develop a strong sense of risk management to tackle the risks affecting their related business objectives successfully. Whilst it takes the company also to have a sound control environment to achieve effective risk management simply because it underpins the way risks are viewed and addressed. It influences the philosophy of management in terms of how risks will be managed. Therefore, this research study focused on the effectiveness of the control environment in mitigating internal fraud in SMMEs based in the Cape Metropole, as it can either make or break a business from a profitability or liquidity perspective (COSO, 2004).

2.4 Operational risk

Operational risk refers to the opportunity or threat because of ineffective or failed internal processes, people, inefficient systems, or external events susceptible to leading to a loss or a disruption of the business activities (Auditboard, 2018). Operational risk can also be described

as the risk of loss resulting from the breakdown of the internal control system because of internal or external fraud, error, and other criminal activities (Ayandibu & Houghton, 2017). The loss resulting from the materialisation of operational risk can be directly or indirectly financial, and such loss should not be directly associated with credit or market risks (Strzelczak, 2008). The business operations are carried out in the achievement of the business objectives. Therefore, operational risk inherently permeates every business operation; hence it is important to manage this risk by establishing a sound control environment (Ruiz-Canela López, 2021).

The operational risks take many forms, inter alia: people risk, process risk, systems risk, external events risk, and legal and compliance risk, which are briefly elaborated on below (Young, 2001; Chapelle, 2019; RIM, 2021):

- **People risk** refers to the risk of financial loss or negative business performance as a result of inadequate human resources. This risk also occurs when the company cannot attract, manage, motivate, develop, and retain qualified people, which frequently results in human errors, fraud, or other unethical activity within and beyond the organisation. Examples of people risk include fraudulent behaviour, poor training, and theft.
- **Process risk** refers to the possibility of a loss as a result of failed internal business process in any part of the company. Examples of process risk include inadequate product design and inadequate operating procedures.
- **System risk** is the risk of financial loss or negative business performance because of the system malfunctioning or not being available because of a system failure. Process risk includes failure of power backup systems and inefficient information technology systems.
- **External events risk** relates to external events that may adversely affect the business. Examples of external risk include civil disruptions, hijacking of networks, and external fraud.
- **Legal and compliance risk** refers to the risk of non-compliance with applicable laws and regulations. This risk also extends to the likelihood that the business contracts or transactions would be concluded without creating the basis of enforceability. With this type of risk, the company will likely incur financial losses such as fines, interest and penalties.

There has been a rampant increase in operational risks as business operations play a crucial and prominent role in fulfilling business vision and mission (Masama, 2017). One of the reasons companies experience operational risks is that most companies are adapting and embracing the use of technology in the management or carrying of business operations

(Mkwanazi & Janse van Rensburg, 2015). When operations are carried out with proper operational risk management, there is a likelihood that the business growth will be enhanced (McKay, 2016). Otherwise, there is an increased likelihood of unpredictable losses (COSO, 2017). Hence, it is important that management is aware of operational risks and establishes a control-aware environment conducive to functioning internal controls (Fordham, 2020; Ruiz-Canela López, 2021). The major influencer of internal controls is people, as internal controls require the intervention of human being to either design, control or implement it (Harrison, 2013). Such reliance brings an element of risk, and the control environment tends to address that risk by influencing the control consciousness of people (K-State, 2019).

2.4.1 Operational risk factors

A factor can be regarded as a phenomenon that influences a certain result; thus, an inference can be made that operational risk factors consist of those factors or phenomena that can influence the realisation of operational risks (Merriam-Webster, 2021). The risks that affect SMMEs are enormous (Masama, 2017). Risk events are caused by external factors (economic, environmental, social, political, and technological aspects) or internal factors (infrastructure, human resources, processes, and technology used by the business) (KPMG, 2013b; Indeed, 2021b). Operational risk factors may thus be internal or external to the business and are usually generated by people, processes, and systems (CIMA, 2008; KPMG, 2013b).

2.4.1.1 Internal factors

Internal factors can spur possible realisations of risks within the company; these risks are usually controllable by the company (Mitratech, 2020). The internal factors leading to internal risks should be appropriately dealt with because internal risks, as much as external risks, threaten the success of the company (KPMG, 2013b). Examples of internal factors include, inter alia: lack of segregation of duties (spurring risks such as fraudulent acts by the sole person handling all the duties and the risk of errors not being detected); user and password administration (spurring risks such as unauthorised access, loss of assets by authorised employees); people risk (spurring risks such as internal fraud, employees' illegal behaviour, unauthorised sign off, employee errors, etc.); HR factors (spurring risks such as hiring of unqualified, incompetent, ineffective and efficient employees); occupational health and safety factors (spurring risks such as blasts, fire, serious injury in the workplace); business process factor (spurring risks such as inadequate product design, inadequate operating procedure, inadequate organisational structure); and system factors (spurring risks such ineffective data security and inaccurate system processing) (Young, 2001; Bruwer, 2019; Chapelle, 2019; Calle, 2020; Indeed, 2021b; Queensland Government, 2021; RIM, 2021).

This research study focused on fraud (people risk) as an internal factor since SMME businesses have been reported to encounter the highest fraud instances; also, fraud is one of the most prevailing risks that hinder the attainment of business objectives and smooth business continuation (Pickett, 2012:7; ACFE, 2014; Petersen, 2018). Internal risks (including internal fraud) could be more difficult to eliminate since they are caused by insiders who often have more understanding of the internal control system. Yet, management possesses more opportunities or means to address internal risks than external risks as they are within the business's control (De Groot & Giandomenico, 2020). Internal fraud is discussed in more detail in section 2.5.2.

2.4.1.2 External factors

External factors can spur possible realisations of risks stemming from outside the company; these risks are usually out of the company's control because of their unpredictability (Mitratech, 2020). As much as possible, the management of SMMEs should be aware of factors that could lead to external risks, which are likely to have adverse consequences for the company (Fordham, 2020). Examples of external risks include, inter alia: economic factors (such as fluctuations in foreign exchange and interest rates, which lead to the business incurring more expenses if the change happens to be unfavourable to the business); technological factors (such as the development of innovative technology by business competitors); environmental factors (such as climate change, which could lead to external risks like earthquakes); social factors (such as shifts in societal fundamentals, which could lead to external risks like protests and other disruptive movements that could interrupt business operations); political factors (such as a change in government policies and legislation, which, at times, could be unfavourable to businesses in the sense that it could cause an increase in business expenses) (KPMG, 2013b; Mitratech, 2020; Renesas, 2021).

2.5 Overview of fraud

There are a plethora of definitions of fraud, as no single definition can best define it, simply because the definition of the word "fraud" could be defined based on various aspects such as law, audit, etc. (Andoh, Quaye & Akomea-Frimpong, 2018).

From a legal aspect, fraud can be defined as an unlawful event where a person intentionally makes a false representation which causes or potentially causes prejudice against another person (Minnaar, 2014). From an auditing aspect, fraud can be defined as "any intentional act or omission designed to deceive others, resulting in the victim suffering a loss and/or the perpetrator achieving a gain" (Reding et al., 2013:8–5).

Professionals from different professional bodies worked together on a Fraud Guide, and they defined fraud as an intentional and deceitful act or omission committed against one or more persons (natural or juristic) whilst resulting purposefully in the form of advantage or gain to the perpetrator (Reding et al., 2013). Fraud is one of the most significant risks faced by contemporary organisations, which continues to exist (Petersen, 2018). According to ACFE (2020b), the damage caused by fraud could broadly cost companies to lose about trillions of dollars every year. Surely, fraud has a detrimental effect on the business as it can negatively affect the financial, reputational, and operational aspects.

According to ACFE (2016), the median loss in smaller organisations exceeds the median loss in large organisations. Subsequently, the median loss incurred by smaller firms is equal to that incurred by larger firms, although its impact has more weight on smaller firms (ACFE, 2016). SMMEs do not tend to pay more attention to proactively preventing fraud since more fraud is caused by a lack of internal controls in smaller businesses than in larger ones (ACFE, 2018). Fraud can broadly be grouped into three categories: internal fraud (also called occupational fraud), external fraud, and fraud against individuals (ACFE, 2022b). Of these fraud categories, internal fraud is infrequently detected and reported (ACFE, 2020b). Hence, this thesis solely focuses on internal fraud. ACFE's Occupational Fraud and Abuse Classification System outlines three main types of fraud, namely fraudulent statements, asset misappropriation and corruption (ACFE, 2018):

- **Fraudulent statement:** Knowingly overstates revenues and understates liabilities and expenses
- **Asset misappropriation:** Stealing or misusing assets knowingly.
- **Corruption:** Fraudsters wrongfully using their authority in a business transaction to obtain some form of benefit to their advantage, although such advantage may be in opposition to the duties of their job or rights of other parties

The occurrence of fraud always has a detrimental impact within an organisation or outside the organisation (ACFE, 2018). To that end, it can damage the reputation and violate laws and statutes. This sentiment is supported by Coetzee, Du Bruyn, Fourie and Plant (2015:172), who assert that the occurrence of fraud incidents has led to the downfall of a number of organisations, such as the case of Enron and WorldCom, which collapsed because of fraud. Stemming from the research conducted by Akuh (2017), assessing fraud risks is an important step as it helps an organisation to determine the level of resources they should devote to prevent or detect the identified fraud scenarios.

Although the focus of this research is on mitigating fraud, it is noteworthy that management has five options regarding the fraud risk responses, which are: risk avoidance (this entails

eliminating the risk of fraud from happening), risk-sharing (this entails shifting the risk to other parties with whom to share the responsibility of fraudulent activities), risk reduction (this entails mitigating the risk of fraud), risk acceptance (this entails tolerating the risk of fraud and its consequences if they arise), or the combination of any of these options (Petersen, 2018; Twproject, 2019).

2.5.1 Fraud theories

Multiple existing fraud theories or models explain why fraud is committed. Those theories may differ depending on the nature of the fraudulent act committed (Weiss, 2017). Upon reviewing the literature, it becomes apparent that the Fraud Triangle is the major fraud theory (Dorminey, Fleming, Kranacher & Riley, 2012; Carrol, 2015; Shao, 2016; Weiss, 2017; Homer, 2019). Besides the Fraud Triangle Theory, other fraud theories exist that also address the reasons for fraud occurrence. This research study expands upon the following fraud theories in sections 2.5.1.1–2.5.1.5: Fraud Triangle, White-Collar Crime Theory, Systems Theory, Strain Theory and Rational Choice Deterrence Theory. This study is based on the Fraud Triangle Theory discussed in section 2.5.1.1, as it remains noteworthy that the Fraud Triangle Theory is one of the globally recognised heuristic fraud theories used by many proponents of the three lines of defence model in respect of risk management (Fordham, 2020; Global Banking & Finance, 2020). Nonetheless, the conglomeration of all fraud theories discussed in this study offer business owners and managers a better understanding of the reasons and motives that may cause the risk of fraud to occur. In essence, it becomes easier to mitigate the risk of fraud when there is a clear understanding of its possible causes.

2.5.1.1 Fraud Triangle Theory

Cressey initially discovered this theory, describing three fundamental components that should inevitably be present for the risk of fraud to realise, namely, pressure, rationalisation and opportunity (Christian, Basri & Arafah, 2019). Management should be aware of all aspects of the Fraud Triangle Theory although they may not have control over every single component thereof, hence the need to explain each component in detail below (Baker Tilly International, 2016; Petersen, 2018; Fordham, 2020):

- **Pressure** refers to personal or professional motivation because of some sort of pressure that lures a person to contemplate fraud. Examples that may cause pressure include being unable to pay medical bills for oneself or one's family members, having a large amount debt beyond one's affordability, and having a bad expenditure habit.
- **Rationalisation** refers to the ability to justify why fraud was committed. The justification serves to ease the negative or wrong aspect of fraud in the sense of making it reasonable or appropriate to why the fraudster committed fraud in a particular situation. Examples that describe rationalisation can be: everyone does it, so I also did it; I just

took the money from the company to pay transport to go home, I was going to replace it the next day.

- **Opportunity** refers to the ability to commit fraud with little to no risk of being detected or caught. The opportunity to commit can arise from having access to the company's assets and sensitive information. It can also result from a weak internal control system, like when the control environment does not portray itself as a fraud zero-tolerance environment. Some examples that may bring about the opportunity to commit fraud are a lack of internal control system, poor control environment, absence of segregation of duties, and lack of management involvement in the business's day-to-day operations Cereni (2016). PWC (2020) mentions that chaos downturns and crises mostly give rise to the risk of fraud. As in the case of COVID-19, it has caused disturbances in normal business processes and created a disruptive and uncertain business environment that stands as an opportunity for malicious actors to commit fraud (PWC, 2020). Fordham (2020) expressed a similar view by asserting that pressures from the financial downturn and COVID-19, coupled with heightened opportunities for unethical practices to go unnoticed, constituted a perfect storm for the materialisation of fraud (which includes internal fraud). Furthermore, the rise of the risk of internal fraud could also be explained by the pressures associated with COVID-19 (such as the fear of redundancy, salary cut, and struggle to maintain living standards), for which some employees may find recourse through unethical practices to secure their jobs and meet their pressing financial needs (BusinessWorld, 2020). In this kind of moment, the operating procedures and controls are likely to become more relaxed in sensitive areas such as employee surveillance, oversight, supervision, approvals, pre-transaction reviews, verifications, and release of payments could become less effective given the reduction in the number of staff (EY, 2020).

The presence of the Fraud Triangle components, depicted graphically in Figure 2.8 below, constitutes a strong signal that fraud is likely to happen. It should be noted that the occurrence of fraud has a ripple effect on the attainment of the overall business objectives since fraud generally instigates business failure. Therefore, the risk of fraud needs to be adequately mitigated by establishing, inter alia, a sound control environment. This should be preceded by management's understanding of the Fraud Triangle components as management will gain knowledge of what leads an individual to commit fraud. Thus, management will be able to address these causes to reduce the likelihood of fraud.

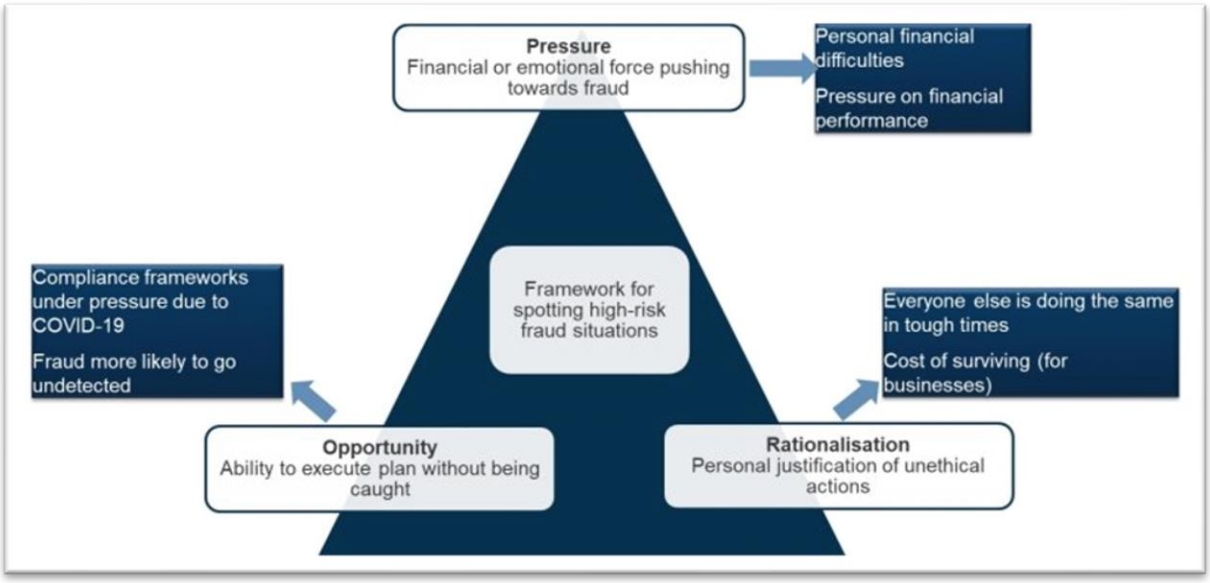

Figure 2.8: Fraud Triangle
(Source: Fordham, 2020: Online)

Considering mitigating fraud, management should ensure that the organisation strongly emphasises personal code of ethical behaviour emanating from establishing a sound control environment. This is crucial because it necessitates that every single individual adopts good moral values, which serve as a deterrent to the person contemplating fraud. Furthermore, effective control also helps to deter or reduce the opportunity of fraud within the Organisation (KPMG, 2013a). Notwithstanding the fact that fraud mitigation looks at all the components of the Fraud Triangle given their intertwined nature, opportunity appears to be the most fundamental element for management to focus more on because no individual could ever commit fraud if there is no opportunity for fraud to occur even if such person experienced the pressure to commit fraud with some sort of justification for so doing.

Usually, the opportunity to commit fraud is instigated by process and control deficiencies. An example could be having the same person doing sales, recording sales, processing sales credits and cashing money to the bank. This situation will bring about more risk of fraud (alternatively speaking, it is evident that there would be an opportunity for fraud to happen), whereas if there were a segregation of duties among these roles, there would eventually be less opportunity for fraud to occur.

Nonetheless, the Fraud Triangle Theory has been criticised by several researchers, such as Lokanan (2015) and Boyle, DeZoort and Hermanson (2015). Lokanan (2015) asserts that the Fraud Triangle Theory failed to consider the perspectives or experiences of persistent fraud committers and other fraud committers who encounter any pressure to commit fraud. For this

reason, according to Abdullahi and Mansor (2015), the Fraud Triangle Theory should reflect four elements: incentives, opportunities, capability and rationalisation. These four elements constitute what is called “fraud diamond”. Abdullahi and Mansor (2015) argue that pressure (see Figure 2.8) has to be replaced because it takes a person to have a reason to commit fraud, and the fraud is then realised if the fraudster is capable of committing such an act. The two fraud models, namely Fraud Triangle Theory and Fraud Diamond, were significantly used to determine why a person commits fraud. This has led to the merging of the two fraud models into the “New Fraud Triangle Theory”, which comprises four elements: motivation, opportunity, integrity and capability. Motivation and integrity are critical aspects leading to committing fraud. Motivation to commit fraud is usually associated with money.

2.5.1.2 White-Collar Crime Theory

This theory was initially discovered by Sutherland (1983), who describes the crime committed by a person occupying a respectable and high social status whilst exercising his or her function. Inadequacy and poverty are not the only parameters that instigate the realisation of crime as this crime is not limited to persons of lower socio-economic status. Usually, the need to commit this crime rises from learning criminal techniques directly or indirectly from other counterparts. This could be from the media or meeting with intimate groups such as family and friends, among other reasons. The more this learning takes place, the more it becomes susceptible to creating a crime rationalisation perception. This situation might lead to the person committing the crime if the psychological conditions of the person are disturbed. Hence, maintaining a sound control environment is important to ensure that integrity and ethical values are considered.

The following characteristics are likely to be found when a white-collar crime occurs: deceit, illegal intention, damage to the company, concealment of fraudulent activity and outwardly respectable appearance. For example, a person who occupies a respectable or professional position may use deceitful ways to keep or conceal the truth hidden after they committed fraud, which would have originated from the materialisation of an illegal intention to their own benefit yet causing the company to suffer damage.

2.5.1.3 Systems Theory

This theory helps to understand the behaviour of the entire system without emphasising the understanding of the system’s behaviour as individual components (Schneider, Wickert & Marti, 2016). The organisation’s staff members are essentially the most significant component of the larger system of the organisation since the stability, growth and attainment of the business objectives largely depend on their input (Cloutier, Felusiak, Hill & Pemberton-Jones, 2015).

It has become evident that human resources cannot be dissociated from the organisation. It would be fair to admit that the organisation's well-being is achieved when leaders establish it so that enough emphasis is placed on the staff members' competence, skills, and training. However, most importantly, leaders should promote compliance with the existing policies and procedures among all the staff members. Management is responsible for creating a set of rules and regulations for the organisation to run as intended (Squarmilner, 2019). This necessitates that all the staff members abide by the internal controls and ethical standards to ensure that the risk of fraud is mitigated (Said, Alam, Ramli & Rafidi, 2017), because fraud can only be effectively mitigated if the control environment is strong (Sule et al., 2019).

2.5.1.4 Strain Theory

This theory explains that fraud crime starts as a thought process when a person cannot achieve a goal or is going through a difficult time, such as experiencing strain, stress and pressure (Pratt, 2016; Leasure, 2016). Undesired outcomes resulting from a personal or professional failure can impede a person's ability to make logical decisions (Weiss, 2017). According to Cloutier et al. (2015), the organisation should create a culture whereby its staff members can see that they are valued and allowed to grow, as this facilitates staff members' integration with the organisation's vision, mission and core values. Thus, in the eyes of the staff members, having a sound control environment within the organisation is a reasonably acceptable mechanism to mitigate the risk of fraud.

2.5.1.5 Rational Choice Deterrence Theory

According to this theory, the risk of fraud will likely materialise as soon as an individual starts to measure the costs against the benefits of committing fraud (Weiss, 2017). An individual will likely perpetrate fraud if the benefits of committing fraud appear to outweigh its related costs (Worrall, Els, Piquero & Teneyck, 2014). An individual does not only commit fraud when the benefits outweigh the costs of committing fraud, but sometimes an individual may commit fraud simply an individual is an imperfect processor of information; the reason for committing fraud could be as little as satisfying himself or herself regardless of whether the benefits of committing fraud was greater than its costs since such reason could fraud evolve over time (Harrison, 2013; Kniepmann, 2020).

Fraud deterrence comes about when the costs of committing fraud increase (Pogarsky & Loughran, 2016). Weiss (2017) considers the deterrence of fraud as promoting the idea of punishment. In the business context, this can happen with a sound control environment as the latter is mainly concerned with integrity and ethical values of individuals, commitment to competence, involvement of those responsible for governance, management's philosophy and operating style, organisational structure, policies and practices.

2.5.2 Internal fraud

Internal fraud continues to be a staggering drain on the advancement of the global economy, as it is causing enormous losses to businesses worldwide (ACFE, 2020b). Internal fraud may therefore be one of the critical ongoing issues in any organisation since no organisation is immune from internal fraud (Bach, Dumičić, Žmuk, Ćurlin & Zoroja, 2018; ACFE, 2020b). The retail industry is one of the riskiest industries in terms of internal fraud, often because of the easy reach of stock and cash, which are mostly the logical and/or convenient targets of perpetrators (Deloitte, 2015b; ACFE, 2020b; Nicasio, 2021). More often than not, the risk of internal fraud is increased by various parties involved in the supply chain, such as employees, packers, and other service providers (Deloitte, 2015b). The aforesaid is in convergence with ACFE (2018), which avers that all internal actors (whether employees, management, executive, or business owner) can commit internal fraud. Internal fraud can be referred to as any intentional act or omission within the organisation designed to deceive others, resulting in the victim suffering a loss and/or the internal perpetrator (such as an employee, a manager, and a business owner) achieving a gain (Reding et al., 2013).

Internal fraud can broadly be categorised into asset misappropriation, corruption, and financial statement fraud (ACFE, 2018; Koivisto, 2019; ACFE, 2022a). These types of internal fraud are briefly explained below (Carrol, 2015; ACFE, 2018; Petersen, 2018; Koivisto, 2019; ACFE, 2020b; Transparency International, 2020):

- **Asset misappropriation** can be referred to as the act of knowingly stealing or misusing the employer's assets for personal enrichment, which in turn causes damage to the business. Asset misappropriation is the type of internal fraud that businesses encounter the most, and it is usually the least costly (see Figures 2.9 & 2.10). Asset misappropriation can broadly occur in two forms: cash scheme (meaning the misappropriation revolves around cash) and non-cash scheme (meaning the misappropriation revolves around anything else than cash). Examples of asset misappropriation include, inter alia: theft of cash on hand, theft of cash receipts, fraudulent disbursements, misuse of inventory, and/or larceny of inventory. Notwithstanding the fact that asset misappropriation is the most common type of internal fraud, it causes the lowest median loss compared to other types of internal fraud.

- **Corruption** is the fraud scheme in which internal fraudsters wrongfully use their authority in a business transaction to intentionally exploit and/or obtain some form of benefits to their own advantage, even though such advantage is contrary to the fulfilment of the duties of their job or rights of other parties. Generally, it is impossible

to isolate dishonesty from corruption because any person committing it develops a sense of dishonesty. In the context of South Africa, the country is ranked among the most corrupt countries in the world. Thus, corruption is deemed one of the significant types of internal fraud in South Africa. According to the 2020 ACFE Report (ACFE, 2020b), 86% of internal fraud risk was related to asset misappropriation, 43% to corruption, and 10% to financial statement fraud. Examples of corruption include, inter alia: conflict of interest, bribery, illegal gratuities, and economic extortion. It is evidenced that corruption causes a reduction in private investment in the country and has a detrimental effect on the economy. Hence, it is unsurprising that the South African economic environment is still regarded as harsh for the businesses operating therein.

- **Financial statement fraud**: financial statement fraud refers to the intentional misstatement or misrepresentation of the employer's financial statements by the actors (whether employee, management, executive, or business owner) through knowingly overstating revenues and understating liabilities and expenses. This fraud is committed to deceive parties (such as investors, shareholders, lenders or creditors) that may have a business transaction with the employing company. Financial statement fraud is the least common type of internal fraud, but it causes the greatest loss to the victim businesses, like the downfall of Enron in 2001. Examples of financial statement fraud, inter alia: processing fictitious revenues, understating liabilities, and inflating assets' value.

Figure 2.9 graphically depicts the classification of internal fraud as discussed above. Notwithstanding, small businesses also tend to experience more internal fraud because of the switch to doing business online; in other words, the emergence of technology and e-commerce comes with risks such as counterfeiting (Deloitte, 2015b). Given the inherent nature of internal fraud, it is therefore likely to realise in every kind of business. Eventually, internal fraud is prevalent in any business regardless of its geographic area (ACFE, 2020b). In the context of South African SMMEs, prior research studies indicate that internal fraud continues to have adverse effects (such as bankruptcy, material financial loss, and loss of customers) on those businesses (Sarokin, 2020; Fanews, 2022). Just like any risk, there could be many factors that can spur its materialisation. Some of the factors why SMMEs are at risk of internal include, inter alia: management placing too much trust on employees, management not being well educated to establish a sound control system, and management not having adequate skills to establish a proper control environment (Bruwer, 2015; Ekegbo et al., 2018).

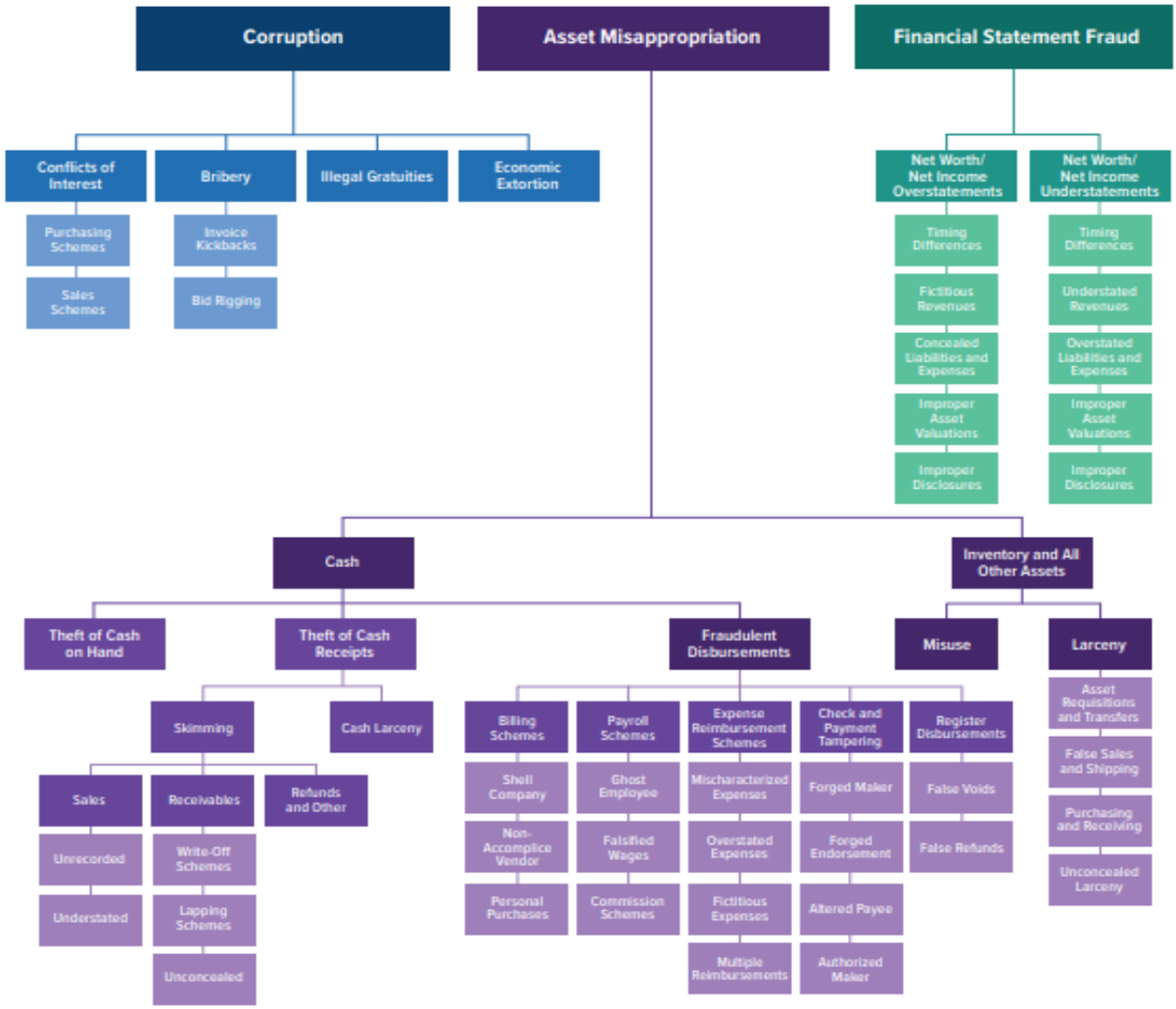

Figure 2.9: Internal fraud classification (fraud tree)
(Source: ACFE, 2020b)

It should be noted that internal fraud risk cannot be eliminated completely; however, it could be reasonably prevented and detected (ACFE, 2020b). Zalata and Roberts (2016) also noted that internal controls help mitigate business fraud. Its timely prevention and detection can protect the business from suffering more significant losses, which at most times could be very destructive (Petersen, 2018). Achieving this requires a better understanding of why and how internal fraud can occur. With such understanding, it would become easier to design anti-fraud controls to address internal fraud risk. These anti-fraud controls include, but are not limited to, code of conduct, independent review over financial reporting, management review, anti-fraud policy, fraud training for managers and employees, segregation of duties, and fraud whistle-blower programme (ACFE, 2020b). Internal controls and/or anti-fraud measures remain the best tools to combat fraud since these tools help assess the internal fraud risks and appropriately enact proactive measures to address such risks (ACFE, 2020b). Despite internal controls being the most appropriate way to deal with the risk of internal fraud, SMME

businesses often face challenges such as limited resources and consequently regard internal control as something expensive (Mohd & Norhusnaida, 2015). Moreover, these control mechanisms alone would mean nothing much as far as fraud prevention and/or detection is concerned. However, management should also be committed to a culture of control, portray zero tolerance to fraud, and establish a strong control environment (Myemane, 2019).

2.5.3 Effect of COVID-19 on fraud

The South African economy is subject to a high level of economic crime, ranked the third highest country in the world for reported economic crime, with bribery and corruption making up 42% of the type of economic crime (Cape Business News, 2020). The Covid-19 pandemic worsened the situation by creating the pressure, opportunity and rationalisation to commit fraud (PWC, 2020). It has therefore caused businesses around the world to grapple with economic fluctuations, supply chain disruptions, remote operations, financial pressures, stringent lockdown, health crises, a decline in the number of employees and other hurdles (ACFE, 2020a). Thus, it is evident that the COVID-19 pandemic is a major event that is impacting, in many ways, organisations worldwide (Fordham, 2020; ACFE, 2020a). As indicated above, downturns and crises come with risks; it is no surprise that the occurrence of COVID-19 has brought about increased materialisation of various types of fraud, with internal fraud being one of them; these fraud risks are expected to increase significantly (PWC, 2020).

ACFE (2020a) conducted a survey, revealing that 79% of participants observed an increase in fraud in the wake of COVID-19. According to ACFE (2020a), the fraud risks mostly experienced during the COVID-19 health pandemic include: cyberfraud, identity fraud, payment fraud, unemployment, vendors and sellers' fraud, unemployment fraud, health care fraud, insurance fraud, loan and bank fraud, bribery and corruption, bankruptcy fraud, employee embezzlement, financial statement fraud. According to Quill (2016), all these types of fraud have the most common effect on the business: financial loss. For instance, identity fraud alone costs South Africa millions of rand due to payments being made to ineligible individuals (including the deceased) with invalid identification numbers (Cape Business News, 2020). For example, during the COVID-19 pandemic, claims amounting to one billion rand were made to the Temporary Employee/Employer Relief Scheme through fraudulent applications (Patel, 2020).

It is disconcerting that on top of the challenging business environment SMMEs find themselves in, there is an additional event that fuels many risks obstructing these business entities' sustainability (McKinsey, 2020). Whilst it is known that the risk of fraud is inherent in a business environment where there are disruptions in the normal running of operations (PWC, 2020), internal fraud represents a significant threat to SMMEs' survival; it reduces stakeholders' confidence and promotes mistrust within the organisation (Quill, 2016). SMMEs are more

vulnerable to internal fraud because employees and employees who commit this fraud have more access or knowledge of the company's information, whether it relates to purchasing and payroll, sales and inventory, cash and cheques, confidential information, confidential information, transactional data, information technology, etc. (Verafin, 2019). Hence, this study has placed more emphasis on internal fraud because it relates to any fraud committed by members against their own organisations; and it is likely the largest and most prevalent risk faced by the organisations (ACFE, 2018).

2.5.4 Fraud mitigation

SMME owners and/or managers who want to mitigate fraud risk within their businesses need to think about two critical dimensions of fraud systems: prevention and detection (Figure 2.10). Even though it is best to prevent fraud, no business is immune against fraud crime. Thus, the early detection of fraud risk is essential to minimise losses if the fraud is ongoing. In addition, a proper fraud detection system can assist businesses in identifying errors, wastage, and inefficiencies, thereby increasing profitability and reducing losses (Crain, 2021).

Figure 2.10: Dimensions of fraud control
(Source: PwC, 2008: Online)

According to Graham (2015), the risk of fraud is mitigated through the combination of prevention, detection and deterrence measures; the potential effects of fraud risk spread over each component of the five components of internal controls. Hence its inclusion in the COSO controls framework as a principle in the risk assessment component.

2.5.4.1 Fraud prevention

Regardless of the size and business industry, every organisation prefers a healthy environment with no fraud threat and with sufficient fraud control mechanisms implemented. In real life, this is impossible because in some cases, the cost of implementing control may exceed the benefit derived from such control. From the understanding that complete prevention of fraud is not always guaranteed, organisations develop fraud programmes to help combat the occurrence of fraud (Akuh, 2017). Coetzee et al. (2015:172) states that “all organisations are exposed to inherent fraud risk that needs to be managed as fraud has been the cause of the downfall of many otherwise healthy organisations”. This explains the need to prevent the chaos of fraud from happening.

There are many different types of preventive techniques; however, one of the most effective forms of fraud prevention involves the organisational awareness of fraud. It is almost impossible to deter or prevent something one is not unaware of. The following are identified prominent and useful elements in preventing fraud (Richards, Melancon & Rately, 2008):

- Background investigation
- Anti-fraud education
- Evaluation of compensation
- Holding exit interviews
- Transaction-level procedures
- Fraud awareness programme
- Authority limit
- Conflict disclosure
- Strong internal control
- Efficient corporate governance
- Surveillance equipment
- Evaluation of performance
- Conducting exit interviews

2.5.4.2 Fraud detection

Despite the useful role of fraud prevention techniques, the risk of fraud is only reasonably prevented, which means 100% protection against fraud is not assured just by prevention techniques implemented (COSO, 2013). Fraud detection fills the gap of fraud prevention in the sense that it allows an organisation to have a system or strategy in place to ensure that realisation of fraud is highlighted timeously, which, in turn, reduces the likelihood of fraud occurring (Henry, 2016).

The applicability of fraud detection is placed into perspective by ACFE (2018), which opines that fraud detection measures should be ongoing even when fraud preventive measures have been put in place because it helps uncover the occurrence of fraud when the prevention thereof was not effective. According to Splunk (2019), a fraud detection strategy has to involve the utilisation of analytical and other procedures to spotlight irregularities and the communication of suspected fraudulent acts.

2.5.4.3 Fraud risk assessment

In light of the increasing threat of fraud, SMMEs should use fraud risk assessment to address any potential fraud losses (Lappen & McDonough, 2018). For that, these business entities should properly define their various business objectives (financial, operational, compliance, etc.) so that they can be able to identify, assess, and respond to the risk of fraud associated with those objectives (Jackson & Stent, 2014). According to Lappen and McDonough (2018), implementing risk fraud assessment within the organisation significantly helps such organisations from suffering from fraud losses. Nonetheless, in most cases, managers and staff members of SMMEs do not invest much time in fraud risk assessment because of resource constraints (Sule et al., 2019). This could be attributed to the perception that these businesses are not large, and the management grows confident of being capable of addressing the known and potential risks of fraud with available resources (Jackson & Stent, 2014).

Lappen and McDonough (2018) posit that an effective fraud risk assessment should consist of the following:

- Involving all relevant stakeholders throughout the organisation regarding potential fraud
- Brainstorming and sourcing ideas from stakeholders regarding the identification of potential fraud
- Evaluating the identified and potential fraud risks using a risk-based approach
- Remediating the identified fraud risks
- Implementing a proactive system to continuously help test areas of the business considered more susceptible to fraud

Following the above, retail SMMEs need to consider risk assessments because of the ever-changing business environment (ClearRisk, 2018). Retail SMMEs should undertake endeavours and invest in the process of conducting an effective fraud risk assessment on a regular or periodic basis (Lappen & McDonough, 2018).

2.6 Overview of internal control

Internal control refers to a meticulous process effected by the governing or managing stakeholders or by stakeholders working in the entity to reasonably assure that various

business objectives in relation to operations, reporting and compliance, are achieved (COSO, 2019).

Generally, setting and implementing internal controls are mainly seen as management's responsibility (Squarmilner, 2019). Thus, SMME management needs to pay attention to internal control as the business direction depends on their ability to manage the business towards achieving the desired outcomes (Bruwer, 2016). Similarly, Tustin (2015:85) concurs that management represents a crucial factor and determinant for the growth and sustainability of the business.

It is disconcerting that SMMEs face a higher failure rate because they do not effectively and efficiently manage their resources, which means they use ineffective internal controls (ACFE, 2016). Therefore, SMME managers need to have an adequate internal control system because it will help safeguard their assets and secure the business from all sorts of adverse risks such as fraud (Petersen, 2018).

Sankoloba and Swami (2014) believe that internal controls and their complexity differ from one retail SMME to another, which could be explained by the type of operations they carry out. Notwithstanding the differences in the internal controls of retail SMMEs, they all share a similar view on why internal controls should be implemented (Trout, 2015).

2.6.1 Purpose of internal control

Some decades ago, Sawyer (1988:84) opined that "control enhances the probability that management's wishes will be achieved". This sentiment has since remained topically relevant in the sense that internal controls are designed to ensure they address or limit the potential risks and ultimately enhance the business's abilities to achieve its goals (Bruwer, Coetzee & Meiring, 2019).

Controls can be viewed from three angles: control adequacy, control effectiveness, and performance quality (K-State, 2019; Myemane, 2019). Control adequacy speaks of whether the system is adequately designed, control effectiveness speaks of whether the system is working as intended and performance quality looks at whether the goals and objectives have been achieved (Sawyer, 1988:85; Bruwer et al., 2019; UW, 2020). The fundamental objective lens of control is to protect proprietary information, conform to applicable laws and regulations, safeguard assets, promote efficient use of resources, and accomplish established objectives or goals (UW, 2020).

Although internal control can be designed and implemented to carry out various reasons and functions, internal control is broadly grouped into three types, namely preventive (or preventative), detective and corrective controls, briefly discussed below (ODU, 2019):

- **Preventive controls** are implemented to prevent undesirable outcomes before they happen. They are also assumed to be more cost-effective than the others simply because if undesired outcomes are prevented, there would be no need for detections or corrections.
- **Detective controls** are designed to identify the undesired outcomes when they do happen.
- **Corrective controls** are about reversing the undesired outcomes.

Clearly, internal control should be placed in perspective in any organisation, regardless of its size, vision, strategies, and objectives, as it greatly contributes to the achievement of the organisation's initiatives by enabling good ways to reach the objective(s) and minimising the occurrence of undesired events (COSO, 2019).

The Committee of Sponsoring Organisations (COSO) defines internal control as a process, effected by an entity's board of directors, management, and other personnel, designed to provide reasonable assurance regarding the achievement of objectives relating to the effectiveness of operations, reliability of financial reporting, and compliance with applicable laws and regulations (COSO, 2013; KPMG, 2013a). Internal controls include a wide range of control activities throughout the business. Management is typically responsible for developing an appropriate internal control system; however, employees remain responsible for following and applying those practices.

2.6.2 Internal control framework

A framework can be defined as a body of applicable principles to be used as a guide based on which organisations would make evaluations and measurements of the multitude of their business practices (Reding et al., 2013:6–3).

According to Siwangaza et al. (2014:167), the internal control framework lays the foundation for internal controls. It can also serve as a tool for making decisions to better the internal control in place in terms of efficiency.

2.6.2.1 Existing frameworks and leading practice

According to Reding et al. (2013), leading practices and frameworks originated from previous experiences caused by business challenges such as financial crises and fraud scandals. Most works of literature revealed that businesses have faced various challenges over the past

decades. Using frameworks and leading practices serve as stepping stones toward creating a safe business environment where the focus is shifted to corporate governance, risk management and compliance.

Large, listed firms are mostly expected to adhere to business practices and frameworks. Some of the frameworks are legislative/regulatory requirements. As far as large firms are expected to adhere to those frameworks and practices, SMMEs are also expected to take initiatives in adherence to those practices. The Banking Association South Africa (2019a) suggests that the management and operations of SMMEs should be based on sound business practices and ethical principles in correspondence with large firms.

Some of the current leading practice frameworks from which SMMEs could take guidance are (Reding et al., 2013):

- COSO Internal Control Framework
- King Code of Governance Principles and the King Report on Governance (King IV) and directed
- Generally Accepted Compliance Practice framework of the Compliance Institute Southern Africa
- ISO standards (the world's largest developer of international standards)
- ISO 9001—Quality Management Systems
- ISO 19 600—Compliance Management Systems
- ISO 31 000—Standard on Risk Management

Generally, there exist three broadly recognised internal control frameworks, namely: Integrated Framework, issued by COSO; Guidance on Control (also called "CoCo framework") issued by the Canadian Institute of Chartered Accountants; and Internal Control: Revised Guide for Directors on the Combined Code (also referred as the Turnbull Report), issued by the Financial Reporting Council (Reding et al., 2013:6–3). Moreover, COBIT (IT) is an additional internal control framework as it supplements other frameworks mentioned earlier by specifically bringing in the element of IT control and IT governance (Reding et al., 2013).

Reding et al. (2013) argue that the three internal control frameworks (COSO, CoCo, and Thurnbull) are the same and that there are no substantive differences between them, because they have similarities in the definition of internal control and the components of internal control. Notwithstanding the similarities of the three internal control frameworks, this research study emphasised COSO because it represents the primary framework used to assess an organisation's system of internal controls (Bruwer, 2015).

2.6.2.2 COSO internal control framework

The COSO framework has established five internal control components: control environment, risk assessment, control activities, information and communication, and monitoring activities (Figure 2.11) (COSO, 2013). These components work together to mitigate the risk of business failure and achieve business objectives (COSO, 2013). The five components are expanded on in sections 2.6.2.2.1 to 2.6.2.2.5 below.

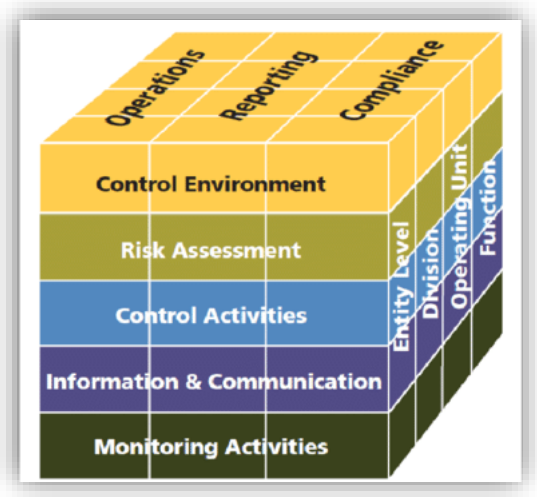

Figure 2.11: Internal control components
(Source: COSO, 2013: Online)

2.6.2.2.1 Control environment

The control environment is believed to be the most important foundation of any organisation in terms of internal control and its influence on the whole operations, such as the organisation's culture, structure, discipline, objectives and risk assessment (Graham, 2015). This sentiment is supported by COSO (1992), which stated that "the control environment influences the consciousness of its people". Similarly, as depicted in Figure 2.8, the control environment is shown as the base/foundation component. Just like it is necessary to have a strong foundation in building a multi-storey building, the control environment, in the same way, lays the basis for the other components of internal control. Loan (2015) avers that the company's human resources (with their integrity, ethical values and competence) constitute the most valuable assets as they are likely to drive the business towards achieving its objectives. The aforesaid has furthermore been emphasised by the COSO framework, which reaffirms that the control environment has a pervasive influence on how business activities are structured and risks are assessed (Graham, 2015).

Since the risk of fraud is prevalent in all organisations, retail SMMEs are expected to adjust their control environment to fit with the degree of risk exposure (CIMA, 2012). Thus, fraud risk

is likely to be combatted with a sound internal control environment because it is one of the strongest factors influencing the management leadership and attentiveness regarding honesty, integrity, and ethical behaviour (Myemane, 2019). Therefore, retail SMMEs need to ensure that they have a sound control environment which can be viewed as the strongest pillar in their system of internal control (Graham, 2015). The management of these business entities would ensure a sound control environment by maintaining the following principles established in the COSO framework (Myemane, 2019):

- Demonstrate commitment to integrity and ethical values
- Exercise oversight responsibility
- Establish structure, authority, and responsibility
- Demonstrate commitment to competence
- Enforce accountability

2.6.2.2.2 Risk assessment

Risk assessment consists of assessing the risks that the organisation may face and considering how they can be addressed (Jackson & Stent, 2014). The risks, as previously said, are inherent to every organisation because every objective has a risk that can limit it from being met (Van Wyk, 2015). The ability of any business to continue existing depends on its capacity to set and achieve its business objectives (Bruwer, 2016). SMMEs are business entities perceived to be more fragile or susceptible to risks because of limited resources to cover or cope with the consequences of the materialisation of risks (Petersen, 2018). Hence, the importance of implementing risk assessment processes. The entity's risk assessment process involves the following processes (Van Wyk, 2015):

- Specifying suitable business objectives
- Identifying and analysing risks that the business may be facing
- Assessing the risk of fraudulent activities
- Identifying and analysing actions to address those risks

2.6.2.2.3 Control activities

Control activities consist of selected and developed actions carried out in line with established business' policies and procedures (both manual and automated) to help ensure that management's directives mitigate risks and increase the likelihood of achieving their business objectives (Salin, Zakaria & Nawawim, 2018). These control activities should be conducted throughout the whole organisation, and all employees, even though management is responsible for its implementation, should fit into the picture of all adhering to these controls to ensure that the risks are reasonably mitigated (MTU, 2021).

The following control activities are regarded as key control activities in the organisation (Bruwer, Coetzee & Meiring, 2018; MTU, 2021):

- **Segregation of duties** consists of dividing the duties of different employees so that the risk of error or inappropriate actions can be reduced. The absence of segregation could lead to fraud and other misconduct. For example, there would be room for inappropriate actions if a single person was to be responsible for collecting cash, cashing cash to the bank, recording and reconciling cash, and the risk of fraud is not reduced. Unfortunately, because of resource constraints, SMMEs are usually limited in segregating duties among employees simply because of cost implications.
- **Authorisation and approval** consist of having designated persons with vested authority to authorise and approve certain transactions and decisions to avoid irregular transactions. This ensures consistency and/or alignment with the overall business objectives.
- **Use of adequate documentation** is the foundation to support transactions, decisions, policies, procedures, etc. It is also because it is how verification and review can be performed.
- **Reconciliation and review**: reconciliation entails cross-checking transactions or records of activity to ensure the information's accuracy. A review should be performed on specific transactions or records to ensure compliance and financial and operational objectives are met.
- **Physical security** consists of safeguarding the business's assets against theft, damage, accidental damage, and errors.

Based on a study conducted by Petersen (2018), it was found that the utlisation of control activities offered benefits to SMMEs, as they were enabled to combat or reduce the following risks but are not limited to: 1) the risk of bribery, 2) the occurrence of errors, 3) the risk of missing payments, 4) business's information was protected from being accessed by unauthorised personnel, 5) the risk of processing incorrect transactions, 6) the risk of having unrecorded transactions, 7) incorrect business transactions, 8) incorrect payments made from/to other vendors, 9) the risk of accidental loss of assets, 10) the risk of paying duplicated transactions, 11) theft of cash or inventory, 12) the risk of recording fictitious transactions, 13) the risk of misallocation of transactions, 14) the risk of approving fictitious transactions, 15) the risk of processing unauthorised transactions, 16) the risk of having fictitious transactions, 17) the risk of perpetrating and concealing internal fraud, 18) Conflict of interest, 19) the risk of staff misusing business assets, 20) the risk of validating incorrect payroll schemes, 21) late payments made from/to other vendors, 22) the risk of employee collusion, 23) the risk of stock

deterioration because of poor or lack of physical control activities, 24) inadequate recording of business transactions, and 25) the risk of wrong products being sold to customers.

2.6.2.2.4 Information and communication

This component of internal control is concerned with properly managing the company's information and communicating with stakeholders internally or externally (Salin et al., 2018). This component supports the other components of internal control in that it helps create awareness of internal controls among various stakeholders (Salin et al., 2018). Examples include documenting policies, procedures, and internal control requirements for employees to understand. The importance of internal controls should be emphasized in SMMEs so that all employees may objectively understand the use of internal control. As a result, the likelihood of employees justifying the irregular acts would be reduced.

2.6.2.2.5 Monitoring activities

Monitoring activities involve ongoing evaluations, separate evaluations, or some combination of the two to ascertain whether each of the five components of internal control is existent, effective, and functioning. Also, these activities help the organisation to evaluate and communicate deficiencies. For example, management could periodically review the effectiveness and efficiency of rules and procedures. The internal control components of the COSO framework are summarised in Table 2.2 (Jackson & Stent, 2014).

Table 2.2: Summary of internal control components

<table>
<tr><th colspan="2">Control environment</th></tr>
<tr><td colspan="2">• Integrity and ethical values</td></tr>
<tr><td colspan="2">• Commitment to competence</td></tr>
<tr><td colspan="2">• Involvement of those responsible for governance</td></tr>
<tr><td colspan="2">• Management's philosophy and operating style</td></tr>
<tr><td colspan="2">• Organisational structure</td></tr>
<tr><td colspan="2">• Assigning authority and responsibility</td></tr>
<tr><td colspan="2">• Human resource policies and practices</td></tr>
<tr><th>Risk assessment</th><th>Information System</th></tr>
<tr><td>• Define the objectives of the entity, its departments and functions
• Identify and assess risks to operational financial reporting compliance
• Respond to risk information system control activities</td><td>• Valid, accurate and complete
• Procedures and records to deal with transactions initiating recording processing, correcting posting (to ledgers)
• Related accounting records documents used document design
• Capturing events and conditions other than transactions</td></tr>
</table>

	• Journal entries
Control Activities	**Monitoring of controls**
• Actions and procedures supported by policies • Approval, authorisation • Isolation of responsibility • Access/custody (security) • Comparison and reconciliation • Performance reviews • Preventive, detective • General and application controls • Segregation of duties	• Assessment over time • Are objectives being met? • Assessment at all levels director's management department heads • Independent assessment internal audit external bodies customers • Remedial actions

Similarly, these internal control components of the COSO framework have been summarised with its related principles in Figure 2.12 to describe effective internal control.

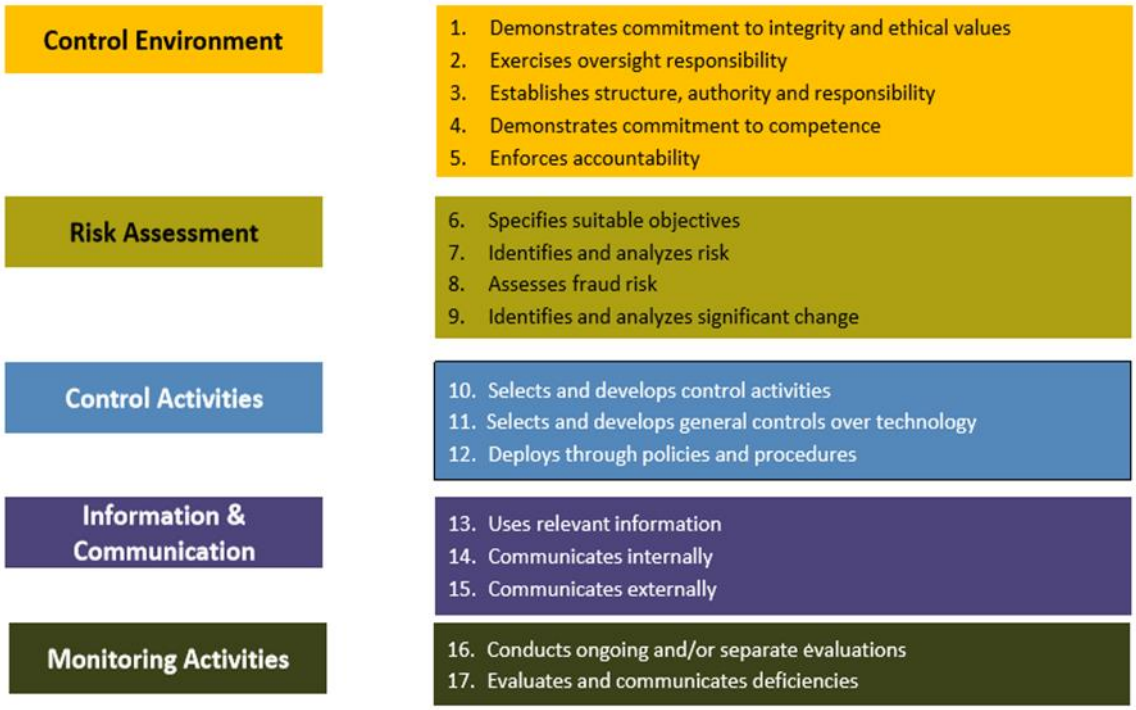

Figure 2.12: COSO Framework's 17 Principles of Effective Internal Control (Source: COSO, 2019: Online)

In effect, the internal controls that are put in place are not fool proof as they only reasonably assure that risks will be addressed positively to keep the objectives unthreatened hence the importance of understanding and measuring how those controls affect the organisation since the business risks are not static (Jackson & Stent, 2014).

2.7 Summary

This chapter presented a literature review of the effectiveness of the control environment in mitigating internal fraud in retail SMMEs in the Cape Metropole. This chapter expanded on Chapter 1 by introducing and discussing key concepts which were relevantly pertinent to this research study. The chapter comprised the following main headings: 1) overview of South African SMMEs, 2) exploring the concept of risk, 3) operational risk, 4) overview of fraud, and 5) overview of internal control. In addition, the conceptualisation of relevant terms was elaborated within the ambit of this research study.

The chapter started the discussion by exploring the contribution of South African SMMEs to the stimulation of the economy of South Africa. According to the Act, these businesses were essentially created to assist in alleviating poverty, reducing unemployment, and boosting the national economy. These objectives are carried out to some extent since these business entities provide up to 80% of the national employment opportunities. They reduce poverty since SMMEs constitute the majority of the existing businesses in South Africa and contribute about 35% toward the national Gross Domestic Product. Despite the fact that SMMEs have been the panacea for stimulating economic growth in South Africa, previous research suggests that they have poor sustainability since their sustainability is rated among the worst in the world. Under this condition, it becomes difficult to fulfil or achieve the three aforementioned socio-economic objectives they ought to work towards. This can be further explained by the fact that these businesses do not stay in business for a longer period as they cannot achieve their related objectives to a great extent, which also justifies their weak business continuation rate. Previous research studies indicate that 80% of SMMEs do not survive in their first year, and 97% cannot exist beyond the first five years. The challenges that SMMEs face in terms of their business sustainability and continuation capabilities emanate from many factors, whether internal or external, from their respective businesses. Those factors include, inter alia: high interest rate, government legislation, ineffective internal controls, lack of skills among the management, and lack of management's commitment to internal control. This could be attributed to operating in a harsh economic environment which makes them vulnerable to various risks. Risks often consume these businesses since they cannot absorb the losses because of limited resources. Out of the risks that SMMEs face, internal fraud (part of operational risks) is deemed one of the most prevalent risks to SMME businesses since they often have limited resources and internal control systems to carry out their daily business operations in the achievement of their related business objectives. The retail industry is one of the riskiest industries regarding internal fraud. While it may be argued that internal control improves a company's ability to combat fraud, internal control and fraud are not frequently explored as issues that might possibly contribute to the failure of SMMEs. Since SMMEs have a low reported rate of fraud,

it was important to determine if this was because of their internal controls, which provide sufficient assurance that the risk of fraud is sufficiently mitigated, or whether further study on fraud mitigation inside SMMEs was necessary. Hence, this study was conducted to determine the effectiveness of the control environment in mitigating internal fraud in retail SMMEs in the Cape Metropole.

In this chapter, internal fraud was referred to as any intentional act or omission within the organisation designed to deceive others, resulting in the victim suffering a loss and/or the internal perpetrator (such as an employee, a manager, and a business owner) achieving a gain. Internal fraud can broadly be categorised into asset misappropriation, corruption, and financial statement fraud.

The risk of internal fraud is normally inherent, which means it affects any type of business regardless of size. In the context of South Africa, it is important to note that the risk of internal fraud is significantly high because the management of SMMEs is often ignorant of this risk in their businesses. Sometimes they place too much reliance and trust on their employees that they would not commit activities pertaining to internal fraud. It could be that the management of these businesses assumes that they are too small to worry about internal fraud, or they are simply unaware of the consequences internal fraud has or could have on their businesses. In essence, the effect(s) of internal fraud could be quite detrimental because it can negatively affect the victim's business to suffer enormously from financial, reputational, operational, and legal aspects.

There exist multiple means to address the risk of internal fraud in the business, for instance, using risk management initiatives. In the chapter, a few models or frameworks pertaining to risk management were discussed. Most importantly, internal controls and/or anti-fraud measures remain the best tools to combat internal fraud. Internal control refers to a meticulous process effected by the stakeholders governing or managing, or working in the entity to reasonably assure in terms of achieving various business objectives in relation to operations, reporting and compliance. Every risk (including the risk of internal fraud) impacts the achievement of their compliance and financial and operational objectives. Thus, when internal controls and anti-fraud measures are implemented in the business, it becomes more likely that the respective business objectives could be achieved since internal fraud hinders them from achieving their objectives.

Previous research avers that South African SMMEs generally struggle to attain their business objectives because of the inadequacy and ineffectiveness of their customised internal control activities. This usually results from limited resources, unskilled management, management that

tends to draw less attention to internal controls, and management that does not establish a sound control environment, among others. The aforementioned explains why SMMEs should earnestly consider an adequate internal control system that effectively assists in fighting risks (including internal fraud risk). Ideally, popular literature suggests that an internal control system should be demarcated into five inter-related components: control environment, risk assessment, control activities, information and communication, and monitoring activities. These components are interrelated, which means all of them are important. Therefore, when all these components (are put to) work together, they increase the likelihood of fighting the risks faced by the business and the chances of achieving business objectives.

Even though these components are all important, this research study focused mainly on the control environment, as this environment is empirically regarded as the foundation of an adequate and effective internal control system. Moreover, it underpins how risks are dealt with and influences, among other things, management's philosophy, culture, operating style, and values pertaining to establishing a control culture, which is quite fundamental for management to portray zero tolerance to fraud. Therefore, the control environment greatly enhances management's commitment to internal controls. Moreover, these control mechanisms alone would mean nothing much as far as fraud prevention and/or detection is concerned; management should also be committed to a culture of control. Furthermore, it should portray zero tolerance to fraud and, lastly, establish a strong control environment.

After an extensive review of literature, it emerged that issues causing the failure of SMMEs include: non-conducive business environment, lack of skills among the management, lack of management's commitment to internal controls, ineffective internal control system, lack of competent staff, and inadequate. These factors can be addressed if an effective control environment (regarded as the foundation of any control system) is in place. Operational risks (such as internal fraud) are deemed the most prevalent risks to SMME businesses. Hence, for the purpose of this research study, the inference was formulated that internal fraud is not adequately mitigated in retail SMMEs because of the lack of a sound control environment.

The next chapter, Chapter 3, presents the research methods, methodology, and design applied to this study in detail (with relevant discussions and explanations).

CHAPTER 3: RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

This chapter describes how the research was designed and undertaken (Jilcha Sileyew, 2019; Qeke, 2019). The research design provides a structure of research to the researcher to address the identified research problem (Indu & Vidhukumar, 2019; Ndengane, 2019). The research methodology provides the researcher with an overall approach (means) for the collection and analysis of information to arrive at the point where the research problem is addressed and the research objective is achieved (Myers, 2009:301; Matsoso, 2018). This chapter furthermore describes the paradigm, research design, research methods, delineation, population, sampling techniques, data collection instruments, fieldwork activities, data coding and analysis, and ethical considerations of this research study (Figure 3.1).

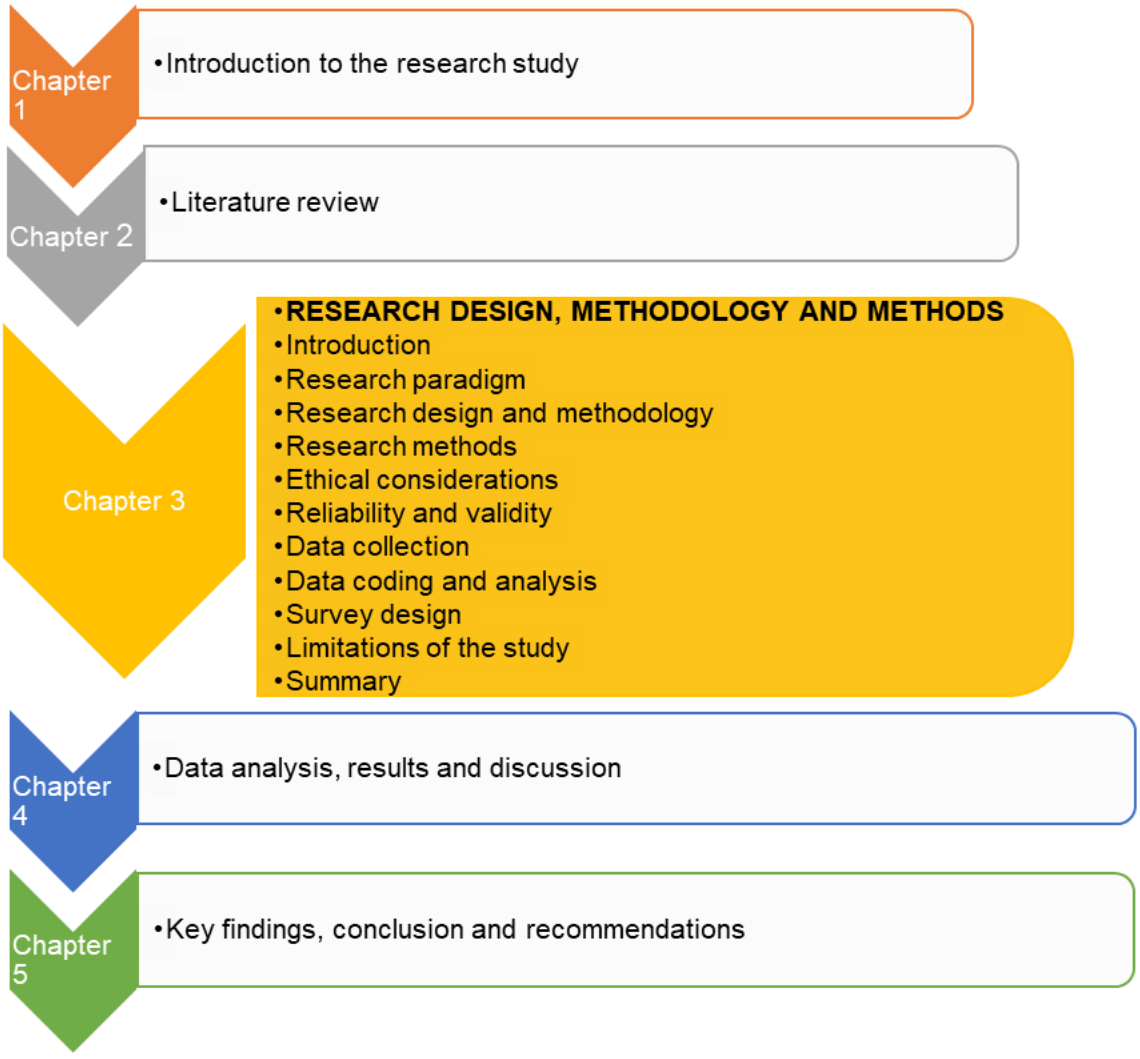

Figure 3.1: Detailed layout of Chapter 3—Research design, methodology and methods

The aim of this research study was to determine the effectiveness of the control environment in mitigating internal fraud in retail SMMEs in the Cape Metropole. It is therefore critical to elaborate on the research design and methodology adopted, which helped achieve the aim of the study (Leavy, 2017:9–10; Petersen, 2018). It is important to note that for the research objectives to be achieved, the elements of research have to be appropriately chosen; these elements can be grouped into three categories, namely: philosophical, praxis, and ethical elements (Leavy, 2017). The philosophical element refers to the worldview through which the research process can be guided; the praxis element refers to the research design, method and methodology; and finally, the ethical element refers to the values, ethics and integrity while conducting the research (Mouton, 2001b:240–241; Leavy, 2017).

3.2 Research paradigm

A research paradigm is defined as a range of beliefs and dictates that scientists in a particular discipline influence and guide what should be studied, how research should be conducted, and how results should be interpreted (Bryman, 2012:630). There exist various paradigms; the three broadly known paradigms are: critical realism, interpretivism, and positivism (Du Plooy-Cilliers et al., 2015:23). On the one hand, the critical realist paradigm follows mixed methods research as it tends to describe the research results in terms of words, graphs, and statistics (Du Plooy-Cilliers et al., 2015:33).

On the other hand, the interpretivist paradigm aims at gaining an in-depth understanding and interpreting multiple realities of each member of a population. Interpretivists believe in not quantifying research as people's experiences differ (Matsoso, 2018). The Interpretivist paradigm supports using a qualitative research method through which data collected are described in terms of words and diagrams. Additionally, the positivist paradigm favours the use of a quantitative research method since it allows the collection of numerical data, which are described in terms of statistics and graphs (Du Plooy-Cilliers et al., 2015:26).

These paradigms are further expanded on below:

- Critical realism is used in research where the researcher aims to uncover the deep structure of knowledge and empower people to become unbiased in the research study, as they believe that knowledge exists, although it is not permanent (Du Plooy-Cilliers et al., 2015; Ferguson, 2022). Critical realists view knowledge as a social construct because knowledge should be a tool to change the world. The critical realist paradigm follows mixed methods research as it tends to describe the research results in terms of words, graphs, and statistics (Du Plooy-Cilliers et al., 2015; Ferguson, 2022; Mukumbang, 2023).

- Interpretivist research is used in research where the aim is to understand and describe meanings and relationships between variables (Du Plooy-Cilliers et al., 2015:34). Interpretivists believe that people are fundamentally different from objects; hence, people cannot study and then draw generalised findings (Du Plooy-Cilliers et al., 2015:29). Interpretivists furthermore believe that it is not possible to be objective when conducting research. They aver that researchers should have an element of subjectivity (including common sense) when conducting research since it is difficult to dissociate from social sciences, which means humans are different. Their difference is also caused by the environment (Du Plooy-Cilliers et al., 2015:29–30). Interpretivists believe that research evidence is uniquely dependent on the interpretation and understanding of each member of the population. Consequently, it does not allow the research study to arrive at generalised conclusions (Du Plooy-Cilliers et al., 2015; Riyami, 2015). This means that research findings only apply to the population or sample that underwent the interpretation of the research. The interpretivist paradigm allows data collection to follow a qualitative approach as the research findings should reflect people's realities and not numerical data (Du Plooy-Cilliers et al., 2015; Babones, 2016).
- Positivists, in general, conduct their scientific inquiry by developing conclusions about the causal relationship between variables. These generalisations are based on theories assumed to be universally true regardless of the culture. Positivists follow these theories because they believe that valid knowledge is gained through empirical evidence by maintaining objectivity and disregarding common sense (Du Plooy-Cilliers et al., 2015). The positivist holds dear the production of empirical evidence based on direct observation. They also support that research should arrive at finding valid and reliable information while maintaining objectivity, unbiasedness, honesty, integrity and precision. The positivist paradigm favours the use of quantitative research since it allows the collection of numerical data, which are described in terms of statistics and graphs (Du Plooy-Cilliers et al., 2015; Park, Konge & Artino, 2020).

Following the positivist paradigm, quantitative research will therefore place the researcher in a position of maintaining focus and objectivity because the research results will be used for generalisation (Sankoloba & Swami, 2014:91). Therefore, positivism deemed relevant for this research study, because the study aimed to find the causal relationship between variables—the effectiveness of the control environment on the mitigation of fraud in the retail SMMEs operating in the Cape Metropole. Furthermore, this positivist research study collected empirical evidence using a quantitative research approach using a questionnaire (Du Plooy-Cilliers et al., 2015; Mukherji & Albon, 2022).

3.3 Research design and methodology

Bryman and Bell (2015) regard research design as a fundamental plan that guides and directs the researcher on the best way to lead the study to address the research questions. Ndengane (2019) suggests that research design pertains to the structure of the research undertaken to solve a problem and to answer the research question. A research design guides the researcher in terms of the approaches (such as data collection tool, data analysing tool, sampling methods, etc.) and factors (such as time constraints, cost constraints, etc.) to consider in order to obtain relevant answers for the research question(s) of a particular study (Cooper & Schindler, 2011; Bryman & Bell, 2015; Bets, 2021; McCombes, 2021). A research design is likened to a blueprint that helps connecting the research problem(s) to the pertinent empirical research outcome as validly, objectively, accurately and economically as possible (Blumberg, Cooper & Schindler, 2014; Kumar, 2018).

Different aspects can be taken into account to classify research design, including the time of the research study (such as longitudinal research design), the methodology of the research study (such as quantitative research design), the objective or purpose of the research study (such as descriptive research design), and the manner in which data are collected (such as survey research design) (Cooper & Schindler, 2014; Greener & Martelli, 2018; Blaikie & Priest, 2019; Hair, Page & Brunsveld, 2019; McCombes, 2021; Vadapalli, 2021). This research study focused on the research design categories that are popular and pertinent. Generally, research design is classified by taking into account the following aspects: 1) typology of the research study (empirical versus non-empirical), 2) origin of the research data (primary data versus secondary data), 3) nature of data (numerical versus non-numerical), and lastly, 4) level of control when conducting research (how data collection tool(s) would be structured) (Mouton, 2001a).

The research design applied in this research study is explained according to how it relates to the four categories mentioned by Mouton (2001a):

- Regarding the research typology, this study comprised both empirical and non-empirical research characteristics. However, the study was mainly characterised as empirical research because primary data were collected to answer the research questions. Moreover, this research was in a smaller sense characterised as non-empirical research as the literature review was an important input towards addressing the research questions.
- In terms of the origin of the data, this research study first used secondary data collected from conducting a literature review to obtain relevant information to address the research problem. Secondly, the study used primary data as this research's answers were largely provided by the owners and/or managers of retail SMMEs.

- In terms of the nature of the data, this research study mainly used the survey questionnaire to collect primary data, which were numerical in nature, and then analyse the primary data using statistical tools. The non-numerical (secondary data) data used in this research study were obtained from the literature review conducted.
- Regarding the level of control, the secondary data were not subject to any control, while the primary data were subject to control. In terms of the control over the primary data, the survey questionnaire was thoroughly reviewed to ensure that the questions therein were clear, concise, understandable, and unambiguous to the respondents. Additionally, the data collected from respondents were evaluated for reliability and validity to ensure that invalid data were disregarded.

In light of the above, this research study involved descriptive research as the study adopted a quantitative research approach. Survey design was deemed appropriate because it allowed collecting and processing large quantities of data from selected retail SMMEs (n = 100). The data were statistically analysed with the intention of drawing relevant inferences and conclusions (Leedy & Ormrod, 2010; Vaske, 2019). In addition to selecting the research design, the researcher also needs to have an overall approach in conducting the study (Matsoso, 2018). This approach can be called 'research methodology', which comprises the approaches to use with collecting and analysing data in order to address the research problem, which, in turn, means achieving the research objectives (Myers, 2009:301; Matsoso, 2018). More often than not, a research study adopts one of the following three research approaches: qualitative research methodology, quantitative research methodology, and mixed methods research methodology. The selected research approach should be aligned to the applicable research paradigm used (Cooper & Schindler, 2014; Greener & Martelli, 2018; Matsoso, 2018).

The qualitative research methodology seeks to answer the research question(s) by collecting non-numerical data without statistical tools; this methodology relies on the researcher to collect, interpret, and analyse data based on the researcher's understanding of the phenomena being studied (Jonhson & Christensen, 2012). When the qualitative research methodology is employed, the data are collected using, inter alia, observation, open-ended questions, and interviews; research answers cannot be generalised since the answers greatly rely on the understanding of the researcher (Eyisi, 2016). In contrast, the quantitative research methodology consists of following a systematic approach that enables the researcher to answer the research question(s) by means of empirically investigating phenomena through the collection of numerical data and the statistical analysis of such data (Goertz & Mahoney, 2012; Du Plooy-Cilliers et al., 2015).

Lastly, the mixed methods methodology combines that qualitative and quantitative approaches for data collection, interpretation and analysis; this methodology addresses the possible shortcomings of the other two methodologies (O'leary, 2017). As mentioned, a divergence exists among the existing paradigms and assumptions for selecting the suitable research design and methodology. Thus, the suitability of the research methodology depends on the paradigm used. This research study was quantitative in nature and fell within the positivist research paradigm (see section 3.2). The positivist paradigm was deemed most relevant for this research study as it is based on a real and objective interpretation of the data. It highlights the importance of conducting quantitative research such as large-scale surveys to obtain an overall impression of humanity.

The quantitative research methodology was followed because this methodology focuses on enabling the researcher to employ a process to systematically solve a research problem and determine the outcome of a given research problem on a particular topic (Goertz & Mahoney, 2012). To effectively employ the research methodology, appropriate research methods had to be employed (see section 3.4).

A survey (see Appendix A) was used to conduct empirical research by collecting data from the owners and/or managers of selected retail SMMEs in the Cape Metropole. The owners and/or managers of retail SMMEs were invited to participate in this study (refer to Chapter 1, section 1.5); in total, 100 participants took part in this research study. The sampling method used included both convenience sampling and purposive sampling, which are elaborated on in section 3.4. The research participants took part in this study out of free will (voluntary participation) and could withdraw from the study at any time and without any consequences. However, to justify a valid response, all the respondents had to adhere to strict delineation criteria as set out in Chapter 1, section 1.5.

All the data obtained from the respondents were cleaned and sorted through coding and editing using Microsoft Excel to check for errors; thereafter, SAS (Statistical Analysis System) software was used for data analysis and descriptive analysis, creating various tables and figures. The results provided valuable insight into the effectiveness of the control environment in mitigating internal fraud in retail SMMEs in the Cape Metropole.

3.4 Research methods

Research methods (approaches) depend on the selected research paradigm. A research method assists the researcher with approaches on identifying, collecting, analysing and interpreting the information (Du Plooy-Cilliers et al., 2015:26). Since the study adopted a

quantitative research approach, survey research was deemed appropriate for collecting and processing large quantities of data.

Using questionnaires, primary data were collected from the owners and/or managers of selected retail SMMEs (n = 100). The questionnaires were disseminated to the research participants either by email or through hand-delivery. Each questionnaire introduced a brief explanation of the topic, the objective of the study, and the key concepts of the research. Instructions were provided for all the questions in the questionnaire to ensure that questions were clear, concise, understandable, and unambiguous to the respondents so that they could provide the information the researcher intended to gather. The questionnaire consisted primarily of closed-ended questions and was disseminated to retail SMME owners and/or managers in the Cape Metropole involved in their business's daily activities. The use of a questionnaire was regarded as appropriate because it allows the collection of data from a large number of respondents, resulting in comprehensive findings capable of addressing the research problem (Sifumba et al., 2017). Non-probability sampling, particularly purposive and convenience sampling (see section 3.4.1), was used to identify retail SMMEs that adhered to the strict delineation criteria as set out in Chapter 1, section 1.5.

3.4.1 Sampling method

A population can be defined as the total group of individuals, objects, conditions or entities from whom information is required by the researcher (Wiid & Diggines, 2013:186). South Africa lacks sound and credible datasets on SMMEs, which are an important segment of the economy. This lack of SMME datasets can be attributed to South Africa not having a regular census or survey to periodically track the performance of SMMEs (SBI, 2018). The absence of such data has led to a wide range of estimates on the number of SMMEs (SBI, 2018). For instance, in 2014, an estimated 1,5 million SMMEs were not registered for VAT. The Finmark Trust (2010) survey revealed an estimation of 5,9 million SMMEs existing in the country. The Bureau of Economic Research further revealed that there were about 2,2 million SMMEs in the region in 2016 (BER, 2016). In a recent study by the Small Enterprise Development Agency (SEDA, 2019), the number of SMMEs increased to 2,55 million in 2019.

It is disconcerting that the exact number of SMMEs is still unknown regardless of the previously unknown statistics indicating a wide range of estimates (SBI, 2018). Researchers such as Lekhanya (2016) and Petersen (2018) confirm that the number of SMMEs is still unknown. Considering this lack in precise statistics, the researcher regarded the number of retail SMMEs as unknown because there is an absence of a reliable and exhaustive list of SMMEs operating in the Cape Metropole (Maduekwe, 2015; SBI, 2018).

Despite the fact that the population size of this research was unknown to the researcher, the population of this study comprised all the formal and informal South African retail SMMEs in Cape Metropole (Prinsloo et al., 2015). Consequently, data were collected from a sample (section of the population), which was determined based on a collective perception since the population's size is unknown (Prinsloo et al., 2015). Siwangaza (2014) avers that a sample method is used in research to collect information about a certain population by approaching respondents that are, in size, representative of that population. According to Dele-Ijagbulu (2019), sample methods can generally be divided into probability and non-probability sampling. Probability sampling consists of the sampling methods used in a research study where the population size is known. In contrast, non-probability sampling consists of the sampling methods used in a research study where the population is unknown.

This research study used non-probability sampling, specifically convenience and purposive sampling. Purposive sampling was deemed appropriate because, unlike other sampling methods, it allowed the researcher to lay down a set list of characteristics of the unknown population to disregard people who do not have such characteristics (Du Plooy-Cilliers et al., 2015:143). Purposive sampling sets out considerable techniques that help determine the characteristics of interest in ensuring that the population is still represented and, consequently, the sample best answers the research questions (Brauer, 2013). Purposive sampling was used as the researcher relied on his own judgment when members of the population were chosen to participate in the study. These SMMEs met the criteria for the research study.

Convenience sampling allows the systematic and convenient selection of participants that are more reachable in order to provide the required information without incurring the time and cost required to select a random sample (Hair, Celse, Money, Samouel & Page, 2016; Statpac, 2017). Several scholarly researchers, such as Lekhanya (2016) and Petersen (2018), have used this method. Convenience sampling was used since the SMME owners and/or managers that were invited to partake in the study were conveniently accessible to the researcher as they were located in the Cape Metropole, which is closest to where the researcher lived.

Regardless of the research method, it is important to consider the appropriate sample size from which the information or data will be obtained in order to address the research problem (Greener & Martelli, 2018). For non-probability sampling, as used in this research study, the inclusion or exclusion of elements in a sample is left to the researcher's discretion (Hair et al., 2016). Despite this, the researcher should consider a skilful selection process to determine a sample representative of the population (Siwangaza, 2014). Dwyer and Hopwood (2019) assert that when deciding on the sample size, researchers should consider factors such as the availability of time, allocation of budget, degree of precision and administrative requirement of

handling the questionnaires. Considering these factors, 100 SMMEs were selected to participate in this research. These enterprises had to adhere solely to the delineation criteria in Chapter 1, section 1.5.

3.5 Ethical consideration

The researcher remained objective while conducting the study to avoid conflict of interest as integrity, honesty, and true representation were at heart of this study. Relevant ethical considerations were taken into account in terms of the collection and analysis of data by avoiding intentional alterations and amendments for the research results to be a true reflection of reality (Brynard et al., 2014:95–96).

As the data were obtained from the respondents (participants), ethics were maintained in terms of how respondents were treated (Du Plooy-Cilliers et al., 2015:262–272):

- **Informed consent:** All respondents were given full disclosure of the nature of the study before becoming involved with the research study.
- **Protection from harm:** All respondents were completely safeguarded from physical harm.
- **Right to privacy:** All information provided by respondents was kept strictly confidential, and the anonymity of respondents was guaranteed.
- **Voluntary participation:** All respondents were informed that participation in the research project is voluntary; they were requested to sign a consent letter confirming their willingness to participate in the research project (see Appendix C).
- **Right to refuse:** Participation in the study was voluntary; therefore, respondents were informed that they could withdraw from this study at any stage without being discriminated against.

3.6 Reliability and validity

In quantitative research, reliability and validity are known as the two criteria for sound measurement (Jain & Angrural, 2017; Mohajan, 2017). David and Sutton (2011) opine that reliability is the degree to which the indicator or test is a consistent measure over time or whether the participants give the same responses at a different time. Reliability deals with the consistency, stability and repeatability of results (Chakrabartty, 2013).

In this research study, Cronbach's alpha was used to determine the reliability of the gleaned data. Cronbach's alpha is a test reliability technique that requires only a single test administration to produce a unique assessment of a specific test's dependability. Cronbach's alpha is the average of the reliability coefficients obtained for all conceivable item combinations when divided into half-split correlations or two half-tests (Jain & Angrural, 2017).

Validity refers to the extent to which the measurement process is free of systematic and random error or bias (Mohajan, 2017). Validity is the extent to which a quantifying tool truly measures and defines its intended purpose (David & Sutton, 2011). Furthermore, validity is the degree to which the results are truthful. Therefore, the research instrument (questionnaire) is required to correctly measure the concepts under study (Brynard et al., 2014). In quantitative research, validity is the extent to which any measuring instrument measures what it is intended to measure (Wiid & Diggines, 2013; Jain & Angrural, 2017). The following aspects of validation were taken into account:

Construct validity: To determine the extent to which the conclusions drawn from the assessment findings are meaningful and suitable to the objective of the assessment (Creswell, 2014). Construct validation was adopted when the questionnaire was developed. Senior academics with significant experience in questionnaire design reviewed the questionnaire before it was distributed to relevant respondents. The questionnaire was modified as per the suggested corrections to improve construct validity.

Content validity: To determine the extent to which a research instrument measures all aspects of a construct in an accurate manner, in other words the research instrument represents the contents that are appropriately aligned with the research study (Greener & Martelli, 2018). As the cornerstone of survey questions, content validity was adopted to ensure that the research questions and objectives were properly expressed and aligned. Senior academics with extensive experience confirmed the questionnaire's content validity by advising whether it addressed all aspects of the study's research objectives. The questionnaire was revised in response to the recommended corrections. In addition, descriptive statistics were performed to confirm the validity of the information obtained (see Chapter 4, section 4.3.2).

3.7 Data collection

Primary data (original information gathered directly from research participants) were collected using questionnaires. In total, 100 questionnaires were distributed between July 2021 and August 2021; the target group returned 96 questionnaires. Data collection was achieved using a questionnaire comprising 70 questions (Cooper, 2011). A questionnaire is a research document containing questions compiled by the researcher to collect the requisite information from respondents (Qeke, 2019). In addition, questionnaires are helpful as they assist the researcher in collecting large quantitative data subject to the analysis, which, in turn, will result in comprehensive findings capable of addressing the research problem (Sifumba et al., 2017; Matsoso, 2018). The questionnaire was deemed more convenient for the researcher since it is cost-effective and can collect significant information from diversified question types (Ragab

& Arisha, 2017; Ezeonwuka, 2019). Furthermore, the questionnaire was also deemed an appropriate data collection tool for this research as it falls within the positivist research paradigm (Ragab & Arisha, 2017).

To ensure that questions are clear, concise, understandable, unambiguous and able to provide the information the researcher intends to gather, a pilot test was conducted. The pilot test entailed distributing questionnaires to 20 respondents (Du Plooy-Cilliers et al., 2015:15–16). The pilot test also served as a means to test the selection criteria and process of respondents before full-scale data collection to identify and correct any biases. According to Du Plooy-Cilliers et al. (2015:15), the results of the pilot test should be critically evaluated to improve and eliminate all unforeseen problems to the questionnaire. However, those results would not form part of the research findings. Questionnaires were validated only if they had been answered by respondents, thereby meeting the delineation criteria.

Siwangaza (2014) avers that three types of questions can be found in a questionnaire: open-ended, dichotomous, and multiple-response. According to Mukherjee (2020), two types of questionnaires exist: open-ended questions, which enable the respondents to answer questions freely using their own words, and close-ended questions, which present options from which respondents can choose answers. This study's research questionnaire comprised a combination of the above-mentioned types of questions and was grouped into five sections. The first section looked at the implementation of fraud prevention measures and internal controls. The second section focused on the communication of fraud prevention measures and internal controls, the third section at the responsibilities of management in establishing a sound control environment, the fourth section at the demographics and delineation criteria of the respondents, and lastly, the fifth section thanked respondents for their voluntary participation and provided them with the researcher's contact details in case they would prefer to be sent the research findings.

The collection of data was subject to validity measurement. The validity of data is measured by the extent to which such data reflect the phenomena under review, which in this case is the effectiveness of the control environment on the fraud mitigation of retail SMMEs (Greener & Martelli, 2018). Data validity can also refer to the magnitude to which collected data are correct and exact to enable sound conclusions from a particular sample (Petersen, 2018).

Questionnaires were disseminated to respondents by mail, email or hand-delivery. Zietsman, Mostert and Svensson (2019) suggest that respondents should not only be selected for their representativeness, but also predominantly based on informedness and their ability to communicate the information required. Thus, as mentioned earlier, the respondents were store

managers or business owners of retail SMMEs operating in the Cape Metropole because they are usually responsible for designing and implementing internal controls. They were therefore sufficiently competent to respond to questions relating to the control environment and fraud mitigation.

The questionnaires were introduced with a brief explanation of the topic, objective, and key research concepts. The brief explanation informed the respondents of the importance of this research to retail SMMEs, particularly those operating in the Cape Metropole.

3.8 Data coding and analysis

Quantitative responses must be coded numerically, and their analysis and interpretations must be presented statically or graphically (Saunders et al., 2009). According to Docplayer.net (2015), Microsoft Excel can be used for data entry, manipulation and presentation. It also offers a suite of statistical analysis functions and other tools that can be used to run descriptive statistics and perform several useful inferential statistical tests widely used in business and management research. SAS is one of the most popular and flexible software programs used for statistical analysis (Walliman, 2018; Weber & Skillings, 2018).

Drawing from above and considering the available financial budget allocated to this study, Microsoft Excel and SAS were respectively chosen as tools for data capturing and analysis since it was user-friendly and flexible to run statistical analysis functions for descriptive research. The coding of the data was done numerically (meaning quantified) to ensure accurate and objective quantitative interpretations (Du Plooy-Cilliers et al., 2015:204–226; Docplayer.net, 2015; Greener & Martelli, 2018; Weber & Skillings, 2018).

3.9 Survey design

As previously discussed, this research study used a survey to obtain pertinent answers from respondents to address the research questions and achieve the associated research objectives. Microsoft Word was used to create the survey. In the survey, the following three measurement scales were used:

- Scale 1: “Strongly disagree” is coded 1, “Disagree” is coded 2, “Agree” is coded 3, and “Strongly agree” is coded 4.
- Scale 2: “Yes” is coded 1 and “No” is coded 2.
- Scale 3: “Very cheap” is coded 1, “Cheap” is coded 2, “Moderately expensive” is coded 3, and “Very expensive” is coded 4.

The coding, varying from one (1) to four (4), of the three scales, was done to increase the construct validity. A specialist statistician and the researcher’s supervisor (holder of PhD)

oversaw the survey to reasonably provide appropriate assurance that the survey's contents were structured clearly, sensibly, unambiguously, and impartially.

This study's survey consisted of five sections (A to E), all of which are elaborated on and discussed in depth below:

- **Section A**: Fraud prevention measures and internal controls implemented in South African retail SMMEs.
- **Section B**: Communication of fraud prevention measures and internal controls evident in South African retail SMMEs.
- **Section C**: Responsibilities of management in establishing a sound control environment within South African retail SMMEs.
- **Section D**: Demographics and delineation of the study pertaining to South African retail SMMEs.
- **Section E**: Word of thanks to the SMME owners/managers for their voluntary participation in this research study.

Section A focused on the implementation of internal controls and fraud prevention measures to mitigate the risk of internal fraud. The questions asked in this section helped the author better understand the extent to which internal controls and fraud prevention measures were implemented within the South African retail SMMEs that responded to the questions to mitigate the risks of internal fraud in their respective businesses. Respondents were asked to rate their agreement with statements on a four-point Likert scale (1 = strongly agree, 2 = agree, 3 = disagree, 4 = strongly disagree) pertaining to the internal controls and fraud prevention measures that were evident in their respective businesses. Respondents were also asked about their experiences and opinions regarding the implementation of internal controls and fraud prevention measures.

Section A comprised 39 questions, of which 32 were Likert scale questions, six (6) questions were multiple-choice questions, and one (1) open-ended question (see Table 3.1). The questionnaire was self-constructed by the researcher considering multiple types of questions to assist in collecting rich data for analysis to achieve the research objectives. The choices given to respondents for multiple choice questions include:

- A33) Sales, accounting and administration, purchases, human resources and payroll, marketing, and all of the above.
- A34) Yes and no.
- A35) Very expensive, moderately expensive, cheap, and and very cheap.
- A36) Yes, no, and very cheap.

- A37) There is a loss of cash from time to time, there are inaccurate financial records, there is a loss of inventory from time to time, none, and other.
- A39) If I can address the risk, if it is cheap to implement, and if a benefit is expected.

For the purposes of this study, three dimensions were used to determine respondents' skills to design adequate internal control in question A39, with the measurement "If I can address the risk", indicating the best answer in terms of understanding what adequate internal control entails and thus having enough skills to design and implement an adequate internal control system. Both the measurements "if it is cheap to implement" and "if a benefit is expected" demonstrated a lack of sufficient skills to design and implement an acceptable adequate control system.

Table 3.1: Section A as depicted in the survey

Question no.	Question type	Question
A1–A32	Likert scale	Rate the following statements concerning your business situation by indicating (using an 'X') the most appropriate answer.
A33	Multiple-choice	Which business function do you tend to put the most effort in regarding internal controls?
A34	Multiple-choice	Does your business maintain any cash management system to monitor all the cash receipts and cash payments?
A35	Multiple-choice	What is the cost of implementing good internal control in your business?
A36	Multiple-choice	Do you have enough skills to design and implement an adequate internal control system for your business?
A37	Multiple-choice	What problem does your business face regarding internal controls?
A38	Open-ended	Please list one anti-fraud measure you currently have implemented in your business.
A39	Multiple-choice	Based on what criteria do you determine the adequacy of internal control?

Without the inclusion of individuals (people) working in the selected retail SMMEs, the internal controls and fraud prevention measures in the control mechanisms would not successfully achieve their purpose/objectives (Coetzee, Du Bruyn, Fourie & Plant, 2014). Hence, the questions in Section B (see Table 3.2) were asked to determine the importance of communicating fraud prevention measures and internal controls in the selected retail businesses. Also, Section B was centred around the awareness of fraud risks (mainly internal fraud risk) and the initiatives undertaken by the respective retail businesses to promote the awareness of fraud and anti-fraud training to instigate staff to acquire more knowledge of good

ethics and good practices in terms of which they would develop an adverse attitude towards committing ways to mitigate fraud. Section B comprised 16 questions, of which seven (7) were Likert scale questions, and the other nine (9) questions were multiple-choice questions. This section of the questionnaire was self-constructed by the researcher and the choices given to respondents for multiple-choice questions included:

- B8 – B14) Yes and no.
- B15) Staff meeting, email, none, and other.
- B16) Owner, supervisor, manager, employee, and anyone within the business.

Table 3.2: Section B as depicted in the survey

Question no.	Question type	Question
B1–B7	Likert scale	Rate the following statements concerning your business situation by indicating (using an 'X') the most appropriate answer.
B8	Multiple-choice	Do you participate in any anti-fraud awareness programme or company ethics training?
B9	Multiple-choice	Do you transmit a message to the new employee about the company's values, culture, and operating style?
B10	Multiple-choice	Are you familiar with your business code(s) of conduct?
B11	Multiple-choice	Do you explain to your staff the consequences of non-compliance with the business's values?
B12	Multiple-choice	Would you be reluctant to report a violation or fraud if it was committed by a colleague who is dear to you?
B13	Multiple-choice	Does every staff member have access to the company policies and procedures?
B14	Multiple-choice	Do you give a chance to your staff to give their opinions (improvement suggestions) on the controls implemented?
B15	Multiple-choice	What channel of communication is used by management to communicate the implementation of internal controls?
B16	Multiple-choice	Internal fraud is likely to be committed by whom?

In any organisation, communication is crucial in achieving the associated objectives since individuals come together to work towards a common goal. Therefore, the importance of communication is undeniable. This holds relevance when it comes to communicating fraud prevention measures and internal controls in the business because it allows everyone to be aware of the associated risks and know what it takes to mitigate them. For this reason, questions in Section B were asked to establish whether there is communication or awareness of fraud in the respective retail SMMEs that responded to these questions. Given the inherent

nature of the risk of fraud, it becomes almost impossible to combat if there is no awareness of what fraud is and its consequences to the business.

Section C's objective was to determine management's responsibilities in establishing a sound control environment to mitigate the risks of internal fraud. Management normally serves as the first line of defence against operational risks in the sense that they should design and implement controls that help to mitigate risks (including the risk of internal fraud) or events that could adversely affect the achievement of their business objectives. Accordingly, the questions in Section C sought to determine the responsibilities of SMMEs' management with regard to establishing a sound control environment capable of addressing internal fraud risks. Respondents were asked six (6) questions in total: five (5) were Likert scale questions, and one (1) was an open-ended question (see Table 3.3).

Table 3.3: Section C as depicted in the survey

Question no.	Question type	Question
C1–C5	Likert scale	Rate the following statements concerning your business situation by indicating (using an 'X') the most appropriate answer.
C6	Open-ended	Briefly describe three (3) corrective measures you would likely take after you have realised that some inventory and cash were lost in the business due to theft or any other unexplained reason.

The answers collected assisted the researcher in concluding the responsibilities of management in establishing a sound control environment within the retail SMMEs businesses in the Cape Metropole.

The questions in Section D related to this research study's demographics and delineation criteria. These questions served as a basis to determine whether each respondent would meet the requirements of the predetermined delineation criteria as set out in Chapter 1, section 1.5. The researcher only considered the answers from respondents who adhered to the predetermined delineation criteria. The questions in this section also sought to obtain information about respondents' backgrounds (owners and/or managers of retail SMMEs).

Section D comprised eight (8) questions, of which 32 were Likert scale questions, six (6) questions were multiple-choice questions, and one (1) was an open-ended question (see Table 3.4).

Table 3.4: Section D as depicted in the survey

Question no.	Question type	Question
D1	Multiple-choice	Which of the following options mainly best describe your business?
D2	Multiple-choice	Where is your business located?
D3	Ratio	How long has the business been in existence?
D4	Multiple-choice	Which position do you hold in your business?
D5	Ratio	How long have you occupied the above-selected position?
D6	Multiple-choice	What is your highest level of education?
D7	Multiple-choice	How many employees does your business employ?
D8	Ratio	What is the estimated annual turnover of your business?

Lastly, Section E thanked the SMMEs owners and/or managers for their voluntary participation in this research study. The SMMEs owners and/or managers were also provided with the researcher's contact details should they wish to receive an email containing the results and findings of this study.

3.10 Limitations of research

The research study was subject to the following limitations:

- Only the owners and/or managers of retail SMMEs operating in the Cape Metropole participated in this research study.
- The COVID-19 lockdown limited the researcher's ability to collect data from some respondents because the stringent lockdown measures disrupted most retail SMMEs. During some stages of the lockdown, most retail businesses closed temporarily, and some retail SMMEs had to close down. Consequently, there was limited contact (whether physical or electronically) with retail business owners and/or managers. In addition, some respondents contracted the COVID-19 virus, and as a result, they were not available when needed to respond to the questionnaires of this research study.
- A total of 100 questionnaires were distributed among the target group. The sample size (n = 100) could have been larger; however, in addition to the limitations described above, statistics on the small business sector in South Africa are insufficient in the sense that no official centralised data repository is available regarding the number of retail SMMEs in Cape Metropole, which limited drawing broad inferences from particular observations and results that are widely acknowledged as a quality standard in quantitative research (Polit & Beck, 2010). As a result, the generalisation of the research results could not achieve the representativeness of all retail SMMEs in the Cape Metropole.

3.11 Summary

This chapter discussed in greater detail the research paradigm, research design and methodology, research methods, ethical considerations, data collection tools, data coding and analysis tool, research survey design, and the research limitations applicable to this study. These were deployed to address the identified research problem and answer the primary research question. Thus, they helped attain the research objectives outlined in Chapter 1.

This research study took the form of survey research as a quantitative research approach was deployed. The research questions emanating from this study were primarily answered by conducting empirical research. Non-empirical research was complimentary in that the literature was thoroughly reviewed to lay solid grounds for this research study's key variables. The survey questionnaires were disseminated to 100 retail SMMEs located in the Cape Metropole. The types of questions contained in these questionnaires were multiple-choice, Likert scale, closed-ended, and open-ended questions. The structure of the questionnaire was grouped into five sections, namely: 1) Section A (fraud prevention measures and internal controls implemented in South African retail SMMEs), 2) Section B (communication of fraud prevention measures and internal controls evident in South African retail SMMEs), 3) Section C (responsibilities of management in establishing a sound control environment within South African retail SMMEs), 4) Section D (demographics and delineation of the study pertaining to South African retail SMMEs), and 5) Section E (word of thanks to the SMMEs owners/managers for their voluntary participation to this research study). This was preceded by a pilot test which evaluated whether the questions in the questionnaires were clear, concise, understandable, and unambiguous to the respondents to provide the information the researcher intended to collect.

The pilot test results also enabled the researcher to improve and eliminate all unforeseen problems to the questionnaire before they could be sent to a larger number of respondents. The sample size of this study was determined after applying non-probability sampling, specifically convenience and purposive sampling since the targeted population could not be quantified as their size was unknown. Although the size of the targeted population was unknown, it consisted of owners and/or managers of retail SMMEs operating in the Cape Metropole. The use of survey questionnaires was motivated by the fact that this study fell within the ambit of the positivist paradigm since it favours the recording of empirical evidence in terms of a quantitative research approach to allow the collection and analysis of numerical data. The quantitative technique was used for data collection using questionnaires consisting primarily of closed and open-ended questions. All the data obtained from the respondents were cleaned and sorted through coding and editing using Microsoft Excel to check for any errors. Thereafter, SAS (Statistical Analysis System) software was used for data and descriptive analysis,

creating various tables and figures. The data analysis was only performed on the data from respondents who met the previously mentioned predetermined delineation criteria. Consequently, 96 respondents, translating to a response rate of 96%, favourably responded to the questionnaires and their answers were considered valid since they adhered strictly to the delineation criteria. In addition, ethical considerations were considered and maintained throughout this research study.

The data gathered for this research study was thoroughly analysed by means of descriptive and inferential statistics (see Chapter 4). The SAS software was used to perform the data analysis, and the related results are discussed in Chapter 4.

In Chapter 4, emphasis is placed on the discussion about data analysis and the presentation of the associated results.

CHAPTER 4: DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter discusses the data analysis, results, and discussion of the survey to determine the effectiveness of the control environment in mitigating internal fraud in retail SMMEs operating within the Cape Metropole, South Africa extent the control environment contributes to mitigating internal fraud in retail SMMEs.

To address the aforesaid, the following investigative research questions were posed:

RSQ 1: What are the responsibilities of SMME owners and/or managers regarding internal control systems and preventing fraud?
RSQ 2: What is management's attitude towards internal control and zero tolerance to fraud?
RSQ 3: To what extent are fraud prevention measures communicated to SMME staff?
RSQ 4: To what extent are fraud prevention measures and internal controls implemented?

The literature review assisted in developing the above questions since it provided some insights. Nonetheless, all the investigative questions had to be empirically answered by the respondents on the survey questionnaire.

The data obtained from the completed questionnaires are presented and analysed by means of various analyses (uni-variate, bi-variate, and multivariate). In most social research, the analysis entails three major steps done in the following order:

i) Cleaning and organising the information that was collected (data preparation).
ii) Describing the collected information (descriptive statistics).
iii) Testing the assumptions made through hypothesis and modelling (inferential statistics).

The data were analysed using SAS software. The data were cleaned, re-coded, and organised (see section 4.2). Descriptive statistics such as frequency tables are displayed in Appendix G, showing the statement responses' distributions. As a measure of central tendency and dispersion, Appendix G shows the means and standard deviation of the statements with an ordinal/ratio measurement scale. Descriptive statistics are used to summarise the data.

The contents of this chapter are presented and discussed under the following headings: 1) method of analysis, 2) data analysis, 3) discussions of results. These discussions of the results largely relate to the fraud prevention measures and internal controls implemented in South African SMMEs, communication of fraud prevention measures and internal controls, as well as the responsibilities of management in establishing a sound control environment.

The content of Chapter 4, along with the relative positioning of the various topics addressed therein, is graphically depicted in Figure 4.1 below.

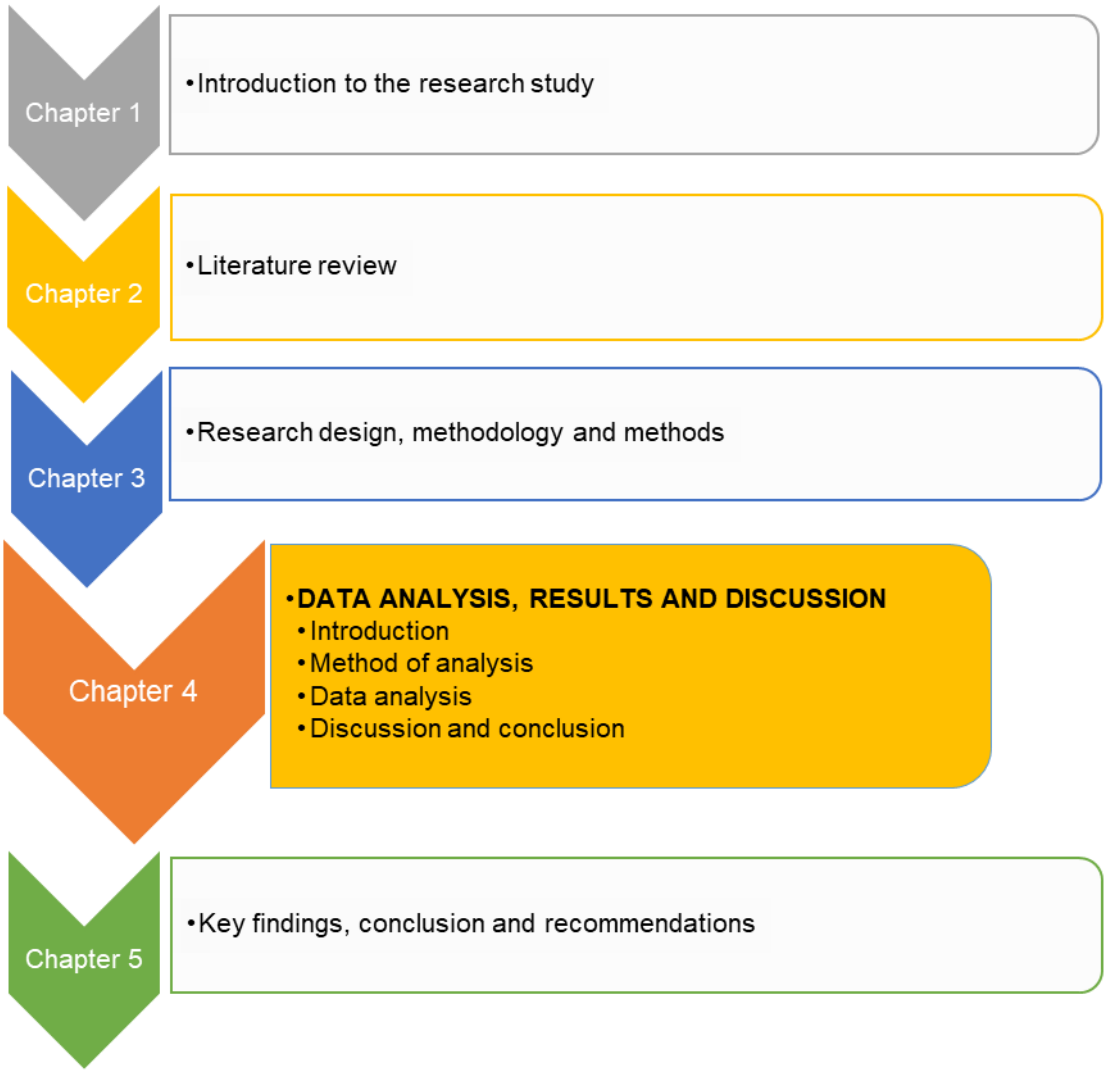

Figure 4.1: Detailed layout of Chapter 4—Data analysis, results and discussion

4.2 Method of analysis

4.2.1 Data validity and reliability

When one uses a structured questionnaire, it is essential to determine if the measurements are valid and reliable. Therefore, it is imperative to ensure that any research conducted emphasises the significance of the data validity of its collected data (Greener & Martelli, 2018). Data validity refers to the magnitude to which collected data is correct and exact to enable sound conclusions from a particular sample (Petersen, 2018). This study, falling under quantitative research, used a survey questionnaire to obtain data from its respondents. To ensure data validity, the following two validity measures were used: 1) content validity and 2) construct validity. Content validity is concerned with ensuring that the survey represents the contents that are appropriately aligned with the research study, and construct validity ensures

that the survey measures what was required to address the research question (Greener & Martelli, 2018; Petersen, 2018). In addition, the delineation was set for respondents to ensure that valid data were obtained from the 96 respondents of SMMEs that responded out of the 100 SMMEs targeted.

Blumberg et al. (2014) aver that the reliability of data measures the extent to which similar constructs under observation could provide consistent results with equal values. Reliability entails measuring the research's accuracy, adequacy, consistency, precision, and trustworthiness (Chakrabartty, 2013). Concerning this study, the researcher performed a pilot study on the questionnaire to pre-test the questions to enhance their reliability. The questionnaire was disseminated to 20 owners and/or managers of South African SMMEs. The pilot test results were critically evaluated to improve and eliminate all unforeseen problems to the questionnaire before they could be sent to a larger number of respondents.

For this study, only content and construct validity are clarified (See Chapter 3, section 3.6). Content validity concerns the representativeness or sampling adequacy of a measuring instrument's content (e.g., topic or items) (De Vos, 2002). Construct validity refers to the extent to which a measuring instrument can be shown to measure a particular hypothetical construct (Strauss & Smith, 2009). Construct validation can only be taken to the point at which the questionnaire measures what it is intended to measure and should only be addressed in the planning phases of the survey and when it is constructed. Before the questionnaire was distributed among the target group, it was reviewed by senior academics with significant experience in questionnaire design. The questionnaire was amended as per the suggested corrections to develop construct validity. The questionnaire measured the control environment factors that influence the mitigation of internal fraud within the retail SMMEs in the Cape Metropole. Content validity was adopted to ensure that research questions and objectives were clearly articulated, as these were the foundation of survey questions. Senior academics with significant experience confirmed content validity as they advised if the questionnaire covered all aspects of the study's research objectives. The questionnaire was amended as per the suggested corrections.

A descriptive analysis of the survey results returned by the research questionnaire respondents is reflected below. The responses to the questions obtained through the questionnaires are indicated in table format for ease of reference in Appendix G. Each variable was tested to fall within the required boundaries. Data validation ensures that an analytical program operates on clean, correct, and useful data (Arkady, 2007).

4.2.2 Data format

The researcher captured the data on an Excel spreadsheet and then imported it into SAS through the SAS ACCESS module. Some re-formatting of the data was performed to have the data in an acceptable format to analyse. Since responses to each statement were in character format (words were used in the responses), some coding of the ordinal variables was performed. For the ordinal and dichotomous variables in the questionnaire, the following scales were used:

Scale 1:

"Strongly disagree" is coded as 1
"Disagree" is coded as 2
"Agree" is coded as 3
"Strongly agree" is coded as 4

Scale 2:

"Yes" is coded as 1
"No" is coded as 2

Scale 3:

"Very cheap" is coded as 1
"Cheap" is coded as 2
"Moderately expensive" is coded as 3
"Very expensive" is coded as 4

For use during the analysis and interpretation of data, it is important to note that the coding was performed in accordance with the references provided in the questionnaire. In interpreting the ordinal scale, it should be noted that the lower the rating for Scale 1, the more the respondents disagree with the statement and the higher the rating, the more the respondents agree with the statement.

4.2.3 Preliminary analysis

The reliability of the statements in the questionnaire was tested by using the Cronbach Alpha test (see section 4.3.1.1). Descriptive statistics were performed on all variables, displaying means, standard deviations, frequencies, percentages, cumulative frequencies, and cumulative percentages (see section 4.3.2 and Appendix G).

4.2.4 Inferential statistics

The following inferential statistics are performed on the data:

- **Chi-square tests** are used to determine the association between biographical variables. Cross-tabulation and Chi-Square-based measures of association are a technique for comparing two or more classification variables. These tables, constructed for statistical testing, are referred to as contingency tables, and the test determines if the classification variables are dependent. Percentages are used for two purposes: 1) to simplify by reducing all numbers to a range of 0 to 100 and 2) to translate the data into standard form, with a base of 100, for relative comparisons. The Chi-Square (two-sample) tests are probably the most widely used nonparametric test of significance that is useful for tests involving nominal data. However, it can be used for higher scales as well, like cases where persons, events or objects are grouped in two or more nominal categories such as 'yes-no' or cases A, B, C or D. The technique is used to test for significant differences between the observed distribution of data among categories and the expected distribution based on the null hypothesis. It must be calculated with actual counts rather than percentages (Cooper & Schindler, 2001:499).
- **Chi-square goodness of fit test** is a non-parametric test used to compare the observed sample distribution with the expected probability distribution. The Chi-Square goodness of fit test determines how well theoretical distribution (such as normal, binomial, or Poisson) fits the empirical distribution.
- **Cronbach's alpha test** is an index of reliability associated with the variation accounted for by the true score of the "underlying construct". Construct is the hypothetical variables that are being measured (Cooper & Schindler, 2001:216–217). Another way to put it would be that Cronbach's alpha measures how well a set of items (or variables) measures a single uni-dimensional latent construct.
- The **Fisher-Exact test** is a statistical test used to determine if there are non-random associations between two categorical variables. For experiments with small numbers of participants (under around 1,000), the Fisher-Exact test is more accurate than the Chi-Square test. The Fisher-Exact test is practically applied only in the analysis of small samples but is actually valid for all sample sizes. While the Chi-Square test relies on an approximation, the Fisher-Exact test is one of the exact tests. Especially when more than 20% of cells have expected frequencies smaller than five (5), the Fisher-Exact test should be used because applying an approximation method like the Chi-Square test is inadequate.

4.2.5 Technical report with graphical displays

A written report containing explanations of all the variables and their outcomes was compiled. A cross-analysis of variables (where necessary) was performed, attaching statistical

probabilities to indicate the magnitude of differences or associations. All inferential statistics are discussed in section 4.3.3 below.

4.3 Data analysis

A total of 96 questionnaires were completed out of the 100 questionnaires that were distributed. The sample realisation is thus 96%. The items (statements) in the questionnaire were tested for reliability, and construct validity was verified.

4.3.1 Reliability testing

A reliability test (Cronbach's Alpha Coefficient) was done on all the items (statements) in the survey to measure to what extent the control environment contributes to mitigating internal fraud in retail SMMEs. The Cronbach Alpha Coefficient analysis shows the correlation between the respective item (statement) and the total sum score (without the respective item) and the internal consistency of the scale (coefficient alpha) if the respective item were to be deleted. The alpha value will increase by deleting the items (statements) one by one each time with the statement with the highest Cronbach Alpha value. In the right-most column of Table 5.1 in Appendix F, the scale's reliability would be higher if some of these statements were to be deleted.

4.3.1.1 Cronbach Alpha testing

All the measuring instrument's ordinal variables (statements) were entered in the Cronbach Alpha test to test internal consistency (refer to Appendix F for the summary table). The ordinal variables (statements) were entered per section as different constructs were measured. It should be noted that the Cronbach Alpha test excludes missing values in the test. After the first entry of all the ordinal variables in the Cronbach Alpha test, it was established that two variables have negative correlations with the total. After further investigation, it was determined that these two variables are statements that measure negative aspects of the study. These two variables were reversed coded, and the statements were changed as follows:

- A08=There are controls which are not working properly in our business (changed to) A08n=All controls are working properly in our business.
- A31=Sometimes it is acceptable to have no source documents on business transactions (changed to) A31n=There should be source documents on business transactions.

Table 4.1 includes all original ordinal variables as well as the ordinal variables after reverse coding was done.

Table 4.1: Cronbach's Alpha Coefficients for all the ordinal variables, for each section and researchers' grouping

No.	Section	Variables entered (see Appendix I)	Raw Cronbach Alpha Coefficient	Standardised Cronbach Alpha Coefficient
1.	All the original ordinal variables (items)	A01–A32, B01–B07, C01–C05	0.9182	0.9316
2.	All the ordinal variables (items) with 2 variables reversed coded	A01–A05, A08n, A09–A30, A31n, A32, B01–B07, C01–C05	0.9312	0.9410
3.	Section A: Implementation of fraud prevention measures and internal controls (original)	A01–A32	0.8883	0.9081
4.	Section A: Implementation of fraud prevention measures and internal controls (with reversed coded variables)	A01–A05, A08n, A09–A30, A31n, A32	0.9097	0.9238
5.	Section B: Communication of fraud prevention measures and internal controls	B01–B07	0.7613	0.7769
6.	Section C: Responsibilities of management in establishing a sound control environment	C01–C05	0.8863	0.8872
7.	Implementation of fraud prevention measures and internal controls (Part 1)	A01–A07	0.7767	0.7729
8.	Implementation of fraud prevention measures and internal controls (Part 2	A08n, A13, A21, A28, A30, A31n, A32	0.7009	0.7372
9.	The use of independent checks as an internal control activity	A07, A16, A17, A18, A19, A20, A22, A23	0.8664	0.8708
10.	The use of segregation of duty as internal control activity	A04, A24, A25, A26, A27	0.6388	0.6280
11.	The use of proper authorisation as an internal control activity	A24, A29	0.5546	0.5569
12.	The use of adequately designed documents as an internal control activity	A06, A15	0.5954	0.5989
13.	The use of safeguarding of assets as an internal control activity	A10, A11, A12, A14,	0.4593	0.4646

According to Cronbach's alpha coefficients (see Appendix F), for all the items entered into the test (with two reversed coded variables): 1) 0.9312 for raw variables and 2) 0.9410 for standardised variables, the outcome is more than the acceptable level of 0.70. Thus, these items prove to be internally consistent.

It should be noted that four of the seven groupings did not have the acceptable level of 0.70, and these groupings may not measure the same concept or construct.

4.3.2 Descriptive statistics

This section includes graphs and a discussion of the descriptive statistics for all the variables in the questionnaire. Summary tables with the frequencies in each category and the percentage out of the total number of questionnaires completed for all the variables, as well as the number of respondents, means, standard deviation, minimum and maximum rates, and the range of values for all of the ordinal variables are displayed in Appendix G. It is important to note that the descriptive statistics are based on the total sample for the survey. If no answer was given for a statement, it was shown as “unknown” in the descriptive statistics. The central tendency was calculated for the ordinal variables. Tables with the means and standard deviations can be found in Appendix G.

4.3.2.1 Graphical displays and discussion of measuring variables

Implementation of fraud prevention measures and internal controls

The fraud prevention measures and internal controls listed were sorted according to the implementation which the respondents agreed the most with and the implementation which they agreed the least with by assigning the response “Strongly agree” the highest weight and “Strongly disagree” the lowest weight. Then the sum of the product of the weight and frequency of respondents who selected a specific option was calculated.

After sorting the implementation of fraud prevention measures and internal controls from the highest sum calculated to the lowest sum calculated, the 32 implementations of fraud prevention measures and internal controls were divided into the following four groups:

i) The eight implementations of fraud prevention measures and internal controls the respondents agreed the most with.
ii) The eight implementations of fraud prevention measures and internal controls, the respondents agreed the second most with.
iii) The eight implementations of fraud prevention measures and internal controls, the respondents agreed the second least with.
iv) The eight implementations of fraud prevention measures and internal controls, the respondents agreed the least with.

The above four groups enabled the researcher to add more value in terms of the analysis of data. The grouping also helped the researcher to gain an understanding of the fraud prevention measures and internal controls implementations that were mostly implemented and those that

were implemented the least by the sampled respondents. The above four groups are presented in the below graphs.

Figure 4.2 graphically depicts that the majority of the respondents said they agree to strongly agree with the implementation of the top eight fraud prevention measures and internal controls listed.

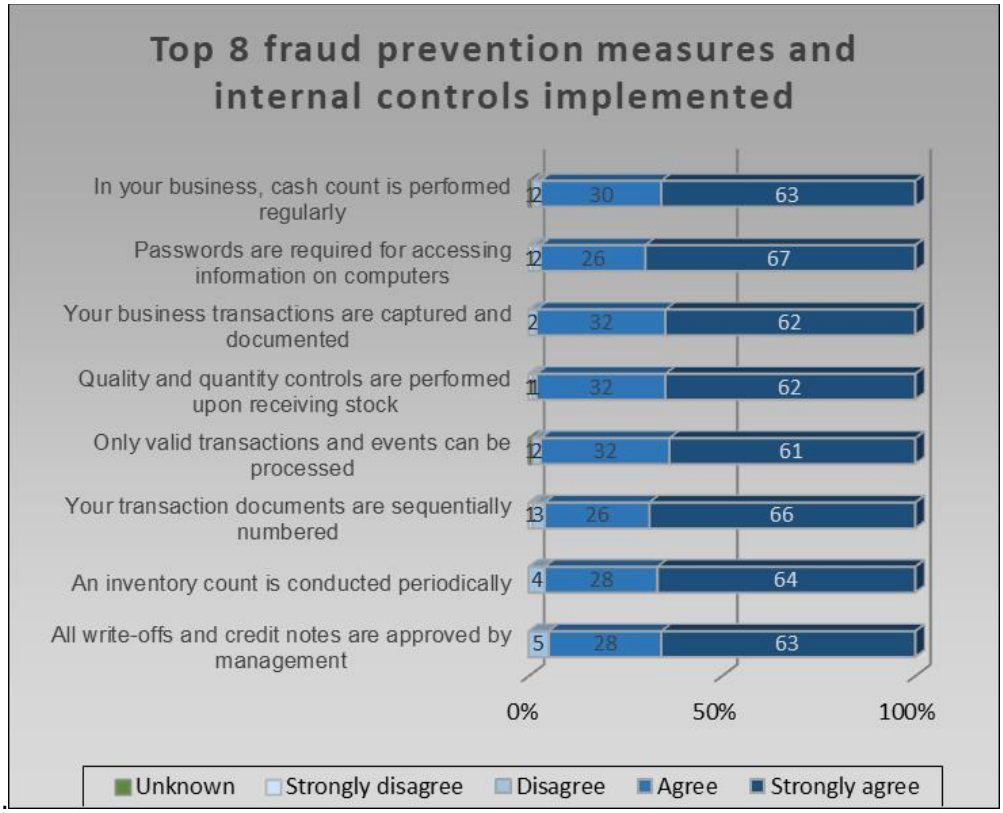

Figure 4.2: Top eight fraud prevention measures and internal controls implemented

The results in Figure 4.2 are as follows:

- Sixty-five point six per cent (65.6%) of the respondents strongly agreed, 31.2% agreed, and 2.2% disagreed that in their business, cash count is performed regularly. Only 1.0% of the respondents did not respond.
- Sixty-nine point eight per cent (69.8%) of the respondents strongly agreed, 27.1% agreed, 2.1% disagreed, and 1.0% strongly disagreed that passwords are required for accessing the information on computers.
- Sixty-four point six per cent (64.6%) of the respondents strongly agreed, 33.3% agreed, and 2.1% disagreed that their business transactions are captured and documented.
- Sixty-four point six per cent (64.6%) of the respondents strongly agreed, 33.3% agreed, 1.1% disagreed, and 1.0% strongly disagreed that quality and quantity controls are performed upon receiving stock.

- Sixty-three point five per cent (63.5%) of the respondents strongly agreed, 33.3% agreed, and 2.2% disagreed that only valid transactions and events can be processed in their business. One per cent (1.0%) of the respondents did not respond.
- Sixty-eight point eight per cent (68.8%) of the respondents strongly agreed, 27.1% agreed, 3.1% disagreed, and 1.0% strongly disagreed that their transaction documents are sequentially numbered.
- Sixty-six point seven per cent (66.7%) of the respondents strongly agreed, 29.2% agreed, and 4.1% disagreed that an inventory count is conducted periodically.
- Sixty-five point six per cent (65.6%) of the respondents strongly agreed, 29.2% agreed, and 5.2% disagreed that all write-offs and credit notes are approved by management.

The above results indicate the first top fraud prevention measures and internal controls employed by the retail SMMEs. These fraud prevention measures and internal controls revolved around cash management, computer access control, use of adequate source documents for recording business transactions, quality and quantity check over stock upon purchasing, processing of valid transactions only, and use of adequately designed documents as an internal control activity, inventory count, and approval of all the write-offs and credit notes.

These fraud prevention measures and internal controls, although they were customised per each SMME business, clearly contributed to the mitigation of internal fraud in the sense that the objective of those controls was to address the associated risks. For instance, with such results, the following inferences could be made in relation to some benefits of implementing the first top fraud prevention measures and internals (Coetzee, Du Bruyn, Fourie & Plant, 2017; Petersen, 2018): 1) theft of stock will be mitigated, 2) the risk of unauthorised debtors balances will be mitigated, 3) theft of cash will be mitigated, 4) the risk of having unrecorded transactions will be mitigated, 5) business's information will be protected from being accessed by unauthorised personnel, 6) the risk of receiving incorrect quantities of stock will be limited, 7) the risk of paying duplicated transactions will be mitigated, 8) the risk of not recording business transactions will be limited, 9) the risk of validating incorrect payroll schemes will be mitigated,10) the risk of having fictitious transactions will be mitigated, 11) the risk of paying duplicated transactions will be mitigated, 11) accurate documents will help reduce errors relating to the recording of transactions as well as mitigate the risk of recording duplicated transactions as each document would be unique and sequentially numbered.

Figure 4.3 graphically depicts that most of the respondents said they agree to strongly agree with the implementation of the second top eight fraud prevention measures and internal controls listed.

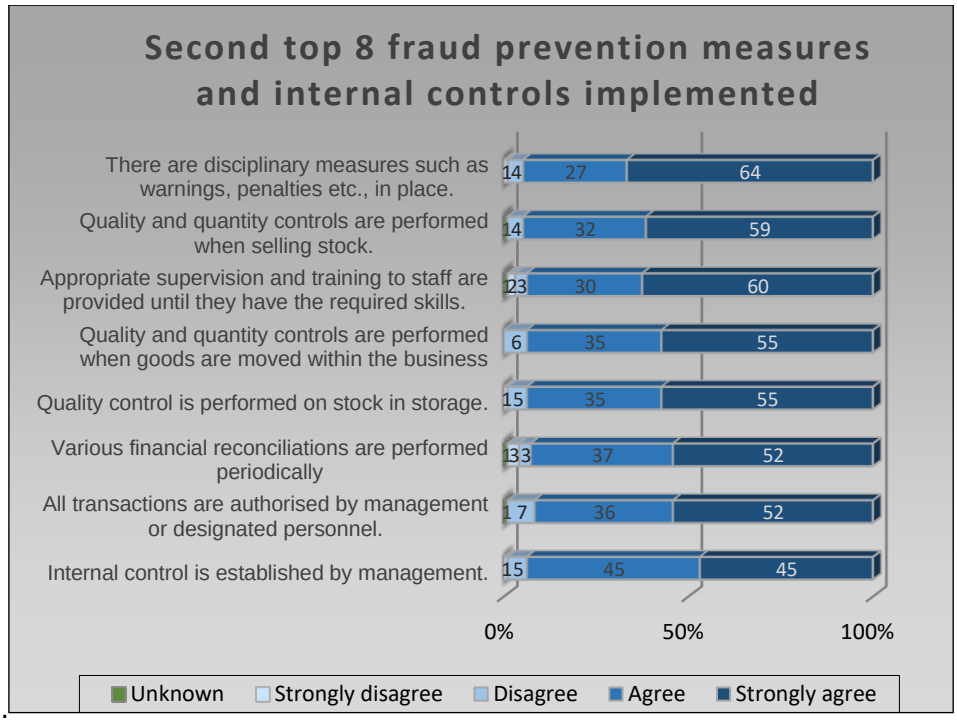

Figure 4.3: Second top eight fraud prevention measures and internal controls implemented

The results in Figure 4.3 are as follows:

- Sixty-six point seven per cent (66.7%) of the respondents strongly agreed, 28.1% agreed, 4.2% disagreed, and 1.0% strongly disagreed that there are disciplinary measures such as warnings, penalties etc., in place.
- Sixty-one point five per cent (61.5%) of the respondents strongly agreed, 33.3% agreed, and 4.2% disagreed that quality and quantity controls are performed when selling stock. One per cent (1.0%) of the respondents did not respond.
- Sixty-two point five per cent (62.5%) of the respondents strongly agreed, 31.3% agreed, 3.1% disagreed, and 2.1% strongly disagreed that appropriate supervision and training to staff are provided until they have the required skills. One per cent (1.0%) of the respondents did not respond.
- Fifty-seven point three per cent (57.3%) of the respondents strongly agreed, 36.5% agreed, and 6.2% disagreed that quality and quantity controls are performed when goods are moved within the business.
- Fifty-seven point three per cent (57.3%) of the respondents strongly agreed, 36.5% agreed, 5.2% disagreed, and 1.0% strongly disagree that quality control is performed on the stock in storage.
- Fifty-four point two per cent (54.2%) of the respondents strongly agreed, 38.6% agreed, 3.1% disagreed, and 3.1% strongly disagreed that various financial reconciliations are performed periodically. Unfortunately, 1.0% of the respondents did not respond.

- Fifty-four point two per cent (54.2%) of the respondents strongly agreed, 37.5% agreed, and 7.3% disagreed that all transactions are authorised by management or designated personnel. However, 1.0% of the respondents did not respond.
- Forty-six point nine per cent (46.9%) of the respondents strongly agreed, 46.9% agreed, 5.2% disagreed, and 1.0% strongly disagreed that internal control is established by management.

Stemming from the results (Figure 4.3), the second eight prevention measures and internal controls executed by the majority of the sampled retail SMMEs revolved around establishing disciplinary measures, quality and quantity checks over stock upon selling, supervision and training of staff to employ required skills, quality and quantity check over stock upon moving stock within the business, quality and quantity check over stock in storage, periodic of reconciliations of financial information, proper authorisation of business transactions as an internal control activity by management or designated personnel, and whether management establishes internal control in their respective businesses.

These customised fraud prevention measures and internal controls contributed, to some extent, to the mitigation of internal fraud in the sense that the main objective was to address the associated risks. For instance, with such results, the following inferences could be made in relation to some benefits of implementing the second top fraud prevention measures and internal controls: 1) the risk of bribery will be mitigated, 2) the risk of the occurrence of errors will be mitigated, 3) the risk of approving fictitious transactions will be mitigated, 4) the risk of processing unauthorised transactions will be mitigated, 5) the risk of stock deterioration because of poor or lack of physical control activities will be mitigated, 6) inadequate recording of business transactions will be mitigated, 7) the risk of wrong products being sold to customers will be limited, 8) the risk of staff misusing business assets will be mitigated, 9) the risk of internal controls being designed and implemented by employees will be mitigated, 10) the risk of incorrect payments made from/to other vendors will be mitigated, 11) the risk of assets and liabilities being either overstated or understated in the accounting records will be limited.

Figure 4.4 graphically depicts that many of the respondents said they agree to strongly agree with the implementation of the third top eight fraud prevention measures and internal controls listed.

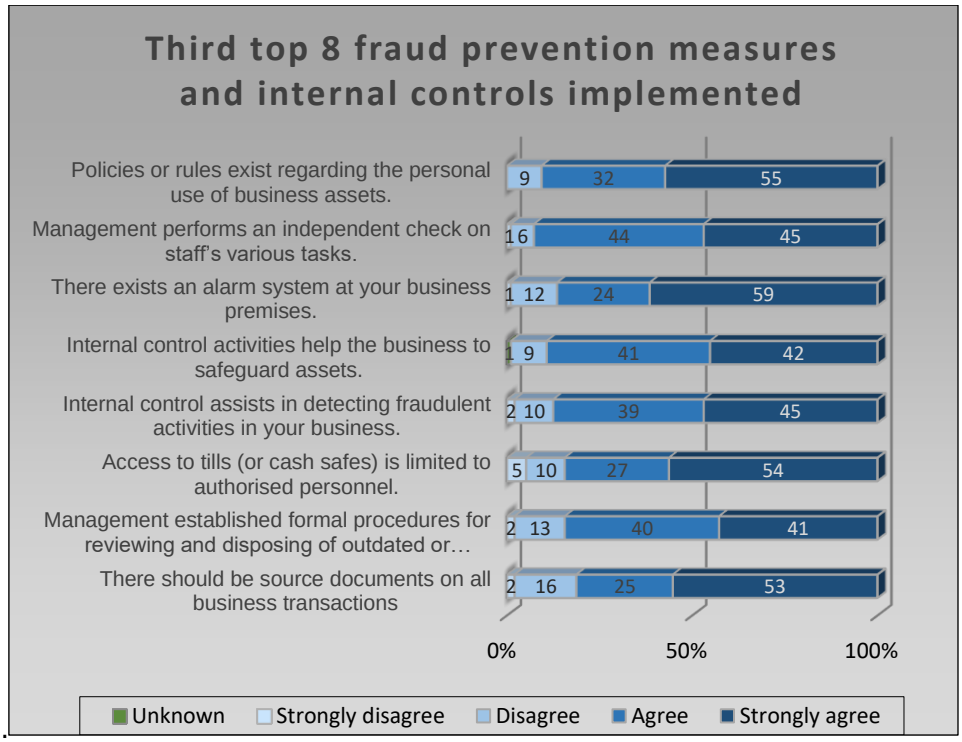

Figure 4.4: Third top eight fraud prevention measures and internal controls implemented

The results are as follows:

- Fifty-seven point three per cent (57.3%) of the respondents strongly agreed, 33.3% agreed, and 9.4% disagreed that policies or rules exist regarding the personal use of business assets.
- Forty-six point nine per cent (46.9%) of the respondents strongly agreed, 45.8% agreed, 6.3% disagreed, and 1.0% strongly disagreed that management performs an independent check on staff's various tasks.
- Sixty-one point five per cent (61.5%) of the respondents strongly agreed, 25.0% agreed, 12.5% disagreed, and 1.0% strongly disagreed that there exists an alarm system at their business premises.
- Forty-six point nine per cent (46.9%) of the respondents strongly agreed, 42.7% agreed, and 9.4% disagreed that internal control activities help the business to safeguard assets. One per cent (1.0%) of the respondents did not respond.
- Forty-six point nine per cent (46.9%) of the respondents strongly agreed, 40.6% agreed, 10.4% disagreed, and 2.1% strongly disagreed that internal control assists in detecting fraudulent activities in their business.
- Fifty-six point three per cent (56.3%) of the respondents strongly agreed, 28.1% agreed, 10.4% disagreed, and 5.2% strongly disagreed that access to tills (or cash safes) is limited to authorised personnel.

- Forty-two point seven per cent (42.7%) of the respondents strongly agreed, 41.7% agreed, 13.5% disagreed, and 2.1% strongly disagreed that their management established formal procedures for reviewing and disposing of outdated or unsellable inventory items.
- Fifty-five point two per cent (55.2%) of the respondents strongly agreed, 26.0% agreed, 16.7% disagreed, and 2.1% strongly disagreed that there should be source documents on business transactions.

Drawing from the above results (Figure 4.4), the third eight prevention measures and internal controls executed by the majority of the sampled retail SMMEs related to the policies or rules with respect to the personal use of business assets, the independent checks as internal control activities, the use of an alarming system as preventive control, the safeguarding of assets, the use of internal controls as detection for fraudulent activities, the access to tills or cash safes being limited to authorised personnel, established formal procedures for reviewing and disposing of outdated or unsellable inventory items, and the use of adequately designed documents to record business transactions.

These fraud prevention measures and internal controls employed by the sampled retail SMMEs reasonably contributed to mitigating internal fraud. For instance, the value of any business lies in its assets since the main part of income is generated from using or selling assets. Hence, it is important to safeguard assets irrespective of the business size. When there is a lack of such control or even when such control is not effective, there is more risk of internal fraud. Some of the overall benefits of implementing the third top fraud prevention measures and internal controls include: 1) the risk of bribery will be mitigated, 2) the risk of unauthorised movement or use of the slow-moving inventory products will be mitigated, 3) the risk of cash being stolen from cash safes or tills will be mitigated, 4) conflict of interest will be mitigated, 5) the risk of processing incorrect transactions will be mitigated, 6) the risk of having unrecorded transactions will be mitigated, 7) the risk of accidental loss of unsellable inventory items will be mitigated, 8) the risk of theft of inventory will be mitigated, 9) the use of alarming systems within their businesses as a tool to protect their assets from loss or misuse caused by the realisation of risks (including the risk of internal fraud), 10) the risk of having unrecorded transactions will be mitigated.

Figure 4.5 graphically depicts that most of the respondents said they agree to strongly agree with the implementation of the fourth top eight fraud prevention measures and internal controls listed.

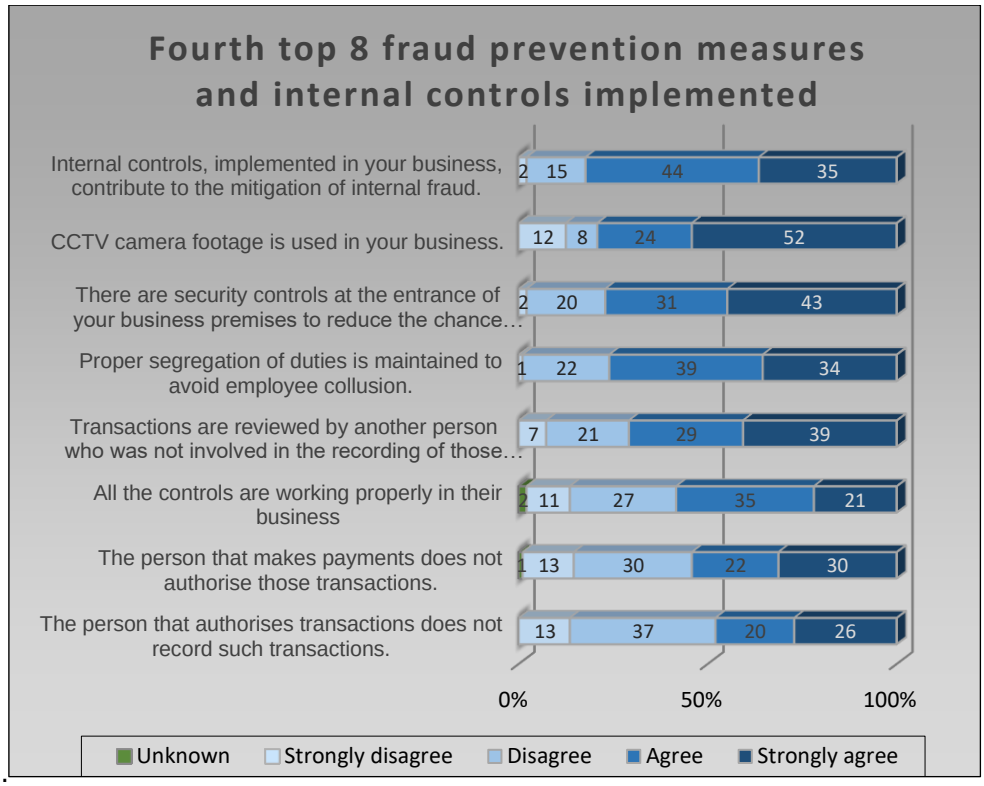

Figure 4.5: Fourth top eight fraud prevention measures and internal controls implemented

The results in Figure 4.5 are as follows:

- Thirty-six point five per cent (36.5%) of the respondents strongly agreed, 45.8% agreed, 15.6% disagreed, and 2.1% strongly disagreed that internal controls implemented in their business contribute to mitigating internal fraud.
- Fifty-four point two per cent (54.2%) of the respondents strongly agreed, 25.0% agreed, 8.3% disagreed, and 12.5% strongly disagreed that CCTV camera footage is used in their business.
- Forty-four point eight per cent (44.8%) of the respondents strongly agreed, 32.3% agreed, 20.8% disagreed, and 2.1% strongly disagreed that there are security controls at the entrance of their business premises to reduce the chance of unauthorised assets being moved out of their business.
- Thirty-five point four per cent (35.4%) of the respondents strongly agreed, 40.6% agreed, 23.0% disagreed, and 1.0% disagreed that proper segregation of duties is maintained to avoid employee collusion.
- Forty point six per cent (40.6%) of the respondents strongly agreed, 30.2% agreed, 21.9% disagreed, and 7.3% strongly disagreed that transactions are reviewed by another person who was not involved in recording those transactions.

- Twenty-one point nine per cent (21.9%) of the respondents strongly agreed, 36.5% agreed, 28.1% disagreed, and 11.5% strongly disagreed that all the controls work properly in their business. Unfortunately, 2.0% of the respondents did not respond.
- Thirty-one point three per cent (31.3%) of the respondents strongly agreed, 22.9% agreed, 31.3% disagreed, and 13.5% strongly disagreed that the person that makes payments does not authorise those transactions. Unfortunately, 1.0% of the respondents did not respond.
- Twenty-seven point one per cent (27.1%) of the respondents strongly agreed, 20.8% agreed, 38.5% disagreed, and 13.6% strongly disagreed that the person that authorises transactions does not record such transactions.

Most of the sampled retail SMMEs, based on collected data, believed that their internal controls implemented in their respective businesses worked as intended and contributed to mitigating internal fraud. The fourth top fraud prevention measures and internal controls implemented in their businesses related to the use of CCTV camera footage, security controls at the entrance of their businesses, and proper segregation of duties. One key control activity is ensuring that duties are segregated among staff. This avoids the chance of having a singular person performing multiple functions. In a way, it helps to mitigate the risk of internal fraud by increasing the likelihood of the fraudulent activity being detected or revealed. This control addresses the risk of internal fraud in the sense that if the same person is responsible for both authorising payment and making payment, they could commit internal fraud by either authorising an incorrect transaction or making a fictitious payment. The majority of respondents were not satisfied with one of their internal control activities with regards to the segregation of duties where the person authorising transactions happened to be the same person recording such transactions. It can be concluded that the SMMEs do not really implement the segregation of duties due to nature and size of the enterprises.

This weakness would need addressing to combat the risk of internal fraud effectively. Nonetheless, the following inferences could be made with regards to the fourth top implemented prevention measures and internal controls (Coetzee et al., 2017; Petersen, 2018): 1) the risk of bribery will be mitigated, 3) the risk of making incorrect payments will be limited, 4) the risk of processing fictitious transactions will be mitigated, 5) the risk of processing unauthorised transactions will be mitigated, 6) the risk of perpetrating and concealing internal fraud will be mitigated, 7) the risk of errors during payment of employees will be mitigated, 8) the risk of employee collusion will be mitigated, 9) the risk of theft cash during the drawing of cash will be mitigated, and 10) paying duplicated transactions.

In Figure 4.6, a total of 7.3% of the respondents indicated that the "Accounting and administration" business functions had invested the most effort regarding internal controls, 49.0% indicated all the functions listed, 3.1% indicated "Marketing", 5.2% indicated "Purchases", and 34.4% indicated "Sales". A further 1.0% of the respondents did not respond.

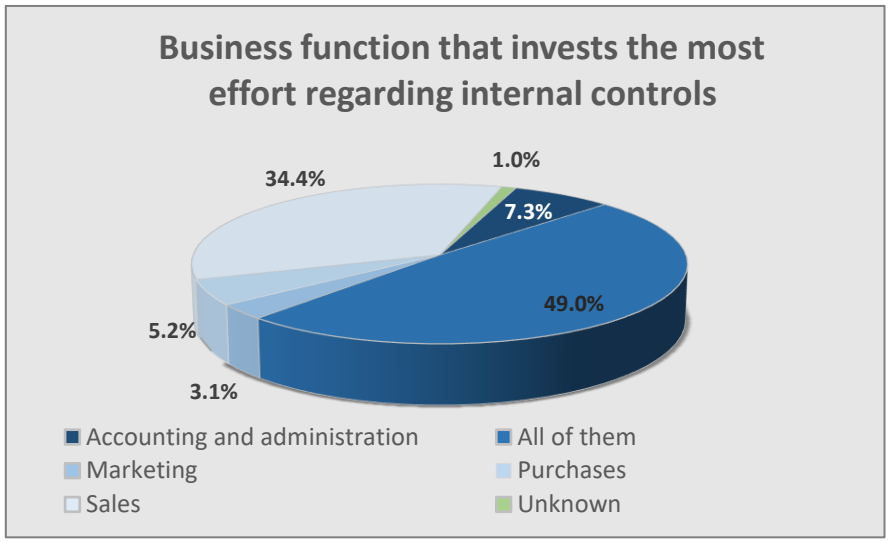

Figure 4.6: Business function that put in the most effort regarding internal controls

The survey questionnaire sought to establish the business function in which the emphasis on control is mainly put on the retail SMMEs. Figure 4.6 provides a summary of those business functions where internal controls were rather prioritised. The majority of the sampled retail SMMEs revealed that they implemented internal controls in all their business functions with the same level of commitment. When these business functions were looked at in isolation, the business function in which most efforts regarding internal control were put was Sales. Prior literature suggested that SMME managers and/or owners tend to control sales and profit-making operations (Blackburn & Schaper, 2016).

It is quite encouraging that SMMEs are shifting to all business operations or functions. This shift is likely to be favourable in terms of mitigating the risk of internal fraud by broadening the application of internal controls in all the business areas or aspects in which internal controls could apply (Indeed, 2021a). Internal controls should be applied or performed at all levels of the entity as they contribute to mitigating risks which in turn increase the likelihood of achieving the business objectives to acceptable levels (COSO, 2013, 2019).

Most of the respondents (96.9%) indicated that their business maintains a cash management system to monitor all the cash receipts and payments, while 3.1% did not (Figure 4.7).

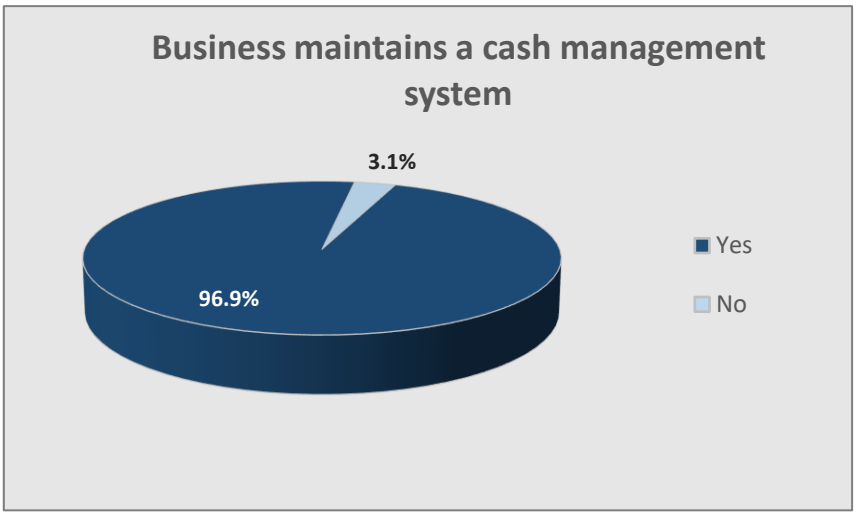

Figure 4.7: Business maintains a cash management system

Regarding the management of cash, the question was asked to respondents whether they use any cash management system to monitor their cash receipts and payments (Figure 4.7). This also helps to track how the cash of the business is used. The answers gathered from this question revealed that most of the sampled retail businesses used the cash management system. The use of cash management helps to ensure that they meet the current obligations and that the fund is being used efficiently; this can range from collecting and disbursing to investing cash (Cleartax, 2021). Cash management further enables management to be more cautious to make enough reserves for various risks such as credit losses, economic shutdowns, etc.

On the other hand, the inability to handle cash could lead to various risks, such as the risk of theft by employees (Coetzee, Du Bruyn, Fourie & Plant, 2017). Therefore, the following inferences can be made in relation to some benefits of maintaining a cash management system (Coetzee, et al., 2017): 1) the risk of unauthorised cash transactions will be mitigated, 2) the risk of having unrecorded cash transactions will be mitigated, 3) the risk of not accounting correctly for cash transactions will be mitigated, 4) the risk of theft cash during the drawing of cash will be mitigated.

In Figure 4.8, none of the respondents indicated that the cost of implementing good internal control in their business is ”Very cheap”; 13.6% indicated “Cheap”, 63.5% indicated ”Moderately expensive”, and 21.9% indicated ”Very expensive”. Only 1.0% of the respondents did not respond (Figure 4.8).

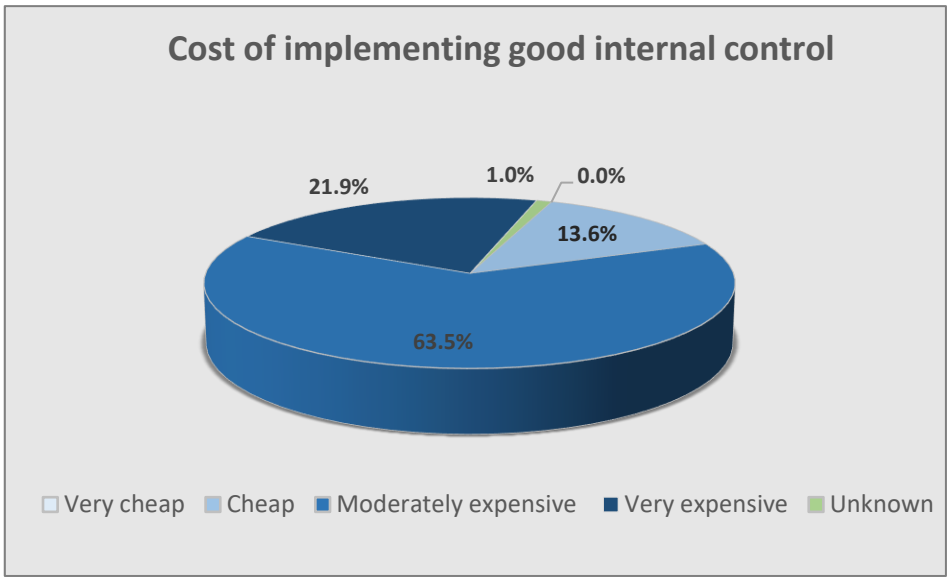

Figure 4.8: Cost of implementing good internal control

The respondents' perceptions collected pertaining to the cost of implementing internal control have been presented in Figure 4.8. When respondents were asked what the cost of implementing good internal control would be, the majority of the sampled retail SMMEs indicated that it is expensive to them to implement good internal controls. They tend to focus much on the profit-making operations and it would be unlikely to draw much attention on implementing internal controls since they perceive it to be an expensive exercise.

This finding was in line with the literature review in Chapter 2, which mentioned that these businesses, given their size and realised turnover, are often limited and unable to implement adequate internal controls. A good internal control environment can promote efficiency by eliminating superfluous or redundant steps in a process or even integrating some activities cost-effectively (Myemane, 2019). While internal controls might be costly, effectively implemented internal controls can simplify processes, boost operational efficiency, and avoid fraud (Myemane, 2019).

In Figure 4.9, all the respondents indicated that their business has enough skills to design and implement an adequate internal control system. Although all the respondents confirmed that they have enough skills to design and implement an adequate internal control system, this research study did not test whether the respondents possessed such qualities to appropriately design and implement an adequate internal control system for their respective businesses. However, prior research revealed that SMME owners and managers lack the skills to design and implement an adequate internal control system (Siwangaza et al., 2014; BER, 2016; Matsoso & Benedict, 2016:146; Siwangaza & Dubihlela, 2016; Sule et al., 2019).

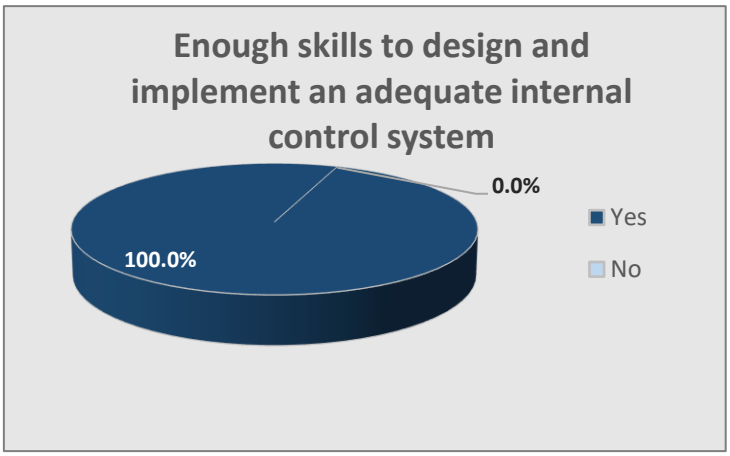

Figure 4.9: Enough skill to design and implement an adequate control system

In light of the results obtained, it is quite encouraging to see the management of these businesses indicating that they have adequate skills regarding internal controls (Figure 4.9). The adequacy in skills of SMME managers and owners towards internal control systems implementation is a crucial component for these businesses to achieve their business objectives. The assumption is that if management possesses appropriate skills regarding internal controls, it is not likely that their businesses will suffer from internal operational problems and the realisation of internal risks such as internal fraud (Jiang & Li, 2010:214; Njaramba & Ngugi, 2014; COSO, 2017; Ekegbo et al., 2018).

In Figure 4.10, a total of 10.4% of the respondents indicated that the problems faced regarding internal controls are a loss of cash from time to time, 7.3% indicated there are inaccurate financial records, 31.3% indicated a loss of inventory from time to time, 44.8% said there are no problems, and 6.2% stated other problems (Figure 4.10).

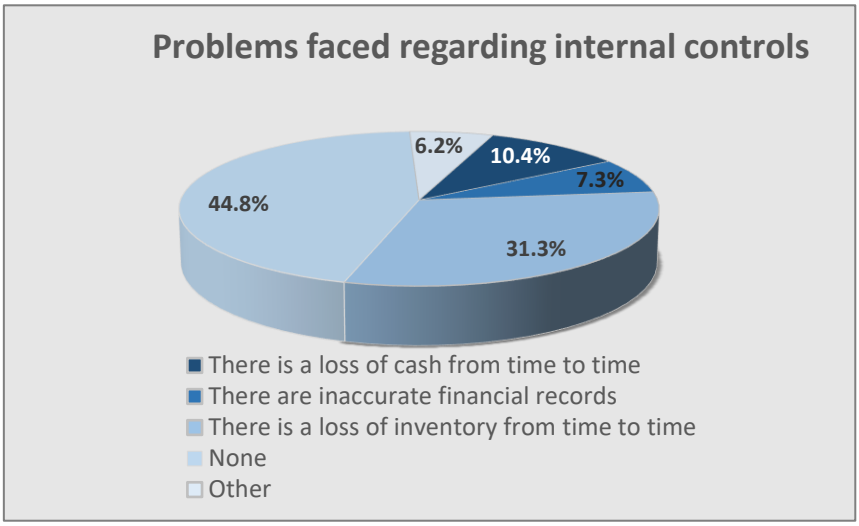

Figure 4.10: Problems faced regarding internal controls

To better understand whether it would be urgent for the respondents to put in place a sound control environment, a question was asked to the respondents about whether internal control deficiencies are experienced in their respective retail business entities. Based on the results in Figure 4.10, it was evident that more than 50% of the respondents experienced deficiencies in internal control, which led to the materialisation of various risks, including internal fraud. This could indicate why these businesses fail per the literature covered in Chapter 2. According to the literature review, inadequate/poor internal controls appear to be one of the most prevailing causes of the vulnerability of SMMEs (Akuh, 2017). Ideally, these business entities would need to have a sound internal control system to address the risks (including the risk of fraud) they face (Loan, 2015). Likewise, Zalata and Roberts (2016) noted that internal controls help mitigate business fraud. As for the anti-fraud measures implemented in their businesses, the list is too long to represent on a graph.

In terms of criteria to determine the adequacy of internal control, 54.2% of the respondents indicated the criterion, “if it can address the risk”, 10.4% indicated, “if it is cheap to implement”, and 35.4% indicated “if a benefit is expected” (Figure 4.11).

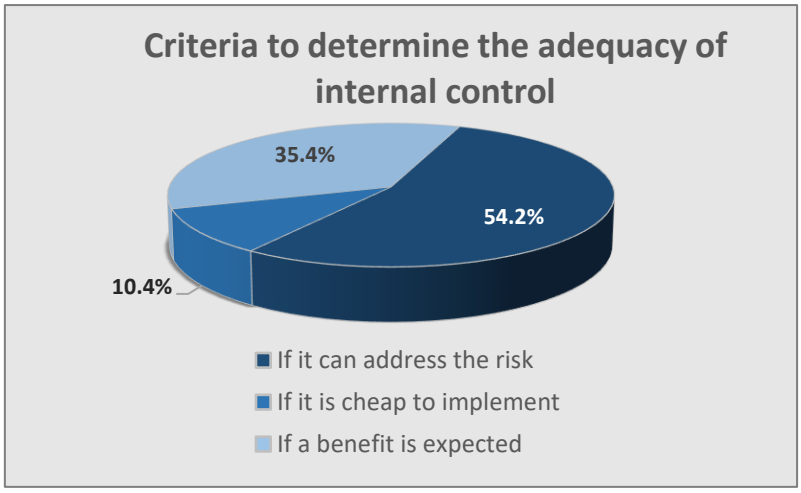

Figure 4.11: Criteria to determine the adequacy of internal control

To shed light on whether the respondents possesses the required skills to design and implement adequate internal control, they were further asked what criteria they used to measure the adequacy of internal control. Results gathered (Figure 4.11) showed that the majority of the respondents would find an internal control to be adequate if it can address the risk, followed by another group of respondents who were of the view that internal control is adequate if a benefit is expected from such a control. Finally, the minority group of respondents translated the adequacy of internal control to something cheaply suitable to implement. Ideally, internal control is adequate if it addresses the associated risks by reducing the likelihood of its

occurrence (Myemane, 2019). Thus, having internal controls that mitigate risks are perceived as adequate.

Communication of fraud prevention measures and internal controls

The communication of fraud prevention measures and internal controls listed were sorted according to the implementation the respondents agreed the most with and the implementation they agreed the least with by assigning the response “Strongly agree” the highest weight and “Strongly disagree” the lowest weight. Next, the sum of the product of the weight and frequency of respondents who selected a specific option was calculated. After sorting the communication of fraud prevention measures and internal controls from the highest sum calculated to the lowest sum calculated, the seven communication of fraud prevention measures and internal controls were identified, as represented in Figure 4.12.

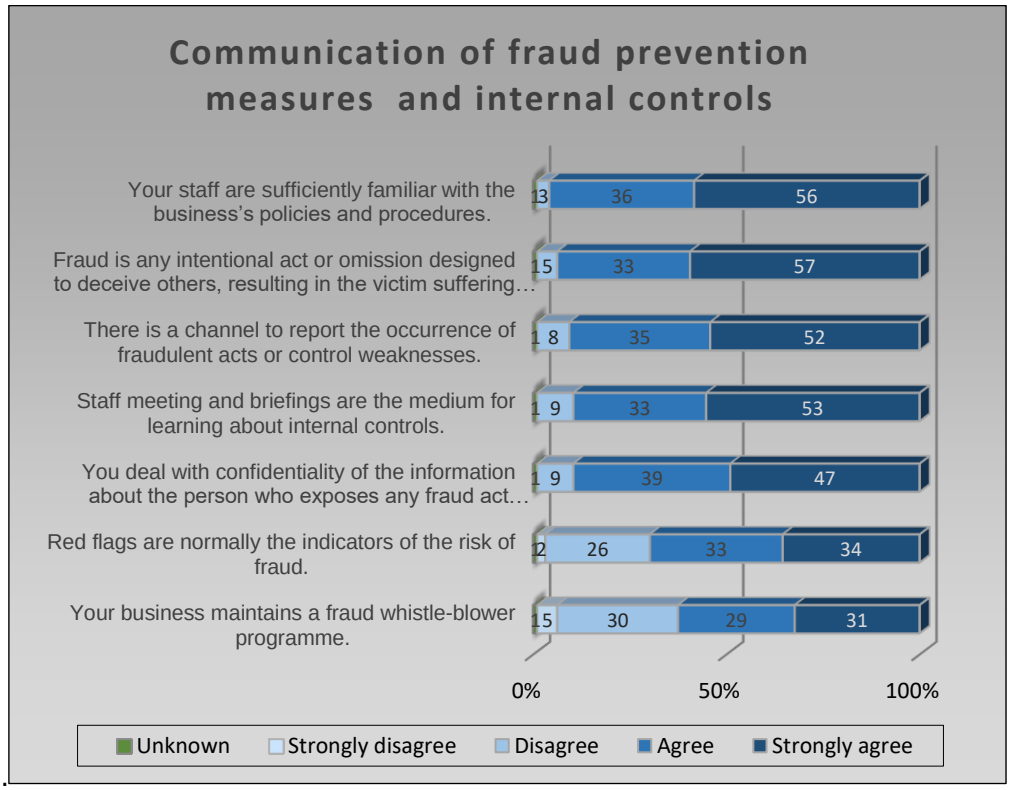

Figure 4.12: Communication of fraud prevention measures and internal controls

Figure 4.12 graphically depicts that most of the respondents said they agree to strongly agree with the communication of fraud prevention measures and internal controls listed. The results are as follows:

- Fifty-eight point three per cent (58.3%) of the respondents strongly agreed, 37.5% agreed, and 3.2% disagreed that their staff are sufficiently familiar with the business’s policies and procedures. Unfortunately, 1.0% of the respondents did not respond.

- Fifty-nine point four per cent (59.4%) of the respondents strongly agreed, 34.4% agreed, and 5.2% disagreed that fraud is an intentional act or omission designed to deceive others, resulting in the victim suffering a loss and/or the perpetrator achieving a gain. Unfortunately, 1.0% of the respondents did not respond.
- Fifty-four point two per cent (54.2%) of the respondents strongly agreed, 36.5% agreed, and 8.3% disagreed that there is a channel to report fraudulent acts or control weaknesses. Unfortunately, 1.0% of the respondents did not respond.
- Fifty-five point two per cent (55.2%) of the respondents strongly agreed, 34.4% agreed, and 9.4% disagree that staff meetings and briefings are the medium for learning about internal controls. Unfortunately, 1.0% of the respondents did not respond.
- Forty-nine per cent (49.0%) of the respondents strongly agreed, 40.6% agreed, and 9.4% disagreed that they deal with confidentiality of the information about the person who exposes any fraud act happening in the business. However, 1.0% of the respondents did not respond.
- Thirty-five point four per cent (35.4%) of the respondents strongly agreed, 34.4% agreed, 27.1% disagreed, and 2.1% strongly disagreed that red flags are normally the indicators of risk of fraud (such as employees experiencing financial pressures). Unfortunately, 1.0% of the respondents did not respond.
- Thirty-two point three per cent (32.3%) of the respondents strongly agreed, 30.2% agreed, 31.3% disagreed, and 5.2% strongly disagreed that their business maintains a fraud whistle-blower programme. Unfortunately, 1.0% of the respondents did not respond.

The communication of fraud prevention measures and internal controls is crucial in any business since it would allow everyone to be aware of the associated risks and know what it takes to mitigate them (UCSF, 2022). Hence, a question was asked to establish whether there was communication or awareness of fraud within the sampled retail SMMEs businesses. Based on the results in Figure 4.12, there seemed to be effective communication on the risk of fraud and its mitigation initiatives, which empowered employees to fight internal fraud. These businesses were known to draw little to no attention to internal controls and their promotion (Siwangaza et al., 2014; BER, 2016; Blackburn & Schaper, 2016). However, the results obtained in terms of these businesses' communication of fraud prevention measures and internal controls indicate that these businesses are proactively communicating and promoting fraud prevention measures and internal controls within their respective businesses to mitigate the risk of internal fraud and other risks at large.

As previously mentioned, during the COVID-19 crisis, SMMEs became more vulnerable to the risk of fraud. The assumption can be made that this situation attracted their attention to internal controls and fraud prevention measures. Therefore, following the COVID-19 incident, SMMEs have become more sensitive and prone to the risk of fraud. Thus, these business entities will likely improve their internal controls and communication to avoid being consumed by the risk of internal fraud prudently. As a result, there was enhanced responsiveness to the risk of internal fraud risk.

To further understand whether there is a sound control environment in which communication within the respondents' businesses supports the awareness of what fraud is and encourages or enforces its mitigation, respondents were asked a series of yes or no questions as summarised in the results collected in Figures 4.13–4.19.

Half of the respondents (50.0%) indicated that they participate in an anti-fraud awareness programme or company ethics training, while 49.0% said they do not participate in any anti-fraud awareness programme or company ethics training. One per cent (1.0%) of the respondents did not respond (Figure 4.13).

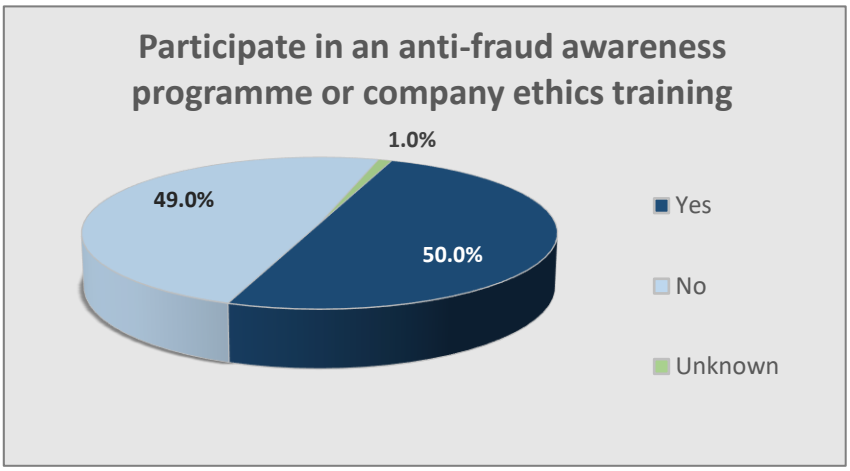

Figure 4.13: Participate in an anti-fraud awareness programme or company ethics training

From the results obtained in Figure 4.13, it can be noted that almost half of the respondents do not attend this type of training. However, the training creates and fosters a sound control environment to combat irregularities (including internal fraud). Therefore, an inference can be made that because of limited resources, these businesses find it not essential to attend anti-fraud awareness or ethics training.

In Figure 4.14, ninety-five point eight per cent (95.8%) of the respondents indicated that they transmit a message to the new employee(s) about the company's values, culture, and

operating style, while 3.2% said they do not transmit a message to the new employee about the company's values, culture, and operating style. One per cent (1.0%) of the respondents did not respond (Figure 4.14).

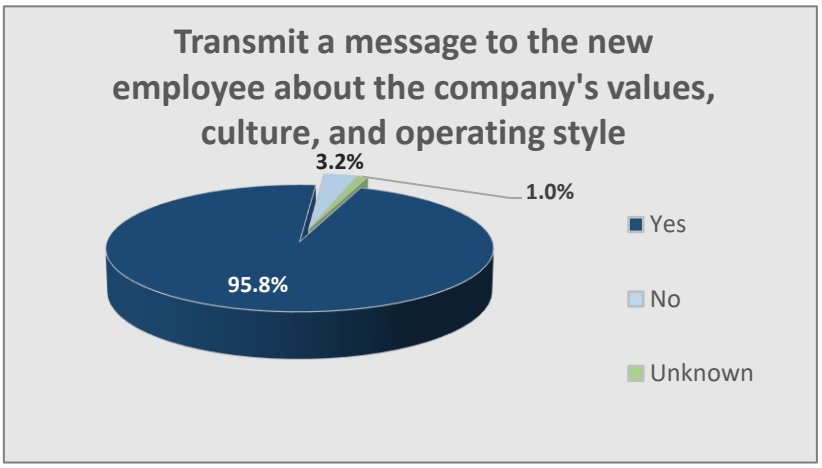

Figure 4.14: Transmit a message to the new employee about the company's values, culture, and operating style

Transmit a message to the new employee about the company's values, culture, and operating style helps emphasise the awareness to avoid non-compliance or irregularity because of the lack of knowledge. It also aids in enforcing the attitude of compliance on the side of the staff to reduce the likelihood of internal fraud or any other non-compliance to business values, policies and procedures. The majority of respondents communicate to their team the consequences of non-compliance with the business's values. It is quite encouraging that most of these businesses communicate to new employees the information relating to their respective businesses' values, culture, and operating styles. Employees are likely to adopt the company's culture if they have been informed of all the details regarding the company's values, culture, and operating style. Communication of the company's values, culture, and operating style plays an essential role in the business control environment in the sense that personnel are likely to develop the same attitudes about what is good and wrong as communicated by management (Coetzee et al., 2017). In essence, it is important for management to demonstrate an attitude of promoting the control environment; the lack thereof might filter down to staff, generating internal control problems and potential for fraud (Cereni, 2016).

In Figure 4.15, 96.9% of the respondents indicated that they are familiar with the business code(s) of conduct for their business, while 2.1% said they are not familiar with the business code(s) of conduct for their business. One per cent (1.0%) of the respondents did not respond (Figure 4.15).

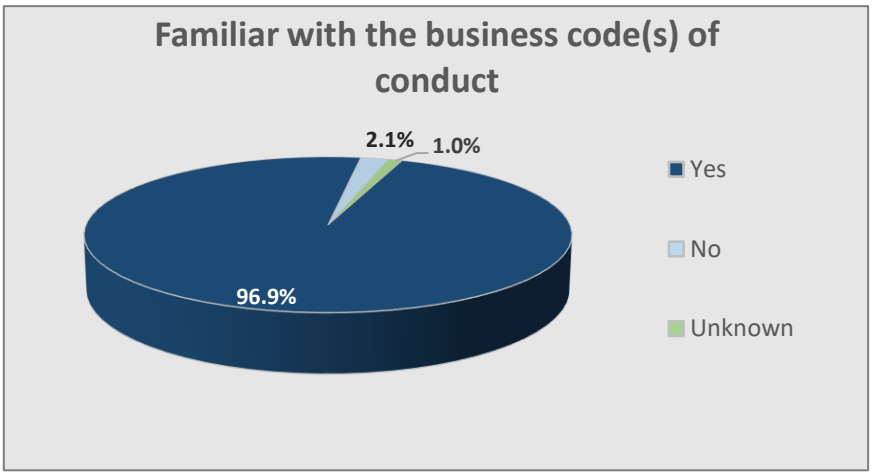

Figure 4.15: Familiar with the business code(s) of conduct

Stemming from results in Figure 4.15, it becomes evident that the sampled retail SMMEs predominantly affirmed that their business staff are familiar with the business code(s) of conduct. This could be because most of these businesses effectively transmit a message to the new employee(s) about the company's values, culture, and operating style. Business code(s) of conduct can normally be viewed as a formal document (when reduced to writing) that addresses a variety of concerns such as unethical behaviour, conflict of interest and unlawful payments (Coetzee et al., 2017).

Ninety-six point nine per cent of the respondents stated that they explain to their staff the consequences of non-compliance with the business' values, while 2.1% said they do not explain to their staff the consequences of non-compliance with the business' values. In addition, 1.0% of the respondents did not respond (Figure 4.16).

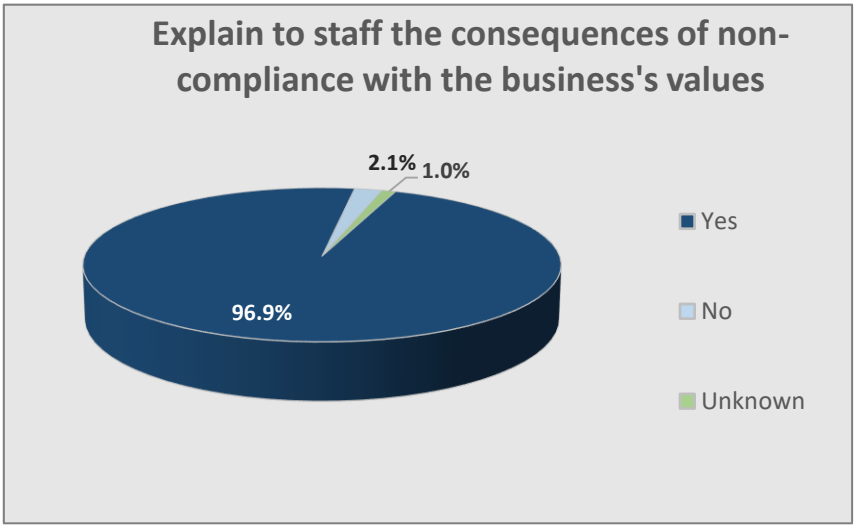

Figure 4.16: Explain to staff the consequences of non-compliance with the business values

Staff members at large were aware of the consequences of non-compliance because there was accountability on their individual levels. Although communicating business values through impressive documentation does not guarantee that staff will follow accordingly, management should take action when these values are violated. This could constitute a strong message that will soon be embodied in organisational culture (Coetzee et al., 2017). Thus, it is a good step to establish a sound control environment as the majority of respondents said they communicate to their team the consequences of non-compliance with the business's values. Employees will understand the gravity of the situation if management incorporates the necessity of internal control into its operational style (Cereni, 2016).

To ascertain whether the management of the sampled retail SMMEs had a zero-tolerance attitude toward internal fraud, a question was asked to them whether they would be reluctant to report a violation or fraud if it was committed by a colleague who is dear to them. Thirty-two point three per cent (32.3%) of the respondents said they are reluctant to report a violation or fraud if it was committed by a colleague dear to them, while 65.6% said they are not. In addition, 2.1% of the respondents did not respond (Figure 4.17).

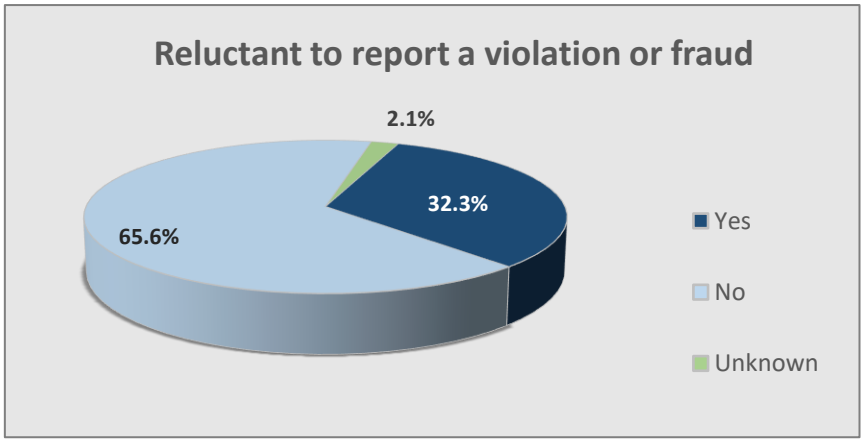

Figure 4.17: Reluctant to report a violation or fraud

Although the majority (65.6%) of the respondents (Figure 4.17) indicated that they would not be reluctant to report any violation committed by someone dear to them, almost a third of the respondents said they would not report a violation or fraud committed by someone dear to them. This should be concerning in relation to their respective businesses in the sense that this attitude of willing to conceal information about a violation could lead to employee collusion or internal fraud. Therefore, SMMEs should consider training on internal control to understand that reporting a violation would help protect the businesses from recurrence or incurring more losses since the consequence of violations could devastate the business.

A total of 87.5% of the respondents indicated that they have access to the company policies and procedures, while 9.4% said they do not have access to the company policies and procedures. Three point one per cent (3.1%) of the respondents did not respond (Figure 4.18).

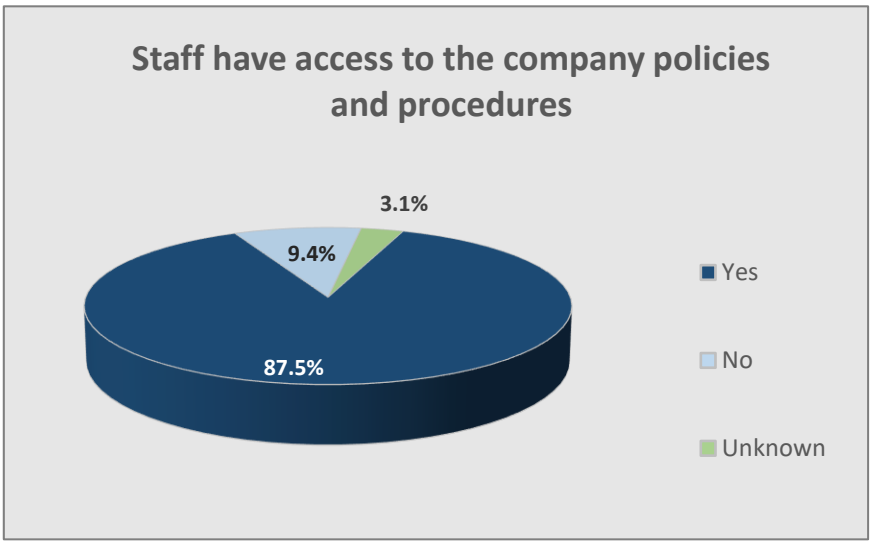

Figure 4.18: Staff have access to the company policies and procedures

As indicated in Figure 4.18, the staff within the sampled retail SMMEs predominantly had access to the company policies and procedures. This is no surprise since these businesses seem to be committed to ensuring that staff are aware of the company policies, procedures, values, and culture. The awareness and accessibility of staff about the company's policies and procedures will influence the consciousness of people to engage in a way to mitigate unethical behaviour.

In Figure 4.19, 89.6% of the respondents offered a chance to their staff to give their opinions (improvement suggestions) on the controls implemented, while 8.3% did not offer their staff a chance to give their opinions (improvement suggestions) on the controls implemented. Two point one per cent (2.1%) of the respondents did not respond (Figure 4.19).

The results in Figure 4.19 indicate that the sampled retail businesses mostly allow their staff to give opinions or improvement suggestions on the implemented controls. According to Harvard Business Review (2019), businesses tend to improve, innovate and perform better when employees discuss new ideas and raise concerns or difficulties. Employees are frequently the first to notice problems on the front lines; their feedback may therefore greatly aid in managerial decision-making.

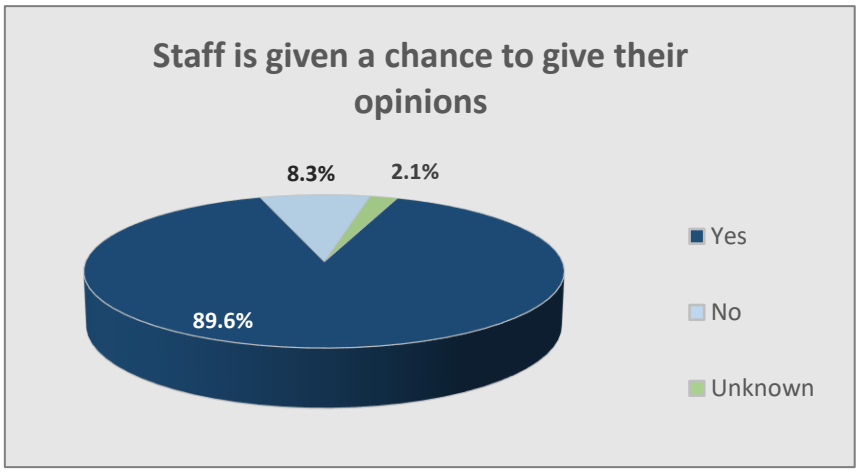

Figure 4.19: Staff is offered a chance to give their opinions (improvement suggestions) on the controls implemented

The management of the sampled retail SMMEs were asked to describe the channel of communication that is mainly used to communicate the implementation of internal control within their respective entities. In Figure 4.20, 15.6% of the respondents indicated that they use e-mail as a channel of communication to communicate the implementation of internal controls, 1.0% of the respondents said they do not communicate the implementation of internal controls, 2.2% of respondents said they use other channels not listed, and 80.2% indicated staff meetings as communication medium.

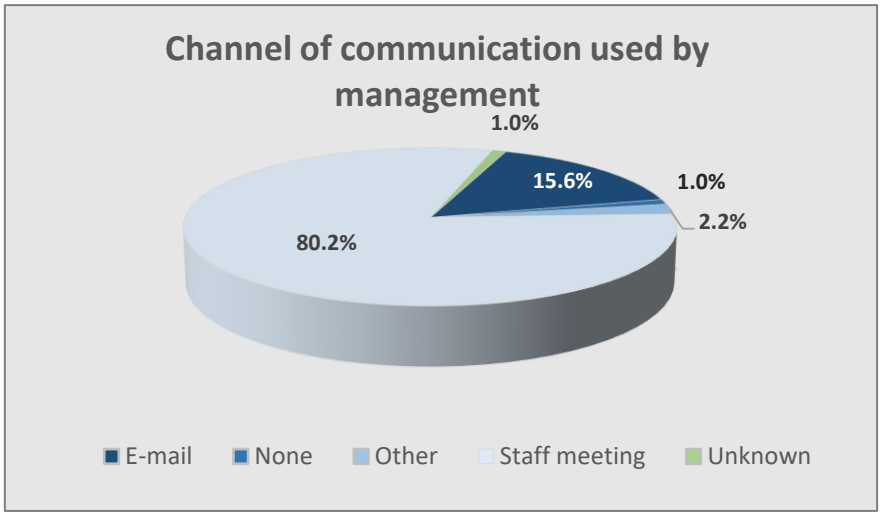

Figure 4.20: Channel of communication used by management

As shown in Figure 4.20, the management mostly use staff meetings as a channel to communicate the implementation of internal controls and fraud prevention measures to their staff. This communication is likely to enhance the staff's ability to be aware of the company policies and procedures.

A total of 74.0% of the respondents indicated that internal fraud is likely to be committed by anyone within the business, 18.8% said internal fraud is likely to be committed by employees, 4.2% pointed to the manager, and 2.0% pointed to the owners. One per cent (1.0%) of the respondents did not respond (Figure 4.21).

Figure 4.21: Internal fraud is likely to be committed by whom?

For management to attribute accountability to issues pertaining to internal controls and internal fraud, respondents were asked to provide their perceptions of who is likely to commit fraud in their business entities. This question was critical because it shows who the target is in terms of the overall implemented internal control of their businesses. Clearly, the majority of respondents opined that internal fraud is likely to be committed by employee (whether the staff member is in a managerial position or ordinary position) in the business. Regardless of the position, the employee can commit fraud. It is encouraging that these business entities are aware of who can potentially commit fraud in their businesses. In view of this, internal controls should apply to everyone, irrespective of position, in the organisation.

Responsibilities of management in establishing a sound control environment

The responsibilities of management in establishing a sound control environment were sorted according to the implementation the respondents agreed the most with and the implementation they agreed the least with by assigning the response “Strongly agree” the highest weight and “Strongly disagree” the lowest weight. Next, the sum of the product of the weight and frequency of respondents who selected a specific option was calculated. After sorting the responsibilities of management in establishing a sound control environment from the highest sum calculated to the lowest sum calculated, the five responsibilities of management in establishing a sound control environment were identified, as represented in Figure 4.22.

Figure 4.22 shows that most of the respondents said they agree to strongly agree with the list of responsibilities of management in establishing a sound control environment. These five responsibilities revolve around making available adequate resources and tools to address the risk of fraud, determining the level of risks the business faces, ensuring that a violation of internal controls is not encouraged, designing and implementing internal controls and fraud prevention measures, and, lastly, measuring the effectiveness of the established internal controls.

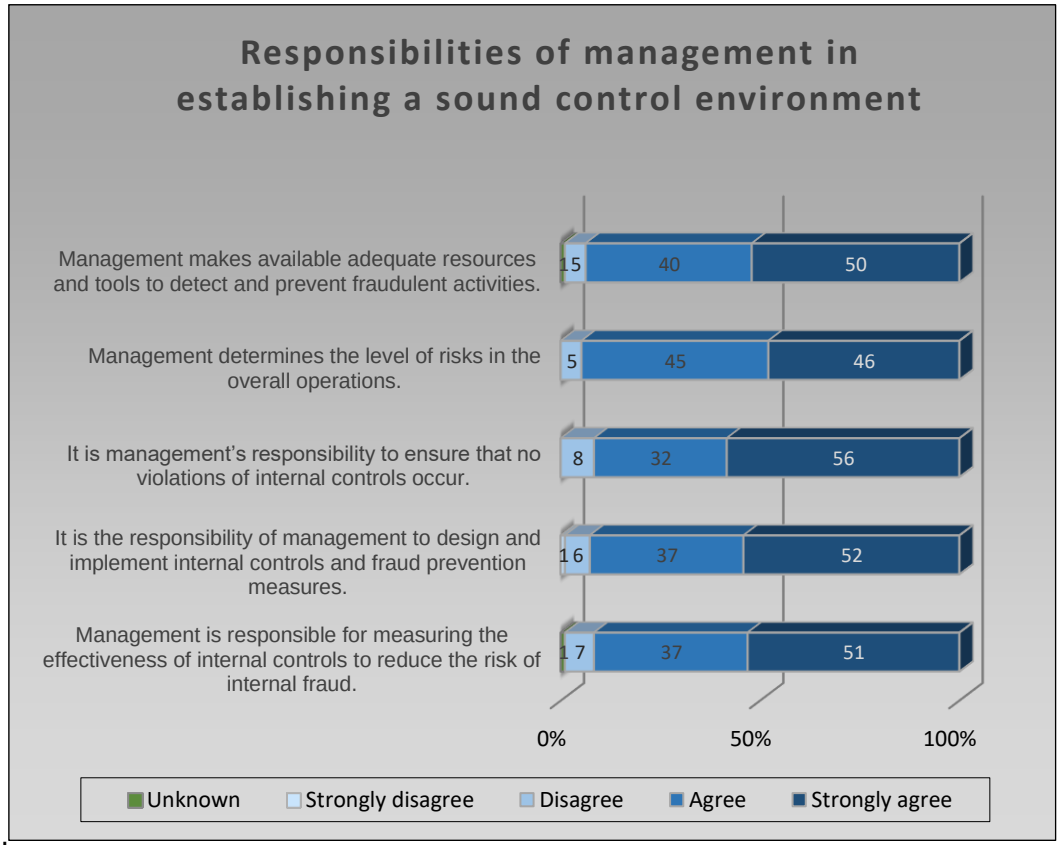

Figure 4.22: Responsibilities of management in establishing a sound control environment

The results in Figure 4.22 are as follows:

- Fifty-two point one per cent of (52.1%) the respondents strongly agreed, 41.7% agreed, and 5.2% disagreed that management makes adequate resources and tools available to detect and prevent fraudulent activities, while 1.0% of the respondents did not respond.
- Forty-seven point nine per cent (47.9%) of the respondents strongly agreed, 46.9% agreed, and 5.2% disagreed that management determines the level of risks in the overall operations.

- Fifty-eight point three per cent (58.3%) of the respondents strongly agreed, 33.3% agreed, and 8.4% disagreed that it is management's responsibility to ensure that no internal controls violations occur.
- Fifty-four point two per cent (54.2%) of the respondents strongly agreed, 38.5% agreed, 6.3% disagreed, and 1.0% strongly disagreed that it is the responsibility of management to design and implement internal controls and fraud prevention measures.
- Fifty-three point one per cent (53.1%) of the respondents strongly agreed, 38.5% agreed, and 7.4% disagreed that management is responsible for measuring the effectiveness of internal controls to reduce the risk of internal fraud. Unfortunately, 1.0% of the respondents did not respond.

The literature review in Chapter 2 suggests that management should be responsible for establishing internal controls in their businesses. Management also serves as the first line of defence in that they should design and implement controls that help mitigate risks (including the risk of internal fraud). Thus, it was important to determine whether the sampled retail SMMEs' management was responsible for establishing a sound control environment for their respective businesses.

Drawing from the results, it seems evident that the management of the sampled retail SMMEs significantly assumed the responsibility to establish a sound control environment by designing and implementing fraud prevention measures. Management is portrayed to have a tone that promotes a conducive business environment in which violations of internal control or internal fraudulent activities are avoided, simply because the majority of the respondents responded favourably that their management is responsible for measuring the effectiveness of internal controls and the preventive measures that are in place intending to mitigate the risk of internal fraud as well as using customised internal controls to detect and prevent fraudulent activities.

4.3.2.2 Graphical displays and discussion of variable groupings as per researcher

Implementation of fraud prevention measures and internal controls (Part 1)

The risk of fraud is likely to be mitigated when internal controls and fraud prevention measures are implemented to address such risk. To better understand the implementation of internal control and fraud prevention measures, respondents were asked to rate their agreement with statements on a four-point Likert scale (1 = strongly agree, 2 = agree, 3 = disagree, 4 = strongly disagree). The summary of results pertaining to these statements is provided in Figure 4.23 and Figure 4.24.

In Figure 4.23, most of the respondents said they agree to strongly agree with the implementation of fraud prevention measures and internal controls (Part 1).

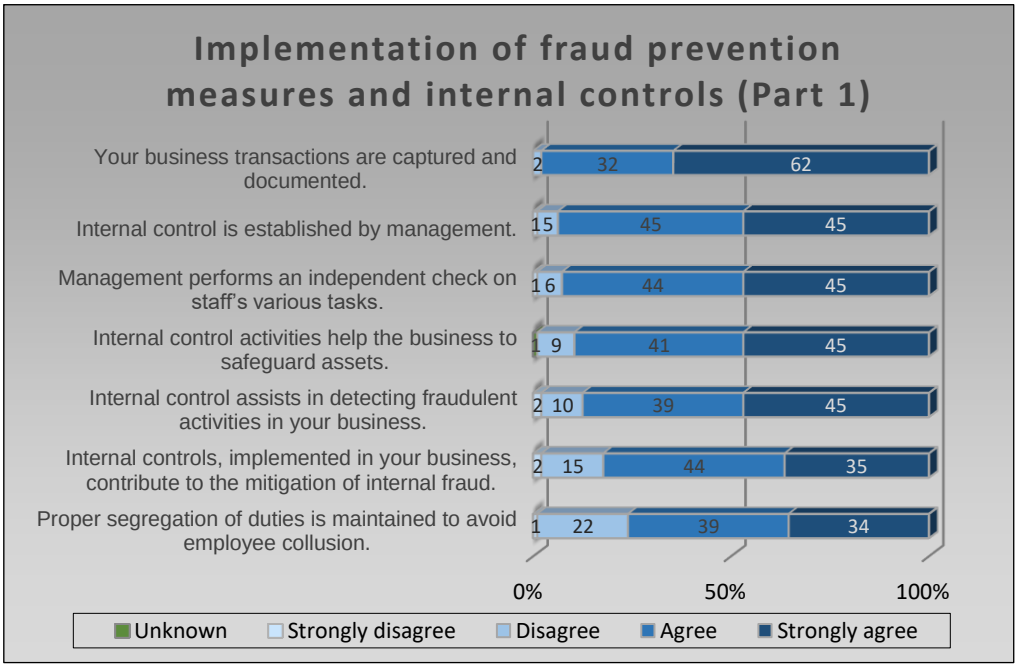

Figure 4.23: Implementation of fraud prevention measures and internal controls (Part 1)

The results in Figure 4.23 are as follows:

- Sixty-four point six per cent (64.6%) of the respondents strongly agreed, 33.3% agreed and 2.1% disagreed that their business transactions are captured and documented.
- Forty-six point nine per cent (46.9%) of the respondents strongly agreed, 46.9% agreed, 5.2% disagreed, and 1.0% strongly disagree that internal control is established by management.
- Forty-six point nine per cent (46.9%) of the respondents strongly agreed, 45.8% agreed, 6.3% disagreed, and 1.0% strongly disagreed that management performs an independent check on staff's various tasks.
- Forty-six point nine per cent (46.9%) of the respondents strongly agreed, 42.7% agreed and 9.4% disagree that internal control activities help the business safeguard assets. However, 1.0% of the respondents did not respond.
- Forty-six point nine per cent (46.9%) of the respondents strongly agreed, 40.6% agreed, 10.4% disagreed, and 2.1% strongly disagreed that internal control assists in detecting fraudulent activities in their business.
- Thirty-six point five per cent (36.5%) of the respondents strongly agreed, 45.8% agreed, 15.6% disagreed, and 2.1% strongly disagreed that internal controls implemented in their business contribute to mitigating internal fraud.

- Thirty-five point four per cent (35.4%) of the respondents strongly agreed, 40.6% agreed, 23.0% disagreed, and 1.0% strongly disagreed that proper segregation of duties is maintained to avoid employee collusion.

According to the findings in Figure 4.23, it appears that the control environment of the sampled retail SMMEs spurs an environment where internal control is given much more attention and focus. Therefore, it is not surprising that most retail SMMEs are becoming proponents of internal controls; this puts them in a better position to address the risks they face. In addition, the attitude of management clearly shows that these business entities are implementing initiatives to mitigate internal fraud.

Implementation of fraud prevention measures and internal controls (Part 2)

Figure 4.24 shows that most of the respondents said they agree to strongly agree with the implementation of fraud prevention measures and internal controls (Part 2), except for the last two statements of the graph (note that although these two statements were reversed coded and the wording of the statements were changed in the reliable testing, they are displayed as the original).

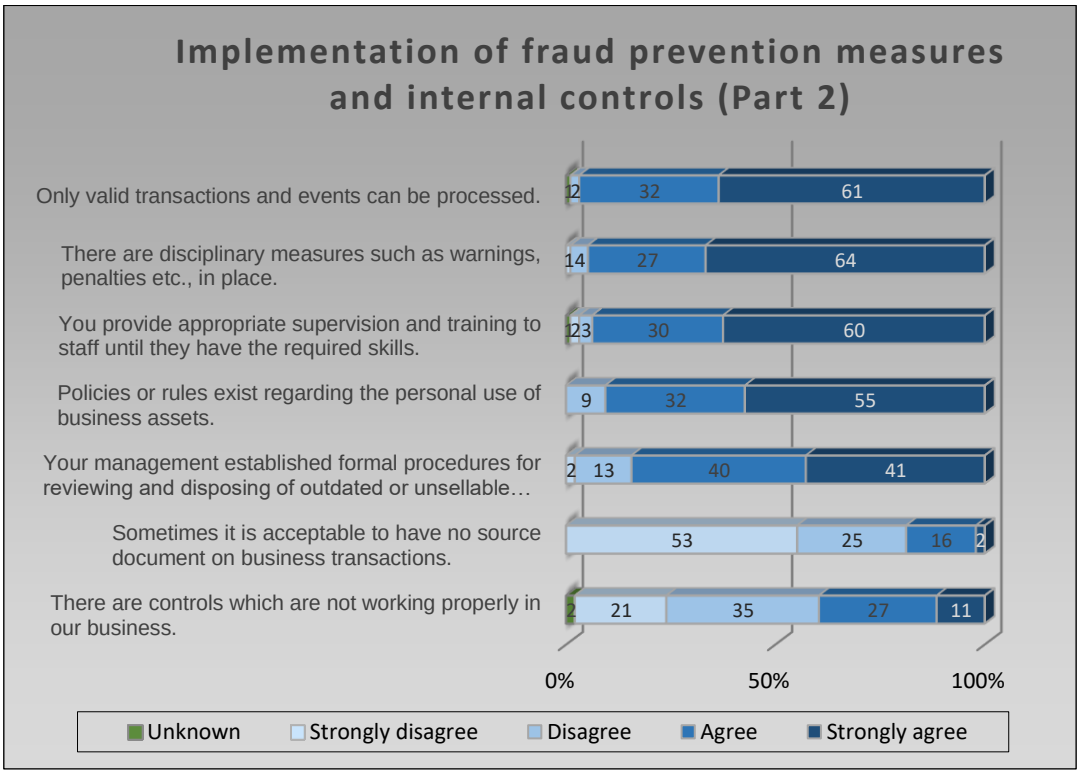

Figure 4.24: Implementation of fraud prevention measures and internal controls (Part 2)

The results are as follows:

- Sixty-three point five per cent (63.5%) of the respondents strongly agreed, 33.3% agreed, and 2.2% disagreed that only valid transactions and events can be processed. Unfortunately, 1.0% of the respondents did not respond.
- Sixty-six point seven per cent (66.7%) of the respondents strongly agreed, 28.1% agreed, 4.2% disagreed, and 1.0% strongly disagreed that disciplinary measures such as warnings, penalties etc., are in place.
- Sixty-two point five per cent (62.5%) of the respondents strongly agreed, 31.3% agreed, 3.1% disagreed, and 2.1% strongly disagreed that they provide appropriate supervision and training to staff until they have the required skills. Unfortunately, 1.0% of the respondents did not respond.
- Fifty-seven point three per cent (57.3%) of the respondents strongly agreed, 33.3% agreed and 9.4% disagreed that policies or rules exist regarding the personal use of business assets.
- Forty-two point seven per cent (42.7%) of the respondents strongly agreed, 41.7% agreed, 13.5% disagreed, and 2.1% strongly disagreed that their management established formal procedures for reviewing and disposing outdated or unsellable inventory items.
- Two point one per cent (2.1%) of the respondents strongly agreed, 16.7% agreed, 26.0% disagreed, and 55.2% strongly disagreed that it is sometimes acceptable to have no source document on business transactions. The conclusion is therefore that it is not acceptable for the businesses that formed part of the survey to have no source documents on business transactions.
- Eleven point five per cent (11.5%) of the respondents strongly agreed, 28.1% agreed, 36.5% disagreed, and 21.9% strongly disagreed that there are controls not working properly in their business. Thus, there are controls not working properly in 39.6% of the businesses. Unfortunately, 2.0% of the respondents did not respond.

Given the results obtained in Figure 4.24, it becomes evident that the sampled retail SMMEs have implemented customised internal controls and fraud prevention measures within their respective businesses to curb internal fraud risk. Although internal controls and fraud prevention measures have been implemented, some respondents indicated that there were instances where these controls did not working properly. Nonetheless, it is undeniable that these businesses are trying to establish a better control environment. Therefore, SMMEs should improve the effectiveness of the internal control and fraud prevention measures they put in place. As previously said, having ineffective internal control is as good as not having any internal control.

The use of independent checks as an internal control activity

In figure 4.25, most of the respondents said they agree to strongly agree with the use of independent checks as an internal control activity.

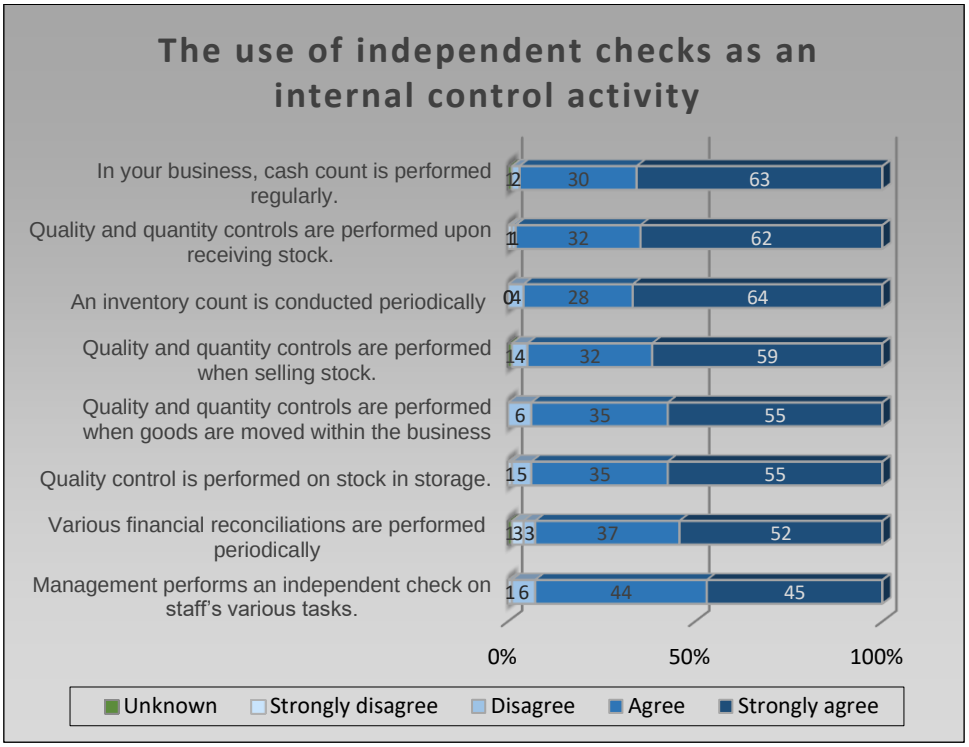

Figure 4.25: The use of independent checks as an internal control activity

The results in Figure 4.25 are as follows:

- Sixty-five point six per cent (65.6%) of the respondents strongly agreed, 31.3% agreed, and 2.1% disagreed that in their business, cash count is performed regularly. However, 1.0% of the respondents did not respond.
- Sixty-four point six per cent (64.6%) of the respondents strongly agreed, 33.4% agreed, 1.0% disagreed, and 1.0% strongly disagreed that quality and quantity controls are performed upon receiving stock.
- Sixty-six point seven per cent (66.7%) of the respondents strongly agreed, 29.2% agreed, and 4.1% disagreed that an inventory count is conducted periodically (e.g., daily/weekly/monthly/yearly).
- Sixty-one point five per cent (61.5%) of the respondents strongly agreed, 33.3% agreed, and 4.2% disagreed that quality and quantity controls are performed when selling stock, while 1.0% of the respondents did not respond.
- Fifty-seven point three per cent (57.3%) of the respondents strongly agreed, 36.5% agreed, and 6.2% disagreed that quality and quantity controls are performed when goods are moved within the business (i.e., from the storeroom to the shelves).

- Fifty-seven point three per cent (57.3%) of the respondents strongly agreed, 36.5% agreed, 5.2% disagreed, and 1.0% strongly disagreed that quality control is performed on the stock in storage.
- Fifty-four point two per cent (54.2%) of the respondents strongly agreed, 38.6% agreed, 3.1% disagreed, and 3.1% strongly disagreed that various financial reconciliations are performed periodically (e.g., daily/weekly/monthly/yearly), while 1.0% of the respondents did not respond.
- Forty-six point nine per cent (46.9%) of the respondents strongly agreed, 45.8% agreed, 6.3% disagreed, and 1.0% strongly disagreed that management performs an independent check on staff's various tasks.

As part of internal controls established within the sampled retail SMMEs, their respective management was asked to rate the statements about their internal controls' status in independent checks. Stemming from the results (Figure 4.25), the majority of the sampled retail SMMEs executed the following top eight independent checks: various financial reconciliations are performed periodically (as answered by 92.8% of the respondents), quality and quantity controls are performed when selling stock (as answered by 94.8% of the respondents), quality and controls are performed when goods are moved within the business (as answered by 93.8% of the respondents), cash count is performed regularly (as answered by 96.9% of the respondents), quality and quantity controls are performed upon receiving stock (as answered by 98.0% of respondents), quality control is performed on the stock in storage (as answered by 93.8% of respondents), inventory count is conducted periodically (as answered by 95.9% of respondents), and management performs independent checks on staff's various tasks (as answered by 92.7% of respondents).

On average, 94.8% of respondents agreed to the statements indicating that they have made use of independent checks to address the risk of internal fraud. Thus, a small proportion of respondents (4.2%) did not use independent checks to address the risks they may have faced. With such results, the following inferences can be made in relation to the benefits of having independent checks as part of the internal control activities (Petersen, 2018): 1) Conflict of interest will be mitigated, 2) the risk of bribery will be mitigated, 3) theft of cash or inventory will be mitigated, 4) the risk of having unrecorded transactions will be mitigated, 5) incorrect business transactions will be limited, 7) the risk of misallocation of transactions will be limited, 8) the risk of paying duplicated transactions will be mitigated, 9) the risk of staff misusing business assets will be mitigated, 10) the risk of validating incorrect payroll schemes will be mitigated,11) late payments made from/to other vendors will be limited, 6) the risk of having fictitious transactions will be mitigated.

The use of segregation of duty as internal control activity

In figure 4.26, most of the respondents said they agree to strongly agree with the first three listed items about the use of segregation of duty as internal control activity.

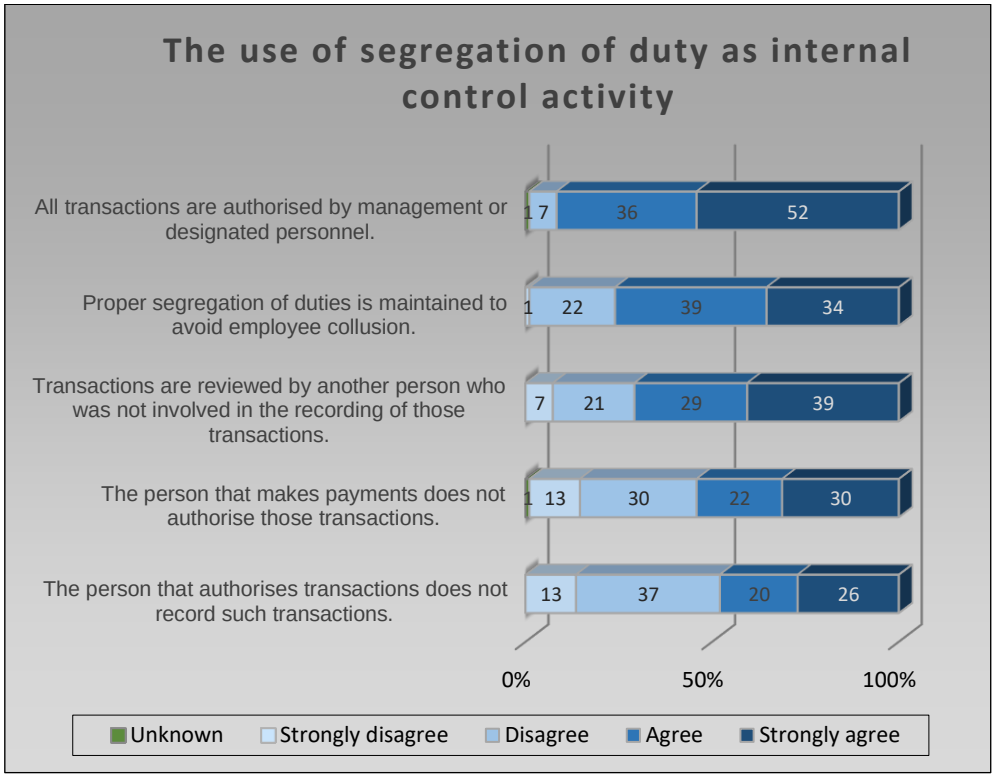

Figure 4.26: The use of segregation of duty as internal control activity

The results in Figure 4.26 are as follows:

- Fifty-four point two per cent (54.2%) of the respondents strongly agreed, 37.5% agreed and 7.3% disagreed that all transactions are authorised by management or designated personnel, while 1.0% of the respondents did not respond.
- Thirty-five point four per cent (35.4%) of the respondents strongly agreed, 40.6% agreed, 23.0% disagreed, and 1.0% strongly disagreed that proper segregation of duties is maintained to avoid employee collusion.
- Forty point six per cent (40.6%) of the respondents strongly agreed, 30.2% agreed, 21.9% disagreed, and 7.3% strongly disagreed that transactions are reviewed by another person who was not involved in recording those transactions.
- Thirty-one point three per cent (31.3%) of the respondents strongly agreed, 22.9% agreed, 31.3% disagreed, and 13.5% strongly disagreed that the person that makes payments does not authorise those transactions. Unfortunately, 1.0% of the respondents did not respond.

- Twenty-seven point one per cent (27.1%) of the respondents strongly agreed, 20.8% agreed, 38.5% disagreed, and 13.6% strongly disagreed that the person that authorises transactions does not record such transactions.

One key control activity is ensuring that duties are segregated among staff. This avoids the chance of having a singular person performing multiple functions. In a way, it helps to mitigate the risk of internal fraud by increasing the likelihood of fraudulent acts getting detected or revealed by another. Respondents were asked to rate the controls pertaining to the segregation of duties in their respective business entities. The rating consisted of strongly agreeing, agreeing, disagreeing, or strongly disagreeing with the statements that best described the segregation of duties and control situations of their respective business entities. Stemming from the results (Figure 4.25), most respondents agreed that they use segregation of duties to combat the risk of internal fraud among staff within the business. The ratings on segregation of duties were as follows: 76.0% of respondents agreed that they maintain proper segregation of duties to avoid employee collusion, and 91.7% agreed that all transactions are authorised by management or designated personnel. Only 47.9% agreed that there exists a segregation of duties between the person that authorises transactions and the person that records such transactions. It is evident that there are weaknesses which that might lead to the possibility of fraudulent activities. Fifty-four point one per cent (54.1%) of respondents agreed with having the control pertaining to the segregation of duties between the person that makes the payment and the person that authorises transactions to be paid. Segregation of duties as an internal control activity addresses the risk of internal fraud in the sense that if the same person is responsible for both authorising payment and making payment, chances are that there could commit internal fraud acts by either making or authorising a fictitious payment.

With such results, the following inferences can be made in relation to the benefits of having segregation of duties as part of the internal control activities (Petersen, 2018): 1) the risk of bribery will be mitigated, 2) the occurrence of errors will be minimised, 3) the risk of missing payments will be limited, 4) the risk of approving fictitious transactions will be mitigated, 5) the risk of processing unauthorised transactions will be mitigated, 6) the ability to perpetuate and conceal fraud will be reduced.

The use of proper authorisation as an internal control activity

In Figure 4.27, most of the respondents said they agree to strongly agree with the listed items with respect to the use of proper authorisation as an internal control activity.

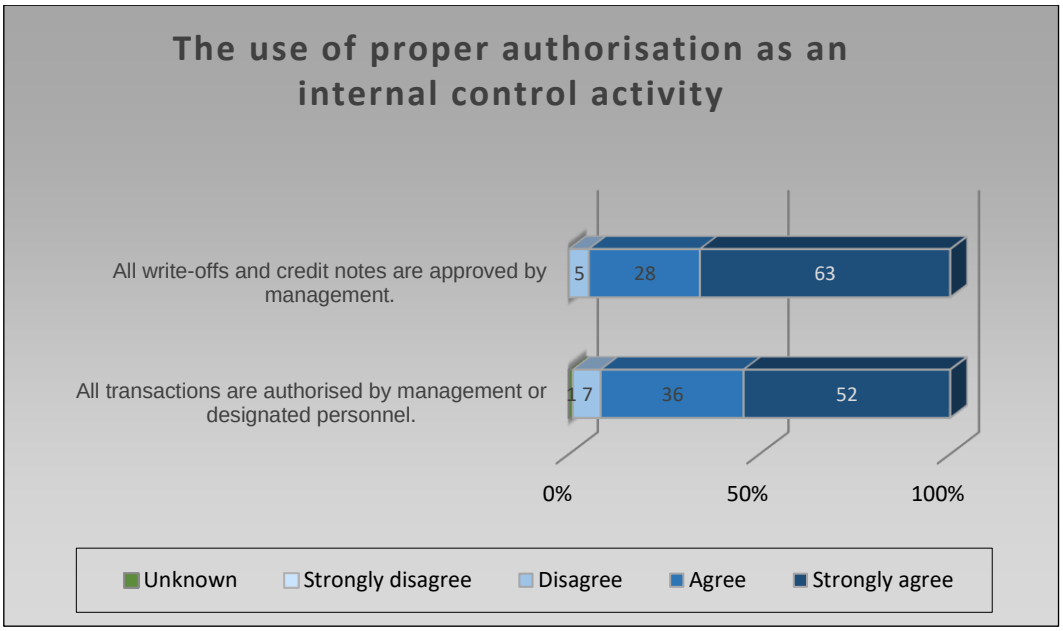

Figure 4.27: The use of proper authorisation as an internal control activity

The results in Figure 4.27 are as follows:

- Sixty-five point six per cent (65.6%) of the respondents strongly agreed, 29.2% agreed and 5.2% disagreed that all write-offs and credit notes are approved by management.
- Fifty-four point two per cent (54.2%) of the respondents strongly agreed, 37.5% agreed, and 7.3% disagreed that all transactions are authorised by management or designated personnel. However, 1.0% of the respondents did not respond.

It was important to identify whether the management of the sampled retail SMMEs used a proper authorisation as an internal control activity. Based on the results in Figure 4.27, the management of 93.2% of sampled retail SMMEs, on average, is responsible for authorising sensitive transactions such as when there are credit notes or write-offs.

With these results, the following inferences can be made in relation to the benefits of having proper authorisation as part of the internal control activities (Petersen, 2018): 1) the risk of bribery will be mitigated, 2) the occurrence of errors will be mitigated, 3) the risk of missing payments will be limited, 4) the risk of approving fictitious transactions will be mitigated, 5) the risk of processing unauthorised transactions will be mitigated, 6) the risk of having unrecorded transactions will be mitigated, 7) incorrect business transactions will be limited, 8) the risk of having fictitious transactions will be mitigated, 9) the risk of misallocation of transactions will be limited, 10) the risk of paying duplicated transactions.

The use of adequately designed documents as an internal control activity

In Figure 4.28, most of the respondents said they agree to strongly agree with the listed items on using adequately designed documents as an internal control activity.

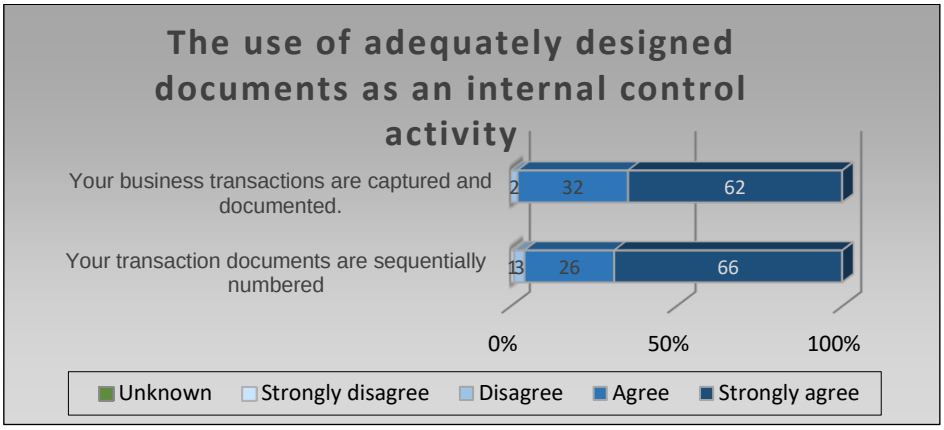

Figure 4.28: The use of adequately designed documents as an internal control activity

The results in Figure 4.28 are as follows:

- Sixty-four point six per cent (64.6%) of the respondents strongly agreed, 33.3% agreed and 2.1% disagreed that their business transactions are captured and documented.
- Sixty-eight point eight per cent (68.8%) of the respondents strongly agreed, 27.1% agreed, 3.1% disagreed, and 1.0% strongly disagreed that their transaction documents are sequentially numbered (e.g., each invoice has a unique invoice number).

The lack of adequate documentation makes it difficult to have evidence of any fraudulent activity pertaining to the financial aspects of the business. Therefore, businesses are encouraged to make use of adequate documentation. Accurate documentation also helps reduce errors relating to recording such transactions. It further helps to avoid duplicating transactions as each document would be unique since it will be sequentially numbered. Hence, through the survey questionnaire, respondents were asked whether they use adequately designed documents. Emanating to the research results (Figure 4.28), an average of 96.9% of the sampled retail SMMEs made use of adequately designed documents for their business transactions.

With such results, the following inferences can be made in relation to the benefits of having document usage and design as part of the internal control activities: 1) the risk of bribery will be mitigated, 2) the occurrence of errors will be minimised, 3) the risk of missing payments will be limited, 4) the risk of recording fictitious transactions will be mitigated, 5) the risk of processing incorrect transactions will be mitigated, 6) the risk of having unrecorded transactions will be mitigated, 7) incorrect business transactions will be limited, 8) incorrect

payments made from/to other vendors will be mitigated, 8) the risk of misallocation of transactions will be limited, 9) the risk of paying duplicated transactions will be mitigated.

The use of safeguarding of assets as an internal control activity

In figure 4.29, most of the respondents said they agree to strongly agree with the listed items with respect to the use of safeguarding of assets as an internal control activity.

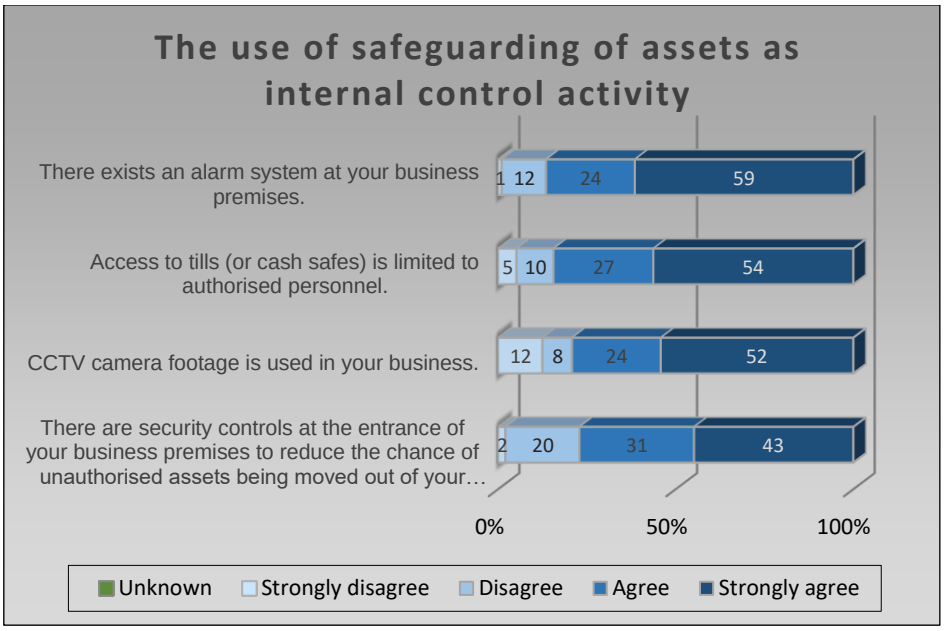

Figure 4.29: The use of safeguarding of assets as an internal control activity

The results are as follows (Figure 4.29):

- Sixty-one point five per cent (61.5%) of the respondents strongly agreed, 25.0% agreed, 12.5% disagreed, and 1.0% strongly disagreed that an alarm system exists at their business premises.
- Fifty-six point two per cent (56.3%) of the respondents strongly agreed, 28.1% agreed, 10.4% disagreed, and 5.2% strongly disagreed that access to tills (or cash safes) is limited to authorised personnel.
- Fifty-four point two per cent (54.2%) of the respondents strongly agreed, 25.0% agreed, 8.3% disagreed, and 12.5% strongly disagreed that CCTV camera footage is used in their business.
- Forty-four point eight per cent (44.8%) of the respondents strongly agreed, 32.3% agreed, 20.8% disagreed, and 2.1% strongly disagreed that there are security controls at the entrance of their business premises to reduce the chance of unauthorised assets being moved out of their business.

The value of any retail business also lies in its assets since the main part of income is generated from using or selling assets. Hence, it is important to safeguard assets irrespective of the business size. There is more risk of internal fraud when there is a lack of such control or even when such control is ineffective. A question was then asked to respondents whether they safeguard their assets. Results showed that most of these sampled retail SMMEs implemented internal controls that helped with the safeguarding of assets.

With such results, the following inferences can be made in relation to the benefits of safeguarding assets (Coetzee el al., 2017; Petersen, 2018): 1) the risk of bribery will be mitigated, 2) the occurrence of errors will minimised, 3) the risk of missing payments will be limited, 4) business's information will be protected from being accessed by unauthorised personnel, 5) the risk of processing incorrect transactions will be mitigated, 6) the risk of having unrecorded transactions will be mitigated, 7) incorrect business transactions will be limited, 8) incorrect payments made from/to other vendors will be mitigated, 8) the risk of accidental loss of assets will be mitigated, 9) the risk of paying duplicated transactions will be mitigated, 10) the risk of theft of inventory will be mitigated.

4.3.2.3 Graphical displays and discussion of demographic variables

A total of 7.3% of the respondents' described their business as food retailer, 1.0% as grocery retailer, 12.5% as convenience retailer, 24.0% as as clothing retailer, 7.3% as boutique, 2.1% as e-retailer, while the majority (44.8%) gave other business descriptions. One per cent (1.0%) of the respondents did not respond (Figure 4.30).

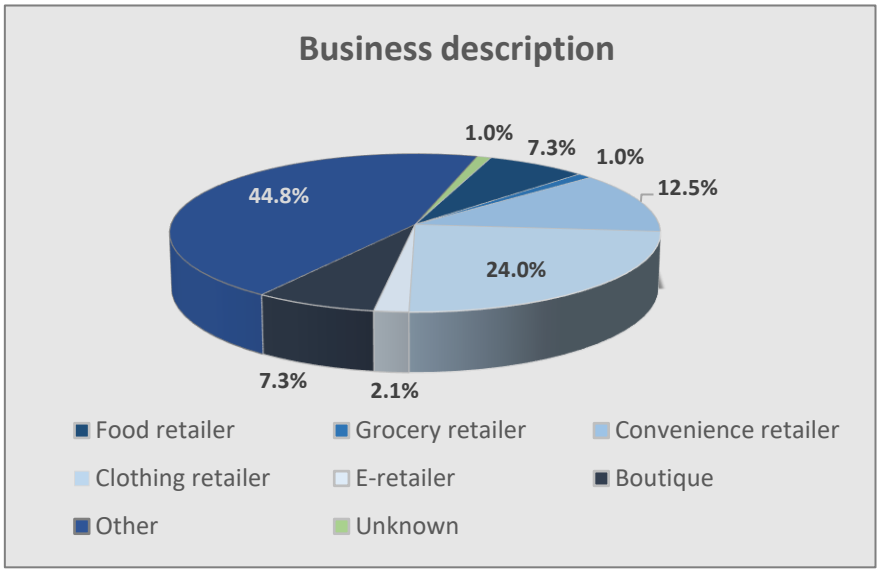

Figure 4.30: Business description

In Figure 4.31, 5.2% of the respondents' businesses are located in the Cape Flats/Klipfontein District, 40.6% are located in the City Bowl, 15.6% are located in the Northern suburbs, 2.1% are remotely located since COVID, 25.0% are located in the Southern suburbs, and 11.5% are located in the Western suburbs (Figure 4.31).

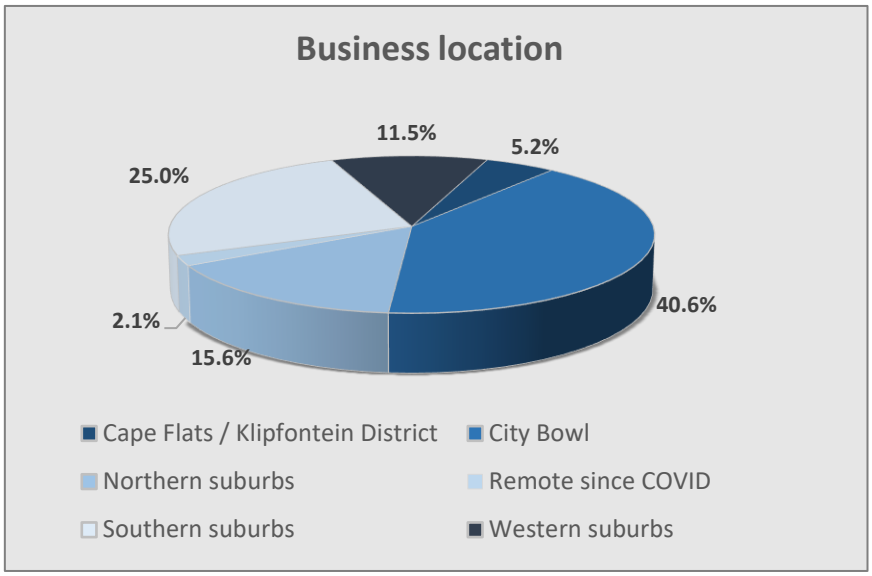

Figure 4.31: Business location

In Figure 4.32, a total of 29.1% of the respondents said that at the time of this study, their business has been in existence for 2–5 years, 16.7% indicated 6–10 years, 54.2% indicated more than 10 years, while none of the respondents indicated 0–1 years.

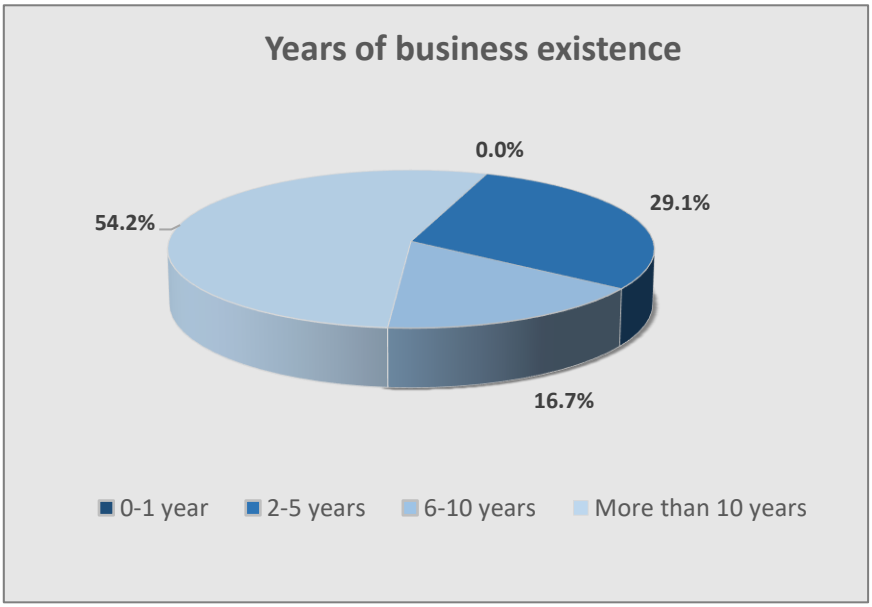

Figure 4.32: Years of business existence

According to Fanta et al. (2017:1), 80% of SMMEs fail in their first year and 97% fail during the first five years. Amorós and Bosma (2014) observed that South African SMMEs have a lower continuation rate than SMMEs in other Global Enterprise Monitor (GEM) participating nations, implying that a new South African SMME is less likely to survive beyond four years and become a well-established organisation.

However, the analysis of the years of business existence, presented in Figure 4.32, revealed that the majority (70.9%) of the sampled retail SMMEs have existed for more than five years. Judging these businesses' years of business existence, it can be concluded that 70.9% of the sampled retail SMMEs can be regarded as sustainable businesses. By assumption, they must be doing 'something right' to have made it this far—this might include how the control environment mitigates internal fraud. It is therefore not surprising, because Chakabva (2015), Masama (2017) and Petersen (2018) also found that SMMEs are actually found to be in operation for more years than what the literature generally mentioned.

Figure 4.33 shows that 91.7% of the respondents said they are managers of the business and 8.3% said they are owners. This demographical factor predicts the reliability of the data provided, given that the respondents were business owners and business managers. This placed them in the best position to provide information about their control environment as this research study aimed to determine whether the internal control environment affects the mitigation of internal fraud. These businesses' internal controls (including the control environment) were established and implemented by either the owners or the managers.

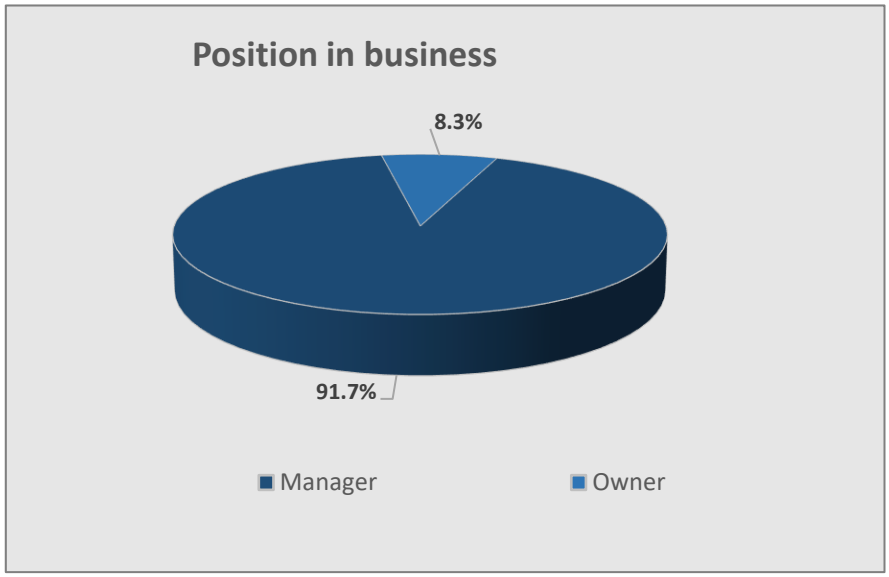

Figure 4.33: Position in business

In Figure 4.34, 15.6% of the respondents said that at the time of this study, they have been in their occupation position for 0–1 years, 53.2% for 2–5 years, 15.6% for 6–10 years, and 15.6% for more than 10 years (Figure 4.34).

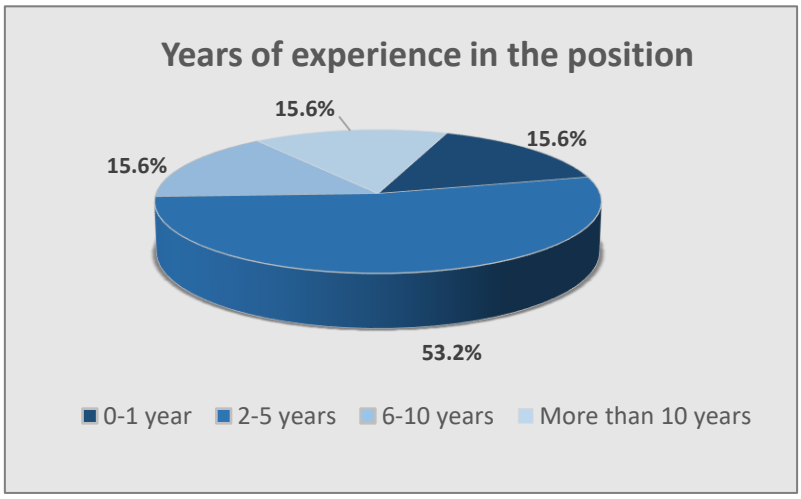

Figure 4.34: Years of experience in the position

From the results in Figure 4.34, most of the respondents (84.4%) possess moderate managerial experience in the retail industry, having worked in their respective businesses for more than a year. As previously mentioned, only 31.2% of the respondents are in sustainable businesses.

In Figure 4.35, 5.2% of the respondents stated their highest level of education as below Grade 12, 45,8% stated Grade 12, 35.4% stated an undergraduate diploma/degree, 9.4% stated a postgraduate diploma/degree, and 4.2% stated a Master's degree.

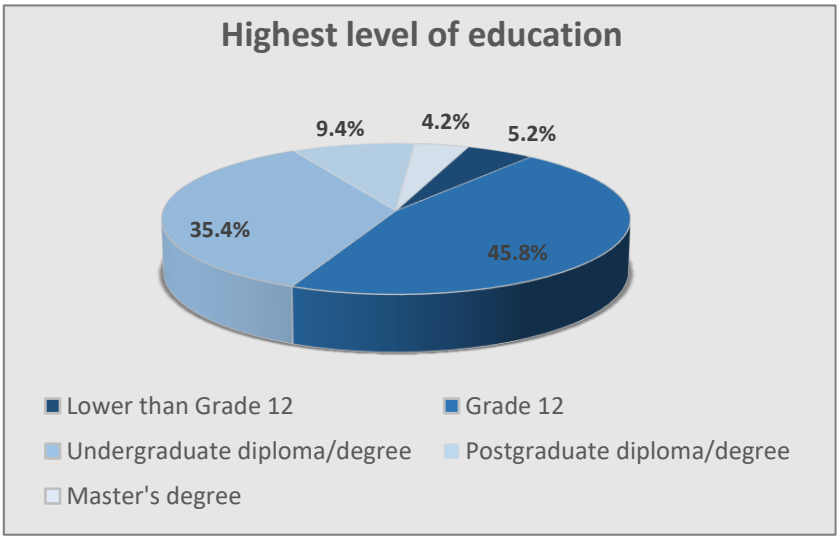

Figure 4.35: Highest level of education

Drawing from the results in Figure 4.35, only 49% of the respondents have post-matric education. Using post-matric education as a benchmark would mean that the results imply that only 49% of the respondents are likely to be knowledgeable about the complexity of internal control and what the control environment entails. It can be concluded that individuals occupying managerial positions in retail SMMEs should consider furthering their education level to establish a control environment capable of addressing risks (including the risk of internal fraud). This, in turn, will address the shortage of skills identified among SMME owners and managers in the literature (BER, 2016; Matsoso & Benedict, 2016; Sule et al., 2019).

In Figure 4.36, a total of 62.5% of the respondents indicated that there are 0–10 employees in their business, 28.1% indicated 11–50 employees, and 9.4% indicated that there are 51–250 employees. Therefore deducing that 37.5% of the sampled businesses can employ more than 10 people by judging their capacity based on Figure 4.36.

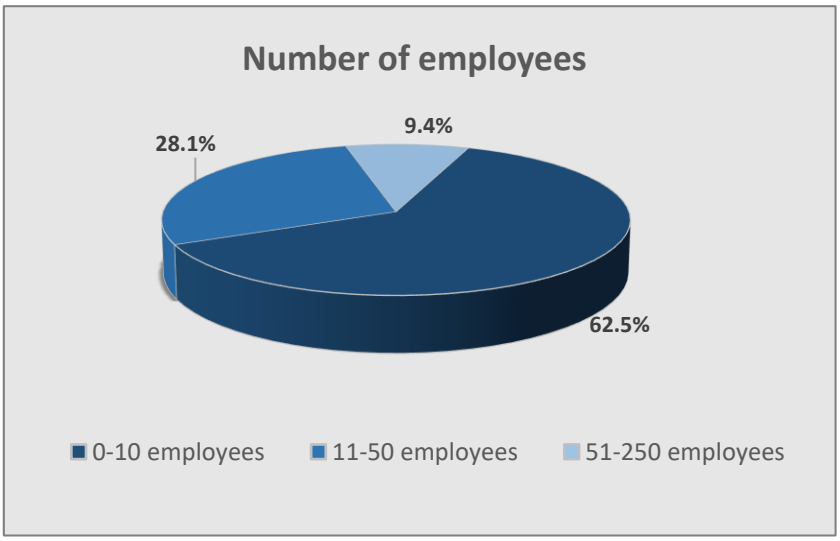

Figure 4.36: Number of employees

Figure 4.37 shows that 53.1% of the respondents said their business has an annual turnover of R0–R7,499,999, 30.2% indicated R7,500,000–R24,999,999, and 16.7% indicated R25,000,000–R79,999,999. Given these results, the classification criteria of the sampled South African retail SMMEs are that 53.1% can be regarded as “micro business entities”, 30.2% can be regarded as “small business entities”, and 16.7% can be regarded as “medium business entities”. It is evident that most of the sampled South African retail businesses (53.1%) are small businesses. According to the literature in Chapter 2, small businesses often do not put much effort into effectively controlling environments since their resources are often limited (Mohd & Norhusnaida, 2015; Matsoso & Benedict, 2016; Petersen, 2018). They tend to focus

much on the income-generating operations than establishing an effective control environment simply because internal controls to them can be a costly exercise.

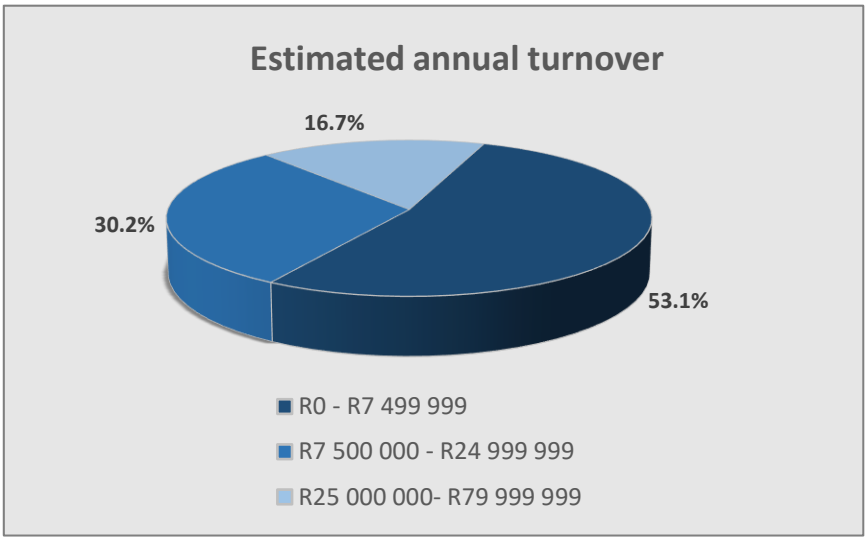

Figure 4.37: Estimated annual turnover

4.3.3 Inferential statistics

This section provides information about the null hypothesis being rejected or accepted.

SAS computes a probability value (p-value) that measures statistical significance derived from test values such as the Chi-Square. Results will be considered significant if the p-values are smaller than 0,05 because this value presents an acceptable level at a 95% confidence interval ($p \leq 0,05$). The p-value is the probability of observing a sample value as extreme as, or more extreme than, the value observed, given that the null hypothesis is true. This area represents the probability of a Type 1 error that must be assumed if the null hypothesis is rejected (Cooper & Schindler, 2001:509).

The p-value is compared to the significance level (α); on this basis, the null hypothesis is either rejected or not rejected. If the p-value is less than the significance level, the null hypothesis is rejected (if the p-value $<\alpha$, reject null). If the p-value is greater than or equal to the significance level, the null hypothesis is not rejected (if - value $\geq \alpha$, do not reject null). Thus with α=0.05, if the p-value is less than 0.05, the null hypothesis will be rejected. The p-value is determined by using the standard normal distribution. The small p-value represents the risk of rejecting the null hypothesis.

A difference has statistical significance if there is good reason to believe the difference does not represent random sampling fluctuations only. In addition, results will be considered

significant if the p-values are smaller than 0.05 because this value is used as a cut-off point in most behavioural science research.

Only the statistically significant differences are discussed in the sections below. Comparison statistics are presented in Appendix H.

4.3.3.1 Testing goodness of fit for each categorical variable

The Chi-Square test for goodness of fit is used for a single population and is a test used when there is one categorical variable. This test determines how well the observed frequency distribution from that sample fits the expected frequency distribution.

The Chi-Square test for goodness of fit determines the difference by comparing the observed frequency distribution with the frequency distribution of the null hypothesis. The null hypothesis is that the expected frequency distribution of all categories of each variable is the same.

The following hypotheses were tested:

Hypothesis A

- H_0 = the proportion of respondents who selected the different categories is equal ($p_1 = p_2 = p_3$)
- H_1 = the proportion of respondents who selected the different categories is not equal ($p_1 \neq p_2 \neq p_3$)

Note that only the statistically significantly different statistics are discussed in the following paragraphs. A summary table of all the statistics can be found in Appendix H.

The following is a discussion of where these statistically significant differences lie for the implementation of fraud prevention measures and internal control variables:

- For statements A01 to A32, there is a statistically significant difference in the proportions of respondents for all the implementation of fraud prevention measures and internal controls. These differences lie in that more respondents said they agree to strongly agree than those who said they disagree to strongly disagree, except for statements A08 and A31. As previously indicated in the reliability testing, these two statements measure negatively. The difference for statement A08 (“Sometimes it is acceptable to have no source document on business transactions”) lies in that more respondents said they disagree to strongly disagree than those who said they agree to strongly agree with this statement. The difference for statement A31 (“There are

controls not working properly in our business") lies in that more respondents disagreed than those who strongly agreed with this statement.

- The difference for statement A33 ("Which business function do you tend to put the most effort in regarding internal controls?") lies in that more respondents selected "All of them" and "Sales" than those who selected "Accounting and administration", "Marketing" and "Purchases".
- The difference for statement A34 ("Does your business maintain any cash management system to monitor all the cash receipts and cash payments?"), lies in that more respondents indicated "Yes" than those who indicated "No".
- The difference for statement A35 ("What is the cost of implementing good internal control in your business?") lies in that more respondents selected "Moderately expensive" than those who selected "Very expensive" and "Cheap".
- For statement A36 ("Do you have enough skills to design and implement an adequate internal control system for your business?"), all the respondents indicated "Yes".
- The difference for statement A37 ("What problem does your business face regarding internal controls?"), lies in that more respondents indicated "None" and "There is loss of inventory from time to time" than those who indicated any of the other options.
- The goodness of fit test was not done for statement A38 ("Please list one anti-fraud measure you currently have implemented in your business") as it is an open question and contains too many options (categories).
- The difference for statement A39 ("Based on what criteria do you determine the adequacy of internal control?") lies in that there are more respondents who indicated "If it can address the risk" than those who indicated "If it is cheap to implement".

In all, it can be concluded that fraud prevention measures and internal controls have been implemented in a customised way, with the sampled retail SMMEs having a very strong and statistically significant influence on the intention of these businesses to mitigate internal fraud. The research result ascertains the cruciality of prevention measures and internal controls in the developmental process of an organisation's ability to mitigate internal fraud, which in turn would help achieve their business objectives.

To further understand whether there is a sound control environment in which communication within the respondents' businesses supports the awareness of what fraud is as well as encourages or enforces its mitigation. Inferential statistics were performed on the questions relating to the communication of fraud prevention measures and internal controls.

The following is a discussion on where these statistically significant differences lie for communication of fraud prevention measures and internal controls variables:

- For statements B01 to B07, there is a statistically significant difference in the proportions of respondents for all the communication of fraud prevention measures and internal controls. These differences lie in that more respondents said they agree to strongly agree than those who said they disagree to strongly disagree, except for statements B04 and B06. For example, the difference between statements B04 (“Your business maintains a fraud whistle-blower programme”) and B06 (“Red flags [such as employees experiencing financial pressures] are normally the indicators of the risk of fraud”) lies in that more respondents disagreed, agreed and strongly agreed than those who strongly disagreed with this statement.
- For statements B08 to B14, there is a statistically significant difference in the proportions of respondents who answered “Yes” or “No” to these statements, except for statement B08, which is not statistically significant. Therefore, the H_0-hypothesis for equal proportions could not be rejected for statement B08 (“Do you participate in any anti-fraud awareness programme or company ethics training?”), where 50.5% of the respondents indicated “Yes”, and 49.5% of the respondents indicated “No”. The difference for statements B0, B10, B11, B13, and B14 lies in that more respondents indicated “Yes” than “No” for these statements.
- The difference for statement B12 (“Would you be reluctant to report a violation or fraud if it was committed by a colleague who is dear to you?”), lies in that more respondents indicated “No” than those who indicated “Yes”.
- The difference for statement B15 (“What channel of communication is used by management to communicate the implementation of internal controls?”), lies in that more respondents indicated “Staff meeting” than those who indicated any of the other options
- The difference for statement B16 (“Internal fraud is likely to be committed by whom”) lies in that more respondents indicated “Anyone within the business” than any of the other options.

It is important to communicate fraud prevention measures and internal controls in the business as it allows everyone to be aware of the associated risks and know what it takes to mitigate them. Hence, questions were asked to establish whether there is communication or awareness of fraud in their business entities. In light of the inferential statistics performed on the communication of fraud prevention measures and internal controls, there is a statistically significant difference in that the sampled retail SMMEs are aware of the risk of internal fraud and communicate with great emphasis on the importance of prevention measures and internal controls to combat the risk of internal fraud. Recent studies, such as those conducted by Lappen and McDonough (2018), Petersen, Bruwer & Le Roux, (2018), and Fatoki (2020),

indicate the presence of fraudulent activities among SMMEs. Consequently, these businesses should be aware of fraud (especially internal fraud) and undertake initiatives to raise knowledge and awareness, which could constitute a development process to minimise internal fraud within their businesses.

The following is a discussion on where these statistically significant differences lie for the responsibilities of management in establishing sound control environment variables:

- For statements C01 to C05, there is a statistically significant difference in the proportions of respondents for all the responsibilities of management in establishing a sound control environment. These differences lie in that more respondents said they agree to strongly agree than those who said they disagree to strongly disagree.

Based on the results in Figure 4.22, it became clear that the management of the sampled retail SMMEs were significantly involved in establishing a sound control environment by designing and implementing fraud prevention measures, since the sampled retail SMMEs' management appeared to be doing well in terms of their responsibilities to establish and implement internal controls to limit the risk of internal fraud. In addition, inferential statistics performed on the responsibilities of management in establishing sound control environment variables revealed a statistically significant difference.

The following is a discussion on where these statistically significant differences lie for demographics and delineation of the study variables:

- For demographic variables D01 to D08, there are statistically significant differences for each of them.
- The difference for statement D01 ("Which of the following options mainly best describe your business?") lies in that more respondents selected the option "Other" and "Clothing retailer" than those who selected any of the other options.
- The difference for statement D02 ("Where is your business located?") lies in that more respondents selected the option "City Bowl" and "Southern suburbs" than those who selected any of the other options.
- The difference for statement D03 ("How long has the business been in existence?") lies in that more respondents indicated "More than 10 years" than those who indicated "6–10 years" and "2–5 years".
- The difference for statement D04 ("Which position do you hold in your business?") lies in that more respondents are managers than those who are owners.
- The difference for statement D05 ("How long have you occupied the above-selected position?") lies in that more respondents indicated "2–5 years" than those who indicated "0–1 year" or "6–10 years" or "More than 0 years".

- The difference for statement D06 (“What is your highest level of education?”) lies in that more respondents selected “Grade-12/Senior-Certificate/Matric” and “Undergraduate diploma/degree” than those who selected any of the other options.
- The difference for statement D07 (“How many employees does your business employ?”) lies in that more respondents indicated “0–10 employees” than those who indicated “11–50 employees” or “51–250 employees”.
- The difference for statement D08 (“What is the estimated annual turnover of your business?”) lies in that there are more respondents who selected “R0–R7,499,999” than who selected “R7,500,000–R24,999,999” or “R25,000,000–R79,999,999”.

To properly address the main research objective of this study, inferential statistics were also used to perform the demographics and delineation of the study variables. By doing so, it was found that the variation in the observed data from all categorical variables, such as the year of business existence, was beyond what the random chance should allow (as supported by mostly statistically significant differences).

4.3.3.2 Chi-square test for demographic variables versus measuring variables

The Chi-Square test was used to test whether the demographic groups differed in their responses to the measuring variables. However, because of too many demographic variables categories, more than 20% of the expected frequencies are less than five (5) in the cells of the contingency tables. To overcome this problem, as the Chi-Square test becomes invalid in the case mentioned above, the groups were aggregated so that there are fewer groups (categories). Therefore, the following groupings were done for the demographic variables:

- Business location was grouped into four groups: “City Bowl”, “Northern suburbs”, “Southern suburbs”, and “Western suburbs”. Also, “Cape Flats/Klipfontein District” and “Remote since COVID” were dropped because of too small a sample.
- Years business exists was grouped into two groups: “2–10 years” and “More than 10 years”.
- Occupation of selected position was grouped into three groups: “0–1 year”, “2–5 years”, and “More than 5 years”.
- Highest level of education was grouped into three groups: “Grade-12/Senior Certificate/Matric”, “Undergraduate diploma/degree”, “Postgraduate diploma/degree”.
- Number of employees was grouped into two groups: “0–10 employees” and “11 to 250 employees”.
- Estimated annual turnover was grouped into two groups: “R0–R7,499,999” and “R7,500,000–R79,999,999”.

The Chi-Square test was used to test whether the demographic groups varied in their responses to the measuring variables. The actual categorical groups were aggregated into the aforementioned aggregated categorical groups to have fewer categorical groups to overcome the problem of having an invalid Chi-Square test(s). The respondents mostly agreed or strongly agreed with the statements; it was therefore deemed necessary to group these options. Thus, the following groupings were done for the measuring variables with the Likert scale: “Strongly disagree”, “Disagree”, “Agree”, and “Strongly agree”:

- Measuring variables were grouped into “Disagree to strongly disagree” and “Agree to strongly agree”.

Because there were still cells in the contingency tables with expected frequencies below five (5), the Fisher-Exact test was also performed. Take note that only the statistically significantly different statistics for the Chi-Square and Fisher-Exact tests are discussed in the following paragraphs. In the cases where the Chi-Square test is statistically significant and the Fisher-Exact test is not, or vice versa, the statistics will be deemed as not statistically significant. A summary table with the statistically significant outcomes can be found in Appendix H.

4.3.3.2.1 Business location versus measuring variables

There is a statistically significant difference between business locations with respect to the statement: “Your business transactions are captured and documented” (P-value=0.0178). The Northern suburbs differed from the other three suburbs as they were the only suburb with respondents who strongly disagreed with the statement (Figure 4.38).

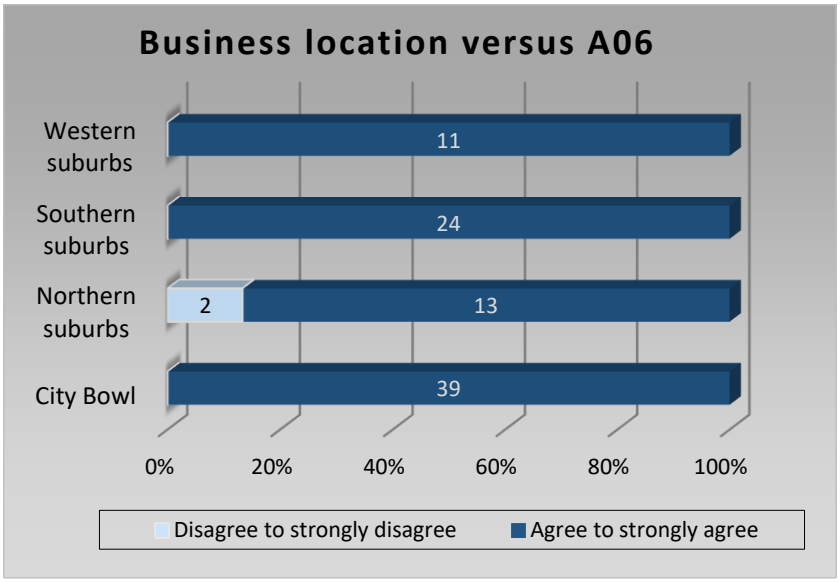

Figure 4.38: Business location versus A06

There is a statistically significant difference between business locations with respect to the statement: “Only valid transactions and events can be processed” (P-value=0.0189). The Northern suburbs differed from the other three suburbs as they were the only suburb with respondents who strongly disagreed with the statement (Figure 4.39).

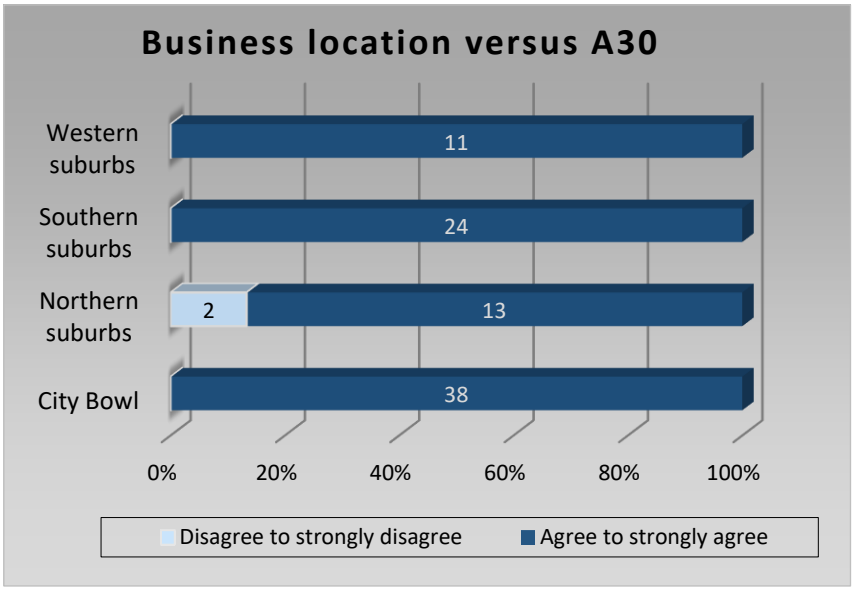

Figure 4.39: Business location versus A30

There is a statistically significant difference between business locations with respect to the statement: “Management determines the level of risks in the overall business operation” (P-value=0.0155). The Northern suburbs differed from the Southern and Western suburbs as 20% of the Northern suburb respondents disagreed or strongly disagreed with the statement (Figure 4.40).

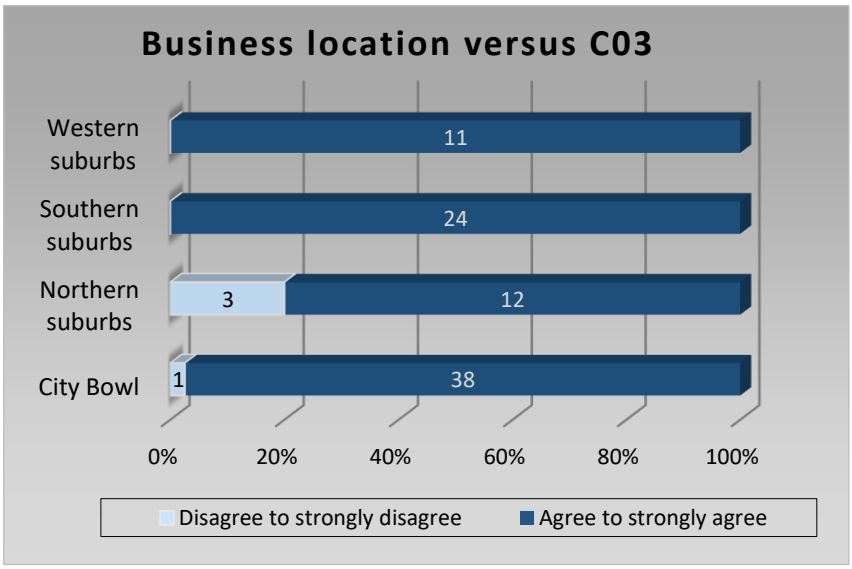

Figure 4.40: Business location versus C03

From the above results, it was noted that the retail SMMEs located in the Northern suburbs negatively differed in all instances when compared to the other areas with regards to business transactions being captured and documented, only valid transactions and events being processed, and management determining the level of risks in the overall business operations. Given the foregoing, their control environment seems less effective than those of the retail SMMEs in other suburbs within the Cape Metropole. A similar study conducted by Bruwer (2015) revealed that SMMEs located in Northern suburbs deployed internal control measures that were not very effective, and that the majority of the managers and owners of those businesses did not have a favourable attitude towards internal controls.

4.3.3.2.2 Period of business in existence versus measuring variables

There is a statistically significant difference between the period that the business is in existence with respect to the statement: “Management performs an independent check on staff’s various tasks” (P-value=0.0308 (Fisher-Exact test)). In addition, the proportion of respondents from businesses in existence for less than or equal to 10 years who said they disagree to strongly disagree, is greater than that of the respondents from businesses in existence for more than 10 years (Figure 4.41).

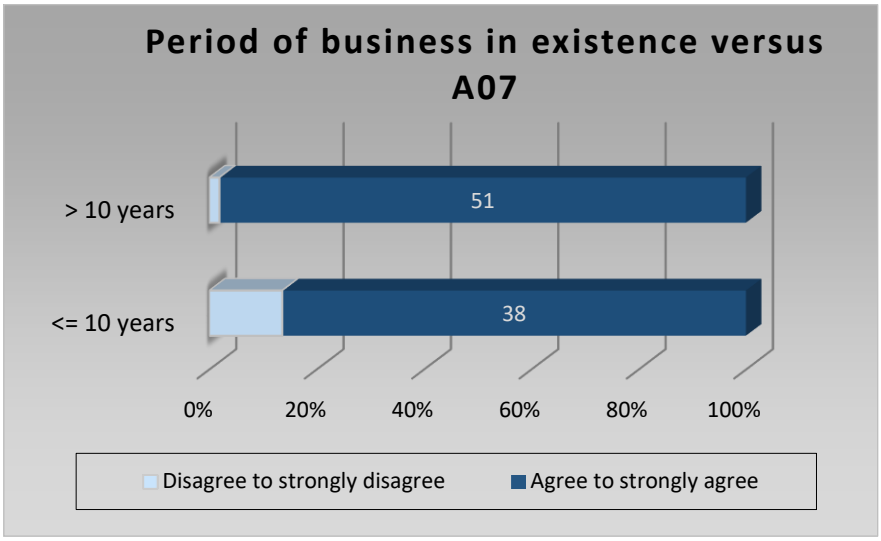

Figure 4.41: Period of business in existence versus A07

There is a statistically significant difference between the period that the business is in existence concerning the statement, “Sometimes it is acceptable to have no source document on business transactions” (P-value=0.0314 (Fisher-Exact test)). In addition, the proportion of respondents from businesses in existence for less than or equal to 10 years who said they agree to strongly agree is greater than that of the respondents from businesses in existence for more than 10 years (Figure 4.42).

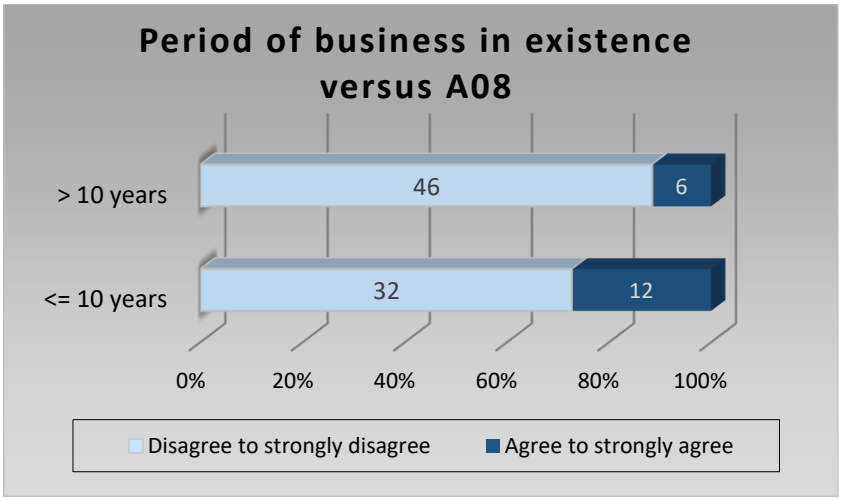

Figure 4.42: Period of business in existence versus A08

There is a statistically significant difference between the period that the business is in existence with respect to the statement: “There are disciplinary measures such as warnings, penalties, etc., in place” (P-value=0.0178 (Fisher-Exact test)). The proportion of respondents from businesses in existence for less than or equal to 10 years who said they disagree to strongly disagree is greater than that of the respondents from businesses in existence for more than 10 years (Figure 4.43).

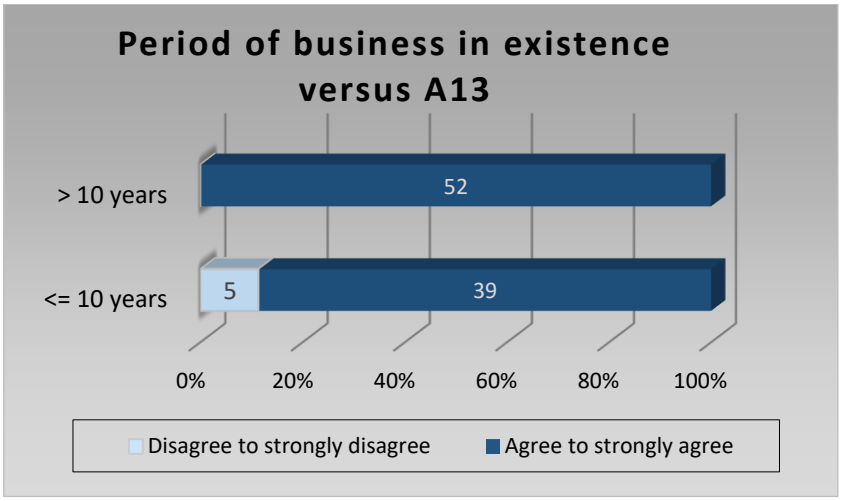

Figure 4.43: Period of business in existence versus A13

There is a statistically significant difference between the period that the business is in existence with respect to the statement: “All transactions are authorised by management or designated personnel” (P-value=0.0287 (Fisher-Exact test)). The proportion of respondents from businesses in existence for less than or equal to 10 years who said they disagree to strongly disagree is greater than that of the respondents from businesses in existence for more than 10 years (Figure 4.44).

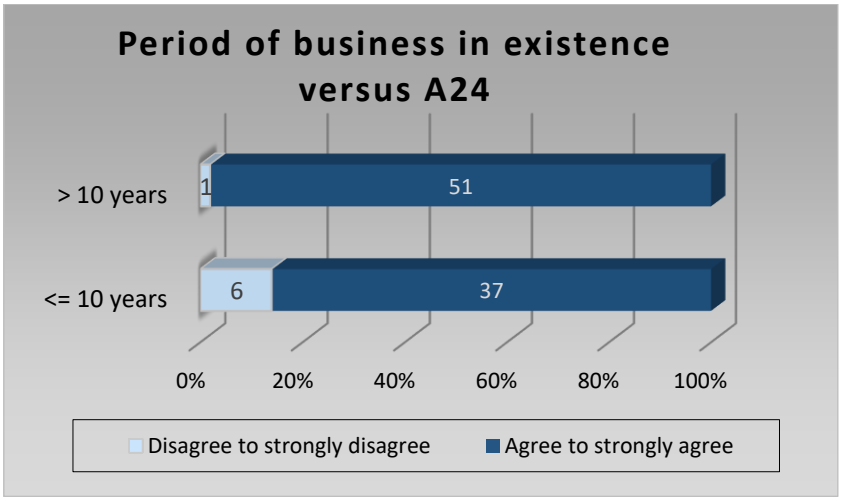

Figure 4.44: Period of business in existence versus A24

There is a statistically significant difference between the period that the business is in existence with respect to the statement: “Staff meetings and briefings are the medium for learning about internal controls” (P-value=0.0064 (Fisher-Exact test)). The proportion of respondents from businesses in existence for less than or equal to 10 years who said they disagree to strongly disagree is greater than that of the respondents from businesses in existence for more than 10 years (Figure 4.45).

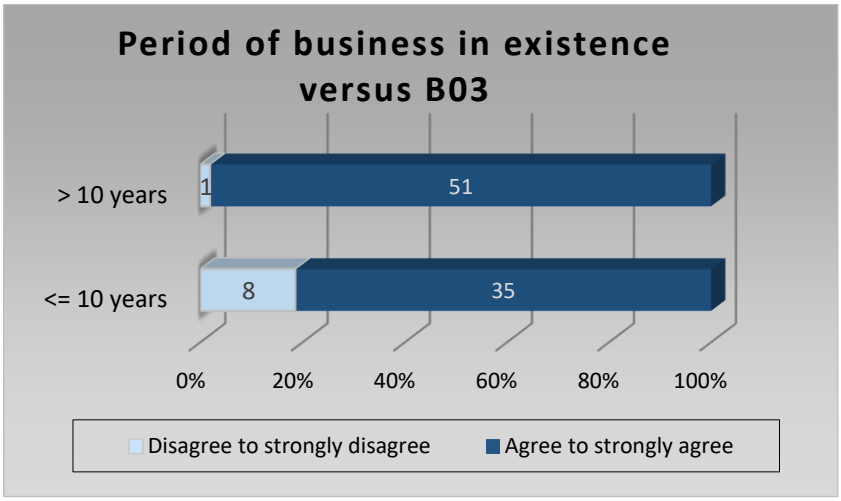

Figure 4.45: Period of business in existence versus B03

There is a statistically significant difference between the period of the business being in existence with respect to the statement: “Do you participate in any anti-fraud awareness programme or company ethics training?” (P-value=0.0251 (Fisher-Exact test)). The proportion of respondents from businesses in existence for less than or equal to 10 years who indicated “No” is greater than that of the respondents from businesses who are in existence for more than 10 years (Figure 4.46).

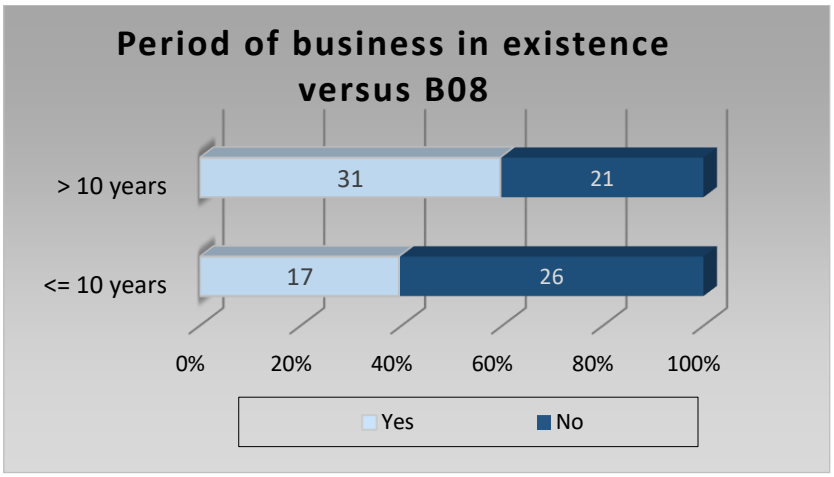

Figure 4.46: Period of business in existence versus B08

There is a statistically significant difference between the period that the business is in existence with respect to the statement: “Does every staff member have access to the company policies and procedures?” (P-value=0.0075 (Fisher-Exact test)). The proportion of respondents from businesses in existence for less than and equal to 10 years who indicated “No” is greater than that of the respondents from businesses in existence for more than 10 years (Figure 4.47).

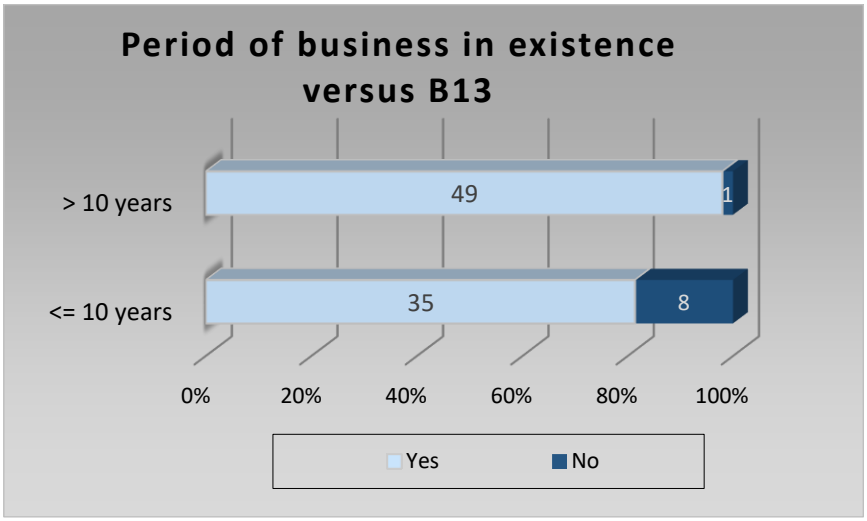

Figure 4.47: Period of business in existence versus B13

In summary, the results from figures 4.41–4.47 revealed that the management of retail SMMEs in existence for more than 10 years performed more independent checks on their staff’s various tasks compared to the retail SMMEs in existence for less than or equal to 10 years. Businesses with an existence period of more than 10 years use more source documents on business transactions than businesses with a period of existence of 10 years or less. There was also a statistically significant difference in the authorisation of transactions in the sense that businesses in existence for more than 10 years have had more business transactions

authorised by management or designated personal compared to businesses in existence for less than or equal to 10 years. When comparing the responses from the sampled retail businesses regarding the use of the mediums of communication of internal controls, businesses in existence for more than 10 years used more mediums of communication of internal controls. In terms of participating in anti-fraud awareness programmes and company ethics training, the proportion of respondents with businesses in existence for more than 10 years was greater than those from businesses in existence for 10 years or less. Regarding the accessibility of the company policies and procedures, the results indicated that the majority of the staff with access to company policies and procedures was from businesses in existence for more than 10 years. Lastly, businesses in existence for more than 10 years seemed to have established more disciplinary measures such as warnings, penalties, etc., than businesses in existence for 10 years or less. All these results from Figures 4.41–4.47 showed that businesses in existence for more than 10 years appeared to be more effective than businesses in existence for 10 years or less. This could be due to these organisations having moderately sufficient experience in the industry to manage their businesses.

4.3.3.2.3 Position in business versus measuring variables

There is a statistically significant difference between positions in business with respect to the statement: “CCTV camera footage is used in your business” (P-value=0.0469 (Fisher-Exact test)). The proportion of owners who said they disagree to strongly disagree is greater than that of the managers (Figure 4.48).

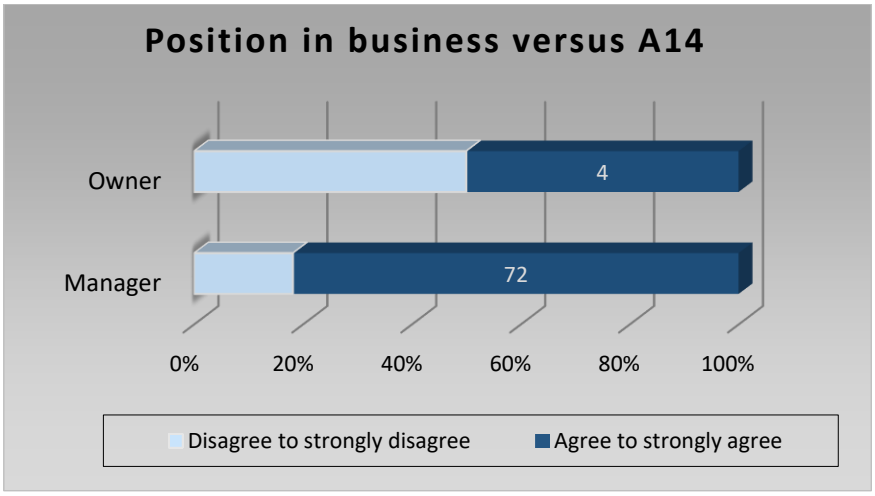

Figure 4.48: Position in business versus A14

There is a statistically significant difference between positions in business with respect to the statement: “Your transaction documents are sequentially numbered (e.g., each invoice has a unique invoice number)” (P-value=0.0323 (Fisher-Exact test)). The proportion of owners who said they disagree to strongly disagree is greater than that of the managers (Figure 4.49).

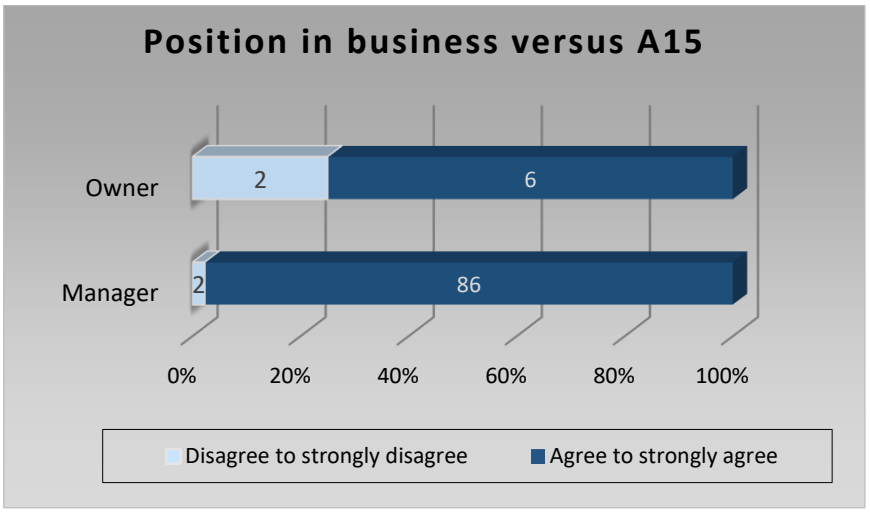

Figure 4.49: Position in business versus A15

There is a statistically significant difference between positions in business with respect to the statement: “Quality and quantity controls are performed when selling stock” (P-value=0.0329 (Fisher-Exact test)). The proportion of owners who said they disagree to strongly disagree is greater than that of the managers (Figure 4.50).

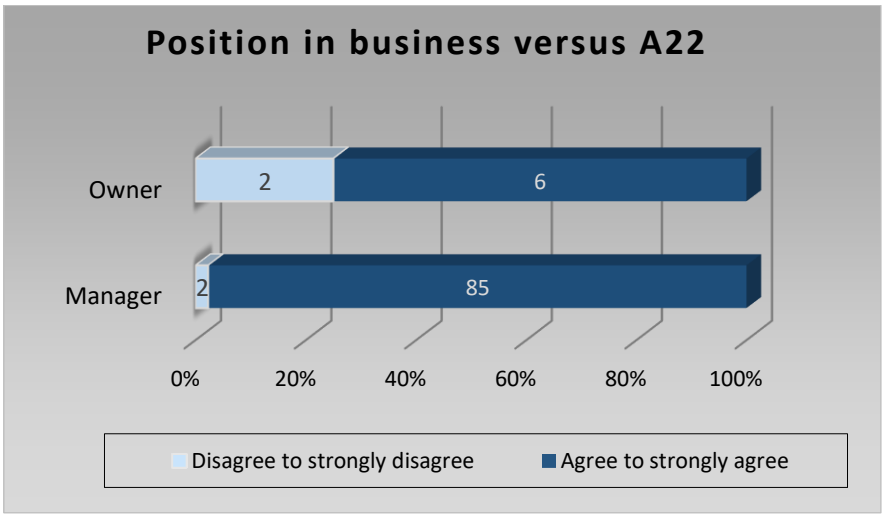

Figure 4.50: Position in business versus A22

There is a statistically significant difference between positions in business with respect to the statement: “The person that makes payments does not authorise those transactions” (P-value=0.0138 (Fisher-Exact test)). The proportion of owners who said they disagree to strongly disagree is greater than that of the managers (Figure 4.51).

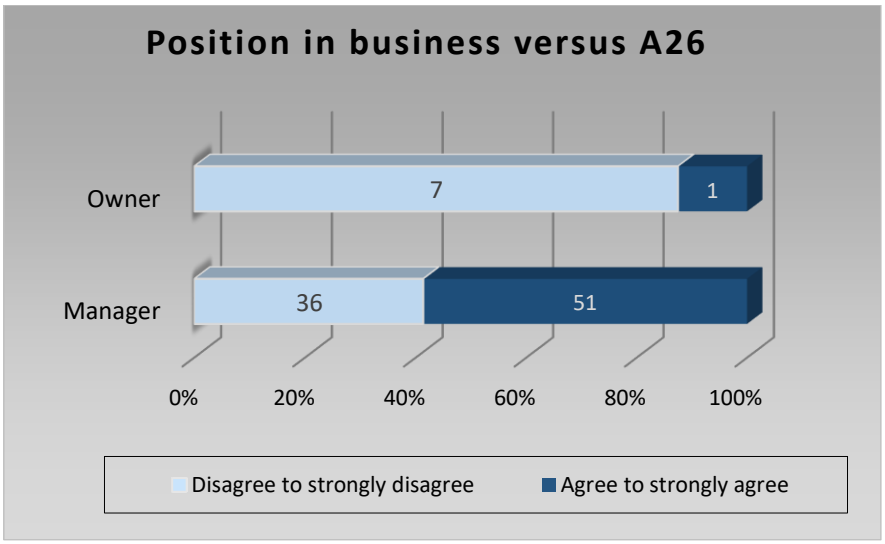

Figure 4.51: Position in business versus A26

There is a statistically significant difference between positions in business with respect to the statement: “Transactions are reviewed by another person who was not involved in the recording of those transactions” (P-value=0.0065 (Fisher-Exact test)). The proportion of owners who said they disagree to strongly disagree is greater than that of the managers (Figure 4.52).

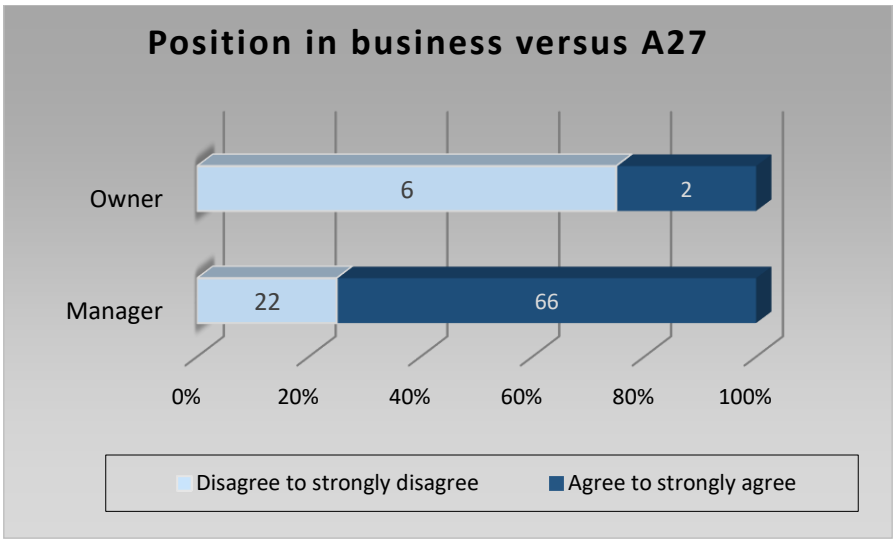

Figure 4.52: Position in business versus A27

There is a statistically significant difference between positions in business with respect to the statement: “Do you participate in any anti-fraud awareness programme or company ethics training?” (P-value=0.0057 (Fisher-Exact test)). The proportion of managers who indicated “Yes” is greater than that of the owners (Figure 4.53).

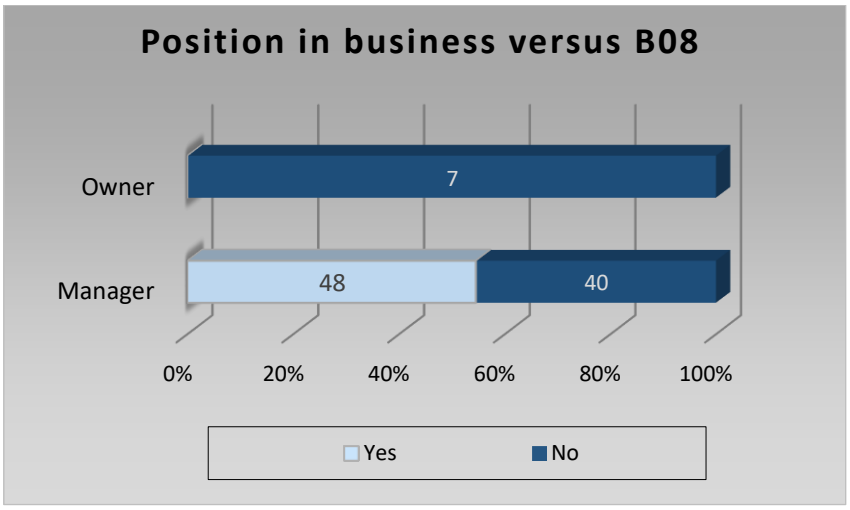

Figure 4.53: Position in business versus B08

There is a statistically significant difference between positions in business with respect to the statement: “Internal fraud is likely to be committed by whom” (P-value=0.0035). The proportion of managers who indicated “anyone in the business” is greater than that of the owners, and the proportion of owners who indicated “employees” is greater than that of the managers (Figure 4.54).

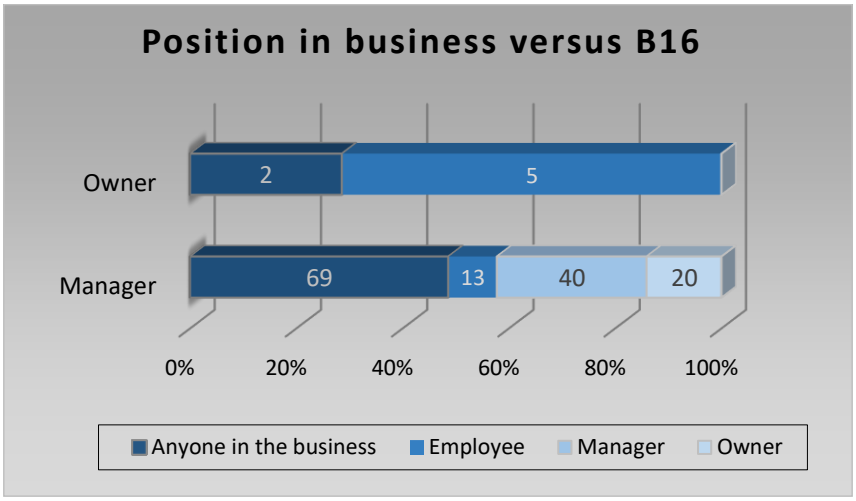

Figure 4.54: Position in business versus B16

In light of the inferential statistics on the business position with other variables, the results, as can be seen from Figures 4.48–4.54, revealed that the proportion of owners who said they disagree to strongly disagree with the question of whether CCTV camera footage is used in their business was greater than that of the managers. When respondents were asked about the adequacy of their business transaction documents, most managers indicated that they use sequential transaction documents compared to the proportion of owners. Moreover, a statistically significant difference lies in the quality and quantity of controls on stock selling. The

highest proportion of respondents to execute this internal control comprised business managers. Regarding segregating duties, respondents were asked whether the person making payments authorises those transactions; they were also asked whether business transactions are reviewed by another person who was not involved in recording such transactions. The results showed that these controls were more deployed in businesses managed by managers than owners. Lastly, the proportion of business managers who participated in anti-fraud programmes and/or company ethics was greater than the proportion of owners. Lastly, a statistically significant difference was found in the responses obtained about who can commit internal fraud in the business. The proportion of managers who indicated “anyone in the business” is greater than that of the owners, and the proportion of owners who indicated “employees” is greater than that of the managers. Overall, the proportion of managers was greatly favourable in establishing a sound control environment compared to the proportion of owners.

4.3.3.2.4 Period in position versus measuring variables

There is a statistically significant difference between the period in position with respect to the statement: “Do you transmit a message to the new employee about the company’s values, culture, and operating style?” (P-value=0.0349). The proportion of respondents in their position for 0–1 years who indicated “No” is greater than that of the respondents their position for 2–5 years or more than 5 years (Figure 4.55).

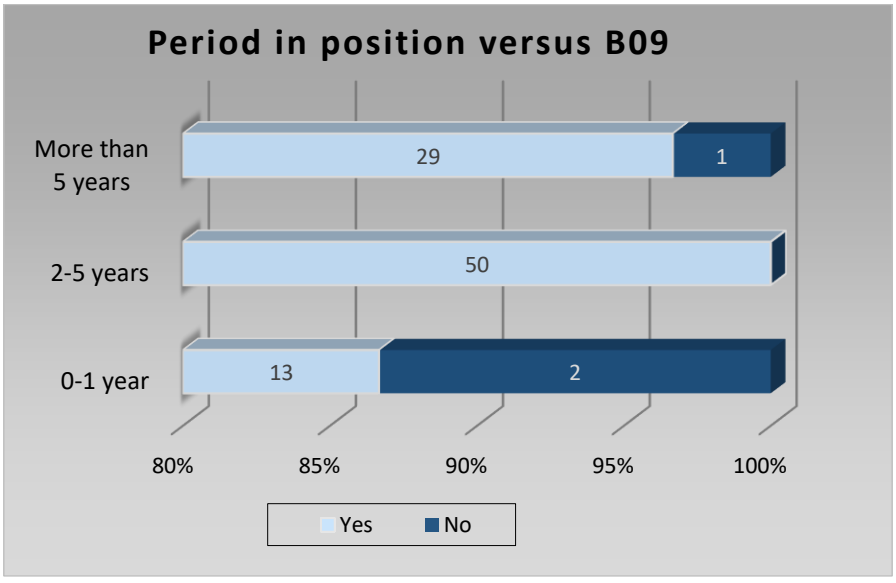

Figure 4.55: Period in position versus B09

There is a statistically significant difference between the period in position with respect to the statement: “It is the responsibility of management to design and implement internal controls and fraud prevention measures” (P-value=0.0358). In addition, the proportion of respondents

for 2-5 years in their position who said they disagree to strongly disagree is greater than that of the respondents in their position for 0–1 years or more than 5 years (Figure 4.56).

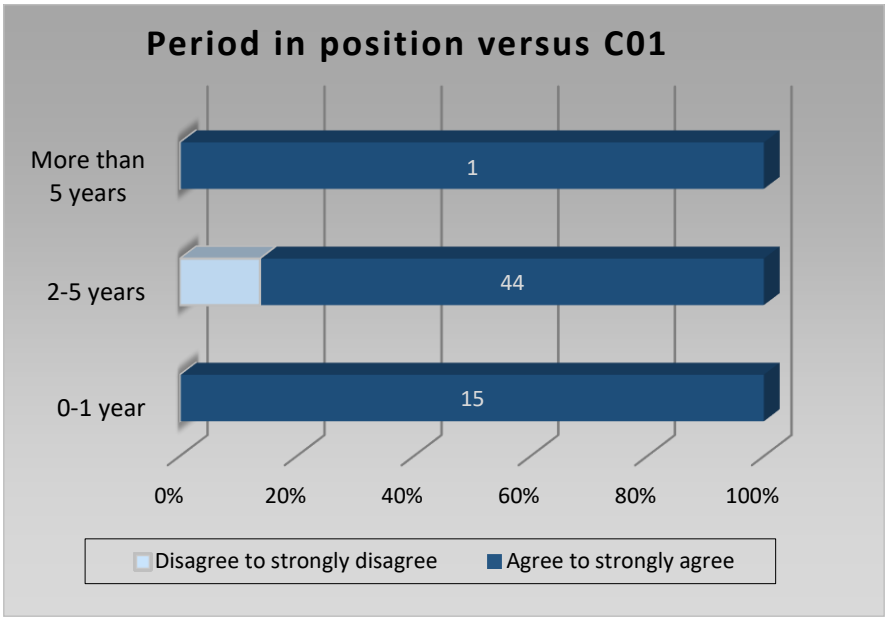

Figure 4.56: Period in position versus C01

Taking into account the above results from Figures 4.55–4.56, it can be concluded that the proportion of respondents with more than 5 years of experience was greater than the proportion of respondents with at most 5 years of experience in terms of communicating to new staff the company's values, culture, and operations as well as in terms of assuming the responsibility to design and implement internal controls and fraud prevention measures. In view of the aforementioned, an inference can be made that business managers and owners with more years of work experience tend to put more emphasis on establishing a control environment in the business.

4.3.3.2.5 Highest level of education versus measuring variables

There is a statistically significant difference between the highest level of education with respect to the statement: "Access to tills (or cash safes) is limited to authorised personnel" (P-value=0.0209).

The proportion of respondents with Grade 12 as the highest level of education who said they disagree to strongly disagree is greater than that of the respondents whose highest level of education is undergraduate or postgraduate. It seems the higher the highest level of education, the more the respondents agreed or strongly agreed with the statement (Figure 4.57).

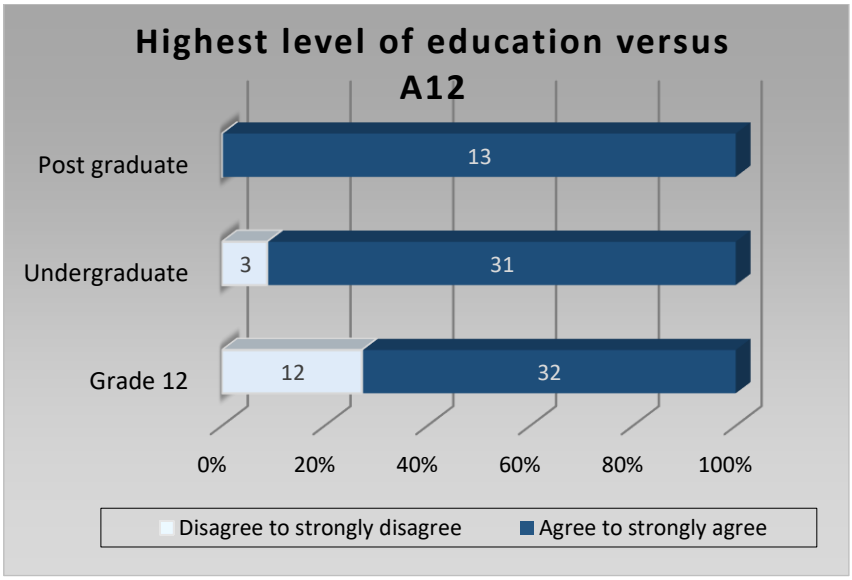

Figure 4.57: Highest level of education versus A12

There is a statistically significant difference between the highest level of education with respect to the statement: “There are disciplinary measures such as warnings, penalties, etc., in place” (P-value=0.0109). The proportion of respondents with a postgraduate degree/ diploma as highest level of education who said they disagree to strongly disagree is greater than those whose highest level of education is Grade 12 or undergraduate (Figure 4.58).

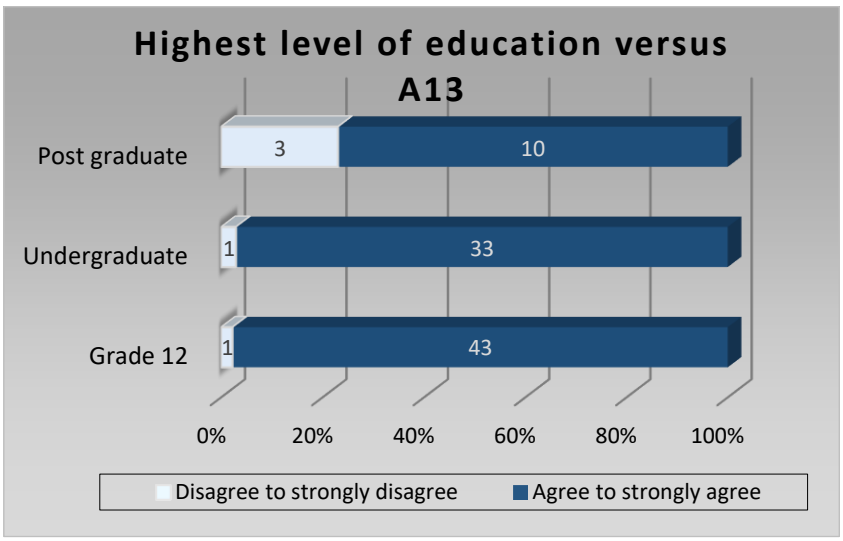

Figure 4.58: Highest level of education versus A13

There is a statistically significant difference between the highest level of education with respect to the statement: “In your business, cash count is performed regularly” (P-value=0.0023). The proportion of respondents with a postgraduate degree/diploma as highest level of education who said they disagree to strongly disagree is greater than those whose highest level of education is Grade 12 or undergraduate (Figure 4.59).

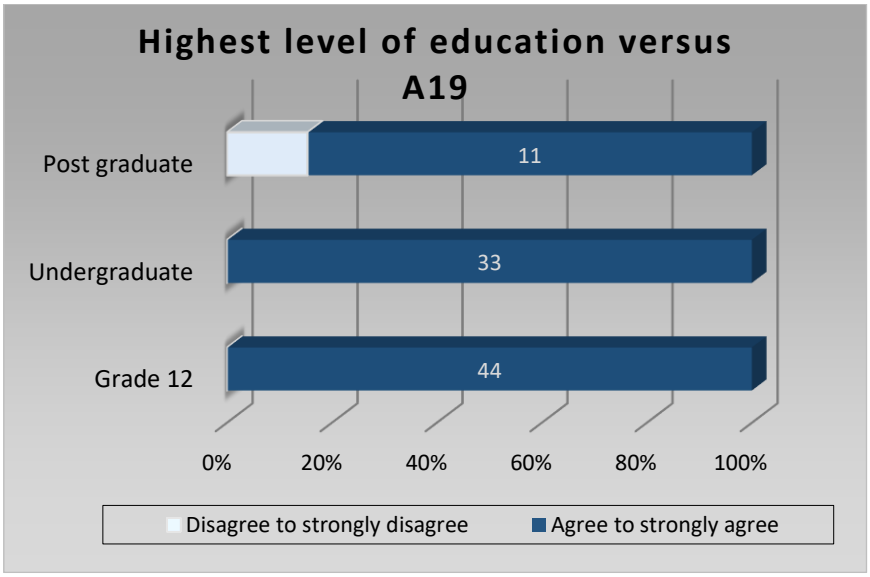

Figure 4.59: Highest level of education versus A19

There is a statistically significant difference between the highest level of education with respect to the statement: “Quality and quantity controls are performed when goods are moved within the business (i.e., from the storeroom to the shelves)” (P-value=0.0288). The proportion of respondents with a postgraduate degree/diploma as highest level of education who said they disagree to strongly disagree is greater than those whose highest level of education is Grade 12 or undergraduate. It seems that the lower the highest level of education, the more the respondents agree with this statement (Figure 4.60).

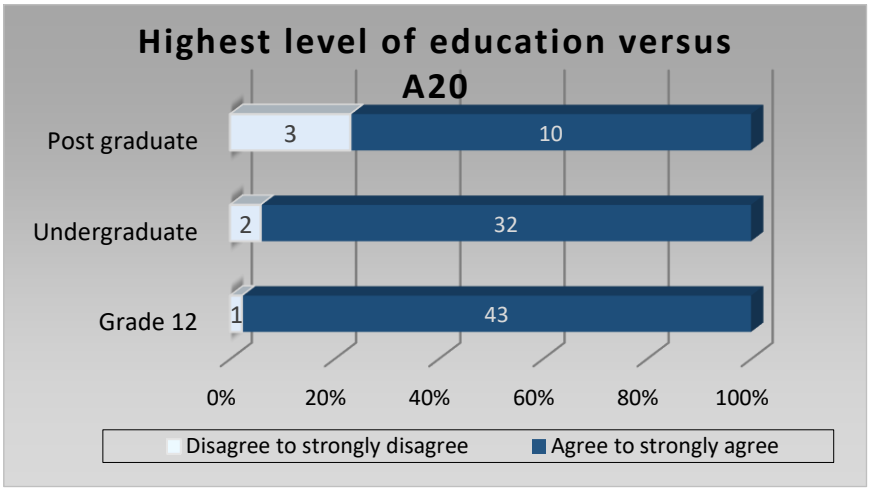

Figure 4.60: Highest level of education versus A20

There is a statistically significant difference between the highest level of education with respect to the statement: “Transactions are reviewed by another person who was not involved in the recording of those transactions” (P-value=0.0475). The proportion of respondents with a

postgraduate degree/diploma with the highest level of education who said they disagree to strongly disagree is greater than that of the respondents whose highest level of education is undergraduate (Figure 4.61).

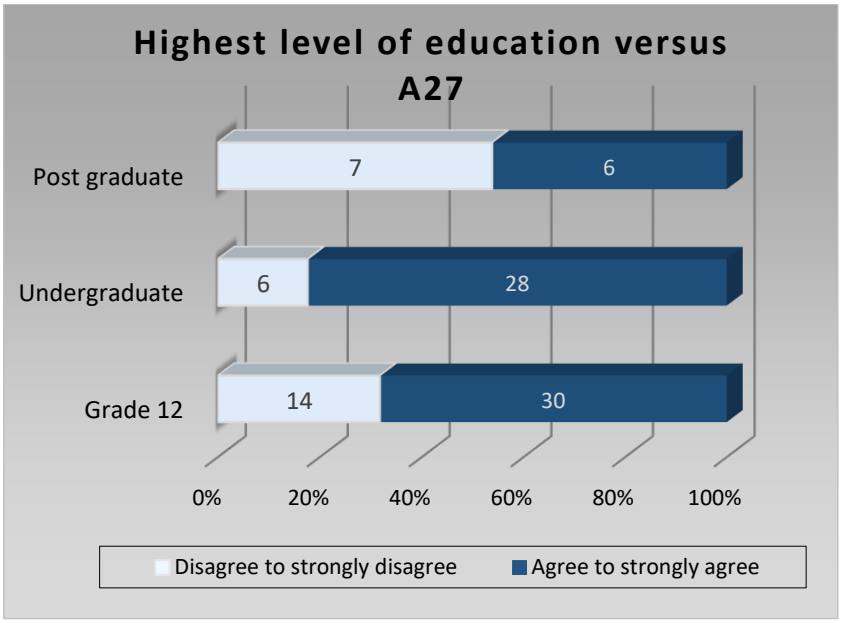

Figure 4.61: Highest level of education versus A27

There is a statistically significant difference between the highest level of education with respect to the statement: “Your management established formal procedures for reviewing and disposing of outdated or unsellable inventory items” (P-value=0.0475). The proportion of respondents with a postgraduate degree/diploma with the highest level of education who said they disagree to strongly disagree is greater than that of the respondents whose highest level of education is undergraduate (Figure 4.62).

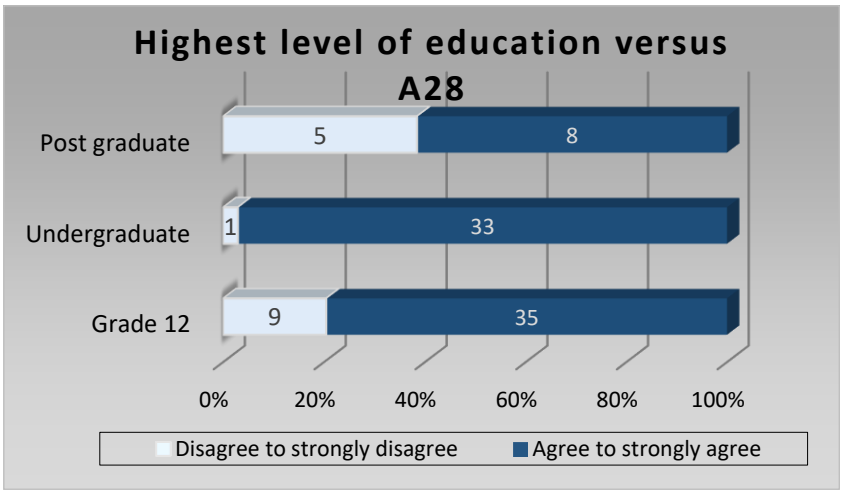

Figure 4.62: Highest level of education versus A28

Building on the above results from Figures 4.57–4.62, it is apparent that there were statistically significant differences with regard to the highest level of education of respondents. The respondents with the highest level of education responded favourably compared to those of lower skills regarding the existence of the following internal controls: 1) access to tills (cash safes) being limited to designated personnel, 2) disciplinary measures such as warnings, penalties, etc. This seems like the more the respondents are skilled, the more they implement internal controls.

However, results also revealed the opposite of this statement, with some internal controls not being implemented by the greater proportion of the respondents with the highest level of education. In other words, the proportion of respondents who have the highest level of education happens to have implemented the following internal controls in a lesser proportion compared to respondents with a lower level of education: 1) cash count is performed regularly, 2) quality and quantity controls are performed when goods are moved within the business, 3) transactions are reviewed by another person who was not involved in the recording of those transactions, 4) management established formal procedures for reviewing and disposing of outdated or unsellable inventory items.

It can be expected that the management with the highest skills would implement more internal controls in proportion to those with lower skills. In some instances, the management with the highest skills implemented fewer internal controls than those with lower skills. This could be explained by the fact that the management of SMME businesses are often negligent when it comes to internal controls rather than focusing on the business operations, as mentioned in Chapter 2 (Blackburn & Schaper, 2016).

4.3.3.2.6 Number of employees versus measuring variables

There is a statistically significant difference between the number of employees in the business with respect to the statement: “There exists an alarm system in your business” (P-value=0.0125 (Fisher-Exact test)). The proportion of respondents from businesses with 0–10 employees who said they disagree to strongly disagree is greater than those from businesses with 11–250 employees (Figure 4.63).

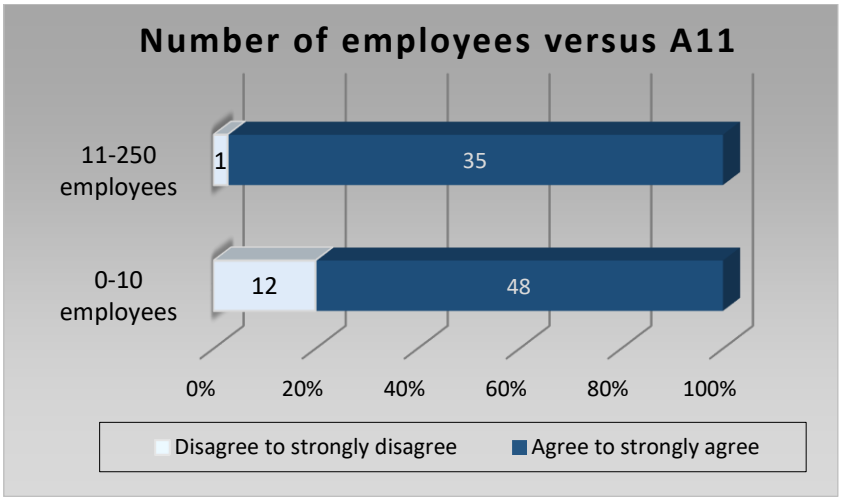

Figure 4.63: Number of employees versus A11

There is a statistically significant difference between the number of employees in the business with respect to the statement: “Policies or rules exist regarding the personal use of business assets” (P-value=0.0114 (Fisher-Exact test)). The proportion of respondents from businesses with 0–10 employees who said they disagree to strongly disagree is greater than those from businesses with 11–250 employees (Figure 4.64).

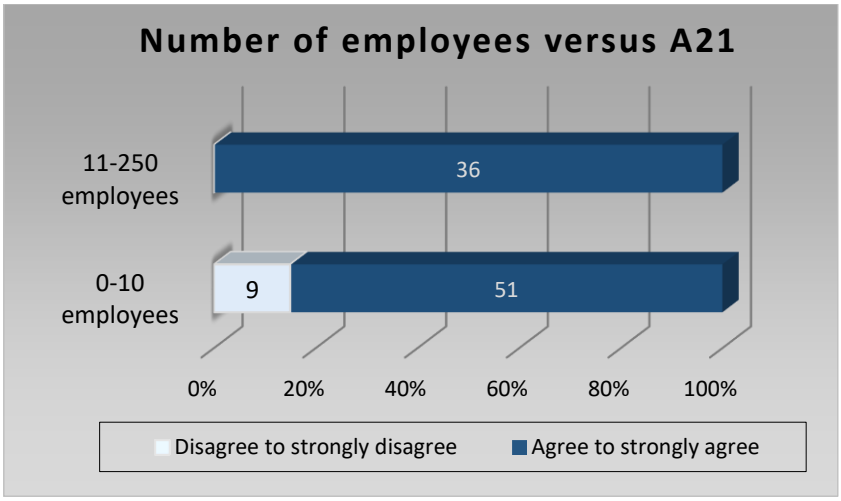

Figure 4.64: Number of employees versus A21

There is a statistically significant difference between the number of employees in the business with respect to the statement: “The person that authorises transactions does not record such transactions” (P-value=0.0008 (Fisher-Exact test)). The proportion of respondents from businesses with 0–10 employees who said they disagree to strongly disagree is greater than those from businesses with 11–250 employees (Figure 4.65).

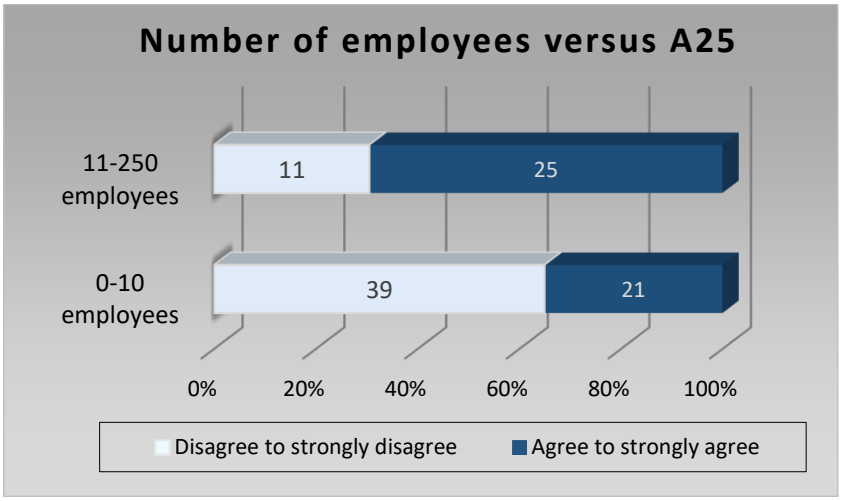

Figure 4.65: Number of employees versus A25

There is a statistically significant difference between the number of employees in the business with respect to the statement: “The person that makes payments does not authorise those transactions” (P-value=0.0204 (Fisher-Exact test)). The proportion of respondents from businesses with 0–10 employees who said they disagree to strongly disagree is greater than those from businesses with 11–250 employees (Figure 4.66).

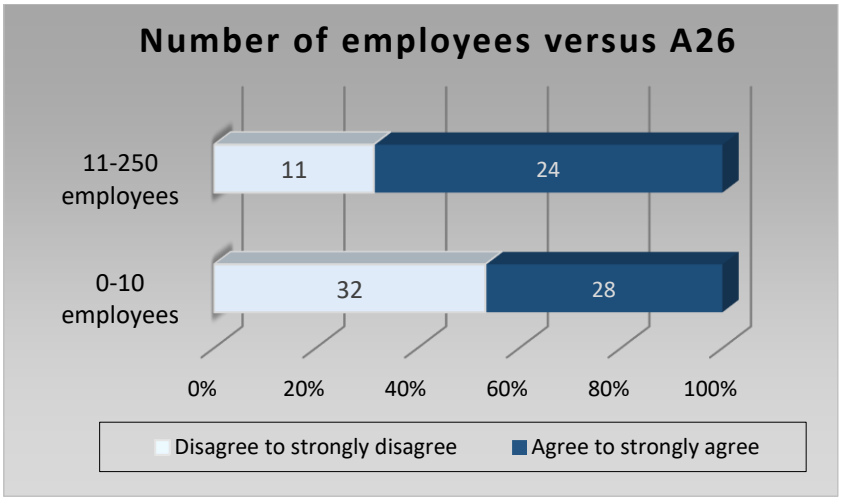

Figure 4.66: Number of employees versus A26

There is a statistically significant difference between the number of employees in the business with respect to the statement: “Transactions are reviewed by another person who was not involved in the recording of those transactions” (P-value=0.0048 (Fisher-Exact test)). The proportion of respondents from businesses with 0–10 employees who said they disagree to strongly disagree is greater than those from businesses with 11–250 employees (Figure 4.67).

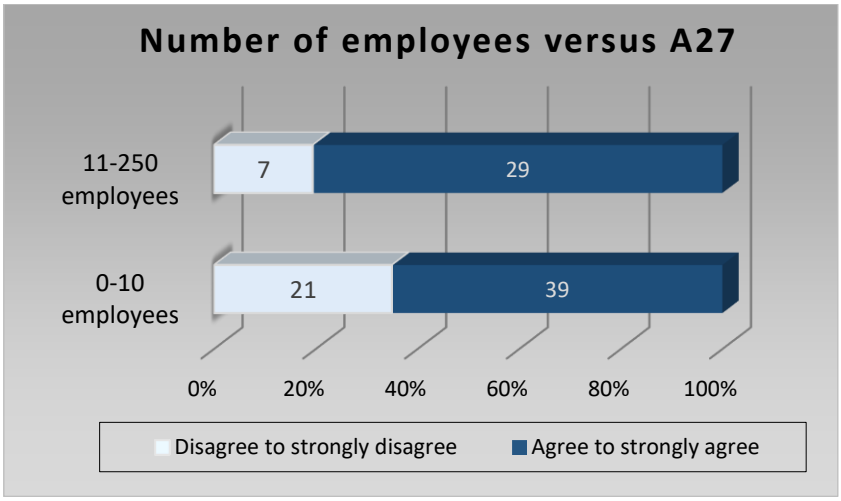

Figure 4.67: Number of employees versus A27

There is a statistically significant difference between the number of employees in the business with respect to the statement: “There are controls which are not working properly in our business” (P-value=0.0072 (Fisher-Exact test)). The proportion of respondents from businesses with 0–10 employees who said they disagree to strongly disagree is greater than those from businesses with 11–250 employees (Figure 4.68).

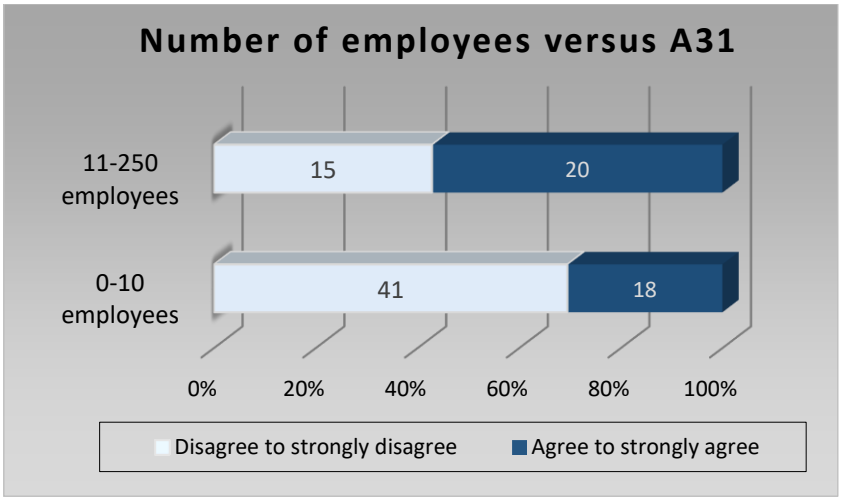

Figure 4.68: Number of employees versus A31

There is a statistically significant difference between the number of employees in the business with respect to the statement: “Do you participate in any anti-fraud awareness programme or company ethics training?” (P-value=0.0047 (Fisher-Exact test)). The proportion of respondents from businesses with 11–250 employees who said they disagree to strongly disagree is greater than those from businesses with 0–10 employees (Figure 4.69).

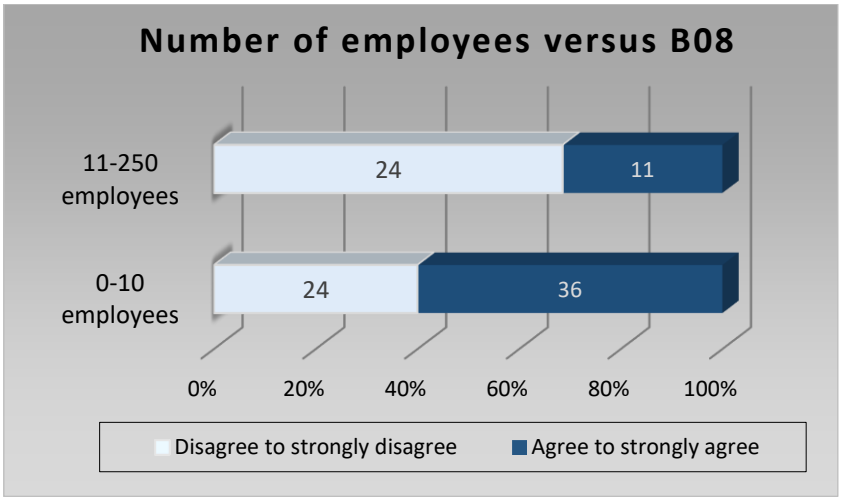

Figure 4.69: Number of employees versus B08

Stemming from the results of Figures 4.63–4.69, businesses that employed more than 10 employees implemented the mentioned internal controls in greater proportion than those that employed at most 10 employees. However, the respondents from the businesses with more than 10 employees indicated a greater proportion than those that employed at most 10 employees within their businesses and where controls were not working properly.

Moreover, managers/owners' participation in anti-fraud awareness programmes or company ethics training in businesses with more than 10 employees was lesser than in businesses with at most 10 employees. This is indicative of internal controls weaknesses within their businesses, which could be attributed to ineffective internal controls and limited anti-fraud training. Businesses with more employees should ideally put more emphasis on anti-fraud awareness programmes and ethics training because, with the number of employees involved, it is therefore likely that the risk of fraud is inherent. Yet ineffective control environment fuels materialisation of risks given control environment is the foundation of internal control, which ultimately serves to address risks (including the risk of internal fraud).

4.3.3.2.7 Estimated annual turnover versus measuring variables

There is a statistically significant difference between estimated annual turnover with respect to the statement: "Internal controls, implemented in your business, contribute to the mitigation of internal fraud" (P-value=0.0217 (Fisher-Exact test)). The proportion of respondents from businesses with R7,500,000–R79,999,999 estimated annual turnover who said they disagree to strongly disagree is greater than those from businesses with R0–R7,499,999 (Figure 4.70).

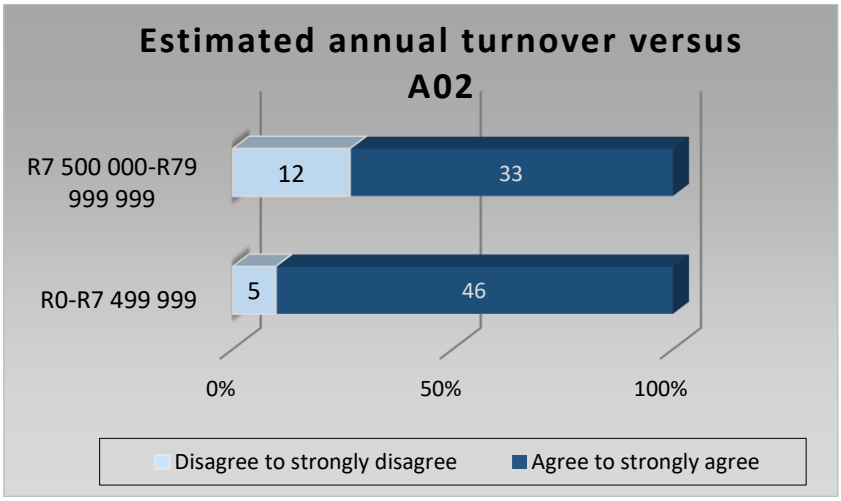

Figure 4.70: Estimated annual turnover versus A02

There is a statistically significant difference between estimated annual turnover with respect to the statement: “There exists an alarm system in your business” (P-value=0.0449 (Fisher-Exact test)). The proportion of respondents from businesses with R0–R7,499,999 estimated annual turnover who said they disagree to strongly disagree is greater than those from businesses with R7,500,000–R79,999,999 (Figure 4.71).

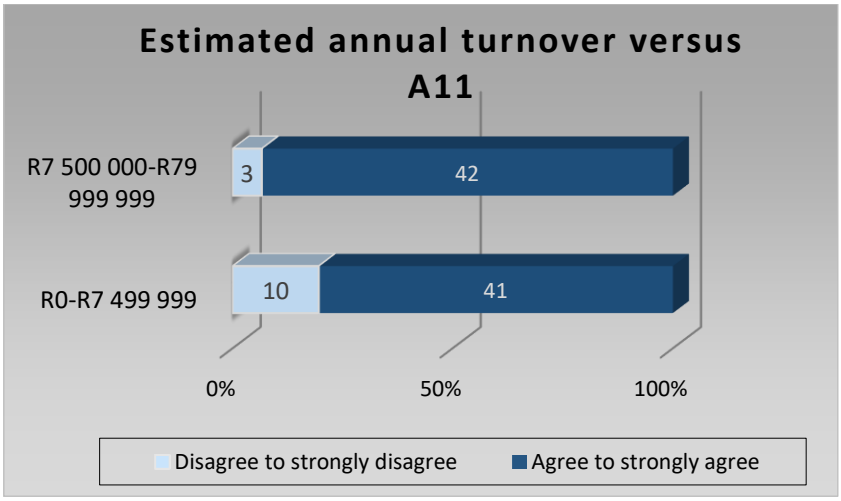

Figure 4.71: Estimated annual turnover versus A11

There is a statistically significant difference between estimated annual turnover with respect to the statement: “Quality and quantity controls are performed when goods are moved within the business (i.e., from the storeroom to the shelves)” (P-value=0.0194 (Fisher-Exact test)). The proportion of respondents from businesses with R0–R7,499,999 estimated annual turnover who said they disagree to strongly disagree is greater than those from businesses with R7,500,000–R79,999,999 (Figure 4.72).

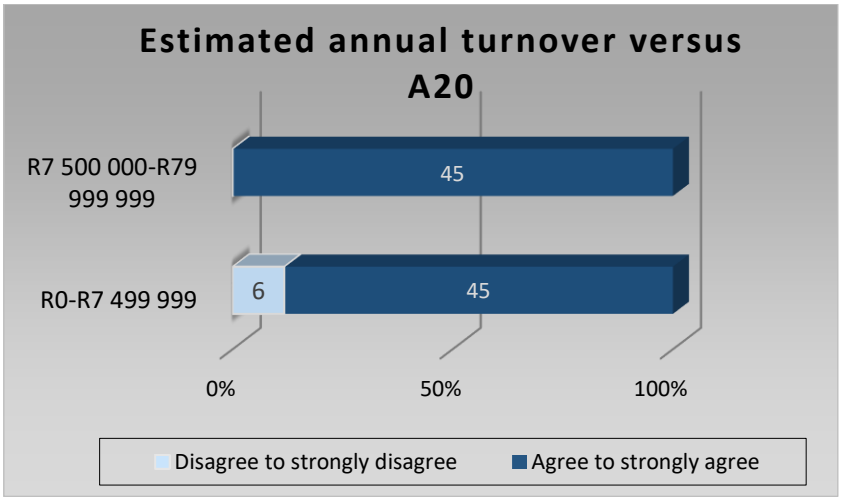

Figure 4.72: Estimated annual turnover versus A20

There is a statistically significant difference between estimated annual turnover with respect to the statement: “The person that authorises transactions does not record such transactions” (P-value=0.0319 (Fisher-Exact test)). The proportion of respondents from businesses with R0–R7,499,999 estimated annual turnover who said they disagree to strongly disagree is greater than those from businesses with R7,500,000–R79,999,999 (Figure 4.73).

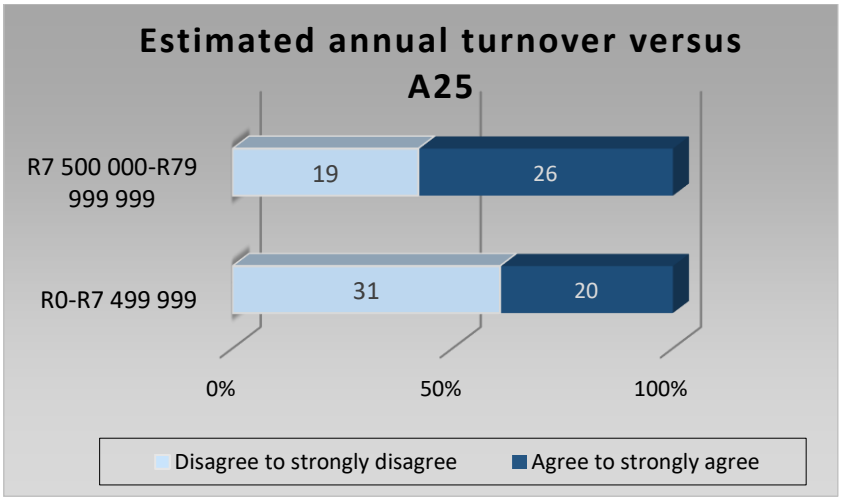

Figure 4.73: Estimated annual turnover versus A25

There is a statistically significant difference between estimated annual turnover with respect to the statement: “You provide appropriate supervision and training to staff until they have the required skills” (P-value=0.0405 (Fisher-Exact test)). The proportion of respondents from businesses with R0–R7,499,999 estimated annual turnover who said they disagree to strongly disagree is greater than those from businesses with R7,500,000–R79,999,999 (Figure 4.74).

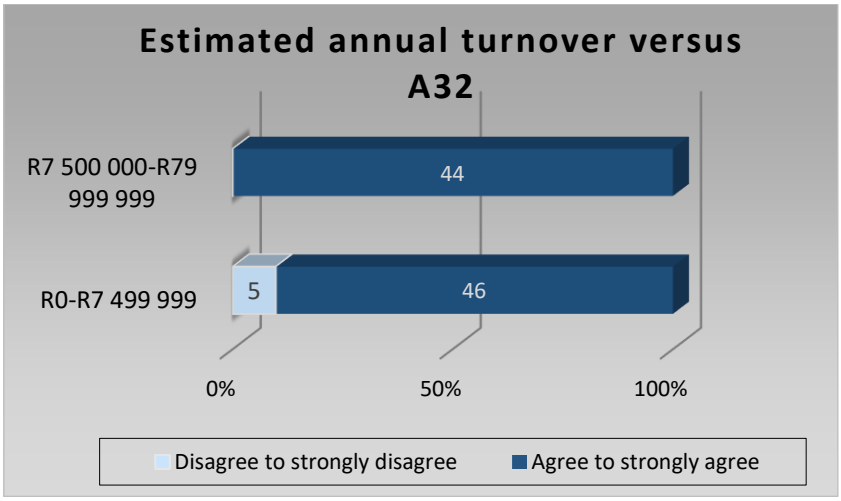

Figure 4.74: Estimated annual turnover versus A32

There is a statistically significant difference between estimated annual turnover with respect to the statement: “Staff meetings and briefings are the medium for learning about internal controls” (P-value=0.0206 (Fisher-Exact test)). The proportion of respondents from businesses with R0–R7,499,999 estimated annual turnover who said they disagree to strongly disagree is greater than those from businesses with R7,500,000–R79,999,999 estimated annual turnover (Figure 4.75).

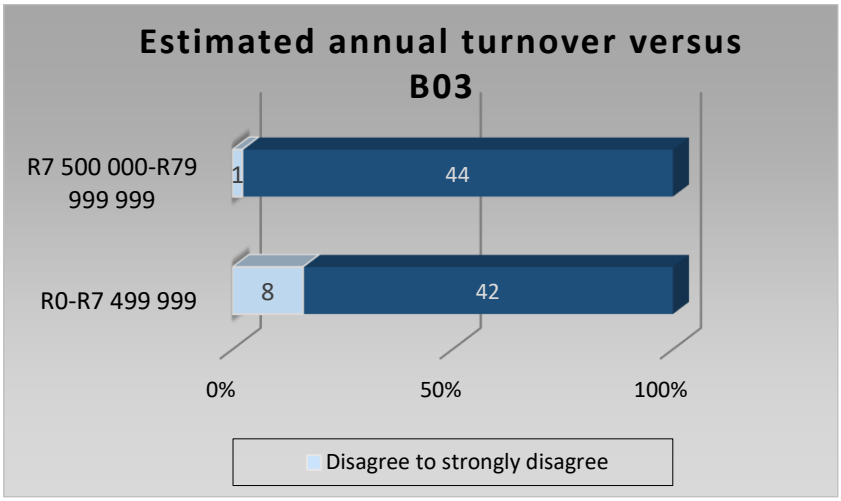

Figure 4.75: Estimated annual turnover versus B03

There is a statistically significant difference between estimated annual turnovers with respect to the statement: “Do you give a chance to your staff to give their opinions (improvement suggestions) on the controls implemented?” (P-value=0.0347 (Fisher-Exact test)). The proportion of respondents from businesses with R0–R7,499,999 estimated annual turnover who indicated “No” is greater than those from businesses with R7,500,000–R79,999,999 estimated annual turnover (Figure 4.76).

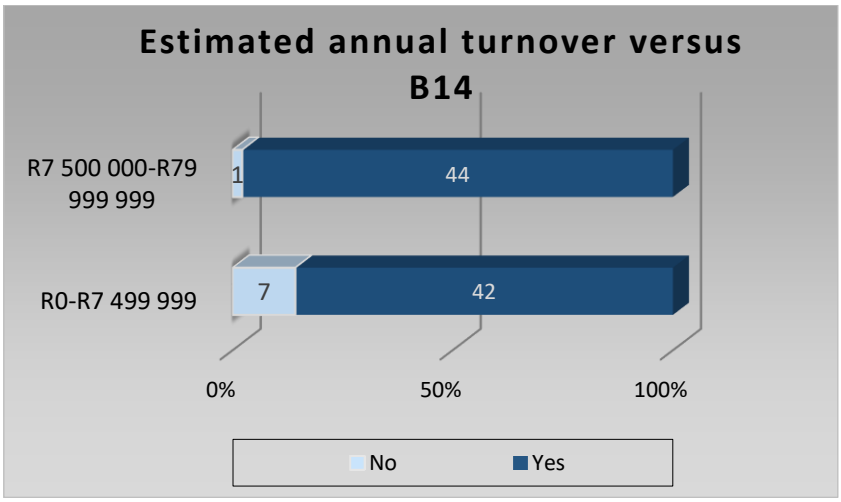

Figure 4.76: Estimated annual turnover versus B14

There is a statistically significant difference between estimated annual turnover with respect to the statement: “Management makes available adequate resources and tools to detect and prevent fraudulent activities” (P-value=0.0405 (Fisher-Exact test)). The proportion of respondents from businesses with R0–R7 499 999 estimated annual turnover who said they disagree to strongly disagree is greater than those from businesses with R7,500,000–R79,999,999 estimated annual turnover (Figure 4.77).

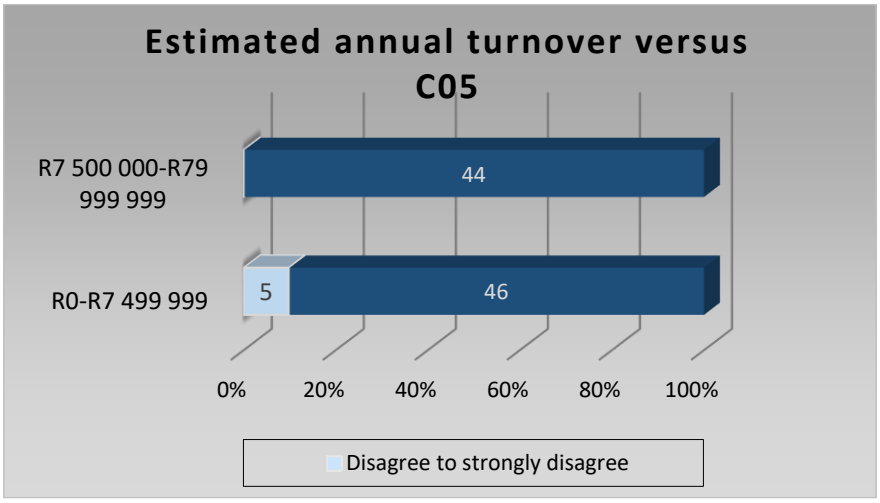

Figure 4.77: Estimated annual turnover versus C05

In light of the above results from 4.70–4.77, statistically significant differences revealed that the control environment of micro-businesses was ineffective in greater proportion than the control environment of small and medium businesses with respect to the following: 1) having an alarm system in the business, 2) transactions being authorised by a person other than the person who recorded them, 3) quality and quantity controls being performed when goods are moved within the business (i.e., from the storeroom to the shelves), 4) providing appropriate

supervision and training to staff until they have the required skills, 5) staff meetings and briefings being the medium for learning about internal controls, 6) offering a chance to staff to give their opinions (improvement suggestions) on the controls implemented, 7) management making available adequate resources and tools to detect and prevent fraudulent activities. These results also showed that there were more small and medium businesses in proportion to the micro businesses that disagreed to strongly disagreed that their internal controls, implemented in their businesses, contributed to the mitigation of internal fraud. Clearly, this can be an alert that the internal control environment adequately helps to address the risk of internal fraud because of ineffective internal controls. These businesses would need to improve their control environment to appropriately combat the risk of internal fraud.

4.3.3.3 Chi-square test testing association between demographic variables

The Chi-Square test was used to test whether there were associations between the demographic variables. Take note as the aggregated categories for the demographic variables are used.

4.3.3.3.1 Business location versus rest of demographic variables

No statistically significant associations exist between the business location and the rest of the demographic variables.

4.3.3.3.2 Period of business in existence versus rest of the demographic variables

No statistically significant associations exist between period of business and the rest of the demographic variables.

4.3.3.3.3 Position in business versus rest of demographic variables

There is a statistically significant association between position and highest level of education. It seems that more business owners business have higher levels of education than the managers (N=91; Chi-Square Value=6.0153; DF=2; P-value=0.0494) (Figure 4.78).

The inferential statistics were performed by means of the Chi-Square test testing association between demographic variables (see sections 4.3.3.3.1–4.3.3.3.5). The results showed no statistical relationship between the business location and the rest of the demographic variables. Furthermore, there was no statistical relationship between the period of business existence and the rest of the demographic variables. However, a statistical relation was found between the respondents' occupation and their education level. In short, the majority of business owners had a higher education than the majority of business managers. In addition, taking into account the results in Figure 4.78, it seems that the longer the respondents occupy their positions in the business, the higher their level of education is. This could be attributed to

the need for upskilling to maintain themselves in managerial positions and to be able to run their businesses well to achieve business objectives.

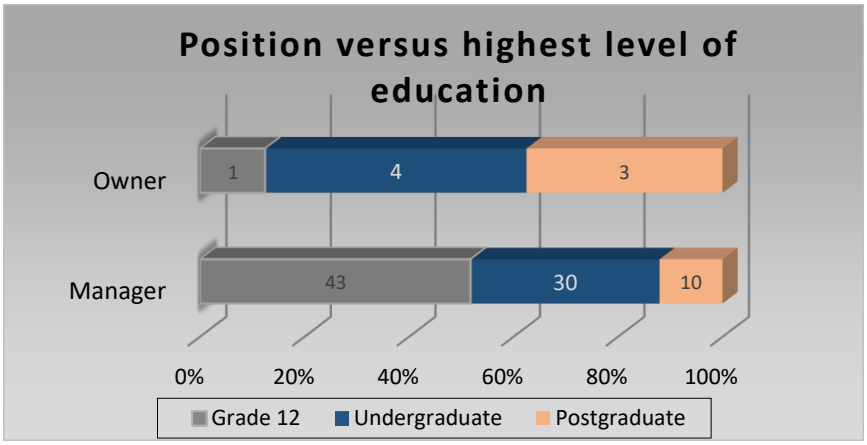

Figure 4.78: Position versus highest level of education

4.3.3.3.4 Period in position versus rest of demographic variables

There is a statistically significant association between the period in position and the highest level of education. It seems that the longer the respondents are in their position, the higher the level of education (N=91; Chi-Square Value=13.4886; DF=4; P-value=0.0091) (Figure 4.78).

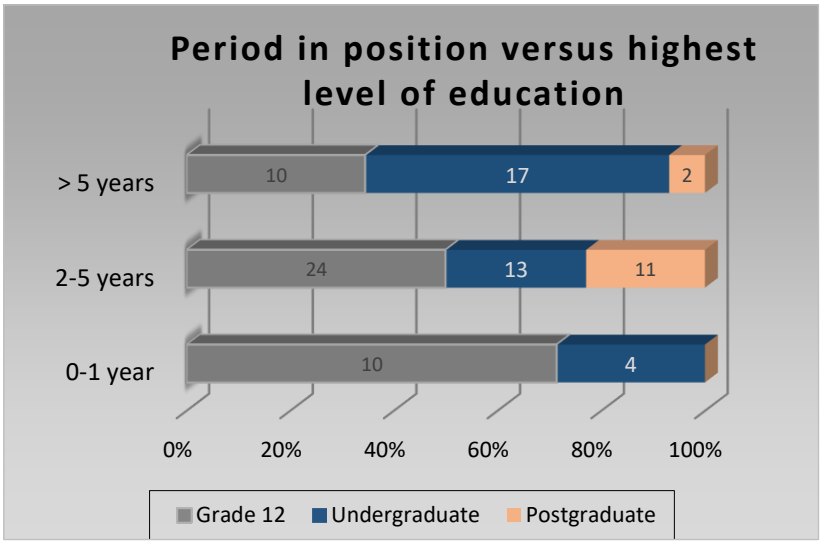

Figure 4.79: Period in position versus highest level of education

4.3.3.3.5 Number of employees versus rest of demographic variables

There is a statistically significant association between the number of employees and the highest level of education. It seems that there are more respondents with their highest level of education being undergraduate in businesses employing 11–250 employees than in businesses employing 0–10 employees (N=91; Chi-Square Value=11.2666; DF=2; P-value=0.0036) (Figure 4.80).

Therefore, based on Figure 4.80, it could be argued that respondents with the highest level of education were found in greater proportion in enterprises that employed 11–250 employees as opposed to enterprises that employed at most 10 employees. An inference can be made that as much as all these respondents could manage their businesses, respondents with at most 10 employees would likely possess advanced skills to manage their business (including managing the risk of internal control by establishing an appropriate control environment).

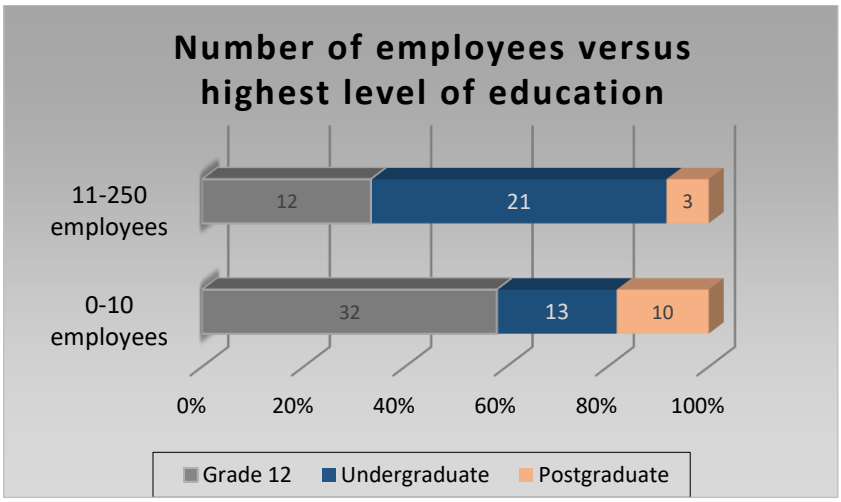

Figure 4.80: Number of employees versus highest level of education

There is a statistically significant association between the number of employees and the estimated annual turnover of the business. It seems that the more employees there are in the business, the higher the estimated annual turnover (N=96; Chi-Square Value=22.0891; DF=1; P-value=<0.0001) (Figure 4.81).

Taking into account the results in Figure 4.81, it can be concluded that enterprises with higher turnover employed more employees than enterprises with lower turnover. This can be explained by the fact that they would normally have sufficient financial resources to afford to employ more employees to achieve their related business objectives. From a size point of business operations, it also makes sense that businesses with higher turnover would employ more staff because of extensive business operations to achieve such turnover. The more employees a business has, the more there is the risk of internal control (see Chapter 2). Therefore, managers and owners should be aware of this to be able to take the proactive initiative to mitigate the risk of internal fraud.

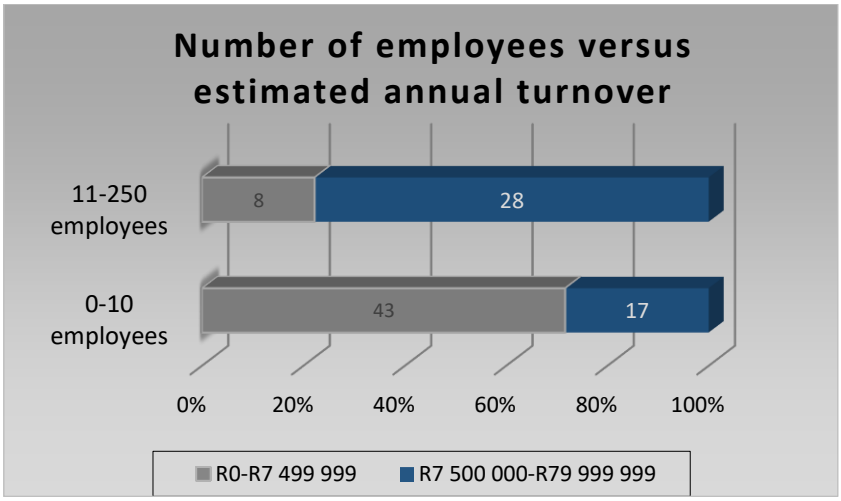

Figure 4.81: Number of employees versus estimated annual turnover

4.4 Discussion and conclusions

The following analogies can be drawn from results obtained through this survey with respect to the implementation of fraud prevention measures and internal controls:

- The majority of respondents said they agree to strongly agree with the following implementation of fraud prevention measures and internal controls statements:
  - Cash count is performed regularly.
  - Passwords are required for accessing the information on computers.
  - Business transactions are captured and documented.
  - Quality and quantity controls are performed upon receiving stock.
  - Only valid transactions and events can be processed in their business.
  - Transaction documents are sequentially numbered.
  - An inventory count is conducted periodically.
  - All write-offs and credit notes are approved by management.
  - There are disciplinary measures such as warnings, penalties etc., in place.
  - Quality and quantity controls are performed when selling stock.
  - Appropriate supervision and training to staff are provided until they have mastered the required skills.
  - Quality and quantity controls are performed when goods are moved within the business.
  - Quality control is performed on the stock in storage.
  - Various financial reconciliations are performed periodically.
  - All transactions are authorised by management or designated personnel.
  - Internal control is established by management.
  - Policies or rules exist regarding the personal use of business assets.
  - Management performs an independent check on the staff's various tasks.

- There exists an alarm system at their business premises.
- Internal control activities help the business safeguard assets.
- Internal control assists in detecting fraudulent activities in their business.
- Access to tills (or cash safes) is limited to authorised personnel.
- Management established formal procedures for reviewing and disposing of outdated or unsellable inventory items.
- There should be source documents on business transactions (reverse coded and change of statement wording to accommodate negative results).
- Internal controls implemented in their business contribute to the mitigation of internal fraud.
- CCTV camera footage is used in their business.
- There are security controls at the entrance of their business premises to reduce the chance of unauthorised assets being moved out of their business.
- Proper segregation of duties is maintained to avoid employee collusion.
- Transactions are reviewed by another person who was not involved in recording those transactions.

- There is not a clear outcome for the following implementation of fraud prevention measures and internal controls statements:
  - All the controls are working properly in their business (reverse coded and change of statement wording to accommodate negative results).
  - The person that makes payments does not authorise those transactions.
  - The person that authorises transactions does not record such transactions.
- The business functions that put in the most effort regarding internal controls are mainly:
  - All of the business functions listed.
  - Sales.
- Most respondents indicated that businesses maintain a cash management system to monitor all cash receipts and payments.
- The cost of implementing good internal control in the business is mainly perceived as moderately expensive and very expensive.
- All the businesses in the survey are perceived to have enough skill to design and implement an adequate internal control system.
- The problems faced regarding internal controls are mainly none and a loss of inventory from time to time.
- The main criteria to determine the adequacy of internal control are first if it can address the risk, and secondly, if a benefit is expected.

The following analogies can be drawn from the results obtained through this survey with respect to the communication of fraud prevention measures and internal controls:

- The majority of respondents said they agree to strongly agree with the following communication of fraud prevention measures and internal controls statements:
    - The staff are sufficiently familiar with the business's policies and procedures.
    - Fraud is any intentional act or omission designed to deceive others, resulting in the victim suffering a loss and/or the perpetrator achieving a gain.
    - There is a channel to report the occurrence of fraudulent acts or control weaknesses.
    - Staff meetings and briefings are the media for learning about internal controls.
    - Business deals with confidentiality of the information about the person who exposes any fraud act happening in the business.
    - Red flags (such as employees experiencing financial pressures).
    - The business maintains a fraud whistle-blower programme.
- It should, however, be noted that a third of the respondents disagreed with the last statements in the previous paragraph.
- Half of the respondents participate in an anti-fraud awareness programme or company ethics training.
- Almost all the respondents transmit a message to the new employee about the company's values, culture, and operating style.
- Almost all the respondents are familiar with the business code(s) of conduct for their business.
- Almost all the respondents explain the consequences of non-compliance with the business's values to their staff.
- A third of the respondents are reluctant to report a violation or fraud if it was committed by a colleague dear to them.
- Most of the respondent's staff have access to the company policies and procedures.
- Most of the respondents offer a chance to their staff to give their opinions (improvement suggestions) on the controls implemented.
- The channel of communication to communicate the implementation of internal controls mostly used is staff meetings.
- Nearly three-quarters of the respondents think that internal fraud is likely to be committed by anyone within the business.

The following analogies can be drawn from the results obtained through this survey with respect to the responsibilities of management in establishing a sound control environment:

- The majority of respondents said they agree to strongly agree with all the responsibilities of management in establishing a sound control environment statement listed. Only a small portion of the respondents did not agree.

The following analogies can be drawn from the results obtained through this survey with respect to the statement groupings of the researcher:

- The majority of respondents said agree to strongly agree with all of the statements with respect to implementing fraud prevention measures and internal controls (Part 1 as per researcher). Only a small portion of the respondents did not agree.
- The majority of respondents said they agree to strongly agree with most of the statements concerning implementing fraud prevention measures and internal controls (Part 2 as per researcher). However, for the statement “Sometimes it is acceptable to have no source document on business transactions”, more than half of the respondents said they disagree or strongly disagree. Moreover, for the statement “There are controls which are not working properly in our business”, slightly more respondents said they disagree and strongly disagree than those who said they agree and strongly agree.
- The majority of respondents said they agree to strongly agree with all the statements with respect to the use of independent checks as an internal control activity. Only a small portion of the respondents did not agree.
- For the use of segregation of duty as an internal control activity, the statements are sorted from the statement the respondents agreed the most with to the statement the respondents agreed the least with.
    - All transactions are authorised by management or designated personnel (91.7% said they agree to strongly agree).
    - Proper segregation of duties is maintained to avoid employee collusion (76.0% said they agree to strongly agree).
    - Transactions are reviewed by another person who was not involved in the recording of those transactions (70.8% said they agree to strongly agree).
    - The person that makes payments does not authorise those transactions (54.1% said they agree to strongly agree).
    - The person that authorises transactions does not record such transactions (47.9% said they agree to strongly agree).
- For the use of proper authorisation as an internal control activity, the statements are sorted from the statement the respondents agreed the most with to the statement the respondents agreed the least with:
    - All write-offs and credit notes are approved by management (94.8% said they agree to strongly agree).

- All transactions are authorised by management or designated personnel (91.7% said they agree to strongly agree).

- For the use of adequately designed documents as an internal control activity, the statements are sorted from the statement the respondents agreed the most with to the statement the respondents agreed the least with:
  - The business transactions are captured and documented (97.9% said they agree to strongly agree).
  - The transaction documents are sequentially numbered (e.g., each invoice has a unique invoice number) (95.9% said they agree to strongly agree).
- For the use of safeguarding of assets as an internal control activity, the statements are sorted from the statement the respondents agreed the most with to the statement the respondents agreed the least with:
  - There exists an alarm system at their business premises (97.9% said they agree to strongly agree).
  - Access to tills (or cash safes) is limited to authorised personnel (e.g., each invoice has a unique invoice number) (84.3% said they agree to strongly agree).
  - CCTV camera footage is used in their business (79.2% said they agree to strongly agree).
  - There are security controls at the entrance of their business premises to reduce the chance of unauthorised assets being moved out of their business. (77.1% said they agree to strongly agree).

The following analogies can be drawn from the results obtained through this survey with respect to the demographic properties of the survey:

- The survey contains multiple types of businesses.
- These businesses are located mainly in the City Bowl (40.6%), Southern suburbs (25.0%), Northern suburbs (15.6%), and Western suburbs (11.5%) of the Cape Metropole.
- More than half of the businesses exist (54.2%) for more than 10 years, 29.2% exist for 2–5 years and 16.7% exist for 6–10 years.
- Most of the respondents to this survey are managers of these businesses (91.7%) and 8.3% are the owners of these businesses.
- The respondents are mostly in their position for 2–5 years (53.1%), with 15.6% in their position for 0–1 years, 15.6% for 6–10 years, and 15.6% for more than 10 years.
- The majority of the respondents have Grade 12 (45.8%) or an undergraduate diploma/degree (35.4%).

- Sixty-two point five per cent (62.5%) of these businesses have 0–10 employees in their business, 28.1% have 11–50 employees, and 9.4% have 51–250 employees.
- Fifty-three point one per cent (53.1%) of these businesses have an annual turnover of R0–R7,499,999, 30.2% have an annual turnover of R7,500,000–R24,999,999, and 16.7% have an annual turnover of R25,000,000–R79,999,999.

This chapter analysed the primary quantitative data collected from the respondents. To give meaning to these data, the data were converted into arranged results/findings that made it possible to perform relevant interpretations and discussions. These discussions aligned with the research objectives in that they appropriately addressed the research question. The analysis of the collected quantitative data was preceded by the validity and reliability tests as they were to meet certain criteria (previously mentioned), constituting the cornerstone for presenting results.

In consideration of the above, descriptive statistics were firstly performed on the demographic information of respondents and the demographic information of the sampled retail SMMEs. Secondly, descriptive statistics were performed on fraud prevention measures and internal controls utilised by sampled retail SMMEs. Thirdly, descriptive statistics were performed on the communication of fraud prevention measures and internal controls. Lastly, descriptive statistics were performed on the management responsibilities of the sampled retail SMMEs in establishing a sound control environment. Various inferential statistics were used for data analysis to measure the statistical significance of the research results. These inferential statistics consisted of testing goodness of fit for each categorical variable, Chi-Square test for demographic variables versus measuring variables, and Chi-Square test testing association between demographic variables.

Emanating from the data analysis, it was found that these business entities were aware of the risk of internal fraud and that they made use of customised fraud prevention measures and internal control with the intention to combat the risk of internal fraud. The results indicated that the sampled retail SMMEs had a good control environment which fostered the implementation of a handful of customised control measures to mitigate the adverse effects of the fraud risk. The management of these business entities was portrayed as having a positive attitude towards establishing counter-fraud initiatives and a positive attitude to ethical behaviour. By so doing, the management exercises oversight responsibility on the entity's overall internal control. Management was also responsible for designing and implementing internal controls and fraud prevention measures.

It takes knowledge and skills to design and implement internal controls that can assist the business in appropriately addressing fraud risk. That could be the reason why the individuals managing these business entities are predominantly individuals (94.8% of the total respondents) who have studied at least to matric. The majority of respondents agreed that they have policies and procedures to aid with compliance with the business' internal control, culture, values and vision. Staff members are aware of the consequences of non-compliance because there is accountability on an individual level. Moreover, the management of the sampled SMMEs demonstrate a commitment to improving their competence through various ethical training or anti-fraud awareness programmes, although 50% of SMMEs' management did not actually participate in ethics training or anti-fraud awareness programmes.

The management of SMMEs should consider participating in the anti-fraud awareness programme or company ethics training because this training contributes to creating and fostering a sound control environment to combat irregularities (including internal fraud). In turn, this empowers employees to engage in fighting internal fraud. Most sampled retail SMMEs implemented internal controls that revolve around preventing internal fraud within their business entities and effectively communicating to their staff members the risk of fraud and its mitigation initiatives. Having these controls in place places the management in a better position to meet their business objectives as internal provides reasonable assurance to positively address the risk of fraud and ultimately enhance the achievement of their business objectives (Douglas, 2018).

The management of these business entities largely believe that the internal controls they implemented contribute to mitigating internal fraud. Thus, it was not surprising that most sampled retail SMMEs have been in existence for more than 10 years at the time of the research. It seems that these retail SMMEs have a sound control environment that contributes to triggering the mitigation of internal fraud. It is possible that respondents could have been biased when they completed the survey, or they might have had a misperception pertaining to the adequacy and/or effectiveness of their (customised) implemented internal control activities within their respective SMMEs. It could also be attributed to the imperative fraud awareness or alert because of the turmoil caused by the COVID-19 crisis. As previously mentioned, during the COVID-19 crisis, SMMEs have been more vulnerable to the risk of fraud.

Thus, these business entities are likely to conduct a thorough improvement review of internal controls to avoid being consumed by the risk of internal fraud. To address these possibilities to a reasonable extent, respondents were asked whether internal control deficiencies are experienced in their respective retail business entities. It was found that although most of the sampled retail SMMEs seemed to have a sound control environment, they experienced

challenges in having effective internal controls as more than 50% of the respondents had evident internal control deficiencies, which led to the realisation of various risks, including the risk of internal fraud.

CHAPTER 5: FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This study was conducted with the main purpose of addressing the identified research problem (see section 1.2) by means of providing answers to the questions, which were at the heart of this research. These questions consisted of the main research question and four investigative questions relevant to the research objectives (see section 1.4). In addition, the first and last investigative questions and research objectives were partially investigated and achieved through the assistance of an extensive literature review (see Chapter 2).

This empirical research was achieved through the assistance of the literature review together with the primary data, which tremendously assisted in answering the overall research questions.

Following from the above, relevant concepts were conceptualised to provide a solid foundation for this study:

- SMMEs (see section 2.2)
- Risk (see section 2.3)
- Risk management (see section 2.3.2)
- Operational risk (see section 2.4)
- Fraud (see section 2.5)
- Internal control (see section 2.6)

Although the literature review addressed the key variables pertinent to this study, it also served as a crucial input to developing the survey questionnaire (see Appendix A) used in this study as the data collection instrument to obtain data from SMME owners and/or managers, select accessibly reachable participants to provide the required information, and set a list of characteristics to ensure that the population is adequately represented.

The analysis of the data collected was aided using descriptive statistics and inferential statistics. Meaning was given to the above data analysis by presenting and discussing results in Chapter 4 under the following headings:

- SMME demographics and delineation (position of respondents in their respective businesses, number of employees, and years their businesses have been in existence).
- Fraud prevention measures and internal control activities utilised in South African retail SMMEs.
- Communication of fraud prevention measures and internal controls.

- Perception of respondents regarding the responsibilities of management in establishing a sound control environment.

To adequately draw conclusions, the following sections of this chapter revisit the problem statement, the research objectives, the research questions, the research significance, and contribution of this study. This is done by relating the latter to the presented results to ensure that the results are relevant and consistent with the study. The analytical process followed thus far is graphically depicted in Figure 5.1 below, which places the chapters in context with the overall research objectives and indicates the relative positioning of this chapter.

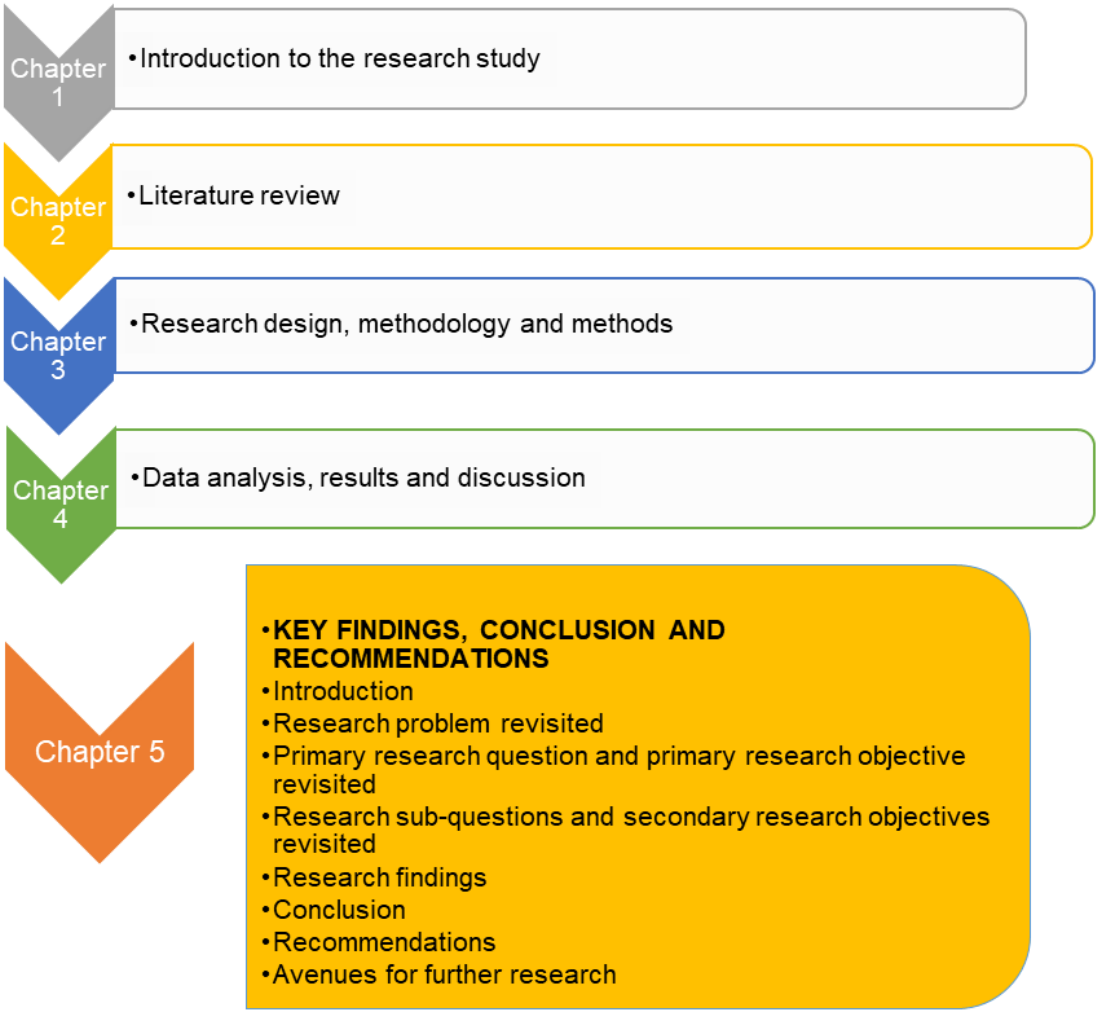

Figure 5.1: Detailed layout of Chapter 5—Conclusion and recommendations

5.2 Research problem revisited

The primary objective of this research study was to solve the following research problem (see Chapter 1, section 1.2):

Internal fraud is not adequately mitigated in retail SMMEs because of the lack of a sound control environment.

The background to the research problem led to developing a perception that internal fraud is inadequately mitigated in retail SMMEs because of the lack of a sound control environment. This perception was motivated, inter alia, by the following contributing factors as revealed in the literature review:

- A large proportion of retail SMMEs are owned or managed by individuals who often have no/little interest in internal controls. Instead, they tend to focus more on their business operations (Mutezo, 2015).
- Small businesses have been reported to encounter the highest fraud instances (ACFE, 2014).
- The lack of managerial skills constitutes one of the major challenges SMMEs face, and internal controls seem to be expensive to implement in SMMEs (Siwangaza et al., 2014).
- SMMEs have a weak business continuation rate with significant failures of almost 50% within the first 5 years of trading and two-thirds failing within 10 years of trading (Yusoff et al., 2018).

The lack of a control environment or poor control environment consequently causes SMMEs to be more susceptible to risks of fraud (given its highly inherent nature), which negatively affects their ability to achieve their business objectives, and in turn leads to business failure (COSO, 2013). The establishment of a sound control environment is likely to strengthen these business entities' ability to provide a reasonable assurance in addressing the risk of fraud and ultimately improving their business continuation ability.

5.3 Primary research question and primary research objective revisited

As previously mentioned, it was necessary to conduct this research study to address the identified research problem. Therefore, the below main research question was posed to help find adequate information for addressing the research problem:

RQ: To what extent is the control environment effective in mitigating internal fraud in retail SMMEs?

With the above question, the aim sought to determine the effectiveness of the control environment in mitigating internal fraud in retail SMMEs in the Cape Metropole. Further investigative research questions and related objectives were formulated to answer the main research question substantially.

5.4 Research sub-questions and secondary research objectives revisited

This study used four investigative research questions with respective research objectives to help obtain and build relevantly adequate information to address the identified research problem. The investigative research questions and their respective research objectives are revisited below:

5.4.1 First investigative research question and respective research objective revisited

To answer the research question, the first investigative question is worded as follows:

> *RSQ 1: What are the responsibilities of SMME owners and/or managers regarding internal control systems and preventing fraud?*

The above investigative question was posed to achieve the following objective:

> *To identify the responsibilities of SMME managers and/or owners in establishing a sound control environment conducive to mitigating fraud.*

The South African economy is an undesirable environment for SMME business entities. These organisations face a range of non-exhaustive challenges, which the literature puts forth. Yet, the management is expected to manage these businesses as best possible to bring them closer to achieving their obligations and attaining their business objectives. Management of retail SMMEs is often regarded as lacking adequate skills to combat risks because their focus is mainly on business profit-making activities. Whether they can manage their risks or not, the inherent nature imposes itself to be present regardless of measures put in place.

Of the existing risks, fraud appears to be one of the pertinent risks that businesses should deal with in a seriously committed manner. It is important to note that no business can be seen as immune from fraud risk. The pandemic has placed more pressure on individuals (whether natural or juristic). In other words, it has contributed to the need to commit fraud. Internal fraud is conceptualised as any intentional act or omission within the business designed to deceive others, resulting in the business suffering a loss and/or the staff member achieving a gain.

Management has to ensure that the business is well managed by ensuring that controls exist to curb the realisation of the risk of fraud. The management's day-to-day tasks in the business include considering problems and deciding how to deal with them, implementing courses of action, and reviewing decisions and actions.

Management of the sampled retail SMMEs is evident to be responsible for establishing a sound control environment within their business entities.

5.4.2 Second investigative research question and respective research objective revisited

To answer the research question, the second investigative question is worded as follows:

RSQ 2: What is management's attitude towards internal control and zero tolerance to fraud?

The above investigative question was posed to achieve the following objective:

To determine the status of management attitude regarding internal control and zero tolerance to fraud.

Management's attitude towards internal control and zero tolerance to fraud can be conceptualised as the magnitude of control consciousness with which management establishes a control environment to combat the risks as well as inclining towards portraying a counter fraud attitude. This is achieved by becoming a proponent or partisan of internal controls. The benefit of such an attitude is that it would help combat the desires and the temptation to commit fraud within the business.

The attitude of the management of the sampled retail SMMEs clearly shows that these business entities are undertaking customised initiatives to mitigate internal fraud and establishing counter-fraud initiatives and a positive attitude to ethical behaviour. Alternatively, their control environment spurs an overall management attitude to proactively work towards implementing and assessing internal control activities.

5.4.3 Third investigative research question and respective research objective revisited

Intending to answer the research question, the third investigative question is worded as follows:

RSQ 3: To what extent are fraud prevention measures communicated to SMME staff?

The above investigative question was posed to achieve the following objective:

To determine the extent to which staff are aware of fraud prevention measures.

The management of the sampled retail SMMEs seemed to effectively communicate to their staff members the risk of fraud and its mitigation initiatives. This helped to create awareness of internal fraud among staff within their respective businesses.

The management of retail SMMEs predominantly underwent various ethical or anti-fraud training to enhance their abilities to combat internal fraud; the management also provided adequate supervision and training to staff till they obtained the required skills. Hence, the majority of respondents believed that staff were aware of fraud prevention measures implemented in their businesses. The management mostly used staff meetings to communicate the implementation of internal controls and fraud prevention measures to their staff. This communication enhanced the staff's ability to be aware of the company policies and procedures. Hence, the majority of respondents would not be reluctant to report fraud if it was to be committed by someone dear to them. This demonstrated that they possess an attitude of zero tolerance to fraud.

5.4.4 Fourth investigative research question and respective research objective revisited

To answer the research question, the fourth investigative question is worded as follows:

> *RSQ 4: To what extent are fraud prevention measures and internal controls implemented?*

The above investigative question was posed to achieve the following objective:

> *To determine the extent to which fraud prevention measures and internal controls are implemented in SMMEs.*

The management of the sampled retail SMMEs seemed to have customised internal controls and fraud prevention measures in place. Their control environment is somehow triggered by the desire or determination to combat the risk of fraud. Accordingly, they have implemented various internal controls and fraud prevention measures that sought to detect or mitigate the risks to their businesses could be exposed to. Internal control activities are conceptualised as actions based on implemented policies and procedures by the management, designed to reasonably mitigate the risks that may adversely affect the business from achieving its objectives. The customised internal controls implemented by the sampled retail SMMEs included proper authorisation activities, independent checks, safeguarding of assets, and adequate document usage and design.

According to the literature review in Chapter 2, the economic environment in which these businesses operate is regarded as harsh, which means they face many challenges and risks that adversely affect their business continuation ability. The breakout of the COVID-19 crisis further worsened the economic landscape in which these businesses could operate. This crisis created more opportunities for the risk of internal fraud. One of the eminent challenges SMMEs

are faced with is inadequate management of risks attributed to being unskilled and having limited resources to design and implement appropriate internal controls. Nevertheless, internal controls are the appropriate mechanisms to mitigate risks and reasonably draw closer to attaining business objectives.

Drawing from the results and discussions, the control environment of the sampled retail SMMEs fostered the mitigation of internal fraud, to some extent, by the implementation of internal controls and fraud prevention measures. The inference was made that the control environment of these businesses helped mitigate internal fraud because of the fraud alert attributed to the turmoil caused by the COVID-19 crisis. It could also be since there have been a number of research studies on SMMEs since these businesses are regarded as the poverty alleviation in the country. These studies will help them improve the management of their businesses (including addressing the risk of internal fraud) since businesses are likely to face adverse consequences without managing their business risks (Dvorsky, Belas, Gavurova & Brabenec, 2021).

5.5 Research findings

In this research study, the following analogies were drawn based on the four research sub-questions asked:

5.5.1 What are the responsibilities of SMME owners and/or managers regarding internal control systems and preventing fraud?

The South African economy is regarded as an undesirable environment for SMMEs to do business. These businesses are vulnerable to a range of risks, of which internal fraud is among the most prevalent. Despite the undesirable environment, the onus remains with the management of these businesses to ensure that their respective business objectives and obligations are achieved. The literature reveals that retail SMMEs' management is often regarded as lacking adequate skills to combat risks simply because their focus is mainly on business profit-making activities. Without proper management of risks, SMMEs will continually be consumed by risks, as some risks, such as internal fraud, are inherent to any business. Thus, no business is immune to fraud risk. Furthermore, the pandemic has put more pressure on individuals (whether natural or juristic). In other words, it has contributed to the need to commit fraud.

The findings revealed that the management of the sampled retail SMMEs is evident to be responsible for establishing a sound control environment within their business entities. They also served as the first line of defence in the sense that they should design and implement controls that help to mitigate risks (including the risk of internal fraud). Additionally, the

management of the sampled retail SMMEs significantly assumed the responsibility of establishing a sound control environment through designing and implementing fraud prevention measures. Management is largely portrayed to have a tone that promotes a conducive business environment in which violations of internal control or internal fraudulent activities are mitigated. The majority of the respondents confirmed that in their respective businesses, the management is responsible for measuring the effectiveness of internal controls and the preventive measures that have been put in place with the intention to mitigate the risk of internal fraud. Surely from the results obtained, the sampled retail SMMEs use customised internal controls to detect and prevent fraudulent activities.

The majority of business owners and/or managers of the sampled retail SMMEs seemed to be very knowledgeable of their responsibilities to design and implement internal controls to reduce the risk of internal fraud. To ascertain whether they had clearly understood their responsibilities, they were asked to describe three (3) actions they would likely take if they realised that some inventory and cash were lost in their businesses because of theft or any unexplained reason such as internal fraud. Most respondents favourably listed their course of action regarding internal controls to put in place to mitigate a similar occurrence from happening. However, a minority of the sampled respondents were unsure what internal control measures to take in the given scenario. This showed clearly that owners and/or managers of SMMEs still need to acquire more skills or knowledge in dealing with this kind of business situation where internal control initiatives and fraud prevention measures are required. The three actions asked were not representative of an exhaustive list of actions respondents needed to take to remedy the situation. However, it was simply the number the researcher chose to indicate whether respondents were comprehensively aware of their responsibilities in a given business situation. The management exercised oversight responsibility on the entity's overall internal control. Management was also responsible for designing and implementing internal controls and fraud prevention measures. It takes knowledge and skills to design and implement internal controls that can assist the business in appropriately addressing fraud risk. That could be why the individuals managing these business entities were predominantly dominated by individuals who have studied at least to matric level.

5.5.2 What is management's attitude towards internal control and zero tolerance to fraud?

Management's attitude regarding internal control and zero tolerance to fraud may be conceptualised as the degree of control consciousness with which management establishes a control environment to mitigate risks while also displaying a counter-fraud attitude. The advantage of adopting such an attitude is that it aids in combating the urge and temptation to commit fraud within the business. The attitude of the management of the sampled retail

SMMEs clearly showed that these business entities are taking customised initiatives to mitigate internal fraud. In other words, their control environment spurs an overall management attitude to work towards implementing and assessing internal control activities proactively. As a result, the management of these businesses was portrayed as having a positive attitude towards establishing counter-fraud initiatives and a positive attitude to ethical behaviour.

The majority of respondents agreed that they had policies and procedures to aid with compliance with the business' internal control, culture, values and vision. Staff members were aware of the consequences of non-compliance because there was accountability on an individual level. Moreover, the management of the sampled SMMEs demonstrated a commitment to improving their competence through various ethical training or anti-fraud awareness programme. This empowers employees to engage in fighting internal fraud.

5.5.3 To what extent are fraud prevention measures communicated to SMME staff?

The communication about fraud prevention measures and internal controls is crucial in any business since it allows everyone to be aware of the associated risks and know what it takes to mitigate them. Hence, a question was asked to establish whether there was communication or awareness of fraud in the sampled retail businesses. It seemed apparent that the sampled retail SMMEs were aware of the risk of fraud within their business entities and this was communicated from the management level down to employees so that everyone in the organisation could adhere to the good conduct of zero tolerance to fraudulent activities.

To further understand whether there was a sound control environment in which communication within the respondents' businesses supported the awareness of what fraud is as well as encouraging or enforcing its mitigation, respondents were asked whether they participated in fraud-related training within their respective businesses. The results indicated that 50.5% of the respondents participated in company ethics or anti-fraud awareness training. This training created and fostered a sound control environment to combat irregularities (including internal fraud). It should be noted that almost half of the respondents did not attend this training. The inference was made that limited resources could be the reason that these businesses did not find it essential to attend the training related to anti-fraud awareness or ethics. In total, 97.9% of the respondents said they are familiar with their business code(s) of ethics, while 96.8% of the respondents confirmed that their management communicates to the new employee(s) the company's values, culture, and operating styles. This helped emphasise awareness to avoid non-compliance or irregularity because of the lack of knowledge. The majority of respondents communicate to their team the consequences of non-compliance with the business's values. To ascertain whether the management of the sampled retail SMMEs had a zero-tolerance attitude to internal fraud, they were asked whether they would be reluctant to report a violation

or fraud if it were committed by a colleague who is dear to them. It was found that 67.0% of the respondents would not be reluctant to report a violation or fraud regardless of whether it was committed by someone dear to them.

The management of the sampled retail SMMEs was asked to describe the channel of communication mostly used to communicate the implementation of internal control within their respective business entities. In total, 81.1% of respondents stated that management preferred staff meetings for communicating the implementation of internal controls, while 15.8% said management preferred using emails, and 2.1% said they use other methods of communication. In contrast, 1.1% of respondents said they do not communicate the implementation of internal controls.

For the management to attribute accountability on issues pertaining to internal controls and internal fraud, respondents were asked to provide their perceptions of who can commit fraud within their business entities. This question was critical because it showed who the target could be regarding the internal control of their respective businesses. It was found from the results that 74.7% of respondents were of the view that internal fraud is likely to be committed by anyone in the business, 18.9% of respondents stated that internal fraud is likely to be committed by the employee(s), 4.2% of respondents opined that internal fraud is likely to be committed by the manager(s), and 2.1% of respondents perceived internal fraud as something likely committable by business owners.

5.5.4 To what extent are fraud prevention measures and internal controls implemented?

It was found that these business entities were aware of the risk of internal fraud and used customised fraud prevention measures and internal control to combat the risk of internal fraud. The results indicated that the sampled retail SMMEs had a good control environment, which fostered the implementation of a handful of customised control measures to mitigate the adverse effects of the fraud risk. Most sampled retail SMMEs implemented internal controls that revolved around preventing internal fraud within their business entities and effectively communicated to their staff members about the risk of fraud and its mitigation initiatives. These controls place the management in a better position to meet their business objectives as internal provides reasonable assurance to positively address the risk of fraud and ultimately enhance the achievement of their business objectives (Douglas, 2018). The management of these business entities largely believed that the internal controls they implemented contributed to mitigating internal fraud. Thus, it was not surprising that most sampled retail SMMEs existed for more than 10 years. It seemed that these retail SMMEs had a sound control environment that contributed to triggering the mitigation of internal fraud. However, it could be probable that

respondents were biased when they completed the survey or else they possibly had a misperception pertaining to the adequacy and/or effectiveness of their (customised) implemented internal control activities within their respective SMMEs. It could also be attributed to the imperative fraud awareness or alert because of the turmoil caused by the COVID-19 crisis. As previously mentioned, during the COVID-19 crisis SMMEs have become more vulnerable to the risk of fraud. Thus, these business entities are likely to do a thorough improvement review of internal controls to avoid being consumed by the risk of internal fraud prudently. To address these possibilities to a reasonable extent, respondents were asked whether internal control deficiencies are experienced in their respective retail business entities. It was found that although most of the sampled retail SMMEs seemed to have a sound control environment, they experienced challenges in having effective internal controls as more than 50% of the respondents had evident internal control deficiencies, which led to the realisation of various risks including the risk of internal fraud.

5.6 Conclusion

This research study focused on determining the effectiveness of the control environment in mitigating internal fraud in retail SMMEs in the Cape Metropole. Surely, the importance of Small, Medium and Micro Enterprises (SMMEs) has increasingly been recognised globally since these business entities have become key players in the development of almost every country's economy. Essentially, they have become the panacea in stimulating economic growth in South Africa using creating jobs and ultimately alleviating poverty. The retail sector is perceived as one of the important sectors among the SMMEs because it constitutes a large portion of the existing SMMEs in South Africa. However, despite the said potentials of SMMEs, the literature indicated that their sustainability leaves much to be desired. This is because they are still subject to significant risk exposure, making it difficult for these business entities to achieve their objectives and have a weaker continuation rate since they are unlikely to survive in operation for a period longer than five years.

The risk of fraud is believed to be one of the most prevailing risks that hinder the attainment of business objectives and the smooth business continuation since it carries strategic, legal, financial, and operational consequences. As much as it is important to note that no business is immune to the risk of fraud, it is also worth mentioning that fraud losses can be tremendously destructive to businesses. The South African retail SMMEs are operating in an undesirable economic landscape which exposes them to enormous risks. This persistent risky environment was worsened by the COVID-19 crisis, which increased the likelihood (among staff members) of committing fraud internally within their respective businesses. The literature reveals that the occurrence of fraudulent activities is caused by the implementation of inadequate and/or ineffective internal controls, or the lack thereof. Therefore, it is evident that internal controls

and fraud prevention measures can be used as remedies to address the risk of internal fraud within retail SMMEs. In essence, the control environment is empirically believed to be the foundation of an adequate and effective internal control system.

The control environment describes a set of standards, processes, and structures that provide the basis for internal control across the organisation. The benefits associated with having a sound control environment include: 1) achieving strategic objectives, 2) providing reliable financial reporting to internal and external stakeholders, 3) operating the business efficiently and effectively, 4) complying with applicable laws and regulations, and 5) safeguarding assets.

Hence, this research study sought to determine the effectiveness of the control environment in mitigating internal fraud. Despite a low reported rate of fraud in SMMEs, the literature suggests that the fraud median loss in smaller organisations exceeds that in large organisations. Therefore, with the inherent characteristic of the risk of fraud, it was assumed that internal fraudulent activities were possible to occur in any business irrespective of its size. Furthermore, the existence of fraudulent activities among SMMEs was also noted in recent studies such as those conducted by Petersen et al. (2018) and Fatoki (2020). Therefore, it was worth knowing whether the control environment mitigated internal fraud in retail SMMEs in the Cape Metropole.

In terms of the sustainability of the sampled retail SMMEs, the results indicated that these entities had had good sustainability since they have mostly been in business operations for more than 5 years. The results also indicated that the sampled retail SMMEs were aware of the risk of internal fraud and used customised fraud prevention measures and internal control to combat the risk of internal fraud. It was then clear that the sampled retail SMMEs had a control environment which fostered the implementation of a handful of customised control measures to mitigate the adverse effects of the fraud risk. Their management portrayed a positive attitude towards establishing counter-fraud initiatives and a positive attitude toward ethical behaviour. This allowed the management to exercise the oversight responsibility on the entity's overall internal control system. The management indicated that it was their responsibility to design and implement internal controls and fraud prevention measures. Similarly, the literature suggested that management should be responsible for assuming such functions.

The management of the sampled SMMEs demonstrated a commitment to improving their competence through various ethical training or anti-fraud awareness programmes. In addition, there seemed to be effective communication on the risk of fraud and its mitigation initiatives, which empowered employees to fight internal fraud.

Most of the respondents were in operation for more than 10 years, which could be argued to be attributed to having a control environment that spurs mitigating risks (including internal fraud). Thus, the management of these business entities largely believed that the internal controls, as implemented in their respective businesses, contributed to mitigating internal fraud. On this basis, it seemed that these retail SMMEs had a sound control environment that contributed to triggering the mitigation of internal fraud. However, it could be probable that respondents could be biased when they completed the survey or else they possibly had a misperception pertaining to the adequacy and/or effectiveness of their (customised) implemented internal control activities within their respective SMMEs. It could also be because of the imperative fraud awareness or alert attributed to the turmoil caused by the COVID-19 crisis. As already mentioned, since the COVID-19 crisis, SMMEs have become more vulnerable and exposed to the risk of fraud. Consequently, these business entities are likely to do a thorough improvement review of internal controls to avoid being consumed by the risk of internal fraud prudently. Although the sampled SMMEs seemed to have implemented customised internal controls to mitigate the risk of internal fraud, these internal controls and fraud prevention happened to be not effective to a greater extent insofar as the majority of the sampled retail SMMEs experienced challenges in having effective internal controls because of evident internal control deficiencies, which led to the realisation of various risks, including the risk of internal fraud. In conclusion, the inference is that the control environment in South African retail SMMEs could be worsened by internal control deficiencies evident in these business entities as opposed to mitigating them.

From the research findings, it becomes evident that this study was relevant since it raised awareness among retail SMME owners and/or managers regarding the necessity of the control environment in mitigating internal fraud within their businesses. The findings of this study were used to make recommendations to SMME owners and/or managers on how to effectively address fraud through the control environment in order to improve their management philosophy and operating style, exercise adequate oversight responsibility, enforce accountability, and demonstrate a strong commitment to integrity and ethical values.

5.7 Recommendations

To address some of the above shortfalls and increase the effectiveness of the control environment in mitigating internal fraud in SMMEs, the following recommendations are proposed:

- The national government should implement more supportive initiatives in relation to funding and training stakeholders operating in retail SMMEs. The training can include an anti-fraud awareness programme and business management training workshops, to mention but a few.

- The national government should improve the economic landscape of the country.
- The management of the South African retail SMMEs should demonstrate more commitment to competence by undergoing training relevant to managing risks. This consists of building a skillset on internal control and risk management.
- The management of the South African retail SMMEs should continually identify or assess the risk of fraud to evaluate and analyse potential risks.
- The management of South African retail SMMEs should proactively take corrective control (measures) to address the identified and potential control deficiencies.

5.8 Avenues for further research

Whilst conducting this research study, new insights were identified as being possible for further research studies to be conducted in the future. These possible future research studies are listed below:

- The effectiveness of implemented internal control activities in mitigating internal fraud in SMMEs.
- The determinants of a sound control system in South African SMMEs.
- To determine the effectiveness of fraud prevention measures implemented by South African SMMEs
- The relationship between internal fraud and the sustainability of retail SMMEs in South Africa.

The above research studies, as suggested, will contribute towards enhancing the sustainability of South African SMMEs, as they will help to build awareness among South African SMMEs to strengthen their implementation of fraud prevention measures and internal control system to mitigate internal fraud.

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APPENDIX A: SURVEY

Dear Participant,

I am undertaking an academic research study to determine the effectiveness of the control environment in mitigating internal fraud in retail small, medium and micro enterprises (SMMEs) in the Cape Metropole, and you have been chosen as one of the sampled participants for this study. I would like you to help me obtain information pertaining to your experiences, challenges, and level of satisfaction regarding the control environment of your business. I humbly request your voluntary participation by providing honest responses applicable to the questions below.

You are assured the utmost anonymity and confidentiality with regards to the information you provide and that your answers will be used strictly for academic purposes.

For the purpose of this research study, the "control environment" is described as follows:

> *The commitment of management towards integrity, ethical behaviour, competency, and accountability. It also refers to the overall attitude of management in terms of internal controls with the intention to mitigate risks (including the risk of fraud).*

"Mitigation" within the context of this study is described as follows:

> *The process of reducing and combatting the likelihood of the occurrence of undesired risks.*

And finally, "internal fraud" is described as:

> *Any intentional act or omission within the organisation designed to deceive others, resulting in the victim suffering a loss and/or the perpetrator (e.g., staff member such as an employee) achieving a gain.*

It is envisioned that the outcome of this study may provide SMMEs invaluable information to enhance their management's conduct, philosophy, and operating style towards combatting the occurrence of fraudulent activities (whether in the course of business operations or not) within their business.

Section A: Implementation of fraud prevention measures and internal controls

Rate the following statements concerning your business situation by indicating (using an 'X') the most appropriate answer.

	Please indicate with an 'X' in the appropriate box	Strongly agree	Agree	Disagree	Strongly disagree
1	Internal control is established by management.				
2	Internal controls, implemented in your business, contribute to the mitigation of internal fraud.				
3	Internal control assists in detecting fraudulent activities in your business.				
4	Proper segregation of duties is maintained to avoid employee collusion.				
5	Internal control activities help the business to safeguard assets.				
6	Your business transactions are captured and documented.				
7	Management performs an independent check on staff's various tasks.				
8	Sometimes it is acceptable to have no source document on business transactions.				
9	Passwords are required for accessing information on computers.				
10	There are security controls at the entrance of your business premises to reduce the chance of unauthorised assets being moved out of your business.				
11	There exists an alarm system at your business premises.				
12	Access to tills (or cash safes) is limited to authorised personnel.				
13	There are disciplinary measures such as warnings, penalties etc., in place.				
14	CCTV camera footage is used in your business.				
15	Your transaction documents are sequentially numbered (e.g., each invoice has a unique invoice number).				
16	An inventory count is conducted periodically (e.g., daily/weekly/monthly/yearly).				
17	Quality control is performed on stock in storage.				
18	Quality and quantity controls are performed upon receiving stock.				
19	In your business, cash count is performed regularly.				
20	Quality and quantity controls are performed when goods are moved within the business (i.e., from the storeroom to the shelves).				
21	Policies or rules exist regarding the personal use of business assets.				
22	Quality and quantity controls are performed when selling stock.				

	Please indicate with an 'X' in the appropriate box	Strongly agree	Agree	Disagree	Strongly disagree
23	Various financial reconciliations are performed periodically (e.g., daily/weekly/monthly/yearly).				
24	All transactions are authorised by management or designated personnel.				
25	The person that authorises transactions does not record such transactions.				
26	The person that makes payments does not authorise those transactions.				
27	Transactions are reviewed by another person who was not involved in the recording of those transactions.				
28	Your management established formal procedures for reviewing and disposing of outdated or unsellable inventory items.				
29	All write-offs and credit notes are approved by management.				
30	Only valid transactions and events can be processed.				
31	There are controls which are not working properly in our business.				
32	You provide appropriate supervision and training to staff until they have the required skills.				

Answer the following questions by selecting (using an 'X') the most appropriate answer. You may select only **one** answer.

33. Which business function do you tend to put the most effort in regarding internal controls?

[ ] Sales [ ] Accounting and administration [ ] Purchases
[ ] Human resources and payroll [ ] Marketing [ ] All of them

34. Does your business maintain any cash management system to monitor all the cash receipts and cash payments?

[ ] Yes [ ] No

35. What is the cost of implementing good internal control in your business?

[ ] Very expensive [ ] Moderately expensive [ ] Cheap [ ] Very cheap

36. Do you have enough skills to design and implement an adequate internal control system for your business?

[ ] Yes [ ] No [ ] Maybe

37. What problem does your business face regarding internal controls?

[ ] There is a loss of cash from time to time [ ] There are inaccurate financial records
[ ] There is a loss of inventory from time to time [ ] None [ ] Other

If other, please specify: _____

38. Please list one anti-fraud measure you currently have implemented in your business.

_____

39. Based on what criteria do you determine the adequacy of internal control?

[ ] If it can address the risk [ ] If it is cheap to implement [ ] If a benefit is expected

Section B: Communication of fraud prevention measures and internal controls

Rate the following statements concerning your business situation by indicating (using an 'X') the most appropriate answer.

Please indicate with an 'X' in the appropriate box	Strongly agree	Agree	Disagree	Strongly disagree
1. Fraud is any intentional act or omission designed to deceive others, resulting in the victim suffering a loss and/or the perpetrator achieving a gain.				
2. Your staff are sufficiently familiar with the business's policies and procedures.				
3. Staff meeting and briefings are the medium for learning about internal controls.				
4. Your business maintains a fraud whistle-blower programme.				
5. You deal with confidentiality the information about the person who exposes any fraud act happening in the business.				
6. Red flags (such as employees experiencing financial pressures) are normally the indicators of the risk of fraud.				
7. There is a channel to report the occurrence of fraudulent acts or control weaknesses.				

8. Do you participate in any anti-fraud awareness programme or company ethics training?

[ ] Yes [ ] No

9. Do you transmit a message to the new employee about the company's values, culture, and operating style?

[ ] Yes [ ] No

10. Are you familiar with your business code(s) of conduct?

[ ] Yes [ ] No

11. Do you explain to your staff the consequences of non-compliance with the business's values?

[ ] Yes [ ] No

12. Would you be reluctant to report a violation or fraud if it was committed by a colleague who is dear to you?

[ ] Yes [ ] No

13. Does every staff member have access to the company policies and procedures?

[ ] Yes [ ] No

14. Do you give a chance to your staff to give their opinions (improvement suggestions) on the controls implemented?

[ ] Yes [ ] No

15. What channel of communication is used by management to communicate the implementation of internal controls?

[ ] Staff meeting [ ] Email [ ] None [ ] Other

16. Internal fraud is likely to be committed by the:

[ ] Owner [ ] Supervisor [ ] Manager [ ] Employee

[ ] Anyone within the business

Section C: Responsibilities of management in establishing a sound control environment

Answer the following questions by selecting (using an 'X') the most appropriate answer. You may select only **one** answer.

Please indicate with an 'X' in the appropriate box	**Strongly agree**	**Agree**	**Disagree**	**Strongly disagree**
1. It is the responsibility of management to design and implement internal controls and fraud prevention measures.				
2. It is management's responsibility to ensure that no violations of internal controls occur.				
3. Management determines the level of risks in the overall operations.				
4. Management is responsible for measuring the effectiveness of internal controls to reduce the risk of internal fraud.				
5. Management makes available adequate resources and tools to detect and prevent fraudulent activities.				

6. Briefly describe three (3) corrective measures you would likely take after you have realised that some inventory and cash were lost in the business due to theft or any other unexplained reason.

……
……

Section D: Demographics and delineation of the study

Answer the following questions by selecting (using an 'X') the most appropriate answer. You may select only **one** answer.

1. Which of the following options mainly best describe your business?

[ ] Food retailer [ ] Grocery retailer [ ] Convenience retailer
[ ] Clothing retailer [ ] E-retailer [ ] Boutique [ ] Other

If other, please specify: _____

2. Where is your business located?

[ ] Cape Town [ ] Bellville [ ] Goodwood [ ] Other

If other, please specify: _____

3. How long has the business been in existence?

[ ] 0–1 year [ ] 2–5 years [ ] 6–10 years [ ] More than 10 years

4. Which position do you hold in your business?

[ ] Manager [ ] Owner [ ] Supervisor [ ] General employee
[ ] Other

If other, please specify: _____

5. How long have you occupied the above selected position?

[ ] 0–1 year [ ] 2–5 years [ ] 6–10 years [ ] More than 10 years

6. What is your highest level of education?

[ ] Lower than Grade 12 [ ] Grade 12/Senior Certificate/Matric
[ ] Undergraduate certificate/diploma/degree [ ] Postgraduate diploma/degree
[ ] Master's degree

7. How many employees does your business employ?

[ ] 0–10 [ ] 11–50 [ ] 51–250 [ ] More than 250

8. What is the estimated annual turnover of your business?

[ ] R0–R7 499 999 [ ] R7 500 000–R24 999 999 [ ] R25 000 000-R79 999 999 [ ] R80 000 000 or more

Section E: Thank you for your voluntary participation

I want to thank you for your time and participation in this research study.

If you would like to receive feedback on the findings of this research study, please email me at: 214013022@mycput.ac.za

APPENDIX B: CPUT ETHICAL CLEARANCE

Cape Peninsula University of Technology

P.O. Box 1906 Bellville 7535 South Africa Tel: +27 21 4603291 Email: fbmsethics@cput.ac.za Symphony Road Bellville 7535

Office of the Chairperson Research Ethics Committee	**FACULTY: BUSINESS AND MANAGEMENT SCIENCES**

The Faculty's Research Ethics Committee (FREC) on **25 August 2020**, ethics **Approval** was granted to **Wive Lutiku Asisa (214013022)** for a research activity **Master of Internal Auditing** at Cape Peninsula University of Technology.

Title of dissertation/thesis/project:	**The effectiveness of the control environment in mitigating of internal fraud in the retail SMMEs in the Cape Metropole** Lead Supervisor (s): Dr Suzaan Le Roux.

Comments:

Decision: APPROVED

	**17 September 2020**
Signed: Chairperson: Research Ethics Committee	**Date**

Clearance Certificate No. | 2020FOBREC800

APPENDIX C: CONSENT LETTER

Cape Peninsula University of Technology

Faculty of Business and Management Sciences

Consent to partake in an academic study

Research conducted by:
Wive Lutiku Asisa (Mr)
Student number: 214013022

Dear
Sir/Madam,

Invitation to participate in an academic research study

You are kindly invited to participate in a research study titled "The effectiveness of the control environment in mitigating of internal fraud in the retail SMMEs in the Cape Metropole". This study is being conducted by Mr Wive Lutiku Asisa, a Masters student in the School of Accounting at the Cape Peninsula University of Technology (CPUT). The purpose of this study is to describe the control environment of Small, Medium and Micro Enterprises (SMMEs), especially retail industry sector, to determine the extent to which the internal control systems, particularly control environment, contributes to the mitigation of fraud and to look at how the condition of control environment can be improved to combat fraud.

Because you are a decision maker of a South African department store, your opinions are very valuable to this study. Your participation in this study is voluntary and you are free to withdraw from it at any time without obligation. There are no risks associated with participating in this study. The study will not collect any information that can identify you as all responses will be recorded anonymously. All the information obtained will be used for research thesis and research publication purposes only. While you will not receive any compensation for participating, the information collected in this study will positively contribute to the sustainability of your organisation and South African retail enterprises in general.

Your consent to participate in this study will be highly appreciated.

For further inquiries, you may contact me on 061 071 2447 or via email at asisawive@gmail.com.

If you consent to participate in this study, please sign (please include stamp) this form to indicate that:

- You have read and understood the information provided above;
- You hereby consent to participate in this study voluntarily.

Name of the Enterprise: _____

Respondent's signature:_____Date: _____

APPENDIX D: LETTER OF CONFIRMATION OF PROOFREADING

8 September 2022

WIVE LUTIKU ASISA
Faculty of Business Management Sciences
Cape Peninsula University of Technology
District Six Campus

RE: EDITING CERTIFICATE OF MASTER'S THESIS

I, the undersigned, herewith confirm that the editing of the Master's thesis of Wive Lutiku Asisa, *"THE EFFECTIVENESS OF THE CONTROL ENVIRONMENT IN MITIGATING INTERNAL FRAUD IN RETAIL SMMEs IN THE CAPE METROPOLE",* has been conducted and concluded.

The finalised thesis was submitted to Wive Lutiku Asisa on 8 September 2022.

Sincerely

Professor Annelie Jordaan
DTech: Information Technology
Ph: 065 990 3713

Member: SATI 1003347

South African Translators' Institute (SATI)

APPENDIX E: SIMILARITY REPORT

The effectiveness of the control environment in mitigating internal fraud in the retail SMMEs in the Cape Metropole

ORIGINALITY REPORT

14%	12%	4%	5%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	etd.cput.ac.za Internet Source	2%
2	creativecommons.org Internet Source	2%
3	Submitted to Cape Peninsula University of Technology Student Paper	1%
4	hdl.handle.net Internet Source	<1%
5	dk.cput.ac.za Internet Source	<1%
6	www.southafricanmi.com Internet Source	<1%
7	pdfs.semanticscholar.org Internet Source	<1%
8	pdfcoffee.com Internet Source	<1%
	uir.unisa.ac.za	

APPENDIX F: RELIABILITY TESTING USING CRONBACH ALPHA

Summary table for reliability testing

Table 5.1: Cronbach's Alpha Coefficients for all the ordinal variables

No.	Statements	Variable no.	Correlation with total	Cronbach's Alpha Coefficient
	MEASURING INSTRUMENT			
A.	**Implementation of fraud prevention measures and internal controls**			
1.	Internal control is established by management.	A01	0.3718	0.9305
2.	Internal controls, implemented in your business, contribute to the mitigation of internal fraud.	A02	0.4267	0.9301
3.	Internal control assists to detect fraudulent activities in your business.	A03	0.3617	0.9307
4.	Proper segregation of duties is maintained to avoid employee collusion.	A04	0.4877	0.9296
5.	Internal control activities help the business to safeguard assets.	A05	0.5359	0.9292
6.	Your business transactions are captured and documented.	A06	0.4697	0.9298
7.	Management performs an independent check on staff's various tasks.	A07	0.5178	0.9294
8.	There are source documents on business transactions.	A08n	0.4283	0.9302
9.	Passwords are required for accessing information on computers.	A09	0.4430	0.9300
10.	There are security controls at the entrance of your business premises to reduce the chance of unauthorised assets being moved out of your business.	A10	0.4566	0.9299
11.	There exists an alarm system in your business.	A11	0.6044	0.9286
12.	Access to tills (or cash safes) is limited to authorised personnel.	A12	0.3792	0.9306
13.	There are disciplinary measures such as warnings, penalties, etc., in place.	A13	0.7001	0.9280
14.	CCTV camera footage is used in your business.	A14	0.2807	0.9323
15.	Your transaction documents are sequentially numbered (e.g., each invoice has a unique invoice number).	A15	0.5034	0.9295
16.	An inventory count is conducted periodically (e.g., daily/weekly/monthly/yearly).	A16	0.6891	0.9283
17.	Quality control is performed on stock in storage.	A17	0.5398	0.9292
18.	Quality and quantity controls are performed upon receiving stock.	A18	0.6111	0.9288
19.	In your business, cash count is performed regularly.	A19	0.6677	0.9286
20.	Quality and quantity controls are performed when goods are moved within the business (i.e., from the storeroom to the shelves).	A20	0.7397	0.9279

No.	Statements	Variable no.	Correlation with total	Cronbach's Alpha Coefficient
21.	Policies or rules exist regarding the personal use of business assets.	A21	0.6395	0.9283
22.	Quality and quantity controls are performed when selling stock.	A22	0.7074	0.9283
23.	Various financial reconciliations are performed periodically (e.g., daily/weekly/monthly/yearly).	A23	0.5466	0.9290
24.	All transactions are authorised by management or designated personnel.	A24	0.6557	0.9283
25.	The person that authorises transactions does not record such transactions.	A25	0.2345	0.9329
26.	The person that makes payments does not authorise those transactions.	A26	0.2650	0.9328
27.	Transactions are reviewed by another person who was not involved in the recording of those transactions.	A27	0.4176	0.9306
28.	Your management established formal procedures for reviewing and disposing outdated or unsellable inventory items.	A28	0.5724	0.9288
29.	All write-offs and credit notes are approved by management.	A29	0.6333	0.9287
30.	Only valid transactions and events can be processed.	A30	0.6801	0.9285
31.	All controls are working properly in our business	A31n	0.1588	0.9333
32.	You provide appropriate supervision and training to staff until they have the required skills.	A32	0.4589	0.9298
B.	**Communication of fraud prevention measures and internal controls**			
33.	Fraud is any intentional act or omission designed to deceive others, resulting in the victim suffering a loss and/or the perpetrator achieving a gain.	B01	0.3048	0.9309
34.	Your staff are sufficiently familiar with the business's policies and procedures.	B02	0.5371	0.9294
35.	Staff meeting and briefings are the medium for learning about internal controls.	B03	0.4252	0.9301
36.	Your business maintains a fraud whistle-blower programme.	B04	0.2824	0.9319
37.	You deal with confidentiality the information about the person who exposes any fraud act happening in the business.	B05	0.4379	0.9300
38.	Red flags (such as employees experiencing financial pressures) are normally the indicators of the risk of fraud.	B06	0.4467	0.9300
39.	There is a channel to report the occurrence of fraudulent acts or control weaknesses.	B07	0.6295	0.9284
C.	**Responsibilities of management in establishing a sound control environment**			
40.	It is the responsibility of management to design and implement internal controls and fraud prevention measures.	C01	0.4679	0.9298
41.	It is management's responsibility to ensure no violations of internal controls occur.	C02	0.5105	0.9294

No.	Statements	Variable no.	Correlation with total	Cronbach's Alpha Coefficient
42.	Management determines the level of risks in the overall business operations.	C03	0.5147	0.9295
43.	Management is responsible to measure the effectiveness of internal controls to reduce the risk of internal fraud.	C04	0.5498	0.9292
44.	Management makes available adequate resources and tools to detect and prevent fraudulent activities.	C05	0.5867	0.9290
	Cronbach's Coefficient Alpha for raw variables			**0.9312**
	Cronbach's Coefficient Alpha for Standardised variable			**0.9410**

APPENDIX G: DESCRIPTIVE STATISTICS

Summary table of frequency distribution for all the variables

Table 5.2: Descriptive statistics

No.	Variables	Categories	TOTAL SURVEY	
			Frequency	Percentage out of total
	SECTION A: Implementation of fraud prevention measures and internal controls			
1.	Internal control is established by management.	Strongly disagree	1	1.0%
		Disagree	5	5.2%
		Agree	45	46.9%
		Strongly agree	45	46.9%
2.	Internal controls, implemented in your business, contribute to the mitigation of internal fraud.	Strongly disagree	2	2.1%
		Disagree	15	15.6%
		Agree	44	45.8%
		Strongly agree	35	36.5%
3.	Internal control assists in detecting fraudulent activities in your business.	Strongly disagree	2	2.1%
		Disagree	10	10.4%
		Agree	39	40.6%
		Strongly agree	45	46.9%
4.	Proper segregation of duties is maintained to avoid employee collusion.	Strongly disagree	1	1.0%
		Disagree	22	23.0%
		Agree	39	40.6%
		Strongly agree	34	35.4%
5.	Internal control activities help the business to safeguard assets.	Unknown	1	1.0%
		Strongly disagree	0	0.0%
		Disagree	9	9.4%
		Agree	41	42.7%
		Strongly agree	45	46.9%
6.	Your business transactions are captured and documented.	Strongly disagree	0	0.0%
		Disagree	2	2.1%
		Agree	32	33.3%
		Strongly agree	62	64.6%
7.	Management performs an independent check on staff's various tasks.	Strongly disagree	1	1.0%
		Disagree	6	6.3%
		Agree	44	45.8%
		Strongly agree	45	46.9%
8.	Sometimes it is acceptable to have no source document on business transactions.	Strongly disagree	53	55.2%
		Disagree	25	26.0%
		Agree	16	16.7%
		Strongly agree	2	2.1%
9.	Passwords are required for accessing information on computers.	Strongly disagree	1	1.0%
		Disagree	2	2.1%
		Agree	26	27.1%
		Strongly agree	67	69.8%

No.	Variables	Categories	TOTAL SURVEY	
			Frequency	Percentage out of total
10.	There are security controls at the entrance of your business premises to reduce the chance of unauthorised assets being moved out of your business.	Strongly disagree	2	2.1%
		Disagree	20	20.8%
		Agree	31	32.3%
		Strongly agree	43	44.8%
11.	There exists an alarm system at your business premises.	Strongly disagree	1	1.0%
		Disagree	12	12.5%
		Agree	24	25.0%
		Strongly agree	59	61.5%
12.	Access to tills (or cash safes) is limited to authorised personnel.	Strongly disagree	5	5.2%
		Disagree	10	10.4%
		Agree	27	28.1%
		Strongly agree	54	56.3%
13.	There are disciplinary measures such as warnings, penalties etc., in place.	Strongly disagree	1	1.0%
		Disagree	4	4.2%
		Agree	27	28.1%
		Strongly agree	64	66.7%
14.	CCTV camera footage is used in your business.	Strongly disagree	12	12.5%
		Disagree	8	8.3%
		Agree	24	25.0%
		Strongly agree	52	54.2%
15.	Your transaction documents are sequentially numbered (e.g., each invoice has a unique invoice number).	Strongly disagree	1	1.0%
		Disagree	3	3.1%
		Agree	26	27.1%
		Strongly agree	66	68.8%
16.	An inventory count is conducted periodically (e.g., daily/weekly/monthly/yearly).	Strongly disagree	0	0.0%
		Disagree	4	4.1%
		Agree	28	29.2%
		Strongly agree	64	66.7%
17.	Quality control is performed on stock in storage.	Strongly disagree	1	1.0%
		Disagree	5	5.2%
		Agree	35	36.5%
		Strongly agree	55	57.3%
18.	Quality and quantity controls are performed upon receiving stock.	Strongly disagree	1	1.0%
		Disagree	1	1.0%
		Agree	32	33.4%
		Strongly agree	62	64.6%
19.	In your business, cash count is performed regularly.	Unknown	1	1.0%
		Strongly disagree	0	0.0%
		Disagree	2	2.1%
		Agree	30	31.3%
		Strongly agree	63	65.6%
20.	Quality and quantity controls are performed when goods are moved within the business (i.e., from the storeroom to the shelves).	Strongly disagree	0	0.0%
		Disagree	6	6.2%
		Agree	35	36.5%
		Strongly agree	55	57.3%

No.	Variables	Categories	TOTAL SURVEY	
			Frequency	Percentage out of total
21.	Policies or rules exist regarding the personal use of business assets.	Strongly disagree	0	0.0%
		Disagree	9	9.4%
		Agree	32	33.3%
		Strongly agree	55	57.3%
22.	Quality and quantity controls are performed when selling stock.	Unknown	1	1.0%
		Strongly disagree	0	0.0%
		Disagree	4	4.2%
		Agree	32	33.3%
		Strongly agree	59	61.5%
23.	Various financial reconciliations are performed periodically (e.g., daily/weekly/monthly/yearly).	Unknown	1	1.0%
		Strongly disagree	3	3.1%
		Disagree	3	3.1%
		Agree	37	38.6%
		Strongly agree	52	54.2%
24.	All transactions are authorised by management or designated personnel.	Unknown	1	1.0%
		Strongly disagree	0	0.0%
		Disagree	7	7.3%
		Agree	36	37.5%
		Strongly agree	52	54.2%
25.	The person that authorises transactions does not record such transactions.	Strongly disagree	13	13.6%
		Disagree	37	38.5%
		Agree	20	20.8%
		Strongly agree	26	27.1%
26.	The person that makes payments does not authorise those transactions.	Unknown	1	1.0%
		Strongly disagree	13	13.5%
		Disagree	30	31.3%
		Agree	22	22.9%
		Strongly agree	30	31.3%
27.	Transactions are reviewed by another person who was not involved in the recording of those transactions.	Strongly disagree	7	7.3%
		Disagree	21	21.9%
		Agree	29	30.2%
		Strongly agree	39	40.6%
28.	Your management established formal procedures for reviewing and disposing of outdated or unsellable inventory items.	Strongly disagree	2	2.1%
		Disagree	13	13.5%
		Agree	40	41.7%
		Strongly agree	41	42.7%
29.	All write-offs and credit notes are approved by management.	Strongly disagree	0	0.0%
		Disagree	5	5.2%
		Agree	28	29.2%
		Strongly agree	63	65.6%
30.	Only valid transactions and events can be processed.	Unknown	1	1.0%
		Strongly disagree	0	0.0%
		Disagree	2	2.2%
		Agree	32	33.3%
		Strongly agree	61	63.5%

No.	Variables	Categories	TOTAL SURVEY	
			Frequency	Percentage out of total
31.	There are controls which are not working properly in our business.	Unknown	2	2.0%
		Strongly disagree	21	21.9%
		Disagree	35	36.5%
		Agree	27	28.1%
		Strongly agree	11	11.5%
32.	You provide appropriate supervision and training to staff until they have the required skills.	Unknown	1	1.0%
		Strongly disagree	2	2.1%
		Disagree	3	3.1%
		Agree	30	31.3%
		Strongly agree	60	62.5%
33.	Which business function do you tend to put the most effort in regarding internal controls?	Sales	33	34.4%
		Accounting and administration	7	7.3%
		Purchases	5	5.2%
		Human resources and payroll	0	0.0%
		Marketing	3	3.1%
		All of them	47	49.0%
		Unknown	1	1.0%
34.	Does your business maintain any cash management system to monitor all the cash receipts and cash payments?	Yes	93	96.9%
		No	3	3.1%
35.	What is the cost of implementing good internal control in your business?	Unknown	1	1.0%
		Very cheap	0	0.0%
		Cheap	13	13.6%
		Moderately expensive	61	63.5%
		Very expensive	21	21.9%
36.	Do you have enough skills to design and implement an adequate internal control system for your business?	Yes	96	100.0%
		No	0	0.0%
37.	What problem does your business face regarding internal controls?	There is a loss of cash from time to time	10	10.4%
		There are inaccurate financial records	7	7.3%
		There is a loss of inventory from time to time	30	31.2%
		None	43	44.8%
		Other	6	6.3%
39.	Based on what criteria do you determine the adequacy of internal control?	If it can address the risk	52	54.2%
		If it is cheap to implement	10	10.4%
		I a benefit is expected	34	35.4%
	Section B: Communication of fraud prevention measures and internal controls			
1.		Unknown	1	1.0%

No.	Variables	Categories	TOTAL SURVEY	
			Frequency	Percentage out of total
	Fraud is any intentional act or omission designed to deceive others, resulting in the victim suffering a loss and/or the perpetrator achieving a gain.	Strongly disagree	0	0.0%
		Disagree	5	5.2%
		Agree	33	34.4%
		Strongly agree	57	59.4%
2.	Your staff are sufficiently familiar with the business's policies and procedures.	Unknown	1	1.0%
		Strongly disagree	0	0.0%
		Disagree	3	3.2%
		Agree	36	37.5%
		Strongly agree	56	58.3%
3.	Staff meeting and briefings are the medium for learning about internal controls.	Unknown	1	1.0%
		Strongly disagree	0	0.0%
		Disagree	9	9.4%
		Agree	33	34.4%
		Strongly agree	53	55.2%
4.	Your business maintains a fraud whistle-blower programme.	Unknown	1	1.0%
		Strongly disagree	5	5.2%
		Disagree	30	31.3%
		Agree	29	30.2%
		Strongly agree	31	32.3%
5.	You deal with confidentiality the information about the person who exposes any fraud act happening in the business.	Unknown	1	1.0%
		Strongly disagree	0	0.0%
		Disagree	9	9.4%
		Agree	39	40.6%
		Strongly agree	47	49.0%
6.	Red flags (such as employees experiencing financial pressures) are normally the indicators of the risk of fraud.	Unknown	1	1.0%
		Strongly disagree	2	2.1%
		Disagree	26	27.1%
		Agree	33	34.4%
		Strongly agree	34	35.4%
7.	There is a channel to report the occurrence of fraudulent acts or control weaknesses.	Unknown	1	1.0%
		Strongly disagree	0	0.0%
		Disagree	8	8.3%
		Agree	35	36.5%
		Strongly agree	52	54.2%
8.	Do you participate in any anti-fraud awareness programme or company ethics training?	Unknown	1	1.0%
		Yes	48	50.0%
		No	47	49.0%
9.	Do you transmit a message to the new employee about the company's values, culture, and operating style?	Unknown	1	1.0%
		Yes	92	95.8%
		No	3	3.2%
10.	Are you familiar with your business code(s) of conduct?	Unknown	1	1.0%
		Yes	93	96.9%
		No	2	2.1%
11.		Unknown	1	1.0%
		Yes	93	96.9%

No.	Variables	Categories	TOTAL SURVEY	
			Frequency	Percentage out of total
	Do you explain to your staff the consequences of non-compliance with the business's values?	No	2	2.1%
12.	Would you be reluctant to report a violation or fraud if it was committed by a colleague who is dear to you?	Unknown	2	2.1%
		Yes	31	32.3%
		No	63	65.6%
13.	Does every staff member have access to the company policies and procedures?	Unknown	3	3.1%
		Yes	84	87.5%
		No	9	9.4%
14.	Do you give a chance to your staff to give their opinions (improvement suggestions) on the controls implemented?	Unknown	2	2.1%
		Yes	86	89.6%
		No	8	8.3%
15.	What channel of communication is used by management to communicate the implementation of internal controls?	Unknown	1	1.0%
		Staff meeting	77	80.2%
		E-mail	15	15.6%
		None	1	1.0%
		Other	2	2.2%
16.	Internal fraud is likely to be committed by whom?	Unknown	1	1.0%
		Owner	2	2.0%
		Supervisor	0	0.0%
		Manager	4	4.2%
		Employee	18	18.8%
		Anyone within the business	71	74.0%
	Section C: Responsibilities of management in establishing a sound control environment			
1.	It is the responsibility of management to design and implement internal controls and fraud prevention measures.	Strongly disagree	1	1.0%
		Disagree	6	6.2%
		Agree	37	38.5%
		Strongly agree	52	54.2%
2.	It is management's responsibility to ensure that no violations of internal controls occur.	Strongly disagree	0	0.0%
		Disagree	8	8.4%
		Agree	32	33.3%
		Strongly agree	56	58.3%
3.	Management determines the level of risks in the overall operations.	Strongly disagree	0	0.0%
		Disagree	5	5.2%
		Agree	45	46.9%
		Strongly agree	46	47.9%
4.	Management is responsible for measuring the effectiveness of internal controls to reduce the risk of internal fraud.	Unknown	1	1.0%
		Strongly disagree	0	0.0%
		Disagree	7	7.4%
		Agree	37	38.5%
		Strongly agree	51	53.1%
5.	Management makes available adequate resources and tools to	Unknown	1	1.0%
		Strongly disagree	0	0.0%

No.	Variables	Categories	TOTAL SURVEY	
			Frequency	Percentage out of total
	detect and prevent fraudulent activities.	Disagree	5	5.2%
		Agree	40	41.7%
		Strongly agree	50	52.1%
	Section D: Demographics and delineation of the study			
1.	Which of the following options mainly best describe your business?	Unknown	1	1.0%
		Food retailer	7	7.3%
		Grocery retailer	1	1.0%
		Convenience retailer	12	12.5%
		Clothing retailer	23	24.0%
		E-retailer	2	2.1%
		Boutique	7	7.3%
		Other	43	44.8%
2.	Where is your business located?	Cape Town	39	40.6%
		Bellville	2	2.1%
		Goodwood	1	1.0%
		Other	54	56.3%
3.	How long has the business been in existence?	0-1 year	0	0.0%
		2-5 years	28	29.1%
		6-10 years	16	16.7%
		More than 10 years	52	54.2%
4.	Which position do you hold in your business?	Manager	88	91.7%
		Owner	8	8.3%
		Supervisor	0	0.0%
		General employee	0	0.0%
		Other	0	0.0%
5.	How long have you occupied the above selected position?	0-1 year	15	15.6%
		2-5 years	51	53.2%
		6-10 years	15	15.6%
		More than 10 years	15	15.6%
6.	What is your highest level of education?	Lower than Grade 12	5	5.2%
		Grade 12	44	45.8%
		Undergraduate	34	35.4%
		Post graduate	9	9.4%
		Master's degree	4	4.2%
7.	How many employees does your business employ?	0-10	60	62.5%
		11-50	27	28.1%
		51-250	9	9.4%
		More than 250	0	0.0%
8.	What is the estimated annual turnover of your business?	R0-R7 499 999	51	53.1%
		R7 500 000-R24 999 999	29	30.2%
		R25 000 000-R79 999 999	16	16.7%
		R80 000 000 or more	0	0.0%

Computer printout of frequency distribution

The FREQ Procedure

A01				
A01	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	5	5.21	6	6.25
Agree	45	46.88	51	53.13
Strongly agree	45	46.88	96	100.00

A02				
A02	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	2	2.08	2	2.08
Disagree	15	15.63	17	17.71
Agree	44	45.83	61	63.54
Strongly agree	35	36.46	96	100.00

A03				
A03	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	2	2.08	2	2.08
Disagree	10	10.42	12	12.50
Agree	39	40.63	51	53.13
Strongly agree	45	46.88	96	100.00

A04				
A04	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	22	22.92	23	23.96
Agree	39	40.63	62	64.58
Strongly agree	34	35.42	96	100.00

A05				
A05	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Disagree	9	9.38	10	10.42
Agree	41	42.71	51	53.13
Strongly agree	45	46.88	96	100.00

A05				
A05	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A06				
A06	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	2	2.08	2	2.08
Agree	32	33.33	34	35.42
Strongly agree	62	64.58	96	100.00

A07				
A07	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	6	6.25	7	7.29
Agree	44	45.83	51	53.13
Strongly agree	45	46.88	96	100.00

A08				
A08	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	53	55.21	53	55.21
Disagree	25	26.04	78	81.25
Agree	16	16.67	94	97.92
Strongly agree	2	2.08	96	100.00

A09				
A09	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	2	2.08	3	3.13
Agree	26	27.08	29	30.21
Strongly agree	67	69.79	96	100.00

A10				
A10	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	2	2.08	2	2.08
Disagree	20	20.83	22	22.92
Agree	31	32.29	53	55.21
Strongly agree	43	44.79	96	100.00

A11				
A11	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	12	12.50	13	13.54
Agree	24	25.00	37	38.54
Strongly agree	59	61.46	96	100.00

A12				
A12	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	5	5.21	5	5.21
Disagree	10	10.42	15	15.63
Agree	27	28.13	42	43.75
Strongly agree	54	56.25	96	100.00

A13				
A13	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	4	4.17	5	5.21
Agree	27	28.13	32	33.33
Strongly agree	64	66.67	96	100.00

A14				
A14	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	12	12.50	12	12.50
Disagree	8	8.33	20	20.83
Agree	24	25.00	44	45.83
Strongly agree	52	54.17	96	100.00

A15				
A15	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	3	3.13	4	4.17
Agree	26	27.08	30	31.25
Strongly agree	66	68.75	96	100.00

A16				
A16	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	4	4.17	4	4.17
Agree	28	29.17	32	33.33
Strongly agree	64	66.67	96	100.00

A17				
A17	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	5	5.21	6	6.25
Agree	35	36.46	41	42.71
Strongly agree	55	57.29	96	100.00

A18				
A18	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	1	1.04	2	2.08
Agree	32	33.33	34	35.42
Strongly agree	62	64.58	96	100.00

A19				
A19	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Disagree	2	2.08	3	3.13
Agree	30	31.25	33	34.38
Strongly agree	63	65.63	96	100.00

A20				
A20	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	6	6.25	6	6.25
Agree	35	36.46	41	42.71
Strongly agree	55	57.29	96	100.00

A21				
A21	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	9	9.38	9	9.38
Agree	32	33.33	41	42.71
Strongly agree	55	57.29	96	100.00

A22				
A22	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Disagree	4	4.17	5	5.21
Agree	32	33.33	37	38.54
Strongly agree	59	61.46	96	100.00

A23				
A23	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Strongly disagree	3	3.13	4	4.17
Disagree	3	3.13	7	7.29
Agree	37	38.54	44	45.83
Strongly agree	52	54.17	96	100.00

A24				
A24	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Disagree	7	7.29	8	8.33
Agree	36	37.50	44	45.83
Strongly agree	52	54.17	96	100.00

A25				
A25	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	13	13.54	13	13.54
Disagree	37	38.54	50	52.08
Agree	20	20.83	70	72.92
Strongly agree	26	27.08	96	100.00

A26				
A26	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Strongly disagree	13	13.54	14	14.58
Disagree	30	31.25	44	45.83
Agree	22	22.92	66	68.75
Strongly agree	30	31.25	96	100.00

A27				
A27	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	7	7.29	7	7.29
Disagree	21	21.88	28	29.17
Agree	29	30.21	57	59.38
Strongly agree	39	40.63	96	100.00

A28				
A28	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	2	2.08	2	2.08
Disagree	13	13.54	15	15.63
Agree	40	41.67	55	57.29
Strongly agree	41	42.71	96	100.00

A29				
A29	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	5	5.21	5	5.21
Agree	28	29.17	33	34.38
Strongly agree	63	65.63	96	100.00

A30				
A30	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Disagree	2	2.08	3	3.13
Agree	32	33.33	35	36.46
Strongly agree	61	63.54	96	100.00

A31				
A31	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	2	2.08	2	2.08
Strongly disagree	21	21.88	23	23.96
Disagree	35	36.46	58	60.42
Agree	27	28.13	85	88.54
Strongly agree	11	11.46	96	100.00

A32				
A32	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Strongly disagree	2	2.08	3	3.13
Disagree	3	3.13	6	6.25
Agree	30	31.25	36	37.50
Strongly agree	60	62.50	96	100.00

A33				
A33	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting and administration	7	7.29	7	7.29
All of them	47	48.96	54	56.25
Marketing	3	3.13	57	59.38
Purchases	5	5.21	62	64.58
Sales	33	34.38	95	98.96
Unknown	1	1.04	96	100.00

A34				
A34	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	93	96.88	93	96.88
No	3	3.13	96	100.00

A35				
A35	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Cheap	13	13.54	14	14.58
Moderately expensive	61	63.54	75	78.13
Very expensive	21	21.88	96	100.00

A36				
A36	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	96	100.00	96	100.00

A37				
A37	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Misappropriation of assets	1	1.04	1	1.04
No control on transport of stock	1	1.04	2	2.08
None	43	44.79	45	46.88
Products are sometimes defective as result of supplier's fault	1	1.04	46	47.92
Theft	1	1.04	47	48.96
There is inaccurate financial records	7	7.29	54	56.25
There is loss of cash from time to time	10	10.42	64	66.67
There is loss of inventory from time to time	30	31.25	94	97.92
Time constraints	1	1.04	95	98.96
Timekeeping with staff	1	1.04	96	100.00

A38				
A38	Frequency	Percent	Cumulative Frequency	Cumulative Percent
A triple-check chain of custody for cash floats	1	1.04	1	1.04
AOD report needed to explain loss of asset, employee to pay for loss depending on report	1	1.04	2	2.08
Accountants check the books	1	1.04	3	3.13
All fraudulent credit cards are listed	1	1.04	4	4.17
All staff to be extremely vigilant when dealing with customers.	1	1.04	5	5.21
All stocks are counted and budgeted for. We then do a reasonability check to determine whether we made the cash as expected. Closing stock level of a day is compared to the opening stock level of the next day	1	1.04	6	6.25
Always 2 or more people have to sign off	2	2.08	8	8.33
Assist every customer	1	1.04	9	9.38
At least one employee must witness the manager cashing up	1	1.04	10	10.42
Attention to all the people coming in the shop	1	1.04	11	11.46
Before a staff member is hired, they undergo a polygraph test	1	1.04	12	12.50
Biometric access to till/cash	1	1.04	13	13.54
CCTV	5	5.21	18	18.75

A38				
A38	Frequency	Percent	Cumulative Frequency	Cumulative Percent
CCTV camera installation	1	1.04	19	19.79
CCTV footage	1	1.04	20	20.83
Camera	3	3.13	23	23.96
Cameras	5	5.21	28	29.17
Cameras & system that records everything including voided sales	1	1.04	29	30.21
Cameras and security at the exit/entrance	1	1.04	30	31.25
Cash up the paper work	1	1.04	31	32.29
Cash up	1	1.04	32	33.33
Check cash and card	1	1.04	33	34.38
Checking movement of customers in the store	1	1.04	34	35.42
Checking movement of staff on entry and exit	1	1.04	35	36.46
Computerised control security	1	1.04	36	37.50
Credits only authorised by pharmacy manager	1	1.04	37	38.54
Detailed stock take	1	1.04	38	39.58
External control double checks inventory	1	1.04	39	40.62
HR	1	1.04	40	41.67
I am the only one who record stock in the inventory system	1	1.04	41	42.71
I am the only one with the bank account access	1	1.04	42	43.75
Identification check	1	1.04	43	44.79
Limited feet that enter the store	1	1.04	44	45.83
Maintaining and watching card purchases	1	1.04	45	46.87
Monthly stock count	1	1.04	46	47.92
Monitor customer movement to avoid theft	1	1.04	47	48.96
No control	1	1.04	48	50.00
PCI trainings to control our stocks	1	1.04	49	51.04
Passwords are required to access computers	1	1.04	50	52.08
Periodic stock count	1	1.04	51	53.12
Pos	1	1.04	52	54.17
Recon of cash up every day	1	1.04	53	55.21
Regular internal auditing of accounts	1	1.04	54	56.25
Regular stock take	1	1.04	55	57.29
Requiring customers identity on high volume sale or high valued items	1	1.04	56	58.33
Restrict staff to areas	1	1.04	57	59.37
Restricted computer system	1	1.04	58	60.42
Security Policy	1	1.04	59	61.46
Security camera	1	1.04	60	62.50
Security control on camera	1	1.04	61	63.54
Security control over stock	1	1.04	62	64.58
Segregation of duties	1	1.04	63	65.62
Staff and counting stock regularly	1	1.04	64	66.67

A38				
A38	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Staff member standing at exit point	1	1.04	65	67.71
Staff watching over customers	1	1.04	66	68.75
Stock count	1	1.04	67	69.79
Strict procedures at till point and during cash up	1	1.04	68	70.83
Supervision of financial actions	1	1.04	69	71.87
The performance of reconciliation with supporting documents with staffs	1	1.04	70	72.92
There are cameras and security at the entrance and exit	1	1.04	71	73.96
There is a system that keeps records of everything happening in store	1	1.04	72	75.00
Trusting staff	2	2.08	74	77.08
UB light to test monetary notes	1	1.04	75	78.12
Unknown	10	10.42	85	88.54
Use of pastel accounting software	1	1.04	86	89.58
Use of tags	1	1.04	87	90.63
Using customers rewards on other transactions	1	1.04	88	91.67
We ask for ID for credit card purchases that are above R1000	1	1.04	89	92.71
We check every staff before they leave and we do not leave teller to use the same till from the start of their shift to the end.	1	1.04	90	93.75
We do control counts on all high value items in the store	1	1.04	91	94.79
We have a company handling our finance	1	1.04	92	95.83
We have exit and entry register	1	1.04	93	96.88
We keep one unit of shoe on the floor and the other is kept in the warehouse	1	1.04	94	97.92
We wait until EFT amounts have cleared the bank rather than rely on the POP	1	1.04	95	98.96
Weekly stock count, anti-fraud whistle blower	1	1.04	96	100.00

A39				
A39	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
If a benefit is expected	34	35.42	34	35.42
If it can address the risk	52	54.17	86	89.58
If it is cheap to implement	10	10.42	96	100.00

B01				
B01	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Disagree	5	5.21	6	6.25
Agree	33	34.38	39	40.63
Strongly agree	57	59.38	96	100.00

B02				
B02	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Disagree	3	3.13	4	4.17
Agree	36	37.50	40	41.67
Strongly agree	56	58.33	96	100.00

B03				
B03	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Disagree	9	9.38	10	10.42
Agree	33	34.38	43	44.79
Strongly agree	53	55.21	96	100.00

B04				
B04	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Strongly disagree	5	5.21	6	6.25
Disagree	30	31.25	36	37.50
Agree	29	30.21	65	67.71
Strongly agree	31	32.29	96	100.00

B05				
B05	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Disagree	9	9.38	10	10.42
Agree	39	40.63	49	51.04
Strongly agree	47	48.96	96	100.00

B06				
B06	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Strongly disagree	2	2.08	3	3.13
Disagree	26	27.08	29	30.21
Agree	33	34.38	62	64.58
Strongly agree	34	35.42	96	100.00

B07				
B07	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Disagree	8	8.33	9	9.38
Agree	35	36.46	44	45.83
Strongly agree	52	54.17	96	100.00

B08				
B08	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Yes	48	50.00	49	51.04
No	47	48.96	96	100.00

B09				
B09	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Yes	92	95.83	93	96.88
No	3	3.13	96	100.00

B10				
B10	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Yes	93	96.88	94	97.92
No	2	2.08	96	100.00

B11				
B11	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Yes	93	96.88	94	97.92
No	2	2.08	96	100.00

B12				
B12	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	2	2.08	2	2.08
Yes	31	32.29	33	34.38
No	63	65.63	96	100.00

B13				
B13	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	3	3.13	3	3.13
Yes	84	87.50	87	90.63
No	9	9.38	96	100.00

B14				
B14	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	2	2.08	2	2.08
Yes	86	89.58	88	91.67
No	8	8.33	96	100.00

B15				
B15	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Email	15	15.63	15	15.63
None	1	1.04	16	16.67
Other	2	2.08	18	18.75
Staff meeting	77	80.21	95	98.96
Unknown	1	1.04	96	100.00

B16				
B16	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Anyone within the business	71	73.96	71	73.96
Employee	18	18.75	89	92.71
Manager	4	4.17	93	96.88
Owner	2	2.08	95	98.96
Unknown	1	1.04	96	100.00

C01				
C01	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Strongly disagree	1	1.04	1	1.04
Disagree	6	6.25	7	7.29
Agree	37	38.54	44	45.83
Strongly agree	52	54.17	96	100.00

C02				
C02	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Disagree	8	8.33	8	8.33
Agree	32	33.33	40	41.67
Strongly agree	56	58.33	96	100.00

C03				
C03	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Disagree	5	5.21	5	5.21
Agree	45	46.88	50	52.08
Strongly agree	46	47.92	96	100.00

C04				
C04	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
0	1	1.04	1	1.04
Disagree	7	7.29	8	8.33
Agree	37	38.54	45	46.88
Strongly agree	51	53.13	96	100.00

C05				
C05	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0	1	1.04	1	1.04
Disagree	5	5.21	6	6.25
Agree	40	41.67	46	47.92
Strongly agree	50	52.08	96	100.00

C06_01				
C06_01	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Address key person responsible for control	1	1.04	1	1.04
Alert all staff	1	1.04	2	2.08
Ask workers	1	1.04	3	3.13
Call a disciplinary meeting, hearing all sides	1	1.04	4	4.17
Call a meeting	1	1.04	5	5.21
Call staff meeting to highlight the issue	1	1.04	6	6.25
Check CCTV	3	3.13	9	9.38
Check all of cash or inventory	1	1.04	10	10.42
Check camera footage	1	1.04	11	11.46
Check cameras	2	2.08	13	13.54
Check float according to P.O.S system daily basis	1	1.04	14	14.58
Check footage	1	1.04	15	15.63
Check the system	1	1.04	16	16.67
Check who was on terminal	1	1.04	17	17.71
Collaborate with other managers on the way forward	1	1.04	18	18.75
Communicate to management	1	1.04	19	19.79
Contact risk manager	1	1.04	20	20.83
Daily stock check	1	1.04	21	21.88
Departmental stock count	1	1.04	22	22.92
Determine if it is theft or not	1	1.04	23	23.96
Disciplinary action	3	3.13	26	27.08
Enquire from staff	2	2.08	28	29.17
Find out where the money went missing	1	1.04	29	30.21
Give to specific and limited people accountability	1	1.04	30	31.25
Give warning	1	1.04	31	32.29
Go through CCTV footages	1	1.04	32	33.33
Increased stock control	1	1.04	33	34.38
Inform area manager	1	1.04	34	35.42
Inform our manager of our findings	1	1.04	35	36.46
Internal audits	1	1.04	36	37.50

C06_01				
C06_01	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Interview staff	1	1.04	37	38.54
Investigate	4	4.17	41	42.71
Investigate occurrence confidentially	1	1.04	42	43.75
Investigate past transaction and inventory counts	1	1.04	43	44.79
Investigate to find out how it happened	1	1.04	44	45.83
Investigate what happened	1	1.04	45	46.87
Investigate whether it is a human error	1	1.04	46	47.92
Launch an investigation	1	1.04	47	48.96
Limit access to cash	1	1.04	48	50.00
Meeting	1	1.04	49	51.04
Mention the incidence to Head Office	1	1.04	50	52.08
More staff on duty	1	1.04	51	53.12
Notify area manager	1	1.04	52	54.17
Obtain statement from each person in investigation	1	1.04	53	55.21
People on duties to be held responsible	1	1.04	54	56.25
Phone the boss	1	1.04	55	57.29
Proceed with investigation	1	1.04	56	58.33
Providing customer service to prevent shoplifting	1	1.04	57	59.37
Put CCTV	1	1.04	58	60.42
Put a system in place to record inventory and/or cash so that there is a constant awareness of it	1	1.04	59	61.46
Put control measures	1	1.04	60	62.50
Reconcile sales	1	1.04	61	63.54
Reconcile stock and or Cash more frequently	1	1.04	62	64.58
Reduce the amount of cash kept on site	1	1.04	63	65.62
Report	1	1.04	64	66.67
Report the event	1	1.04	65	67.71
Report the matter	1	1.04	66	68.75
Report to superior	1	1.04	67	69.79
Report to superiors	1	1.04	68	70.83
Research inventory / cash	1	1.04	69	71.87
Review paperwork	1	1.04	70	72.92
Review the current process	2	2.08	72	75.00
Search or look for reason of theft	1	1.04	73	76.04
Speak to area manager	1	1.04	74	77.08
Spot count to determine the value of loss	1	1.04	75	78.13
Staff meeting	1	1.04	76	79.17
Stock count	1	1.04	77	80.21
Stock take	1	1.04	78	81.25
Talk to the staff to see where they can help	1	1.04	79	82.29

C06_01				
C06_01	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Team discussion regarding the matter	1	1.04	80	83.33
Tighten security	2	2.08	82	85.42
Trace the movement history of stock (perhaps it was incorrectly transferred)	1	1.04	83	86.46
Try and get back cash or product	1	1.04	84	87.50
Unknown	10	10.42	94	97.92
Warning	1	1.04	95	98.96
Write a report	1	1.04	96	100.00

C06_02				
C06_02	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Access to facility	1	1.04	1	1.04
Advise staff member to be more vigilant	1	1.04	2	2.08
Analyse the situation and take disciplinary measures	1	1.04	3	3.13
Ask staff to be vigilant	1	1.04	4	4.17
Ask what happened	1	1.04	5	5.21
Assess with the team	1	1.04	6	6.25
Be stricter on control over tills	1	1.04	7	7.29
Call staff meetings	1	1.04	8	8.33
Check CCTV	1	1.04	9	9.38
Check and double check on the loss	1	1.04	10	10.42
Check banking	1	1.04	11	11.46
Check cameras	2	2.08	13	13.54
Check cash according to P.O.S system daily basis	1	1.04	14	14.58
Check documents	1	1.04	15	15.63
Check footage video	1	1.04	16	16.67
Check personal docs	1	1.04	17	17.71
Check which department the risk occurred	1	1.04	18	18.75
Compile findings	1	1.04	19	19.79
Conduct disciplinary warning	1	1.04	20	20.83
Contact head office	1	1.04	21	21.88
Determine If it was a loss	1	1.04	22	22.92
Determine the personnel on duty during this period	1	1.04	23	23.96
Disciplinary hearing	1	1.04	24	25.00
Discussion with staff to determine whether it was due to human error or intentional act	1	1.04	25	26.04
Enforce control to reduce that risk	1	1.04	26	27.08
Enquire from staff	1	1.04	27	28.13
Enquire from staff on incidence	1	1.04	28	29.17

C06_02				
C06_02	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Enquire from staff on the floor	1	1.04	29	30.21
Enquire from staff working on the floor	1	1.04	30	31.25
Enquire from workers on what happened	1	1.04	31	32.29
Enquire two IC	1	1.04	32	33.33
Ensure daily procedures are being followed more frequently	1	1.04	33	34.38
Ensure thorough checks	1	1.04	34	35.42
Find out reason for stealing	1	1.04	35	36.46
Find out who / which staff worked on the day	1	1.04	36	37.50
Fire perpetrator	1	1.04	37	38.54
Follow disciplinary procedure	1	1.04	38	39.58
Follow procedure	1	1.04	39	40.63
Further check with staff	1	1.04	40	41.67
Have an awareness around everyone's actions and duties - ways to record it	1	1.04	41	42.71
Hearings	1	1.04	42	43.75
Identify the gap	2	2.08	44	45.83
Implement clear cash register	1	1.04	45	46.87
Implement more cash movement controls	1	1.04	46	47.92
Increased monitoring of CCTV	1	1.04	47	48.96
Inquire from them	1	1.04	48	50.00
Investigate	3	3.13	51	53.12
Investigate further	1	1.04	52	54.17
Investigate on staff movements	1	1.04	53	55.21
Investigate on the incident	1	1.04	54	56.25
Investigate on the matter	1	1.04	55	57.29
Issue a warning with strict measures	1	1.04	56	58.33
Lay a charge with police	1	1.04	57	59.37
Meet with all staff to bring awareness and reintroduce policy & procedures	1	1.04	58	60.42
Monitoring activities	1	1.04	59	61.46
Note the incidence down	1	1.04	60	62.50
Payback	1	1.04	61	63.54
Person responsible will pay in the loss	1	1.04	62	64.58
Proceed with interrogation	1	1.04	63	65.62
Protect tills with specific access codes	1	1.04	64	66.67
Put new safety measures in	1	1.04	65	67.71
Recon of assets	1	1.04	66	68.75
Remind staff about company policy regarding this consequence	1	1.04	67	69.79
Report to area manager or warehouse	1	1.04	68	70.83
Report to management and human resource	1	1.04	69	71.87
Report to the head office	1	1.04	70	72.92

C06_02				
C06_02	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Report to the relevant authority	1	1.04	71	73.96
Report what happened	1	1.04	72	75.00
Research	1	1.04	73	76.04
See which staff member worked that day	1	1.04	74	77.08
Speak to staff on the incident	1	1.04	75	78.13
Staff meeting discussing the company's loss	1	1.04	76	79.17
Take inventory to measure loss	1	1.04	77	80.21
Tighten control	2	2.08	79	82.29
Tighten internal control	1	1.04	80	83.33
Unknown	13	13.54	93	96.88
Warning	1	1.04	94	97.92
Weekly checking cameras	1	1.04	95	98.96
Weekly counts	1	1.04	96	100.00

C06_03				
C06_03	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Action	1	1.04	1	1.04
Action according to findings and follow protocol	1	1.04	2	2.08
Action to be taken accordingly	1	1.04	3	3.13
Address the deficiency	2	2.08	5	5.21
Ask above staff member to explain	1	1.04	6	6.25
Ask person suspected	1	1.04	7	7.29
Ask staff to leave in a discreet manner	1	1.04	8	8.33
Briefing up security within the store	1	1.04	9	9.38
Call disciplinary and dismiss guilty person	1	1.04	10	10.42
Check CCTV for footage of the incident	1	1.04	11	11.46
Check camera footage	1	1.04	12	12.50
Checking goods towards delivery notes	1	1.04	13	13.54
Cleaning the store regularly	1	1.04	14	14.58
Compile evidence where necessary	1	1.04	15	15.63
Count the money	1	1.04	16	16.67
Deal with the employee once found	1	1.04	17	17.71
Disciplinary Committee	1	1.04	18	18.75
Disciplinary hearing	1	1.04	19	19.79
Dismissals	1	1.04	20	20.83
Enforce punishment	1	1.04	21	21.88
Enquire from workers	1	1.04	22	22.92
Ensure that User codes are implemented	1	1.04	23	23.96
Establish company policy for travel/theft and have this communicated to all staff	1	1.04	24	25.00
Explain that leads to dismissal	1	1.04	25	26.04

C06_03				
C06_03	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Find out what the staff member was doing at the time whether he was performing work as intended	1	1.04	26	27.08
Follow disciplinary actions if such events became repetitive	1	1.04	27	28.13
Follow procedure - Staff pays in cash loss	1	1.04	28	29.17
Follow procedure on disciplinary measures	1	1.04	29	30.21
Follow required code of conduct / policies	1	1.04	30	31.25
Follow the process on disciplinary actions	1	1.04	31	32.29
Further actions may be taken	1	1.04	32	33.33
Have a meeting with staff before escalating to HR	1	1.04	33	34.38
Have surveillance	1	1.04	34	35.42
Human resource to take the necessary steps	1	1.04	35	36.46
Identify the area which the internal control failed	1	1.04	36	37.50
If the issue was theft, staff will be revoked	1	1.04	37	38.54
Implement clear disciplinary policy to any fraudulent activity	1	1.04	38	39.58
Implement the control	1	1.04	39	40.63
Inform area manager	1	1.04	40	41.67
Inform or escalate the issue to relevant authority	1	1.04	41	42.71
Inform staff to be more vigilant on the floor	1	1.04	42	43.75
Inform the police	1	1.04	43	44.79
Investigate	1	1.04	44	45.83
Investigate and follow disciplinary actions	1	1.04	45	46.87
Make staff member sign a warning and a deduction will be made against the staff's salary	1	1.04	46	47.92
Make staff more accountable to check stock more frequently	1	1.04	47	48.96
Monitor where theft occur more closely	1	1.04	48	50.00
Perform cash reconciliation with each cashier at the end of business day	1	1.04	49	51.04
Put more cameras	1	1.04	50	52.08
Question employees	1	1.04	51	53.12
Recount stock	1	1.04	52	54.17
Reinforce staff values	1	1.04	53	55.21
Reiterate the rules and code of conducts	1	1.04	54	56.25
Report findings	1	1.04	55	57.29
Report fraud to relevant authority	1	1.04	56	58.33
Report on incident	1	1.04	57	59.37
Report the incidence	1	1.04	58	60.42
Report the incident	1	1.04	59	61.46
Report to area manager	1	1.04	60	62.50
Report to head office	1	1.04	61	63.54

C06_03				
C06_03	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Report to higher authority	1	1.04	62	64.58
Report to relevant persons	1	1.04	63	65.62
Report to the risk officer	1	1.04	64	66.67
Risking not shifted	1	1.04	65	67.71
Security measures	1	1.04	66	68.75
Security upgrades	1	1.04	67	69.79
Serve justice by taking disciplinary actions	1	1.04	68	70.83
Take actions accordingly	1	1.04	69	71.87
Take disciplinary action	1	1.04	70	72.92
Take disciplinary action(s)	1	1.04	71	73.96
Take disciplinary actions	2	2.08	73	76.04
Take the matter to higher management	1	1.04	74	77.08
Talk to all staff about it	1	1.04	75	78.13
Talk to staff	1	1.04	76	79.17
Tighten control or security in the shop	1	1.04	77	80.21
Tighten security	1	1.04	78	81.25
Unknown	17	17.71	95	98.96
review control	1	1.04	96	100.00

D01				
D01	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Beauty shop	2	2.08	2	2.08
Book retailer	3	3.13	5	5.21
Boutique	7	7.29	12	12.50
Charity store	1	1.04	13	13.54
Classic furniture shop	4	4.17	17	17.71
Clothing retailer	23	23.96	40	41.67
Convenience retailer	12	12.50	52	54.17
Digital consultancy	2	2.08	54	56.25
E-retailer	2	2.08	56	58.33
Electronic shop	1	1.04	57	59.38
Flower shop	1	1.04	58	60.42
Food retailer	7	7.29	65	67.71
Gadget store	1	1.04	66	68.75
Gifting / Cards shop	1	1.04	67	69.79
Grocery retailer	1	1.04	68	70.83
Hair salon shop	2	2.08	70	72.92
Hardware retail store	2	2.08	72	75.00
Health care retailer	1	1.04	73	76.04
Home Decor Shop	1	1.04	74	77.08
Jewellery	3	3.13	77	80.21

D01				
D01	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Linen shop	1	1.04	78	81.25
Liquor store	2	2.08	80	83.33
Luggage and Leather	1	1.04	81	84.38
Retail Pharmacy	2	2.08	83	86.46
Retail and wholesale	1	1.04	84	87.50
Retail sport	1	1.04	85	88.54
Sneaker retailer	1	1.04	86	89.58
Sports retailer	1	1.04	87	90.63
Stationery store	1	1.04	88	91.67
Sunglass retailer	1	1.04	89	92.71
Tobacco Products	1	1.04	90	93.75
Tobacco retail	1	1.04	91	94.79
Telesales	1	1.04	92	95.83
Tourism gifting retailer	1	1.04	93	96.88
Toy retail shop	1	1.04	94	97.92
Toys and gifting	1	1.04	95	98.96
Unknown	1	1.04	96	100.00

D02				
D02	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Athlone	5	5.21	5	5.21
Bellville	2	2.08	7	7.29
Cape Town	39	40.63	46	47.92
Century City	11	11.46	57	59.38
Claremont	8	8.33	65	67.71
Goodwood	1	1.04	66	68.75
Kenilworth	6	6.25	72	75.00
Maitland	1	1.04	73	76.04
Milnerton	2	2.08	75	78.13
Newlands	3	3.13	78	81.25
Parklands	1	1.04	79	82.29
Remote since COVID	2	2.08	81	84.38
Rondebosch	1	1.04	82	85.42
Table View	8	8.33	90	93.75
Tokai	6	6.25	96	100.00

D03				
D03	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
2 - 5 years	28	29.17	28	29.17
6 - 10 years	16	16.67	44	45.83
More than 10 years	52	54.17	96	100.00

D04				
D04	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Manager	88	91.67	88	91.67
Owner	8	8.33	96	100.00

D05				
D05	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
0 - 1 year	15	15.63	15	15.63
2 - 5 years	51	53.13	66	68.75
6 - 10 years	15	15.63	81	84.38
More than 10 years	15	15.63	96	100.00

D06				
D06	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Grade 12/Senior Certificate/Matric	44	45.83	44	45.83
Lower than grade 12	5	5.21	49	51.04
Master's degree	4	4.17	53	55.21
Postgraduate diploma/degree	9	9.38	62	64.58
Undergraduate	1	1.04	63	65.63
Undergraduate diploma/degree	33	34.38	96	100.00

D07				
D07	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
0 - 10 employees	60	62.50	60	62.50
11 - 50 employees	27	28.13	87	90.63
51 - 250 employees	9	9.38	96	100.00

D08				
D08	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
R0 - R7 499 999	51	53.13	51	53.13
R7 500 000 - R24 999 999	29	30.21	80	83.33
R25 000 000 - R79 999 999	16	16.67	96	100.00

Open variables cleaned

The FREQ Procedure

A38n				
A38n	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
AOD report needed to explain loss of asset, employee to pay for loss depending on report	1	1.04	1	1.04
Absence of fraud control	11	11.46	12	12.50
Access control required to business premises or sensitive areas	6	6.25	18	18.75
All fraudulent credit cards are listed	1	1.04	19	19.79
All staff to be extremely vigilant when dealing with customers	6	6.25	25	26.04
Cash up	1	1.04	26	27.08
Credits only authorised by pharmacy manager	1	1.04	27	28.13
Employee background check	3	3.13	30	31.25
External control double checks inventory	1	1.04	31	32.29
Human resources control initiatives	2	2.08	33	34.38
ID credential check on credit sales	2	2.08	35	36.46
Independent review required on financial transactions	1	1.04	36	37.50
Limited access to business bank account	1	1.04	37	38.54
Outsourcing accounting / auditing department	3	3.13	40	41.67
PCI trainings to control our stocks	1	1.04	41	42.71
Passwords are required to access computers	1	1.04	42	43.75
Periodic stock count control	6	6.25	48	50.00
Physical control over stock	4	4.17	52	54.17
Segregation of duties	2	2.08	54	56.25
Signatories required for signing off	2	2.08	56	58.33
Staff and counting stock regularly	1	1.04	57	59.38
Stricter control on payment	5	5.21	62	64.58
Stricter control over till / cash safe	4	4.17	66	68.75
Stricter control upon cash up	3	3.13	69	71.88
The performance of reconciliation with supporting documents with staffs	1	1.04	70	72.92
The system records everything including voided sales	1	1.04	71	73.96

A38n				
A38n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Use of CCTV camera in the business premises in key areas such entrance and exit	20	20.83	91	94.79
Use of accounting computer system for traceability of transactions and to minimise errors	4	4.17	95	98.96
Weekly stock count, anti-fraud whistle blower	1	1.04	96	100.00

C06_01n				
C06_01n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Address key person responsible for control	1	1.04	1	1.04
Alert all staff	1	1.04	2	2.08
Call a disciplinary meeting, hearing all sides	9	9.38	11	11.46
Check CCTV camera footage	8	8.33	19	19.79
Check all of cash or inventory	1	1.04	20	20.83
Check float according to P.O.S system daily basis	1	1.04	21	21.88
Check the system	1	1.04	22	22.92
Check who was on terminal	1	1.04	23	23.96
Collaborate with other managers on the way forward	1	1.04	24	25.00
Communicate the incident to management	14	14.58	38	39.58
Departmental stock count	1	1.04	39	40.63
Enquire from staff on incidence	2	2.08	41	42.71
Have internal audits to mitigate the risks	1	1.04	42	43.75
Implement a regular stock count control	2	2.08	44	45.83
Install a CCTV system	1	1.04	45	46.88
Investigate and determine whether there is possibility to recover the cash or product	1	1.04	46	47.92
Investigate past transaction and inventory counts	1	1.04	47	48.96
Investigate where the money went missing	1	1.04	48	50.00
Investigate whether it is a human error or theft	2	2.08	50	52.08
Launch an investigation	11	11.46	61	63.54
Limit access to cash	1	1.04	62	64.58
Providing customer service to prevent shoplifting	1	1.04	63	65.63
Put a system in place to record inventory and/or cash so that there is a constant awareness of it	1	1.04	64	66.67
Reconcile sales	1	1.04	65	67.71
Reconcile stock and or Cash more frequently	1	1.04	66	68.75
Reduce the amount of cash kept on site	1	1.04	67	69.79
Regular stock check / count	2	2.08	69	71.88
Review paperwork	1	1.04	70	72.92
Review the current process for improvement	2	2.08	72	75.00
Segregating duties among staff	1	1.04	73	76.04

C06_01n				
C06_01n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Specific staff members to be accountable for their actions	1	1.04	74	77.08
Spot count to determine the value of loss	1	1.04	75	78.13
Take disciplinary action	6	6.25	81	84.38
Team discussion regarding the matter	1	1.04	82	85.42
Tighten control measures / security	3	3.13	85	88.54
Trace the movement history of stock (perhaps it was incorrectly transferred)	1	1.04	86	89.58
Unknown	10	10.42	96	100.00

C06_02n				
C06_02n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Advise staff member to be more vigilant	1	1.04	1	1.04
Analyse the situation and take disciplinary measures	1	1.04	2	2.08
Ask staff to be vigilant	1	1.04	3	3.13
Call a disciplinary meeting, hearing all sides	7	7.29	10	10.42
Check CCTV camera footage	5	5.21	15	15.63
Check and double check on the loss	1	1.04	16	16.67
Check cash according to P.O.S system daily basis	1	1.04	17	17.71
Check personal docs	1	1.04	18	18.75
Communicate the incident to management	7	7.29	25	26.04
Communicate to staff about the company policy to prevent non-compliance	1	1.04	26	27.08
Determine which department the incident occurred	1	1.04	27	28.13
Enquire from staff on incidence	6	6.25	33	34.38
Ensure daily procedures are being followed more frequently	1	1.04	34	35.42
Ensure thorough checks	1	1.04	35	36.46
Have an awareness around everyone’s actions and duties - ways to record it	1	1.04	36	37.50
Identify the gap / control deficiency	2	2.08	38	39.58
Implement an access control to the business facility	1	1.04	39	40.63
Implement clear cash register	1	1.04	40	41.67
Implement more cash movement controls	1	1.04	41	42.71
Increased monitoring of the CCTV camera footage	1	1.04	42	43.75
Interview the staff member that worked the specific day	1	1.04	43	44.79
Investigate	2	2.08	45	46.88
Investigate on the reason for stealing	1	1.04	46	47.92
Investigate past transaction and inventory counts	1	1.04	47	48.96

C06_02n				
C06_02n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Investigate whether the loss was due to human error or intentional act	1	1.04	48	50.00
Keep record of the incidence for future reference	1	1.04	49	51.04
Launch an investigation	7	7.29	56	58.33
Meet with all staff to bring awareness and reintroduce policy & procedures	1	1.04	57	59.37
Monitor the staff movements	1	1.04	58	60.42
Monitoring activities	1	1.04	59	61.46
Reconcile stock and or Cash more frequently	2	2.08	61	63.54
Review financial records	1	1.04	62	64.58
Specific staff members to be accountable for their actions	1	1.04	63	65.62
Spot count to determine the value of loss	2	2.08	65	67.71
Staff meeting discussion on the company's loss	1	1.04	66	68.75
Stricter control over till / cash safe	2	2.08	68	70.83
Take disciplinary action	8	8.33	76	79.17
Team discussion regarding the matter	2	2.08	78	81.25
Tighten control measures / security	5	5.21	83	86.46
Unknown	13	13.54	96	100.00

C06_03n				
C06_03n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Ask staff to leave in a discreet manner	1	1.04	1	1.04
Briefing up security within the store	1	1.04	2	2.08
Call a disciplinary meeting, hearing all sides	3	3.13	5	5.21
Check CCTV camera footage	3	3.13	8	8.33
Checking goods towards delivery notes	1	1.04	9	9.38
Cleaning the store regularly	1	1.04	10	10.42
Communicate the incident to management	12	12.50	22	22.92
Communicate the incident to staff	1	1.04	23	23.96
Communicate to staff about the company policy to prevent non-compliance	1	1.04	24	25.00
Compile evidence where necessary	1	1.04	25	26.04
Enquire from staff on incidence	4	4.17	29	30.21
Ensure that User codes are implemented	1	1.04	30	31.25
Establish company policy for travel/theft and have this communicated to all staff	1	1.04	31	32.29
Follow procedure - Staff pays in cash loss	1	1.04	32	33.33
Identify the area which the internal control failed	1	1.04	33	34.38
Implement clear disciplinary policy to any fraudulent activity	1	1.04	34	35.42
Implement risk management	1	1.04	35	36.46
Increased monitoring of the CCTV camera footage	1	1.04	36	37.50
Inform or escalate the issue to relevant authority	2	2.08	38	39.58

C06_03n				
C06_03n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Inform staff to be more vigilant on the floor	1	1.04	39	40.63
Investigate and follow disciplinary actions	2	2.08	41	42.71
Launch an investigation	1	1.04	42	43.75
Make staff member sign a warning and a deduction will be made against the staff's salary	1	1.04	43	44.79
Make staff more accountable to check stock more frequently	1	1.04	44	45.83
Monitor where theft occur more closely	1	1.04	45	46.87
Perform cash reconciliation with each cashier at the end of business day	1	1.04	46	47.92
Promote the code of conduct / company policies	1	1.04	47	48.96
Reconcile stock and or Cash more frequently	1	1.04	48	50.00
Regular stock check / count	1	1.04	49	51.04
Reinforce staff values	1	1.04	50	52.08
Reiterate the importance to comply with rules and code of conducts	1	1.04	51	53.12
Review the current process for improvement	2	2.08	53	55.21
Review the efficiency and adequacy of control	1	1.04	54	56.25
Take disciplinary action	19	19.79	73	76.04
Team discussion regarding the matter	1	1.04	74	77.08
Tighten control measures / security	5	5.21	79	82.29
Unknown	17	17.71	96	100.00

D01n				
D01n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Beauty shop	4	4.17	4	4.17
Book retailer	3	3.13	7	7.29
Boutique	7	7.29	14	14.58
Charity store	1	1.04	15	15.63
Classic furniture shop	4	4.17	19	19.79
Clothing retailer	23	23.96	42	43.75
Convenience retailer	12	12.50	54	56.25
Digital consultancy	2	2.08	56	58.33
E-retailer	3	3.13	59	61.46
Electronic shop	1	1.04	60	62.50
Flower shop	1	1.04	61	63.54
Food retailer	8	8.33	69	71.88
Gadget store	1	1.04	70	72.92
Gifting / Cards shop	2	2.08	72	75.00
Hardware retail store	2	2.08	74	77.08
Health care retailer	1	1.04	75	78.13
Home Decor Shop	1	1.04	76	79.17
Jewellery	3	3.13	79	82.29
Linen shop	1	1.04	80	83.33

D01n				
D01n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Liquor store	2	2.08	82	85.42
Luggage and Leather	1	1.04	83	86.46
Retail Pharmacy	2	2.08	85	88.54
Retail and wholesale	1	1.04	86	89.58
Sneaker retailer	1	1.04	87	90.63
Sports retailer	2	2.08	89	92.71
Stationery store	1	1.04	90	93.75
Sunglass retailer	1	1.04	91	94.79
Tobacco retail	2	2.08	93	96.88
Toy retail shop	2	2.08	95	98.96
Unknown	1	1.04	96	100.00

D02n				
D02n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Cape Flats / Klipfontein District	5	5.21	5	5.21
City Bowl	39	40.63	44	45.83
Northern suburbs	15	15.63	59	61.46
Remote since COVID	2	2.08	61	63.54
Southern suburbs	24	25.00	85	88.54
Western suburbs	11	11.46	96	100.00

Measures of central tendency with descriptions of ordinal variables

Table 5.3: Measures of central tendency

No.	Description	N	Mean	Standard Deviation	Minimum	Maximum	Range
	SECTION A: Implementation of fraud prevention measures and internal controls						
1.	A1. Internal control is established by management.	96	3.40	0.6404	1.00	4.00	3.00
2.	A2. Internal controls, implemented in your business, contribute to the mitigation of internal fraud.	96	3.17	0.7632	1.00	4.00	3.00
3.	A3. Internal control assists to detect fraudulent activities in your business.	96	3.32	0.7468	1.00	4.00	3.00
4.	A4. Proper segregation of duties is maintained to avoid employee collusion.	96	3.10	0.7879	1.00	4.00	3.00
5.	A5. Internal control activities help the business to safeguard assets.	96	3.38	0.6552	2.00	4.00	2.00

No.	Description	N	Mean	Standard Deviation	Minimum	Maximum	Range
6.	A6. Your business transactions are captured and documented.	96	3.62	0.5282	2.00	4.00	2.00
7.	A7. Management performs an independent check on staff's various tasks.	96	3.38	0.6549	1.00	4.00	3.00
8.	A8. Sometimes it is acceptable to have no source document on business transactions.	96	1.66	0.8313	1.00	4.00	3.00
9.	A9. Passwords are required for accessing information on computers.	96	3.66	0.5773	1.00	4.00	3.00
10.	A10. There are security controls at the entrance of your business premises to reduce the chance of unauthorised assets being moved out of your business.	96	3.20	0.8413	1.00	4.00	3.00
11.	A11. There exists an alarm system in your business.	96	3.47	0.7533	1.00	4.00	3.00
12.	A12. Access to tills (or cash safes) is limited to authorised personnel.	96	3.35	0.8703	1.00	4.00	3.00
13.	A13. There are disciplinary measures such as warnings, penalties, etc., in place.	96	3.60	0.6237	1.00	4.00	3.00
14.	A14. CCTV camera footage is used in your business.	96	3.21	1.0545	1.00	4.00	3.00
15.	A15. Your transaction documents are sequentially numbered (e.g., each invoice has a unique invoice number).	96	3.64	0.6003	1.00	4.00	3.00
16.	A16. An inventory count is conducted periodically (e.g., daily/weekly/monthly/yearly).	96	3.62	0.5666	2.00	4.00	2.00
17.	A17. Quality control is performed on stock in storage.	96	3.50	0.6489	1.00	4.00	3.00
18.	A18. Quality and quantity controls are performed upon receiving stock.	96	3.61	0.5688	1.00	4.00	3.00
19.	A19. In your business, cash count is performed regularly.	95	3.64	0.5242	2.00	4.00	2.00
20.	A20. Quality and quantity controls are performed when goods are moved within the business (i.e., from the storeroom to the shelves).	96	3.51	0.6155	2.00	4.00	2.00
21.	A21. Policies or rules exist regarding the personal use of business assets.	96	3.48	0.6646	2.00	4.00	2.00

No.	Description	N	Mean	Standard Deviation	Minimum	Maximum	Range
22.	A22. Quality and quantity controls are performed when selling stock.	95	3.58	0.5757	2.00	4.00	2.00
23.	A23. Various financial reconciliations are performed periodically (e.g., daily/weekly/monthly/yearly).	95	3.45	0.7111	1.00	4.00	3.00
24.	A24. All transactions are authorised by management or designated personnel.	95	3.47	0.6332	2.00	4.00	2.00
25.	A25. The person that authorises transactions does not record such transactions.	96	2.61	1.0298	1.00	4.00	3.00
26.	A26. The person that makes payments does not authorise those transactions.	95	2.73	1.0563	1.00	4.00	3.00
27.	A27. Transactions are reviewed by another person who was not involved in the recording of those transactions.	96	3.04	0.9615	1.00	4.00	3.00
28.	A28. Your management established formal procedures for reviewing and disposing outdated or unsellable inventory items.	96	3.25	0.7678	1.00	4.00	3.00
29.	A29. All write-offs and credit notes are approved by management.	96	3.60	0.5890	2.00	4.00	2.00
30.	A30. Only valid transactions and events can be processed.	95	3.62	0.5295	2.00	4.00	2.00
31.	A31 There are controls which are not working properly in our business.	94	2.30	0.9484	1.00	4.00	3.00
32.	A32. You provide appropriate supervision and training to staff until they have the required skills.	95	3.56	0.6639	1.00	4.00	3.00
33.	A34. Does your business maintain any cash management system to monitor all the cash receipts and cash payments?	96	1.03	0.1749	1.00	2.00	1.00
34.	A35. What is the cost of implementing good internal control in your business?	96	3.08	0.5954	2.00	4.00	2.00
	Section B: Communication of fraud prevention measures and internal controls						
36.	B1. Fraud is any intentional act or omission designed to deceive others, resulting in the victim suffering a loss and/or the perpetrator achieving a gain.	95	3.55	0.5973	2.00	4.00	2.00

No.	Description	N	Mean	Standard Deviation	Minimum	Maximum	Range
37.	B2. Your staff are sufficiently familiar with the business's policies and procedures.	95	3.56	0.5596	2.00	4.00	2.00
38.	B3. Staff meeting and briefings are the medium for learning about internal controls.	95	3.46	0.6654	2.00	4.00	2.00
39.	B4. Your business maintains a fraud whistle-blower programme.	95	2.90	0.9234	1.00	4.00	3.00
40.	B5. You deal with confidentiality the information about the person who exposes any fraud act happening in the business.	95	3.40	0.6588	2.00	4.00	2.00
41.	B6. Red flags (such as employees experiencing financial pressures) are normally the indicators of the risk of fraud.	95	3.04	0.8495	1.00	4.00	3.00
42.	B7. There is a channel to report the occurrence of fraudulent acts or control weaknesses.	95	3.46	0.6492	2.00	4.00	2.00
43.	B8. Do you participate in any anti-fraud awareness programme or company ethics training?	95	1.49	0.5026	1.00	2.00	1.00
44.	B9. Do you transmit a message to the new employee about the company's values, culture, and operating style?	95	1.03	0.1758	1.00	2.00	1.00
45.	B10. Are you familiar with your business code(s) of conduct?	95	1.02	0.1443	1.00	2.00	1.00
46.	B11. Do you explain to your staff the consequences of non-compliance with the business's values?	95	1.02	0.1443	1.00	2.00	1.00
48.	B12. Would you be reluctant to report a violation or fraud if it was committed by a colleague who is dear to you?	94	1.67	0.4727	1.00	2.00	1.00
49.	B13. Does every staff member have access to the company policies and procedures?	93	1.10	0.2972	1.00	2.00	1.00
50.	B14. Do you give a chance to your staff to give their opinions (improvement suggestions) on the controls implemented?	94	1.08	0.2805	1.00	2.00	1.00
	Section C: Responsibilities of management in establishing a sound control environment						

No.	Description	N	Mean	Standard Deviation	Minimum	Maximum	Range
51.	C1. It is the responsibility of management to design and implement internal controls and fraud prevention measures.	96	3.46	0.6636	1.00	4.00	3.00
52.	C2. It is management's responsibility to ensure no violations of internal controls occur.	96	3.50	0.6489	2.00	4.00	2.00
53.	C3. Management determines the level of risks in the overall business operations.	96	3.43	0.5937	2.00	4.00	2.00
54.	C4. Management is responsible to measure the effectiveness of internal controls to reduce the risk of internal fraud.	95	3.46	0.6326	2.00	4.00	2.00
55.	C5. Management makes available adequate resources and tools to detect and prevent fraudulent activities.	95	3.47	0.5986	2.00	4.00	2.00

Measures of central tendency computer printout representing original scoring

The MEANS Procedure

Variable	N	Mean	Std Dev	Std Error	Median	Minimum	Maximum	Range
A01	96	3.3958333	0.6403809	0.0653586	3.0000000	1.0000000	4.0000000	3.0000000
A02	96	3.1666667	0.7631881	0.0778926	3.0000000	1.0000000	4.0000000	3.0000000
A03	96	3.3229167	0.7468501	0.0762251	3.0000000	1.0000000	4.0000000	3.0000000
A04	96	3.1041667	0.7877906	0.0804035	3.0000000	1.0000000	4.0000000	3.0000000
A05	95	3.3789474	0.6552399	0.0672262	3.0000000	2.0000000	4.0000000	2.0000000
A06	96	3.6250000	0.5281547	0.0539046	4.0000000	2.0000000	4.0000000	2.0000000
A07	96	3.3854167	0.6548570	0.0668361	3.0000000	1.0000000	4.0000000	3.0000000
A08	96	1.6562500	0.8313353	0.0848478	1.0000000	1.0000000	4.0000000	3.0000000
A09	96	3.6562500	0.5772553	0.0589159	4.0000000	1.0000000	4.0000000	3.0000000
A10	96	3.1979167	0.8412996	0.0858648	3.0000000	1.0000000	4.0000000	3.0000000
A11	96	3.4687500	0.7532823	0.0768816	4.0000000	1.0000000	4.0000000	3.0000000
A12	96	3.3541667	0.8703196	0.0888266	4.0000000	1.0000000	4.0000000	3.0000000
A13	96	3.6041667	0.6237268	0.0636588	4.0000000	1.0000000	4.0000000	3.0000000
A14	96	3.2083333	1.0454580	0.1067016	4.0000000	1.0000000	4.0000000	3.0000000
A15	96	3.6354167	0.6003471	0.0612727	4.0000000	1.0000000	4.0000000	3.0000000
A16	96	3.6250000	0.5666151	0.0578299	4.0000000	2.0000000	4.0000000	2.0000000
A17	96	3.5000000	0.6488857	0.0662266	4.0000000	1.0000000	4.0000000	3.0000000
A18	96	3.6145833	0.5688361	0.0580566	4.0000000	1.0000000	4.0000000	3.0000000
A19	95	3.6421053	0.5242175	0.0537836	4.0000000	2.0000000	4.0000000	2.0000000
A20	96	3.5104167	0.6154979	0.0628190	4.0000000	2.0000000	4.0000000	2.0000000
A21	96	3.4791667	0.6645801	0.0678284	4.0000000	2.0000000	4.0000000	2.0000000
A22	95	3.5789474	0.5757317	0.0590688	4.0000000	2.0000000	4.0000000	2.0000000
A23	95	3.4526316	0.7111337	0.0729608	4.0000000	1.0000000	4.0000000	3.0000000
A24	95	3.4736842	0.6331634	0.0649612	4.0000000	2.0000000	4.0000000	2.0000000
A25	96	2.6145833	1.0297653	0.1051000	2.0000000	1.0000000	4.0000000	3.0000000
A26	95	2.7263158	1.0563094	0.1083751	3.0000000	1.0000000	4.0000000	3.0000000
A27	96	3.0416667	0.9615412	0.0981369	3.0000000	1.0000000	4.0000000	3.0000000
A28	96	3.2500000	0.7677719	0.0783604	3.0000000	1.0000000	4.0000000	3.0000000
A29	96	3.6041667	0.5890075	0.0601153	4.0000000	2.0000000	4.0000000	2.0000000
A30	95	3.6210526	0.5295311	0.0543287	4.0000000	2.0000000	4.0000000	2.0000000
A31	94	2.2978723	0.9484542	0.0978256	2.0000000	1.0000000	4.0000000	3.0000000
A32	95	3.5578947	0.6638987	0.0681146	4.0000000	1.0000000	4.0000000	3.0000000

The MEANS Procedure

Variable	N	Mean	Std Dev	Std Error	Median	Minimum	Maximum	Range
A34	96	1.0312500	0.1749060	0.0178513	1.0000000	1.0000000	2.0000000	1.0000000
A35	95	3.0842105	0.5954286	0.0610897	3.0000000	2.0000000	4.0000000	2.0000000

The MEANS Procedure

Variable	N	Mean	Std Dev	Std Error	Median	Minimum	Maximum	Range
B01	95	3.5473684	0.5973064	0.0612823	4.0000000	2.0000000	4.0000000	2.0000000
B02	95	3.5578947	0.5595551	0.0574091	4.0000000	2.0000000	4.0000000	2.0000000
B03	95	3.4631579	0.6654150	0.0682701	4.0000000	2.0000000	4.0000000	2.0000000
B04	95	2.9052632	0.9233805	0.0947368	3.0000000	1.0000000	4.0000000	3.0000000
B05	95	3.4000000	0.6588191	0.0675934	3.0000000	2.0000000	4.0000000	2.0000000
B06	95	3.0421053	0.8494778	0.0871546	3.0000000	1.0000000	4.0000000	3.0000000
B07	95	3.4631579	0.6492307	0.0666097	4.0000000	2.0000000	4.0000000	2.0000000

The MEANS Procedure

Variable	N	Mean	Std Dev	Std Error	Median	Minimum	Maximum	Range
B08	95	1.4947368	0.5026247	0.0515682	1.0000000	1.0000000	2.0000000	1.0000000
B09	95	1.0315789	0.1758040	0.0180371	1.0000000	1.0000000	2.0000000	1.0000000
B10	95	1.0210526	0.1443214	0.0148071	1.0000000	1.0000000	2.0000000	1.0000000
B11	95	1.0210526	0.1443214	0.0148071	1.0000000	1.0000000	2.0000000	1.0000000
B12	94	1.6702128	0.4726566	0.0487508	2.0000000	1.0000000	2.0000000	1.0000000
B13	93	1.0967742	0.2972525	0.0308236	1.0000000	1.0000000	2.0000000	1.0000000
B14	94	1.0851064	0.2805361	0.0289351	1.0000000	1.0000000	2.0000000	1.0000000

The MEANS Procedure

Variable	N	Mean	Std Dev	Std Error	Median	Minimum	Maximum	Range
C01	96	3.4583333	0.6635894	0.0677273	4.0000000	1.0000000	4.0000000	3.0000000
C02	96	3.5000000	0.6488857	0.0662266	4.0000000	2.0000000	4.0000000	2.0000000
C03	96	3.4270833	0.5937356	0.0605979	3.0000000	2.0000000	4.0000000	2.0000000
C04	95	3.4631579	0.6326326	0.0649067	4.0000000	2.0000000	4.0000000	2.0000000
C05	95	3.4736842	0.5986173	0.0614168	4.0000000	2.0000000	4.0000000	2.0000000

APPENDIX H: INFERENTIAL STATISTICS

Summary table for Chi-Square goodness of fit tests

Table 5.4: Statistically significant Chi-Square tests

	Question/Statement	Sample Size	Chi-Square	DF	P-Value
A.	**Implementation of fraud prevention measures and internal controls**				
1.	A1. Internal control is established by management.	96	73.8333	3	<0.0001***
2.	A2. Internal controls, implemented in your business, contribute to the mitigation of internal fraud.	96	45.2500	3	<0.0001***
3.	A3. Internal control assists to detect fraudulent activities in your business.	96	56.0833	3	<0.0001***
4.	A4. Proper segregation of duties is maintained to avoid employee collusion.	96	35.7500	3	<0.0001***
5.	A5. Internal control activities help the business to safeguard assets.	95	24.5895	2	<0.0001***
6.	A6. Your business transactions are captured and documented.	96	56.2500	2	<0.0001***
7.	A7. Management performs an independent check on staff's various tasks.	96	70.5833	3	<0.0001***
8.	A8. Sometimes it is acceptable to have no source document on business transactions.	96	57.9167	3	<0.0001***
9.	A9. Passwords are required for accessing information on computers.	96	119.4167	3	<0.0001***
10.	A10. There are security controls at the entrance of your business premises to reduce the chance of unauthorised assets being moved out of your business.	96	37.9167	3	<0.0001***
11.	A11. There exists an alarm system in your business.	96	79.0833	3	<0.0001***
12.	A12. Access to tills (or cash safes) is limited to authorised personnel.	96	61.0833	3	<0.0001***
13.	A13. There are disciplinary measures such as warnings, penalties, etc., in place.	96	105.7500	3	<0.0001***
14.	A14. CCTV camera footage is used in your business.	96	49.3333	3	<0.0001***
15.	A15. Your transaction documents are sequentially numbered (e.g., each invoice has a unique invoice number).	96	114.0833	3	<0.0001***
16.	A16. An inventory count is conducted periodically (e.g., daily/ weekly/ monthly/ yearly).	96	57.0000	2	<0.0001***
17.	A17. Quality control is performed on stock in storage.	96	82.1667	3	<0.0001***
18.	A18. Quality and quantity controls are performed upon receiving stock.	96	106.9167	3	<0.0001***
19.	A19. In your business, cash count is performed regularly.	95	58.8842	2	<0.0001***

	Question/Statement	Sample Size	Chi-Square	DF	P-Value
20.	A20. Quality and quantity controls are performed when goods are moved within the business (i.e., from the storeroom to the shelves).	96	37.9375	2	<0.0001***
21.	A21. Policies or rules exist regarding the personal use of business assets.	96	33.0625	2	<0.0001***
22.	A22. Quality and quantity controls are performed when selling stock.	95	47.7684	2	<0.0001***
23.	A23. Various financial reconciliations are performed periodically (e.g., daily/weekly/monthly/yearly).	95	77.2526	3	<0.0001***
24.	A24. All transactions are authorised by management or designated personnel.	95	32.8632	2	<0.0001***
25.	A25. The person that authorises transactions does not record such transactions.	96	12.9167	3	0.0048**
26.	A26. The person that makes payments does not authorise those transactions.	95	8.2842	3	0.0405*
27.	A27. Transactions are reviewed by another person who was not involved in the recording of those transactions.	96	22.8333	3	<0.0001***
28.	A28. Your management established formal procedures for reviewing and disposing outdated or unsellable inventory items.	96	47.9167	3	<0.0001***
29.	A29. All write-offs and credit notes are approved by management.	96	53.3125	2	<0.0001***
30.	A30. Only valid transactions and events can be processed.	95	54.9684	2	<0.0001***
31.	A31 There are controls which are not working properly in our business.	94	13.0638	3	0.0045**
32.	A32. You provide appropriate supervision and training to staff until they have the required skills.	95	95.0211	3	<0.0001***
33.	A33. Which business function do you tend to put much effort in regarding internal controls?	95	82.9474	4	<0.0001***
34.	A34. Does your business maintain any cash management system to monitor all the cash receipts and cash payments?	96	84.3750	1	<0.0001***
35.	A35. What is the cost of implementing good internal control in your business?	95	41.7684	2	<0.0001***
36.	A36. Do you have enough skills to design and implement an adequate internal control system for your business?	96	0.0000	0	
37.	A37. What problem does your business face regarding internal controls?	96	206.5000	9	<0.0001***
B.	**Communication of fraud prevention measures and internal controls**				
38.	B1. Fraud is any intentional act or omission designed to deceive others, resulting in the victim suffering a loss and/or the perpetrator achieving a gain.	95	42.7789	2	<0.0001***
39.	B2. Your staff are sufficiently familiar with the business's policies and procedures.	95	45.2421	2	<0.0001***

	Question/Statement	Sample Size	Chi-Square	DF	P-Value
40.	B3. Staff meeting and briefings are the medium for learning about internal controls.	95	30.6526	2	<0.0001***
41.	B4. Your business maintains a fraud whistle-blower programme.	95	19.8211	3	0.0002***
42.	B5. You deal with confidentiality the information about the person who exposes any fraud act happening in the business.	95	25.3474	2	<0.0001***
43.	B6. Red flags (such as employees experiencing financial pressures) are normally the indicators of the risk of fraud.	95	28.1579	3	<0.0001***
44.	B7. There is a channel to report the occurrence of fraudulent acts or control weaknesses.	95	31.0947	2	<0.0001***
45.	B8. Do you participate in any anti-fraud awareness programme or company ethics training?	95	0.0105	1	0.9183
46.	B9. Do you transmit a message to the new employee about the company's values, culture, and operating style?	95	83.3789	1	<0.0001***
47.	B10. Are you familiar with your business code(s) of conduct?	95	87.1684	1	<0.0001***
48.	B11. Do you explain to your staff the consequences of non-compliance with the business's values?	95	87.1684	1	<0.0001***
49.	B12. Would you be reluctant to report a violation or fraud if it was committed by a colleague who is dear to you?	94	10.8936	1	0.0010**
50.	B13. Does every staff member have access to the company policies and procedures?	93	60.4839	1	<0.0001***
51.	B14. Do you give a chance to your staff to give their opinions (improvement suggestions) on the controls implemented?	94	64.7234	1	<0.0001***
52.	B15. What channel of communication is used by management to communicate the implementation of internal controls?	95	164.3263	3	<0.0001***
53.	B16. Internal fraud is likely to be committed by whom?	95	131.7368	3	<0.0001***
C.	**Responsibilities of management in establishing a sound control environment**				
54.	C1. It is the responsibility of management to design and implement internal controls and fraud prevention measures.	96	75.2500	3	<0.0001***
55.	C2. It is management's responsibility to ensure no violations of internal controls occur.	96	36.0000	2	<0.0001***
56.	C3. Management determines the level of risks in the overall business operations.	96	34.1875	2	<0.0001***
57.	C4. Management is responsible to measure the effectiveness of internal controls to reduce the risk of internal fraud.	95	31.9158	2	<0.0001***
58.	C5. Management makes available adequate resources and tools to detect and prevent fraudulent activities.	95	35.2632	2	<0.0001***

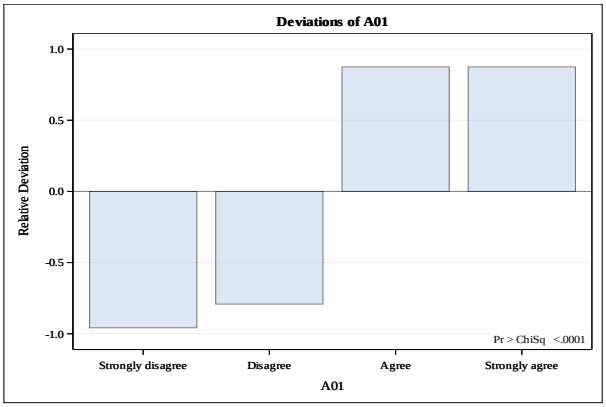
	Question/Statement	Sample Size	Chi-Square	DF	P-Value
D.	**Demographics and delineation of the study**				
59.	D1. Which of the following options mainly best describe your business?	96	74.0417	6	<0.0001***
60.	D2. Where is your business located?	96	58.5000	5	<0.0001***
61.	D3. How long has the business been in existence?	96	21.000	2	<0.0001***
62.	D4. Which position do you hold in your business?	96	66.6667	1	<0.0001***
63.	D5. How long have you occupied the above selected position?	96	40.5000	3	<0.0001***
64.	D6. What is your highest level of education?	96	71.3958	4	<0.0001***
65.	D7. How many employees does your business have?	96	41.8125	2	<0.0001***
67	D8. What is the estimated annual turnover of your business?	96	19.5625	2	<0.0001***

Computer printouts for Chi-Square goodness of fit tests

The FREQ Procedure

A01				
A01	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Strongly disagree	1	1.04	1	1.04
Disagree	5	5.21	6	6.25
Agree	45	46.88	51	53.13
Strongly agree	45	46.88	96	100.00

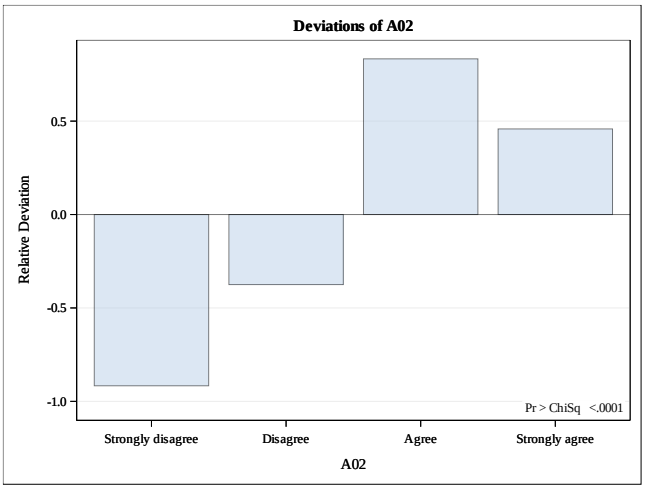
Chi-Square Test for Equal Proportions	
Chi-Square	73.8333
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A02				
A02	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Strongly disagree	2	2.08	2	2.08
Disagree	15	15.63	17	17.71
Agree	44	45.83	61	63.54
Strongly agree	35	36.46	96	100.00

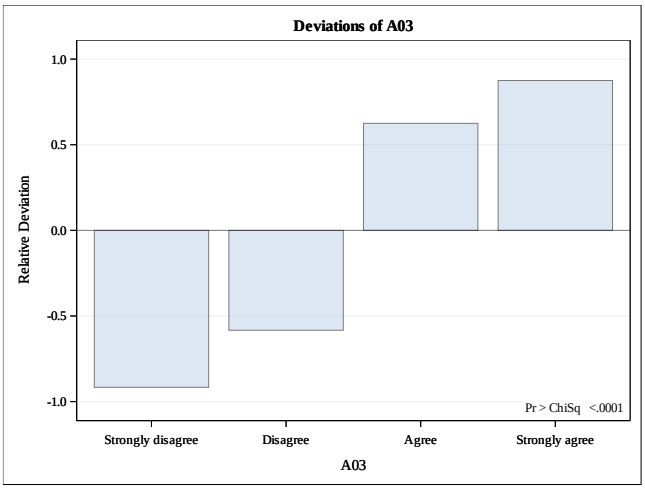
Chi-Square Test for Equal Proportions	
Chi-Square	45.2500
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A03				
A03	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Strongly disagree	2	2.08	2	2.08
Disagree	10	10.42	12	12.50
Agree	39	40.63	51	53.13
Strongly agree	45	46.88	96	100.00

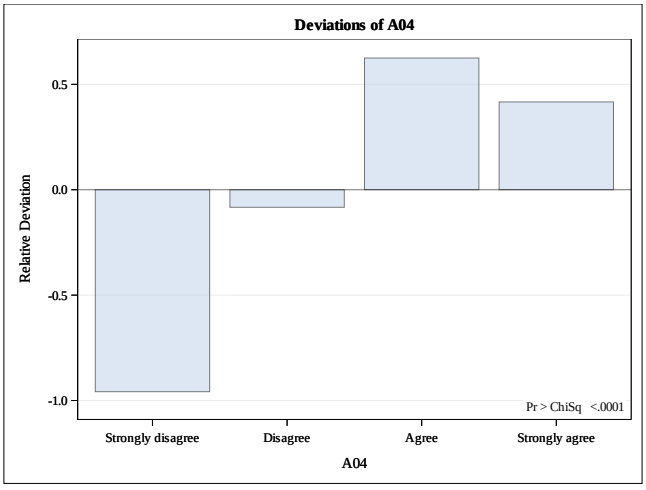
Chi-Square Test for Equal Proportions	
Chi-Square	56.0833
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A04				
A04	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Strongly disagree	1	1.04	1	1.04
Disagree	22	22.92	23	23.96
Agree	39	40.63	62	64.58
Strongly agree	34	35.42	96	100.00

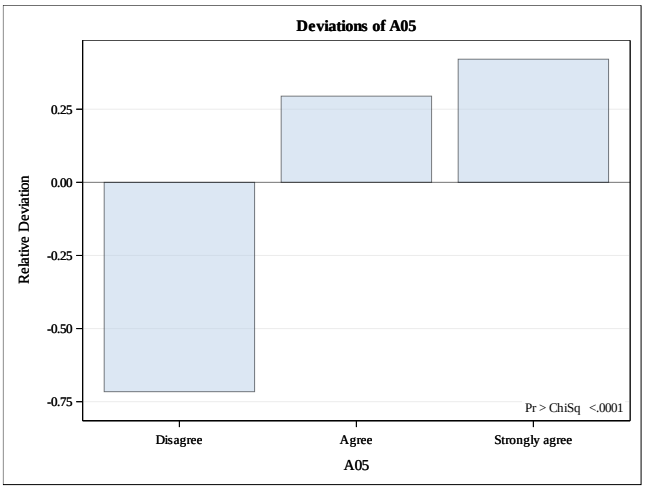
Chi-Square Test for Equal Proportions	
Chi-Square	35.7500
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A05				
A05	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	9	9.47	9	9.47
Agree	41	43.16	50	52.63
Strongly agree	45	47.37	95	100.00
Frequency Missing = 1				

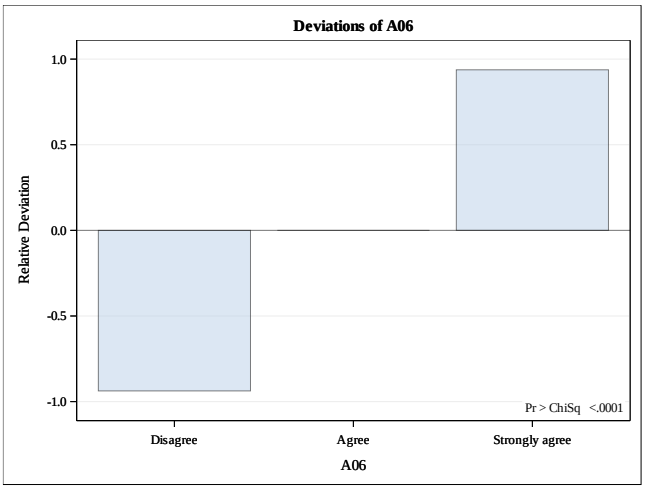
Chi-Square Test for Equal Proportions	
Chi-Square	24.5895
DF	2
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

A06				
A06	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	2	2.08	2	2.08
Agree	32	33.33	34	35.42
Strongly agree	62	64.58	96	100.00

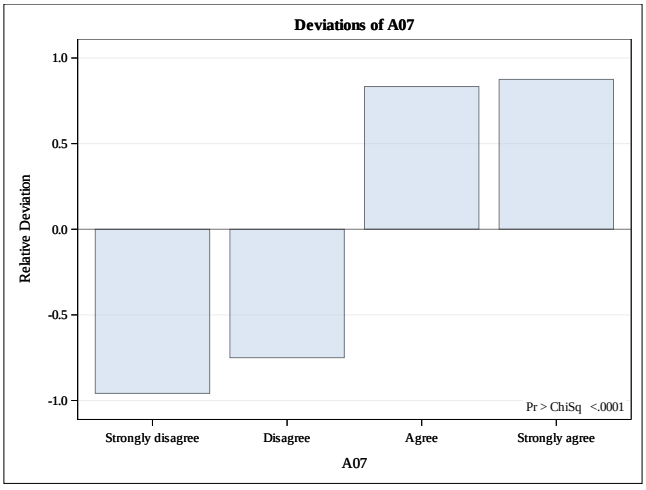
Chi-Square Test for Equal Proportions	
Chi-Square	56.2500
DF	2
Pr > ChiSq	<.0001



Sample Size = 96

A07				
A07	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	6	6.25	7	7.29
Agree	44	45.83	51	53.13
Strongly agree	45	46.88	96	100.00

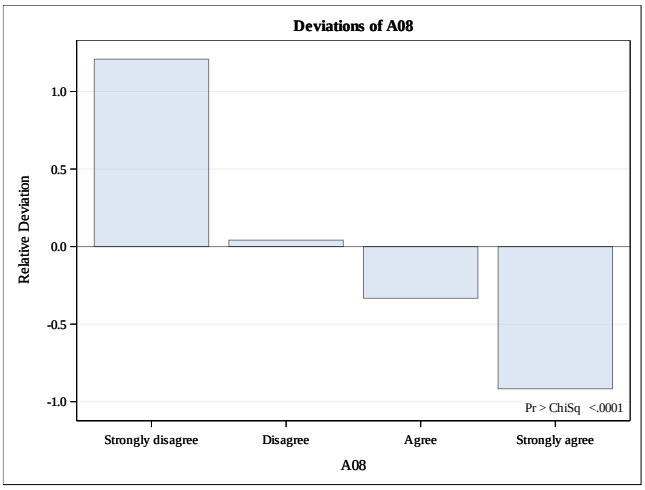
Chi-Square Test for Equal Proportions	
Chi-Square	70.5833
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A08				
A08	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	53	55.21	53	55.21
Disagree	25	26.04	78	81.25
Agree	16	16.67	94	97.92
Strongly agree	2	2.08	96	100.00

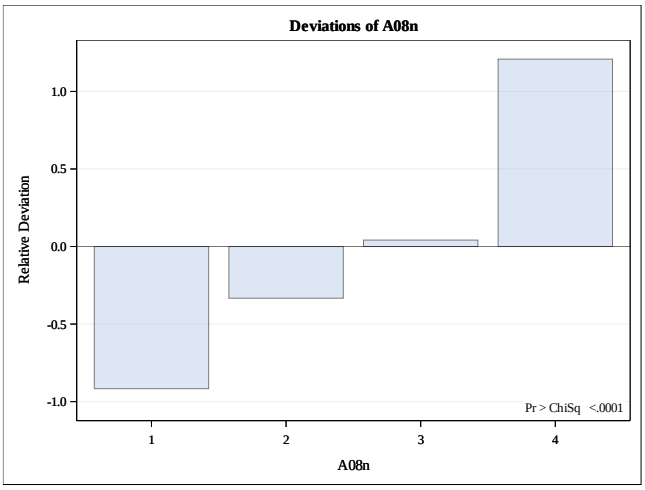
Chi-Square Test for Equal Proportions	
Chi-Square	57.9167
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A08n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	2	2.08	2	2.08
Disagree	16	16.67	18	18.75
Agree	25	26.04	43	44.79
Strongly agree	53	55.21	96	100.00

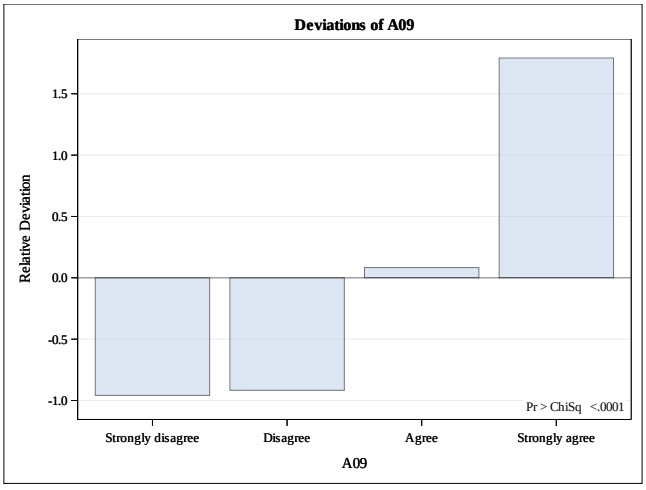
Chi-Square Test for Equal Proportions	
Chi-Square	57.9167
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A09				
A09	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	2	2.08	3	3.13
Agree	26	27.08	29	30.21
Strongly agree	67	69.79	96	100.00

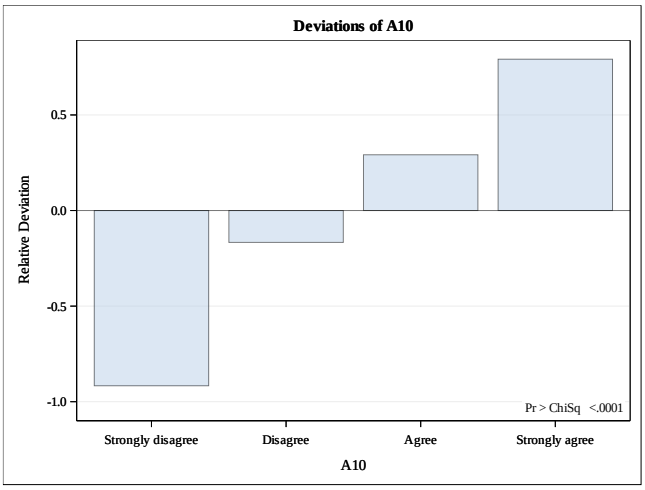
Chi-Square Test for Equal Proportions	
Chi-Square	119.4167
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A10				
A10	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	2	2.08	2	2.08
Disagree	20	20.83	22	22.92
Agree	31	32.29	53	55.21
Strongly agree	43	44.79	96	100.00

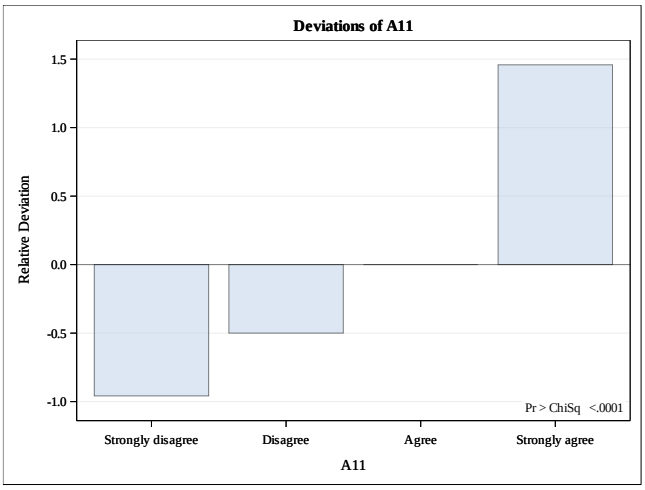
Chi-Square Test for Equal Proportions	
Chi-Square	37.9167
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A11				
A11	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	12	12.50	13	13.54
Agree	24	25.00	37	38.54
Strongly agree	59	61.46	96	100.00

Chi-Square Test for Equal Proportions	
Chi-Square	79.0833
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

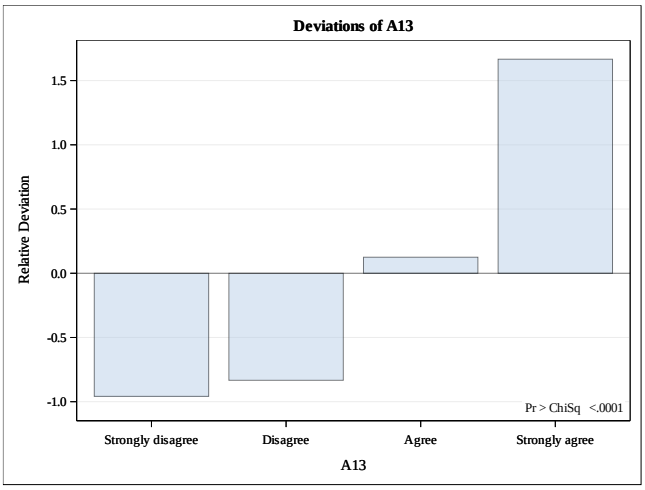
A12				
A12	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	5	5.21	5	5.21
Disagree	10	10.42	15	15.63
Agree	27	28.13	42	43.75
Strongly agree	54	56.25	96	100.00

Chi-Square Test for Equal Proportions	
Chi-Square	61.0833
DF	3
Pr > ChiSq	<.0001

Sample Size = 96

A13				
A13	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	4	4.17	5	5.21
Agree	27	28.13	32	33.33
Strongly agree	64	66.67	96	100.00

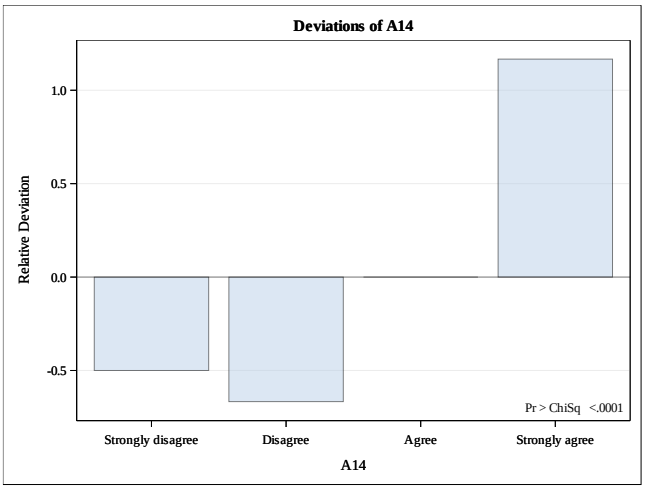
Chi-Square Test for Equal Proportions	
Chi-Square	105.7500
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A14				
A14	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	12	12.50	12	12.50
Disagree	8	8.33	20	20.83
Agree	24	25.00	44	45.83
Strongly agree	52	54.17	96	100.00

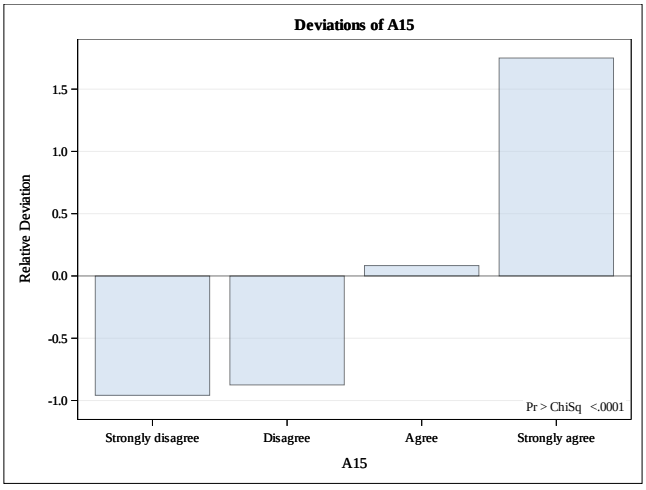
Chi-Square Test for Equal Proportions	
Chi-Square	49.3333
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A15				
A15	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Strongly disagree	1	1.04	1	1.04
Disagree	3	3.13	4	4.17
Agree	26	27.08	30	31.25
Strongly agree	66	68.75	96	100.00

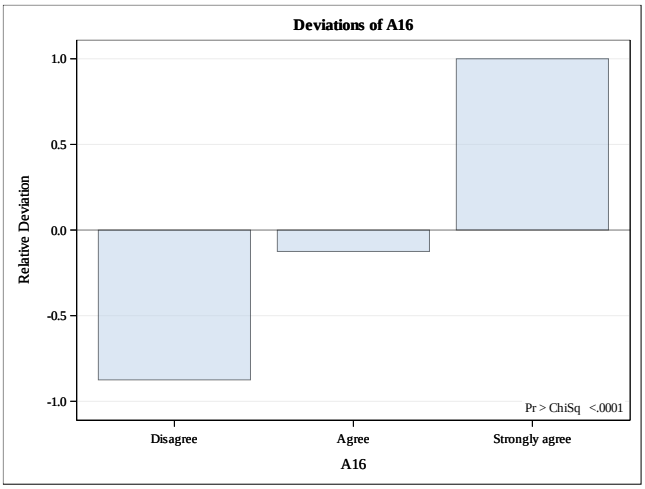
Chi-Square Test for Equal Proportions	
Chi-Square	114.0833
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A16				
A16	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	4	4.17	4	4.17
Agree	28	29.17	32	33.33
Strongly agree	64	66.67	96	100.00

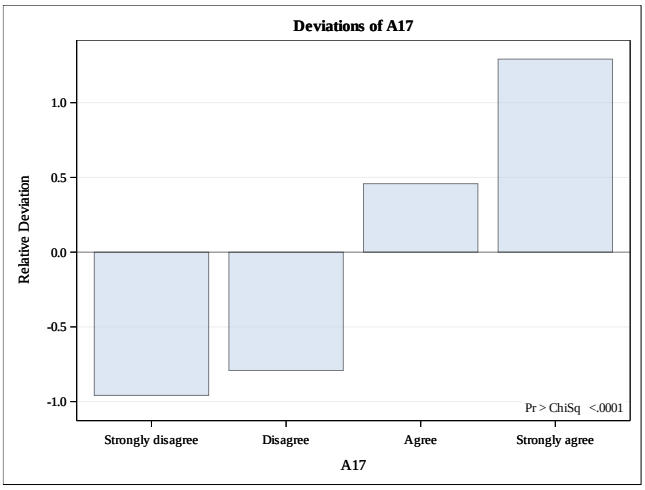
Chi-Square Test for Equal Proportions	
Chi-Square	57.0000
DF	2
Pr > ChiSq	<.0001



Sample Size = 96

A17				
A17	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	5	5.21	6	6.25
Agree	35	36.46	41	42.71
Strongly agree	55	57.29	96	100.00

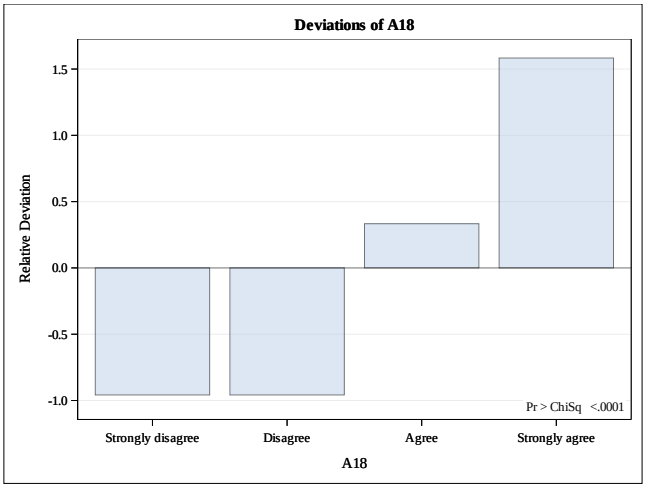
Chi-Square Test for Equal Proportions	
Chi-Square	82.1667
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A18				
A18	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Strongly disagree	1	1.04	1	1.04
Disagree	1	1.04	2	2.08
Agree	32	33.33	34	35.42
Strongly agree	62	64.58	96	100.00

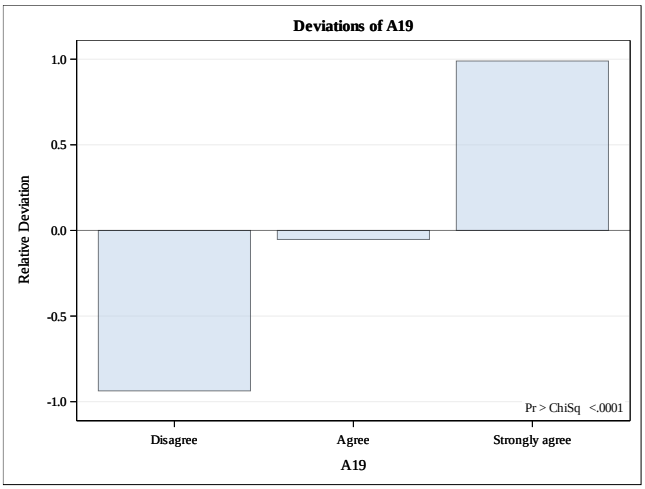
Chi-Square Test for Equal Proportions	
Chi-Square	106.9167
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A19				
A19	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	2	2.11	2	2.11
Agree	30	31.58	32	33.68
Strongly agree	63	66.32	95	100.00
Frequency Missing = 1				

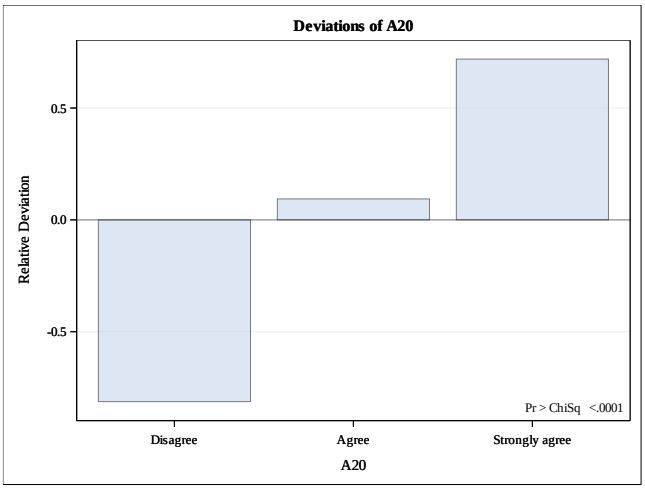
Chi-Square Test for Equal Proportions	
Chi-Square	58.8842
DF	2
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

A20				
A20	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	6	6.25	6	6.25
Agree	35	36.46	41	42.71
Strongly agree	55	57.29	96	100.00

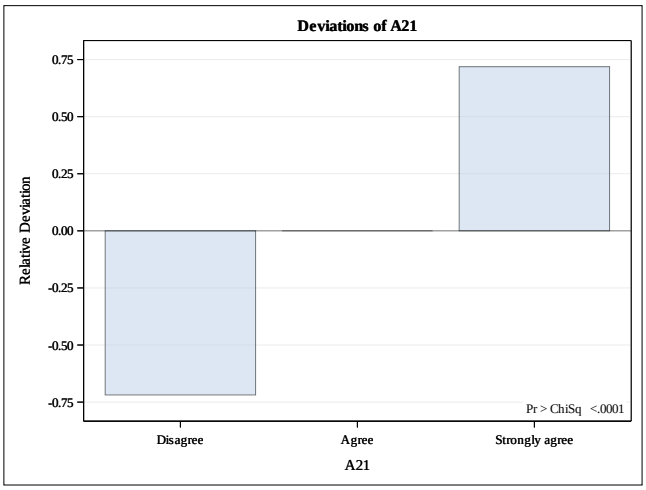
Chi-Square Test for Equal Proportions	
Chi-Square	37.9375
DF	2
Pr > ChiSq	<.0001



Sample Size = 96

A21				
A21	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Disagree	9	9.38	9	9.38
Agree	32	33.33	41	42.71
Strongly agree	55	57.29	96	100.00

Chi-Square Test for Equal Proportions	
Chi-Square	33.0625
DF	2
Pr > ChiSq	<.0001



Sample Size = 96

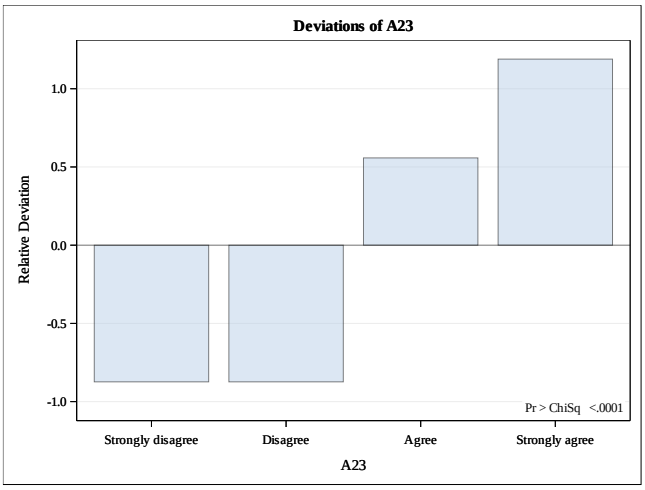
A22				
A22	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	4	4.21	4	4.21
Agree	32	33.68	36	37.89
Strongly agree	59	62.11	95	100.00
Frequency Missing = 1				

Chi-Square Test for Equal Proportions	
Chi-Square	47.7684
DF	2
Pr > ChiSq	<.0001

Effective Sample Size = 95
Frequency Missing = 1

A23				
A23	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	3	3.16	3	3.16
Disagree	3	3.16	6	6.32
Agree	37	38.95	43	45.26
Strongly agree	52	54.74	95	100.00
Frequency Missing = 1				

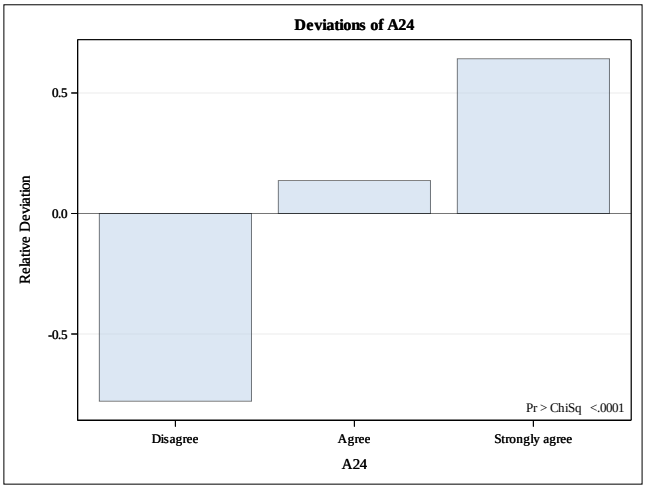
Chi-Square Test for Equal Proportions	
Chi-Square	77.2526
DF	3
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

A24				
A24	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	7	7.37	7	7.37
Agree	36	37.89	43	45.26
Strongly agree	52	54.74	95	100.00
Frequency Missing = 1				

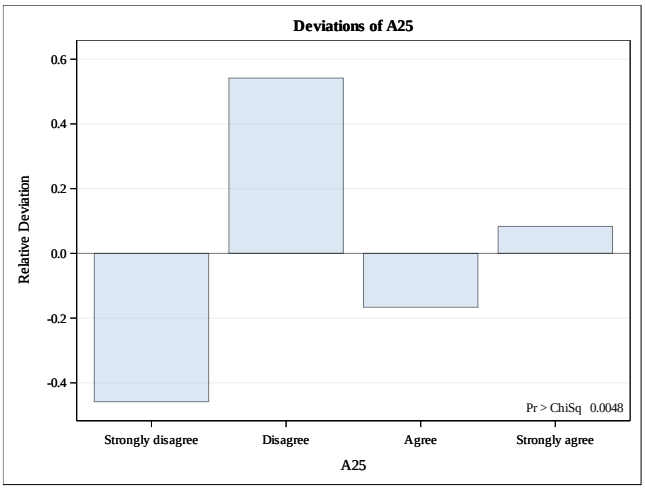
Chi-Square Test for Equal Proportions	
Chi-Square	32.8632
DF	2
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

A25				
A25	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	13	13.54	13	13.54
Disagree	37	38.54	50	52.08
Agree	20	20.83	70	72.92
Strongly agree	26	27.08	96	100.00

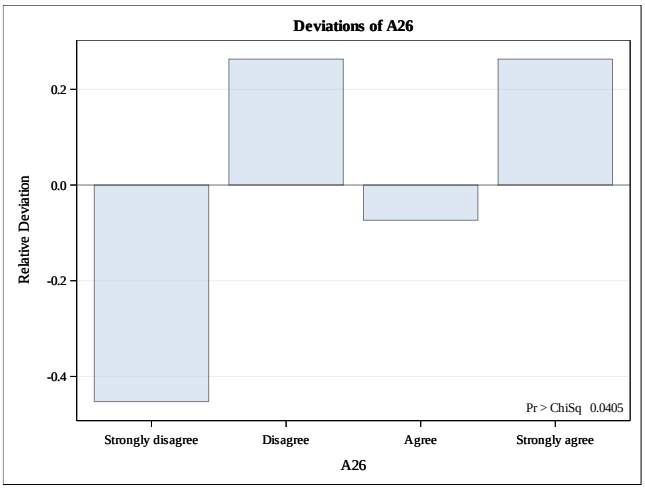
Chi-Square Test for Equal Proportions	
Chi-Square	12.9167
DF	3
Pr > ChiSq	0.0048



Sample Size = 96

A26				
A26	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	13	13.68	13	13.68
Disagree	30	31.58	43	45.26
Agree	22	23.16	65	68.42
Strongly agree	30	31.58	95	100.00
Frequency Missing = 1				

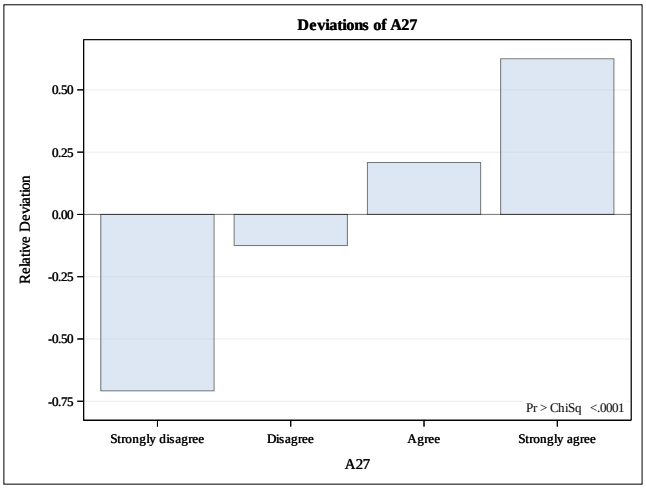
Chi-Square Test for Equal Proportions	
Chi-Square	8.2842
DF	3
Pr > ChiSq	0.0405



Effective Sample Size = 95
Frequency Missing = 1

A27				
A27	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Strongly disagree	7	7.29	7	7.29
Disagree	21	21.88	28	29.17
Agree	29	30.21	57	59.38
Strongly agree	39	40.63	96	100.00

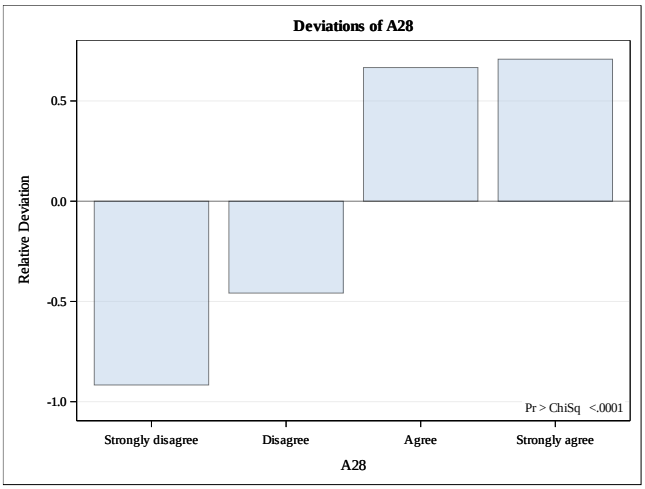
Chi-Square Test for Equal Proportions	
Chi-Square	22.8333
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A28				
A28	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	2	2.08	2	2.08
Disagree	13	13.54	15	15.63
Agree	40	41.67	55	57.29
Strongly agree	41	42.71	96	100.00

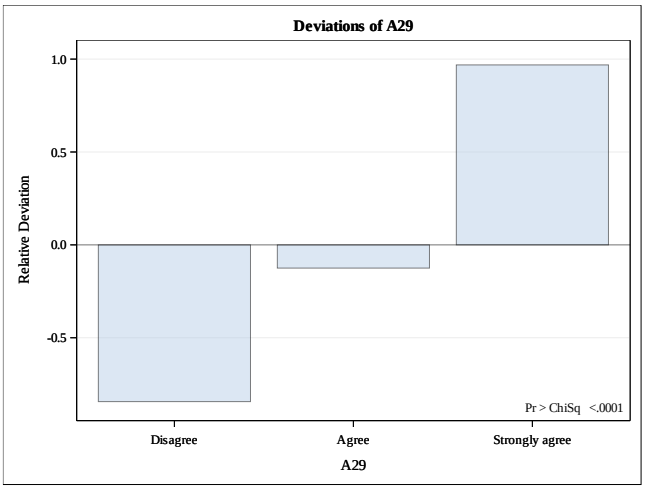
Chi-Square Test for Equal Proportions	
Chi-Square	47.9167
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

A29				
A29	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	5	5.21	5	5.21
Agree	28	29.17	33	34.38
Strongly agree	63	65.63	96	100.00

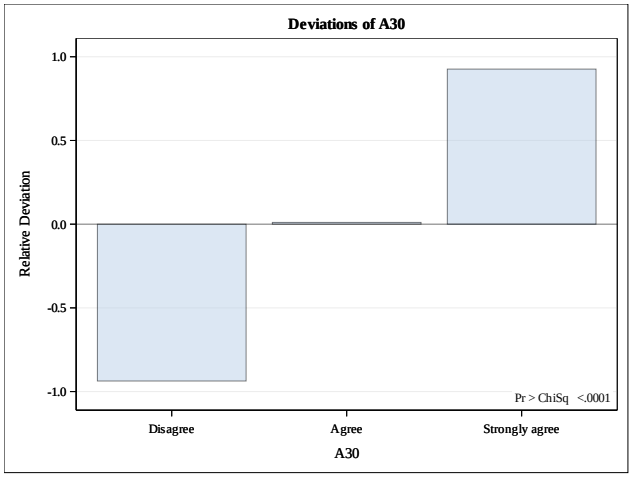
Chi-Square Test for Equal Proportions	
Chi-Square	53.3125
DF	2
Pr > ChiSq	<.0001



Sample Size = 96

A30				
A30	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Disagree	2	2.11	2	2.11
Agree	32	33.68	34	35.79
Strongly agree	61	64.21	95	100.00
Frequency Missing = 1				

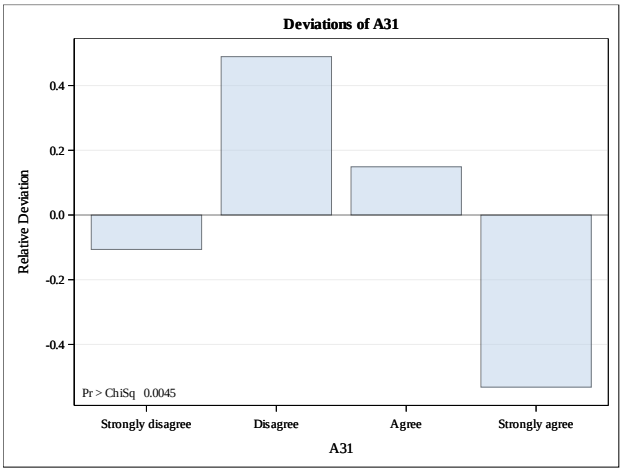
Chi-Square Test for Equal Proportions	
Chi-Square	54.9684
DF	2
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

A31				
A31	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	21	22.34	21	22.34
Disagree	35	37.23	56	59.57
Agree	27	28.72	83	88.30
Strongly agree	11	11.70	94	100.00
Frequency Missing = 2				

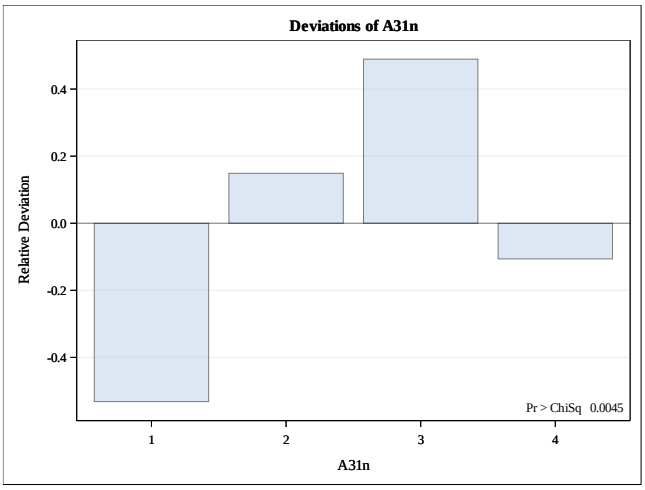
Chi-Square Test for Equal Proportions	
Chi-Square	13.0638
DF	3
Pr > ChiSq	0.0045



Effective Sample Size = 94
Frequency Missing = 2

31n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	11	11.70	11	11.70
Disagree	27	28.72	38	40.43
Agree	35	37.23	73	77.66
Strongly agree	21	22.34	94	100.00
Frequency Missing = 2				

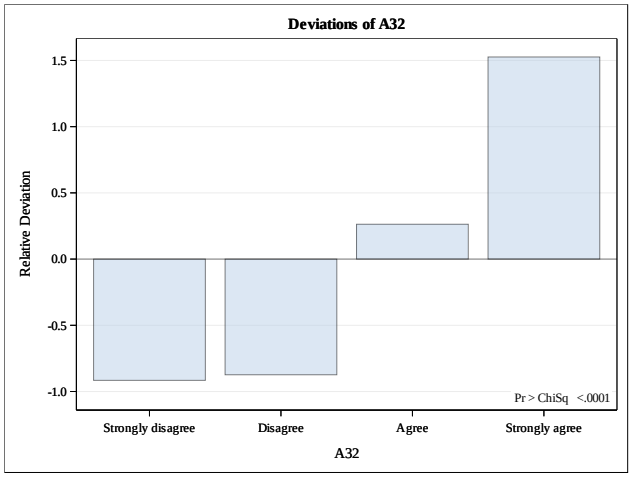
Chi-Square Test for Equal Proportions	
Chi-Square	13.0638
DF	3
Pr > ChiSq	0.0045



Effective Sample Size = 94
Frequency Missing = 2

A32				
A32	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Strongly disagree	2	2.11	2	2.11
Disagree	3	3.16	5	5.26
Agree	30	31.58	35	36.84
Strongly agree	60	63.16	95	100.00
Frequency Missing = 1				

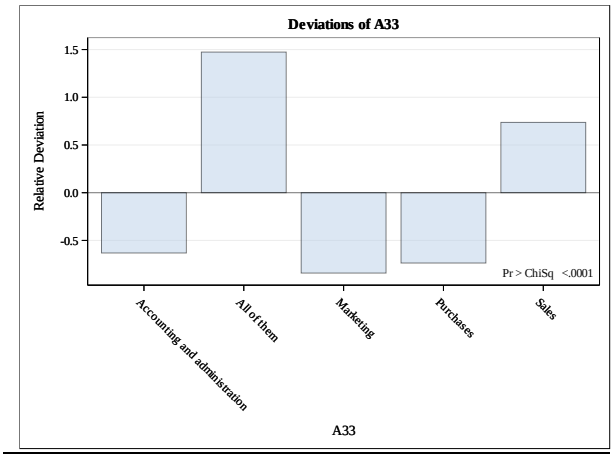
Chi-Square Test for Equal Proportions	
Chi-Square	95.0211
DF	3
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

A33				
A33	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Accounting and administration	7	7.37	7	7.37
All of them	47	49.47	54	56.84
Marketing	3	3.16	57	60.00
Purchases	5	5.26	62	65.26
Sales	33	34.74	95	100.00
Frequency Missing = 1				

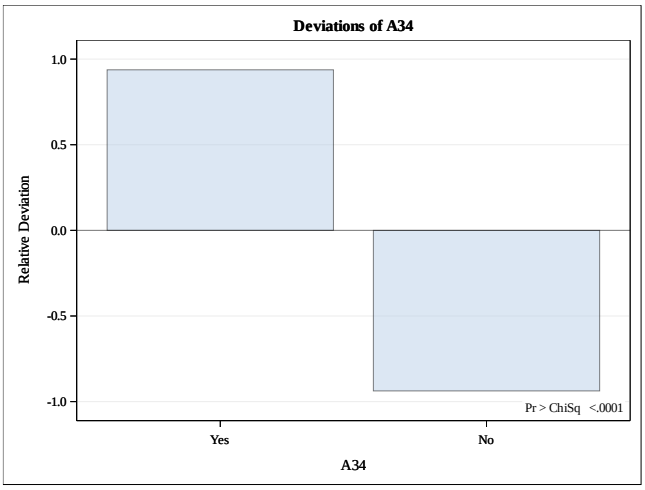
Chi-Square Test for Equal Proportions	
Chi-Square	82.9474
DF	4
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

A34				
A34	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	93	96.88	93	96.88
No	3	3.13	96	100.00

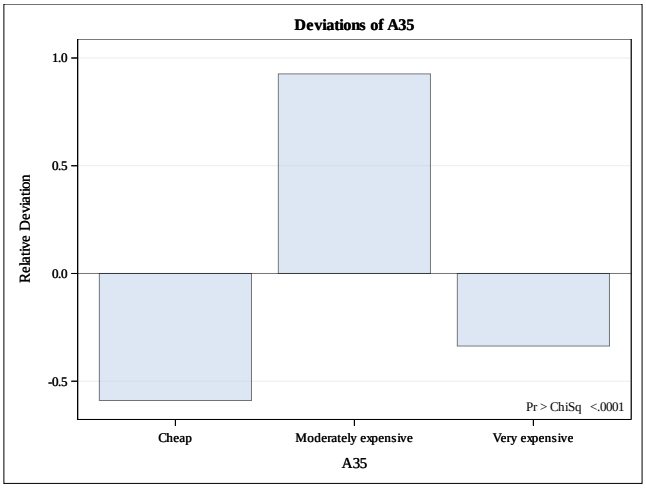
Chi-Square Test for Equal Proportions	
Chi-Square	84.3750
DF	1
Pr > ChiSq	<.0001



Sample Size = 96

A35				
A35	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Cheap	13	13.68	13	13.68
Moderately expensive	61	64.21	74	77.89
Very expensive	21	22.11	95	100.00
Frequency Missing = 1				

Chi-Square Test for Equal Proportions	
Chi-Square	41.7684
DF	2
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

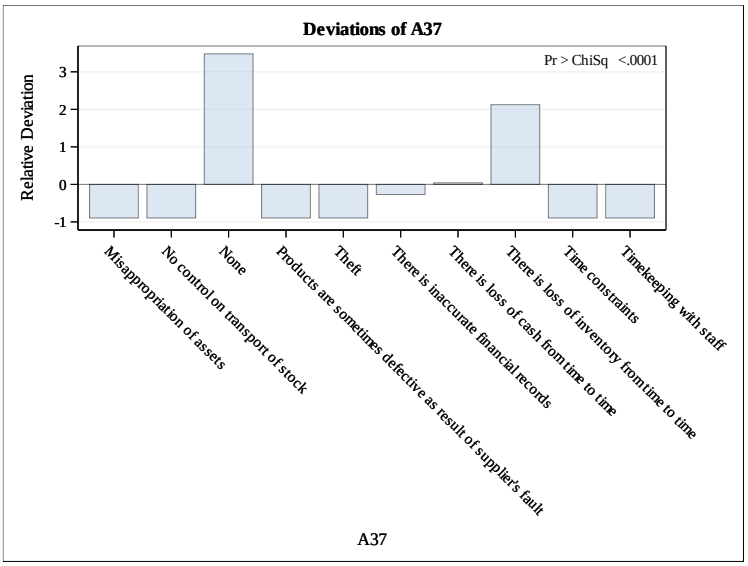
A36				
A36	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	96	100.00	96	100.00

Chi-Square Test for Equal Proportions	
Chi-Square	0.0000
DF	0
Pr > ChiSq	.

Sample Size = 96

A37				
A37	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Misappropriation of assets	1	1.04	1	1.04
No control on transport of stock	1	1.04	2	2.08
None	43	44.79	45	46.88
Products are sometimes defective as result of supplier's fault	1	1.04	46	47.92
Theft	1	1.04	47	48.96
There is inaccurate financial records	7	7.29	54	56.25
There is loss of cash from time to time	10	10.42	64	66.67
There is loss of inventory from time to time	30	31.25	94	97.92
Time constraints	1	1.04	95	98.96
Timekeeping with staff	1	1.04	96	100.00

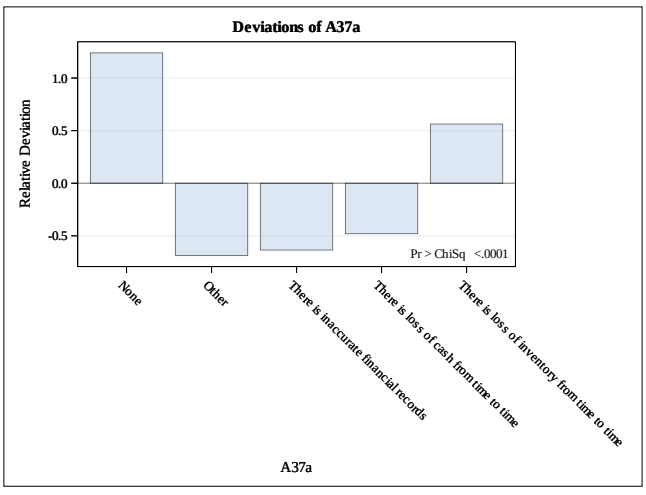
Chi-Square Test for Equal Proportions	
Chi-Square	206.5000
DF	9
Pr > ChiSq	<.0001



Sample Size = 96

A37a	Frequency	Percent	Cumulative Frequency	Cumulative Percent
None	43	44.79	43	44.79
Other	6	6.25	49	51.04
There is inaccurate financial records	7	7.29	56	58.33
There is loss of cash from time to time	10	10.42	66	68.75
There is loss of inventory from time to time	30	31.25	96	100.00

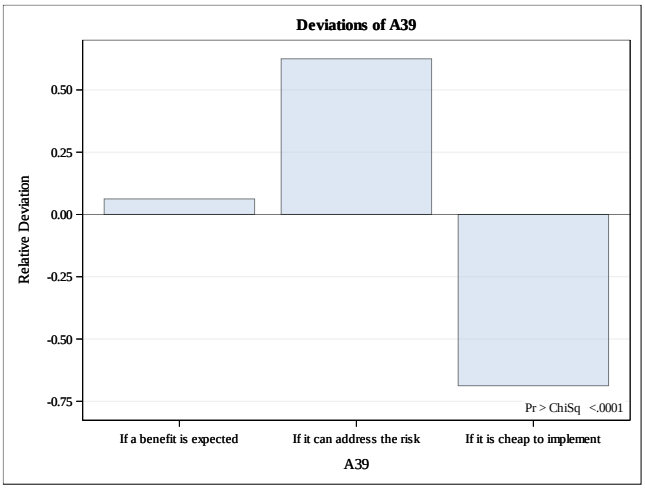
Chi-Square Test for Equal Proportions	
Chi-Square	56.8125
DF	4
Pr > ChiSq	<.0001



Sample Size = 96

A39				
A39	Frequency	Percent	Cumulative Frequency	Cumulative Percent
If a benefit is expected	34	35.42	34	35.42
If it can address the risk	52	54.17	86	89.58
If it is cheap to implement	10	10.42	96	100.00

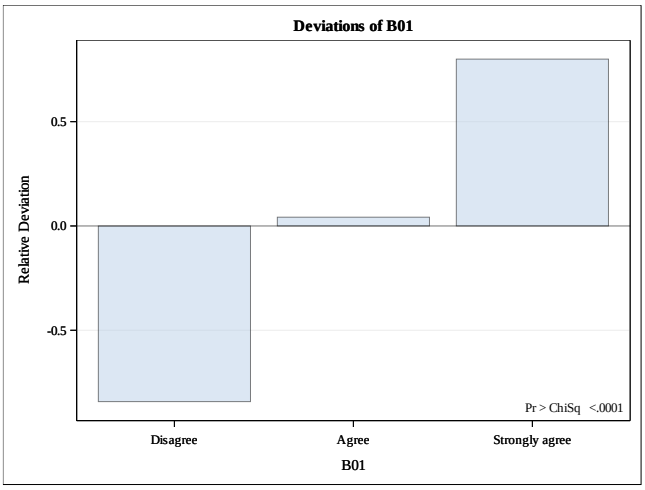
Chi-Square Test for Equal Proportions	
Chi-Square	27.7500
DF	2
Pr > ChiSq	<.0001



Sample Size = 96

B01				
B01	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	5	5.26	5	5.26
Agree	33	34.74	38	40.00
Strongly agree	57	60.00	95	100.00
Frequency Missing = 1				

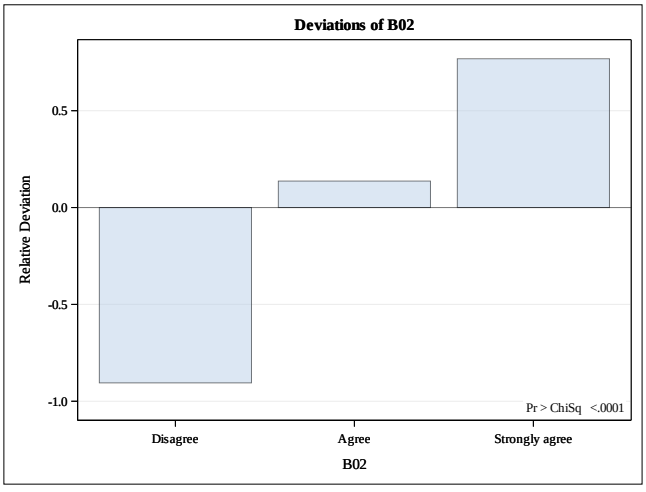
Chi-Square Test for Equal Proportions	
Chi-Square	42.7789
DF	2
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

B02				
B02	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Disagree	3	3.16	3	3.16
Agree	36	37.89	39	41.05
Strongly agree	56	58.95	95	100.00
Frequency Missing = 1				

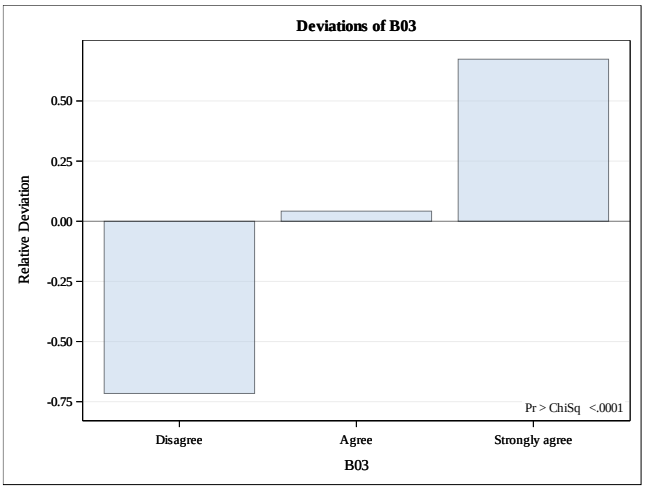
Chi-Square Test for Equal Proportions	
Chi-Square	45.2421
DF	2
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

B03				
B03	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	9	9.47	9	9.47
Agree	33	34.74	42	44.21
Strongly agree	53	55.79	95	100.00
Frequency Missing = 1				

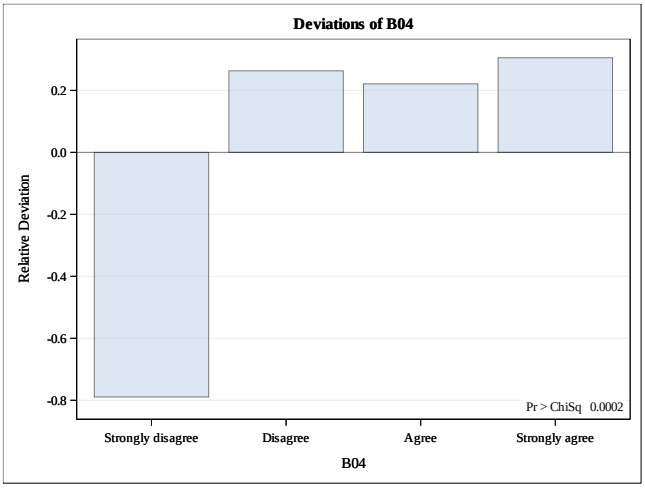
Chi-Square Test for Equal Proportions	
Chi-Square	30.6526
DF	2
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

B04				
B04	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	5	5.26	5	5.26
Disagree	30	31.58	35	36.84
Agree	29	30.53	64	67.37
Strongly agree	31	32.63	95	100.00
Frequency Missing = 1				

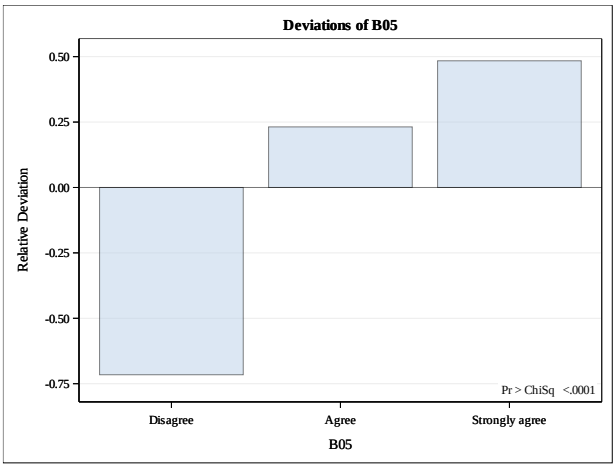
Chi-Square Test for Equal Proportions	
Chi-Square	19.8211
DF	3
Pr > ChiSq	0.0002



Effective Sample Size = 95
Frequency Missing = 1

B05				
B05	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	9	9.47	9	9.47
Agree	39	41.05	48	50.53
Strongly agree	47	49.47	95	100.00
Frequency Missing = 1				

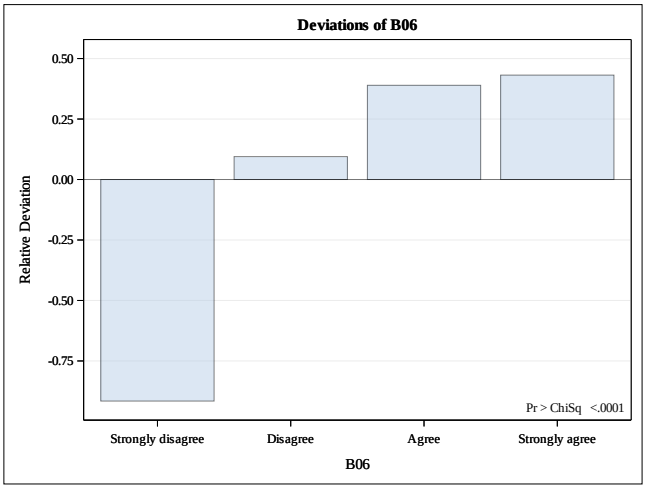
Chi-Square Test for Equal Proportions	
Chi-Square	25.3474
DF	2
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

B06				
B06	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Strongly disagree	2	2.11	2	2.11
Disagree	26	27.37	28	29.47
Agree	33	34.74	61	64.21
Strongly agree	34	35.79	95	100.00
Frequency Missing = 1				

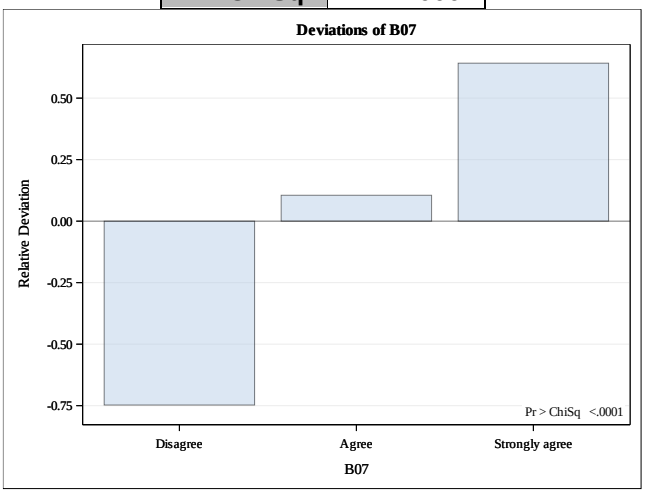
Chi-Square Test for Equal Proportions	
Chi-Square	28.1579
DF	3
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

B07				
B07	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	8	8.42	8	8.42
Agree	35	36.84	43	45.26
Strongly agree	52	54.74	95	100.00
Frequency Missing = 1				

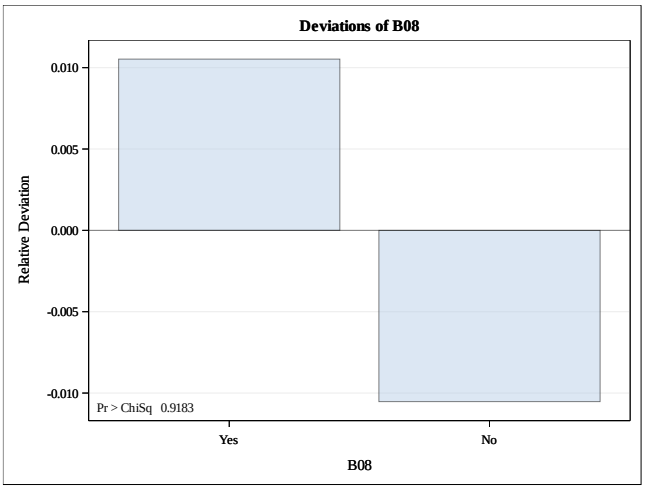
Chi-Square Test for Equal Proportions	
Chi-Square	31.0947
DF	2
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

B08				
B08	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	48	50.53	48	50.53
No	47	49.47	95	100.00
Frequency Missing = 1				

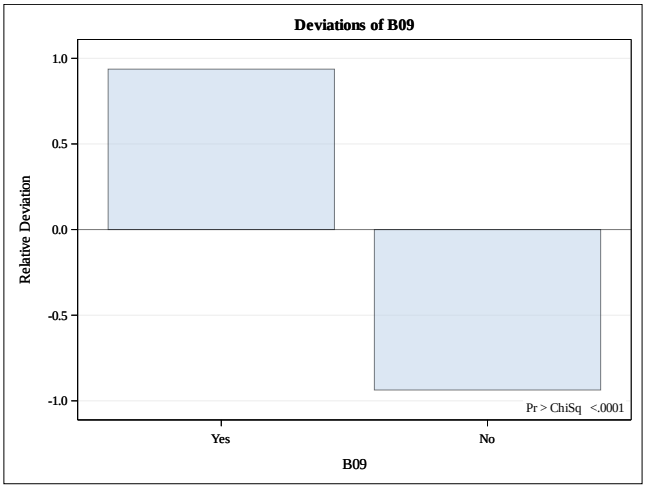
Chi-Square Test for Equal Proportions	
Chi-Square	0.0105
DF	1
Pr > ChiSq	0.9183



Effective Sample Size = 95
Frequency Missing = 1

B09				
B09	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Yes	92	96.84	92	96.84
No	3	3.16	95	100.00
Frequency Missing = 1				

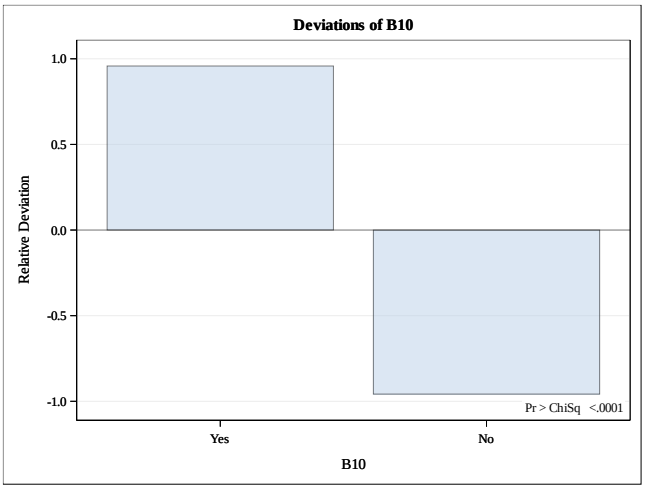
Chi-Square Test for Equal Proportions	
Chi-Square	83.3789
DF	1
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

B10				
B10	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	93	97.89	93	97.89
No	2	2.11	95	100.00
Frequency Missing = 1				

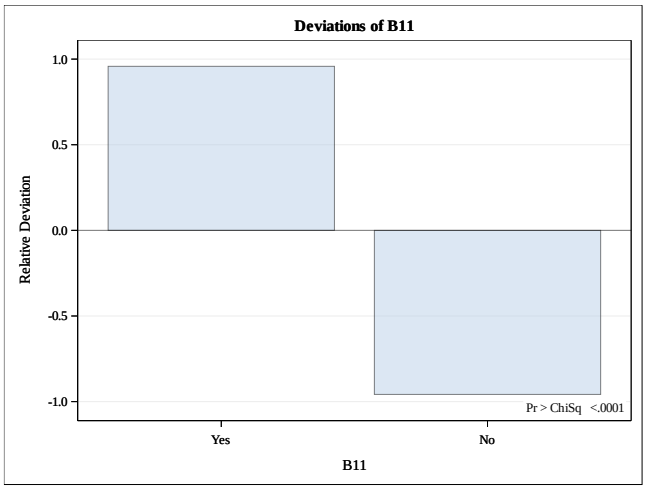
Chi-Square Test for Equal Proportions	
Chi-Square	87.1684
DF	1
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

B11				
B11	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	93	97.89	93	97.89
No	2	2.11	95	100.00
Frequency Missing = 1				

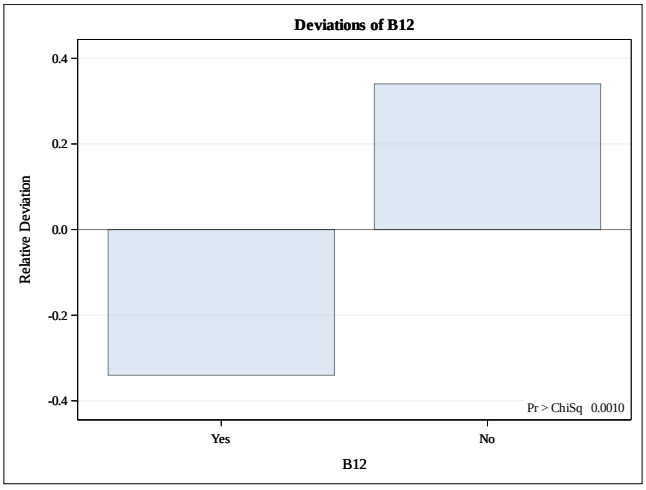
Chi-Square Test for Equal Proportions	
Chi-Square	87.1684
DF	1
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

B12				
B12	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Yes	31	32.98	31	32.98
No	63	67.02	94	100.00
Frequency Missing = 2				

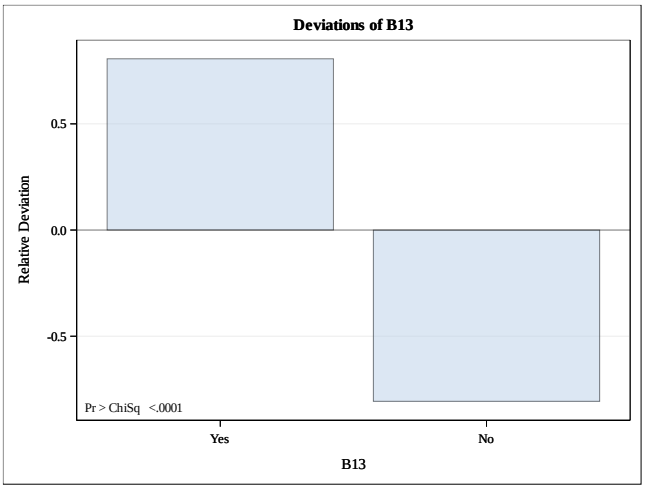
Chi-Square Test for Equal Proportions	
Chi-Square	10.8936
DF	1
Pr > ChiSq	0.0010



Effective Sample Size = 94
Frequency Missing = 2

B13				
B13	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	84	90.32	84	90.32
No	9	9.68	93	100.00
Frequency Missing = 3				

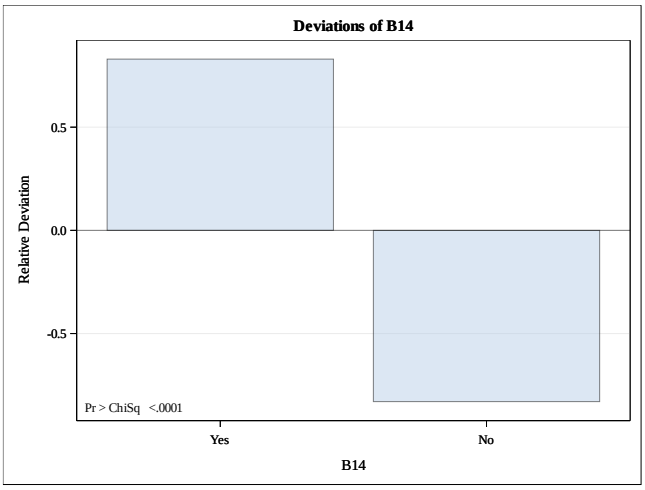
Chi-Square Test for Equal Proportions	
Chi-Square	60.4839
DF	1
Pr > ChiSq	<.0001



Effective Sample Size = 93
Frequency Missing = 3

B14				
B14	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Yes	86	91.49	86	91.49
No	8	8.51	94	100.00
Frequency Missing = 2				

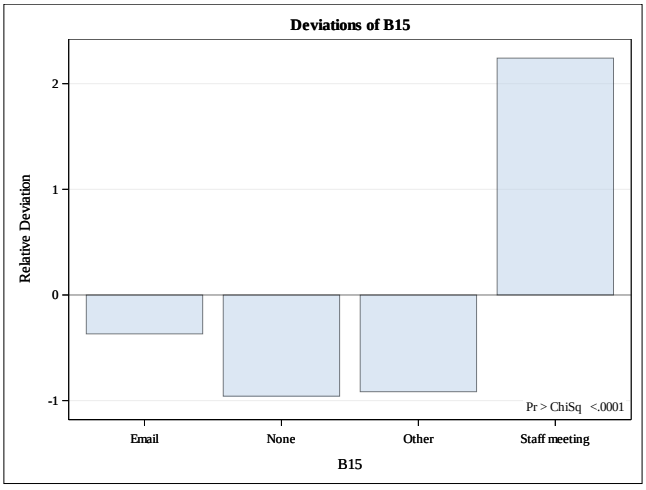
Chi-Square Test for Equal Proportions	
Chi-Square	64.7234
DF	1
Pr > ChiSq	<.0001



Effective Sample Size = 94
Frequency Missing = 2

B15				
B15	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Email	15	15.79	15	15.79
None	1	1.05	16	16.84
Other	2	2.11	18	18.95
Staff meeting	77	81.05	95	100.00
Frequency Missing = 1				

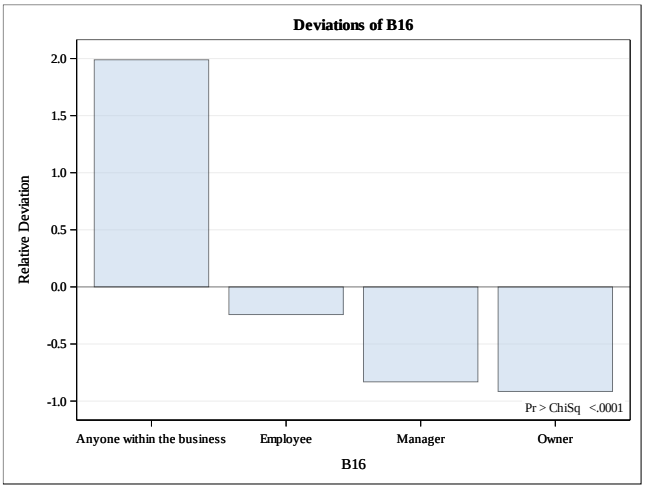
Chi-Square Test for Equal Proportions	
Chi-Square	164.3263
DF	3
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

B16				
B16	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Anyone within the business	71	74.74	71	74.74
Employee	18	18.95	89	93.68
Manager	4	4.21	93	97.89
Owner	2	2.11	95	100.00
Frequency Missing = 1				

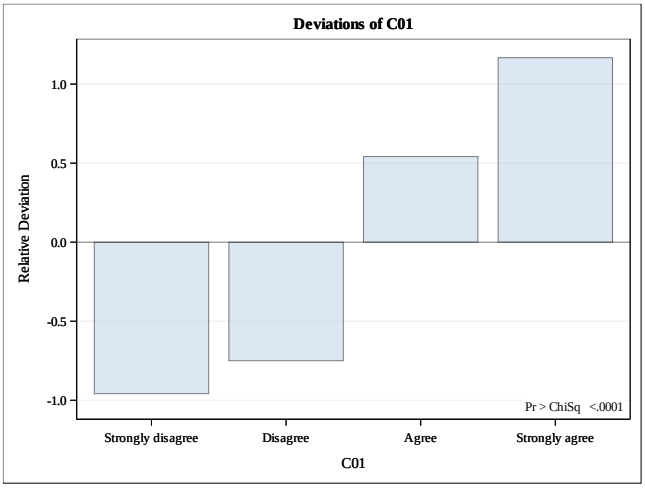
Chi-Square Test for Equal Proportions	
Chi-Square	131.7368
DF	3
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

C01				
C01	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Strongly disagree	1	1.04	1	1.04
Disagree	6	6.25	7	7.29
Agree	37	38.54	44	45.83
Strongly agree	52	54.17	96	100.00

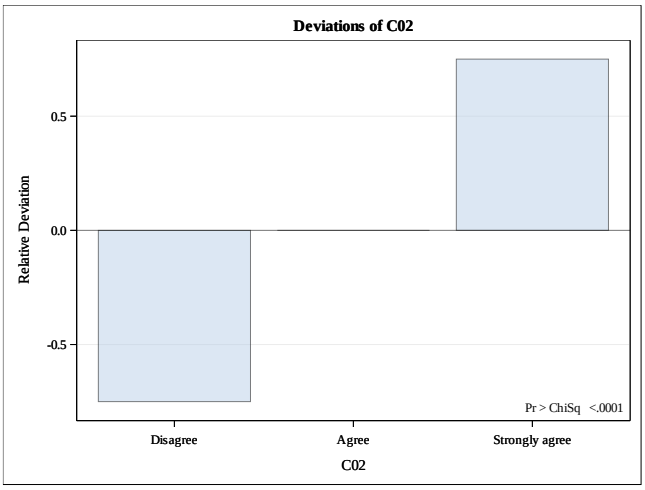
Chi-Square Test for Equal Proportions	
Chi-Square	75.2500
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

C02				
C02	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	8	8.33	8	8.33
Agree	32	33.33	40	41.67
Strongly agree	56	58.33	96	100.00

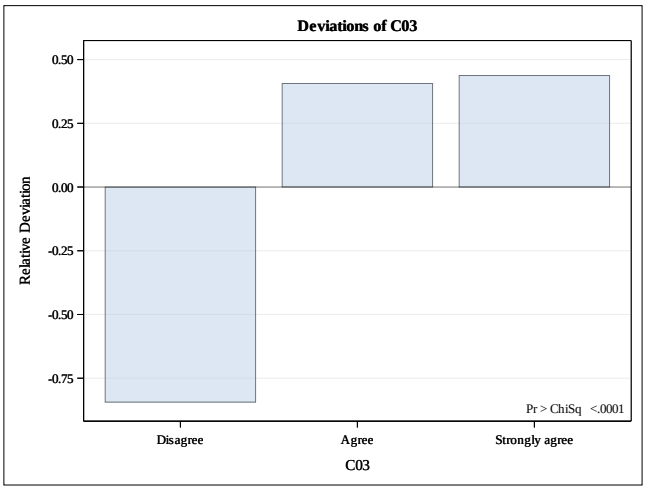
Chi-Square Test for Equal Proportions	
Chi-Square	36.0000
DF	2
Pr > ChiSq	<.0001



Sample Size = 96

C03				
C03	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Disagree	5	5.21	5	5.21
Agree	45	46.88	50	52.08
Strongly agree	46	47.92	96	100.00

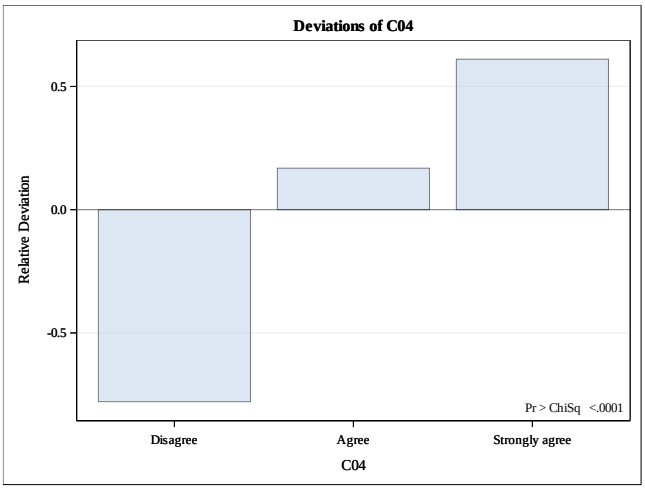
Chi-Square Test for Equal Proportions	
Chi-Square	34.1875
DF	2
Pr > ChiSq	<.0001



Sample Size = 96

C04				
C04	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	7	7.37	7	7.37
Agree	37	38.95	44	46.32
Strongly agree	51	53.68	95	100.00
Frequency Missing = 1				

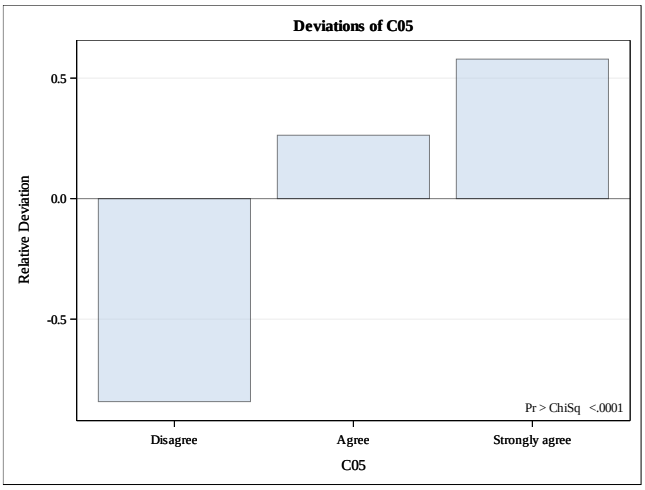
Chi-Square Test for Equal Proportions	
Chi-Square	31.9158
DF	2
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

C05				
C05	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Disagree	5	5.26	5	5.26
Agree	40	42.11	45	47.37
Strongly agree	50	52.63	95	100.00
Frequency Missing = 1				

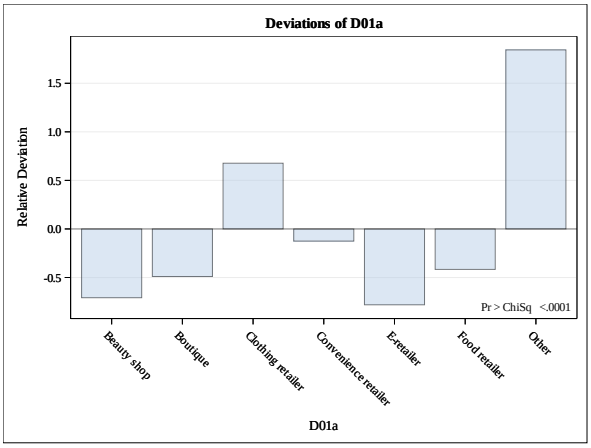
Chi-Square Test for Equal Proportions	
Chi-Square	35.2632
DF	2
Pr > ChiSq	<.0001



Effective Sample Size = 95
Frequency Missing = 1

D01a	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Beauty shop	4	4.17	4	4.17
Boutique	7	7.29	11	11.46
Clothing retailer	23	23.96	34	35.42
Convenience retailer	12	12.50	46	47.92
E-retailer	3	3.13	49	51.04
Food retailer	8	8.33	57	59.38
Other	39	40.63	96	100.00

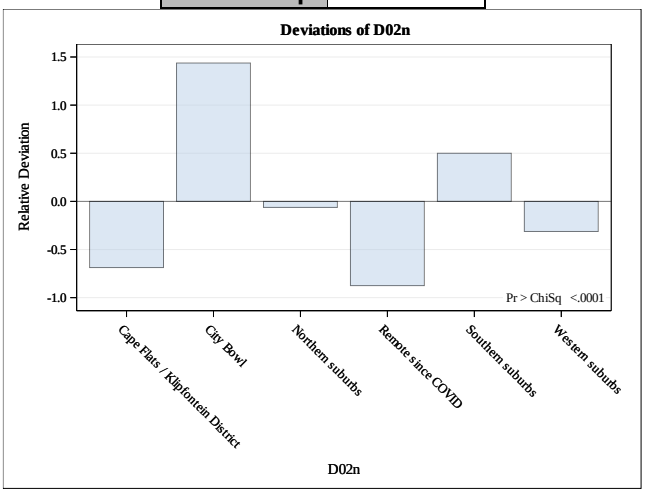
Chi-Square Test for Equal Proportions	
Chi-Square	74.0417
DF	6
Pr > ChiSq	<.0001



Sample Size = 96

D02n				
D02n	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Cape Flats / Klipfontein District	5	5.21	5	5.21
City Bowl	39	40.63	44	45.83
Northern suburbs	15	15.63	59	61.46
Remote since COVID	2	2.08	61	63.54
Southern suburbs	24	25.00	85	88.54
Western suburbs	11	11.46	96	100.00

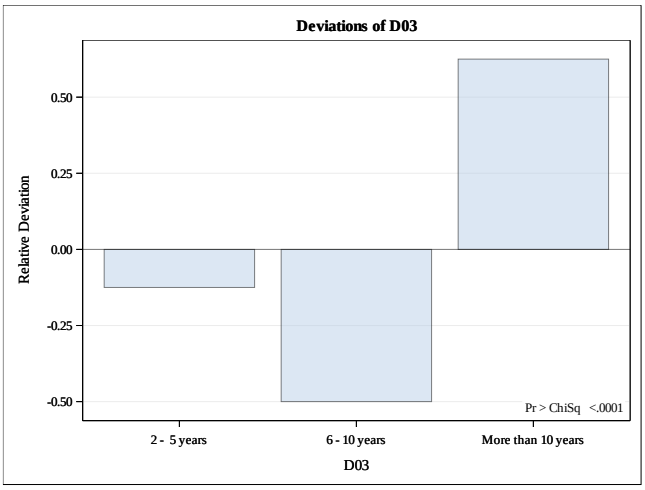
Chi-Square Test for Equal Proportions	
Chi-Square	58.5000
DF	5
Pr > ChiSq	<.0001



Sample Size = 96

D03				
D03	Frequency	Percent	Cumulative Frequency	Cumulative Percent
2 - 5 years	28	29.17	28	29.17
6 - 10 years	16	16.67	44	45.83
More than 10 years	52	54.17	96	100.00

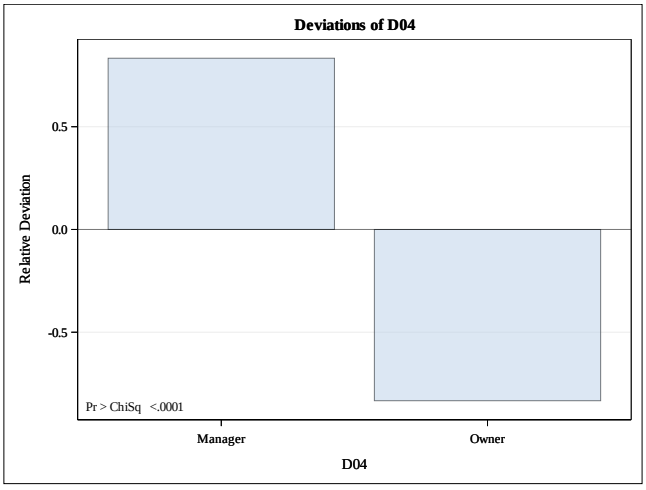
Chi-Square Test for Equal Proportions	
Chi-Square	21.0000
DF	2
Pr > ChiSq	<.0001



Sample Size = 96

D04				
D04	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Manager	88	91.67	88	91.67
Owner	8	8.33	96	100.00

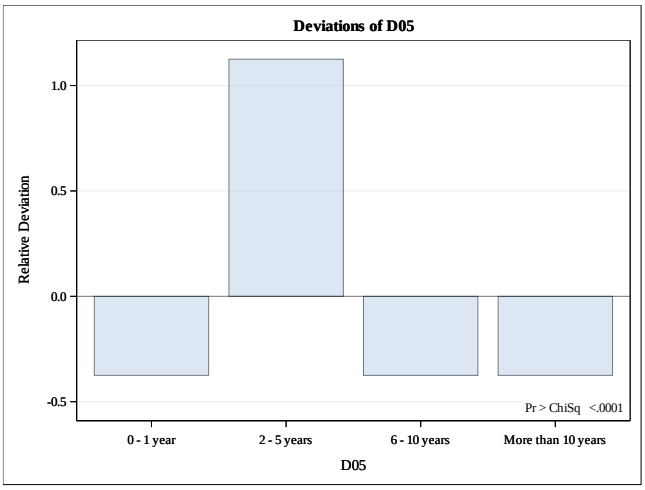
Chi-Square Test for Equal Proportions	
Chi-Square	66.6667
DF	1
Pr > ChiSq	<.0001



Sample Size = 96

D05				
D05	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
0 - 1 year	15	15.63	15	15.63
2 - 5 years	51	53.13	66	68.75
6 - 10 years	15	15.63	81	84.38
More than 10 years	15	15.63	96	100.00

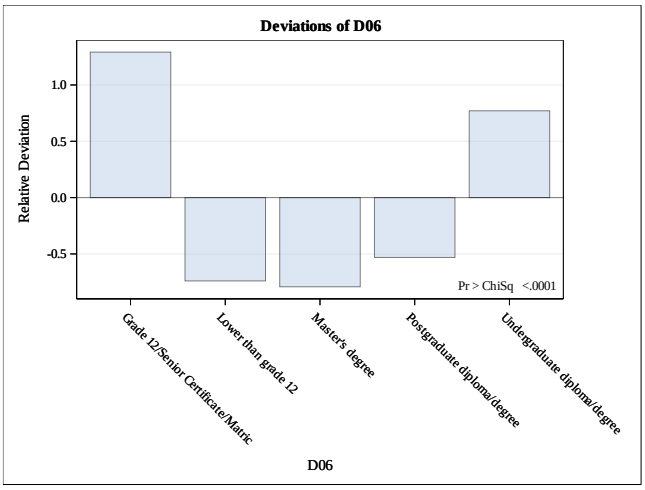
Chi-Square Test for Equal Proportions	
Chi-Square	40.5000
DF	3
Pr > ChiSq	<.0001



Sample Size = 96

D06				
D06	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
Grade 12/Senior Certificate/Matric	44	45.83	44	45.83
Lower than grade 12	5	5.21	49	51.04
Master's degree	4	4.17	53	55.21
Postgraduate diploma/degree	9	9.38	62	64.58
Undergraduate diploma/degree	34	35.42	96	100.00

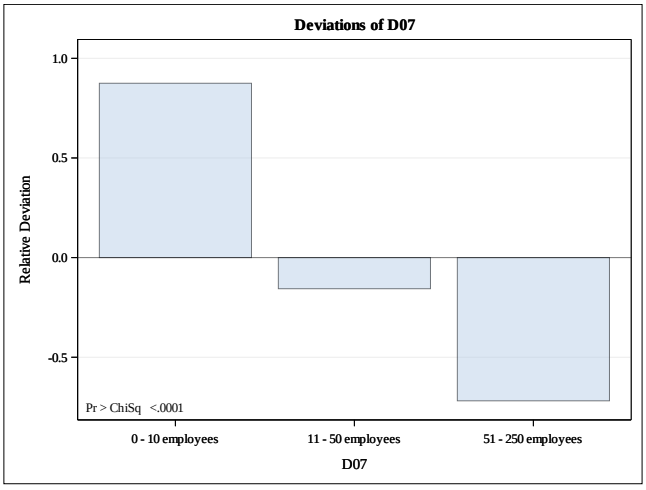
Chi-Square Test for Equal Proportions	
Chi-Square	71.3958
DF	4
Pr > ChiSq	<.0001



Sample Size = 96

D07				
D07	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
0 - 10 employees	60	62.50	60	62.50
11 - 50 employees	27	28.13	87	90.63
51 - 250 employees	9	9.38	96	100.00

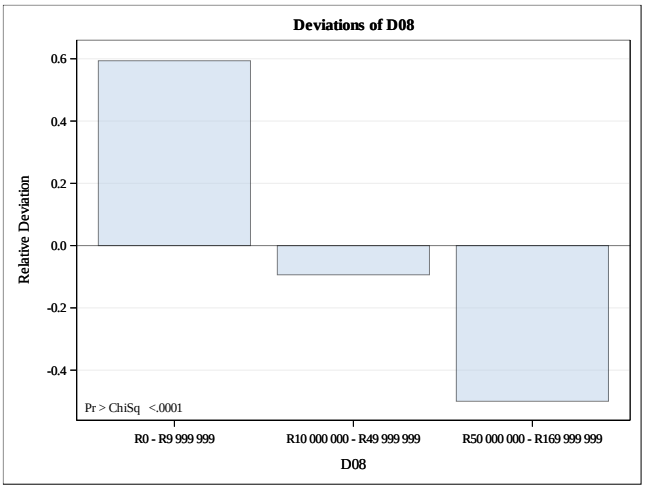
Chi-Square Test for Equal Proportions	
Chi-Square	41.8125
DF	2
Pr > ChiSq	<.0001



Sample Size = 96

D08				
D08	**Frequency**	**Percent**	**Cumulative Frequency**	**Cumulative Percent**
R0 - R7 499 999	51	53.13	51	53.13
R7 500 000 - R24 999 999	29	30.21	80	83.33
R25 000 000 - R79 999 999	16	16.67	96	100.00

Chi-Square Test for Equal Proportions	
Chi-Square	19.5625
DF	2
Pr > ChiSq	<.0001



Sample Size = 96

Summary tables for Chi-Square tests to compare demographic variables with measuring variables

Table 5.5: Statistically significant Chi-Square tests for business location versus measuring variables

	Question/Statement	Sample Size	Chi-Square	DF	P-Value for Chi-Square/ Fisher Exact
A.	**Implementation of fraud prevention measures and internal controls**				
1.	A6. Your business transactions are captured and documented.	89	10.0935	3	0.0178*
2.	A30. Only valid transactions and events can be processed.	88	9.9597	3	0.0189*
C.	**Responsibilities of management in establishing a sound control environment**				
3.	C3. Management determines the level of risks in the overall business operations.	89	10.3874	3	0.0155*

Table 5.6: Statistically significant Chi-Square tests for business in existence versus measuring variables

	Question/Statement	Sample Size	Chi-Square	DF	P-Value for Chi-Square/ Fisher Exact
A.	**Implementation of fraud prevention measures and internal controls**				
1.	A7. Management performs an independent check on staff's various tasks.	96	4.8372	1	0.0279*/ 0.0308*
2.	A8. Sometimes it is acceptable to have no source document on business transactions.	96	3.8731	1	0.0491*/ 0.0314*
3.	A13. There are disciplinary measures such as warnings, penalties, etc., in place.	96	6.2338	1	0.0125*/ 0.0178*
4.	A24. All transactions are authorised by management or designated personnel.	95	4.9909	1	0.0255*/ 0.0287*
B.	**Communication of fraud prevention measures and internal controls**				
5.	B3. Staff meeting and briefings are the medium for learning about internal controls.	95	7.6371	1	0.0057**/ 0.0064**
45.	B8. Do you participate in any anti-fraud awareness programme or company ethics training?	95	3.7967	1	0.0514/ 0.0251*
50.	B13. Does every staff member have access to the company policies and procedures?	93	7.2922	1	0.0069**/ 0.0075**

Table 5.7: Statistically significant Chi-Square tests for position in business versus measuring variables

	Question/Statement	Sample Size	Chi-Square	DF	P-Value for Chi-Square/ Fisher Exact
A.	**Implementation of fraud prevention measures and internal controls**				
1.	A3. Internal control assists to detect fraudulent activities in your business.	96	4.9870	1	0.0255*/ 0.0512NS
2.	A6. Your business transactions are captured and documented.	96	4.6422	1	0.0312*/ 0.1544NS
3.	A13. There are disciplinary measures such as warnings, penalties, etc., in place.	96	6.9243	1	0.0085**/ 0.0503NS
4.	A14. CCTV camera footage is used in your business.	96	4.5014	1	0.0339*/ 0.0469*
5.	A15. Your transaction documents are sequentially numbered (e.g., each invoice has a unique invoice number).	96	9.4862	1	0.0021**/ 0.0323*
6.	A19. In your business, cash count is performed regularly.	95	4.5799	1	0.0323*/ 0.1559NS
7.	A20. Quality and quantity controls are performed when goods are moved within the business (i.e., from the storeroom to the shelves).	96	5.2364	1	0.0221*/ 0.0704NS
8.	A22. Quality and quantity controls are performed when selling stock.	95	9.3611	1	0.0022**/ 0.0329*
9.	A24. All transactions are authorised by management or designated personnel.	95	3.9787	1	0.0461*/ 0.0936NS
10.	A26. The person that makes payments does not authorise those transactions.	95	6.2900	1	0.0121*/ 0.0138*
11.	A27. Transactions are reviewed by another person who was not involved in the recording of those transactions.	96	8.8739	1	0.0029**/ 0.0065**
B.	**Communication of fraud prevention measures and internal controls**				
12.	B4. Your business maintains a fraud whistle-blower programme.	95	3.8849	1	0.0487*/ 0.0520NS
13.	B7. There is a channel to report the occurrence of fraudulent acts or control weaknesses.	95	3.9787	1	0.0461*/ 0.0936NS
14.	B8. Do you participate in any anti-fraud awareness programme or company ethics training?	95	7.7176	1	0.0055**/ 0.0057**
15.	B14. Do you give a chance to your staff to give their opinions (improvement suggestions) on the controls implemented?	94	3.9090	1	0.0480*/ 0.0953NS
16.	B16. Internal fraud is likely to be committed by whom?	95	13.6172	3	0.0035**
C.	**Responsibilities of management in establishing a sound control environment**				
17.	C1. It is the responsibility of management to design and implement internal controls and fraud prevention measures.	96	4.0484	1	0.0442*/ 0.0920NS

Table 5.8: Statistically significant Chi-Square tests for period in position versus measuring variables

	Question/Statement	Sample Size	Chi-Square	DF	P-Value
B.	**Communication of fraud prevention measures and internal controls**				
1.	B9. Do you transmit a message to the new employee about the company's values, culture, and operating style?	95	6.7120	2	0.0349*
C.	**Responsibilities of management in establishing a sound control environment**				
2.	C1. It is the responsibility of management to design and implement internal controls and fraud prevention measures.	96	6.6623	2	0.0358*

Table 5.9: Statistically significant Chi-Square tests for highest level of qualification versus measuring variables

	Question/Statement	Sample Size	Chi-Square	DF	P-Value
A.	**Implementation of fraud prevention measures and internal controls**				
1.	A12. Access to tills (or cash safes) is limited to authorised personnel.	91	7.7355	2	0.0209*
2.	A13. There are disciplinary measures such as warnings, penalties, etc., in place.	91	9.0460	2	0.0109*
3.	A19. In your business, cash count is performed regularly.	90	12.1154	2	0.0023**
4.	A20. Quality and quantity controls are performed when goods are moved within the business (i.e., from the storeroom to the shelves).	91	7.0969	2	0.0288*
5.	A27. Transactions are reviewed by another person who was not involved in the recording of those transactions.	91	6.0939	2	0.0475*
6.	A28. Your management established formal procedures for reviewing and disposing outdated or unsellable inventory items.	91	9.5948	2	0.0083**

Table 5.10: Statistically significant Chi-Square tests for number of employees versus measuring variables

	Question/Statement	Sample Size	Chi-Square	DF	P-Value for Chi-Square/ Fisher Exact
A.	**Implementation of fraud prevention measures and internal controls**				
1.	A11. There exists an alarm system in your business.	96	5.7001	1	0.0170*/ 0.0125*
2.	A21. Policies or rules exist regarding the personal use of business assets.	96	5.9586	1	0.0146*/ 0.0114*
3.	A23. Various financial reconciliations are performed periodically (e.g., daily / weekly/ monthly/ yearly).	95	3.9078	1	0.0481*/ 0.0518NS

	Question/Statement	Sample Size	Chi-Square	DF	P-Value for Chi-Square/ Fisher Exact
4.	A25. The person that authorises transactions does not record such transactions.	96	10.6963	1	0.0011**/ 0.0008***
5.	A26. The person that makes payments does not authorise those transactions.	95	4.2810	1	0.0385*/ 0.0204*
6.	A27. Transactions are reviewed by another person who was not involved in the recording of those transactions.	96	7.2112	1	0.0072**/ 0.0048**
7.	A31 There are controls which are not working properly in our business.	94	6.4709	1	0.0110*/ 0.0072**
B.	**Communication of fraud prevention measures and internal controls**				
8.	B8. Do you participate in any anti-fraud awareness programme or company ethics training?	95	7.2188	1	0.0072**/ 0.0047**

Table 5.11: Statistically significant Chi-Square tests for estimated annual turnover versus measuring variables

	Question/Statement	Sample Size	Chi-Square	DF	P-Value for Chi-Square/ Fisher Exact
A.	**Implementation of fraud prevention measures and internal controls**				
1.	A2. Internal controls, implemented in your business, contribute to the mitigation of internal fraud.	96	4.6648	1	0.0308*/ 0.0217*
2.	A11. There exists an alarm system in your business.	96	3.4196	1	0.0644/ 0.0449*
3.	A20. Quality and quantity controls are performed when goods are moved within the business (i.e., from the storeroom to the shelves).	96	5.6471	1	0.0175*/ 0.0194*
4.	A25. The person that authorises transactions does not record such transactions.	96	3.3005	1	0.0693/ 0.0319*
5.	A32. You provide appropriate supervision and training to staff until they have the required skills.	95	4.5534	1	0.0329*/ 0.0405*
B.	**Communication of fraud prevention measures and internal controls**				
6.	B3. Staff meeting and briefings are the medium for learning about internal controls.	95	5.2423	1	0.0220*/ 0.0206*
7.	B14. Do you give a chance to your staff to give their opinions (improvement suggestions) on the controls implemented?	94	4.3842	1	0.0363*/ 0.0347*
C.	**Responsibilities of management in establishing a sound control environment**				
8.	C5. Management makes available adequate resources and tools to detect and prevent fraudulent activities.	95	4.5534	1	0.0329*/ 0.0405*

Computer printouts for Chi-Square and Fisher exact tests

H.4.1 Business location versus measuring variables

The FREQ Procedure

Table of D02a by A01			
D02a	**A01(A01)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	1 1.12 2.56 20.00	38 42.70 97.44 45.24	39 43.82
Northern suburbs	2 2.25 13.33 40.00	13 14.61 86.67 15.48	15 16.85
Southern suburbs	1 1.12 4.17 20.00	23 25.84 95.83 27.38	24 26.97
Western suburbs	1 1.12 9.09 20.00	10 11.24 90.91 11.90	11 12.36
Total	5 5.62	84 94.38	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A01

Statistic	DF	Value	Prob
Chi-Square	3	2.7155	0.4376
Likelihood Ratio Chi-Square	3	2.4083	0.4921
Mantel-Haenszel Chi-Square	1	0.4522	0.5013
Phi Coefficient		0.1747	
Contingency Coefficient		0.1721	
Cramer's V		0.1747	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A02			
D02a	**A02(A02)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	6 6.74 15.38 40.00	33 37.08 84.62 44.59	39 43.82
Northern suburbs	3 3.37 20.00 20.00	12 13.48 80.00 16.22	15 16.85
Southern suburbs	3 3.37 12.50 20.00	21 23.60 87.50 28.38	24 26.97
Western suburbs	3 3.37 27.27 20.00	8 8.99 72.73 10.81	11 12.36
Total	15 16.85	74 83.15	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A02

Statistic	DF	Value	Prob
Chi-Square	3	1.3428	0.7190
Likelihood Ratio Chi-Square	3	1.2589	0.7389
Mantel-Haenszel Chi-Square	1	0.2196	0.6393
Phi Coefficient		0.1228	
Contingency Coefficient		0.1219	
Cramer's V		0.1228	
WARNING: 38% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A03			
D02a	**A03(A03)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	5 5.62 12.82 55.56	34 38.20 87.18 42.50	39 43.82
Northern suburbs	2 2.25 13.33 22.22	13 14.61 86.67 16.25	15 16.85
Southern suburbs	0 0.00 0.00 0.00	24 26.97 100.00 30.00	24 26.97
Western suburbs	2 2.25 18.18 22.22	9 10.11 81.82 11.25	11 12.36
Total	9 10.11	80 89.89	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A03

Statistic	DF	Value	Prob
Chi-Square	3	3.9739	0.2643
Likelihood Ratio Chi-Square	3	6.2208	0.1014
Mantel-Haenszel Chi-Square	1	0.2981	0.5851
Phi Coefficient		0.2113	
Contingency Coefficient		0.2067	
Cramer's V		0.2113	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A04			
D02a	**A04(A04)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	13 14.61 33.33 61.90	26 29.21 66.67 38.24	39 43.82
Northern suburbs	3 3.37 20.00 14.29	12 13.48 80.00 17.65	15 16.85
Southern suburbs	4 4.49 16.67 19.05	20 22.47 83.33 29.41	24 26.97
Western suburbs	1 1.12 9.09 4.76	10 11.24 90.91 14.71	11 12.36
Total	21 23.60	68 76.40	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A04

Statistic	DF	Value	Prob
Chi-Square	3	4.0817	0.2528
Likelihood Ratio Chi-Square	3	4.2652	0.2342
Mantel-Haenszel Chi-Square	1	3.8566	0.0496
Phi Coefficient		0.2142	
Contingency Coefficient		0.2094	
Cramer's V		0.2142	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A05			
D02a	**A05(A05)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	3 3.41 7.69 37.50	36 40.91 92.31 45.00	39 44.32
Northern suburbs	3 3.41 21.43 37.50	11 12.50 78.57 13.75	14 15.91
Southern suburbs	1 1.14 4.17 12.50	23 26.14 95.83 28.75	24 27.27
Western suburbs	1 1.14 9.09 12.50	10 11.36 90.91 12.50	11 12.50
Total	8 9.09	80 90.91	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by A05

Statistic	**DF**	**Value**	**Prob**
Chi-Square	3	3.3750	0.3373
Likelihood Ratio Chi-Square	3	2.8991	0.4074
Mantel-Haenszel Chi-Square	1	0.0455	0.8311
Phi Coefficient		0.1958	
Contingency Coefficient		0.1922	
Cramer's V		0.1958	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by A06			
D02a	A06(A06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
City Bowl	0 0.00 0.00 0.00	39 43.82 100.00 44.83	39 43.82
Northern suburbs	2 2.25 13.33 100.00	13 14.61 86.67 14.94	15 16.85
Southern suburbs	0 0.00 0.00 0.00	24 26.97 100.00 27.59	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 12.64	11 12.36
Total	2 2.25	87 97.75	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A06

Statistic	DF	Value	Prob
Chi-Square	3	10.0935	0.0178
Likelihood Ratio Chi-Square	3	7.3564	0.0614
Mantel-Haenszel Chi-Square	1	0.0105	0.9185
Phi Coefficient		0.3368	
Contingency Coefficient		0.3192	
Cramer's V		0.3368	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A07			
D02a	**A07(A07)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	4 4.49 10.26 57.14	35 39.33 89.74 42.68	39 43.82
Northern suburbs	1 1.12 6.67 14.29	14 15.73 93.33 17.07	15 16.85
Southern suburbs	2 2.25 8.33 28.57	22 24.72 91.67 26.83	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 13.41	11 12.36
Total	7 7.87	82 92.13	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A07

Statistic	DF	Value	Prob
Chi-Square	3	1.2838	0.7330
Likelihood Ratio Chi-Square	3	2.1235	0.5472
Mantel-Haenszel Chi-Square	1	0.8339	0.3612
Phi Coefficient		0.1201	
Contingency Coefficient		0.1192	
Cramer's V		0.1201	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A08			
D02a	**A08(A08)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	30 33.71 76.92 42.25	9 10.11 23.08 50.00	39 43.82
Northern suburbs	11 12.36 73.33 15.49	4 4.49 26.67 22.22	15 16.85
Southern suburbs	21 23.60 87.50 29.58	3 3.37 12.50 16.67	24 26.97
Western suburbs	9 10.11 81.82 12.68	2 2.25 18.18 11.11	11 12.36
Total	71 79.78	18 20.22	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A08

Statistic	DF	Value	Prob
Chi-Square	3	1.4985	0.6826
Likelihood Ratio Chi-Square	3	1.5739	0.6653
Mantel-Haenszel Chi-Square	1	0.6717	0.4125
Phi Coefficient		0.1298	
Contingency Coefficient		0.1287	
Cramer's V		0.1298	
WARNING: 38% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A08n					
D02a	**A08n**				
Frequency **Percent** **Row Pct** **Col Pct**	**1**	**2**	**3**	**4**	**Total**
City Bowl	2 2.25 5.13 100.00	7 7.87 17.95 43.75	12 13.48 30.77 50.00	18 20.22 46.15 38.30	39 43.82
Northern suburbs	0 0.00 0.00 0.00	4 4.49 26.67 25.00	3 3.37 20.00 12.50	8 8.99 53.33 17.02	15 16.85
Southern suburbs	0 0.00 0.00 0.00	3 3.37 12.50 18.75	6 6.74 25.00 25.00	15 16.85 62.50 31.91	24 26.97
Western suburbs	0 0.00 0.00 0.00	2 2.25 18.18 12.50	3 3.37 27.27 12.50	6 6.74 54.55 12.77	11 12.36
Total	2 2.25	16 17.98	24 26.97	47 52.81	89 100.00
Frequency Missing = 7					

Statistics for Table of D02a by A08n

Statistic	DF	Value	Prob
Chi-Square	9	4.8698	0.8455
Likelihood Ratio Chi-Square	9	5.5810	0.7810
Mantel-Haenszel Chi-Square	1	1.5570	0.2121
Phi Coefficient		0.2339	
Contingency Coefficient		0.2278	
Cramer's V		0.1351	
WARNING: 56% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A09			
D02a	A09(A09)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
City Bowl	1 1.12 2.56 33.33	38 42.70 97.44 44.19	39 43.82
Northern suburbs	1 1.12 6.67 33.33	14 15.73 93.33 16.28	15 16.85
Southern suburbs	1 1.12 4.17 33.33	23 25.84 95.83 26.74	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 12.79	11 12.36
Total	3 3.37	86 96.63	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A09

Statistic	DF	Value	Prob
Chi-Square	3	1.0086	0.7992
Likelihood Ratio Chi-Square	3	1.2749	0.7351
Mantel-Haenszel Chi-Square	1	0.0159	0.8997
Phi Coefficient		0.1065	
Contingency Coefficient		0.1059	
Cramer's V		0.1065	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A10			
D02a	A10(A10)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
City Bowl	9 10.11 23.08 50.00	30 33.71 76.92 42.25	39 43.82
Northern suburbs	4 4.49 26.67 22.22	11 12.36 73.33 15.49	15 16.85
Southern suburbs	5 5.62 20.83 27.78	19 21.35 79.17 26.76	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 15.49	11 12.36
Total	18 20.22	71 79.78	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A10

Statistic	DF	Value	Prob
Chi-Square	3	3.3767	0.3371
Likelihood Ratio Chi-Square	3	5.5264	0.1371
Mantel-Haenszel Chi-Square	1	1.6885	0.1938
Phi Coefficient		0.1948	
Contingency Coefficient		0.1912	
Cramer's V		0.1948	
WARNING: 38% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A11			
D02a	**A11(A11)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	5 5.62 12.82 38.46	34 38.20 87.18 44.74	39 43.82
Northern suburbs	3 3.37 20.00 23.08	12 13.48 80.00 15.79	15 16.85
Southern suburbs	3 3.37 12.50 23.08	21 23.60 87.50 27.63	24 26.97
Western suburbs	2 2.25 18.18 15.38	9 10.11 81.82 11.84	11 12.36
Total	13 14.61	76 85.39	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A11

Statistic	DF	Value	Prob
Chi-Square	3	0.6477	0.8854
Likelihood Ratio Chi-Square	3	0.6181	0.8923
Mantel-Haenszel Chi-Square	1	0.0712	0.7897
Phi Coefficient		0.0853	
Contingency Coefficient		0.0850	
Cramer's V		0.0853	
WARNING: 38% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A12			
D02a	**A12(A12)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	6 6.74 15.38 54.55	33 37.08 84.62 42.31	39 43.82
Northern suburbs	0 0.00 0.00 0.00	15 16.85 100.00 19.23	15 16.85
Southern suburbs	3 3.37 12.50 27.27	21 23.60 87.50 26.92	24 26.97
Western suburbs	2 2.25 18.18 18.18	9 10.11 81.82 11.54	11 12.36
Total	11 12.36	78 87.64	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A12

Statistic	**DF**	**Value**	**Prob**
Chi-Square	3	2.7895	0.4252
Likelihood Ratio Chi-Square	3	4.5738	0.2058
Mantel-Haenszel Chi-Square	1	0.0016	0.9685
Phi Coefficient		0.1770	
Contingency Coefficient		0.1743	
Cramer's V		0.1770	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A13			
D02a	**A13(A13)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	2 2.25 5.13 40.00	37 41.57 94.87 44.05	39 43.82
Northern suburbs	2 2.25 13.33 40.00	13 14.61 86.67 15.48	15 16.85
Southern suburbs	1 1.12 4.17 20.00	23 25.84 95.83 27.38	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 13.10	11 12.36
Total	5 5.62	84 94.38	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A13

Statistic	DF	Value	Prob
Chi-Square	3	2.4517	0.4841
Likelihood Ratio Chi-Square	3	2.6343	0.4515
Mantel-Haenszel Chi-Square	1	0.3401	0.5598
Phi Coefficient		0.1660	
Contingency Coefficient		0.1637	
Cramer's V		0.1660	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A14			
D02a	**A14(A14)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	5 5.62 12.82 31.25	34 38.20 87.18 46.58	39 43.82
Northern suburbs	3 3.37 20.00 18.75	12 13.48 80.00 16.44	15 16.85
Southern suburbs	5 5.62 20.83 31.25	19 21.35 79.17 26.03	24 26.97
Western suburbs	3 3.37 27.27 18.75	8 8.99 72.73 10.96	11 12.36
Total	16 17.98	73 82.02	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A14

Statistic	DF	Value	Prob
Chi-Square	3	1.5223	0.6771
Likelihood Ratio Chi-Square	3	1.5099	0.6800
Mantel-Haenszel Chi-Square	1	1.4162	0.2340
Phi Coefficient		0.1308	
Contingency Coefficient		0.1297	
Cramer's V		0.1308	
WARNING: 38% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A15			
D02a	**A15(A15)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	2 2.25 5.13 50.00	37 41.57 94.87 43.53	39 43.82
Northern suburbs	0 0.00 0.00 0.00	15 16.85 100.00 17.65	15 16.85
Southern suburbs	2 2.25 8.33 50.00	22 24.72 91.67 25.88	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 12.94	11 12.36
Total	4 4.49	85 95.51	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A15

Statistic	DF	Value	Prob
Chi-Square	3	2.0840	0.5551
Likelihood Ratio Chi-Square	3	3.0908	0.3778
Mantel-Haenszel Chi-Square	1	0.0214	0.8836
Phi Coefficient		0.1530	
Contingency Coefficient		0.1513	
Cramer's V		0.1530	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A16			
D02a	**A16(A16)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	3 3.37 7.69 75.00	36 40.45 92.31 42.35	39 43.82
Northern suburbs	1 1.12 6.67 25.00	14 15.73 93.33 16.47	15 16.85
Southern suburbs	0 0.00 0.00 0.00	24 26.97 100.00 28.24	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 12.94	11 12.36
Total	4 4.49	85 95.51	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A16

Statistic	**DF**	**Value**	**Prob**
Chi-Square	3	2.7411	0.4333
Likelihood Ratio Chi-Square	3	4.1355	0.2472
Mantel-Haenszel Chi-Square	1	2.3775	0.1231
Phi Coefficient		0.1755	
Contingency Coefficient		0.1729	
Cramer's V		0.1755	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A17			
D02a	**A17(A17)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	4 4.49 10.26 66.67	35 39.33 89.74 42.17	39 43.82
Northern suburbs	1 1.12 6.67 16.67	14 15.73 93.33 16.87	15 16.85
Southern suburbs	1 1.12 4.17 16.67	23 25.84 95.83 27.71	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 13.25	11 12.36
Total	6 6.74	83 93.26	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A17

Statistic	DF	Value	Prob
Chi-Square	3	1.8148	0.6117
Likelihood Ratio Chi-Square	3	2.4938	0.4764
Mantel-Haenszel Chi-Square	1	1.7809	0.1820
Phi Coefficient		0.1428	
Contingency Coefficient		0.1414	
Cramer's V		0.1428	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A18			
D02a	**A18(A18)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	1 1.12 2.56 100.00	38 42.70 97.44 43.18	39 43.82
Northern suburbs	0 0.00 0.00 0.00	15 16.85 100.00 17.05	15 16.85
Southern suburbs	0 0.00 0.00 0.00	24 26.97 100.00 27.27	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 12.50	11 12.36
Total	1 1.12	88 98.88	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A18

Statistic	DF	Value	Prob
Chi-Square	3	1.2966	0.7299
Likelihood Ratio Chi-Square	3	1.6647	0.6448
Mantel-Haenszel Chi-Square	1	0.9728	0.3240
Phi Coefficient		0.1207	
Contingency Coefficient		0.1198	
Cramer's V		0.1207	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A19			
D02a	**A19(A19)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	2 2.27 5.13 100.00	37 42.05 94.87 43.02	39 44.32
Northern suburbs	0 0.00 0.00 0.00	14 15.91 100.00 16.28	14 15.91
Southern suburbs	0 0.00 0.00 0.00	24 27.27 100.00 27.91	24 27.27
Western suburbs	0 0.00 0.00 0.00	11 12.50 100.00 12.79	11 12.50
Total	2 2.27	86 97.73	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by A19

Statistic	**DF**	**Value**	**Prob**
Chi-Square	3	2.5713	0.4626
Likelihood Ratio Chi-Square	3	3.3137	0.3457
Mantel-Haenszel Chi-Square	1	1.9494	0.1627
Phi Coefficient		0.1709	
Contingency Coefficient		0.1685	
Cramer's V		0.1709	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by A20			
D02a	**A20(A20)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	5 5.62 12.82 83.33	34 38.20 87.18 40.96	39 43.82
Northern suburbs	0 0.00 0.00 0.00	15 16.85 100.00 18.07	15 16.85
Southern suburbs	1 1.12 4.17 16.67	23 25.84 95.83 27.71	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 13.25	11 12.36
Total	6 6.74	83 93.26	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A20

Statistic	DF	Value	Prob
Chi-Square	3	4.4249	0.2191
Likelihood Ratio Chi-Square	3	5.7639	0.1237
Mantel-Haenszel Chi-Square	1	2.9545	0.0856
Phi Coefficient		0.2230	
Contingency Coefficient		0.2176	
Cramer's V		0.2230	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A21			
D02a	**A21(A21)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	6 6.74 15.38 66.67	33 37.08 84.62 41.25	39 43.82
Northern suburbs	3 3.37 20.00 33.33	12 13.48 80.00 15.00	15 16.85
Southern suburbs	0 0.00 0.00 0.00	24 26.97 100.00 30.00	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 13.75	11 12.36
Total	9 10.11	80 89.89	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A21

Statistic	DF	Value	Prob
Chi-Square	3	6.7435	0.0805
Likelihood Ratio Chi-Square	3	9.8037	0.0203
Mantel-Haenszel Chi-Square	1	4.5980	0.0320
Phi Coefficient		0.2753	
Contingency Coefficient		0.2654	
Cramer's V		0.2753	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A22			
D02a	**A22(A22)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	1 1.14 2.56 25.00	38 43.18 97.44 45.24	39 44.32
Northern suburbs	2 2.27 13.33 50.00	13 14.77 86.67 15.48	15 17.05
Southern suburbs	0 0.00 0.00 0.00	24 27.27 100.00 28.57	24 27.27
Western suburbs	1 1.14 10.00 25.00	9 10.23 90.00 10.71	10 11.36
Total	4 4.55	84 95.45	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by A22

Statistic	DF	Value	Prob
Chi-Square	3	4.8513	0.1830
Likelihood Ratio Chi-Square	3	4.9605	0.1747
Mantel-Haenszel Chi-Square	1	0.1325	0.7159
Phi Coefficient		0.2348	
Contingency Coefficient		0.2286	
Cramer's V		0.2348	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by A23			
D02a	**A23(A23)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	1 1.14 2.56 25.00	38 43.18 97.44 45.24	39 44.32
Northern suburbs	1 1.14 6.67 25.00	14 15.91 93.33 16.67	15 17.05
Southern suburbs	2 2.27 8.33 50.00	22 25.00 91.67 26.19	24 27.27
Western suburbs	0 0.00 0.00 0.00	10 11.36 100.00 11.90	10 11.36
Total	4 4.55	84 95.45	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by A23

Statistic	DF	Value	Prob
Chi-Square	3	1.7783	0.6197
Likelihood Ratio Chi-Square	3	2.1264	0.5466
Mantel-Haenszel Chi-Square	1	0.1325	0.7159
Phi Coefficient		0.1422	
Contingency Coefficient		0.1407	
Cramer's V		0.1422	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by A24			
D02a	**A24(A24)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	3 3.41 7.89 42.86	35 39.77 92.11 43.21	38 43.18
Northern suburbs	1 1.14 6.67 14.29	14 15.91 93.33 17.28	15 17.05
Southern suburbs	2 2.27 8.33 28.57	22 25.00 91.67 27.16	24 27.27
Western suburbs	1 1.14 9.09 14.29	10 11.36 90.91 12.35	11 12.50
Total	7 7.95	81 92.05	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by A24

Statistic	DF	Value	Prob
Chi-Square	3	0.0583	0.9963
Likelihood Ratio Chi-Square	3	0.0592	0.9962
Mantel-Haenszel Chi-Square	1	0.0170	0.8964
Phi Coefficient		0.0257	
Contingency Coefficient		0.0257	
Cramer's V		0.0257	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by A25			
D02a	**A25(A25)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	17 19.10 43.59 36.96	22 24.72 56.41 51.16	39 43.82
Northern suburbs	9 10.11 60.00 19.57	6 6.74 40.00 13.95	15 16.85
Southern suburbs	13 14.61 54.17 28.26	11 12.36 45.83 25.58	24 26.97
Western suburbs	7 7.87 63.64 15.22	4 4.49 36.36 9.30	11 12.36
Total	46 51.69	43 48.31	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A25

Statistic	DF	Value	Prob
Chi-Square	3	2.1272	0.5464
Likelihood Ratio Chi-Square	3	2.1412	0.5436
Mantel-Haenszel Chi-Square	1	1.5150	0.2184
Phi Coefficient		0.1546	
Contingency Coefficient		0.1528	
Cramer's V		0.1546	

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A26			
D02a	A26(A26)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
City Bowl	15 17.05 39.47 36.59	23 26.14 60.53 48.94	38 43.18
Northern suburbs	5 5.68 33.33 12.20	10 11.36 66.67 21.28	15 17.05
Southern suburbs	15 17.05 62.50 36.59	9 10.23 37.50 19.15	24 27.27
Western suburbs	6 6.82 54.55 14.63	5 5.68 45.45 10.64	11 12.50
Total	41 46.59	47 53.41	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by A26

Statistic	DF	Value	Prob
Chi-Square	3	4.5539	0.2075
Likelihood Ratio Chi-Square	3	4.5935	0.2041
Mantel-Haenszel Chi-Square	1	2.5829	0.1080
Phi Coefficient		0.2275	
Contingency Coefficient		0.2218	
Cramer's V		0.2275	

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by A27			
D02a	**A27(A27)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	12 13.48 30.77 44.44	27 30.34 69.23 43.55	39 43.82
Northern suburbs	6 6.74 40.00 22.22	9 10.11 60.00 14.52	15 16.85
Southern suburbs	6 6.74 25.00 22.22	18 20.22 75.00 29.03	24 26.97
Western suburbs	3 3.37 27.27 11.11	8 8.99 72.73 12.90	11 12.36
Total	27 30.34	62 69.66	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A27

Statistic	DF	Value	Prob
Chi-Square	3	1.0385	0.7919
Likelihood Ratio Chi-Square	3	1.0192	0.7966
Mantel-Haenszel Chi-Square	1	0.1982	0.6562
Phi Coefficient		0.1080	
Contingency Coefficient		0.1074	
Cramer's V		0.1080	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A28			
D02a	**A28(A28)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	7 7.87 17.95 46.67	32 35.96 82.05 43.24	39 43.82
Northern suburbs	3 3.37 20.00 20.00	12 13.48 80.00 16.22	15 16.85
Southern suburbs	2 2.25 8.33 13.33	22 24.72 91.67 29.73	24 26.97
Western suburbs	3 3.37 27.27 20.00	8 8.99 72.73 10.81	11 12.36
Total	15 16.85	74 83.15	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A28

Statistic	DF	Value	Prob
Chi-Square	3	2.2348	0.5251
Likelihood Ratio Chi-Square	3	2.3550	0.5021
Mantel-Haenszel Chi-Square	1	0.0021	0.9631
Phi Coefficient		0.1585	
Contingency Coefficient		0.1565	
Cramer's V		0.1585	
WARNING: 38% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A29			
D02a	**A29(A29)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	4 4.49 10.26 80.00	35 39.33 89.74 41.67	39 43.82
Northern suburbs	0 0.00 0.00 0.00	15 16.85 100.00 17.86	15 16.85
Southern suburbs	1 1.12 4.17 20.00	23 25.84 95.83 27.38	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 13.10	11 12.36
Total	5 5.62	84 94.38	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A29

Statistic	DF	Value	Prob
Chi-Square	3	3.2254	0.3582
Likelihood Ratio Chi-Square	3	4.3987	0.2215
Mantel-Haenszel Chi-Square	1	2.0170	0.1555
Phi Coefficient		0.1904	
Contingency Coefficient		0.1870	
Cramer's V		0.1904	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A30			
D02a	A30(A30)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
City Bowl	0 0.00 0.00 0.00	38 43.18 100.00 44.19	38 43.18
Northern suburbs	2 2.27 13.33 100.00	13 14.77 86.67 15.12	15 17.05
Southern suburbs	0 0.00 0.00 0.00	24 27.27 100.00 27.91	24 27.27
Western suburbs	0 0.00 0.00 0.00	11 12.50 100.00 12.79	11 12.50
Total	2 2.27	86 97.73	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by A30

Statistic	DF	Value	Prob
Chi-Square	3	9.9597	0.0189
Likelihood Ratio Chi-Square	3	7.3107	0.0626
Mantel-Haenszel Chi-Square	1	0.0140	0.9059
Phi Coefficient		0.3364	
Contingency Coefficient		0.3189	
Cramer's V		0.3364	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by A31			
D02a	**A31(A31)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	22 24.72 56.41 40.74	17 19.10 43.59 48.57	39 43.82
Northern suburbs	6 6.74 40.00 11.11	9 10.11 60.00 25.71	15 16.85
Southern suburbs	19 21.35 79.17 35.19	5 5.62 20.83 14.29	24 26.97
Western suburbs	7 7.87 63.64 12.96	4 4.49 36.36 11.43	11 12.36
Total	54 60.67	35 39.33	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by A31

Statistic	DF	Value	Prob
Chi-Square	3	6.4643	0.0911
Likelihood Ratio Chi-Square	3	6.6955	0.0823
Mantel-Haenszel Chi-Square	1	1.7752	0.1827
Phi Coefficient		0.2695	
Contingency Coefficient		0.2602	
Cramer's V		0.2695	

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A31n					
D02a	**A31n**				
Frequency **Percent** **Row Pct** **Col Pct**	**1**	**2**	**3**	**4**	**Total**
City Bowl	7 7.87 17.95 70.00	10 11.24 25.64 40.00	13 14.61 33.33 38.24	9 10.11 23.08 45.00	39 43.82
Northern suburbs	1 1.12 6.67 10.00	8 8.99 53.33 32.00	3 3.37 20.00 8.82	3 3.37 20.00 15.00	15 16.85
Southern suburbs	1 1.12 4.17 10.00	4 4.49 16.67 16.00	13 14.61 54.17 38.24	6 6.74 25.00 30.00	24 26.97
Western suburbs	1 1.12 9.09 10.00	3 3.37 27.27 12.00	5 5.62 45.45 14.71	2 2.25 18.18 10.00	11 12.36
Total	10 11.24	25 28.09	34 38.20	20 22.47	89 100.00
Frequency Missing = 7					

Statistics for Table of D02a by A31n

Statistic	DF	Value	Prob
Chi-Square	9	11.0599	0.2716
Likelihood Ratio Chi-Square	9	10.7868	0.2906
Mantel-Haenszel Chi-Square	1	1.2749	0.2588
Phi Coefficient		0.3525	
Contingency Coefficient		0.3325	
Cramer's V		0.2035	
WARNING: 56% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A32			
D02a	**A32(A32)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	2 2.27 5.13 50.00	37 42.05 94.87 44.05	39 44.32
Northern suburbs	0 0.00 0.00 0.00	15 17.05 100.00 17.86	15 17.05
Southern suburbs	0 0.00 0.00 0.00	24 27.27 100.00 28.57	24 27.27
Western suburbs	2 2.27 20.00 50.00	8 9.09 80.00 9.52	10 11.36
Total	4 4.55	84 95.45	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by A32

Statistic	**DF**	**Value**	**Prob**
Chi-Square	3	7.3924	0.0604
Likelihood Ratio Chi-Square	3	6.7584	0.0800
Mantel-Haenszel Chi-Square	1	0.6971	0.4038
Phi Coefficient		0.2898	
Contingency Coefficient		0.2784	
Cramer's V		0.2898	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by A33						
D02a	**A33(A33)**					
Frequency **Percent** **Row Pct** **Col Pct**	**Accounting and administration**	**All of them**	**Marketing**	**Purchases**	**Sales**	**Total**
City Bowl	4 4.55 10.53 57.14	17 19.32 44.74 41.46	1 1.14 2.63 33.33	3 3.41 7.89 60.00	13 14.77 34.21 40.63	38 43.18
Northern suburbs	0 0.00 0.00 0.00	7 7.95 46.67 17.07	0 0.00 0.00 0.00	1 1.14 6.67 20.00	7 7.95 46.67 21.88	15 17.05
Southern suburbs	3 3.41 12.50 42.86	12 13.64 50.00 29.27	0 0.00 0.00 0.00	0 0.00 0.00 0.00	9 10.23 37.50 28.13	24 27.27
Western suburbs	0 0.00 0.00 0.00	5 5.68 45.45 12.20	2 2.27 18.18 66.67	1 1.14 9.09 20.00	3 3.41 27.27 9.38	11 12.50
Total	7 7.95	41 46.59	3 3.41	5 5.68	32 36.36	88 100.00
Frequency Missing = 8						

Statistics for Table of D02a by A33

Statistic	**DF**	**Value**	**Prob**
Chi-Square	12	14.2237	0.2867
Likelihood Ratio Chi-Square	12	15.1877	0.2313
Mantel-Haenszel Chi-Square	1	0.0067	0.9348
Phi Coefficient		0.4020	
Contingency Coefficient		0.3730	
Cramer's V		0.2321	
WARNING: 65% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by A34			
D02a	A34(A34)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
City Bowl	38 42.70 97.44 44.19	1 1.12 2.56 33.33	39 43.82
Northern suburbs	13 14.61 86.67 15.12	2 2.25 13.33 66.67	15 16.85
Southern suburbs	24 26.97 100.0 0 27.91	0 0.00 0.00 0.00	24 26.97
Western suburbs	11 12.36 100.0 0 12.79	0 0.00 0.00 0.00	11 12.36
Total	86 96.63	3 3.37	89 100.0 0
Frequency Missing = 7			

Statistics for Table of D02a by A34

Statistic	DF	Value	Prob
Chi-Square	3	5.8696	0.1181
Likelihood Ratio Chi-Square	3	5.1564	0.1607
Mantel-Haenszel Chi-Square	1	0.4356	0.5092
Phi Coefficient		0.2568	
Contingency Coefficient		0.2487	
Cramer's V		0.2568	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A35				
D02a	**A35(A35)**			
Frequency **Percent** **Row Pct** **Col Pct**	**Cheap**	**Moderately expensive**	**Very expensive**	**Total**
City Bowl	6 6.82 15.38 46.15	28 31.82 71.79 48.28	5 5.68 12.82 29.41	39 44.32
Northern suburbs	1 1.14 6.67 7.69	8 9.09 53.33 13.79	6 6.82 40.00 35.29	15 17.05
Southern suburbs	4 4.55 17.39 30.77	15 17.05 65.22 25.86	4 4.55 17.39 23.53	23 26.14
Western suburbs	2 2.27 18.18 15.38	7 7.95 63.64 12.07	2 2.27 18.18 11.76	11 12.50
Total	13 14.77	58 65.91	17 19.32	88 100.00
Frequency Missing = 8				

Statistics for Table of D02a by A35

Statistic	DF	Value	Prob
Chi-Square	6	5.6707	0.4611
Likelihood Ratio Chi-Square	6	5.1775	0.5213
Mantel-Haenszel Chi-Square	1	0.0146	0.9038
Phi Coefficient		0.2539	
Contingency Coefficient		0.2460	
Cramer's V		0.1795	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

D02a	A36	Frequency	Percent	Cumulative Frequency	Cumulative Percent
City Bowl	Yes	39	43.82	39	43.82
Northern suburbs	Yes	15	16.85	54	60.67
Southern suburbs	Yes	24	26.97	78	87.64
Western suburbs	Yes	11	12.36	89	100.00
Frequency Missing = 7					

Table of D02a by A37							
D02a	A37(A37)						
Frequency Percent Row Pct Col Pct	Misappropriation of assets	No control on transport of stock	None	Products are sometimes defective as result of supplier's fault	Theft	There is inaccurate financial records	There is loss of cash from time to time
City Bowl	1 1.12 2.56 100.00	0 0.00 0.00 0.00	17 19.10 43.59 41.46	0 0.00 0.00 0.00	0 0.00 0.00 0.00	5 5.62 12.82 71.43	3 3.37 7.69 37.50
Northern suburbs	0 0.00 0.00 0.00	1 1.12 6.67 100.00	6 6.74 40.00 14.63	0 0.00 0.00 0.00	0 0.00 0.00 0.00	1 1.12 6.67 14.29	1 1.12 6.67 12.50
Southern suburbs	0 0.00 0.00 0.00	0 0.00 0.00 0.00	13 14.61 54.17 31.71	1 1.12 4.17 100.00	1 1.12 4.17 100.00	0 0.00 0.00 0.00	1 1.12 4.17 12.50
Western suburbs	0 0.00 0.00 0.00	0 0.00 0.00 0.00	5 5.62 45.45 12.20	0 0.00 0.00 0.00	0 0.00 0.00 0.00	1 1.12 9.09 14.29	3 3.37 27.27 37.50
Total	1 1.12	1 1.12	41 46.07	1 1.12	1 1.12	7 7.87	8 8.99
Frequency Missing = 7							

Table of D02a by A37				
D02a	**A37(A37)**			
Frequency **Percent** **Row Pct** **Col Pct**	**There is loss of inventory from time to time**	**Time constraints**	**Timekeeping with staff**	**Total**
City Bowl	11 12.36 28.21 40.74	1 1.12 2.56 100.00	1 1.12 2.56 100.00	39 43.82
Northern suburbs	6 6.74 40.00 22.22	0 0.00 0.00 0.00	0 0.00 0.00 0.00	15 16.85
Southern suburbs	8 8.99 33.33 29.63	0 0.00 0.00 0.00	0 0.00 0.00 0.00	24 26.97
Western suburbs	2 2.25 18.18 7.41	0 0.00 0.00 0.00	0 0.00 0.00 0.00	11 12.36
Total	27 30.34	1 1.12	1 1.12	89 100.00
Frequency Missing = 7				

Statistics for Table of D02a by A37

Statistic	DF	Value	Prob
Chi-Square	27	23.8659	0.6377
Likelihood Ratio Chi-Square	27	23.8654	0.6378
Mantel-Haenszel Chi-Square	1	0.2274	0.6335
Phi Coefficient		0.5178	
Contingency Coefficient		0.4598	
Cramer's V		0.2990	
WARNING: 85% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by A39				
D02a	**A39(A39)**			
Frequency Percent Row Pct Col Pct	**If a benefit is expected**	**If it can address the risk**	**If it is cheap to implement**	**Total**
City Bowl	13 14.61 33.33 38.24	23 25.84 58.97 51.11	3 3.37 7.69 30.00	39 43.82
Northern suburbs	5 5.62 33.33 14.71	8 8.99 53.33 17.78	2 2.25 13.33 20.00	15 16.85
Southern suburbs	10 11.24 41.67 29.41	11 12.36 45.83 24.44	3 3.37 12.50 30.00	24 26.97
Western suburbs	6 6.74 54.55 17.65	3 3.37 27.27 6.67	2 2.25 18.18 20.00	11 12.36
Total	34 38.20	45 50.56	10 11.24	89 100.00
Frequency Missing = 7				

Statistics for Table of D02a by A39

Statistic	DF	Value	Prob
Chi-Square	6	4.0354	0.6719
Likelihood Ratio Chi-Square	6	4.1474	0.6567
Mantel-Haenszel Chi-Square	1	0.2134	0.6441
Phi Coefficient		0.2129	
Contingency Coefficient		0.2083	
Cramer's V		0.1506	
WARNING: 42% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by B01			
D02a	**B01(B01)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	4 4.55 10.53 100.00	34 38.64 89.47 40.48	38 43.18
Northern suburbs	0 0.00 0.00 0.00	15 17.05 100.00 17.86	15 17.05
Southern suburbs	0 0.00 0.00 0.00	24 27.27 100.00 28.57	24 27.27
Western suburbs	0 0.00 0.00 0.00	11 12.50 100.00 13.10	11 12.50
Total	4 4.55	84 95.45	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by B01

Statistic	**DF**	**Value**	**Prob**
Chi-Square	3	5.5138	0.1378
Likelihood Ratio Chi-Square	3	6.9700	0.0729
Mantel-Haenszel Chi-Square	1	4.1214	0.0423
Phi Coefficient		0.2503	
Contingency Coefficient		0.2428	
Cramer's V		0.2503	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by B02			
D02a	B02(B02)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
City Bowl	0 0.00 0.00 0.00	38 43.18 100.00 44.19	38 43.18
Northern suburbs	1 1.14 6.67 50.00	14 15.91 93.33 16.28	15 17.05
Southern suburbs	1 1.14 4.17 50.00	23 26.14 95.83 26.74	24 27.27
Western suburbs	0 0.00 0.00 0.00	11 12.50 100.00 12.79	11 12.50
Total	2 2.27	86 97.73	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by B02

Statistic	DF	Value	Prob
Chi-Square	3	2.8310	0.4184
Likelihood Ratio Chi-Square	3	3.4292	0.3301
Mantel-Haenszel Chi-Square	1	0.2830	0.5947
Phi Coefficient		0.1794	
Contingency Coefficient		0.1765	
Cramer's V		0.1794	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by B03			
D02a	B03(B03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
City Bowl	3 3.41 7.89 33.33	35 39.77 92.11 44.30	38 43.18
Northern suburbs	2 2.27 13.33 22.22	13 14.77 86.67 16.46	15 17.05
Southern suburbs	3 3.41 12.50 33.33	21 23.86 87.50 26.58	24 27.27
Western suburbs	1 1.14 9.09 11.11	10 11.36 90.91 12.66	11 12.50
Total	9 10.23	79 89.77	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by B03

Statistic	DF	Value	Prob
Chi-Square	3	0.5333	0.9115
Likelihood Ratio Chi-Square	3	0.5308	0.9121
Mantel-Haenszel Chi-Square	1	0.1429	0.7055
Phi Coefficient		0.0778	
Contingency Coefficient		0.0776	
Cramer's V		0.0778	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by B04			
D02a	**B04(B04)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	16 18.18 42.11 48.48	22 25.00 57.89 40.00	38 43.18
Northern suburbs	6 6.82 40.00 18.18	9 10.23 60.00 16.36	15 17.05
Southern suburbs	9 10.23 37.50 27.27	15 17.05 62.50 27.27	24 27.27
Western suburbs	2 2.27 18.18 6.06	9 10.23 81.82 16.36	11 12.50
Total	33 37.50	55 62.50	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by B04

Statistic	DF	Value	Prob
Chi-Square	3	2.1354	0.5448
Likelihood Ratio Chi-Square	3	2.3308	0.5066
Mantel-Haenszel Chi-Square	1	1.4425	0.2297
Phi Coefficient		0.1558	
Contingency Coefficient		0.1539	
Cramer's V		0.1558	

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by B05			
D02a	B05(B05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
City Bowl	5 5.68 13.16 55.56	33 37.50 86.84 41.77	38 43.18
Northern suburbs	0 0.00 0.00 0.00	15 17.05 100.00 18.99	15 17.05
Southern suburbs	2 2.27 8.33 22.22	22 25.00 91.67 27.85	24 27.27
Western suburbs	2 2.27 18.18 22.22	9 10.23 81.82 11.39	11 12.50
Total	9 10.23	79 89.77	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by B05

Statistic	DF	Value	Prob
Chi-Square	3	2.9162	0.4047
Likelihood Ratio Chi-Square	3	4.2966	0.2312
Mantel-Haenszel Chi-Square	1	0.0034	0.9536
Phi Coefficient		0.1820	
Contingency Coefficient		0.1791	
Cramer's V		0.1820	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by B06			
D02a	**B06(B06)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	6 6.82 15.79 23.08	32 36.36 84.21 51.61	38 43.18
Northern suburbs	7 7.95 46.67 26.92	8 9.09 53.33 12.90	15 17.05
Southern suburbs	10 11.36 41.67 38.46	14 15.91 58.33 22.58	24 27.27
Western suburbs	3 3.41 27.27 11.54	8 9.09 72.73 12.90	11 12.50
Total	26 29.55	62 70.45	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by B06

Statistic	DF	Value	Prob
Chi-Square	3	7.2879	0.0633
Likelihood Ratio Chi-Square	3	7.4573	0.0587
Mantel-Haenszel Chi-Square	1	2.6308	0.1048
Phi Coefficient		0.2878	
Contingency Coefficient		0.2766	
Cramer's V		0.2878	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by B07			
D02a	**B07(B07)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	3 3.41 7.89 37.50	35 39.77 92.11 43.75	38 43.18
Northern suburbs	3 3.41 20.00 37.50	12 13.64 80.00 15.00	15 17.05
Southern suburbs	1 1.14 4.17 12.50	23 26.14 95.83 28.75	24 27.27
Western suburbs	1 1.14 9.09 12.50	10 11.36 90.91 12.50	11 12.50
Total	8 9.09	80 90.91	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by B07

Statistic	**DF**	**Value**	**Prob**
Chi-Square	3	2.9300	0.4026
Likelihood Ratio Chi-Square	3	2.5975	0.4579
Mantel-Haenszel Chi-Square	1	0.0601	0.8063
Phi Coefficient		0.1825	
Contingency Coefficient		0.1795	
Cramer's V		0.1825	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

ffective Sample Size = 88
Frequency Missing = 8

Table of D02a by B08			
D02a	**B08(B08)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
City Bowl	18 20.45 47.37 40.91	20 22.73 52.63 45.45	38 43.18
Northern suburbs	7 7.95 46.67 15.91	8 9.09 53.33 18.18	15 17.05
Southern suburbs	13 14.77 54.17 29.55	11 12.50 45.83 25.00	24 27.27
Western suburbs	6 6.82 54.55 13.64	5 5.68 45.45 11.36	11 12.50
Total	44 50.00	44 50.00	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by B08

Statistic	DF	Value	Prob
Chi-Square	3	0.4295	0.9341
Likelihood Ratio Chi-Square	3	0.4299	0.9340
Mantel-Haenszel Chi-Square	1	0.3381	0.5609
Phi Coefficient		0.0699	
Contingency Coefficient		0.0697	
Cramer's V		0.0699	

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by B09			
D02a	**B09(B09)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
City Bowl	37 42.05 97.37 43.53	1 1.14 2.63 33.33	38 43.18
Northern suburbs	14 15.91 93.33 16.47	1 1.14 6.67 33.33	15 17.05
Southern suburbs	24 27.27 100.0 0 28.24	0 0.00 0.00 0.00	24 27.27
Western suburbs	10 11.36 90.91 11.76	1 1.14 9.09 33.33	11 12.50
Total	85 96.59	3 3.41	88 100.0 0
Frequency Missing = 8			

Statistics for Table of D02a by B09

Statistic	DF	Value	Prob
Chi-Square	3	2.4787	0.4792
Likelihood Ratio Chi-Square	3	2.8704	0.4120
Mantel-Haenszel Chi-Square	1	0.1508	0.6977
Phi Coefficient		0.1678	
Contingency Coefficient		0.1655	
Cramer's V		0.1678	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by B10			
D02a	B10(B10)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
City Bowl	37 42.05 97.37 43.02	1 1.14 2.63 50.00	38 43.18
Northern suburbs	15 17.05 100.0 0 17.44	0 0.00 0.00 0.00	15 17.05
Southern suburbs	23 26.14 95.83 26.74	1 1.14 4.17 50.00	24 27.27
Western suburbs	11 12.50 100.0 0 12.79	0 0.00 0.00 0.00	11 12.50
Total	86 97.73	2 2.27	88 100.0 0
Frequency Missing = 8			

Statistics for Table of D02a by B10

Statistic	DF	Value	Prob
Chi-Square	3	1.0143	0.7978
Likelihood Ratio Chi-Square	3	1.5285	0.6757
Mantel-Haenszel Chi-Square	1	0.0140	0.9059
Phi Coefficient		0.1074	
Contingency Coefficient		0.1067	
Cramer's V		0.1074	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by B11			
D02a	B11(B11)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
City Bowl	37 42.05 97.37 43.02	1 1.14 2.63 50.00	38 43.18
Northern suburbs	15 17.05 100.0 0 17.44	0 0.00 0.00 0.00	15 17.05
Southern suburbs	23 26.14 95.83 26.74	1 1.14 4.17 50.00	24 27.27
Western suburbs	11 12.50 100.0 0 12.79	0 0.00 0.00 0.00	11 12.50
Total	86 97.73	2 2.27	88 100.0 0
Frequency Missing = 8			

Statistics for Table of D02a by B11

Statistic	DF	Value	Prob
Chi-Square	3	1.0143	0.7978
Likelihood Ratio Chi-Square	3	1.5285	0.6757
Mantel-Haenszel Chi-Square	1	0.0140	0.9059
Phi Coefficient		0.1074	
Contingency Coefficient		0.1067	
Cramer's V		0.1074	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by B12			
D02a	**B12(B12)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
City Bowl	14 16.09 37.84 46.67	23 26.44 62.16 40.35	37 42.53
Northern suburbs	6 6.90 40.00 20.00	9 10.34 60.00 15.79	15 17.24
Southern suburbs	6 6.90 25.00 20.00	18 20.69 75.00 31.58	24 27.59
Western suburbs	4 4.60 36.36 13.33	7 8.05 63.64 12.28	11 12.64
Total	30 34.48	57 65.52	87 100.00
Frequency Missing = 9			

Statistics for Table of D02a by B12

Statistic	DF	Value	Prob
Chi-Square	3	1.3589	0.7152
Likelihood Ratio Chi-Square	3	1.4037	0.7047
Mantel-Haenszel Chi-Square	1	0.4049	0.5245
Phi Coefficient		0.1250	
Contingency Coefficient		0.1240	
Cramer's V		0.1250	

Effective Sample Size = 87
Frequency Missing = 9

Table of D02a by B13			
D02a	B13(B13)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
City Bowl	35 40.70 92.11 45.45	3 3.49 7.89 33.33	38 44.19
Northern suburbs	12 13.95 85.71 15.58	2 2.33 14.29 22.22	14 16.28
Southern suburbs	19 22.09 82.61 24.68	4 4.65 17.39 44.44	23 26.74
Western suburbs	11 12.79 100.0 0 14.29	0 0.00 0.00 0.00	11 12.79
Total	77 89.53	9 10.47	86 100.0 0
Frequency Missing = 10			

Statistics for Table of D02a by B13

Statistic	DF	Value	Prob
Chi-Square	3	2.9493	0.3995
Likelihood Ratio Chi-Square	3	3.9242	0.2698
Mantel-Haenszel Chi-Square	1	0.0072	0.9323
Phi Coefficient		0.1852	
Contingency Coefficient		0.1821	
Cramer's V		0.1852	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 86
Frequency Missing = 10

WARNING: 10% of the data are missing.

Table of D02a by B14			
D02a	B14(B14)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
City Bowl	32 36.78 86.49 40.51	5 5.75 13.51 62.50	37 42.53
Northern suburbs	14 16.09 93.33 17.72	1 1.15 6.67 12.50	15 17.24
Southern suburbs	22 25.29 91.67 27.85	2 2.30 8.33 25.00	24 27.59
Western suburbs	11 12.64 100.0 0 13.92	0 0.00 0.00 0.00	11 12.64
Total	79 90.80	8 9.20	87 100.0 0
Frequency Missing = 9			

Statistics for Table of D02a by B14

Statistic	DF	Value	Prob
Chi-Square	3	2.0764	0.5567
Likelihood Ratio Chi-Square	3	3.0017	0.3914
Mantel-Haenszel Chi-Square	1	1.6666	0.1967
Phi Coefficient		0.1545	
Contingency Coefficient		0.1527	
Cramer's V		0.1545	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 87
Frequency Missing = 9

Table of D02a by B15					
D02a	B15(B15)				
Frequency Percent Row Pct Col Pct	Email	None	Other	Staff meeting	Total
City Bowl	6 6.82 15.79 40.00	0 0.00 0.00 0.00	1 1.14 2.63 50.00	31 35.23 81.58 44.29	38 43.18
Northern suburbs	2 2.27 13.33 13.33	0 0.00 0.00 0.00	0 0.00 0.00 0.00	13 14.77 86.67 18.57	15 17.05
Southern suburbs	4 4.55 16.67 26.67	1 1.14 4.17 100.00	1 1.14 4.17 50.00	18 20.45 75.00 25.71	24 27.27
Western suburbs	3 3.41 27.27 20.00	0 0.00 0.00 0.00	0 0.00 0.00 0.00	8 9.09 72.73 11.43	11 12.50
Total	15 17.05	1 1.14	2 2.27	70 79.55	88 100.00
Frequency Missing = 8					

Statistics for Table of D02a by B15

Statistic	DF	Value	Prob
Chi-Square	9	4.7334	0.8569
Likelihood Ratio Chi-Square	9	5.0856	0.8268
Mantel-Haenszel Chi-Square	1	0.6622	0.4158
Phi Coefficient		0.2319	
Contingency Coefficient		0.2259	
Cramer's V		0.1339	
WARNING: 69% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by B16					
D02a	**B16(B16)**				
Frequency Percent Row Pct Col Pct	**Anyone within the business**	**Employee**	**Manager**	**Owner**	**Total**
City Bowl	28 31.82 73.68 43.08	8 9.09 21.05 47.06	1 1.14 2.63 25.00	1 1.14 2.63 50.00	38 43.18
Northern suburbs	8 9.09 53.33 12.31	5 5.68 33.33 29.41	1 1.14 6.67 25.00	1 1.14 6.67 50.00	15 17.05
Southern suburbs	19 21.59 79.17 29.23	3 3.41 12.50 17.65	2 2.27 8.33 50.00	0 0.00 0.00 0.00	24 27.27
Western suburbs	10 11.36 90.91 15.38	1 1.14 9.09 5.88	0 0.00 0.00 0.00	0 0.00 0.00 0.00	11 12.50
Total	65 73.86	17 19.32	4 4.55	2 2.27	88 100.00
Frequency Missing = 8					

Statistics for Table of D02a by B16

Statistic	DF	Value	Prob
Chi-Square	9	7.9412	0.5401
Likelihood Ratio Chi-Square	9	8.6950	0.4659
Mantel-Haenszel Chi-Square	1	0.9586	0.3276
Phi Coefficient		0.3004	
Contingency Coefficient		0.2877	
Cramer's V		0.1734	
WARNING: 69% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by C01			
D02a	**C01(C01)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	2 2.25 5.13 33.33	37 41.57 94.87 44.58	39 43.82
Northern suburbs	2 2.25 13.33 33.33	13 14.61 86.67 15.66	15 16.85
Southern suburbs	2 2.25 8.33 33.33	22 24.72 91.67 26.51	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 13.25	11 12.36
Total	6 6.74	83 93.26	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by C01

Statistic	DF	Value	Prob
Chi-Square	3	2.0900	0.5539
Likelihood Ratio Chi-Square	3	2.6230	0.4535
Mantel-Haenszel Chi-Square	1	0.0329	0.8561
Phi Coefficient		0.1532	
Contingency Coefficient		0.1515	
Cramer's V		0.1532	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by C02			
D02a	**C02(C02)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	2 2.25 5.13 28.57	37 41.57 94.87 45.12	39 43.82
Northern suburbs	2 2.25 13.33 28.57	13 14.61 86.67 15.85	15 16.85
Southern suburbs	2 2.25 8.33 28.57	22 24.72 91.67 26.83	24 26.97
Western suburbs	1 1.12 9.09 14.29	10 11.24 90.91 12.20	11 12.36
Total	7 7.87	82 92.13	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by C02

Statistic	**DF**	**Value**	**Prob**
Chi-Square	3	1.0522	0.7886
Likelihood Ratio Chi-Square	3	1.0049	0.8001
Mantel-Haenszel Chi-Square	1	0.2693	0.6038
Phi Coefficient		0.1087	
Contingency Coefficient		0.1081	
Cramer's V		0.1087	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by C03			
D02a	**C03(C03)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	1 1.12 2.56 25.00	38 42.70 97.44 44.71	39 43.82
Northern suburbs	3 3.37 20.00 75.00	12 13.48 80.00 14.12	15 16.85
Southern suburbs	0 0.00 0.00 0.00	24 26.97 100.00 28.24	24 26.97
Western suburbs	0 0.00 0.00 0.00	11 12.36 100.00 12.94	11 12.36
Total	4 4.49	85 95.51	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by C03

Statistic	DF	Value	Prob
Chi-Square	3	10.3874	0.0155
Likelihood Ratio Chi-Square	3	8.3229	0.0398
Mantel-Haenszel Chi-Square	1	0.3740	0.5408
Phi Coefficient		0.3416	
Contingency Coefficient		0.3233	
Cramer's V		0.3416	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by C04			
D02a	**C04(C04)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
City Bowl	2 2.27 5.13 33.33	37 42.05 94.87 45.12	39 44.32
Northern suburbs	2 2.27 13.33 33.33	13 14.77 86.67 15.85	15 17.05
Southern suburbs	1 1.14 4.35 16.67	22 25.00 95.65 26.83	23 26.14
Western suburbs	1 1.14 9.09 16.67	10 11.36 90.91 12.20	11 12.50
Total	6 6.82	82 93.18	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by C04

Statistic	**DF**	**Value**	**Prob**
Chi-Square	3	1.4878	0.6851
Likelihood Ratio Chi-Square	3	1.3218	0.7240
Mantel-Haenszel Chi-Square	1	0.0515	0.8205
Phi Coefficient		0.1300	
Contingency Coefficient		0.1289	
Cramer's V		0.1300	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D02a by C05			
D02a	C05(C05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
City Bowl	2 2.27 5.26 40.00	36 40.91 94.74 43.37	38 43.18
Northern suburbs	2 2.27 13.33 40.00	13 14.77 86.67 15.66	15 17.05
Southern suburbs	1 1.14 4.17 20.00	23 26.14 95.83 27.71	24 27.27
Western suburbs	0 0.00 0.00 0.00	11 12.50 100.00 13.25	11 12.50
Total	5 5.68	83 94.32	88 100.00
Frequency Missing = 8			

Statistics for Table of D02a by C05

Statistic	DF	Value	Prob
Chi-Square	3	2.4166	0.4906
Likelihood Ratio Chi-Square	3	2.6247	0.4532
Mantel-Haenszel Chi-Square	1	0.3708	0.5426
Phi Coefficient		0.1657	
Contingency Coefficient		0.1635	
Cramer's V		0.1657	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

H.4.2 Period of business in existence versus measuring variables

The FREQ Procedure

Table of D03a by A01			
D03a	**A01(A01)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
<= 10 years	2 2.08 4.55 33.33	42 43.75 95.45 46.67	44 45.83
> 10 years	4 4.17 7.69 66.67	48 50.00 92.31 53.33	52 54.17
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D03a by A01

Statistic	DF	Value	Prob
Chi-Square	1	0.4028	0.5256
Likelihood Ratio Chi-Square	1	0.4125	0.5207
Continuity Adj. Chi-Square	1	0.0448	0.8325
Mantel-Haenszel Chi-Square	1	0.3986	0.5278
Phi Coefficient		-0.0648	
Contingency Coefficient		0.0646	
Cramer's V		-0.0648	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	0.4216
Right-sided Pr >= F	0.8547
Table Probability (P)	0.2763
Two-sided Pr <= P	0.6843

Sample Size = 96

Table of D03a by A02			
D03a	**A02(A02)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
<= 10 years	7 7.29 15.91 41.18	37 38.54 84.09 46.84	44 45.83
> 10 years	10 10.42 19.23 58.82	42 43.75 80.77 53.16	52 54.17
Total	17 17.71	79 82.29	96 100.00

Statistics for Table of D03a by A02

Statistic	DF	Value	Prob
Chi-Square	1	0.1805	0.6710
Likelihood Ratio Chi-Square	1	0.1814	0.6702
Continuity Adj. Chi-Square	1	0.0245	0.8756
Mantel-Haenszel Chi-Square	1	0.1786	0.6726
Phi Coefficient		-0.0434	
Contingency Coefficient		0.0433	
Cramer's V		-0.0434	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	7
Left-sided Pr <= F	0.4400
Right-sided Pr >= F	0.7546
Table Probability (P)	0.1945
Two-sided Pr <= P	0.7908

Sample Size = 96

Table of D03a by A03			
D03a	A03(A03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	3 3.13 6.82 25.00	41 42.71 93.18 48.81	44 45.83
> 10 years	9 9.38 17.31 75.00	43 44.79 82.69 51.19	52 54.17
Total	12 12.50	84 87.50	96 100.00

Statistics for Table of D03a by A03

Statistic	DF	Value	Prob
Chi-Square	1	2.3976	0.1215
Likelihood Ratio Chi-Square	1	2.5197	0.1124
Continuity Adj. Chi-Square	1	1.5345	0.2154
Mantel-Haenszel Chi-Square	1	2.3726	0.1235
Phi Coefficient		-0.1580	
Contingency Coefficient		0.1561	
Cramer's V		-0.1580	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.1065
Right-sided Pr >= F	0.9715
Table Probability (P)	0.0780
Two-sided Pr <= P	0.2144

Sample Size = 96

Table of D03a by A04			
D03a	**A04(A04)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
<= 10 years	11 11.46 25.00 47.83	33 34.38 75.00 45.21	44 45.83
> 10 years	12 12.50 23.08 52.17	40 41.67 76.92 54.79	52 54.17
Total	23 23.96	73 76.04	96 100.00

Statistics for Table of D03a by A04

Statistic	DF	Value	Prob
Chi-Square	1	0.0484	0.8259
Likelihood Ratio Chi-Square	1	0.0483	0.8260
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0479	0.8268
Phi Coefficient		0.0224	
Contingency Coefficient		0.0224	
Cramer's V		0.0224	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	11
Left-sided Pr <= F	0.6779
Right-sided Pr >= F	0.5065
Table Probability (P)	0.1844
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D03a by A05			
D03a	A05(A05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	6 6.32 13.64 66.67	38 40.00 86.36 44.19	44 46.32
> 10 years	3 3.16 5.88 33.33	48 50.53 94.12 55.81	51 53.68
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by A05

Statistic	DF	Value	Prob
Chi-Square	1	1.6560	0.1981
Likelihood Ratio Chi-Square	1	1.6686	0.1965
Continuity Adj. Chi-Square	1	0.8753	0.3495
Mantel-Haenszel Chi-Square	1	1.6386	0.2005
Phi Coefficient		0.1320	
Contingency Coefficient		0.1309	
Cramer's V		0.1320	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.9501
Right-sided Pr >= F	0.1750
Table Probability (P)	0.1251
Two-sided Pr <= P	0.2946

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by A06			
D03a	A06(A06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	2 2.08 4.55 100.00	42 43.75 95.45 44.68	44 45.83
> 10 years	0 0.00 0.00 0.00	52 54.17 100.00 55.32	52 54.17
Total	2 2.08	94 97.92	96 100.00

Statistics for Table of D03a by A06

Statistic	DF	Value	Prob
Chi-Square	1	2.4139	0.1203
Likelihood Ratio Chi-Square	1	3.1710	0.0750
Continuity Adj. Chi-Square	1	0.6999	0.4028
Mantel-Haenszel Chi-Square	1	2.3888	0.1222
Phi Coefficient		0.1586	
Contingency Coefficient		0.1566	
Cramer's V		0.1586	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.2075
Table Probability (P)	0.2075
Two-sided Pr <= P	0.2075

Sample Size = 96

Table of D03a by A07			
D03a	A07(A07)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	6 6.25 13.64 85.71	38 39.58 86.36 42.70	44 45.83
> 10 years	1 1.04 1.92 14.29	51 53.13 98.08 57.30	52 54.17
Total	7 7.29	89 92.71	96 100.00

Statistics for Table of D03a by A07

Statistic	DF	Value	Prob
Chi-Square	1	4.8372	0.0279
Likelihood Ratio Chi-Square	1	5.2007	0.0226
Continuity Adj. Chi-Square	1	3.2597	0.0710
Mantel-Haenszel Chi-Square	1	4.7868	0.0287
Phi Coefficient		0.2245	
Contingency Coefficient		0.2190	
Cramer's V		0.2245	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.9968
Right-sided Pr >= F	0.0340
Table Probability (P)	0.0308
Two-sided Pr <= P	0.0452

Sample Size = 96

Table of D03a by A08			
D03a	**A08(A08)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
<= 10 years	32 33.33 72.73 41.03	12 12.50 27.27 66.67	44 45.83
> 10 years	46 47.92 88.46 58.97	6 6.25 11.54 33.33	52 54.17
Total	78 81.25	18 18.75	96 100.00

Statistics for Table of D03a by A08

Statistic	DF	Value	Prob
Chi-Square	1	3.8731	0.0491
Likelihood Ratio Chi-Square	1	3.8978	0.0483
Continuity Adj. Chi-Square	1	2.9091	0.0881
Mantel-Haenszel Chi-Square	1	3.8327	0.0503
Phi Coefficient		-0.2009	
Contingency Coefficient		0.1969	
Cramer's V		-0.2009	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	32
Left-sided Pr <= F	0.0439
Right-sided Pr >= F	0.9874
Table Probability (P)	0.0314
Two-sided Pr <= P	0.0666

Sample Size = 96

Table of D03a by A09			
D03a	A09(A09)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	1 1.04 2.27 33.33	43 44.79 97.73 46.24	44 45.83
> 10 years	2 2.08 3.85 66.67	50 52.08 96.15 53.76	52 54.17
Total	3 3.13	93 96.88	96 100.00

Statistics for Table of D03a by A09

Statistic	DF	Value	Prob
Chi-Square	1	0.1949	0.6589
Likelihood Ratio Chi-Square	1	0.1997	0.6549
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.1929	0.6605
Phi Coefficient		-0.0451	
Contingency Coefficient		0.0450	
Cramer's V		-0.0451	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	1
Left-sided Pr <= F	0.5630
Right-sided Pr >= F	0.8453
Table Probability (P)	0.4083
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D03a by A10			
D03a	**A10(A10)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
<= 10 years	11 11.46 25.00 50.00	33 34.38 75.00 44.59	44 45.83
> 10 years	11 11.46 21.15 50.00	41 42.71 78.85 55.41	52 54.17
Total	22 22.92	74 77.08	96 100.00

Statistics for Table of D03a by A10

Statistic	DF	Value	Prob
Chi-Square	1	0.1996	0.6551
Likelihood Ratio Chi-Square	1	0.1991	0.6554
Continuity Adj. Chi-Square	1	0.0412	0.8391
Mantel-Haenszel Chi-Square	1	0.1975	0.6567
Phi Coefficient		0.0456	
Contingency Coefficient		0.0455	
Cramer's V		0.0456	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	11
Left-sided Pr <= F	0.7554
Right-sided Pr >= F	0.4183
Table Probability (P)	0.1737
Two-sided Pr <= P	0.8080

Sample Size = 96

Table of D03a by A11			
D03a	A11(A11)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	7 7.29 15.91 53.85	37 38.54 84.09 44.58	44 45.83
> 10 years	6 6.25 11.54 46.15	46 47.92 88.46 55.42	52 54.17
Total	13 13.54	83 86.46	96 100.00

Statistics for Table of D03a by A11

Statistic	DF	Value	Prob
Chi-Square	1	0.3889	0.5329
Likelihood Ratio Chi-Square	1	0.3874	0.5337
Continuity Adj. Chi-Square	1	0.1051	0.7457
Mantel-Haenszel Chi-Square	1	0.3848	0.5350
Phi Coefficient		0.0636	
Contingency Coefficient		0.0635	
Cramer's V		0.0636	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	7
Left-sided Pr <= F	0.8219
Right-sided Pr >= F	0.3713
Table Probability (P)	0.1933
Two-sided Pr <= P	0.5635

Sample Size = 96

Table of D03a by A12			
D03a	A12(A12)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	7 7.29 15.91 46.67	37 38.54 84.09 45.68	44 45.83
> 10 years	8 8.33 15.38 53.33	44 45.83 84.62 54.32	52 54.17
Total	15 15.63	81 84.38	96 100.00

Statistics for Table of D03a by A12

Statistic	DF	Value	Prob
Chi-Square	1	0.0050	0.9438
Likelihood Ratio Chi-Square	1	0.0050	0.9438
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0049	0.9441
Phi Coefficient		0.0072	
Contingency Coefficient		0.0072	
Cramer's V		0.0072	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	7
Left-sided Pr <= F	0.6391
Right-sided Pr >= F	0.5813
Table Probability (P)	0.2204
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D03a by A13			
D03a	**A13(A13)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
<= 10 years	5 5.21 11.36 100.00	39 40.63 88.64 42.86	44 45.83
> 10 years	0 0.00 0.00 0.00	52 54.17 100.00 57.14	52 54.17
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D03a by A13

Statistic	DF	Value	Prob
Chi-Square	1	6.2338	0.0125
Likelihood Ratio Chi-Square	1	8.1275	0.0044
Continuity Adj. Chi-Square	1	4.1445	0.0418
Mantel-Haenszel Chi-Square	1	6.1688	0.0130
Phi Coefficient		0.2548	
Contingency Coefficient		0.2469	
Cramer's V		0.2548	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.0178
Table Probability (P)	0.0178
Two-sided Pr <= P	0.0178

Sample Size = 96

Table of D03a by A14			
D03a	A14(A14)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	10 10.42 22.73 50.00	34 35.42 77.27 44.74	44 45.83
> 10 years	10 10.42 19.23 50.00	42 43.75 80.77 55.26	52 54.17
Total	20 20.83	76 79.17	96 100.00

Statistics for Table of D03a by A14

Statistic	DF	Value	Prob
Chi-Square	1	0.1767	0.6743
Likelihood Ratio Chi-Square	1	0.1762	0.6746
Continuity Adj. Chi-Square	1	0.0283	0.8665
Mantel-Haenszel Chi-Square	1	0.1748	0.6759
Phi Coefficient		0.0429	
Contingency Coefficient		0.0429	
Cramer's V		0.0429	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	10
Left-sided Pr <= F	0.7497
Right-sided Pr >= F	0.4318
Table Probability (P)	0.1816
Two-sided Pr <= P	0.8019

Sample Size = 96

Table of D03a by A15			
D03a	A15(A15)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	2 2.08 4.55 50.00	42 43.75 95.45 45.65	44 45.83
> 10 years	2 2.08 3.85 50.00	50 52.08 96.15 54.35	52 54.17
Total	4 4.17	92 95.83	96 100.00

Statistics for Table of D03a by A15

Statistic	DF	Value	Prob
Chi-Square	1	0.0292	0.8643
Likelihood Ratio Chi-Square	1	0.0291	0.8646
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0289	0.8650
Phi Coefficient		0.0174	
Contingency Coefficient		0.0174	
Cramer's V		0.0174	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	0.7518
Right-sided Pr >= F	0.6258
Table Probability (P)	0.3776
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D03a by A16			
D03a	A16(A16)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	2 2.08 4.55 50.00	42 43.75 95.45 45.65	44 45.83
> 10 years	2 2.08 3.85 50.00	50 52.08 96.15 54.35	52 54.17
Total	4 4.17	92 95.83	96 100.00

Statistics for Table of D03a by A16

Statistic	DF	Value	Prob
Chi-Square	1	0.0292	0.8643
Likelihood Ratio Chi-Square	1	0.0291	0.8646
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0289	0.8650
Phi Coefficient		0.0174	
Contingency Coefficient		0.0174	
Cramer's V		0.0174	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	0.7518
Right-sided Pr >= F	0.6258
Table Probability (P)	0.3776
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D03a by A17			
D03a	A17(A17)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	4 4.17 9.09 66.67	40 41.67 90.91 44.44	44 45.83
> 10 years	2 2.08 3.85 33.33	50 52.08 96.15 55.56	52 54.17
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D03a by A17

Statistic	DF	Value	Prob
Chi-Square	1	1.1189	0.2902
Likelihood Ratio Chi-Square	1	1.1256	0.2887
Continuity Adj. Chi-Square	1	0.4028	0.5256
Mantel-Haenszel Chi-Square	1	1.1072	0.2927
Phi Coefficient		0.1080	
Contingency Coefficient		0.1073	
Cramer's V		0.1080	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.9315
Right-sided Pr >= F	0.2627
Table Probability (P)	0.1942
Two-sided Pr <= P	0.4080

Sample Size = 96

Table of D03a by A18			
D03a	A18(A18)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	0 0.00 0.00 0.00	44 45.83 100.00 46.81	44 45.83
> 10 years	2 2.08 3.85 100.00	50 52.08 96.15 53.19	52 54.17
Total	2 2.08	94 97.92	96 100.00

Statistics for Table of D03a by A18

Statistic	DF	Value	Prob
Chi-Square	1	1.7283	0.1886
Likelihood Ratio Chi-Square	1	2.4884	0.1147
Continuity Adj. Chi-Square	1	0.3571	0.5501
Mantel-Haenszel Chi-Square	1	1.7103	0.1909
Phi Coefficient		-0.1342	
Contingency Coefficient		0.1330	
Cramer's V		-0.1342	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	0
Left-sided Pr <= F	0.2908
Right-sided Pr >= F	1.0000
Table Probability (P)	0.2908
Two-sided Pr <= P	0.4982

Sample Size = 96

Table of D03a by A19			
D03a	A19(A19)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	1 1.05 2.27 50.00	43 45.26 97.73 46.24	44 46.32
> 10 years	1 1.05 1.96 50.00	50 52.63 98.04 53.76	51 53.68
Total	2 2.11	93 97.89	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by A19

Statistic	DF	Value	Prob
Chi-Square	1	0.0112	0.9159
Likelihood Ratio Chi-Square	1	0.0111	0.9160
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0110	0.9163
Phi Coefficient		0.0108	
Contingency Coefficient		0.0108	
Cramer's V		0.0108	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	1
Left-sided Pr <= F	0.7881
Right-sided Pr >= F	0.7144
Table Probability (P)	0.5026
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by A20			
D03a	A20(A20)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	4 4.17 9.09 66.67	40 41.67 90.91 44.44	44 45.83
> 10 years	2 2.08 3.85 33.33	50 52.08 96.15 55.56	52 54.17
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D03a by A20

Statistic	DF	Value	Prob
Chi-Square	1	1.1189	0.2902
Likelihood Ratio Chi-Square	1	1.1256	0.2887
Continuity Adj. Chi-Square	1	0.4028	0.5256
Mantel-Haenszel Chi-Square	1	1.1072	0.2927
Phi Coefficient		0.1080	
Contingency Coefficient		0.1073	
Cramer's V		0.1080	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.9315
Right-sided Pr >= F	0.2627
Table Probability (P)	0.1942
Two-sided Pr <= P	0.4080

Sample Size = 96

Table of D03a by A21			
D03a	A21(A21)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	5 5.21 11.36 55.56	39 40.63 88.64 44.83	44 45.83
> 10 years	4 4.17 7.69 44.44	48 50.00 92.31 55.17	52 54.17
Total	9 9.38	87 90.63	96 100.00

Statistics for Table of D03a by A21

Statistic	DF	Value	Prob
Chi-Square	1	0.3781	0.5386
Likelihood Ratio Chi-Square	1	0.3766	0.5394
Continuity Adj. Chi-Square	1	0.0694	0.7921
Mantel-Haenszel Chi-Square	1	0.3742	0.5407
Phi Coefficient		0.0628	
Contingency Coefficient		0.0626	
Cramer's V		0.0628	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.8328
Right-sided Pr >= F	0.3939
Table Probability (P)	0.2268
Two-sided Pr <= P	0.7279

Sample Size = 96

Table of D03a by A22			
D03a	A22(A22)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	3 3.16 6.82 75.00	41 43.16 93.18 45.05	44 46.32
> 10 years	1 1.05 1.96 25.00	50 52.63 98.04 54.95	51 53.68
Total	4 4.21	91 95.79	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by A22

Statistic	DF	Value	Prob
Chi-Square	1	1.3818	0.2398
Likelihood Ratio Chi-Square	1	1.4218	0.2331
Continuity Adj. Chi-Square	1	0.4399	0.5072
Mantel-Haenszel Chi-Square	1	1.3673	0.2423
Phi Coefficient		0.1206	
Contingency Coefficient		0.1197	
Cramer's V		0.1206	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.9574
Right-sided Pr >= F	0.2548
Table Probability (P)	0.2122
Two-sided Pr <= P	0.3333

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by A23			
D03a	A23(A23)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	4 4.21 9.30 66.67	39 41.05 90.70 43.82	43 45.26
> 10 years	2 2.11 3.85 33.33	50 52.63 96.15 56.18	52 54.74
Total	6 6.32	89 93.68	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by A23

Statistic	DF	Value	Prob
Chi-Square	1	1.1842	0.2765
Likelihood Ratio Chi-Square	1	1.1887	0.2756
Continuity Adj. Chi-Square	1	0.4416	0.5064
Mantel-Haenszel Chi-Square	1	1.1717	0.2790
Phi Coefficient		0.1116	
Contingency Coefficient		0.1110	
Cramer's V		0.1116	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.9354
Right-sided Pr >= F	0.2529
Table Probability (P)	0.1883
Two-sided Pr <= P	0.4049

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by A24			
D03a	A24(A24)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	6 6.32 13.95 85.71	37 38.95 86.05 42.05	43 45.26
> 10 years	1 1.05 1.92 14.29	51 53.68 98.08 57.95	52 54.74
Total	7 7.37	88 92.63	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by A24

Statistic	DF	Value	Prob
Chi-Square	1	4.9909	0.0255
Likelihood Ratio Chi-Square	1	5.3453	0.0208
Continuity Adj. Chi-Square	1	3.3839	0.0658
Mantel-Haenszel Chi-Square	1	4.9383	0.0263
Phi Coefficient		0.2292	
Contingency Coefficient		0.2234	
Cramer's V		0.2292	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.9971
Right-sided Pr >= F	0.0316
Table Probability (P)	0.0287
Two-sided Pr <= P	0.0437

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by A25			
D03a	A25(A25)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	25 26.04 56.82 50.00	19 19.79 43.18 41.30	44 45.83
> 10 years	25 26.04 48.08 50.00	27 28.13 51.92 58.70	52 54.17
Total	50 52.08	46 47.92	96 100.00

Statistics for Table of D03a by A25

Statistic	DF	Value	Prob
Chi-Square	1	0.7297	0.3930
Likelihood Ratio Chi-Square	1	0.7310	0.3926
Continuity Adj. Chi-Square	1	0.4215	0.5162
Mantel-Haenszel Chi-Square	1	0.7221	0.3955
Phi Coefficient		0.0872	
Contingency Coefficient		0.0869	
Cramer's V		0.0872	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	25
Left-sided Pr <= F	0.8553
Right-sided Pr >= F	0.2583
Table Probability (P)	0.1135
Two-sided Pr <= P	0.4192

Sample Size = 96

Table of D03a by A26			
D03a	A26(A26)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	23 24.21 53.49 53.49	20 21.05 46.51 38.46	43 45.26
> 10 years	20 21.05 38.46 46.51	32 33.68 61.54 61.54	52 54.74
Total	43 45.26	52 54.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by A26

Statistic	DF	Value	Prob
Chi-Square	1	2.1452	0.1430
Likelihood Ratio Chi-Square	1	2.1499	0.1426
Continuity Adj. Chi-Square	1	1.5815	0.2085
Mantel-Haenszel Chi-Square	1	2.1226	0.1451
Phi Coefficient		0.1503	
Contingency Coefficient		0.1486	
Cramer's V		0.1503	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	23
Left-sided Pr <= F	0.9529
Right-sided Pr >= F	0.1042
Table Probability (P)	0.0571
Two-sided Pr <= P	0.1542

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by A27			
D03a	A27(A27)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	16 16.67 36.36 57.14	28 29.17 63.64 41.18	44 45.83
> 10 years	12 12.50 23.08 42.86	40 41.67 76.92 58.82	52 54.17
Total	28 29.17	68 70.83	96 100.00

Statistics for Table of D03a by A27

Statistic	DF	Value	Prob
Chi-Square	1	2.0366	0.1536
Likelihood Ratio Chi-Square	1	2.0347	0.1537
Continuity Adj. Chi-Square	1	1.4442	0.2295
Mantel-Haenszel Chi-Square	1	2.0153	0.1557
Phi Coefficient		0.1457	
Contingency Coefficient		0.1441	
Cramer's V		0.1457	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	16
Left-sided Pr <= F	0.9508
Right-sided Pr >= F	0.1148
Table Probability (P)	0.0656
Two-sided Pr <= P	0.1805

Sample Size = 96

Table of D03a by A28			
D03a	A28(A28)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	9 9.38 20.45 60.00	35 36.46 79.55 43.21	44 45.83
> 10 years	6 6.25 11.54 40.00	46 47.92 88.46 56.79	52 54.17
Total	15 15.63	81 84.38	96 100.00

Statistics for Table of D03a by A28

Statistic	DF	Value	Prob
Chi-Square	1	1.4371	0.2306
Likelihood Ratio Chi-Square	1	1.4351	0.2309
Continuity Adj. Chi-Square	1	0.8404	0.3593
Mantel-Haenszel Chi-Square	1	1.4222	0.2330
Phi Coefficient		0.1224	
Contingency Coefficient		0.1214	
Cramer's V		0.1224	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	9
Left-sided Pr <= F	0.9307
Right-sided Pr >= F	0.1796
Table Probability (P)	0.1103
Two-sided Pr <= P	0.2684

Sample Size = 96

Table of D03a by A29			
D03a	**A29(A29)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
<= 10 years	4 4.17 9.09 80.00	40 41.67 90.91 43.96	44 45.83
> 10 years	1 1.04 1.92 20.00	51 53.13 98.08 56.04	52 54.17
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D03a by A29

Statistic	DF	Value	Prob
Chi-Square	1	2.4802	0.1153
Likelihood Ratio Chi-Square	1	2.5929	0.1073
Continuity Adj. Chi-Square	1	1.2409	0.2653
Mantel-Haenszel Chi-Square	1	2.4544	0.1172
Phi Coefficient		0.1607	
Contingency Coefficient		0.1587	
Cramer's V		0.1607	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.9822
Right-sided Pr >= F	0.1333
Table Probability (P)	0.1155
Two-sided Pr <= P	0.1758

Sample Size = 96

Table of D03a by A30			
D03a	A30(A30)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	1 1.05 2.27 50.00	43 45.26 97.73 46.24	44 46.32
> 10 years	1 1.05 1.96 50.00	50 52.63 98.04 53.76	51 53.68
Total	2 2.11	93 97.89	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by A30

Statistic	DF	Value	Prob
Chi-Square	1	0.0112	0.9159
Likelihood Ratio Chi-Square	1	0.0111	0.9160
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0110	0.9163
Phi Coefficient		0.0108	
Contingency Coefficient		0.0108	
Cramer's V		0.0108	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	1
Left-sided Pr <= F	0.7881
Right-sided Pr >= F	0.7144
Table Probability (P)	0.5026
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by A31			
D03a	A31(A31)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	25 26.60 56.82 44.64	19 20.21 43.18 50.00	44 46.81
> 10 years	31 32.98 62.00 55.36	19 20.21 38.00 50.00	50 53.19
Total	56 59.57	38 40.43	94 100.00
Frequency Missing = 2			

Statistics for Table of D03a by A31

Statistic	DF	Value	Prob
Chi-Square	1	0.2609	0.6095
Likelihood Ratio Chi-Square	1	0.2609	0.6095
Continuity Adj. Chi-Square	1	0.0901	0.7640
Mantel-Haenszel Chi-Square	1	0.2582	0.6114
Phi Coefficient		-0.0527	
Contingency Coefficient		0.0526	
Cramer's V		-0.0527	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	25
Left-sided Pr <= F	0.3818
Right-sided Pr >= F	0.7647
Table Probability (P)	0.1465
Two-sided Pr <= P	0.6760

Effective Sample Size = 94
Frequency Missing = 2

Table of D03a by A32			
D03a	A32(A32)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	4 4.21 9.30 80.00	39 41.05 90.70 43.33	43 45.26
> 10 years	1 1.05 1.92 20.00	51 53.68 98.08 56.67	52 54.74
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by A32

Statistic	DF	Value	Prob
Chi-Square	1	2.5704	0.1089
Likelihood Ratio Chi-Square	1	2.6783	0.1017
Continuity Adj. Chi-Square	1	1.3035	0.2536
Mantel-Haenszel Chi-Square	1	2.5434	0.1108
Phi Coefficient		0.1645	
Contingency Coefficient		0.1623	
Cramer's V		0.1645	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.9834
Right-sided Pr >= F	0.1274
Table Probability (P)	0.1108
Two-sided Pr <= P	0.1722

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by A33						
D03a	A33(A33)					
Frequency Percent Row Pct Col Pct	Accounting and administration	All of them	Marketing	Purchases	Sales	Total
<= 10 years	3 3.16 6.82 42.86	17 17.89 38.64 36.17	2 2.11 4.55 66.67	2 2.11 4.55 40.00	20 21.05 45.45 60.61	44 46.32
> 10 years	4 4.21 7.84 57.14	30 31.58 58.82 63.83	1 1.05 1.96 33.33	3 3.16 5.88 60.00	13 13.68 25.49 39.39	51 53.68
Total	7 7.37	47 49.47	3 3.16	5 5.26	33 34.74	95 100.00
Frequency Missing = 1						

Statistics for Table of D03a by A33

Statistic	DF	Value	Prob
Chi-Square	4	5.2696	0.2607
Likelihood Ratio Chi-Square	4	5.3075	0.2572
Mantel-Haenszel Chi-Square	1	3.8947	0.0484
Phi Coefficient		0.2355	
Contingency Coefficient		0.2292	
Cramer's V		0.2355	
WARNING: 60% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by A34			
D03a	A34(A34)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
<= 10 years	42 43.75 95.45 45.16	2 2.08 4.55 66.67	44 45.83
> 10 years	51 53.13 98.08 54.84	1 1.04 1.92 33.33	52 54.17

Table of D03a by A34			
D03a	A34(A34)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Total	93 96.88	3 3.13	96 100.00

Statistics for Table of D03a by A34

Statistic	DF	Value	Prob
Chi-Square	1	0.5414	0.4619
Likelihood Ratio Chi-Square	1	0.5447	0.4605
Continuity Adj. Chi-Square	1	0.0217	0.8830
Mantel-Haenszel Chi-Square	1	0.5358	0.4642
Phi Coefficient		-0.0751	
Contingency Coefficient		0.0749	
Cramer's V		-0.0751	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	42
Left-sided Pr <= F	0.4370
Right-sided Pr >= F	0.9073
Table Probability (P)	0.3443
Two-sided Pr <= P	0.5917

Sample Size = 96

Table of D03a by A35				
D03a	A35(A35)			
Frequency Percent Row Pct Col Pct	Cheap	Moderately expensive	Very expensive	Total
<= 10 years	3 3.16 6.82 23.08	29 30.53 65.91 47.54	12 12.63 27.27 57.14	44 46.32

Table of D03a by A35				
D03a	**A35(A35)**			
Frequency Percent Row Pct Col Pct	**Cheap**	**Moderately expensive**	**Very expensive**	**Total**
> 10 years	10 10.53 19.61 76.92	32 33.68 62.75 52.46	9 9.47 17.65 42.86	51 53.68
Total	13 13.68	61 64.21	21 22.11	95 100.00
Frequency Missing = 1				

Statistics for Table of D03a by A35

Statistic	DF	Value	Prob
Chi-Square	2	3.8505	0.1458
Likelihood Ratio Chi-Square	2	4.0379	0.1328
Mantel-Haenszel Chi-Square	1	3.3476	0.0673
Phi Coefficient		0.2013	
Contingency Coefficient		0.1974	
Cramer's V		0.2013	

Effective Sample Size = 95
Frequency Missing = 1

D03a	A36	Frequency	Percent	Cumulative Frequency	Cumulative Percent
<= 10 years	**Yes**	44	45.83	44	45.83
> 10 years	**Yes**	52	54.17	96	100.00

Table of D03a by A37							
D03a	A37(A37)						
Frequency Percent Row Pct Col Pct	Misappropriation of assets	No control on transport of stock	None	Products are sometimes defective as result of supplier's fault	Theft	There is inaccurate financial records	There is loss of cash from time to time
<= 10 years	1 1.04 2.27 100.00	0 0.00 0.00 0.00	15 15.63 34.09 34.88	1 1.04 2.27 100.00	0 0.00 0.00 0.00	6 6.25 13.64 85.71	4 4.17 9.09 40.00
> 10 years	0 0.00 0.00 0.00	1 1.04 1.92 100.00	28 29.17 53.85 65.12	0 0.00 0.00 0.00	1 1.04 1.92 100.00	1 1.04 1.92 14.29	6 6.25 11.54 60.00
Total	1 1.04	1 1.04	43 44.79	1 1.04	1 1.04	7 7.29	10 10.42

Table of D03a by A37				
D03a	A37(A37)			
Frequency Percent Row Pct Col Pct	There is loss of inventory from time to time	Time constraints	Timekeeping with staff	Total
<= 10 years	17 17.71 38.64 56.67	0 0.00 0.00 0.00	0 0.00 0.00 0.00	44 45.83
> 10 years	13 13.54 25.00 43.33	1 1.04 1.92 100.00	1 1.04 1.92 100.00	52 54.17
Total	30 31.25	1 1.04	1 1.04	96 100.00

Statistics for Table of D03a by A37

Statistic	DF	Value	Prob
Chi-Square	9	13.8646	0.1272
Likelihood Ratio Chi-Square	9	16.5428	0.0564
Mantel-Haenszel Chi-Square	1	1.7185	0.1899
Phi Coefficient		0.3800	

Statistic	DF	Value	Prob
Contingency Coefficient		0.3552	
Cramer's V		0.3800	
WARNING: 75% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D03a by A39				
D03a	A39(A39)			
Frequency Percent Row Pct Col Pct	If a benefit is expected	If it can address the risk	If it is cheap to implement	Total
<= 10 years	15 15.63 34.09 44.12	24 25.00 54.55 46.15	5 5.21 11.36 50.00	44 45.83
> 10 years	19 19.79 36.54 55.88	28 29.17 53.85 53.85	5 5.21 9.62 50.00	52 54.17
Total	34 35.42	52 54.17	10 10.42	96 100.00

Statistics for Table of D03a by A39

Statistic	DF	Value	Prob
Chi-Square	2	0.1124	0.9454
Likelihood Ratio Chi-Square	2	0.1122	0.9454
Mantel-Haenszel Chi-Square	1	0.1049	0.7460
Phi Coefficient		0.0342	
Contingency Coefficient		0.0342	
Cramer's V		0.0342	

Sample Size = 96

Table of D03a by B01			
D03a	**B01(B01)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
<= 10 years	2 2.11 4.65 40.00	41 43.16 95.35 45.56	43 45.26
> 10 years	3 3.16 5.77 60.00	49 51.58 94.23 54.44	52 54.74
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by B01

Statistic	DF	Value	Prob
Chi-Square	1	0.0590	0.8081
Likelihood Ratio Chi-Square	1	0.0595	0.8073
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0584	0.8091
Phi Coefficient		-0.0249	
Contingency Coefficient		0.0249	
Cramer's V		-0.0249	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	0.5902
Right-sided Pr >= F	0.7542
Table Probability (P)	0.3444
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by B02			
D03a	B02(B02)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	2 2.11 4.65 66.67	41 43.16 95.35 44.57	43 45.26
> 10 years	1 1.05 1.92 33.33	51 53.68 98.08 55.43	52 54.74
Total	3 3.16	92 96.84	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by B02

Statistic	DF	Value	Prob
Chi-Square	1	0.5728	0.4491
Likelihood Ratio Chi-Square	1	0.5750	0.4483
Continuity Adj. Chi-Square	1	0.0281	0.8670
Mantel-Haenszel Chi-Square	1	0.5668	0.4515
Phi Coefficient		0.0776	
Contingency Coefficient		0.0774	
Cramer's V		0.0776	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	0.9108
Right-sided Pr >= F	0.4284
Table Probability (P)	0.3392
Two-sided Pr <= P	0.5881

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by B03			
D03a	B03(B03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	8 8.42 18.60 88.89	35 36.84 81.40 40.70	43 45.26
> 10 years	1 1.05 1.92 11.11	51 53.68 98.08 59.30	52 54.74
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by B03

Statistic	DF	Value	Prob
Chi-Square	1	7.6371	0.0057
Likelihood Ratio Chi-Square	1	8.3379	0.0039
Continuity Adj. Chi-Square	1	5.8158	0.0159
Mantel-Haenszel Chi-Square	1	7.5567	0.0060
Phi Coefficient		0.2835	
Contingency Coefficient		0.2728	
Cramer's V		0.2835	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	8
Left-sided Pr <= F	0.9995
Right-sided Pr >= F	0.0069
Table Probability (P)	0.0064
Two-sided Pr <= P	0.0100

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by B04			
D03a	**B04(B04)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
<= 10 years	19 20.00 44.19 54.29	24 25.26 55.81 40.00	43 45.26
> 10 years	16 16.84 30.77 45.71	36 37.89 69.23 60.00	52 54.74
Total	35 36.84	60 63.16	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by B04

Statistic	DF	Value	Prob
Chi-Square	1	1.8209	0.1772
Likelihood Ratio Chi-Square	1	1.8198	0.1773
Continuity Adj. Chi-Square	1	1.2899	0.2561
Mantel-Haenszel Chi-Square	1	1.8017	0.1795
Phi Coefficient		0.1384	
Contingency Coefficient		0.1371	
Cramer's V		0.1384	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	19
Left-sided Pr <= F	0.9410
Right-sided Pr >= F	0.1281
Table Probability (P)	0.0690
Two-sided Pr <= P	0.2042

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by B05			
D03a	B05(B05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	5 5.26 11.63 55.56	38 40.00 88.37 44.19	43 45.26
> 10 years	4 4.21 7.69 44.44	48 50.53 92.31 55.81	52 54.74
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by B05

Statistic	DF	Value	Prob
Chi-Square	1	0.4251	0.5144
Likelihood Ratio Chi-Square	1	0.4229	0.5155
Continuity Adj. Chi-Square	1	0.0900	0.7641
Mantel-Haenszel Chi-Square	1	0.4206	0.5166
Phi Coefficient		0.0669	
Contingency Coefficient		0.0667	
Cramer's V		0.0669	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.8421
Right-sided Pr >= F	0.3797
Table Probability (P)	0.2218
Two-sided Pr <= P	0.7270

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by B06			
D03a	B06(B06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	15 15.79 34.88 53.57	28 29.47 65.12 41.79	43 45.26
> 10 years	13 13.68 25.00 46.43	39 41.05 75.00 58.21	52 54.74
Total	28 29.47	67 70.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by B06

Statistic	DF	Value	Prob
Chi-Square	1	1.1061	0.2929
Likelihood Ratio Chi-Square	1	1.1032	0.2936
Continuity Adj. Chi-Square	1	0.6817	0.4090
Mantel-Haenszel Chi-Square	1	1.0945	0.2955
Phi Coefficient		0.1079	
Contingency Coefficient		0.1073	
Cramer's V		0.1079	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	15
Left-sided Pr <= F	0.8992
Right-sided Pr >= F	0.2044
Table Probability (P)	0.1036
Two-sided Pr <= P	0.3673

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by B07			
D03a	B07(B07)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	6 6.32 13.95 75.00	37 38.95 86.05 42.53	43 45.26
> 10 years	2 2.11 3.85 25.00	50 52.63 96.15 57.47	52 54.74
Total	8 8.42	87 91.58	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by B07

Statistic	DF	Value	Prob
Chi-Square	1	3.1179	0.0774
Likelihood Ratio Chi-Square	1	3.1889	0.0741
Continuity Adj. Chi-Square	1	1.9450	0.1631
Mantel-Haenszel Chi-Square	1	3.0851	0.0790
Phi Coefficient		0.1812	
Contingency Coefficient		0.1783	
Cramer's V		0.1812	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.9850
Right-sided Pr >= F	0.0815
Table Probability (P)	0.0665
Two-sided Pr <= P	0.1350

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by B08			
D03a	B08(B08)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
<= 10 years	17 17.89 39.53 35.42	26 27.37 60.47 55.32	43 45.26
> 10 years	31 32.63 59.62 64.58	21 22.11 40.38 44.68	52 54.74
Total	48 50.53	47 49.47	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by B08

Statistic	DF	Value	Prob
Chi-Square	1	3.7967	0.0514
Likelihood Ratio Chi-Square	1	3.8223	0.0506
Continuity Adj. Chi-Square	1	3.0359	0.0814
Mantel-Haenszel Chi-Square	1	3.7567	0.0526
Phi Coefficient		-0.1999	
Contingency Coefficient		0.1960	
Cramer's V		-0.1999	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	17
Left-sided Pr <= F	0.0405
Right-sided Pr >= F	0.9847
Table Probability (P)	0.0251
Two-sided Pr <= P	0.0647

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by B09			
D03a	B09(B09)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
<= 10 years	41 43.16 95.35 44.57	2 2.11 4.65 66.67	43 45.26
> 10 years	51 53.68 98.08 55.43	1 1.05 1.92 33.33	52 54.74
Total	92 96.84	3 3.16	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by B09

Statistic	DF	Value	Prob
Chi-Square	1	0.5728	0.4491
Likelihood Ratio Chi-Square	1	0.5750	0.4483
Continuity Adj. Chi-Square	1	0.0281	0.8670
Mantel-Haenszel Chi-Square	1	0.5668	0.4515
Phi Coefficient		-0.0776	
Contingency Coefficient		0.0774	
Cramer's V		-0.0776	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	41
Left-sided Pr <= F	0.4284
Right-sided Pr >= F	0.9108
Table Probability (P)	0.3392
Two-sided Pr <= P	0.5881

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by B10			
D03a	B10(B10)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
<= 10 years	42 44.21 97.67 45.16	1 1.05 2.33 50.00	43 45.26
> 10 years	51 53.68 98.08 54.84	1 1.05 1.92 50.00	52 54.74
Total	93 97.89	2 2.11	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by B10

Statistic	DF	Value	Prob
Chi-Square	1	0.0185	0.8918
Likelihood Ratio Chi-Square	1	0.0184	0.8920
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0183	0.8924
Phi Coefficient		-0.0140	
Contingency Coefficient		0.0140	
Cramer's V		-0.0140	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	42
Left-sided Pr <= F	0.7030
Right-sided Pr >= F	0.7978
Table Probability (P)	0.5008
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by B11			
D03a	**B11(B11)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
<= 10 years	41 43.16 95.35 44.09	2 2.11 4.65 100.00	43 45.26
> 10 years	52 54.74 100.00 55.91	0 0.00 0.00 0.00	52 54.74
Total	93 97.89	2 2.11	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by B11

Statistic	DF	Value	Prob
Chi-Square	1	2.4706	0.1160
Likelihood Ratio Chi-Square	1	3.2228	0.0726
Continuity Adj. Chi-Square	1	0.7292	0.3931
Mantel-Haenszel Chi-Square	1	2.4446	0.1179
Phi Coefficient		-0.1613	
Contingency Coefficient		0.1592	
Cramer's V		-0.1613	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	41
Left-sided Pr <= F	0.2022
Right-sided Pr >= F	1.0000
Table Probability (P)	0.2022
Two-sided Pr <= P	0.2022

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by B12			
D03a	**B12(B12)**		
Frequency Percent Row Pct Col Pct	**Yes**	**No**	**Total**
<= 10 years	15 15.96 35.71 48.39	27 28.72 64.29 42.86	42 44.68
> 10 years	16 17.02 30.77 51.61	36 38.30 69.23 57.14	52 55.32
Total	31 32.98	63 67.02	94 100.00
Frequency Missing = 2			

Statistics for Table of D03a by B12

Statistic	DF	Value	Prob
Chi-Square	1	0.2571	0.6122
Likelihood Ratio Chi-Square	1	0.2565	0.6125
Continuity Adj. Chi-Square	1	0.0820	0.7746
Mantel-Haenszel Chi-Square	1	0.2543	0.6141
Phi Coefficient		0.0523	
Contingency Coefficient		0.0522	
Cramer's V		0.0523	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	15
Left-sided Pr <= F	0.7668
Right-sided Pr >= F	0.3865
Table Probability (P)	0.1533
Two-sided Pr <= P	0.6628

Effective Sample Size = 94
Frequency Missing = 2

Table of D03a by B13			
D03a	**B13(B13)**		
Frequency Percent Row Pct Col Pct	**Yes**	**No**	**Total**
<= 10 years	35 37.63 81.40 41.67	8 8.60 18.60 88.89	43 46.24
> 10 years	49 52.69 98.00 58.33	1 1.08 2.00 11.11	50 53.76
Total	84 90.32	9 9.68	93 100.0 0
Frequency Missing = 3			

Statistics for Table of D03a by B13

Statistic	DF	Value	Prob
Chi-Square	1	7.2922	0.0069
Likelihood Ratio Chi-Square	1	8.0145	0.0046
Continuity Adj. Chi-Square	1	5.5163	0.0188
Mantel-Haenszel Chi-Square	1	7.2138	0.0072
Phi Coefficient		-0.2800	
Contingency Coefficient		0.2696	
Cramer's V		-0.2800	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	35
Left-sided Pr <= F	0.0081
Right-sided Pr >= F	0.9994
Table Probability (P)	0.0075
Two-sided Pr <= P	0.0107

Effective Sample Size = 93
Frequency Missing = 3

Table of D03a by B14			
D03a	**B14(B14)**		
Frequency Percent Row Pct Col Pct	**Yes**	**No**	**Total**
<= 10 years	37 39.36 88.10 43.02	5 5.32 11.90 62.50	42 44.68
> 10 years	49 52.13 94.23 56.98	3 3.19 5.77 37.50	52 55.32
Total	86 91.49	8 8.51	94 100.00
Frequency Missing = 2			

Statistics for Table of D03a by B14

Statistic	DF	Value	Prob
Chi-Square	1	1.1233	0.2892
Likelihood Ratio Chi-Square	1	1.1194	0.2900
Continuity Adj. Chi-Square	1	0.4735	0.4914
Mantel-Haenszel Chi-Square	1	1.1114	0.2918
Phi Coefficient		-0.1093	
Contingency Coefficient		0.1087	
Cramer's V		-0.1093	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	37
Left-sided Pr <= F	0.2450
Right-sided Pr >= F	0.9238
Table Probability (P)	0.1689
Two-sided Pr <= P	0.4597

Effective Sample Size = 94
Frequency Missing = 2

Table of D03a by B15					
D03a	**B15(B15)**				
Frequency Percent Row Pct Col Pct	**Email**	**None**	**Other**	**Staff meeting**	**Total**
<= 10 years	4 4.21 9.30 26.67	1 1.05 2.33 100.00	1 1.05 2.33 50.00	37 38.95 86.05 48.05	43 45.26
> 10 years	11 11.58 21.15 73.33	0 0.00 0.00 0.00	1 1.05 1.92 50.00	40 42.11 76.92 51.95	52 54.74
Total	15 15.79	1 1.05	2 2.11	77 81.05	95 100.00
Frequency Missing = 1					

Statistics for Table of D03a by B15

Statistic	DF	Value	Prob
Chi-Square	3	3.5629	0.3127
Likelihood Ratio Chi-Square	3	4.0463	0.2565
Mantel-Haenszel Chi-Square	1	1.7786	0.1823
Phi Coefficient		0.1937	
Contingency Coefficient		0.1901	
Cramer's V		0.1937	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by B16					
D03a	B16(B16)				
Frequency Percent Row Pct Col Pct	Anyone within the business	Employee	Manager	Owner	Total
<= 10 years	29 30.53 67.44 40.85	10 10.53 23.26 55.56	3 3.16 6.98 75.00	1 1.05 2.33 50.00	43 45.26
> 10 years	42 44.21 80.77 59.15	8 8.42 15.38 44.44	1 1.05 1.92 25.00	1 1.05 1.92 50.00	52 54.74
Total	71 74.74	18 18.95	4 4.21	2 2.11	95 100.00
Frequency Missing = 1					

Statistics for Table of D03a by B16

Statistic	DF	Value	Prob
Chi-Square	3	2.7748	0.4277
Likelihood Ratio Chi-Square	3	2.8090	0.4220
Mantel-Haenszel Chi-Square	1	1.9757	0.1598
Phi Coefficient		0.1709	
Contingency Coefficient		0.1685	
Cramer's V		0.1709	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by C01			
D03a	C01(C01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	4 4.17 9.09 57.14	40 41.67 90.91 44.94	44 45.83

Table of D03a by C01			
D03a	**C01(C01)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
> 10 years	3 3.13 5.77 42.86	49 51.04 94.23 55.06	52 54.17
Total	7 7.29	89 92.71	96 100.00

Statistics for Table of D03a by C01

Statistic	DF	Value	Prob
Chi-Square	1	0.3890	0.5328
Likelihood Ratio Chi-Square	1	0.3876	0.5336
Continuity Adj. Chi-Square	1	0.0528	0.8183
Mantel-Haenszel Chi-Square	1	0.3850	0.5350
Phi Coefficient		0.0637	
Contingency Coefficient		0.0635	
Cramer's V		0.0637	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.8452
Right-sided Pr >= F	0.4065
Table Probability (P)	0.2517
Two-sided Pr <= P	0.6992

Sample Size = 96

Table of D03a by C02			
D03a	C02(C02)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	5 5.21 11.36 62.50	39 40.63 88.64 44.32	44 45.83
> 10 years	3 3.13 5.77 37.50	49 51.04 94.23 55.68	52 54.17
Total	8 8.33	88 91.67	96 100.00

Statistics for Table of D03a by C02

Statistic	DF	Value	Prob
Chi-Square	1	0.9765	0.3231
Likelihood Ratio Chi-Square	1	0.9767	0.3230
Continuity Adj. Chi-Square	1	0.3814	0.5368
Mantel-Haenszel Chi-Square	1	0.9663	0.3256
Phi Coefficient		0.1009	
Contingency Coefficient		0.1003	
Cramer's V		0.1009	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.9130
Right-sided Pr >= F	0.2680
Table Probability (P)	0.1810
Two-sided Pr <= P	0.4633

Sample Size = 96

Table of D03a by C03			
D03a	C03(C03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	2 2.08 4.55 40.00	42 43.75 95.45 46.15	44 45.83
> 10 years	3 3.13 5.77 60.00	49 51.04 94.23 53.85	52 54.17
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D03a by C03

Statistic	DF	Value	Prob
Chi-Square	1	0.0723	0.7880
Likelihood Ratio Chi-Square	1	0.0729	0.7871
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0715	0.7891
Phi Coefficient		-0.0274	
Contingency Coefficient		0.0274	
Cramer's V		-0.0274	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	0.5794
Right-sided Pr >= F	0.7626
Table Probability (P)	0.3420
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D03a by C04			
D03a	C04(C04)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
<= 10 years	3 3.16 6.82 42.86	41 43.16 93.18 46.59	44 46.32
> 10 years	4 4.21 7.84 57.14	47 49.47 92.16 53.41	51 53.68
Total	7 7.37	88 92.63	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by C04

Statistic	DF	Value	Prob
Chi-Square	1	0.0364	0.8488
Likelihood Ratio Chi-Square	1	0.0365	0.8485
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0360	0.8496
Phi Coefficient		-0.0196	
Contingency Coefficient		0.0196	
Cramer's V		-0.0196	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.5828
Right-sided Pr >= F	0.7167
Table Probability (P)	0.2995
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D03a by C05			
D03a	**C05(C05)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
<= 10 years	3 3.16 6.82 60.00	41 43.16 93.18 45.56	44 46.32
> 10 years	2 2.11 3.92 40.00	49 51.58 96.08 54.44	51 53.68
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D03a by C05

Statistic	DF	Value	Prob
Chi-Square	1	0.3975	0.5284
Likelihood Ratio Chi-Square	1	0.3971	0.5286
Continuity Adj. Chi-Square	1	0.0288	0.8652
Mantel-Haenszel Chi-Square	1	0.3933	0.5306
Phi Coefficient		0.0647	
Contingency Coefficient		0.0645	
Cramer's V		0.0647	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.8618
Right-sided Pr >= F	0.4297
Table Probability (P)	0.2914
Two-sided Pr <= P	0.6600

Effective Sample Size = 95
Frequency Missing = 1

H.4.3 Position versus measuring variables

The FREQ Procedure

Table of D04 by A01			
D04(D04)	**A01(A01)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Manager	5 5.21 5.68 83.33	83 86.46 94.32 92.22	88 91.67
Owner	1 1.04 12.50 16.67	7 7.29 87.50 7.78	8 8.33
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D04 by A01

Statistic	DF	Value	Prob
Chi-Square	1	0.5818	0.4456
Likelihood Ratio Chi-Square	1	0.4703	0.4928
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.5758	0.4480
Phi Coefficient		-0.0778	
Contingency Coefficient		0.0776	
Cramer's V		-0.0778	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.4154
Right-sided Pr >= F	0.9226
Table Probability (P)	0.3381
Two-sided Pr <= P	0.4154

Sample Size = 96

Table of D04 by A02			
D04(D04)	A02(A02)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	15 15.63 17.05 88.24	73 76.04 82.95 92.41	88 91.67
Owner	2 2.08 25.00 11.76	6 6.25 75.00 7.59	8 8.33
Total	17 17.71	79 82.29	96 100.00

Statistics for Table of D04 by A02

Statistic	DF	Value	Prob
Chi-Square	1	0.3184	0.5726
Likelihood Ratio Chi-Square	1	0.2928	0.5884
Continuity Adj. Chi-Square	1	0.0065	0.9358
Mantel-Haenszel Chi-Square	1	0.3151	0.5746
Phi Coefficient		-0.0576	
Contingency Coefficient		0.0575	
Cramer's V		-0.0576	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	15
Left-sided Pr <= F	0.4316
Right-sided Pr >= F	0.8535
Table Probability (P)	0.2851
Two-sided Pr <= P	0.6284

Sample Size = 96

Table of D04 by A03			
D04(D04)	A03(A03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	9 9.38 10.23 75.00	79 82.29 89.77 94.05	88 91.67
Owner	3 3.13 37.50 25.00	5 5.21 62.50 5.95	8 8.33
Total	12 12.50	84 87.50	96 100.00

Statistics for Table of D04 by A03

Statistic	DF	Value	Prob
Chi-Square	1	4.9870	0.0255
Likelihood Ratio Chi-Square	1	3.6664	0.0555
Continuity Adj. Chi-Square	1	2.8052	0.0940
Mantel-Haenszel Chi-Square	1	4.9351	0.0263
Phi Coefficient		-0.2279	
Contingency Coefficient		0.2222	
Cramer's V		-0.2279	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	9
Left-sided Pr <= F	0.0590
Right-sided Pr >= F	0.9922
Table Probability (P)	0.0512
Two-sided Pr <= P	0.0590

Sample Size = 96

Table of D04 by A04			
D04(D04)	A04(A04)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	20 20.83 22.73 86.96	68 70.83 77.27 93.15	88 91.67
Owner	3 3.13 37.50 13.04	5 5.21 62.50 6.85	8 8.33
Total	23 23.96	73 76.04	96 100.00

Statistics for Table of D04 by A04

Statistic	DF	Value	Prob
Chi-Square	1	0.8784	0.3486
Likelihood Ratio Chi-Square	1	0.8011	0.3708
Continuity Adj. Chi-Square	1	0.2547	0.6138
Mantel-Haenszel Chi-Square	1	0.8693	0.3512
Phi Coefficient		-0.0957	
Contingency Coefficient		0.0952	
Cramer's V		-0.0957	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	20
Left-sided Pr <= F	0.2912
Right-sided Pr >= F	0.9094
Table Probability (P)	0.2006
Two-sided Pr <= P	0.3926

Sample Size = 96

Table of D04 by A05			
D04(D04)	A05(A05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	9 9.47 10.34 100.00	78 82.11 89.66 90.70	87 91.58
Owner	0 0.00 0.00 0.00	8 8.42 100.00 9.30	8 8.42
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by A05

Statistic	DF	Value	Prob
Chi-Square	1	0.9142	0.3390
Likelihood Ratio Chi-Square	1	1.6674	0.1966
Continuity Adj. Chi-Square	1	0.1059	0.7449
Mantel-Haenszel Chi-Square	1	0.9046	0.3416
Phi Coefficient		0.0981	
Contingency Coefficient		0.0976	
Cramer's V		0.0981	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	9
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.4365
Table Probability (P)	0.4365
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by A06			
D04(D04)	A06(A06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	1 1.04 1.14 50.00	87 90.63 98.86 92.55	88 91.67
Owner	1 1.04 12.50 50.00	7 7.29 87.50 7.45	8 8.33
Total	2 2.08	94 97.92	96 100.00

Statistics for Table of D04 by A06

Statistic	DF	Value	Prob
Chi-Square	1	4.6422	0.0312
Likelihood Ratio Chi-Square	1	2.4713	0.1159
Continuity Adj. Chi-Square	1	0.7427	0.3888
Mantel-Haenszel Chi-Square	1	4.5938	0.0321
Phi Coefficient		-0.2199	
Contingency Coefficient		0.2148	
Cramer's V		-0.2199	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	1
Left-sided Pr <= F	0.1605
Right-sided Pr >= F	0.9939
Table Probability (P)	0.1544
Two-sided Pr <= P	0.1605

Sample Size = 96

Table of D04 by A07			
D04(D04)	A07(A07)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	6 6.25 6.82 85.71	82 85.42 93.18 92.13	88 91.67
Owner	1 1.04 12.50 14.29	7 7.29 87.50 7.87	8 8.33
Total	7 7.29	89 92.71	96 100.00

Statistics for Table of D04 by A07

Statistic	DF	Value	Prob
Chi-Square	1	0.3502	0.5540
Likelihood Ratio Chi-Square	1	0.2983	0.5849
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.3466	0.5561
Phi Coefficient		-0.0604	
Contingency Coefficient		0.0603	
Cramer's V		-0.0604	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.4674
Right-sided Pr >= F	0.8964
Table Probability (P)	0.3637
Two-sided Pr <= P	0.4674

Sample Size = 96

Table of D04 by A08			
D04(D04)	A08(A08)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	72 75.00 81.82 92.31	16 16.67 18.18 88.89	88 91.67
Owner	6 6.25 75.00 7.69	2 2.08 25.00 11.11	8 8.33
Total	78 81.25	18 18.75	96 100.00

Statistics for Table of D04 by A08

Statistic	DF	Value	Prob
Chi-Square	1	0.2238	0.6362
Likelihood Ratio Chi-Square	1	0.2090	0.6475
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.2214	0.6379
Phi Coefficient		0.0483	
Contingency Coefficient		0.0482	
Cramer's V		0.0483	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	72
Left-sided Pr <= F	0.8318
Right-sided Pr >= F	0.4646
Table Probability (P)	0.2964
Two-sided Pr <= P	0.6414

Sample Size = 96

Table of D04 by A09			
D04(D04)	A09(A09)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	3 3.13 3.41 100.00	85 88.54 96.59 91.40	88 91.67
Owner	0 0.00 0.00 0.00	8 8.33 100.00 8.60	8 8.33
Total	3 3.13	93 96.88	96 100.00

Statistics for Table of D04 by A09

Statistic	DF	Value	Prob
Chi-Square	1	0.2815	0.5957
Likelihood Ratio Chi-Square	1	0.5308	0.4663
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.2786	0.5976
Phi Coefficient		0.0542	
Contingency Coefficient		0.0541	
Cramer's V		0.0542	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.7680
Table Probability (P)	0.7680
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D04 by A10			
D04(D04)	A10(A10)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	20 20.83 22.73 90.91	68 70.83 77.27 91.89	88 91.67
Owner	2 2.08 25.00 9.09	6 6.25 75.00 8.11	8 8.33
Total	22 22.92	74 77.08	96 100.00

Statistics for Table of D04 by A10

Statistic	DF	Value	Prob
Chi-Square	1	0.0214	0.8836
Likelihood Ratio Chi-Square	1	0.0210	0.8846
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0212	0.8842
Phi Coefficient		-0.0149	
Contingency Coefficient		0.0149	
Cramer's V		-0.0149	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	20
Left-sided Pr <= F	0.5878
Right-sided Pr >= F	0.7350
Table Probability (P)	0.3227
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D04 by A11			
D04(D04)	A11(A11)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	12 12.50 13.64 92.31	76 79.17 86.36 91.57	88 91.67
Owner	1 1.04 12.50 7.69	7 7.29 87.50 8.43	8 8.33
Total	13 13.54	83 86.46	96 100.00

Statistics for Table of D04 by A11

Statistic	DF	Value	Prob
Chi-Square	1	0.0081	0.9283
Likelihood Ratio Chi-Square	1	0.0083	0.9276
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0080	0.9287
Phi Coefficient		0.0092	
Contingency Coefficient		0.0092	
Cramer's V		0.0092	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	12
Left-sided Pr <= F	0.7025
Right-sided Pr >= F	0.7045
Table Probability (P)	0.4070
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D04 by A12			
D04(D04)	A12(A12)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	15 15.63 17.05 100.00	73 76.04 82.95 90.12	88 91.67
Owner	0 0.00 0.00 0.00	8 8.33 100.00 9.88	8 8.33
Total	15 15.63	81 84.38	96 100.00

Statistics for Table of D04 by A12

Statistic	DF	Value	Prob
Chi-Square	1	1.6162	0.2036
Likelihood Ratio Chi-Square	1	2.8499	0.0914
Continuity Adj. Chi-Square	1	0.5818	0.4456
Mantel-Haenszel Chi-Square	1	1.5993	0.2060
Phi Coefficient		0.1297	
Contingency Coefficient		0.1287	
Cramer's V		0.1297	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	15
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.2426
Table Probability (P)	0.2426
Two-sided Pr <= P	0.3497

Sample Size = 96

Table of D04 by A13			
D04(D04)	A13(A13)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	3 3.13 3.41 60.00	85 88.54 96.59 93.41	88 91.67
Owner	2 2.08 25.00 40.00	6 6.25 75.00 6.59	8 8.33
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D04 by A13

Statistic	DF	Value	Prob
Chi-Square	1	6.9243	0.0085
Likelihood Ratio Chi-Square	1	4.1178	0.0424
Continuity Adj. Chi-Square	1	3.2416	0.0718
Mantel-Haenszel Chi-Square	1	6.8521	0.0089
Phi Coefficient		-0.2686	
Contingency Coefficient		0.2594	
Cramer's V		-0.2686	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.0539
Right-sided Pr >= F	0.9964
Table Probability (P)	0.0503
Two-sided Pr <= P	0.0539

Sample Size = 96

Table of D04 by A14			
D04(D04)	A14(A14)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	16 16.67 18.18 80.00	72 75.00 81.82 94.74	88 91.67
Owner	4 4.17 50.00 20.00	4 4.17 50.00 5.26	8 8.33
Total	20 20.83	76 79.17	96 100.00

Statistics for Table of D04 by A14

Statistic	DF	Value	Prob
Chi-Square	1	4.5014	0.0339
Likelihood Ratio Chi-Square	1	3.7152	0.0539
Continuity Adj. Chi-Square	1	2.7789	0.0955
Mantel-Haenszel Chi-Square	1	4.4545	0.0348
Phi Coefficient		-0.2165	
Contingency Coefficient		0.2116	
Cramer's V		-0.2165	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	16
Left-sided Pr <= F	0.0560
Right-sided Pr >= F	0.9909
Table Probability (P)	0.0469
Two-sided Pr <= P	0.0560

Sample Size = 96

Table of D04 by A15			
D04(D04)	A15(A15)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	2 2.08 2.27 50.00	86 89.58 97.73 93.48	88 91.67
Owner	2 2.08 25.00 50.00	6 6.25 75.00 6.52	8 8.33
Total	4 4.17	92 95.83	96 100.00

Statistics for Table of D04 by A15

Statistic	DF	Value	Prob
Chi-Square	1	9.4862	0.0021
Likelihood Ratio Chi-Square	1	5.1671	0.0230
Continuity Adj. Chi-Square	1	4.6482	0.0311
Mantel-Haenszel Chi-Square	1	9.3874	0.0022
Phi Coefficient		-0.3143	
Contingency Coefficient		0.2999	
Cramer's V		-0.3143	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	0.0338
Right-sided Pr >= F	0.9985
Table Probability (P)	0.0323
Two-sided Pr <= P	0.0338

Sample Size = 96

Table of D04 by A16			
D04(D04)	A16(A16)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	3 3.13 3.41 75.00	85 88.54 96.59 92.39	88 91.67
Owner	1 1.04 12.50 25.00	7 7.29 87.50 7.61	8 8.33
Total	4 4.17	92 95.83	96 100.00

Statistics for Table of D04 by A16

Statistic	DF	Value	Prob
Chi-Square	1	1.5178	0.2180
Likelihood Ratio Chi-Square	1	1.0582	0.3036
Continuity Adj. Chi-Square	1	0.0949	0.7581
Mantel-Haenszel Chi-Square	1	1.5020	0.2204
Phi Coefficient		-0.1257	
Contingency Coefficient		0.1248	
Cramer's V		-0.1257	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.2980
Right-sided Pr >= F	0.9662
Table Probability (P)	0.2643
Two-sided Pr <= P	0.2980

Sample Size = 96

Table of D04 by A17			
D04(D04)	A17(A17)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	6 6.25 6.82 100.00	82 85.42 93.18 91.11	88 91.67
Owner	0 0.00 0.00 0.00	8 8.33 100.00 8.89	8 8.33
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D04 by A17

Statistic	DF	Value	Prob
Chi-Square	1	0.5818	0.4456
Likelihood Ratio Chi-Square	1	1.0798	0.2987
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.5758	0.4480
Phi Coefficient		0.0778	
Contingency Coefficient		0.0776	
Cramer's V		0.0778	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.5846
Table Probability (P)	0.5846
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D04 by A18			
D04(D04)	A18(A18)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	2 2.08 2.27 100.00	86 89.58 97.73 91.49	88 91.67
Owner	0 0.00 0.00 0.00	8 8.33 100.00 8.51	8 8.33
Total	2 2.08	94 97.92	96 100.00

Statistics for Table of D04 by A18

Statistic	DF	Value	Prob
Chi-Square	1	0.1857	0.6665
Likelihood Ratio Chi-Square	1	0.3519	0.5530
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.1838	0.6682
Phi Coefficient		0.0440	
Contingency Coefficient		0.0439	
Cramer's V		0.0440	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.8395
Table Probability (P)	0.8395
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D04 by A19			
D04(D04)	A19(A19)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	1 1.05 1.15 50.00	86 90.53 98.85 92.47	87 91.58
Owner	1 1.05 12.50 50.00	7 7.37 87.50 7.53	8 8.42
Total	2 2.11	93 97.89	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by A19

Statistic	DF	Value	Prob
Chi-Square	1	4.5799	0.0323
Likelihood Ratio Chi-Square	1	2.4519	0.1174
Continuity Adj. Chi-Square	1	0.7282	0.3935
Mantel-Haenszel Chi-Square	1	4.5317	0.0333
Phi Coefficient		-0.2196	
Contingency Coefficient		0.2145	
Cramer's V		-0.2196	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	1
Left-sided Pr <= F	0.1622
Right-sided Pr >= F	0.9937
Table Probability (P)	0.1559
Two-sided Pr <= P	0.1622

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by A20			
D04(D04)	A20(A20)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	4 4.17 4.55 66.67	84 87.50 95.45 93.33	88 91.67
Owner	2 2.08 25.00 33.33	6 6.25 75.00 6.67	8 8.33
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D04 by A20

Statistic	DF	Value	Prob
Chi-Square	1	5.2364	0.0221
Likelihood Ratio Chi-Square	1	3.3469	0.0673
Continuity Adj. Chi-Square	1	2.3273	0.1271
Mantel-Haenszel Chi-Square	1	5.1818	0.0228
Phi Coefficient		-0.2335	
Contingency Coefficient		0.2274	
Cramer's V		-0.2335	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.0774
Right-sided Pr >= F	0.9931
Table Probability (P)	0.0704
Two-sided Pr <= P	0.0774

Sample Size = 96

Table of D04 by A21			
D04(D04)	A21(A21)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	7 7.29 7.95 77.78	81 84.38 92.05 93.10	88 91.67
Owner	2 2.08 25.00 22.22	6 6.25 75.00 6.90	8 8.33
Total	9 9.38	87 90.63	96 100.00

Statistics for Table of D04 by A21

Statistic	DF	Value	Prob
Chi-Square	1	2.5078	0.1133
Likelihood Ratio Chi-Square	1	1.8717	0.1713
Continuity Adj. Chi-Square	1	0.9028	0.3420
Mantel-Haenszel Chi-Square	1	2.4817	0.1152
Phi Coefficient		-0.1616	
Contingency Coefficient		0.1596	
Cramer's V		-0.1616	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	7
Left-sided Pr <= F	0.1627
Right-sided Pr >= F	0.9744
Table Probability (P)	0.1371
Two-sided Pr <= P	0.1627

Sample Size = 96

Table of D04 by A22			
D04(D04)	A22(A22)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	2 2.11 2.30 50.00	85 89.47 97.70 93.41	87 91.58
Owner	2 2.11 25.00 50.00	6 6.32 75.00 6.59	8 8.42
Total	4 4.21	91 95.79	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by A22

Statistic	DF	Value	Prob
Chi-Square	1	9.3611	0.0022
Likelihood Ratio Chi-Square	1	5.1278	0.0235
Continuity Adj. Chi-Square	1	4.5787	0.0324
Mantel-Haenszel Chi-Square	1	9.2626	0.0023
Phi Coefficient		-0.3139	
Contingency Coefficient		0.2995	
Cramer's V		-0.3139	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	0.0345
Right-sided Pr >= F	0.9984
Table Probability (P)	0.0329
Two-sided Pr <= P	0.0345

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by A23			
D04(D04)	A23(A23)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	5 5.26 5.75 83.33	82 86.32 94.25 92.13	87 91.58
Owner	1 1.05 12.50 16.67	7 7.37 87.50 7.87	8 8.42
Total	6 6.32	89 93.68	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by A23

Statistic	DF	Value	Prob
Chi-Square	1	0.5646	0.4524
Likelihood Ratio Chi-Square	1	0.4582	0.4985
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.5587	0.4548
Phi Coefficient		-0.0771	
Contingency Coefficient		0.0769	
Cramer's V		-0.0771	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.4190
Right-sided Pr >= F	0.9212
Table Probability (P)	0.3401
Two-sided Pr <= P	0.4190

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by A24			
D04(D04)	A24(A24)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	5 5.26 5.75 71.43	82 86.32 94.25 93.18	87 91.58
Owner	2 2.11 25.00 28.57	6 6.32 75.00 6.82	8 8.42
Total	7 7.37	88 92.63	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by A24

Statistic	DF	Value	Prob
Chi-Square	1	3.9787	0.0461
Likelihood Ratio Chi-Square	1	2.7135	0.0995
Continuity Adj. Chi-Square	1	1.6579	0.1979
Mantel-Haenszel Chi-Square	1	3.9368	0.0472
Phi Coefficient		-0.2046	
Contingency Coefficient		0.2005	
Cramer's V		-0.2046	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.1056
Right-sided Pr >= F	0.9880
Table Probability (P)	0.0936
Two-sided Pr <= P	0.1056

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by A25			
D04(D04)	A25(A25)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	45 46.88 51.14 90.00	43 44.79 48.86 93.48	88 91.67
Owner	5 5.21 62.50 10.00	3 3.13 37.50 6.52	8 8.33
Total	50 52.08	46 47.92	96 100.00

Statistics for Table of D04 by A25

Statistic	DF	Value	Prob
Chi-Square	1	0.3794	0.5379
Likelihood Ratio Chi-Square	1	0.3841	0.5354
Continuity Adj. Chi-Square	1	0.0607	0.8054
Mantel-Haenszel Chi-Square	1	0.3755	0.5400
Phi Coefficient		-0.0629	
Contingency Coefficient		0.0627	
Cramer's V		-0.0629	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	45
Left-sided Pr <= F	0.4053
Right-sided Pr >= F	0.8373
Table Probability (P)	0.2426
Two-sided Pr <= P	0.7166

Sample Size = 96

Table of D04 by A26			
D04(D04)	A26(A26)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	36 37.89 41.38 83.72	51 53.68 58.62 98.08	87 91.58
Owner	7 7.37 87.50 16.28	1 1.05 12.50 1.92	8 8.42
Total	43 45.26	52 54.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by A26

Statistic	DF	Value	Prob
Chi-Square	1	6.2900	0.0121
Likelihood Ratio Chi-Square	1	6.8073	0.0091
Continuity Adj. Chi-Square	1	4.5662	0.0326
Mantel-Haenszel Chi-Square	1	6.2238	0.0126
Phi Coefficient		-0.2573	
Contingency Coefficient		0.2492	
Cramer's V		-0.2573	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	36
Left-sided Pr <= F	0.0150
Right-sided Pr >= F	0.9988
Table Probability (P)	0.0138
Two-sided Pr <= P	0.0212

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by A27			
D04(D04)	A27(A27)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	22 22.92 25.00 78.57	66 68.75 75.00 97.06	88 91.67
Owner	6 6.25 75.00 21.43	2 2.08 25.00 2.94	8 8.33
Total	28 29.17	68 70.83	96 100.00

Statistics for Table of D04 by A27

Statistic	DF	Value	Prob
Chi-Square	1	8.8739	0.0029
Likelihood Ratio Chi-Square	1	7.9300	0.0049
Continuity Adj. Chi-Square	1	6.6188	0.0101
Mantel-Haenszel Chi-Square	1	8.7815	0.0030
Phi Coefficient		-0.3040	
Contingency Coefficient		0.2909	
Cramer's V		-0.3040	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	22
Left-sided Pr <= F	0.0071
Right-sided Pr >= F	0.9994
Table Probability (P)	0.0065
Two-sided Pr <= P	0.0071

Sample Size = 96

Table of D04 by A28			
D04(D04)	A28(A28)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	12 12.50 13.64 80.00	76 79.17 86.36 93.83	88 91.67
Owner	3 3.13 37.50 20.00	5 5.21 62.50 6.17	8 8.33
Total	15 15.63	81 84.38	96 100.00

Statistics for Table of D04 by A28

Statistic	DF	Value	Prob
Chi-Square	1	3.1677	0.0751
Likelihood Ratio Chi-Square	1	2.5255	0.1120
Continuity Adj. Chi-Square	1	1.6162	0.2036
Mantel-Haenszel Chi-Square	1	3.1347	0.0766
Phi Coefficient		-0.1816	
Contingency Coefficient		0.1787	
Cramer's V		-0.1816	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	12
Left-sided Pr <= F	0.1071
Right-sided Pr >= F	0.9808
Table Probability (P)	0.0879
Two-sided Pr <= P	0.1071

Sample Size = 96

Table of D04 by A29			
D04(D04)	A29(A29)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	5 5.21 5.68 100.00	83 86.46 94.32 91.21	88 91.67
Owner	0 0.00 0.00 0.00	8 8.33 100.00 8.79	8 8.33
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D04 by A29

Statistic	DF	Value	Prob
Chi-Square	1	0.4795	0.4886
Likelihood Ratio Chi-Square	1	0.8947	0.3442
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.4745	0.4909
Phi Coefficient		0.0707	
Contingency Coefficient		0.0705	
Cramer's V		0.0707	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.6409
Table Probability (P)	0.6409
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D04 by A30			
D04(D04)	A30(A30)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	2 2.11 2.30 100.00	85 89.47 97.70 91.40	87 91.58
Owner	0 0.00 0.00 0.00	8 8.42 100.00 8.60	8 8.42
Total	2 2.11	93 97.89	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by A30

Statistic	DF	Value	Prob
Chi-Square	1	0.1879	0.6647
Likelihood Ratio Chi-Square	1	0.3558	0.5508
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.1859	0.6664
Phi Coefficient		0.0445	
Contingency Coefficient		0.0444	
Cramer's V		0.0445	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.8378
Table Probability (P)	0.8378
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by A31			
D04(D04)	A31(A31)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	53 56.38 61.63 94.64	33 35.11 38.37 86.84	86 91.49
Owner	3 3.19 37.50 5.36	5 5.32 62.50 13.16	8 8.51
Total	56 59.57	38 40.43	94 100.00
Frequency Missing = 2			

Statistics for Table of D04 by A31

Statistic	DF	Value	Prob
Chi-Square	1	1.7692	0.1835
Likelihood Ratio Chi-Square	1	1.7312	0.1883
Continuity Adj. Chi-Square	1	0.9092	0.3403
Mantel-Haenszel Chi-Square	1	1.7504	0.1858
Phi Coefficient		0.1372	
Contingency Coefficient		0.1359	
Cramer's V		0.1372	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	53
Left-sided Pr <= F	0.9550
Right-sided Pr >= F	0.1700
Table Probability (P)	0.1250
Two-sided Pr <= P	0.2619

Effective Sample Size = 94
Frequency Missing = 2

Table of D04 by A32			
D04(D04)	A32(A32)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	4 4.21 4.60 80.00	83 87.37 95.40 92.22	87 91.58
Owner	1 1.05 12.50 20.00	7 7.37 87.50 7.78	8 8.42
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by A32

Statistic	DF	Value	Prob
Chi-Square	1	0.9175	0.3381
Likelihood Ratio Chi-Square	1	0.6981	0.4034
Continuity Adj. Chi-Square	1	0.0171	0.8961
Mantel-Haenszel Chi-Square	1	0.9079	0.3407
Phi Coefficient		-0.0983	
Contingency Coefficient		0.0978	
Cramer's V		-0.0983	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.3623
Right-sided Pr >= F	0.9451
Table Probability (P)	0.3073
Two-sided Pr <= P	0.3623

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by A33						
D04(D04)	A33(A33)					
Frequency Percent Row Pct Col Pct	Accounting and administration	All of them	Marketing	Purchases	Sales	Total
Manager	7 7.37 8.05 100.00	45 47.37 51.72 95.74	3 3.16 3.45 100.00	4 4.21 4.60 80.00	28 29.47 32.18 84.85	87 91.58
Owner	0 0.00 0.00 0.00	2 2.11 25.00 4.26	0 0.00 0.00 0.00	1 1.05 12.50 20.00	5 5.26 62.50 15.15	8 8.42
Total	7 7.37	47 49.47	3 3.16	5 5.26	33 34.74	95 100.00
Frequency Missing = 1						

Statistics for Table of D04 by A33

Statistic	DF	Value	Prob
Chi-Square	4	4.7848	0.3101
Likelihood Ratio Chi-Square	4	5.2802	0.2597
Mantel-Haenszel Chi-Square	1	4.0478	0.0442
Phi Coefficient		0.2244	
Contingency Coefficient		0.2190	
Cramer's V		0.2244	
WARNING: 70% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by A34			
D04(D04)	A34(A34)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Manager	86 89.58 97.73 92.47	2 2.08 2.27 66.67	88 91.67
Owner	7 7.29 87.50 7.53	1 1.04 12.50 33.33	8 8.33
Total	93 96.88	3 3.13	96 100.00

Statistics for Table of D04 by A34

Statistic	DF	Value	Prob
Chi-Square	1	2.5337	0.1114
Likelihood Ratio Chi-Square	1	1.5804	0.2087
Continuity Adj. Chi-Square	1	0.2815	0.5957
Mantel-Haenszel Chi-Square	1	2.5073	0.1133
Phi Coefficient		0.1625	
Contingency Coefficient		0.1604	
Cramer's V		0.1625	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	86
Left-sided Pr <= F	0.9824
Right-sided Pr >= F	0.2320
Table Probability (P)	0.2143
Two-sided Pr <= P	0.2320

Sample Size = 96

Table of D04 by A35				
D04(D04)	A35(A35)			
Frequency Percent Row Pct Col Pct	Cheap	Moderately expensive	Very expensive	Total
Manager	10 10.53 11.49 76.92	57 60.00 65.52 93.44	20 21.05 22.99 95.24	87 91.58
Owner	3 3.16 37.50 23.08	4 4.21 50.00 6.56	1 1.05 12.50 4.76	8 8.42
Total	13 13.68	61 64.21	21 22.11	95 100.00
Frequency Missing = 1				

Statistics for Table of D04 by A35

Statistic	DF	Value	Prob
Chi-Square	2	4.2601	0.1188
Likelihood Ratio Chi-Square	2	3.2832	0.1937
Mantel-Haenszel Chi-Square	1	2.7522	0.0971
Phi Coefficient		0.2118	
Contingency Coefficient		0.2072	
Cramer's V		0.2118	
WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

D04	A36	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Manager	Yes	88	91.67	88	91.67
Owner	Yes	8	8.33	96	100.00

Table of D04 by A37							
D04(D04)	A37(A37)						
Frequency Percent Row Pct Col Pct	Misappropriation of assets	No control on transport of stock	None	Products are sometimes defective as result of supplier's fault	Theft	There is inaccurate financial records	There is loss of cash from time to time
Manager	0 0.00 0.00 0.00	1 1.04 1.14 100.00	42 43.75 47.73 97.67	1 1.04 1.14 100.00	1 1.04 1.14 100.00	7 7.29 7.95 100.00	9 9.38 10.23 90.00
Owner	1 1.04 12.50 100.00	0 0.00 0.00 0.00	1 1.04 12.50 2.33	0 0.00 0.00 0.00	0 0.00 0.00 0.00	0 0.00 0.00 0.00	1 1.04 12.50 10.00
Total	1 1.04	1 1.04	43 44.79	1 1.04	1 1.04	7 7.29	10 10.42

Table of D04 by A37				
D04(D04)	A37(A37)			
Frequency Percent Row Pct Col Pct	There is loss of inventory from time to time	Time constraints	Timekeeping with staff	Total
Manager	25 26.04 28.41 83.33	1 1.04 1.14 100.00	1 1.04 1.14 100.00	88 91.67
Owner	5 5.21 62.50 16.67	0 0.00 0.00 0.00	0 0.00 0.00 0.00	8 8.33
Total	30 31.25	1 1.04	1 1.04	96 100.00

Statistics for Table of D04 by A37

Statistic	DF	Value	Prob
Chi-Square	9	16.8863	0.0505
Likelihood Ratio Chi-Square	9	12.0382	0.2112

Statistic	DF	Value	Prob
Mantel-Haenszel Chi-Square	1	1.6497	0.1990
Phi Coefficient		0.4194	
Contingency Coefficient		0.3868	
Cramer's V		0.4194	
WARNING: 80% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D04 by A39				
D04(D04)	A39(A39)			
Frequency Percent Row Pct Col Pct	If a benefit is expected	If it can address the risk	If it is cheap to implement	Total
Manager	31 32.29 35.23 91.18	47 48.96 53.41 90.38	10 10.42 11.36 100.00	88 91.67
Owner	3 3.13 37.50 8.82	5 5.21 62.50 9.62	0 0.00 0.00 0.00	8 8.33
Total	34 35.42	52 54.17	10 10.42	96 100.00

Statistics for Table of D04 by A39

Statistic	DF	Value	Prob
Chi-Square	2	1.0317	0.5970
Likelihood Ratio Chi-Square	2	1.8578	0.3950
Mantel-Haenszel Chi-Square	1	0.3409	0.5593
Phi Coefficient		0.1037	
Contingency Coefficient		0.1031	
Cramer's V		0.1037	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D04 by B01			
D04(D04)	B01(B01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	5 5.26 5.68 100.00	83 87.37 94.32 92.22	88 92.63
Owner	0 0.00 0.00 0.00	7 7.37 100.00 7.78	7 7.37
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by B01

Statistic	DF	Value	Prob
Chi-Square	1	0.4198	0.5170
Likelihood Ratio Chi-Square	1	0.7871	0.3750
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.4154	0.5192
Phi Coefficient		0.0665	
Contingency Coefficient		0.0663	
Cramer's V		0.0665	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.6761
Table Probability (P)	0.6761
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by B02			
D04(D04)	B02(B02)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	3 3.16 3.41 100.00	85 89.47 96.59 92.39	88 92.63
Owner	0 0.00 0.00 0.00	7 7.37 100.00 7.61	7 7.37
Total	3 3.16	92 96.84	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by B02

Statistic	DF	Value	Prob
Chi-Square	1	0.2464	0.6196
Likelihood Ratio Chi-Square	1	0.4669	0.4944
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.2438	0.6215
Phi Coefficient		0.0509	
Contingency Coefficient		0.0509	
Cramer's V		0.0509	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.7928
Table Probability (P)	0.7928
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by B03			
D04(D04)	B03(B03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	9 9.47 10.23 100.00	79 83.16 89.77 91.86	88 92.63
Owner	0 0.00 0.00 0.00	7 7.37 100.00 8.14	7 7.37
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by B03

Statistic	DF	Value	Prob
Chi-Square	1	0.7908	0.3738
Likelihood Ratio Chi-Square	1	1.4504	0.2285
Continuity Adj. Chi-Square	1	0.0479	0.8268
Mantel-Haenszel Chi-Square	1	0.7825	0.3764
Phi Coefficient		0.0912	
Contingency Coefficient		0.0909	
Cramer's V		0.0912	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	9
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.4863
Table Probability (P)	0.4863
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by B04			
D04(D04)	B04(B04)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	30 31.58 34.09 85.71	58 61.05 65.91 96.67	88 92.63
Owner	5 5.26 71.43 14.29	2 2.11 28.57 3.33	7 7.37
Total	35 36.84	60 63.16	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by B04

Statistic	DF	Value	Prob
Chi-Square	1	3.8849	0.0487
Likelihood Ratio Chi-Square	1	3.7371	0.0532
Continuity Adj. Chi-Square	1	2.4460	0.1178
Mantel-Haenszel Chi-Square	1	3.8440	0.0499
Phi Coefficient		-0.2022	
Contingency Coefficient		0.1982	
Cramer's V		-0.2022	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	30
Left-sided Pr <= F	0.0614
Right-sided Pr >= F	0.9906
Table Probability (P)	0.0520
Two-sided Pr <= P	0.0964

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by B05			
D04(D04)	B05(B05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	8 8.42 9.09 88.89	80 84.21 90.91 93.02	88 92.63
Owner	1 1.05 14.29 11.11	6 6.32 85.71 6.98	7 7.37
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by B05

Statistic	DF	Value	Prob
Chi-Square	1	0.2040	0.6515
Likelihood Ratio Chi-Square	1	0.1813	0.6703
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.2019	0.6532
Phi Coefficient		-0.0463	
Contingency Coefficient		0.0463	
Cramer's V		-0.0463	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	8
Left-sided Pr <= F	0.5137
Right-sided Pr >= F	0.8692
Table Probability (P)	0.3829
Two-sided Pr <= P	0.5137

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by B06			
D04(D04)	B06(B06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	26 27.37 29.55 92.86	62 65.26 70.45 92.54	88 92.63
Owner	2 2.11 28.57 7.14	5 5.26 71.43 7.46	7 7.37
Total	28 29.47	67 70.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by B06

Statistic	DF	Value	Prob
Chi-Square	1	0.0030	0.9566
Likelihood Ratio Chi-Square	1	0.0030	0.9565
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0029	0.9568
Phi Coefficient		0.0056	
Contingency Coefficient		0.0056	
Cramer's V		0.0056	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	26
Left-sided Pr <= F	0.6684
Right-sided Pr >= F	0.6619
Table Probability (P)	0.3304
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by B07			
D04(D04)	B07(B07)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	6 6.32 6.82 75.00	82 86.32 93.18 94.25	88 92.63
Owner	2 2.11 28.57 25.00	5 5.26 71.43 5.75	7 7.37
Total	8 8.42	87 91.58	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by B07

Statistic	DF	Value	Prob
Chi-Square	1	3.9787	0.0461
Likelihood Ratio Chi-Square	1	2.7135	0.0995
Continuity Adj. Chi-Square	1	1.6579	0.1979
Mantel-Haenszel Chi-Square	1	3.9368	0.0472
Phi Coefficient		-0.2046	
Contingency Coefficient		0.2005	
Cramer's V		-0.2046	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.1056
Right-sided Pr >= F	0.9880
Table Probability (P)	0.0936
Two-sided Pr <= P	0.1056

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by B08			
D04(D04)	B08(B08)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Manager	48 50.53 54.55 100.00	40 42.11 45.45 85.11	88 92.63
Owner	0 0.00 0.00 0.00	7 7.37 100.00 14.89	7 7.37
Total	48 50.53	47 49.47	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by B08

Statistic	DF	Value	Prob
Chi-Square	1	7.7176	0.0055
Likelihood Ratio Chi-Square	1	10.4218	0.0012
Continuity Adj. Chi-Square	1	5.6898	0.0171
Mantel-Haenszel Chi-Square	1	7.6364	0.0057
Phi Coefficient		0.2850	
Contingency Coefficient		0.2741	
Cramer's V		0.2850	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	48
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.0057
Table Probability (P)	0.0057
Two-sided Pr <= P	0.0057

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by B09			
D04(D04)	B09(B09)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Manager	85 89.47 96.59 92.39	3 3.16 3.41 100.00	88 92.63
Owner	7 7.37 100.00 7.61	0 0.00 0.00 0.00	7 7.37
Total	92 96.84	3 3.16	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by B09

Statistic	DF	Value	Prob
Chi-Square	1	0.2464	0.6196
Likelihood Ratio Chi-Square	1	0.4669	0.4944
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.2438	0.6215
Phi Coefficient		-0.0509	
Contingency Coefficient		0.0509	
Cramer's V		-0.0509	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	85
Left-sided Pr <= F	0.7928
Right-sided Pr >= F	1.0000
Table Probability (P)	0.7928
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by B10			
D04(D04)	B10(B10)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Manager	86 90.53 97.73 92.47	2 2.11 2.27 100.00	88 92.63
Owner	7 7.37 100.0 0 7.53	0 0.00 0.00 0.00	7 7.37
Total	93 97.89	2 2.11	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by B10

Statistic	DF	Value	Prob
Chi-Square	1	0.1625	0.6869
Likelihood Ratio Chi-Square	1	0.3096	0.5780
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.1608	0.6884
Phi Coefficient		-0.0414	
Contingency Coefficient		0.0413	
Cramer's V		-0.0414	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	86
Left-sided Pr <= F	0.8573
Right-sided Pr >= F	1.0000
Table Probability (P)	0.8573
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by B11			
D04(D04)	B11(B11)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Manager	86 90.53 97.73 92.47	2 2.11 2.27 100.00	88 92.63
Owner	7 7.37 100.0 0 7.53	0 0.00 0.00 0.00	7 7.37
Total	93 97.89	2 2.11	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by B11

Statistic	DF	Value	Prob
Chi-Square	1	0.1625	0.6869
Likelihood Ratio Chi-Square	1	0.3096	0.5780
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.1608	0.6884
Phi Coefficient		-0.0414	
Contingency Coefficient		0.0413	
Cramer's V		-0.0414	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	86
Left-sided Pr <= F	0.8573
Right-sided Pr >= F	1.0000
Table Probability (P)	0.8573
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by B12			
D04(D04)	B12(B12)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Manager	28 29.79 32.18 90.32	59 62.77 67.82 93.65	87 92.55
Owner	3 3.19 42.86 9.68	4 4.26 57.14 6.35	7 7.45
Total	31 32.98	63 67.02	94 100.00
Frequency Missing = 2			

Statistics for Table of D04 by B12

Statistic	DF	Value	Prob
Chi-Square	1	0.3339	0.5634
Likelihood Ratio Chi-Square	1	0.3214	0.5708
Continuity Adj. Chi-Square	1	0.0256	0.8729
Mantel-Haenszel Chi-Square	1	0.3304	0.5654
Phi Coefficient		-0.0596	
Contingency Coefficient		0.0595	
Cramer's V		-0.0596	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	28
Left-sided Pr <= F	0.4209
Right-sided Pr >= F	0.8407
Table Probability (P)	0.2616
Two-sided Pr <= P	0.6807

Effective Sample Size = 94
Frequency Missing = 2

Table of D04 by B13			
D04(D04)	B13(B13)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Manager	79 84.95 91.86 94.05	7 7.53 8.14 77.78	86 92.47
Owner	5 5.38 71.43 5.95	2 2.15 28.57 22.22	7 7.53
Total	84 90.32	9 9.68	93 100.00
Frequency Missing = 3			

Statistics for Table of D04 by B13

Statistic	DF	Value	Prob
Chi-Square	1	3.0915	0.0787
Likelihood Ratio Chi-Square	1	2.2282	0.1355
Continuity Adj. Chi-Square	1	1.1959	0.2741
Mantel-Haenszel Chi-Square	1	3.0583	0.0803
Phi Coefficient		0.1823	
Contingency Coefficient		0.1794	
Cramer's V		0.1823	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	79
Left-sided Pr <= F	0.9816
Right-sided Pr >= F	0.1357
Table Probability (P)	0.1173
Two-sided Pr <= P	0.1357

Effective Sample Size = 93
Frequency Missing = 3

Table of D04 by B14			
D04(D04)	B14(B14)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Manager	81 86.17 93.10 94.19	6 6.38 6.90 75.00	87 92.55
Owner	5 5.32 71.43 5.81	2 2.13 28.57 25.00	7 7.45
Total	86 91.49	8 8.51	94 100.00
Frequency Missing = 2			

Statistics for Table of D04 by B14

Statistic	DF	Value	Prob
Chi-Square	1	3.9090	0.0480
Likelihood Ratio Chi-Square	1	2.6787	0.1017
Continuity Adj. Chi-Square	1	1.6209	0.2030
Mantel-Haenszel Chi-Square	1	3.8675	0.0492
Phi Coefficient		0.2039	
Contingency Coefficient		0.1998	
Cramer's V		0.2039	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	81
Left-sided Pr <= F	0.9877
Right-sided Pr >= F	0.1076
Table Probability (P)	0.0953
Two-sided Pr <= P	0.1076

Effective Sample Size = 94
Frequency Missing = 2

Table of D04 by B15					
D04(D04)	B15(B15)				
Frequency Percent Row Pct Col Pct	Email	None	Other	Staff meeting	Total
Manager	15 15.79 17.05 100.00	1 1.05 1.14 100.00	2 2.11 2.27 100.00	70 73.68 79.55 90.91	88 92.63
Owner	0 0.00 0.00 0.00	0 0.00 0.00 0.00	0 0.00 0.00 0.00	7 7.37 100.00 9.09	7 7.37
Total	15 15.79	1 1.05	2 2.11	77 81.05	95 100.00
Frequency Missing = 1					

Statistics for Table of D04 by B15

Statistic	DF	Value	Prob
Chi-Square	3	1.7665	0.6222
Likelihood Ratio Chi-Square	3	3.0686	0.3812
Mantel-Haenszel Chi-Square	1	1.6330	0.2013
Phi Coefficient		0.1364	
Contingency Coefficient		0.1351	
Cramer's V		0.1364	
WARNING: 63% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by B16					
D04(D04)	B16(B16)				
Frequency Percent Row Pct Col Pct	Anyone within the business	Employee	Manager	Owner	Total
Manager	69 72.63 78.41 97.18	13 13.68 14.77 72.22	4 4.21 4.55 100.00	2 2.11 2.27 100.00	88 92.63

Table of D04 by B16					
D04(D04)	B16(B16)				
Frequency Percent Row Pct Col Pct	Anyone within the business	Employee	Manager	Owner	Total
Owner	2 2.11 28.57 2.82	5 5.26 71.43 27.78	0 0.00 0.00 0.00	0 0.00 0.00 0.00	7 7.37
Total	71 74.74	18 18.95	4 4.21	2 2.11	95 100.00
Frequency Missing = 1					

Statistics for Table of D04 by B16

Statistic	DF	Value	Prob
Chi-Square	3	13.6172	0.0035
Likelihood Ratio Chi-Square	3	10.4910	0.0148
Mantel-Haenszel Chi-Square	1	2.4550	0.1172
Phi Coefficient		0.3786	
Contingency Coefficient		0.3541	
Cramer's V		0.3786	
WARNING: 63% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by C01			
D04(D04)	C01(C01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	5 5.21 5.68 71.43	83 86.46 94.32 93.26	88 91.67
Owner	2 2.08 25.00 28.57	6 6.25 75.00 6.74	8 8.33

Table of D04 by C01			
D04(D04)	C01(C01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Total	7 7.29	89 92.71	96 100.00

Statistics for Table of D04 by C01

Statistic	DF	Value	Prob
Chi-Square	1	4.0484	0.0442
Likelihood Ratio Chi-Square	1	2.7481	0.0974
Continuity Adj. Chi-Square	1	1.6950	0.1929
Mantel-Haenszel Chi-Square	1	4.0063	0.0453
Phi Coefficient		-0.2054	
Contingency Coefficient		0.2012	
Cramer's V		-0.2054	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.1036
Right-sided Pr >= F	0.9884
Table Probability (P)	0.0920
Two-sided Pr <= P	0.1036

Sample Size = 96

Table of D04 by C02			
D04(D04)	C02(C02)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	7 7.29 7.95 87.50	81 84.38 92.05 92.05	88 91.67

Table of D04 by C02			
D04(D04)	C02(C02)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Owner	1 1.04 12.50 12.50	7 7.29 87.50 7.95	8 8.33
Total	8 8.33	88 91.67	96 100.00

Statistics for Table of D04 by C02

Statistic	DF	Value	Prob
Chi-Square	1	0.1983	0.6561
Likelihood Ratio Chi-Square	1	0.1764	0.6745
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.1963	0.6577
Phi Coefficient		-0.0455	
Contingency Coefficient		0.0454	
Cramer's V		-0.0455	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	7
Left-sided Pr <= F	0.5153
Right-sided Pr >= F	0.8677
Table Probability (P)	0.3830
Two-sided Pr <= P	0.5153

Sample Size = 96

Table of D04 by C03			
D04(D04)	C03(C03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	4 4.17 4.55 80.00	84 87.50 95.45 92.31	88 91.67
Owner	1 1.04 12.50 20.00	7 7.29 87.50 7.69	8 8.33
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D04 by C03

Statistic	DF	Value	Prob
Chi-Square	1	0.9399	0.3323
Likelihood Ratio Chi-Square	1	0.7120	0.3988
Continuity Adj. Chi-Square	1	0.0192	0.8898
Mantel-Haenszel Chi-Square	1	0.9301	0.3348
Phi Coefficient		-0.0989	
Contingency Coefficient		0.0985	
Cramer's V		-0.0989	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.3591
Right-sided Pr >= F	0.9461
Table Probability (P)	0.3052
Two-sided Pr <= P	0.3591

Sample Size = 96

Table of D04 by C04			
D04(D04)	C04(C04)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	7 7.37 8.05 100.00	80 84.21 91.95 90.91	87 91.58
Owner	0 0.00 0.00 0.00	8 8.42 100.00 9.09	8 8.42
Total	7 7.37	88 92.63	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by C04

Statistic	DF	Value	Prob
Chi-Square	1	0.6949	0.4045
Likelihood Ratio Chi-Square	1	1.2816	0.2576
Continuity Adj. Chi-Square	1	0.0160	0.8993
Mantel-Haenszel Chi-Square	1	0.6876	0.4070
Phi Coefficient		0.0855	
Contingency Coefficient		0.0852	
Cramer's V		0.0855	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	7
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.5288
Table Probability (P)	0.5288
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D04 by C05			
D04(D04)	C05(C05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Manager	4 4.21 4.60 80.00	83 87.37 95.40 92.22	87 91.58
Owner	1 1.05 12.50 20.00	7 7.37 87.50 7.78	8 8.42
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D04 by C05

Statistic	DF	Value	Prob
Chi-Square	1	0.9175	0.3381
Likelihood Ratio Chi-Square	1	0.6981	0.4034
Continuity Adj. Chi-Square	1	0.0171	0.8961
Mantel-Haenszel Chi-Square	1	0.9079	0.3407
Phi Coefficient		-0.0983	
Contingency Coefficient		0.0978	
Cramer's V		-0.0983	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.3623
Right-sided Pr >= F	0.9451
Table Probability (P)	0.3073
Two-sided Pr <= P	0.3623

Effective Sample Size = 95
Frequency Missing = 1

H.4.4 Period in position versus measuring variables

The FREQ Procedure

Table of D05a by A01			
D05a	A01(A01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	1 1.04 6.67 16.67	14 14.58 93.33 15.56	15 15.63
2 - 5 year	3 3.13 5.88 50.00	48 50.00 94.12 53.33	51 53.13
> 5years	2 2.08 6.67 33.33	28 29.17 93.33 31.11	30 31.25
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D05a by A01

Statistic	DF	Value	Prob
Chi-Square	2	0.0251	0.9875
Likelihood Ratio Chi-Square	2	0.0251	0.9876
Mantel-Haenszel Chi-Square	1	0.0015	0.9686
Phi Coefficient		0.0162	
Contingency Coefficient		0.0162	
Cramer's V		0.0162	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A02			
D05a	**A02(A02)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	5 5.21 33.33 29.41	10 10.42 66.67 12.66	15 15.63
2 - 5 year	7 7.29 13.73 41.18	44 45.83 86.27 55.70	51 53.13
> 5years	5 5.21 16.67 29.41	25 26.04 83.33 31.65	30 31.25
Total	17 17.71	79 82.29	96 100.00

Statistics for Table of D05a by A02

Statistic	DF	Value	Prob
Chi-Square	2	3.0905	0.2133
Likelihood Ratio Chi-Square	2	2.7290	0.2555
Mantel-Haenszel Chi-Square	1	1.1232	0.2892
Phi Coefficient		0.1794	
Contingency Coefficient		0.1766	
Cramer's V		0.1794	

Sample Size = 96

Table of D05a by A03			
D05a	**A03(A03)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	2 2.08 13.33 16.67	13 13.54 86.67 15.48	15 15.63
2 - 5 year	6 6.25 11.76 50.00	45 46.88 88.24 53.57	51 53.13

Table of D05a by A03			
D05a	A03(A03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
> 5years	4 4.17 13.33 33.33	26 27.08 86.67 30.95	30 31.25
Total	12 12.50	84 87.50	96 100.00

Statistics for Table of D05a by A03

Statistic	DF	Value	Prob
Chi-Square	2	0.0538	0.9735
Likelihood Ratio Chi-Square	2	0.0537	0.9735
Mantel-Haenszel Chi-Square	1	0.0033	0.9541
Phi Coefficient		0.0237	
Contingency Coefficient		0.0237	
Cramer's V		0.0237	
WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A04			
D05a	A04(A04)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	5 5.21 33.33 21.74	10 10.42 66.67 13.70	15 15.63
2 - 5 year	11 11.46 21.57 47.83	40 41.67 78.43 54.79	51 53.13
> 5years	7 7.29 23.33 30.43	23 23.96 76.67 31.51	30 31.25
Total	23 23.96	73 76.04	96 100.00

Statistics for Table of D05a by A04

Statistic	DF	Value	Prob
Chi-Square	2	0.8899	0.6408
Likelihood Ratio Chi-Square	2	0.8411	0.6567
Mantel-Haenszel Chi-Square	1	0.3234	0.5695
Phi Coefficient		0.0963	
Contingency Coefficient		0.0958	
Cramer's V		0.0963	

Sample Size = 96

Table of D05a by A05			
D05a	A05(A05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	2 2.11 13.33 22.22	13 13.68 86.67 15.12	15 15.79
2 - 5 year	7 7.37 14.00 77.78	43 45.26 86.00 50.00	50 52.63
> 5years	0 0.00 0.00 0.00	30 31.58 100.00 34.88	30 31.58
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by A05

Statistic	DF	Value	Prob
Chi-Square	2	4.5945	0.1005
Likelihood Ratio Chi-Square	2	7.2622	0.0265
Mantel-Haenszel Chi-Square	1	3.1674	0.0751
Phi Coefficient		0.2199	
Contingency Coefficient		0.2148	

Statistic	DF	Value	Prob
Cramer's V		0.2199	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by A06			
D05a	A06(A06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	1 1.04 6.67 50.00	14 14.58 93.33 14.89	15 15.63
2 - 5 year	1 1.04 1.96 50.00	50 52.08 98.04 53.19	51 53.13
> 5years	0 0.00 0.00 0.00	30 31.25 100.00 31.91	30 31.25
Total	2 2.08	94 97.92	96 100.00

Statistics for Table of D05a by A06

Statistic	DF	Value	Prob
Chi-Square	2	2.1867	0.3351
Likelihood Ratio Chi-Square	2	2.2510	0.3245
Mantel-Haenszel Chi-Square	1	1.9591	0.1616
Phi Coefficient		0.1509	
Contingency Coefficient		0.1492	
Cramer's V		0.1509	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A07			
D05a	**A07(A07)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	1 1.04 6.67 14.29	14 14.58 93.33 15.73	15 15.63
2 - 5 year	4 4.17 7.84 57.14	47 48.96 92.16 52.81	51 53.13
> 5years	2 2.08 6.67 28.57	28 29.17 93.33 31.46	30 31.25
Total	7 7.29	89 92.71	96 100.00

Statistics for Table of D05a by A07

Statistic	DF	Value	Prob
Chi-Square	2	0.0489	0.9758
Likelihood Ratio Chi-Square	2	0.0491	0.9757
Mantel-Haenszel Chi-Square	1	0.0030	0.9562
Phi Coefficient		0.0226	
Contingency Coefficient		0.0226	
Cramer's V		0.0226	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A08			
D05a	**A08(A08)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	12 12.50 80.00 15.38	3 3.13 20.00 16.67	15 15.63

Table of D05a by A08			
D05a	**A08(A08)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
2 - 5 year	38 39.58 74.51 48.72	13 13.54 25.49 72.22	51 53.13
> 5years	28 29.17 93.33 35.90	2 2.08 6.67 11.11	30 31.25
Total	78 81.25	18 18.75	96 100.00

Statistics for Table of D05a by A08

Statistic	DF	Value	Prob
Chi-Square	2	4.4115	0.1102
Likelihood Ratio Chi-Square	2	5.0460	0.0802
Mantel-Haenszel Chi-Square	1	2.2134	0.1368
Phi Coefficient		0.2144	
Contingency Coefficient		0.2096	
Cramer's V		0.2144	

Sample Size = 96

Table of D05a by A09			
D05a	**A09(A09)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	0 0.00 0.00 0.00	15 15.63 100.00 16.13	15 15.63
2 - 5 year	1 1.04 1.96 33.33	50 52.08 98.04 53.76	51 53.13
> 5years	2 2.08 6.67 66.67	28 29.17 93.33 30.11	30 31.25

Table of D05a by A09			
D05a	A09(A09)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Total	3 3.13	93 96.88	96 100.00

Statistics for Table of D05a by A09

Statistic	DF	Value	Prob
Chi-Square	2	1.9552	0.3762
Likelihood Ratio Chi-Square	2	2.1600	0.3396
Mantel-Haenszel Chi-Square	1	1.7968	0.1801
Phi Coefficient		0.1427	
Contingency Coefficient		0.1413	
Cramer's V		0.1427	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A10			
D05a	A10(A10)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	3 3.13 20.00 13.64	12 12.50 80.00 16.22	15 15.63
2 - 5 year	13 13.54 25.49 59.09	38 39.58 74.51 51.35	51 53.13
> 5years	6 6.25 20.00 27.27	24 25.00 80.00 32.43	30 31.25
Total	22 22.92	74 77.08	96 100.00

Statistics for Table of D05a by A10

Statistic	DF	Value	Prob
Chi-Square	2	0.4079	0.8155
Likelihood Ratio Chi-Square	2	0.4101	0.8146
Mantel-Haenszel Chi-Square	1	0.0251	0.8740
Phi Coefficient		0.0652	
Contingency Coefficient		0.0650	
Cramer's V		0.0652	

Sample Size = 96

Table of D05a by A11			
D05a	A11(A11)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	2 2.08 13.33 15.38	13 13.54 86.67 15.66	15 15.63
2 - 5 year	7 7.29 13.73 53.85	44 45.83 86.27 53.01	51 53.13
> 5years	4 4.17 13.33 30.77	26 27.08 86.67 31.33	30 31.25
Total	13 13.54	83 86.46	96 100.00

Statistics for Table of D05a by A11

Statistic	DF	Value	Prob
Chi-Square	2	0.0031	0.9984
Likelihood Ratio Chi-Square	2	0.0031	0.9984
Mantel-Haenszel Chi-Square	1	0.0002	0.9889
Phi Coefficient		0.0057	
Contingency Coefficient		0.0057	
Cramer's V		0.0057	
WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A12			
D05a	**A12(A12)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	2 2.08 13.33 13.33	13 13.54 86.67 16.05	15 15.63
2 - 5 year	8 8.33 15.69 53.33	43 44.79 84.31 53.09	51 53.13
> 5years	5 5.21 16.67 33.33	25 26.04 83.33 30.86	30 31.25
Total	15 15.63	81 84.38	96 100.00

Statistics for Table of D05a by A12

Statistic	DF	Value	Prob
Chi-Square	2	0.0846	0.9586
Likelihood Ratio Chi-Square	2	0.0867	0.9576
Mantel-Haenszel Chi-Square	1	0.0758	0.7831
Phi Coefficient		0.0297	
Contingency Coefficient		0.0297	
Cramer's V		0.0297	
WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A13			
D05a	**A13(A13)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	0 0.00 0.00 0.00	15 15.63 100.00 16.48	15 15.63
2 - 5 year	4 4.17 7.84 80.00	47 48.96 92.16 51.65	51 53.13
> 5years	1 1.04 3.33 20.00	29 30.21 96.67 31.87	30 31.25
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D05a by A13

Statistic	DF	Value	Prob
Chi-Square	2	1.7549	0.4158
Likelihood Ratio Chi-Square	2	2.4734	0.2903
Mantel-Haenszel Chi-Square	1	0.0225	0.8808
Phi Coefficient		0.1352	
Contingency Coefficient		0.1340	
Cramer's V		0.1352	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A14			
D05a	**A14(A14)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	2 2.08 13.33 10.00	13 13.54 86.67 17.11	15 15.63

Table of D05a by A14			
D05a	**A14(A14)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
2 - 5 year	11 11.46 21.57 55.00	40 41.67 78.43 52.63	51 53.13
> 5years	7 7.29 23.33 35.00	23 23.96 76.67 30.26	30 31.25
Total	20 20.83	76 79.17	96 100.00

Statistics for Table of D05a by A14

Statistic	DF	Value	Prob
Chi-Square	2	0.6420	0.7254
Likelihood Ratio Chi-Square	2	0.6953	0.7063
Mantel-Haenszel Chi-Square	1	0.4945	0.4819
Phi Coefficient		0.0818	
Contingency Coefficient		0.0815	
Cramer's V		0.0818	

Sample Size = 96

Table of D05a by A15			
D05a	**A15(A15)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	0 0.00 0.00 0.00	15 15.63 100.00 16.30	15 15.63
2 - 5 year	3 3.13 5.88 75.00	48 50.00 94.12 52.17	51 53.13
> 5years	1 1.04 3.33 25.00	29 30.21 96.67 31.52	30 31.25

Table of D05a by A15			
D05a	**A15(A15)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Total	4 4.17	92 95.83	96 100.00

Statistics for Table of D05a by A15

Statistic	DF	Value	Prob
Chi-Square	2	1.0803	0.5827
Likelihood Ratio Chi-Square	2	1.6675	0.4344
Mantel-Haenszel Chi-Square	1	0.0817	0.7750
Phi Coefficient		0.1061	
Contingency Coefficient		0.1055	
Cramer's V		0.1061	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A16			
D05a	**A16(A16)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	0 0.00 0.00 0.00	15 15.63 100.00 16.30	15 15.63
2 - 5 year	3 3.13 5.88 75.00	48 50.00 94.12 52.17	51 53.13
> 5years	1 1.04 3.33 25.00	29 30.21 96.67 31.52	30 31.25
Total	4 4.17	92 95.83	96 100.00

Statistics for Table of D05a by A16

Statistic	DF	Value	Prob
Chi-Square	2	1.0803	0.5827
Likelihood Ratio Chi-Square	2	1.6675	0.4344
Mantel-Haenszel Chi-Square	1	0.0817	0.7750
Phi Coefficient		0.1061	
Contingency Coefficient		0.1055	
Cramer's V		0.1061	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A17			
D05a	A17(A17)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	1 1.04 6.67 16.67	14 14.58 93.33 15.56	15 15.63
2 - 5 year	5 5.21 9.80 83.33	46 47.92 90.20 51.11	51 53.13
> 5years	0 0.00 0.00 0.00	30 31.25 100.00 33.33	30 31.25
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D05a by A17

Statistic	DF	Value	Prob
Chi-Square	2	3.1038	0.2118
Likelihood Ratio Chi-Square	2	4.8233	0.0897
Mantel-Haenszel Chi-Square	1	1.4863	0.2228
Phi Coefficient		0.1798	
Contingency Coefficient		0.1770	

Statistic	DF	Value	Prob
Cramer's V		0.1798	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A18			
D05a	A18(A18)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	0 0.00 0.00 0.00	15 15.63 100.00 15.96	15 15.63
2 - 5 year	2 2.08 3.92 100.00	49 51.04 96.08 52.13	51 53.13
> 5years	0 0.00 0.00 0.00	30 31.25 100.00 31.91	30 31.25
Total	2 2.08	94 97.92	96 100.00

Statistics for Table of D05a by A18

Statistic	DF	Value	Prob
Chi-Square	2	1.8023	0.4061
Likelihood Ratio Chi-Square	2	2.5676	0.2770
Mantel-Haenszel Chi-Square	1	0.1111	0.7389
Phi Coefficient		0.1370	
Contingency Coefficient		0.1357	
Cramer's V		0.1370	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A19			
D05a	**A19(A19)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	0 0.00 0.00 0.00	15 15.79 100.00 16.13	15 15.79
2 - 5 year	1 1.05 1.96 50.00	50 52.63 98.04 53.76	51 53.68
> 5years	1 1.05 3.45 50.00	28 29.47 96.55 30.11	29 30.53
Total	2 2.11	93 97.89	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by A19

Statistic	DF	Value	Prob
Chi-Square	2	0.5815	0.7477
Likelihood Ratio Chi-Square	2	0.8569	0.6515
Mantel-Haenszel Chi-Square	1	0.5694	0.4505
Phi Coefficient		0.0782	
Contingency Coefficient		0.0780	
Cramer's V		0.0782	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by A20			
D05a	**A20(A20)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	2 2.08 13.33 33.33	13 13.54 86.67 14.44	15 15.63

Table of D05a by A20			
D05a	**A20(A20)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
2 - 5 year	3 3.13 5.88 50.00	48 50.00 94.12 53.33	51 53.13
> 5years	1 1.04 3.33 16.67	29 30.21 96.67 32.22	30 31.25
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D05a by A20

Statistic	DF	Value	Prob
Chi-Square	2	1.7318	0.4207
Likelihood Ratio Chi-Square	2	1.5198	0.4677
Mantel-Haenszel Chi-Square	1	1.4863	0.2228
Phi Coefficient		0.1343	
Contingency Coefficient		0.1331	
Cramer's V		0.1343	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A21			
D05a	**A21(A21)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	1 1.04 6.67 11.11	14 14.58 93.33 16.09	15 15.63
2 - 5 year	6 6.25 11.76 66.67	45 46.88 88.24 51.72	51 53.13

Table of D05a by A21			
D05a	A21(A21)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
> 5years	2 2.08 6.67 22.22	28 29.17 93.33 32.18	30 31.25
Total	9 9.38	87 90.63	96 100.00

Statistics for Table of D05a by A21

Statistic	DF	Value	Prob
Chi-Square	2	0.7313	0.6937
Likelihood Ratio Chi-Square	2	0.7476	0.6881
Mantel-Haenszel Chi-Square	1	0.0451	0.8319
Phi Coefficient		0.0873	
Contingency Coefficient		0.0869	
Cramer's V		0.0873	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A22			
D05a	A22(A22)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	0 0.00 0.00 0.00	15 15.79 100.00 16.48	15 15.79
2 - 5 year	3 3.16 5.88 75.00	48 50.53 94.12 52.75	51 53.68
> 5years	1 1.05 3.45 25.00	28 29.47 96.55 30.77	29 30.53
Total	4 4.21	91 95.79	95 100.00

Table of D05a by A22			
D05a	A22(A22)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Frequency Missing = 1			

Statistics for Table of D05a by A22

Statistic	DF	Value	Prob
Chi-Square	2	1.0545	0.5902
Likelihood Ratio Chi-Square	2	1.6509	0.4380
Mantel-Haenszel Chi-Square	1	0.0986	0.7535
Phi Coefficient		0.1054	
Contingency Coefficient		0.1048	
Cramer's V		0.1054	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by A23			
D05a	A23(A23)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	0 0.00 0.00 0.00	15 15.79 100.00 16.85	15 15.79
2 - 5 year	4 4.21 8.00 66.67	46 48.42 92.00 51.69	50 52.63
> 5years	2 2.11 6.67 33.33	28 29.47 93.33 31.46	30 31.58
Total	6 6.32	89 93.68	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by A23

Statistic	DF	Value	Prob
Chi-Square	2	1.2572	0.5333
Likelihood Ratio Chi-Square	2	2.1855	0.3353
Mantel-Haenszel Chi-Square	1	0.4346	0.5097
Phi Coefficient		0.1150	
Contingency Coefficient		0.1143	
Cramer's V		0.1150	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by A24			
D05a	A24(A24)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	1 1.05 6.67 14.29	14 14.74 93.33 15.91	15 15.79
2 - 5 year	4 4.21 8.00 57.14	46 48.42 92.00 52.27	50 52.63
> 5years	2 2.11 6.67 28.57	28 29.47 93.33 31.82	30 31.58
Total	7 7.37	88 92.63	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by A24

Statistic	DF	Value	Prob
Chi-Square	2	0.0617	0.9696
Likelihood Ratio Chi-Square	2	0.0619	0.9695
Mantel-Haenszel Chi-Square	1	0.0038	0.9511
Phi Coefficient		0.0255	
Contingency Coefficient		0.0255	

Statistic	DF	Value	Prob
Cramer's V		0.0255	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by A25			
D05a	A25(A25)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	8 8.33 53.33 16.00	7 7.29 46.67 15.22	15 15.63
2 - 5 year	28 29.17 54.90 56.00	23 23.96 45.10 50.00	51 53.13
> 5years	14 14.58 46.67 28.00	16 16.67 53.33 34.78	30 31.25
Total	50 52.08	46 47.92	96 100.00

Statistics for Table of D05a by A25

Statistic	DF	Value	Prob
Chi-Square	2	0.5244	0.7693
Likelihood Ratio Chi-Square	2	0.5244	0.7694
Mantel-Haenszel Chi-Square	1	0.3054	0.5805
Phi Coefficient		0.0739	
Contingency Coefficient		0.0737	
Cramer's V		0.0739	

Sample Size = 96

Table of D05a by A26			
D05a	**A26(A26)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	5 5.26 33.33 11.63	10 10.53 66.67 19.23	15 15.79
2 - 5 year	23 24.21 46.00 53.49	27 28.42 54.00 51.92	50 52.63
> 5years	15 15.79 50.00 34.88	15 15.79 50.00 28.85	30 31.58
Total	43 45.26	52 54.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by A26

Statistic	DF	Value	Prob
Chi-Square	2	1.1443	0.5643
Likelihood Ratio Chi-Square	2	1.1654	0.5584
Mantel-Haenszel Chi-Square	1	0.9656	0.3258
Phi Coefficient		0.1098	
Contingency Coefficient		0.1091	
Cramer's V		0.1098	

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by A27			
D05a	**A27(A27)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	5 5.21 33.33 17.86	10 10.42 66.67 14.71	15 15.63

Table of D05a by A27			
D05a	**A27(A27)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
2 - 5 year	15 15.63 29.41 53.57	36 37.50 70.59 52.94	51 53.13
> 5years	8 8.33 26.67 28.57	22 22.92 73.33 32.35	30 31.25
Total	28 29.17	68 70.83	96 100.00

Statistics for Table of D05a by A27

Statistic	DF	Value	Prob
Chi-Square	2	0.2183	0.8966
Likelihood Ratio Chi-Square	2	0.2167	0.8973
Mantel-Haenszel Chi-Square	1	0.2123	0.6450
Phi Coefficient		0.0477	
Contingency Coefficient		0.0476	
Cramer's V		0.0477	

Sample Size = 96

Table of D05a by A28			
D05a	**A28(A28)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	1 1.04 6.67 6.67	14 14.58 93.33 17.28	15 15.63
2 - 5 year	8 8.33 15.69 53.33	43 44.79 84.31 53.09	51 53.13
> 5years	6 6.25 20.00 40.00	24 25.00 80.00 29.63	30 31.25

Table of D05a by A28			
D05a	A28(A28)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Total	15 15.63	81 84.38	96 100.00

Statistics for Table of D05a by A28

Statistic	DF	Value	Prob
Chi-Square	2	1.3488	0.5095
Likelihood Ratio Chi-Square	2	1.5286	0.4657
Mantel-Haenszel Chi-Square	1	1.2416	0.2652
Phi Coefficient		0.1185	
Contingency Coefficient		0.1177	
Cramer's V		0.1185	
WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A29			
D05a	A29(A29)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	0 0.00 0.00 0.00	15 15.63 100.00 16.48	15 15.63
2 - 5 year	4 4.17 7.84 80.00	47 48.96 92.16 51.65	51 53.13
> 5years	1 1.04 3.33 20.00	29 30.21 96.67 31.87	30 31.25
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D05a by A29

Statistic	DF	Value	Prob
Chi-Square	2	1.7549	0.4158
Likelihood Ratio Chi-Square	2	2.4734	0.2903
Mantel-Haenszel Chi-Square	1	0.0225	0.8808
Phi Coefficient		0.1352	
Contingency Coefficient		0.1340	
Cramer's V		0.1352	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A30			
D05a	A30(A30)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	0 0.00 0.00 0.00	14 14.74 100.00 15.05	14 14.74
2 - 5 year	2 2.11 3.92 100.00	49 51.58 96.08 52.69	51 53.68
> 5years	0 0.00 0.00 0.00	30 31.58 100.00 32.26	30 31.58
Total	2 2.11	93 97.89	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by A30

Statistic	DF	Value	Prob
Chi-Square	2	1.7626	0.4142
Likelihood Ratio Chi-Square	2	2.5253	0.2829
Mantel-Haenszel Chi-Square	1	0.1319	0.7165
Phi Coefficient		0.1362	

Statistic	DF	Value	Prob
Contingency Coefficient		0.1350	
Cramer's V		0.1362	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by A31			
D05a	A31(A31)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	12 12.77 80.00 21.43	3 3.19 20.00 7.89	15 15.96
2 - 5 year	28 29.79 57.14 50.00	21 22.34 42.86 55.26	49 52.13
> 5years	16 17.02 53.33 28.57	14 14.89 46.67 36.84	30 31.91
Total	56 59.57	38 40.43	94 100.00
Frequency Missing = 2			

Statistics for Table of D05a by A31

Statistic	DF	Value	Prob
Chi-Square	2	3.2040	0.2015
Likelihood Ratio Chi-Square	2	3.4510	0.1781
Mantel-Haenszel Chi-Square	1	2.3493	0.1253
Phi Coefficient		0.1846	
Contingency Coefficient		0.1816	
Cramer's V		0.1846	

Effective Sample Size = 94
Frequency Missing = 2

Table of D05a by A32			
D05a	**A32(A32)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	0 0.00 0.00 0.00	15 15.79 100.00 16.67	15 15.79
2 - 5 year	4 4.21 7.84 80.00	47 49.47 92.16 52.22	51 53.68
> 5years	1 1.05 3.45 20.00	28 29.47 96.55 31.11	29 30.53
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by A32

Statistic	DF	Value	Prob
Chi-Square	2	1.7057	0.4262
Likelihood Ratio Chi-Square	2	2.4348	0.2960
Mantel-Haenszel Chi-Square	1	0.0328	0.8563
Phi Coefficient		0.1340	
Contingency Coefficient		0.1328	
Cramer's V		0.1340	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by A33						
D05a	**A33(A33)**					
Frequency Percent Row Pct Col Pct	**Accounting and administration**	**All of them**	**Marketing**	**Purchases**	**Sales**	**Total**
0 - 1 year	0 0.00 0.00 0.00	6 6.32 40.00 12.77	1 1.05 6.67 33.33	0 0.00 0.00 0.00	8 8.42 53.33 24.24	15 15.79
2 - 5 year	3 3.16 6.00 42.86	27 28.42 54.00 57.45	1 1.05 2.00 33.33	4 4.21 8.00 80.00	15 15.79 30.00 45.45	50 52.63
> 5years	4 4.21 13.33 57.14	14 14.74 46.67 29.79	1 1.05 3.33 33.33	1 1.05 3.33 20.00	10 10.53 33.33 30.30	30 31.58
Total	7 7.37	47 49.47	3 3.16	5 5.26	33 34.74	95 100.00
Frequency Missing = 1						

Statistics for Table of D05a by A33

Statistic	DF	Value	Prob
Chi-Square	8	7.5546	0.4781
Likelihood Ratio Chi-Square	8	8.8154	0.3581
Mantel-Haenszel Chi-Square	1	1.6539	0.1984
Phi Coefficient		0.2820	
Contingency Coefficient		0.2714	
Cramer's V		0.1994	
WARNING: 60% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by A34			
D05a	**A34(A34)**		
Frequency Percent Row Pct Col Pct	**Yes**	**No**	**Total**
0 - 1 year	15 15.63 100.0 0 16.13	0 0.00 0.00 0.00	15 15.63
2 - 5 year	50 52.08 98.04 53.76	1 1.04 1.96 33.33	51 53.13
> 5years	28 29.17 93.33 30.11	2 2.08 6.67 66.67	30 31.25
Total	93 96.88	3 3.13	96 100.00

Statistics for Table of D05a by A34

Statistic	DF	Value	Prob
Chi-Square	2	1.9552	0.3762
Likelihood Ratio Chi-Square	2	2.1600	0.3396
Mantel-Haenszel Chi-Square	1	1.7968	0.1801
Phi Coefficient		0.1427	
Contingency Coefficient		0.1413	
Cramer's V		0.1427	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A35				
D05a	**A35(A35)**			
Frequency Percent Row Pct Col Pct	**Cheap**	**Moderately expensive**	**Very expensive**	**Total**
0 - 1 year	2 2.11 13.33 15.38	12 12.63 80.00 19.67	1 1.05 6.67 4.76	15 15.79

Table of D05a by A35				
D05a	A35(A35)			
Frequency Percent Row Pct Col Pct	Cheap	Moderately expensive	Very expensive	Total
2 - 5 year	6 6.32 11.76 46.15	32 33.68 62.75 52.46	13 13.68 25.49 61.90	51 53.68
> 5years	5 5.26 17.24 38.46	17 17.89 58.62 27.87	7 7.37 24.14 33.33	29 30.53
Total	13 13.68	61 64.21	21 22.11	95 100.00
Frequency Missing = 1				

Statistics for Table of D05a by A35

Statistic	DF	Value	Prob
Chi-Square	4	3.0833	0.5440
Likelihood Ratio Chi-Square	4	3.6341	0.4578
Mantel-Haenszel Chi-Square	1	0.2230	0.6367
Phi Coefficient		0.1802	
Contingency Coefficient		0.1773	
Cramer's V		0.1274	
WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

D05a	A36	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0 - 1 year	Yes	15	15.63	15	15.63
2 - 5 year	Yes	51	53.13	66	68.75
> 5years	Yes	30	31.25	96	100.00

Table of D05a by A37							
D05a	A37(A37)						
Frequency Percent Row Pct Col Pct	Misappropriation of assets	No control on transport of stock	None	Products are sometimes defective as result of supplier's fault	Theft	There is inaccurate financial records	There is loss of cash from time to time
0 - 1 year	0 0.00 0.00 0.00	0 0.00 0.00 0.00	8 8.33 53.33 18.60	0 0.00 0.00 0.00	0 0.00 0.00 0.00	0 0.00 0.00 0.00	2 2.08 13.33 20.00
2 - 5 year	1 1.04 1.96 100.00	1 1.04 1.96 100.00	18 18.75 35.29 41.86	1 1.04 1.96 100.00	0 0.00 0.00 0.00	6 6.25 11.76 85.71	3 3.13 5.88 30.00
> 5years	0 0.00 0.00 0.00	0 0.00 0.00 0.00	17 17.71 56.67 39.53	0 0.00 0.00 0.00	1 1.04 3.33 100.00	1 1.04 3.33 14.29	5 5.21 16.67 50.00
Total	1 1.04	1 1.04	43 44.79	1 1.04	1 1.04	7 7.29	10 10.42

Table of D05a by A37				
D05a	A37(A37)			
Frequency Percent Row Pct Col Pct	There is loss of inventory from time to time	Time constraints	Timekeeping with staff	Total
0 - 1 year	4 4.17 26.67 13.33	0 0.00 0.00 0.00	1 1.04 6.67 100.00	15 15.63
2 - 5 year	20 20.83 39.22 66.67	1 1.04 1.96 100.00	0 0.00 0.00 0.00	51 53.13
> 5years	6 6.25 20.00 20.00	0 0.00 0.00 0.00	0 0.00 0.00 0.00	30 31.25
Total	30 31.25	1 1.04	1 1.04	96 100.00

Statistics for Table of D05a by A37

Statistic	DF	Value	Prob
Chi-Square	18	21.0886	0.2750
Likelihood Ratio Chi-Square	18	22.2000	0.2232
Mantel-Haenszel Chi-Square	1	0.9189	0.3378
Phi Coefficient		0.4687	
Contingency Coefficient		0.4244	
Cramer's V		0.3314	
WARNING: 80% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by A39				
D05a	A39(A39)			
Frequency Percent Row Pct Col Pct	If a benefit is expected	If it can address the risk	If it is cheap to implement	Total
0 - 1 year	5 5.21 33.33 14.71	9 9.38 60.00 17.31	1 1.04 6.67 10.00	15 15.63
2 - 5 year	18 18.75 35.29 52.94	29 30.21 56.86 55.77	4 4.17 7.84 40.00	51 53.13
> 5years	11 11.46 36.67 32.35	14 14.58 46.67 26.92	5 5.21 16.67 50.00	30 31.25
Total	34 35.42	52 54.17	10 10.42	96 100.00

Statistics for Table of D05a by A39

Statistic	DF	Value	Prob
Chi-Square	4	2.1578	0.7068
Likelihood Ratio Chi-Square	4	2.0547	0.7257
Mantel-Haenszel Chi-Square	1	0.1795	0.6718
Phi Coefficient		0.1499	
Contingency Coefficient		0.1483	

Statistic	DF	Value	Prob
Cramer's V		0.1060	
WARNING: 22% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by B01			
D05a	B01(B01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	2 2.11 13.33 40.00	13 13.68 86.67 14.44	15 15.79
2 - 5 year	1 1.05 2.00 20.00	49 51.58 98.00 54.44	50 52.63
> 5years	2 2.11 6.67 40.00	28 29.47 93.33 31.11	30 31.58
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by B01

Statistic	DF	Value	Prob
Chi-Square	2	3.1456	0.2075
Likelihood Ratio Chi-Square	2	2.8965	0.2350
Mantel-Haenszel Chi-Square	1	0.2901	0.5901
Phi Coefficient		0.1820	
Contingency Coefficient		0.1790	
Cramer's V		0.1820	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by B02			
D05a	**B02(B02)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	1 1.05 6.67 33.33	14 14.74 93.33 15.22	15 15.79
2 - 5 year	1 1.05 2.00 33.33	49 51.58 98.00 53.26	50 52.63
> 5years	1 1.05 3.33 33.33	29 30.53 96.67 31.52	30 31.58
Total	3 3.16	92 96.84	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by B02

Statistic	DF	Value	Prob
Chi-Square	2	0.8261	0.6616
Likelihood Ratio Chi-Square	2	0.7153	0.6993
Mantel-Haenszel Chi-Square	1	0.1703	0.6799
Phi Coefficient		0.0933	
Contingency Coefficient		0.0928	
Cramer's V		0.0933	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by B03			
D05a	**B03(B03)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	3 3.16 20.00 33.33	12 12.63 80.00 13.95	15 15.79

Table of D05a by B03			
D05a	**B03(B03)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
2 - 5 year	6 6.32 12.00 66.67	44 46.32 88.00 51.16	50 52.63
> 5years	0 0.00 0.00 0.00	30 31.58 100.00 34.88	30 31.58
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by B03

Statistic	DF	Value	Prob
Chi-Square	2	5.4496	0.0656
Likelihood Ratio Chi-Square	2	7.8343	0.0199
Mantel-Haenszel Chi-Square	1	5.2897	0.0215
Phi Coefficient		0.2395	
Contingency Coefficient		0.2329	
Cramer's V		0.2395	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by B04			
D05a	**B04(B04)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	6 6.32 40.00 17.14	9 9.47 60.00 15.00	15 15.79
2 - 5 year	20 21.05 40.00 57.14	30 31.58 60.00 50.00	50 52.63

Table of D05a by B04			
D05a	B04(B04)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
> 5years	9 9.47 30.00 25.71	21 22.11 70.00 35.00	30 31.58
Total	35 36.84	60 63.16	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by B04

Statistic	DF	Value	Prob
Chi-Square	2	0.8821	0.6433
Likelihood Ratio Chi-Square	2	0.8975	0.6384
Mantel-Haenszel Chi-Square	1	0.6366	0.4249
Phi Coefficient		0.0964	
Contingency Coefficient		0.0959	
Cramer's V		0.0964	

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by B05			
D05a	B05(B05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	3 3.16 20.00 33.33	12 12.63 80.00 13.95	15 15.79
2 - 5 year	5 5.26 10.00 55.56	45 47.37 90.00 52.33	50 52.63

Table of D05a by B05			
D05a	B05(B05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
> 5years	1 1.05 3.33 11.11	29 30.53 96.67 33.72	30 31.58
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by B05

Statistic	DF	Value	Prob
Chi-Square	2	3.2730	0.1947
Likelihood Ratio Chi-Square	2	3.2498	0.1969
Mantel-Haenszel Chi-Square	1	3.1674	0.0751
Phi Coefficient		0.1856	
Contingency Coefficient		0.1825	
Cramer's V		0.1856	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by B06			
D05a	B06(B06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	7 7.37 46.67 25.00	8 8.42 53.33 11.94	15 15.79
2 - 5 year	16 16.84 32.00 57.14	34 35.79 68.00 50.75	50 52.63
> 5years	5 5.26 16.67 17.86	25 26.32 83.33 37.31	30 31.58

Table of D05a by B06			
D05a	B06(B06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Total	28 29.47	67 70.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by B06

Statistic	DF	Value	Prob
Chi-Square	2	4.6538	0.0976
Likelihood Ratio Chi-Square	2	4.7560	0.0927
Mantel-Haenszel Chi-Square	1	4.6036	0.0319
Phi Coefficient		0.2213	
Contingency Coefficient		0.2161	
Cramer's V		0.2213	

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by B07			
D05a	B07(B07)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	2 2.11 13.33 25.00	13 13.68 86.67 14.94	15 15.79
2 - 5 year	4 4.21 8.00 50.00	46 48.42 92.00 52.87	50 52.63
> 5years	2 2.11 6.67 25.00	28 29.47 93.33 32.18	30 31.58
Total	8 8.42	87 91.58	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by B07

Statistic	DF	Value	Prob
Chi-Square	2	0.6006	0.7406
Likelihood Ratio Chi-Square	2	0.5446	0.7616
Mantel-Haenszel Chi-Square	1	0.4802	0.4883
Phi Coefficient		0.0795	
Contingency Coefficient		0.0793	
Cramer's V		0.0795	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by B08			
D05a	B08(B08)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
0 - 1 year	9 9.47 60.00 18.75	6 6.32 40.00 12.77	15 15.79
2 - 5 year	24 25.26 48.00 50.00	26 27.37 52.00 55.32	50 52.63
> 5years	15 15.79 50.00 31.25	15 15.79 50.00 31.91	30 31.58
Total	48 50.53	47 49.47	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by B08

Statistic	DF	Value	Prob
Chi-Square	2	0.6695	0.7155
Likelihood Ratio Chi-Square	2	0.6736	0.7141
Mantel-Haenszel Chi-Square	1	0.2315	0.6304
Phi Coefficient		0.0840	
Contingency Coefficient		0.0837	

Statistic	DF	Value	Prob
Cramer's V		0.0840	

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by B09			
D05a	B09(B09)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
0 - 1 year	13 13.68 86.67 14.13	2 2.11 13.33 66.67	15 15.79
2 - 5 year	50 52.63 100.0 0 54.35	0 0.00 0.00 0.00	50 52.63
> 5years	29 30.53 96.67 31.52	1 1.05 3.33 33.33	30 31.58
Total	92 96.84	3 3.16	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by B09

Statistic	DF	Value	Prob
Chi-Square	2	6.7120	0.0349
Likelihood Ratio Chi-Square	2	6.0869	0.0477
Mantel-Haenszel Chi-Square	1	1.6482	0.1992
Phi Coefficient		0.2658	
Contingency Coefficient		0.2569	
Cramer's V		0.2658	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by B10			
D05a	**B10(B10)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
0 - 1 year	14 14.74 93.33 15.05	1 1.05 6.67 50.00	15 15.79
2 - 5 year	49 51.58 98.00 52.69	1 1.05 2.00 50.00	50 52.63
> 5years	30 31.58 100.0 0 32.26	0 0.00 0.00 0.00	30 31.58
Total	93 97.89	2 2.11	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by B10

Statistic	DF	Value	Prob
Chi-Square	2	2.1622	0.3392
Likelihood Ratio Chi-Square	2	2.2487	0.3249
Mantel-Haenszel Chi-Square	1	1.9498	0.1626
Phi Coefficient		0.1509	
Contingency Coefficient		0.1492	
Cramer's V		0.1509	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by B11			
D05a	**B11(B11)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
0 - 1 year	14 14.74 93.33 15.05	1 1.05 6.67 50.00	15 15.79
2 - 5 year	49 51.58 98.00 52.69	1 1.05 2.00 50.00	50 52.63
> 5years	30 31.58 100.0 0 32.26	0 0.00 0.00 0.00	30 31.58
Total	93 97.89	2 2.11	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by B11

Statistic	DF	Value	Prob
Chi-Square	2	2.1622	0.3392
Likelihood Ratio Chi-Square	2	2.2487	0.3249
Mantel-Haenszel Chi-Square	1	1.9498	0.1626
Phi Coefficient		0.1509	
Contingency Coefficient		0.1492	
Cramer's V		0.1509	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by B12			
D05a	**B12(B12)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
0 - 1 year	6 6.38 40.00 19.35	9 9.57 60.00 14.29	15 15.96
2 - 5 year	15 15.96 30.61 48.39	34 36.17 69.39 53.97	49 52.13
> 5years	10 10.64 33.33 32.26	20 21.28 66.67 31.75	30 31.91
Total	31 32.98	63 67.02	94 100.00
Frequency Missing = 2			

Statistics for Table of D05a by B12

Statistic	DF	Value	Prob
Chi-Square	2	0.4604	0.7944
Likelihood Ratio Chi-Square	2	0.4517	0.7979
Mantel-Haenszel Chi-Square	1	0.0942	0.7589
Phi Coefficient		0.0700	
Contingency Coefficient		0.0698	
Cramer's V		0.0700	

Effective Sample Size = 94
Frequency Missing = 2

Table of D05a by B13			
D05a	**B13(B13)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
0 - 1 year	12 12.90 80.00 14.29	3 3.23 20.00 33.33	15 16.13

Table of D05a by B13			
D05a	B13(B13)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
2 - 5 year	44 47.31 89.80 52.38	5 5.38 10.20 55.56	49 52.69
> 5years	28 30.11 96.55 33.33	1 1.08 3.45 11.11	29 31.18
Total	84 90.32	9 9.68	93 100.00
Frequency Missing = 3			

Statistics for Table of D05a by B13

Statistic	DF	Value	Prob
Chi-Square	2	3.1315	0.2089
Likelihood Ratio Chi-Square	2	3.1291	0.2092
Mantel-Haenszel Chi-Square	1	3.0406	0.0812
Phi Coefficient		0.1835	
Contingency Coefficient		0.1805	
Cramer's V		0.1835	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 93
Frequency Missing = 3

Table of D05a by B14			
D05a	B14(B14)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
0 - 1 year	14 14.89 93.33 16.28	1 1.06 6.67 12.50	15 15.96
2 - 5 year	44 46.81 89.80 51.16	5 5.32 10.20 62.50	49 52.13

Table of D05a by B14			
D05a	B14(B14)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
> 5years	28 29.79 93.33 32.56	2 2.13 6.67 25.00	30 31.91
Total	86 91.49	8 8.51	94 100.00
Frequency Missing = 2			

Statistics for Table of D05a by B14

Statistic	DF	Value	Prob
Chi-Square	2	0.3770	0.8282
Likelihood Ratio Chi-Square	2	0.3816	0.8263
Mantel-Haenszel Chi-Square	1	0.0228	0.8799
Phi Coefficient		0.0633	
Contingency Coefficient		0.0632	
Cramer's V		0.0633	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 94
Frequency Missing = 2

Table of D05a by B15					
D05a	B15(B15)				
Frequency Percent Row Pct Col Pct	Email	None	Other	Staff meeting	Total
0 - 1 year	4 4.21 26.67 26.67	1 1.05 6.67 100.00	0 0.00 0.00 0.00	10 10.53 66.67 12.99	15 15.79
2 - 5 year	7 7.37 14.00 46.67	0 0.00 0.00 0.00	2 2.11 4.00 100.00	41 43.16 82.00 53.25	50 52.63

Table of D05a by B15					
D05a	B15(B15)				
Frequency Percent Row Pct Col Pct	Email	None	Other	Staff meeting	Total
> 5years	4 4.21 13.33 26.67	0 0.00 0.00 0.00	0 0.00 0.00 0.00	26 27.37 86.67 33.77	30 31.58
Total	15 15.79	1 1.05	2 2.11	77 81.05	95 100.00
Frequency Missing = 1					

Statistics for Table of D05a by B15

Statistic	DF	Value	Prob
Chi-Square	6	8.9785	0.1748
Likelihood Ratio Chi-Square	6	7.9425	0.2423
Mantel-Haenszel Chi-Square	1	1.8063	0.1789
Phi Coefficient		0.3074	
Contingency Coefficient		0.2939	
Cramer's V		0.2174	
WARNING: 67% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by B16					
D05a	B16(B16)				
Frequency Percent Row Pct Col Pct	Anyone within the business	Employee	Manager	Owner	Total
0 - 1 year	11 11.58 73.33 15.49	2 2.11 13.33 11.11	1 1.05 6.67 25.00	1 1.05 6.67 50.00	15 15.79
2 - 5 year	39 41.05 78.00 54.93	9 9.47 18.00 50.00	2 2.11 4.00 50.00	0 0.00 0.00 0.00	50 52.63

Table of D05a by B16					
D05a	B16(B16)				
Frequency Percent Row Pct Col Pct	Anyone within the business	Employee	Manager	Owner	Total
> 5years	21 22.11 70.00 29.58	7 7.37 23.33 38.89	1 1.05 3.33 25.00	1 1.05 3.33 50.00	30 31.58
Total	71 74.74	18 18.95	4 4.21	2 2.11	95 100.00
Frequency Missing = 1					

Statistics for Table of D05a by B16

Statistic	DF	Value	Prob
Chi-Square	6	3.7680	0.7080
Likelihood Ratio Chi-Square	6	4.2235	0.6465
Mantel-Haenszel Chi-Square	1	0.0001	0.9903
Phi Coefficient		0.1992	
Contingency Coefficient		0.1953	
Cramer's V		0.1408	
WARNING: 58% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by C01			
D05a	C01(C01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	0 0.00 0.00 0.00	15 15.63 100.00 16.85	15 15.63
2 - 5 year	7 7.29 13.73 100.00	44 45.83 86.27 49.44	51 53.13

Table of D05a by C01			
D05a	**C01(C01)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
> 5years	0 0.00 0.00 0.00	30 31.25 100.00 33.71	30 31.25
Total	7 7.29	89 92.71	96 100.00

Statistics for Table of D05a by C01

Statistic	DF	Value	Prob
Chi-Square	2	6.6623	0.0358
Likelihood Ratio Chi-Square	2	9.3401	0.0094
Mantel-Haenszel Chi-Square	1	0.4105	0.5217
Phi Coefficient		0.2634	
Contingency Coefficient		0.2547	
Cramer's V		0.2634	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by C02			
D05a	**C02(C02)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	1 1.04 6.67 12.50	14 14.58 93.33 15.91	15 15.63
2 - 5 year	5 5.21 9.80 62.50	46 47.92 90.20 52.27	51 53.13
> 5years	2 2.08 6.67 25.00	28 29.17 93.33 31.82	30 31.25
Total	8 8.33	88 91.67	96 100.00

Statistics for Table of D05a by C02

Statistic	DF	Value	Prob
Chi-Square	2	0.3080	0.8573
Likelihood Ratio Chi-Square	2	0.3120	0.8556
Mantel-Haenszel Chi-Square	1	0.0190	0.8904
Phi Coefficient		0.0566	
Contingency Coefficient		0.0566	
Cramer's V		0.0566	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by C03			
D05a	C03(C03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	2 2.08 13.33 40.00	13 13.54 86.67 14.29	15 15.63
2 - 5 year	3 3.13 5.88 60.00	48 50.00 94.12 52.75	51 53.13
> 5years	0 0.00 0.00 0.00	30 31.25 100.00 32.97	30 31.25
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D05a by C03

Statistic	DF	Value	Prob
Chi-Square	2	3.7010	0.1572
Likelihood Ratio Chi-Square	2	4.6846	0.0961
Mantel-Haenszel Chi-Square	1	3.6348	0.0566
Phi Coefficient		0.1963	
Contingency Coefficient		0.1927	

Statistic	DF	Value	Prob
Cramer's V		0.1963	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D05a by C04			
D05a	C04(C04)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 1 year	0 0.00 0.00 0.00	15 15.79 100.00 17.05	15 15.79
2 - 5 year	3 3.16 5.88 42.86	48 50.53 94.12 54.55	51 53.68
> 5years	4 4.21 13.79 57.14	25 26.32 86.21 28.41	29 30.53
Total	7 7.37	88 92.63	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by C04

Statistic	DF	Value	Prob
Chi-Square	2	3.1119	0.2110
Likelihood Ratio Chi-Square	2	3.8943	0.1427
Mantel-Haenszel Chi-Square	1	3.0460	0.0809
Phi Coefficient		0.1810	
Contingency Coefficient		0.1781	
Cramer's V		0.1810	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D05a by C05			
D05a	**C05(C05)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 1 year	1 1.05 6.67 20.00	14 14.74 93.33 15.56	15 15.79
2 - 5 year	3 3.16 6.00 60.00	47 49.47 94.00 52.22	50 52.63
> 5years	1 1.05 3.33 20.00	29 30.53 96.67 32.22	30 31.58
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D05a by C05

Statistic	DF	Value	Prob
Chi-Square	2	0.3378	0.8446
Likelihood Ratio Chi-Square	2	0.3632	0.8340
Mantel-Haenszel Chi-Square	1	0.2901	0.5901
Phi Coefficient		0.0596	
Contingency Coefficient		0.0595	
Cramer's V		0.0596	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

H.4.5 Highest level of education versus measuring variables

The FREQ Procedure

Table of D06a by A01			
D06a	**A01(A01)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Grade 12	3 3.30 6.82 50.00	41 45.05 93.18 48.24	44 48.35
Postgraduate	0 0.00 0.00 0.00	13 14.29 100.00 15.29	13 14.29
Undergraduate	3 3.30 8.82 50.00	31 34.07 91.18 36.47	34 37.36
Total	6 6.59	85 93.41	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A01

Statistic	DF	Value	Prob
Chi-Square	2	1.1958	0.5500
Likelihood Ratio Chi-Square	2	2.0269	0.3630
Mantel-Haenszel Chi-Square	1	0.0908	0.7632
Phi Coefficient		0.1146	
Contingency Coefficient		0.1139	
Cramer's V		0.1146	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A02			
D06a	A02(A02)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	9 9.89 20.45 56.25	35 38.46 79.55 46.67	44 48.35
Postgraduate	3 3.30 23.08 18.75	10 10.99 76.92 13.33	13 14.29
Undergraduate	4 4.40 11.76 25.00	30 32.97 88.24 40.00	34 37.36
Total	16 17.58	75 82.42	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A02

Statistic	DF	Value	Prob
Chi-Square	2	1.3154	0.5180
Likelihood Ratio Chi-Square	2	1.3705	0.5040
Mantel-Haenszel Chi-Square	1	0.9327	0.3342
Phi Coefficient		0.1202	
Contingency Coefficient		0.1194	
Cramer's V		0.1202	

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A03			
D06a	A03(A03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	5 5.49 11.36 45.45	39 42.86 88.64 48.75	44 48.35

Table of D06a by A03			
D06a	**A03(A03)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Postgraduate	1 1.10 7.69 9.09	12 13.19 92.31 15.00	13 14.29
Undergraduate	5 5.49 14.71 45.45	29 31.87 85.29 36.25	34 37.36
Total	11 12.09	80 87.91	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A03

Statistic	DF	Value	Prob
Chi-Square	2	0.4774	0.7877
Likelihood Ratio Chi-Square	2	0.4961	0.7803
Mantel-Haenszel Chi-Square	1	0.1768	0.6741
Phi Coefficient		0.0724	
Contingency Coefficient		0.0722	
Cramer's V		0.0724	
WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A04			
D06a	**A04(A04)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Grade 12	12 13.19 27.27 52.17	32 35.16 72.73 47.06	44 48.35
Postgraduate	2 2.20 15.38 8.70	11 12.09 84.62 16.18	13 14.29

Table of D06a by A04			
D06a	A04(A04)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Undergraduate	9 9.89 26.47 39.13	25 27.47 73.53 36.76	34 37.36
Total	23 25.27	68 74.73	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A04

Statistic	DF	Value	Prob
Chi-Square	2	0.7920	0.6730
Likelihood Ratio Chi-Square	2	0.8657	0.6486
Mantel-Haenszel Chi-Square	1	0.0152	0.9019
Phi Coefficient		0.0933	
Contingency Coefficient		0.0929	
Cramer's V		0.0933	

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A05			
D06a	A05(A05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	5 5.56 11.36 55.56	39 43.33 88.64 48.15	44 48.89
Postgraduate	1 1.11 8.33 11.11	11 12.22 91.67 13.58	12 13.33

Table of D06a by A05			
D06a	A05(A05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Undergraduate	3 3.33 8.82 33.33	31 34.44 91.18 38.27	34 37.78
Total	9 10.00	81 90.00	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by A05

Statistic	DF	Value	Prob
Chi-Square	2	0.1802	0.9138
Likelihood Ratio Chi-Square	2	0.1807	0.9136
Mantel-Haenszel Chi-Square	1	0.1429	0.7054
Phi Coefficient		0.0448	
Contingency Coefficient		0.0447	
Cramer's V		0.0448	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by A06			
D06a	A06(A06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	2 2.20 4.55 100.00	42 46.15 95.45 47.19	44 48.35
Postgraduate	0 0.00 0.00 0.00	13 14.29 100.00 14.61	13 14.29
Undergraduate	0 0.00 0.00 0.00	34 37.36 100.00 38.20	34 37.36

Table of D06a by A06			
D06a	A06(A06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Total	2 2.20	89 97.80	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A06

Statistic	DF	Value	Prob
Chi-Square	2	2.1844	0.3355
Likelihood Ratio Chi-Square	2	2.9547	0.2282
Mantel-Haenszel Chi-Square	1	1.8962	0.1685
Phi Coefficient		0.1549	
Contingency Coefficient		0.1531	
Cramer's V		0.1549	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A07			
D06a	A07(A07)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	2 2.20 4.55 28.57	42 46.15 95.45 50.00	44 48.35
Postgraduate	1 1.10 7.69 14.29	12 13.19 92.31 14.29	13 14.29
Undergraduate	4 4.40 11.76 57.14	30 32.97 88.24 35.71	34 37.36
Total	7 7.69	84 92.31	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A07

Statistic	DF	Value	Prob
Chi-Square	2	1.4078	0.4947
Likelihood Ratio Chi-Square	2	1.4034	0.4957
Mantel-Haenszel Chi-Square	1	1.3890	0.2386
Phi Coefficient		0.1244	
Contingency Coefficient		0.1234	
Cramer's V		0.1244	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A08			
D06a	A08(A08)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	36 39.56 81.82 48.65	8 8.79 18.18 47.06	44 48.35
Postgraduate	10 10.99 76.92 13.51	3 3.30 23.08 17.65	13 14.29
Undergraduate	28 30.77 82.35 37.84	6 6.59 17.65 35.29	34 37.36
Total	74 81.32	17 18.68	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A08

Statistic	DF	Value	Prob
Chi-Square	2	0.1965	0.9064
Likelihood Ratio Chi-Square	2	0.1880	0.9103
Mantel-Haenszel Chi-Square	1	0.0015	0.9694
Phi Coefficient		0.0465	
Contingency Coefficient		0.0464	

Statistic	DF	Value	Prob
Cramer's V		0.0465	

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A09			
D06a	A09(A09)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	0 0.00 0.00 0.00	44 48.35 100.00 50.00	44 48.35
Postgraduate	0 0.00 0.00 0.00	13 14.29 100.00 14.77	13 14.29
Undergraduate	3 3.30 8.82 100.00	31 34.07 91.18 35.23	34 37.36
Total	3 3.30	88 96.70	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A09

Statistic	DF	Value	Prob
Chi-Square	2	5.2009	0.0742
Likelihood Ratio Chi-Square	2	6.0798	0.0478
Mantel-Haenszel Chi-Square	1	4.4725	0.0344
Phi Coefficient		0.2391	
Contingency Coefficient		0.2325	
Cramer's V		0.2391	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A10			
D06a	A10(A10)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	8 8.79 18.18 38.10	36 39.56 81.82 51.43	44 48.35
Postgraduate	6 6.59 46.15 28.57	7 7.69 53.85 10.00	13 14.29
Undergraduate	7 7.69 20.59 33.33	27 29.67 79.41 38.57	34 37.36
Total	21 23.08	70 76.92	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A10

Statistic	DF	Value	Prob
Chi-Square	2	4.6126	0.0996
Likelihood Ratio Chi-Square	2	4.0735	0.1305
Mantel-Haenszel Chi-Square	1	0.1239	0.7249
Phi Coefficient		0.2251	
Contingency Coefficient		0.2196	
Cramer's V		0.2251	

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A11			
D06a	A11(A11)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	8 8.79 18.18 66.67	36 39.56 81.82 45.57	44 48.35

Table of D06a by A11			
D06a	**A11(A11)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Postgraduate	3 3.30 23.08 25.00	10 10.99 76.92 12.66	13 14.29
Undergraduate	1 1.10 2.94 8.33	33 36.26 97.06 41.77	34 37.36
Total	12 13.19	79 86.81	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A11

Statistic	DF	Value	Prob
Chi-Square	2	5.1874	0.0747
Likelihood Ratio Chi-Square	2	6.1733	0.0457
Mantel-Haenszel Chi-Square	1	3.6261	0.0569
Phi Coefficient		0.2388	
Contingency Coefficient		0.2322	
Cramer's V		0.2388	
WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A12			
D06a	**A12(A12)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Grade 12	12 13.19 27.27 80.00	32 35.16 72.73 42.11	44 48.35
Postgraduate	0 0.00 0.00 0.00	13 14.29 100.00 17.11	13 14.29

Table of D06a by A12			
D06a	**A12(A12)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Undergraduate	3 3.30 8.82 20.00	31 34.07 91.18 40.79	34 37.36
Total	15 16.48	76 83.52	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A12

Statistic	DF	Value	Prob
Chi-Square	2	7.7355	0.0209
Likelihood Ratio Chi-Square	2	9.6060	0.0082
Mantel-Haenszel Chi-Square	1	5.0491	0.0246
Phi Coefficient		0.2916	
Contingency Coefficient		0.2799	
Cramer's V		0.2916	

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A13			
D06a	**A13(A13)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Grade 12	1 1.10 2.27 20.00	43 47.25 97.73 50.00	44 48.35
Postgraduate	3 3.30 23.08 60.00	10 10.99 76.92 11.63	13 14.29
Undergraduate	1 1.10 2.94 20.00	33 36.26 97.06 38.37	34 37.36

Table of D06a by A13			
D06a	A13(A13)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Total	5 5.49	86 94.51	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A13

Statistic	DF	Value	Prob
Chi-Square	2	9.0460	0.0109
Likelihood Ratio Chi-Square	2	6.1205	0.0469
Mantel-Haenszel Chi-Square	1	0.0748	0.7845
Phi Coefficient		0.3153	
Contingency Coefficient		0.3007	
Cramer's V		0.3153	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A14			
D06a	A14(A14)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	7 7.69 15.91 35.00	37 40.66 84.09 52.11	44 48.35
Postgraduate	6 6.59 46.15 30.00	7 7.69 53.85 9.86	13 14.29
Undergraduate	7 7.69 20.59 35.00	27 29.67 79.41 38.03	34 37.36
Total	20 21.98	71 78.02	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A14

Statistic	DF	Value	Prob
Chi-Square	2	5.4144	0.0667
Likelihood Ratio Chi-Square	2	4.7692	0.0921
Mantel-Haenszel Chi-Square	1	0.3623	0.5472
Phi Coefficient		0.2439	
Contingency Coefficient		0.2370	
Cramer's V		0.2439	

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A15			
D06a	A15(A15)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	1 1.10 2.27 25.00	43 47.25 97.73 49.43	44 48.35
Postgraduate	2 2.20 15.38 50.00	11 12.09 84.62 12.64	13 14.29
Undergraduate	1 1.10 2.94 25.00	33 36.26 97.06 37.93	34 37.36
Total	4 4.40	87 95.60	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A15

Statistic	DF	Value	Prob
Chi-Square	2	4.3786	0.1120
Likelihood Ratio Chi-Square	2	3.0872	0.2136
Mantel-Haenszel Chi-Square	1	0.0591	0.8079
Phi Coefficient		0.2194	
Contingency Coefficient		0.2143	

Statistic	DF	Value	Prob
Cramer's V		0.2194	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A16			
D06a	A16(A16)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	2 2.20 4.55 50.00	42 46.15 95.45 48.28	44 48.35
Postgraduate	1 1.10 7.69 25.00	12 13.19 92.31 13.79	13 14.29
Undergraduate	1 1.10 2.94 25.00	33 36.26 97.06 37.93	34 37.36
Total	4 4.40	87 95.60	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A16

Statistic	DF	Value	Prob
Chi-Square	2	0.5097	0.7750
Likelihood Ratio Chi-Square	2	0.4723	0.7897
Mantel-Haenszel Chi-Square	1	0.0961	0.7565
Phi Coefficient		0.0748	
Contingency Coefficient		0.0746	
Cramer's V		0.0748	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A17			
D06a	**A17(A17)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Grade 12	4 4.40 9.09 66.67	40 43.96 90.91 47.06	44 48.35
Postgraduate	1 1.10 7.69 16.67	12 13.19 92.31 14.12	13 14.29
Undergraduate	1 1.10 2.94 16.67	33 36.26 97.06 38.82	34 37.36
Total	6 6.59	85 93.41	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A17

Statistic	DF	Value	Prob
Chi-Square	2	1.2075	0.5468
Likelihood Ratio Chi-Square	2	1.3427	0.5110
Mantel-Haenszel Chi-Square	1	1.1441	0.2848
Phi Coefficient		0.1152	
Contingency Coefficient		0.1144	
Cramer's V		0.1152	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A18			
D06a	**A18(A18)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Grade 12	2 2.20 4.55 100.00	42 46.15 95.45 47.19	44 48.35
Postgraduate	0 0.00 0.00 0.00	13 14.29 100.00 14.61	13 14.29
Undergraduate	0 0.00 0.00 0.00	34 37.36 100.00 38.20	34 37.36
Total	2 2.20	89 97.80	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A18

Statistic	DF	Value	Prob
Chi-Square	2	2.1844	0.3355
Likelihood Ratio Chi-Square	2	2.9547	0.2282
Mantel-Haenszel Chi-Square	1	1.8962	0.1685
Phi Coefficient		0.1549	
Contingency Coefficient		0.1531	
Cramer's V		0.1549	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A19			
D06a	**A19(A19)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Grade 12	0 0.00 0.00 0.00	44 48.89 100.00 50.00	44 48.89

Table of D06a by A19			
D06a	A19(A19)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Postgraduate	2 2.22 15.38 100.00	11 12.22 84.62 12.50	13 14.44
Undergraduate	0 0.00 0.00 0.00	33 36.67 100.00 37.50	33 36.67
Total	2 2.22	88 97.78	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by A19

Statistic	DF	Value	Prob
Chi-Square	2	12.1154	0.0023
Likelihood Ratio Chi-Square	2	8.0195	0.0181
Mantel-Haenszel Chi-Square	1	0.0359	0.8496
Phi Coefficient		0.3669	
Contingency Coefficient		0.3444	
Cramer's V		0.3669	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by A20			
D06a	A20(A20)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	1 1.10 2.27 16.67	43 47.25 97.73 50.59	44 48.35
Postgraduate	3 3.30 23.08 50.00	10 10.99 76.92 11.76	13 14.29

Table of D06a by A20			
D06a	A20(A20)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Undergraduate	2 2.20 5.88 33.33	32 35.16 94.12 37.65	34 37.36
Total	6 6.59	85 93.41	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A20

Statistic	DF	Value	Prob
Chi-Square	2	7.0969	0.0288
Likelihood Ratio Chi-Square	2	5.4210	0.0665
Mantel-Haenszel Chi-Square	1	0.5750	0.4483
Phi Coefficient		0.2793	
Contingency Coefficient		0.2690	
Cramer's V		0.2793	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A21			
D06a	A21(A21)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	4 4.40 9.09 50.00	40 43.96 90.91 48.19	44 48.35
Postgraduate	3 3.30 23.08 37.50	10 10.99 76.92 12.05	13 14.29
Undergraduate	1 1.10 2.94 12.50	33 36.26 97.06 39.76	34 37.36

Table of D06a by A21			
D06a	A21(A21)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Total	8 8.79	83 91.21	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A21

Statistic	DF	Value	Prob
Chi-Square	2	4.7648	0.0923
Likelihood Ratio Chi-Square	2	4.3015	0.1164
Mantel-Haenszel Chi-Square	1	0.7215	0.3957
Phi Coefficient		0.2288	
Contingency Coefficient		0.2231	
Cramer's V		0.2288	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A22			
D06a	A22(A22)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	1 1.11 2.27 25.00	43 47.78 97.73 50.00	44 48.89
Postgraduate	1 1.11 7.69 25.00	12 13.33 92.31 13.95	13 14.44
Undergraduate	2 2.22 6.06 50.00	31 34.44 93.94 36.05	33 36.67
Total	4 4.44	86 95.56	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by A22

Statistic	DF	Value	Prob
Chi-Square	2	1.0145	0.6022
Likelihood Ratio Chi-Square	2	1.0415	0.5941
Mantel-Haenszel Chi-Square	1	0.6823	0.4088
Phi Coefficient		0.1062	
Contingency Coefficient		0.1056	
Cramer's V		0.1062	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by A23			
D06a	A23(A23)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	5 5.49 11.36 83.33	39 42.86 88.64 45.88	44 48.35
Postgraduate	0 0.00 0.00 0.00	13 14.29 100.00 15.29	13 14.29
Undergraduate	1 1.10 2.94 16.67	33 36.26 97.06 38.82	34 37.36
Total	6 6.59	85 93.41	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A23

Statistic	DF	Value	Prob
Chi-Square	2	3.2797	0.1940
Likelihood Ratio Chi-Square	2	4.0451	0.1323
Mantel-Haenszel Chi-Square	1	2.3305	0.1269

Statistic	DF	Value	Prob
Phi Coefficient		0.1898	
Contingency Coefficient		0.1865	
Cramer's V		0.1898	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A24			
D06a	A24(A24)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	1 1.11 2.33 14.29	42 46.67 97.67 50.60	43 47.78
Postgraduate	1 1.11 7.69 14.29	12 13.33 92.31 14.46	13 14.44
Undergraduate	5 5.56 14.71 71.43	29 32.22 85.29 34.94	34 37.78
Total	7 7.78	83 92.22	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by A24

Statistic	DF	Value	Prob
Chi-Square	2	4.0574	0.1315
Likelihood Ratio Chi-Square	2	4.2506	0.1194
Mantel-Haenszel Chi-Square	1	4.0019	0.0454
Phi Coefficient		0.2123	
Contingency Coefficient		0.2077	
Cramer's V		0.2123	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by A25			
D06a	**A25(A25)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Grade 12	23 25.27 52.27 48.94	21 23.08 47.73 47.73	44 48.35
Postgraduate	8 8.79 61.54 17.02	5 5.49 38.46 11.36	13 14.29
Undergraduate	16 17.58 47.06 34.04	18 19.78 52.94 40.91	34 37.36
Total	47 51.65	44 48.35	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A25

Statistic	DF	Value	Prob
Chi-Square	2	0.8028	0.6694
Likelihood Ratio Chi-Square	2	0.8083	0.6675
Mantel-Haenszel Chi-Square	1	0.1734	0.6771
Phi Coefficient		0.0939	
Contingency Coefficient		0.0935	
Cramer's V		0.0939	

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A26			
D06a	**A26(A26)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Grade 12	21 23.33 48.84 50.00	22 24.44 51.16 45.83	43 47.78

Table of D06a by A26			
D06a	**A26(A26)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Postgraduate	8 8.89 61.54 19.05	5 5.56 38.46 10.42	13 14.44
Undergraduate	13 14.44 38.24 30.95	21 23.33 61.76 43.75	34 37.78
Total	42 46.67	48 53.33	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by A26

Statistic	DF	Value	Prob
Chi-Square	2	2.2077	0.3316
Likelihood Ratio Chi-Square	2	2.2217	0.3293
Mantel-Haenszel Chi-Square	1	0.7539	0.3852
Phi Coefficient		0.1566	
Contingency Coefficient		0.1547	
Cramer's V		0.1566	

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by A27			
D06a	**A27(A27)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Grade 12	14 15.38 31.82 51.85	30 32.97 68.18 46.88	44 48.35
Postgraduate	7 7.69 53.85 25.93	6 6.59 46.15 9.38	13 14.29

Table of D06a by A27			
D06a	A27(A27)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Undergraduate	6 6.59 17.65 22.22	28 30.77 82.35 43.75	34 37.36
Total	27 29.67	64 70.33	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A27

Statistic	DF	Value	Prob
Chi-Square	2	6.0939	0.0475
Likelihood Ratio Chi-Square	2	5.9882	0.0501
Mantel-Haenszel Chi-Square	1	1.5612	0.2115
Phi Coefficient		0.2588	
Contingency Coefficient		0.2505	
Cramer's V		0.2588	

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A28			
D06a	A28(A28)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	9 9.89 20.45 60.00	35 38.46 79.55 46.05	44 48.35
Postgraduate	5 5.49 38.46 33.33	8 8.79 61.54 10.53	13 14.29

Table of D06a by A28			
D06a	A28(A28)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Undergraduate	1 1.10 2.94 6.67	33 36.26 97.06 43.42	34 37.36
Total	15 16.48	76 83.52	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A28

Statistic	DF	Value	Prob
Chi-Square	2	9.5948	0.0083
Likelihood Ratio Chi-Square	2	10.5329	0.0052
Mantel-Haenszel Chi-Square	1	3.7689	0.0522
Phi Coefficient		0.3247	
Contingency Coefficient		0.3088	
Cramer's V		0.3247	

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A29			
D06a	A29(A29)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	4 4.40 9.09 80.00	40 43.96 90.91 46.51	44 48.35
Postgraduate	1 1.10 7.69 20.00	12 13.19 92.31 13.95	13 14.29
Undergraduate	0 0.00 0.00 0.00	34 37.36 100.00 39.53	34 37.36

Table of D06a by A29			
D06a	A29(A29)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Total	5 5.49	86 94.51	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A29

Statistic	DF	Value	Prob
Chi-Square	2	3.1937	0.2025
Likelihood Ratio Chi-Square	2	4.8754	0.0874
Mantel-Haenszel Chi-Square	1	2.9489	0.0859
Phi Coefficient		0.1873	
Contingency Coefficient		0.1841	
Cramer's V		0.1873	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A30			
D06a	A30(A30)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	2 2.22 4.65 100.00	41 45.56 95.35 46.59	43 47.78
Postgraduate	0 0.00 0.00 0.00	13 14.44 100.00 14.77	13 14.44
Undergraduate	0 0.00 0.00 0.00	34 37.78 100.00 38.64	34 37.78
Total	2 2.22	88 97.78	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by A30

Statistic	DF	Value	Prob
Chi-Square	2	2.2357	0.3270
Likelihood Ratio Chi-Square	2	3.0042	0.2227
Mantel-Haenszel Chi-Square	1	1.9377	0.1639
Phi Coefficient		0.1576	
Contingency Coefficient		0.1557	
Cramer's V		0.1576	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by A31			
D06a	A31(A31)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	26 29.21 60.47 50.98	17 19.10 39.53 44.74	43 48.31
Postgraduate	5 5.62 38.46 9.80	8 8.99 61.54 21.05	13 14.61
Undergraduate	20 22.47 60.61 39.22	13 14.61 39.39 34.21	33 37.08
Total	51 57.30	38 42.70	89 100.00
Frequency Missing = 7			

Statistics for Table of D06a by A31

Statistic	DF	Value	Prob
Chi-Square	2	2.2091	0.3314
Likelihood Ratio Chi-Square	2	2.1868	0.3351
Mantel-Haenszel Chi-Square	1	0.0039	0.9500
Phi Coefficient		0.1575	
Contingency Coefficient		0.1556	

Statistic	DF	Value	Prob
Cramer's V		0.1575	

Effective Sample Size = 89
Frequency Missing = 7

Table of D06a by A32			
D06a	A32(A32)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	3 3.33 6.98 60.00	40 44.44 93.02 47.06	43 47.78
Postgraduate	0 0.00 0.00 0.00	13 14.44 100.00 15.29	13 14.44
Undergraduate	2 2.22 5.88 40.00	32 35.56 94.12 37.65	34 37.78
Total	5 5.56	85 94.44	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by A32

Statistic	DF	Value	Prob
Chi-Square	2	0.9372	0.6259
Likelihood Ratio Chi-Square	2	1.6466	0.4390
Mantel-Haenszel Chi-Square	1	0.0619	0.8035
Phi Coefficient		0.1020	
Contingency Coefficient		0.1015	
Cramer's V		0.1020	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by A33						
D06a	A33(A33)					
Frequency Percent Row Pct Col Pct	Accounting and administration	All of them	Marketing	Purchases	Sales	Total
Grade 12	3 3.33 6.82 42.86	21 23.33 47.73 47.73	2 2.22 4.55 100.00	2 2.22 4.55 40.00	16 17.78 36.36 50.00	44 48.89
Postgraduate	1 1.11 7.69 14.29	7 7.78 53.85 15.91	0 0.00 0.00 0.00	0 0.00 0.00 0.00	5 5.56 38.46 15.63	13 14.44
Undergraduate	3 3.33 9.09 42.86	16 17.78 48.48 36.36	0 0.00 0.00 0.00	3 3.33 9.09 60.00	11 12.22 33.33 34.38	33 36.67
Total	7 7.78	44 48.89	2 2.22	5 5.56	32 35.56	90 100.00
Frequency Missing = 6						

Statistics for Table of D06a by A33

Statistic	DF	Value	Prob
Chi-Square	8	3.9251	0.8638
Likelihood Ratio Chi-Square	8	5.3000	0.7251
Mantel-Haenszel Chi-Square	1	0.0407	0.8401
Phi Coefficient		0.2088	
Contingency Coefficient		0.2044	
Cramer's V		0.1477	
WARNING: 67% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by A34			
D06a	A34(A34)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Grade 12	43 47.25 97.73 48.86	1 1.10 2.27 33.33	44 48.35

Table of D06a by A34			
D06a	**A34(A34)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
Postgraduate	12 13.19 92.31 13.64	1 1.10 7.69 33.33	13 14.29
Undergraduate	33 36.26 97.06 37.50	1 1.10 2.94 33.33	34 37.36
Total	88 96.70	3 3.30	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by A34

Statistic	DF	Value	Prob
Chi-Square	2	0.9461	0.6231
Likelihood Ratio Chi-Square	2	0.7541	0.6859
Mantel-Haenszel Chi-Square	1	0.0438	0.8341
Phi Coefficient		0.1020	
Contingency Coefficient		0.1014	
Cramer's V		0.1020	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A35				
D06a	**A35(A35)**			
Frequency **Percent** **Row Pct** **Col Pct**	**Cheap**	**Moderately expensive**	**Very expensive**	**Total**
Grade 12	3 3.33 6.98 25.00	31 34.44 72.09 54.39	9 10.00 20.93 42.86	43 47.78
Postgraduate	3 3.33 23.08 25.00	8 8.89 61.54 14.04	2 2.22 15.38 9.52	13 14.44

Table of D06a by A35				
D06a	A35(A35)			
Frequency Percent Row Pct Col Pct	Cheap	Moderately expensive	Very expensive	Total
Undergraduate	6 6.67 17.65 50.00	18 20.00 52.94 31.58	10 11.11 29.41 47.62	34 37.78
Total	12 13.33	57 63.33	21 23.33	90 100.00
Frequency Missing = 6				

Statistics for Table of D06a by A35

Statistic	DF	Value	Prob
Chi-Square	4	4.8074	0.3076
Likelihood Ratio Chi-Square	4	4.8962	0.2981
Mantel-Haenszel Chi-Square	1	0.0441	0.8337
Phi Coefficient		0.2311	
Contingency Coefficient		0.2252	
Cramer's V		0.1634	
WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

D06a	A36	Frequency	Percent	Cumulative Frequency	Cumulative Percent
G	Yes	44	48.35	44	48.35
P	Yes	13	14.29	57	62.64
U	Yes	34	37.36	91	100.00
Frequency Missing = 5					

Table of D06a by A37							
D06a	A37(A37)						
Frequency Percent Row Pct Col Pct	Misappropriation of assets	No control on transport of stock	None	Products are sometimes defective as result of supplier's fault	Theft	There is inaccurate financial records	There is loss of cash from time to time
Grade 12	0 0.00 0.00 0.00	0 0.00 0.00 0.00	24 26.37 54.55 61.54	1 1.10 2.27 100.00	1 1.10 2.27 100.00	2 2.20 4.55 28.57	5 5.49 11.36 50.00
Postgraduate	0 0.00 0.00 0.00	0 0.00 0.00 0.00	3 3.30 23.08 7.69	0 0.00 0.00 0.00	0 0.00 0.00 0.00	3 3.30 23.08 42.86	0 0.00 0.00 0.00
Undergraduate	1 1.10 2.94 100.00	1 1.10 2.94 100.00	12 13.19 35.29 30.77	0 0.00 0.00 0.00	0 0.00 0.00 0.00	2 2.20 5.88 28.57	5 5.49 14.71 50.00
Total	1 1.10	1 1.10	39 42.86	1 1.10	1 1.10	7 7.69	10 10.99
Frequency Missing = 5							

Table of D06a by A37				
D06a	A37(A37)			
Frequency Percent Row Pct Col Pct	There is loss of inventory from time to time	Time constraints	Timekeeping with staff	Total
Grade 12	11 12.09 25.00 37.93	0 0.00 0.00 0.00	0 0.00 0.00 0.00	44 48.35
Postgraduate	7 7.69 53.85 24.14	0 0.00 0.00 0.00	0 0.00 0.00 0.00	13 14.29
Undergraduate	11 12.09 32.35 37.93	1 1.10 2.94 100.00	1 1.10 2.94 100.00	34 37.36
Total	29 31.87	1 1.10	1 1.10	91 100.00
Frequency Missing = 5				

Statistics for Table of D06a by A37

Statistic	DF	Value	Prob
Chi-Square	18	21.0825	0.2753
Likelihood Ratio Chi-Square	18	22.9829	0.1912
Mantel-Haenszel Chi-Square	1	2.1891	0.1390
Phi Coefficient		0.4813	
Contingency Coefficient		0.4337	
Cramer's V		0.3404	
WARNING: 83% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by A39				
D06a	A39(A39)			
Frequency Percent Row Pct Col Pct	If a benefit is expected	If it can address the risk	If it is cheap to implement	Total
Grade 12	16 17.58 36.36 48.48	24 26.37 54.55 50.00	4 4.40 9.09 40.00	44 48.35
Postgraduate	7 7.69 53.85 21.21	4 4.40 30.77 8.33	2 2.20 15.38 20.00	13 14.29
Undergraduate	10 10.99 29.41 30.30	20 21.98 58.82 41.67	4 4.40 11.76 40.00	34 37.36
Total	33 36.26	48 52.75	10 10.99	91 100.00
Frequency Missing = 5				

Statistics for Table of D06a by A39

Statistic	DF	Value	Prob
Chi-Square	4	3.3954	0.4940
Likelihood Ratio Chi-Square	4	3.4669	0.4829
Mantel-Haenszel Chi-Square	1	0.3795	0.5379
Phi Coefficient		0.1932	
Contingency Coefficient		0.1897	

Statistic	DF	Value	Prob
Cramer's V		0.1366	
WARNING: 44% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by B01			
D06a	B01(B01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	3 3.33 6.82 60.00	41 45.56 93.18 48.24	44 48.89
Postgraduate	1 1.11 7.69 20.00	12 13.33 92.31 14.12	13 14.44
Undergraduate	1 1.11 3.03 20.00	32 35.56 96.97 37.65	33 36.67
Total	5 5.56	85 94.44	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by B01

Statistic	DF	Value	Prob
Chi-Square	2	0.6479	0.7233
Likelihood Ratio Chi-Square	2	0.7032	0.7036
Mantel-Haenszel Chi-Square	1	0.4805	0.4882
Phi Coefficient		0.0848	
Contingency Coefficient		0.0845	
Cramer's V		0.0848	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by B02			
D06a	**B02(B02)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
Grade 12	0 0.00 0.00 0.00	44 48.89 100.00 50.57	44 48.89
Postgraduate	0 0.00 0.00 0.00	13 14.44 100.00 14.94	13 14.44
Undergraduate	3 3.33 9.09 100.00	30 33.33 90.91 34.48	33 36.67
Total	3 3.33	87 96.67	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by B02

Statistic	DF	Value	Prob
Chi-Square	2	5.3605	0.0685
Likelihood Ratio Chi-Square	2	6.2001	0.0450
Mantel-Haenszel Chi-Square	1	4.5978	0.0320
Phi Coefficient		0.2441	
Contingency Coefficient		0.2371	
Cramer's V		0.2441	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by B03			
D06a	B03(B03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	5 5.56 11.36 55.56	39 43.33 88.64 48.15	44 48.89
Postgraduate	1 1.11 7.69 11.11	12 13.33 92.31 14.81	13 14.44
Undergraduate	3 3.33 9.09 33.33	30 33.33 90.91 37.04	33 36.67
Total	9 10.00	81 90.00	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by B03

Statistic	DF	Value	Prob
Chi-Square	2	0.1981	0.9057
Likelihood Ratio Chi-Square	2	0.2015	0.9041
Mantel-Haenszel Chi-Square	1	0.1176	0.7316
Phi Coefficient		0.0469	
Contingency Coefficient		0.0469	
Cramer's V		0.0469	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by B04			
D06a	B04(B04)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	18 20.00 40.91 52.94	26 28.89 59.09 46.43	44 48.89

Table of D06a by B04			
D06a	B04(B04)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Postgraduate	7 7.78 53.85 20.59	6 6.67 46.15 10.71	13 14.44
Undergraduate	9 10.00 27.27 26.47	24 26.67 72.73 42.86	33 36.67
Total	34 37.78	56 62.22	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by B04

Statistic	DF	Value	Prob
Chi-Square	2	3.1607	0.2059
Likelihood Ratio Chi-Square	2	3.1819	0.2037
Mantel-Haenszel Chi-Square	1	1.3050	0.2533
Phi Coefficient		0.1874	
Contingency Coefficient		0.1842	
Cramer's V		0.1874	

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by B05			
D06a	B05(B05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	4 4.44 9.09 44.44	40 44.44 90.91 49.38	44 48.89
Postgraduate	2 2.22 15.38 22.22	11 12.22 84.62 13.58	13 14.44

Table of D06a by B05			
D06a	B05(B05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Undergraduate	3 3.33 9.09 33.33	30 33.33 90.91 37.04	33 36.67
Total	9 10.00	81 90.00	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by B05

Statistic	DF	Value	Prob
Chi-Square	2	0.4895	0.7829
Likelihood Ratio Chi-Square	2	0.4386	0.8031
Mantel-Haenszel Chi-Square	1	0.0015	0.9696
Phi Coefficient		0.0737	
Contingency Coefficient		0.0735	
Cramer's V		0.0737	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by B06			
D06a	B06(B06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	17 18.89 38.64 60.71	27 30.00 61.36 43.55	44 48.89
Postgraduate	3 3.33 23.08 10.71	10 11.11 76.92 16.13	13 14.44
Undergraduate	8 8.89 24.24 28.57	25 27.78 75.76 40.32	33 36.67

Table of D06a by B06			
D06a	B06(B06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Total	28 31.11	62 68.89	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by B06

Statistic	DF	Value	Prob
Chi-Square	2	2.2806	0.3197
Likelihood Ratio Chi-Square	2	2.2934	0.3177
Mantel-Haenszel Chi-Square	1	1.8974	0.1684
Phi Coefficient		0.1592	
Contingency Coefficient		0.1572	
Cramer's V		0.1592	

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by B07			
D06a	B07(B07)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	3 3.33 6.82 37.50	41 45.56 93.18 50.00	44 48.89
Postgraduate	3 3.33 23.08 37.50	10 11.11 76.92 12.20	13 14.44
Undergraduate	2 2.22 6.06 25.00	31 34.44 93.94 37.80	33 36.67
Total	8 8.89	82 91.11	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by B07

Statistic	DF	Value	Prob
Chi-Square	2	3.7901	0.1503
Likelihood Ratio Chi-Square	2	2.9536	0.2284
Mantel-Haenszel Chi-Square	1	0.0001	0.9929
Phi Coefficient		0.2052	
Contingency Coefficient		0.2010	
Cramer's V		0.2052	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by B08			
D06a	B08(B08)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Grade 12	24 26.67 54.55 52.17	20 22.22 45.45 45.45	44 48.89
Postgraduate	5 5.56 38.46 10.87	8 8.89 61.54 18.18	13 14.44
Undergraduate	17 18.89 51.52 36.96	16 17.78 48.48 36.36	33 36.67
Total	46 51.11	44 48.89	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by B08

Statistic	DF	Value	Prob
Chi-Square	2	1.0423	0.5938
Likelihood Ratio Chi-Square	2	1.0486	0.5920
Mantel-Haenszel Chi-Square	1	0.0993	0.7527
Phi Coefficient		0.1076	
Contingency Coefficient		0.1070	

Statistic	DF	Value	Prob
Cramer's V		0.1076	

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by B09			
D06a	B09(B09)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Grade 12	41 45.56 93.18 47.13	3 3.33 6.82 100.00	44 48.89
Postgraduate	13 14.44 100.00 14.94	0 0.00 0.00 0.00	13 14.44
Undergraduate	33 36.67 100.00 37.93	0 0.00 0.00 0.00	33 36.67
Total	87 96.67	3 3.33	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by B09

Statistic	DF	Value	Prob
Chi-Square	2	3.2445	0.1975
Likelihood Ratio Chi-Square	2	4.4019	0.1107
Mantel-Haenszel Chi-Square	1	2.8130	0.0935
Phi Coefficient		0.1899	
Contingency Coefficient		0.1865	
Cramer's V		0.1899	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by B10			
D06a	**B10(B10)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
Grade 12	44 48.89 100.0 0 50.00	0 0.00 0.00 0.00	44 48.89
Postgraduate	13 14.44 100.0 0 14.77	0 0.00 0.00 0.00	13 14.44
Undergraduate	31 34.44 93.94 35.23	2 2.22 6.06 100.0 0	33 36.67
Total	88 97.78	2 2.22	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by B10

Statistic	DF	Value	Prob
Chi-Square	2	3.5331	0.1709
Likelihood Ratio Chi-Square	2	4.0922	0.1292
Mantel-Haenszel Chi-Square	1	3.0304	0.0817
Phi Coefficient		0.1981	
Contingency Coefficient		0.1944	
Cramer's V		0.1981	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by B11			
D06a	**B11(B11)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
Grade 12	44 48.89 100.0 0 50.00	0 0.00 0.00 0.00	44 48.89
Postgraduate	12 13.33 92.31 13.64	1 1.11 7.69 50.00	13 14.44
Undergraduate	32 35.56 96.97 36.36	1 1.11 3.03 50.00	33 36.67
Total	88 97.78	2 2.22	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by B11

Statistic	DF	Value	Prob
Chi-Square	2	2.8894	0.2358
Likelihood Ratio Chi-Square	2	3.1685	0.2051
Mantel-Haenszel Chi-Square	1	0.9316	0.3344
Phi Coefficient		0.1792	
Contingency Coefficient		0.1764	
Cramer's V		0.1792	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by B12			
D06a	B12(B12)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Grade 12	15 16.85 34.88 53.57	28 31.46 65.12 45.90	43 48.31
Postgraduate	6 6.74 46.15 21.43	7 7.87 53.85 11.48	13 14.61
Undergraduate	7 7.87 21.21 25.00	26 29.21 78.79 42.62	33 37.08
Total	28 31.46	61 68.54	89 100.00
Frequency Missing = 7			

Statistics for Table of D06a by B12

Statistic	DF	Value	Prob
Chi-Square	2	3.1427	0.2078
Likelihood Ratio Chi-Square	2	3.1784	0.2041
Mantel-Haenszel Chi-Square	1	1.4429	0.2297
Phi Coefficient		0.1879	
Contingency Coefficient		0.1847	
Cramer's V		0.1879	

Effective Sample Size = 89
Frequency Missing = 7

Table of D06a by B13			
D06a	B13(B13)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Grade 12	38 43.18 88.37 48.10	5 5.68 11.63 55.56	43 48.86

Table of D06a by B13			
D06a	B13(B13)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Postgraduate	11 12.50 84.62 13.92	2 2.27 15.38 22.22	13 14.77
Undergraduate	30 34.09 93.75 37.97	2 2.27 6.25 22.22	32 36.36
Total	79 89.77	9 10.23	88 100.00
Frequency Missing = 8			

Statistics for Table of D06a by B13

Statistic	DF	Value	Prob
Chi-Square	2	1.0198	0.6005
Likelihood Ratio Chi-Square	2	1.0511	0.5912
Mantel-Haenszel Chi-Square	1	0.5142	0.4733
Phi Coefficient		0.1077	
Contingency Coefficient		0.1070	
Cramer's V		0.1077	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 88
Frequency Missing = 8

Table of D06a by B14			
D06a	B14(B14)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Grade 12	40 44.94 90.91 49.38	4 4.49 9.09 50.00	44 49.44
Postgraduate	10 11.24 83.33 12.35	2 2.25 16.67 25.00	12 13.48

Table of D06a by B14			
D06a	B14(B14)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
Undergraduate	31 34.83 93.94 38.27	2 2.25 6.06 25.00	33 37.08
Total	81 91.01	8 8.99	89 100.00
Frequency Missing = 7			

Statistics for Table of D06a by B14

Statistic	DF	Value	Prob
Chi-Square	2	1.2111	0.5458
Likelihood Ratio Chi-Square	2	1.0943	0.5786
Mantel-Haenszel Chi-Square	1	0.1634	0.6860
Phi Coefficient		0.1167	
Contingency Coefficient		0.1159	
Cramer's V		0.1167	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D06a by B15					
D06a	B15(B15)				
Frequency Percent Row Pct Col Pct	Email	None	Other	Staff meeting	Total
Grade 12	11 12.22 25.00 84.62	0 0.00 0.00 0.00	1 1.11 2.27 50.00	32 35.56 72.73 43.24	44 48.89
Postgraduate	1 1.11 7.69 7.69	0 0.00 0.00 0.00	1 1.11 7.69 50.00	11 12.22 84.62 14.86	13 14.44

Table of D06a by B15					
D06a	B15(B15)				
Frequency Percent Row Pct Col Pct	Email	None	Other	Staff meeting	Total
Undergraduate	1 1.11 3.03 7.69	1 1.11 3.03 100.00	0 0.00 0.00 0.00	31 34.44 93.94 41.89	33 36.67
Total	13 14.44	1 1.11	2 2.22	74 82.22	90 100.00
Frequency Missing = 6					

Statistics for Table of D06a by B15

Statistic	DF	Value	Prob
Chi-Square	6	12.0349	0.0612
Likelihood Ratio Chi-Square	6	13.2577	0.0391
Mantel-Haenszel Chi-Square	1	6.4735	0.0109
Phi Coefficient		0.3657	
Contingency Coefficient		0.3434	
Cramer's V		0.2586	
WARNING: 67% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by B16					
D06a	B16(B16)				
Frequency Percent Row Pct Col Pct	Anyone within the business	Employee	Manager	Owner	Total
Grade 12	34 37.78 77.27 50.75	6 6.67 13.64 33.33	3 3.33 6.82 75.00	1 1.11 2.27 100.00	44 48.89
Postgraduate	10 11.11 76.92 14.93	3 3.33 23.08 16.67	0 0.00 0.00 0.00	0 0.00 0.00 0.00	13 14.44

Table of D06a by B16					
D06a	B16(B16)				
Frequency Percent Row Pct Col Pct	Anyone within the business	Employee	Manager	Owner	Total
Undergraduate	23 25.56 69.70 34.33	9 10.00 27.27 50.00	1 1.11 3.03 25.00	0 0.00 0.00 0.00	33 36.67
Total	67 74.44	18 20.00	4 4.44	1 1.11	90 100.00
Frequency Missing = 6					

Statistics for Table of D06a by B16

Statistic	DF	Value	Prob
Chi-Square	6	4.3126	0.6344
Likelihood Ratio Chi-Square	6	5.2378	0.5137
Mantel-Haenszel Chi-Square	1	0.0073	0.9321
Phi Coefficient		0.2189	
Contingency Coefficient		0.2138	
Cramer's V		0.1548	
WARNING: 58% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by C01			
D06a	C01(C01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	3 3.30 6.82 42.86	41 45.05 93.18 48.81	44 48.35
Postgraduate	1 1.10 7.69 14.29	12 13.19 92.31 14.29	13 14.29

Table of D06a by C01			
D06a	C01(C01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Undergraduate	3 3.30 8.82 42.86	31 34.07 91.18 36.90	34 37.36
Total	7 7.69	84 92.31	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by C01

Statistic	DF	Value	Prob
Chi-Square	2	0.1086	0.9471
Likelihood Ratio Chi-Square	2	0.1078	0.9475
Mantel-Haenszel Chi-Square	1	0.1072	0.7434
Phi Coefficient		0.0345	
Contingency Coefficient		0.0345	
Cramer's V		0.0345	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by C02			
D06a	C02(C02)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	3 3.30 6.82 37.50	41 45.05 93.18 49.40	44 48.35
Postgraduate	2 2.20 15.38 25.00	11 12.09 84.62 13.25	13 14.29
Undergraduate	3 3.30 8.82 37.50	31 34.07 91.18 37.35	34 37.36

Table of D06a by C02			
D06a	C02(C02)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Total	8 8.79	83 91.21	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by C02

Statistic	DF	Value	Prob
Chi-Square	2	0.9185	0.6318
Likelihood Ratio Chi-Square	2	0.8177	0.6644
Mantel-Haenszel Chi-Square	1	0.1240	0.7248
Phi Coefficient		0.1005	
Contingency Coefficient		0.1000	
Cramer's V		0.1005	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by C03			
D06a	C03(C03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	3 3.30 6.82 60.00	41 45.05 93.18 47.67	44 48.35
Postgraduate	0 0.00 0.00 0.00	13 14.29 100.00 15.12	13 14.29
Undergraduate	2 2.20 5.88 40.00	32 35.16 94.12 37.21	34 37.36
Total	5 5.49	86 94.51	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by C03

Statistic	DF	Value	Prob
Chi-Square	2	0.9141	0.6331
Likelihood Ratio Chi-Square	2	1.6174	0.4454
Mantel-Haenszel Chi-Square	1	0.0503	0.8226
Phi Coefficient		0.1002	
Contingency Coefficient		0.0997	
Cramer's V		0.1002	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by C04			
D06a	C04(C04)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	4 4.44 9.30 57.14	39 43.33 90.70 46.99	43 47.78
Postgraduate	1 1.11 7.69 14.29	12 13.33 92.31 14.46	13 14.44
Undergraduate	2 2.22 5.88 28.57	32 35.56 94.12 38.55	34 37.78
Total	7 7.78	83 92.22	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by C04

Statistic	DF	Value	Prob
Chi-Square	2	0.3098	0.8565
Likelihood Ratio Chi-Square	2	0.3167	0.8536
Mantel-Haenszel Chi-Square	1	0.3062	0.5800

Statistic	DF	Value	Prob
Phi Coefficient		0.0587	
Contingency Coefficient		0.0586	
Cramer's V		0.0587	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

Table of D06a by C05			
D06a	C05(C05)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Grade 12	4 4.44 9.30 80.00	39 43.33 90.70 45.88	43 47.78
Postgraduate	1 1.11 7.69 20.00	12 13.33 92.31 14.12	13 14.44
Undergraduate	0 0.00 0.00 0.00	34 37.78 100.00 40.00	34 37.78
Total	5 5.56	85 94.44	90 100.00
Frequency Missing = 6			

Statistics for Table of D06a by C05

Statistic	DF	Value	Prob
Chi-Square	2	3.2636	0.1956
Likelihood Ratio Chi-Square	2	4.9547	0.0840
Mantel-Haenszel Chi-Square	1	3.0339	0.0815
Phi Coefficient		0.1904	
Contingency Coefficient		0.1871	
Cramer's V		0.1904	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 90
Frequency Missing = 6

H.4.6 Number of employees versus measuring variables

The FREQ Procedure

Table of D07a by A01			
D07a	**A01(A01)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	3 3.13 5.00 50.00	57 59.38 95.00 63.33	60 62.50
11 - 250 employees	3 3.13 8.33 50.00	33 34.38 91.67 36.67	36 37.50
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D07a by A01

Statistic	DF	Value	Prob
Chi-Square	1	0.4267	0.5136
Likelihood Ratio Chi-Square	1	0.4140	0.5200
Continuity Adj. Chi-Square	1	0.0474	0.8276
Mantel-Haenszel Chi-Square	1	0.4222	0.5158
Phi Coefficient		-0.0667	
Contingency Coefficient		0.0665	
Cramer's V		-0.0667	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.4025
Right-sided Pr >= F	0.8610
Table Probability (P)	0.2636
Two-sided Pr <= P	0.6686

Sample Size = 96

Table of D07a by A02			
D07a	**A02(A02)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	13 13.54 21.67 76.47	47 48.96 78.33 59.49	60 62.50
11 - 250 employees	4 4.17 11.11 23.53	32 33.33 88.89 40.51	36 37.50
Total	17 17.71	79 82.29	96 100.00

Statistics for Table of D07a by A02

Statistic	DF	Value	Prob
Chi-Square	1	1.7203	0.1897
Likelihood Ratio Chi-Square	1	1.8181	0.1775
Continuity Adj. Chi-Square	1	1.0722	0.3004
Mantel-Haenszel Chi-Square	1	1.7024	0.1920
Phi Coefficient		0.1339	
Contingency Coefficient		0.1327	
Cramer's V		0.1339	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	13
Left-sided Pr <= F	0.9477
Right-sided Pr >= F	0.1500
Table Probability (P)	0.0977
Two-sided Pr <= P	0.2710

Sample Size = 96

Table of D07a by A03			
D07a	A03(A03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 10 employees	6 6.25 10.00 50.00	54 56.25 90.00 64.29	60 62.50
11 - 250 employees	6 6.25 16.67 50.00	30 31.25 83.33 35.71	36 37.50
Total	12 12.50	84 87.50	96 100.00

Statistics for Table of D07a by A03

Statistic	DF	Value	Prob
Chi-Square	1	0.9143	0.3390
Likelihood Ratio Chi-Square	1	0.8895	0.3456
Continuity Adj. Chi-Square	1	0.4063	0.5238
Mantel-Haenszel Chi-Square	1	0.9048	0.3415
Phi Coefficient		-0.0976	
Contingency Coefficient		0.0971	
Cramer's V		-0.0976	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.2586
Right-sided Pr >= F	0.8975
Table Probability (P)	0.1561
Two-sided Pr <= P	0.3567

Sample Size = 96

Table of D07a by A04			
D07a	A04(A04)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 10 employees	15 15.63 25.00 65.22	45 46.88 75.00 61.64	60 62.50
11 - 250 employees	8 8.33 22.22 34.78	28 29.17 77.78 38.36	36 37.50
Total	23 23.96	73 76.04	96 100.00

Statistics for Table of D07a by A04

Statistic	DF	Value	Prob
Chi-Square	1	0.0953	0.7576
Likelihood Ratio Chi-Square	1	0.0960	0.7567
Continuity Adj. Chi-Square	1	0.0038	0.9508
Mantel-Haenszel Chi-Square	1	0.0943	0.7588
Phi Coefficient		0.0315	
Contingency Coefficient		0.0315	
Cramer's V		0.0315	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	15
Left-sided Pr <= F	0.7078
Right-sided Pr >= F	0.4798
Table Probability (P)	0.1876
Two-sided Pr <= P	0.8097

Sample Size = 96

Table of D07a by A05			
D07a	**A05(A05)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	6 6.32 10.17 66.67	53 55.79 89.83 61.63	59 62.11
11 - 250 employees	3 3.16 8.33 33.33	33 34.74 91.67 38.37	36 37.89
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by A05

Statistic	DF	Value	Prob
Chi-Square	1	0.0879	0.7669
Likelihood Ratio Chi-Square	1	0.0893	0.7651
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0870	0.7681
Phi Coefficient		0.0304	
Contingency Coefficient		0.0304	
Cramer's V		0.0304	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.7385
Right-sided Pr >= F	0.5353
Table Probability (P)	0.2738
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by A06			
D07a	**A06(A06)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	2 2.08 3.33 100.00	58 60.42 96.67 61.70	60 62.50
11 - 250 employees	0 0.00 0.00 0.00	36 37.50 100.00 38.30	36 37.50
Total	2 2.08	94 97.92	96 100.00

Statistics for Table of D07a by A06

Statistic	DF	Value	Prob
Chi-Square	1	1.2255	0.2683
Likelihood Ratio Chi-Square	1	1.9055	0.1675
Continuity Adj. Chi-Square	1	0.1362	0.7121
Mantel-Haenszel Chi-Square	1	1.2128	0.2708
Phi Coefficient		0.1130	
Contingency Coefficient		0.1123	
Cramer's V		0.1130	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.3882
Table Probability (P)	0.3882
Two-sided Pr <= P	0.5263

Sample Size = 96

Table of D07a by A07			
D07a	**A07(A07)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	6 6.25 10.00 85.71	54 56.25 90.00 60.67	60 62.50
11 - 250 employees	1 1.04 2.78 14.29	35 36.46 97.22 39.33	36 37.50
Total	7 7.29	89 92.71	96 100.00

Statistics for Table of D07a by A07

Statistic	DF	Value	Prob
Chi-Square	1	1.7361	0.1876
Likelihood Ratio Chi-Square	1	1.9859	0.1588
Continuity Adj. Chi-Square	1	0.8321	0.3617
Mantel-Haenszel Chi-Square	1	1.7180	0.1899
Phi Coefficient		0.1345	
Contingency Coefficient		0.1333	
Cramer's V		0.1345	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.9676
Right-sided Pr >= F	0.1836
Table Probability (P)	0.1512
Two-sided Pr <= P	0.2501

Sample Size = 96

Table of D07a by A08			
D07a	**A08(A08)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	49 51.04 81.67 62.82	11 11.46 18.33 61.11	60 62.50
11 - 250 employees	29 30.21 80.56 37.18	7 7.29 19.44 38.89	36 37.50
Total	78 81.25	18 18.75	96 100.00

Statistics for Table of D07a by A08

Statistic	DF	Value	Prob
Chi-Square	1	0.0182	0.8926
Likelihood Ratio Chi-Square	1	0.0182	0.8928
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0180	0.8931
Phi Coefficient		0.0138	
Contingency Coefficient		0.0138	
Cramer's V		0.0138	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	49
Left-sided Pr <= F	0.6613
Right-sided Pr >= F	0.5479
Table Probability (P)	0.2092
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D07a by A09			
D07a	**A09(A09)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	1 1.04 1.67 33.33	59 61.46 98.33 63.44	60 62.50
11 - 250 employees	2 2.08 5.56 66.67	34 35.42 94.44 36.56	36 37.50
Total	3 3.13	93 96.88	96 100.00

Statistics for Table of D07a by A09

Statistic	DF	Value	Prob
Chi-Square	1	1.1240	0.2891
Likelihood Ratio Chi-Square	1	1.0795	0.2988
Continuity Adj. Chi-Square	1	0.2065	0.6496
Mantel-Haenszel Chi-Square	1	1.1123	0.2916
Phi Coefficient		-0.1082	
Contingency Coefficient		0.1076	
Cramer's V		-0.1082	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	1
Left-sided Pr <= F	0.3145
Right-sided Pr >= F	0.9500
Table Probability (P)	0.2646
Two-sided Pr <= P	0.5540

Sample Size = 96

Table of D07a by A10			
D07a	**A10(A10)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	17 17.71 28.33 77.27	43 44.79 71.67 58.11	60 62.50
11 - 250 employees	5 5.21 13.89 22.73	31 32.29 86.11 41.89	36 37.50
Total	22 22.92	74 77.08	96 100.00

Statistics for Table of D07a by A10

Statistic	DF	Value	Prob
Chi-Square	1	2.6575	0.1031
Likelihood Ratio Chi-Square	1	2.8067	0.0939
Continuity Adj. Chi-Square	1	1.9027	0.1678
Mantel-Haenszel Chi-Square	1	2.6298	0.1049
Phi Coefficient		0.1664	
Contingency Coefficient		0.1641	
Cramer's V		0.1664	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	17
Left-sided Pr <= F	0.9730
Right-sided Pr >= F	0.0817
Table Probability (P)	0.0547
Two-sided Pr <= P	0.1345

Sample Size = 96

Table of D07a by A11			
D07a	**A11(A11)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	12 12.50 20.00 92.31	48 50.00 80.00 57.83	60 62.50
11 - 250 employees	1 1.04 2.78 7.69	35 36.46 97.22 42.17	36 37.50
Total	13 13.54	83 86.46	96 100.00

Statistics for Table of D07a by A11

Statistic	DF	Value	Prob
Chi-Square	1	5.7001	0.0170
Likelihood Ratio Chi-Square	1	6.9513	0.0084
Continuity Adj. Chi-Square	1	4.3240	0.0376
Mantel-Haenszel Chi-Square	1	5.6407	0.0175
Phi Coefficient		0.2437	
Contingency Coefficient		0.2367	
Cramer's V		0.2437	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	12
Left-sided Pr <= F	0.9987
Right-sided Pr >= F	0.0138
Table Probability (P)	0.0125
Two-sided Pr <= P	0.0276

Sample Size = 96

Table of D07a by A12			
D07a	A12(A12)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 10 employees	11 11.46 18.33 73.33	49 51.04 81.67 60.49	60 62.50
11 - 250 employees	4 4.17 11.11 26.67	32 33.33 88.89 39.51	36 37.50
Total	15 15.63	81 84.38	96 100.00

Statistics for Table of D07a by A12

Statistic	DF	Value	Prob
Chi-Square	1	0.8902	0.3454
Likelihood Ratio Chi-Square	1	0.9274	0.3355
Continuity Adj. Chi-Square	1	0.4267	0.5136
Mantel-Haenszel Chi-Square	1	0.8809	0.3479
Phi Coefficient		0.0963	
Contingency Coefficient		0.0959	
Cramer's V		0.0963	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	11
Left-sided Pr <= F	0.8936
Right-sided Pr >= F	0.2608
Table Probability (P)	0.1543
Two-sided Pr <= P	0.3993

Sample Size = 96

Table of D07a by A13			
D07a	**A13(A13)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	4 4.17 6.67 80.00	56 58.33 93.33 61.54	60 62.50
11 - 250 employees	1 1.04 2.78 20.00	35 36.46 97.22 38.46	36 37.50
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D07a by A13

Statistic	DF	Value	Prob
Chi-Square	1	0.6892	0.4064
Likelihood Ratio Chi-Square	1	0.7534	0.3854
Continuity Adj. Chi-Square	1	0.1266	0.7220
Mantel-Haenszel Chi-Square	1	0.6821	0.4089
Phi Coefficient		0.0847	
Contingency Coefficient		0.0844	
Cramer's V		0.0847	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.9106
Right-sided Pr >= F	0.3766
Table Probability (P)	0.2872
Two-sided Pr <= P	0.6473

Sample Size = 96

Table of D07a by A14			
D07a	**A14(A14)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	14 14.58 23.33 70.00	46 47.92 76.67 60.53	60 62.50
11 - 250 employees	6 6.25 16.67 30.00	30 31.25 83.33 39.47	36 37.50
Total	20 20.83	76 79.17	96 100.00

Statistics for Table of D07a by A14

Statistic	DF	Value	Prob
Chi-Square	1	0.6063	0.4362
Likelihood Ratio Chi-Square	1	0.6210	0.4307
Continuity Adj. Chi-Square	1	0.2695	0.6037
Mantel-Haenszel Chi-Square	1	0.6000	0.4386
Phi Coefficient		0.0795	
Contingency Coefficient		0.0792	
Cramer's V		0.0795	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	14
Left-sided Pr <= F	0.8506
Right-sided Pr >= F	0.3057
Table Probability (P)	0.1563
Two-sided Pr <= P	0.6046

Sample Size = 96

Table of D07a by A15			
D07a	**A15(A15)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	4 4.17 6.67 100.00	56 58.33 93.33 60.87	60 62.50
11 - 250 employees	0 0.00 0.00 0.00	36 37.50 100.00 39.13	36 37.50
Total	4 4.17	92 95.83	96 100.00

Statistics for Table of D07a by A15

Statistic	DF	Value	Prob
Chi-Square	1	2.5043	0.1135
Likelihood Ratio Chi-Square	1	3.8638	0.0493
Continuity Adj. Chi-Square	1	1.1130	0.2914
Mantel-Haenszel Chi-Square	1	2.4783	0.1154
Phi Coefficient		0.1615	
Contingency Coefficient		0.1594	
Cramer's V		0.1615	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.1468
Table Probability (P)	0.1468
Two-sided Pr <= P	0.2935

Sample Size = 96

Table of D07a by A16			
D07a	**A16(A16)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	4 4.17 6.67 100.00	56 58.33 93.33 60.87	60 62.50
11 - 250 employees	0 0.00 0.00 0.00	36 37.50 100.00 39.13	36 37.50
Total	4 4.17	92 95.83	96 100.00

Statistics for Table of D07a by A16

Statistic	DF	Value	Prob
Chi-Square	1	2.5043	0.1135
Likelihood Ratio Chi-Square	1	3.8638	0.0493
Continuity Adj. Chi-Square	1	1.1130	0.2914
Mantel-Haenszel Chi-Square	1	2.4783	0.1154
Phi Coefficient		0.1615	
Contingency Coefficient		0.1594	
Cramer's V		0.1615	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.1468
Table Probability (P)	0.1468
Two-sided Pr <= P	0.2935

Sample Size = 96

Table of D07a by A17			
D07a	**A17(A17)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	5 5.21 8.33 83.33	55 57.29 91.67 61.11	60 62.50
11 - 250 employees	1 1.04 2.78 16.67	35 36.46 97.22 38.89	36 37.50
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D07a by A17

Statistic	DF	Value	Prob
Chi-Square	1	1.1852	0.2763
Likelihood Ratio Chi-Square	1	1.3287	0.2490
Continuity Adj. Chi-Square	1	0.4267	0.5136
Mantel-Haenszel Chi-Square	1	1.1728	0.2788
Phi Coefficient		0.1111	
Contingency Coefficient		0.1104	
Cramer's V		0.1111	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.9460
Right-sided Pr >= F	0.2661
Table Probability (P)	0.2121
Two-sided Pr <= P	0.4051

Sample Size = 96

Table of D07a by A18			
D07a	A18(A18)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 10 employees	2 2.08 3.33 100.00	58 60.42 96.67 61.70	60 62.50
11 - 250 employees	0 0.00 0.00 0.00	36 37.50 100.00 38.30	36 37.50
Total	2 2.08	94 97.92	96 100.00

Statistics for Table of D07a by A18

Statistic	DF	Value	Prob
Chi-Square	1	1.2255	0.2683
Likelihood Ratio Chi-Square	1	1.9055	0.1675
Continuity Adj. Chi-Square	1	0.1362	0.7121
Mantel-Haenszel Chi-Square	1	1.2128	0.2708
Phi Coefficient		0.1130	
Contingency Coefficient		0.1123	
Cramer's V		0.1130	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.3882
Table Probability (P)	0.3882
Two-sided Pr <= P	0.5263

Sample Size = 96

Table of D07a by A19			
D07a	**A19(A19)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	1 1.05 1.69 50.00	58 61.05 98.31 62.37	59 62.11
11 - 250 employees	1 1.05 2.78 50.00	35 36.84 97.22 37.63	36 37.89
Total	2 2.11	93 97.89	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by A19

Statistic	DF	Value	Prob
Chi-Square	1	0.1272	0.7213
Likelihood Ratio Chi-Square	1	0.1235	0.7253
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.1259	0.7228
Phi Coefficient		-0.0366	
Contingency Coefficient		0.0366	
Cramer's V		-0.0366	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	1
Left-sided Pr <= F	0.6168
Right-sided Pr >= F	0.8589
Table Probability (P)	0.4757
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by A20			
D07a	**A20(A20)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	5 5.21 8.33 83.33	55 57.29 91.67 61.11	60 62.50
11 - 250 employees	1 1.04 2.78 16.67	35 36.46 97.22 38.89	36 37.50
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D07a by A20

Statistic	DF	Value	Prob
Chi-Square	1	1.1852	0.2763
Likelihood Ratio Chi-Square	1	1.3287	0.2490
Continuity Adj. Chi-Square	1	0.4267	0.5136
Mantel-Haenszel Chi-Square	1	1.1728	0.2788
Phi Coefficient		0.1111	
Contingency Coefficient		0.1104	
Cramer's V		0.1111	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.9460
Right-sided Pr >= F	0.2661
Table Probability (P)	0.2121
Two-sided Pr <= P	0.4051

Sample Size = 96

Table of D07a by A21			
D07a	**A21(A21)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	9 9.38 15.00 100.00	51 53.13 85.00 58.62	60 62.50
11 - 250 employees	0 0.00 0.00 0.00	36 37.50 100.00 41.38	36 37.50
Total	9 9.38	87 90.63	96 100.00

Statistics for Table of D07a by A21

Statistic	DF	Value	Prob
Chi-Square	1	5.9586	0.0146
Likelihood Ratio Chi-Square	1	9.0117	0.0027
Continuity Adj. Chi-Square	1	4.3239	0.0376
Mantel-Haenszel Chi-Square	1	5.8966	0.0152
Phi Coefficient		0.2491	
Contingency Coefficient		0.2417	
Cramer's V		0.2491	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	9
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.0114
Table Probability (P)	0.0114
Two-sided Pr <= P	0.0243

Sample Size = 96

Table of D07a by A22			
D07a	**A22(A22)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	3 3.16 5.00 75.00	57 60.00 95.00 62.64	60 63.16
11 - 250 employees	1 1.05 2.86 25.00	34 35.79 97.14 37.36	35 36.84
Total	4 4.21	91 95.79	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by A22

Statistic	DF	Value	Prob
Chi-Square	1	0.2517	0.6159
Likelihood Ratio Chi-Square	1	0.2661	0.6059
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.2490	0.6178
Phi Coefficient		0.0515	
Contingency Coefficient		0.0514	
Cramer's V		0.0515	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.8468
Right-sided Pr >= F	0.5294
Table Probability (P)	0.3762
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by A23			
D07a	**A23(A23)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	6 6.32 10.17 100.00	53 55.79 89.83 59.55	59 62.11
11 - 250 employees	0 0.00 0.00 0.00	36 37.89 100.00 40.45	36 37.89
Total	6 6.32	89 93.68	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by A23

Statistic	DF	Value	Prob
Chi-Square	1	3.9078	0.0481
Likelihood Ratio Chi-Square	1	5.9609	0.0146
Continuity Adj. Chi-Square	1	2.3781	0.1230
Mantel-Haenszel Chi-Square	1	3.8667	0.0493
Phi Coefficient		0.2028	
Contingency Coefficient		0.1988	
Cramer's V		0.2028	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.0518
Table Probability (P)	0.0518
Two-sided Pr <= P	0.0797

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by A24			
D07a	**A24(A24)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	5 5.26 8.47 71.43	54 56.84 91.53 61.36	59 62.11
11 - 250 employees	2 2.11 5.56 28.57	34 35.79 94.44 38.64	36 37.89
Total	7 7.37	88 92.63	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by A24

Statistic	DF	Value	Prob
Chi-Square	1	0.2791	0.5973
Likelihood Ratio Chi-Square	1	0.2896	0.5905
Continuity Adj. Chi-Square	1	0.0153	0.9017
Mantel-Haenszel Chi-Square	1	0.2762	0.5992
Phi Coefficient		0.0542	
Contingency Coefficient		0.0541	
Cramer's V		0.0542	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.8223
Right-sided Pr >= F	0.4631
Table Probability (P)	0.2854
Two-sided Pr <= P	0.7059

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by A25			
D07a	**A25(A25)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	39 40.63 65.00 78.00	21 21.88 35.00 45.65	60 62.50
11 - 250 employees	11 11.46 30.56 22.00	25 26.04 69.44 54.35	36 37.50
Total	50 52.08	46 47.92	96 100.00

Statistics for Table of D07a by A25

Statistic	DF	Value	Prob
Chi-Square	1	10.6963	0.0011
Likelihood Ratio Chi-Square	1	10.9081	0.0010
Continuity Adj. Chi-Square	1	9.3607	0.0022
Mantel-Haenszel Chi-Square	1	10.5849	0.0011
Phi Coefficient		0.3338	
Contingency Coefficient		0.3166	
Cramer's V		0.3338	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	39
Left-sided Pr <= F	0.9998
Right-sided Pr >= F	0.0010
Table Probability (P)	0.0008
Two-sided Pr <= P	0.0015

Sample Size = 96

Table of D07a by A26			
D07a	**A26(A26)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	32 33.68 53.33 74.42	28 29.47 46.67 53.85	60 63.16
11 - 250 employees	11 11.58 31.43 25.58	24 25.26 68.57 46.15	35 36.84
Total	43 45.26	52 54.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by A26

Statistic	DF	Value	Prob
Chi-Square	1	4.2810	0.0385
Likelihood Ratio Chi-Square	1	4.3592	0.0368
Continuity Adj. Chi-Square	1	3.4426	0.0635
Mantel-Haenszel Chi-Square	1	4.2360	0.0396
Phi Coefficient		0.2123	
Contingency Coefficient		0.2077	
Cramer's V		0.2123	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	32
Left-sided Pr <= F	0.9893
Right-sided Pr >= F	0.0311
Table Probability (P)	0.0204
Two-sided Pr <= P	0.0543

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by A27			
D07a	A27(A27)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 10 employees	21 21.88 35.00 75.00	39 40.63 65.00 57.35	60 62.50
11 - 250 employees	7 7.29 19.44 25.00	29 30.21 80.56 42.65	36 37.50
Total	28 29.17	68 70.83	96 100.00

Statistics for Table of D07a by A27

Statistic	DF	Value	Prob
Chi-Square	1	2.6353	0.1045
Likelihood Ratio Chi-Square	1	2.7373	0.0980
Continuity Adj. Chi-Square	1	1.9361	0.1641
Mantel-Haenszel Chi-Square	1	2.6078	0.1063
Phi Coefficient		0.1657	
Contingency Coefficient		0.1635	
Cramer's V		0.1657	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	21
Left-sided Pr <= F	0.9703
Right-sided Pr >= F	0.0805
Table Probability (P)	0.0508
Two-sided Pr <= P	0.1633

Sample Size = 96

Table of D07a by A28			
D07a	**A28(A28)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	14 14.58 23.33 93.33	46 47.92 76.67 56.79	60 62.50
11 - 250 employees	1 1.04 2.78 6.67	35 36.46 97.22 43.21	36 37.50
Total	15 15.63	81 84.38	96 100.00

Statistics for Table of D07a by A28

Statistic	DF	Value	Prob
Chi-Square	1	7.2112	0.0072
Likelihood Ratio Chi-Square	1	8.8809	0.0029
Continuity Adj. Chi-Square	1	5.7363	0.0166
Mantel-Haenszel Chi-Square	1	7.1361	0.0076
Phi Coefficient		0.2741	
Contingency Coefficient		0.2643	
Cramer's V		0.2741	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	14
Left-sided Pr <= F	0.9996
Right-sided Pr >= F	0.0052
Table Probability (P)	0.0048
Two-sided Pr <= P	0.0078

Sample Size = 96

Table of D07a by A29			
D07a	**A29(A29)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	2 2.08 3.33 40.00	58 60.42 96.67 63.74	60 62.50
11 - 250 employees	3 3.13 8.33 60.00	33 34.38 91.67 36.26	36 37.50
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D07a by A29

Statistic	DF	Value	Prob
Chi-Square	1	1.1393	0.2858
Likelihood Ratio Chi-Square	1	1.0945	0.2955
Continuity Adj. Chi-Square	1	0.3516	0.5532
Mantel-Haenszel Chi-Square	1	1.1275	0.2883
Phi Coefficient		-0.1089	
Contingency Coefficient		0.1083	
Cramer's V		-0.1089	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	0.2707
Right-sided Pr >= F	0.9360
Table Probability (P)	0.2068
Two-sided Pr <= P	0.3601

Sample Size = 96

Table of D07a by A30			
D07a	**A30(A30)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	2 2.11 3.39 100.00	57 60.00 96.61 61.29	59 62.11
11 - 250 employees	0 0.00 0.00 0.00	36 37.89 100.00 38.71	36 37.89
Total	2 2.11	93 97.89	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by A30

Statistic	DF	Value	Prob
Chi-Square	1	1.2466	0.2642
Likelihood Ratio Chi-Square	1	1.9315	0.1646
Continuity Adj. Chi-Square	1	0.1443	0.7040
Mantel-Haenszel Chi-Square	1	1.2335	0.2667
Phi Coefficient		0.1146	
Contingency Coefficient		0.1138	
Cramer's V		0.1146	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.3832
Table Probability (P)	0.3832
Two-sided Pr <= P	0.5243

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by A31			
D07a	**A31(A31)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	41 43.62 69.49 73.21	18 19.15 30.51 47.37	59 62.77
11 - 250 employees	15 15.96 42.86 26.79	20 21.28 57.14 52.63	35 37.23
Total	56 59.57	38 40.43	94 100.00
Frequency Missing = 2			

Statistics for Table of D07a by A31

Statist	DF	Value	Prob
Chi-Square	1	6.4709	0.0110
Likelihood Ratio Chi-Square	1	6.4568	0.0111
Continuity Adj. Chi-Square	1	5.4122	0.0200
Mantel-Haenszel Chi-Square	1	6.4020	0.0114
Phi Coefficient		0.2624	
Contingency Coefficient		0.2538	
Cramer's V		0.2624	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	41
Left-sided Pr <= F	0.9971
Right-sided Pr >= F	0.0101
Table Probability (P)	0.0072
Two-sided Pr <= P	0.0164

Effective Sample Size = 94
Frequency Missing = 2

Table of D07a by A32			
D07a	**A32(A32)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	3 3.16 5.00 60.00	57 60.00 95.00 63.33	60 63.16
11 - 250 employees	2 2.11 5.71 40.00	33 34.74 94.29 36.67	35 36.84
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by A32

Statistic	DF	Value	Prob
Chi-Square	1	0.0226	0.8805
Likelihood Ratio Chi-Square	1	0.0224	0.8811
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0224	0.8811
Phi Coefficient		-0.0154	
Contingency Coefficient		0.0154	
Cramer's V		-0.0154	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.6112
Right-sided Pr >= F	0.7402
Table Probability (P)	0.3514
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by A33						
D07a	**A33(A33)**					
Frequency Percent Row Pct Col Pct	**Accounting and administration**	**All of them**	**Marketing**	**Purchases**	**Sales**	**Total**
0 - 10 employees	4 4.21 6.67 57.14	31 32.63 51.67 65.96	2 2.11 3.33 66.67	3 3.16 5.00 60.00	20 21.05 33.33 60.61	60 63.16
11 - 250 employees	3 3.16 8.57 42.86	16 16.84 45.71 34.04	1 1.05 2.86 33.33	2 2.11 5.71 40.00	13 13.68 37.14 39.39	35 36.84
Total	7 7.37	47 49.47	3 3.16	5 5.26	33 34.74	95 100.00
Frequency Missing = 1						

Statistics for Table of D07a by A33

Statistic	DF	Value	Prob
Chi-Square	4	0.3968	0.9827
Likelihood Ratio Chi-Square	4	0.3956	0.9828
Mantel-Haenszel Chi-Square	1	0.1081	0.7423
Phi Coefficient		0.0646	
Contingency Coefficient		0.0645	
Cramer's V		0.0646	
WARNING: 60% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by A34			
D07a	A34(A34)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
0 - 10 employees	58 60.42 96.67 62.37	2 2.08 3.33 66.67	60 62.50
11 - 250 employees	35 36.46 97.22 37.63	1 1.04 2.78 33.33	36 37.50
Total	93 96.88	3 3.13	96 100.00

Statistics for Table of D07a by A34

Statistic	DF	Value	Prob
Chi-Square	1	0.0229	0.8796
Likelihood Ratio Chi-Square	1	0.0233	0.8787
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0227	0.8802
Phi Coefficient		-0.0155	
Contingency Coefficient		0.0155	
Cramer's V		-0.0155	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	58
Left-sided Pr <= F	0.6855
Right-sided Pr >= F	0.7605
Table Probability (P)	0.4460
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D07a by A35				
D07a	**A35(A35)**			
Frequency Percent Row Pct Col Pct	**Cheap**	**Moderately expensive**	**Very expensive**	**Total**
0 - 10 employees	9 9.47 15.25 69.23	38 40.00 64.41 62.30	12 12.63 20.34 57.14	59 62.11
11 - 250 employees	4 4.21 11.11 30.77	23 24.21 63.89 37.70	9 9.47 25.00 42.86	36 37.89
Total	13 13.68	61 64.21	21 22.11	95 100.00
Frequency Missing = 1				

Statistics for Table of D07a by A35

Statistic	DF	Value	Prob
Chi-Square	2	0.5011	0.7784
Likelihood Ratio Chi-Square	2	0.5061	0.7764
Mantel-Haenszel Chi-Square	1	0.4888	0.4845
Phi Coefficient		0.0726	
Contingency Coefficient		0.0724	
Cramer's V		0.0726	

Effective Sample Size = 95
Frequency Missing = 1

D07a	A36	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0 - 10 employees	**Yes**	60	62.50	60	62.50
11 - 250 employees	**Yes**	36	37.50	96	100.00

Table of D07a by A37							
D07a	A37(A37)						
Frequency Percent Row Pct Col Pct	Misappropriation of assets	No control on transport of stock	None	Products are sometimes defective as result of supplier's fault	Theft	There is inaccurate financial records	There is loss of cash from time to time
0 - 10 employees	0 0.00 0.00 0.00	0 0.00 0.00 0.00	29 30.21 48.33 67.44	1 1.04 1.67 100.00	1 1.04 1.67 100.00	5 5.21 8.33 71.43	7 7.29 11.67 70.00
11 - 250 employees	1 1.04 2.78 100.00	1 1.04 2.78 100.00	14 14.58 38.89 32.56	0 0.00 0.00 0.00	0 0.00 0.00 0.00	2 2.08 5.56 28.57	3 3.13 8.33 30.00
Total	1 1.04	1 1.04	43 44.79	1 1.04	1 1.04	7 7.29	10 10.42

Table of D07a by A37				
D07a	A37(A37)			
Frequency Percent Row Pct Col Pct	There is loss of inventory from time to time	Time constraints	Timekeeping with staff	Total
0 - 10 employees	16 16.67 26.67 53.33	1 1.04 1.67 100.00	0 0.00 0.00 0.00	60 62.50
11 - 250 employees	14 14.58 38.89 46.67	0 0.00 0.00 0.00	1 1.04 2.78 100.00	36 37.50
Total	30 31.25	1 1.04	1 1.04	96 100.00

Statistics for Table of D07a by A37

Statistic	DF	Value	Prob
Chi-Square	9	8.8017	0.4558
Likelihood Ratio Chi-Square	9	10.7052	0.2965

Statistic	DF	Value	Prob
Mantel-Haenszel Chi-Square	1	0.4955	0.4815
Phi Coefficient		0.3028	
Contingency Coefficient		0.2898	
Cramer's V		0.3028	
WARNING: 75% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D07a by A39				
D07a	A39(A39)			
Frequency Percent Row Pct Col Pct	If a benefit is expected	If it can address the risk	If it is cheap to implement	Total
0 - 10 employees	24 25.00 40.00 70.59	31 32.29 51.67 59.62	5 5.21 8.33 50.00	60 62.50
11 - 250 employees	10 10.42 27.78 29.41	21 21.88 58.33 40.38	5 5.21 13.89 50.00	36 37.50
Total	34 35.42	52 54.17	10 10.42	96 100.00

Statistics for Table of D07a by A39

Statistic	DF	Value	Prob
Chi-Square	2	1.8003	0.4065
Likelihood Ratio Chi-Square	2	1.8108	0.4044
Mantel-Haenszel Chi-Square	1	1.7778	0.1824
Phi Coefficient		0.1369	
Contingency Coefficient		0.1357	
Cramer's V		0.1369	

Sample Size = 96

Table of D07a by B01			
D07a	**B01(B01)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	4 4.21 6.67 80.00	56 58.95 93.33 62.22	60 63.16
11 - 250 employees	1 1.05 2.86 20.00	34 35.79 97.14 37.78	35 36.84
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by B01

Statistic	DF	Value	Prob
Chi-Square	1	0.6434	0.4225
Likelihood Ratio Chi-Square	1	0.7030	0.4018
Continuity Adj. Chi-Square	1	0.1062	0.7445
Mantel-Haenszel Chi-Square	1	0.6366	0.4249
Phi Coefficient		0.0823	
Contingency Coefficient		0.0820	
Cramer's V		0.0823	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.9057
Right-sided Pr >= F	0.3888
Table Probability (P)	0.2946
Two-sided Pr <= P	0.6486

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by B02			
D07a	**B02(B02)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	1 1.05 1.67 33.33	59 62.11 98.33 64.13	60 63.16
11 - 250 employees	2 2.11 5.71 66.67	33 34.74 94.29 35.87	35 36.84
Total	3 3.16	92 96.84	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by B02

Statistic	DF	Value	Prob
Chi-Square	1	1.1842	0.2765
Likelihood Ratio Chi-Square	1	1.1316	0.2874
Continuity Adj. Chi-Square	1	0.2305	0.6312
Mantel-Haenszel Chi-Square	1	1.1718	0.2790
Phi Coefficient		-0.1116	
Contingency Coefficient		0.1110	
Cramer's V		-0.1116	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	1
Left-sided Pr <= F	0.3052
Right-sided Pr >= F	0.9527
Table Probability (P)	0.2579
Two-sided Pr <= P	0.5524

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by B03			
D07a	B03(B03)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 10 employees	7 7.37 11.67 77.78	53 55.79 88.33 61.63	60 63.16
11 - 250 employees	2 2.11 5.71 22.22	33 34.74 94.29 38.37	35 36.84
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by B03

Statistic	DF	Value	Prob
Chi-Square	1	0.9132	0.3393
Likelihood Ratio Chi-Square	1	0.9789	0.3225
Continuity Adj. Chi-Square	1	0.3510	0.5535
Mantel-Haenszel Chi-Square	1	0.9036	0.3418
Phi Coefficient		0.0980	
Contingency Coefficient		0.0976	
Cramer's V		0.0980	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	7
Left-sided Pr <= F	0.9112
Right-sided Pr >= F	0.2844
Table Probability (P)	0.1956
Two-sided Pr <= P	0.4778

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by B04			
D07a	**B04(B04)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	23 24.21 38.33 65.71	37 38.95 61.67 61.67	60 63.16
11 - 250 employees	12 12.63 34.29 34.29	23 24.21 65.71 38.33	35 36.84
Total	35 36.84	60 63.16	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by B04

Statistic	DF	Value	Prob
Chi-Square	1	0.1556	0.6932
Likelihood Ratio Chi-Square	1	0.1563	0.6925
Continuity Adj. Chi-Square	1	0.0303	0.8618
Mantel-Haenszel Chi-Square	1	0.1540	0.6947
Phi Coefficient		0.0405	
Contingency Coefficient		0.0404	
Cramer's V		0.0405	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	23
Left-sided Pr <= F	0.7294
Right-sided Pr >= F	0.4330
Table Probability (P)	0.1624
Two-sided Pr <= P	0.8261

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by B05			
D07a	**B05(B05)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	6 6.32 10.00 66.67	54 56.84 90.00 62.79	60 63.16
11 - 250 employees	3 3.16 8.57 33.33	32 33.68 91.43 37.21	35 36.84
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by B05

Statistic	DF	Value	Prob
Chi-Square	1	0.0526	0.8186
Likelihood Ratio Chi-Square	1	0.0533	0.8174
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0520	0.8195
Phi Coefficient		0.0235	
Contingency Coefficient		0.0235	
Cramer's V		0.0235	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.7156
Right-sided Pr >= F	0.5632
Table Probability (P)	0.2789
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by B06			
D07a	B06(B06)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 10 employees	21 22.11 35.00 75.00	39 41.05 65.00 58.21	60 63.16
11 - 250 employees	7 7.37 20.00 25.00	28 29.47 80.00 41.79	35 36.84
Total	28 29.47	67 70.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by B06

Statistic	DF	Value	Prob
Chi-Square	1	2.3927	0.1219
Likelihood Ratio Chi-Square	1	2.4826	0.1151
Continuity Adj. Chi-Square	1	1.7255	0.1890
Mantel-Haenszel Chi-Square	1	2.3675	0.1239
Phi Coefficient		0.1587	
Contingency Coefficient		0.1567	
Cramer's V		0.1587	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	21
Left-sided Pr <= F	0.9647
Right-sided Pr >= F	0.0931
Table Probability (P)	0.0578
Two-sided Pr <= P	0.1628

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by B07			
D07a	**B07(B07)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	6 6.32 10.00 75.00	54 56.84 90.00 62.07	60 63.16
11 - 250 employees	2 2.11 5.71 25.00	33 34.74 94.29 37.93	35 36.84
Total	8 8.42	87 91.58	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by B07

Statistic	DF	Value	Prob
Chi-Square	1	0.5265	0.4681
Likelihood Ratio Chi-Square	1	0.5553	0.4562
Continuity Adj. Chi-Square	1	0.1174	0.7319
Mantel-Haenszel Chi-Square	1	0.5209	0.4704
Phi Coefficient		0.0744	
Contingency Coefficient		0.0742	
Cramer's V		0.0744	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.8677
Right-sided Pr >= F	0.3773
Table Probability (P)	0.2451
Two-sided Pr <= P	0.7059

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by B08			
D07a	**B08(B08)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
0 - 10 employees	24 25.26 40.00 50.00	36 37.89 60.00 76.60	60 63.16
11 - 250 employees	24 25.26 68.57 50.00	11 11.58 31.43 23.40	35 36.84
Total	48 50.53	47 49.47	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by B08

Statistic	DF	Value	Prob
Chi-Square	1	7.2188	0.0072
Likelihood Ratio Chi-Square	1	7.3520	0.0067
Continuity Adj. Chi-Square	1	6.1211	0.0134
Mantel-Haenszel Chi-Square	1	7.1429	0.0075
Phi Coefficient		-0.2757	
Contingency Coefficient		0.2657	
Cramer's V		-0.2757	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	24
Left-sided Pr <= F	0.0064
Right-sided Pr >= F	0.9983
Table Probability (P)	0.0047
Two-sided Pr <= P	0.0104

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by B09			
D07a	B09(B09)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
0 - 10 employees	58 61.05 96.67 63.04	2 2.11 3.33 66.67	60 63.16
11 - 250 employees	34 35.79 97.14 36.96	1 1.05 2.86 33.33	35 36.84
Total	92 96.84	3 3.16	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by B09

Statistic	DF	Value	Prob
Chi-Square	1	0.0164	0.8981
Likelihood Ratio Chi-Square	1	0.0166	0.8974
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0162	0.8987
Phi Coefficient		-0.0131	
Contingency Coefficient		0.0131	
Cramer's V		-0.0131	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	58
Left-sided Pr <= F	0.6948
Right-sided Pr >= F	0.7528
Table Probability (P)	0.4476
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by B10			
D07a	B10(B10)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
0 - 10 employees	58 61.05 96.67 62.37	2 2.11 3.33 100.00	60 63.16
11 - 250 employees	35 36.84 100.00 37.63	0 0.00 0.00 0.00	35 36.84
Total	93 97.89	2 2.11	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by B10

Statistic	DF	Value	Prob
Chi-Square	1	1.1918	0.2750
Likelihood Ratio Chi-Square	1	1.8631	0.1723
Continuity Adj. Chi-Square	1	0.1231	0.7257
Mantel-Haenszel Chi-Square	1	1.1792	0.2775
Phi Coefficient		-0.1120	
Contingency Coefficient		0.1113	
Cramer's V		-0.1120	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	58
Left-sided Pr <= F	0.3964
Right-sided Pr >= F	1.0000
Table Probability (P)	0.3964
Two-sided Pr <= P	0.5297

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by B11			
D07a	B11(B11)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
0 - 10 employees	58 61.05 96.67 62.37	2 2.11 3.33 100.00	60 63.16
11 - 250 employees	35 36.84 100.00 37.63	0 0.00 0.00 0.00	35 36.84
Total	93 97.89	2 2.11	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by B11

Statistic	DF	Value	Prob
Chi-Square	1	1.1918	0.2750
Likelihood Ratio Chi-Square	1	1.8631	0.1723
Continuity Adj. Chi-Square	1	0.1231	0.7257
Mantel-Haenszel Chi-Square	1	1.1792	0.2775
Phi Coefficient		-0.1120	
Contingency Coefficient		0.1113	
Cramer's V		-0.1120	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	58
Left-sided Pr <= F	0.3964
Right-sided Pr >= F	1.0000
Table Probability (P)	0.3964
Two-sided Pr <= P	0.5297

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by B12			
D07a	B12(B12)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
0 - 10 employees	17 18.09 28.81 54.84	42 44.68 71.19 66.67	59 62.77
11 - 250 employees	14 14.89 40.00 45.16	21 22.34 60.00 33.33	35 37.23
Total	31 32.98	63 67.02	94 100.00
Frequency Missing = 2			

Statistics for Table of D07a by B12

Statistic	DF	Value	Prob
Chi-Square	1	1.2437	0.2648
Likelihood Ratio Chi-Square	1	1.2305	0.2673
Continuity Adj. Chi-Square	1	0.7891	0.3744
Mantel-Haenszel Chi-Square	1	1.2305	0.2673
Phi Coefficient		-0.1150	
Contingency Coefficient		0.1143	
Cramer's V		-0.1150	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	17
Left-sided Pr <= F	0.1869
Right-sided Pr >= F	0.9096
Table Probability (P)	0.0965
Two-sided Pr <= P	0.3642

Effective Sample Size = 94
Frequency Missing = 2

Table of D07a by B13			
D07a	B13(B13)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
0 - 10 employees	51 54.84 86.44 60.71	8 8.60 13.56 88.89	59 63.44
11 - 250 employees	33 35.48 97.06 39.29	1 1.08 2.94 11.11	34 36.56
Total	84 90.32	9 9.68	93 100.00
Frequency Missing = 3			

Statistics for Table of D07a by B13

Statistic	DF	Value	Prob
Chi-Square	1	2.7822	0.0953
Likelihood Ratio Chi-Square	1	3.2811	0.0701
Continuity Adj. Chi-Square	1	1.7000	0.1923
Mantel-Haenszel Chi-Square	1	2.7523	0.0971
Phi Coefficient		-0.1730	
Contingency Coefficient		0.1704	
Cramer's V		-0.1730	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	51
Left-sided Pr <= F	0.0914
Right-sided Pr >= F	0.9869
Table Probability (P)	0.0784
Two-sided Pr <= P	0.1476

Effective Sample Size = 93
Frequency Missing = 3

Table of D07a by B14			
D07a	B14(B14)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
0 - 10 employees	53 56.38 89.83 61.63	6 6.38 10.17 75.00	59 62.77
11 - 250 employees	33 35.11 94.29 38.37	2 2.13 5.71 25.00	35 37.23
Total	86 91.49	8 8.51	94 100.00
Frequency Missing = 2			

Statistics for Table of D07a by B14

Statistic	DF	Value	Prob
Chi-Square	1	0.5600	0.4543
Likelihood Ratio Chi-Square	1	0.5910	0.4420
Continuity Adj. Chi-Square	1	0.1340	0.7143
Mantel-Haenszel Chi-Square	1	0.5541	0.4567
Phi Coefficient		-0.0772	
Contingency Coefficient		0.0770	
Cramer's V		-0.0772	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	53
Left-sided Pr <= F	0.3680
Right-sided Pr >= F	0.8728
Table Probability (P)	0.2408
Two-sided Pr <= P	0.7056

Effective Sample Size = 94
Frequency Missing = 2

Table of D07a by B15					
D07a	B15(B15)				
Frequency Percent Row Pct Col Pct	Email	None	Other	Staff meeting	Total
0 - 10 employees	10 10.53 16.67 66.67	1 1.05 1.67 100.00	2 2.11 3.33 100.00	47 49.47 78.33 61.04	60 63.16
11 - 250 employees	5 5.26 14.29 33.33	0 0.00 0.00 0.00	0 0.00 0.00 0.00	30 31.58 85.71 38.96	35 36.84
Total	15 15.79	1 1.05	2 2.11	77 81.05	95 100.00
Frequency Missing = 1					

Statistics for Table of D07a by B15

Statistic	DF	Value	Prob
Chi-Square	3	1.9779	0.5770
Likelihood Ratio Chi-Square	3	2.9852	0.3939
Mantel-Haenszel Chi-Square	1	0.3424	0.5584
Phi Coefficient		0.1443	
Contingency Coefficient		0.1428	
Cramer's V		0.1443	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by B16					
D07a	B16(B16)				
FrequencyPercent Row Pct Col Pct	Anyone within the business	Employee	Manager	Owner	Total
0 - 10 employees	47 49.47 78.33 66.20	9 9.47 15.00 50.00	2 2.11 3.33 50.00	2 2.11 3.33 100.00	60 63.16

Table of D07a by B16					
D07a	B16(B16)				
Frequency Percent Row Pct Col Pct	Anyone within the business	Employee	Manager	Owner	Total
11 - 250 employees	24 25.26 68.57 33.80	9 9.47 25.71 50.00	2 2.11 5.71 50.00	0 0.00 0.00 0.00	35 36.84
Total	71 74.74	18 18.95	4 4.21	2 2.11	95 100.00
Frequency Missing = 1					

Statistics for Table of D07a by B16

Statistic	DF	Value	Prob
Chi-Square	3	3.0854	0.3786
Likelihood Ratio Chi-Square	3	3.7023	0.2955
Mantel-Haenszel Chi-Square	1	0.1512	0.6974
Phi Coefficient		0.1802	
Contingency Coefficient		0.1774	
Cramer's V		0.1802	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by C01			
D07a	C01(C01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 10 employees	4 4.17 6.67 57.14	56 58.33 93.33 62.92	60 62.50
11 - 250 employees	3 3.13 8.33 42.86	33 34.38 91.67 37.08	36 37.50

Table of D07a by C01			
D07a	C01(C01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Total	7 7.29	89 92.71	96 100.00

Statistics for Table of D07a by C01

Statistic	DF	Value	Prob
Chi-Square	1	0.0925	0.7611
Likelihood Ratio Chi-Square	1	0.0910	0.7629
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0915	0.7623
Phi Coefficient		-0.0310	
Contingency Coefficient		0.0310	
Cramer's V		-0.0310	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.5277
Right-sided Pr >= F	0.7644
Table Probability (P)	0.2921
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D07a by C02			
D07a	C02(C02)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
0 - 10 employees	4 4.17 6.67 50.00	56 58.33 93.33 63.64	60 62.50

Table of D07a by C02			
D07a	**C02(C02)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
11 - 250 employees	4 4.17 11.11 50.00	32 33.33 88.89 36.36	36 37.50
Total	8 8.33	88 91.67	96 100.00

Statistics for Table of D07a by C02

Statistic	DF	Value	Prob
Chi-Square	1	0.5818	0.4456
Likelihood Ratio Chi-Square	1	0.5650	0.4523
Continuity Adj. Chi-Square	1	0.1455	0.7029
Mantel-Haenszel Chi-Square	1	0.5758	0.4480
Phi Coefficient		-0.0778	
Contingency Coefficient		0.0776	
Cramer's V		-0.0778	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.3439
Right-sided Pr >= F	0.8727
Table Probability (P)	0.2166
Two-sided Pr <= P	0.4681

Sample Size = 96

Table of D07a by C03			
D07a	**C03(C03)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	3 3.13 5.00 60.00	57 59.38 95.00 62.64	60 62.50
11 - 250 employees	2 2.08 5.56 40.00	34 35.42 94.44 37.36	36 37.50
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D07a by C03

Statistic	DF	Value	Prob
Chi-Square	1	0.0141	0.9056
Likelihood Ratio Chi-Square	1	0.0140	0.9060
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0139	0.9061
Phi Coefficient		-0.0121	
Contingency Coefficient		0.0121	
Cramer's V		-0.0121	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.6234
Right-sided Pr >= F	0.7293
Table Probability (P)	0.3527
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D07a by C04			
D07a	**C04(C04)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	3 3.16 5.08 42.86	56 58.95 94.92 63.64	59 62.11
11 - 250 employees	4 4.21 11.11 57.14	32 33.68 88.89 36.36	36 37.89
Total	7 7.37	88 92.63	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by C04

Statistic	DF	Value	Prob
Chi-Square	1	1.1896	0.2754
Likelihood Ratio Chi-Square	1	1.1483	0.2839
Continuity Adj. Chi-Square	1	0.4705	0.4927
Mantel-Haenszel Chi-Square	1	1.1771	0.2779
Phi Coefficient		-0.1119	
Contingency Coefficient		0.1112	
Cramer's V		-0.1119	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.2428
Right-sided Pr >= F	0.9305
Table Probability (P)	0.1733
Two-sided Pr <= P	0.4205

Effective Sample Size = 95
Frequency Missing = 1

Table of D07a by C05			
D07a	**C05(C05)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
0 - 10 employees	4 4.21 6.78 80.00	55 57.89 93.22 61.11	59 62.11
11 - 250 employees	1 1.05 2.78 20.00	35 36.84 97.22 38.89	36 37.89
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D07a by C05

Statistic	DF	Value	Prob
Chi-Square	1	0.7181	0.3968
Likelihood Ratio Chi-Square	1	0.7851	0.3756
Continuity Adj. Chi-Square	1	0.1398	0.7085
Mantel-Haenszel Chi-Square	1	0.7106	0.3993
Phi Coefficient		0.0869	
Contingency Coefficient		0.0866	
Cramer's V		0.0869	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.9136
Right-sided Pr >= F	0.3692
Table Probability (P)	0.2828
Two-sided Pr <= P	0.6465

Effective Sample Size = 95
Frequency Missing = 1

H.4.7 Estimated annual turnover versus measuring variables

The FREQ Procedure

Table of D08a by A01			
D08a	**A01(A01)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	2 2.08 3.92 33.33	49 51.04 96.08 54.44	51 53.13
R7 500 000 – R79 999 999	4 4.17 8.89 66.67	41 42.71 91.11 45.56	45 46.88
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D08a by A01

Statistic	DF	Value	Prob
Chi-Square	1	1.0067	0.3157
Likelihood Ratio Chi-Square	1	1.0164	0.3134
Continuity Adj. Chi-Square	1	0.3374	0.5613
Mantel-Haenszel Chi-Square	1	0.9962	0.3182
Phi Coefficient		-0.1024	
Contingency Coefficient		0.1019	
Cramer's V		-0.1024	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	0.2809
Right-sided Pr >= F	0.9240
Table Probability (P)	0.2049
Two-sided Pr <= P	0.4144

Sample Size = 96

Table of D08a by A02			
D08a	**A02(A02)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	5 5.21 9.80 29.41	46 47.92 90.20 58.23	51 53.13
R7 500 000 – R79 999 999	12 12.50 26.67 70.59	33 34.38 73.33 41.77	45 46.88
Total	17 17.71	79 82.29	96 100.00

Statistics for Table of D08a by A02

Statistic	DF	Value	Prob
Chi-Square	1	4.6648	0.0308
Likelihood Ratio Chi-Square	1	4.7436	0.0294
Continuity Adj. Chi-Square	1	3.5794	0.0585
Mantel-Haenszel Chi-Square	1	4.6162	0.0317
Phi Coefficient		-0.2204	
Contingency Coefficient		0.2153	
Cramer's V		-0.2204	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.0288
Right-sided Pr >= F	0.9929
Table Probability (P)	0.0217
Two-sided Pr <= P	0.0358

Sample Size = 96

Table of D08a by A03			
D08a	**A03(A03)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	7 7.29 13.73 58.33	44 45.83 86.27 52.38	51 53.13
R7 500 000 – R79 999 999	5 5.21 11.11 41.67	40 41.67 88.89 47.62	45 46.88
Total	12 12.50	84 87.50	96 100.00

Statistics for Table of D08a by A03

Statistic	DF	Value	Prob
Chi-Square	1	0.1494	0.6991
Likelihood Ratio Chi-Square	1	0.1502	0.6983
Continuity Adj. Chi-Square	1	0.0060	0.9384
Mantel-Haenszel Chi-Square	1	0.1478	0.7006
Phi Coefficient		0.0394	
Contingency Coefficient		0.0394	
Cramer's V		0.0394	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	7
Left-sided Pr <= F	0.7551
Right-sided Pr >= F	0.4714
Table Probability (P)	0.2264
Two-sided Pr <= P	0.7652

Sample Size = 96

Table of D08a by A04			
D08a	**A04(A04)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	15 15.63 29.41 65.22	36 37.50 70.59 49.32	51 53.13
R7 500 000 – R79 999 999	8 8.33 17.78 34.78	37 38.54 82.22 50.68	45 46.88
Total	23 23.96	73 76.04	96 100.00

Statistics for Table of D08a by A04

Statistic	DF	Value	Prob
Chi-Square	1	1.7761	0.1826
Likelihood Ratio Chi-Square	1	1.8031	0.1793
Continuity Adj. Chi-Square	1	1.1949	0.2743
Mantel-Haenszel Chi-Square	1	1.7576	0.1849
Phi Coefficient		0.1360	
Contingency Coefficient		0.1348	
Cramer's V		0.1360	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	15
Left-sided Pr <= F	0.9431
Right-sided Pr >= F	0.1370
Table Probability (P)	0.0801
Two-sided Pr <= P	0.2333

Sample Size = 96

Table of D08a by A05			
D08a	**A05(A05)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	6 6.32 11.76 66.67	45 47.37 88.24 52.33	51 53.68
R7 500 000 – R79 999 999	3 3.16 6.82 33.33	41 43.16 93.18 47.67	44 46.32
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by A05

Statistic	DF	Value	Prob
Chi-Square	1	0.6739	0.4117
Likelihood Ratio Chi-Square	1	0.6893	0.4064
Continuity Adj. Chi-Square	1	0.2206	0.6386
Mantel-Haenszel Chi-Square	1	0.6668	0.4142
Phi Coefficient		0.0842	
Contingency Coefficient		0.0839	
Cramer's V		0.0842	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.8804
Right-sided Pr >= F	0.3226
Table Probability (P)	0.2030
Two-sided Pr <= P	0.4976

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by A06			
D08a	**A06(A06)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	1 1.04 1.96 50.00	50 52.08 98.04 53.19	51 53.13
R7 500 000 – R79 999 999	1 1.04 2.22 50.00	44 45.83 97.78 46.81	45 46.88
Total	2 2.08	94 97.92	96 100.00

Statistics for Table of D08a by A06

Statistic	DF	Value	Prob
Chi-Square	1	0.0080	0.9287
Likelihood Ratio Chi-Square	1	0.0080	0.9288
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0079	0.9291
Phi Coefficient		-0.0091	
Contingency Coefficient		0.0091	
Cramer's V		-0.0091	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	1
Left-sided Pr <= F	0.7204
Right-sided Pr >= F	0.7829
Table Probability (P)	0.5033
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D08a by A07			
D08a	**A07(A07)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	6 6.25 11.76 85.71	45 46.88 88.24 50.56	51 53.13
R7 500 000 – R79 999 999	1 1.04 2.22 14.29	44 45.83 97.78 49.44	45 46.88
Total	7 7.29	89 92.71	96 100.00

Statistics for Table of D08a by A07

Statistic	DF	Value	Prob
Chi-Square	1	3.2202	0.0727
Likelihood Ratio Chi-Square	1	3.5984	0.0578
Continuity Adj. Chi-Square	1	1.9633	0.1612
Mantel-Haenszel Chi-Square	1	3.1867	0.0742
Phi Coefficient		0.1832	
Contingency Coefficient		0.1802	
Cramer's V		0.1832	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.9903
Right-sided Pr >= F	0.0777
Table Probability (P)	0.0680
Two-sided Pr <= P	0.1164

Sample Size = 96

Table of D08a by A08			
D08a	A08(A08)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
R0 - R7 499 999	40 41.67 78.43 51.28	11 11.46 21.57 61.11	51 53.13
R7 500 000 – R79 999 999	38 39.58 84.44 48.72	7 7.29 15.56 38.89	45 46.88
Total	78 81.25	18 18.75	96 100.00

Statistics for Table of D08a by A08

Statistic	DF	Value	Prob
Chi-Square	1	0.5674	0.4513
Likelihood Ratio Chi-Square	1	0.5724	0.4493
Continuity Adj. Chi-Square	1	0.2413	0.6232
Mantel-Haenszel Chi-Square	1	0.5615	0.4537
Phi Coefficient		-0.0769	
Contingency Coefficient		0.0767	
Cramer's V		-0.0769	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	40
Left-sided Pr <= F	0.3130
Right-sided Pr >= F	0.8450
Table Probability (P)	0.1580
Two-sided Pr <= P	0.6015

Sample Size = 96

Table of D08a by A09			
D08a	**A09(A09)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	1 1.04 1.96 33.33	50 52.08 98.04 53.76	51 53.13
R7 500 000 – R79 999 999	2 2.08 4.44 66.67	43 44.79 95.56 46.24	45 46.88
Total	3 3.13	93 96.88	96 100.00

Statistics for Table of D08a by A09

Statistic	DF	Value	Prob
Chi-Square	1	0.4871	0.4852
Likelihood Ratio Chi-Square	1	0.4919	0.4831
Continuity Adj. Chi-Square	1	0.0121	0.9123
Mantel-Haenszel Chi-Square	1	0.4820	0.4875
Phi Coefficient		-0.0712	
Contingency Coefficient		0.0711	
Cramer's V		-0.0712	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	1
Left-sided Pr <= F	0.4527
Right-sided Pr >= F	0.9007
Table Probability (P)	0.3534
Two-sided Pr <= P	0.5984

Sample Size = 96

Table of D08a by A10			
D08a	**A10(A10)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	14 14.58 27.45 63.64	37 38.54 72.55 50.00	51 53.13
R7 500 000 – R79 999 999	8 8.33 17.78 36.36	37 38.54 82.22 50.00	45 46.88
Total	22 22.92	74 77.08	96 100.00

Statistics for Table of D08a by A10

Statistic	DF	Value	Prob
Chi-Square	1	1.2663	0.2605
Likelihood Ratio Chi-Square	1	1.2820	0.2575
Continuity Adj. Chi-Square	1	0.7779	0.3778
Mantel-Haenszel Chi-Square	1	1.2531	0.2630
Phi Coefficient		0.1149	
Contingency Coefficient		0.1141	
Cramer's V		0.1149	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	14
Left-sided Pr <= F	0.9152
Right-sided Pr >= F	0.1892
Table Probability (P)	0.1045
Two-sided Pr <= P	0.3328

Sample Size = 96

Table of D08a by A11			
D08a	**A11(A11)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	10 10.42 19.61 76.92	41 42.71 80.39 49.40	51 53.13
R7 500 000 – R79 999 999	3 3.13 6.67 23.08	42 43.75 93.33 50.60	45 46.88
Total	13 13.54	83 86.46	96 100.00

Statistics for Table of D08a by A11

Statistic	DF	Value	Prob
Chi-Square	1	3.4196	0.0644
Likelihood Ratio Chi-Square	1	3.6133	0.0573
Continuity Adj. Chi-Square	1	2.4036	0.1211
Mantel-Haenszel Chi-Square	1	3.3840	0.0658
Phi Coefficient		0.1887	
Contingency Coefficient		0.1855	
Cramer's V		0.1887	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	10
Left-sided Pr <= F	0.9864
Right-sided Pr >= F	0.0585
Table Probability (P)	0.0449
Two-sided Pr <= P	0.0785

Sample Size = 96

Table of D08a by A12			
D08a	**A12(A12)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	8 8.33 15.69 53.33	43 44.79 84.31 53.09	51 53.13
R7 500 000 – R79 999 999	7 7.29 15.56 46.67	38 39.58 84.44 46.91	45 46.88
Total	15 15.63	81 84.38	96 100.00

Statistics for Table of D08a by A12

Statistic	DF	Value	Prob
Chi-Square	1	0.0003	0.9860
Likelihood Ratio Chi-Square	1	0.0003	0.9860
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0003	0.9860
Phi Coefficient		0.0018	
Contingency Coefficient		0.0018	
Cramer's V		0.0018	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	8
Left-sided Pr <= F	0.6157
Right-sided Pr >= F	0.6052
Table Probability (P)	0.2209
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D08a by A13			
D08a	**A13(A13)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	3 3.13 5.88 60.00	48 50.00 94.12 52.75	51 53.13
R7 500 000 – R79 999 999	2 2.08 4.44 40.00	43 44.79 95.56 47.25	45 46.88
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D08a by A13

Statistic	DF	Value	Prob
Chi-Square	1	0.1001	0.7517
Likelihood Ratio Chi-Square	1	0.1010	0.7507
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0991	0.7529
Phi Coefficient		0.0323	
Contingency Coefficient		0.0323	
Cramer's V		0.0323	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.7776
Right-sided Pr >= F	0.5597
Table Probability (P)	0.3373
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D08a by A14			
D08a	**A14(A14)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	12 12.50 23.53 60.00	39 40.63 76.47 51.32	51 53.13
R7 500 000 – R79 999 999	8 8.33 17.78 40.00	37 38.54 82.22 48.68	45 46.88
Total	20 20.83	76 79.17	96 100.00

Statistics for Table of D08a by A14

Statistic	DF	Value	Prob
Chi-Square	1	0.4795	0.4886
Likelihood Ratio Chi-Square	1	0.4828	0.4872
Continuity Adj. Chi-Square	1	0.1942	0.6595
Mantel-Haenszel Chi-Square	1	0.4745	0.4909
Phi Coefficient		0.0707	
Contingency Coefficient		0.0705	
Cramer's V		0.0707	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	12
Left-sided Pr <= F	0.8272
Right-sided Pr >= F	0.3310
Table Probability (P)	0.1583
Two-sided Pr <= P	0.6162

Sample Size = 96

Table of D08a by A15			
D08a	**A15(A15)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	4 4.17 7.84 100.00	47 48.96 92.16 51.09	51 53.13
R7 500 000 – R79 999 999	0 0.00 0.00 0.00	45 46.88 100.00 48.91	45 46.88
Total	4 4.17	92 95.83	96 100.00

Statistics for Table of D08a by A15

Statistic	DF	Value	Prob
Chi-Square	1	3.6829	0.0550
Likelihood Ratio Chi-Square	1	5.2134	0.0224
Continuity Adj. Chi-Square	1	1.9806	0.1593
Mantel-Haenszel Chi-Square	1	3.6445	0.0563
Phi Coefficient		0.1959	
Contingency Coefficient		0.1922	
Cramer's V		0.1959	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.0752
Table Probability (P)	0.0752
Two-sided Pr <= P	0.1201

Sample Size = 96

Table of D08a by A16			
D08a	**A16(A16)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	4 4.17 7.84 100.00	47 48.96 92.16 51.09	51 53.13
R7 500 000 – R79 999 999	0 0.00 0.00 0.00	45 46.88 100.00 48.91	45 46.88
Total	4 4.17	92 95.83	96 100.00

Statistics for Table of D08a by A16

Statistic	DF	Value	Prob
Chi-Square	1	3.6829	0.0550
Likelihood Ratio Chi-Square	1	5.2134	0.0224
Continuity Adj. Chi-Square	1	1.9806	0.1593
Mantel-Haenszel Chi-Square	1	3.6445	0.0563
Phi Coefficient		0.1959	
Contingency Coefficient		0.1922	
Cramer's V		0.1959	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.0752
Table Probability (P)	0.0752
Two-sided Pr <= P	0.1201

Sample Size = 96

Table of D08a by A17			
D08a	**A17(A17)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	4 4.17 7.84 66.67	47 48.96 92.16 52.22	51 53.13
R7 500 000 – R79 999 999	2 2.08 4.44 33.33	43 44.79 95.56 47.78	45 46.88
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D08a by A17

Statistic	DF	Value	Prob
Chi-Square	1	0.4713	0.4924
Likelihood Ratio Chi-Square	1	0.4822	0.4874
Continuity Adj. Chi-Square	1	0.0697	0.7917
Mantel-Haenszel Chi-Square	1	0.4664	0.4947
Phi Coefficient		0.0701	
Contingency Coefficient		0.0699	
Cramer's V		0.0701	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.8665
Right-sided Pr >= F	0.4003
Table Probability (P)	0.2669
Two-sided Pr <= P	0.6812

Sample Size = 96

Table of D08a by A18			
D08a	**A18(A18)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	2 2.08 3.92 100.00	49 51.04 96.08 52.13	51 53.13
R7 500 000 – R79 999 999	0 0.00 0.00 0.00	45 46.88 100.00 47.87	45 46.88
Total	2 2.08	94 97.92	96 100.00

Statistics for Table of D08a by A18

Statistic	DF	Value	Prob
Chi-Square	1	1.8023	0.1794
Likelihood Ratio Chi-Square	1	2.5676	0.1091
Continuity Adj. Chi-Square	1	0.3925	0.5310
Mantel-Haenszel Chi-Square	1	1.7835	0.1817
Phi Coefficient		0.1370	
Contingency Coefficient		0.1357	
Cramer's V		0.1370	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.2796
Table Probability (P)	0.2796
Two-sided Pr <= P	0.4967

Sample Size = 96

Table of D08a by A19			
D08a	**A19(A19)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	2 2.11 3.92 100.00	49 51.58 96.08 52.69	51 53.68
R7 500 000 – R79 999 999	0 0.00 0.00 0.00	44 46.32 100.00 47.31	44 46.32
Total	2 2.11	93 97.89	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by A19

Statistic	DF	Value	Prob
Chi-Square	1	1.7626	0.1843
Likelihood Ratio Chi-Square	1	2.5253	0.1120
Continuity Adj. Chi-Square	1	0.3733	0.5412
Mantel-Haenszel Chi-Square	1	1.7440	0.1866
Phi Coefficient		0.1362	
Contingency Coefficient		0.1350	
Cramer's V		0.1362	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.2856
Table Probability (P)	0.2856
Two-sided Pr <= P	0.4974

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by A20			
D08a	**A20(A20)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	6 6.25 11.76 100.00	45 46.88 88.24 50.00	51 53.13
R7 500 000 – R79 999 999	0 0.00 0.00 0.00	45 46.88 100.00 50.00	45 46.88
Total	6 6.25	90 93.75	96 100.00

Statistics for Table of D08a by A20

Statistic	DF	Value	Prob
Chi-Square	1	5.6471	0.0175
Likelihood Ratio Chi-Square	1	7.9425	0.0048
Continuity Adj. Chi-Square	1	3.8177	0.0507
Mantel-Haenszel Chi-Square	1	5.5882	0.0181
Phi Coefficient		0.2425	
Contingency Coefficient		0.2357	
Cramer's V		0.2425	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.0194
Table Probability (P)	0.0194
Two-sided Pr <= P	0.0282

Sample Size = 96

Table of D08a by A21			
D08a	**A21(A21)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	5 5.21 9.80 55.56	46 47.92 90.20 52.87	51 53.13
R7 500 000 – R79 999 999	4 4.17 8.89 44.44	41 42.71 91.11 47.13	45 46.88
Total	9 9.38	87 90.63	96 100.00

Statistics for Table of D08a by A21

Statistic	DF	Value	Prob
Chi-Square	1	0.0236	0.8780
Likelihood Ratio Chi-Square	1	0.0236	0.8779
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0233	0.8786
Phi Coefficient		0.0157	
Contingency Coefficient		0.0157	
Cramer's V		0.0157	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.6900
Right-sided Pr >= F	0.5799
Table Probability (P)	0.2699
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D08a by A22			
D08a	**A22(A22)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	3 3.16 5.88 75.00	48 50.53 94.12 52.75	51 53.68
R7 500 000 – R79 999 999	1 1.05 2.27 25.00	43 45.26 97.73 47.25	44 46.32
Total	4 4.21	91 95.79	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by A22

Statistic	DF	Value	Prob
Chi-Square	1	0.7631	0.3824
Likelihood Ratio Chi-Square	1	0.8051	0.3696
Continuity Adj. Chi-Square	1	0.1305	0.7179
Mantel-Haenszel Chi-Square	1	0.7550	0.3849
Phi Coefficient		0.0896	
Contingency Coefficient		0.0893	
Cramer's V		0.0896	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.9215
Right-sided Pr >= F	0.3663
Table Probability (P)	0.2878
Two-sided Pr <= P	0.6211

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by A23			
D08a	**A23(A23)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	5 5.26 10.00 83.33	45 47.37 90.00 50.56	50 52.63
R7 500 000 – R79 999 999	1 1.05 2.22 16.67	44 46.32 97.78 49.44	45 47.37
Total	6 6.32	89 93.68	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by A23

Statistic	DF	Value	Prob
Chi-Square	1	2.4215	0.1197
Likelihood Ratio Chi-Square	1	2.6590	0.1030
Continuity Adj. Chi-Square	1	1.2853	0.2569
Mantel-Haenszel Chi-Square	1	2.3960	0.1216
Phi Coefficient		0.1597	
Contingency Coefficient		0.1577	
Cramer's V		0.1597	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.9817
Right-sided Pr >= F	0.1280
Table Probability (P)	0.1097
Two-sided Pr <= P	0.2076

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by A24			
D08a	**A24(A24)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	6 6.32 11.76 85.71	45 47.37 88.24 51.14	51 53.68
R7 500 000 – R79 999 999	1 1.05 2.27 14.29	43 45.26 97.73 48.86	44 46.32
Total	7 7.37	88 92.63	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by A24

Statistic	DF	Value	Prob
Chi-Square	1	3.1180	0.0774
Likelihood Ratio Chi-Square	1	3.4916	0.0617
Continuity Adj. Chi-Square	1	1.8824	0.1701
Mantel-Haenszel Chi-Square	1	3.0852	0.0790
Phi Coefficient		0.1812	
Contingency Coefficient		0.1783	
Cramer's V		0.1812	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.9895
Right-sided Pr >= F	0.0822
Table Probability (P)	0.0717
Two-sided Pr <= P	0.1182

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by A25			
D08a	**A25(A25)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	31 32.29 60.78 62.00	20 20.83 39.22 43.48	51 53.13
R7 500 000 – R79 999 999	19 19.79 42.22 38.00	26 27.08 57.78 56.52	45 46.88
Total	50 52.08	46 47.92	96 100.00

Statistics for Table of D08a by A25

Statistic	DF	Value	Prob
Chi-Square	1	3.3005	0.0693
Likelihood Ratio Chi-Square	1	3.3179	0.0685
Continuity Adj. Chi-Square	1	2.5986	0.1070
Mantel-Haenszel Chi-Square	1	3.2661	0.0707
Phi Coefficient		0.1854	
Contingency Coefficient		0.1823	
Cramer's V		0.1854	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	31
Left-sided Pr <= F	0.9786
Right-sided Pr >= F	0.0533
Table Probability (P)	0.0319
Two-sided Pr <= P	0.1011

Sample Size = 96

Table of D08a by A26			
D08a	**A26(A26)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	25 26.32 49.02 58.14	26 27.37 50.98 50.00	51 53.68
R7 500 000 – R79 999 999	18 18.95 40.91 41.86	26 27.37 59.09 50.00	44 46.32
Total	43 45.26	52 54.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by A26

Statistic	DF	Value	Prob
Chi-Square	1	0.6272	0.4284
Likelihood Ratio Chi-Square	1	0.6284	0.4280
Continuity Adj. Chi-Square	1	0.3425	0.5584
Mantel-Haenszel Chi-Square	1	0.6205	0.4308
Phi Coefficient		0.0813	
Contingency Coefficient		0.0810	
Cramer's V		0.0813	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	25
Left-sided Pr <= F	0.8410
Right-sided Pr >= F	0.2794
Table Probability (P)	0.1204
Two-sided Pr <= P	0.5357

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by A27			
D08a	**A27(A27)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	16 16.67 31.37 57.14	35 36.46 68.63 51.47	51 53.13
R7 500 000 – R79 999 999	12 12.50 26.67 42.86	33 34.38 73.33 48.53	45 46.88
Total	28 29.17	68 70.83	96 100.00

Statistics for Table of D08a by A27

Statistic	DF	Value	Prob
Chi-Square	1	0.2563	0.6127
Likelihood Ratio Chi-Square	1	0.2570	0.6122
Continuity Adj. Chi-Square	1	0.0791	0.7785
Mantel-Haenszel Chi-Square	1	0.2536	0.6146
Phi Coefficient		0.0517	
Contingency Coefficient		0.0516	
Cramer's V		0.0517	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	16
Left-sided Pr <= F	0.7672
Right-sided Pr >= F	0.3901
Table Probability (P)	0.1573
Two-sided Pr <= P	0.6580

Sample Size = 96

Table of D08a by A28			
D08a	**A28(A28)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	10 10.42 19.61 66.67	41 42.71 80.39 50.62	51 53.13
R7 500 000 – R79 999 999	5 5.21 11.11 33.33	40 41.67 88.89 49.38	45 46.88
Total	15 15.63	81 84.38	96 100.00

Statistics for Table of D08a by A28

Statistic	DF	Value	Prob
Chi-Square	1	1.3091	0.2526
Likelihood Ratio Chi-Square	1	1.3361	0.2477
Continuity Adj. Chi-Square	1	0.7440	0.3884
Mantel-Haenszel Chi-Square	1	1.2955	0.2550
Phi Coefficient		0.1168	
Contingency Coefficient		0.1160	
Cramer's V		0.1168	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	10
Left-sided Pr <= F	0.9245
Right-sided Pr >= F	0.1949
Table Probability (P)	0.1193
Two-sided Pr <= P	0.2769

Sample Size = 96

Table of D08a by A29			
D08a	**A29(A29)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	3 3.13 5.88 60.00	48 50.00 94.12 52.75	51 53.13
R7 500 000 – R79 999 999	2 2.08 4.44 40.00	43 44.79 95.56 47.25	45 46.88
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D08a by A29

Statistic	DF	Value	Prob
Chi-Square	1	0.1001	0.7517
Likelihood Ratio Chi-Square	1	0.1010	0.7507
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0991	0.7529
Phi Coefficient		0.0323	
Contingency Coefficient		0.0323	
Cramer's V		0.0323	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.7776
Right-sided Pr >= F	0.5597
Table Probability (P)	0.3373
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D08a by A30			
D08a	**A30(A30)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	2 2.11 4.00 100.00	48 50.53 96.00 51.61	50 52.63
R7 500 000 – R79 999 999	0 0.00 0.00 0.00	45 47.37 100.00 48.39	45 47.37
Total	2 2.11	93 97.89	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by A30

Statistic	DF	Value	Prob
Chi-Square	1	1.8387	0.1751
Likelihood Ratio Chi-Square	1	2.6061	0.1065
Continuity Adj. Chi-Square	1	0.4100	0.5220
Mantel-Haenszel Chi-Square	1	1.8194	0.1774
Phi Coefficient		0.1391	
Contingency Coefficient		0.1378	
Cramer's V		0.1391	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	2
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.2744
Table Probability (P)	0.2744
Two-sided Pr <= P	0.4961

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by A31			
D08a	**A31(A31)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	34 36.17 66.67 60.71	17 18.09 33.33 44.74	51 54.26
R7 500 000 – R79 999 999	22 23.40 51.16 39.29	21 22.34 48.84 55.26	43 45.74
Total	56 59.57	38 40.43	94 100.00
Frequency Missing = 2			

Statistics for Table of D08a by A31

Statistic	DF	Value	Prob
Chi-Square	1	2.3285	0.1270
Likelihood Ratio Chi-Square	1	2.3316	0.1268
Continuity Adj. Chi-Square	1	1.7292	0.1885
Mantel-Haenszel Chi-Square	1	2.3037	0.1291
Phi Coefficient		0.1574	
Contingency Coefficient		0.1555	
Cramer's V		0.1574	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	34
Left-sided Pr <= F	0.9589
Right-sided Pr >= F	0.0942
Table Probability (P)	0.0531
Two-sided Pr <= P	0.1444

Effective Sample Size = 94
Frequency Missing = 2

Table of D08a by A32			
D08a	**A32(A32)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	5 5.26 9.80 100.00	46 48.42 90.20 51.11	51 53.68
R7 500 000 – R79 999 999	0 0.00 0.00 0.00	44 46.32 100.00 48.89	44 46.32
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by A32

Statistic	DF	Value	Prob
Chi-Square	1	4.5534	0.0329
Likelihood Ratio Chi-Square	1	6.4597	0.0110
Continuity Adj. Chi-Square	1	2.7994	0.0943
Mantel-Haenszel Chi-Square	1	4.5054	0.0338
Phi Coefficient		0.2189	
Contingency Coefficient		0.2139	
Cramer's V		0.2189	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.0405
Table Probability (P)	0.0405
Two-sided Pr <= P	0.0593

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by A33						
D08a	**A33(A33)**					
Frequency Percent Row Pct Col Pct	**Accounting and administration**	**All of them**	**Marketing**	**Purchases**	**Sales**	**Total**
R0 - R7 499 999	5 5.26 9.80 71.43	24 25.26 47.06 51.06	0 0.00 0.00 0.00	4 4.21 7.84 80.00	18 18.95 35.29 54.55	51 53.68
R7 500 000 – R79 999 999	2 2.11 4.55 28.57	23 24.21 52.27 48.94	3 3.16 6.82 100.00	1 1.05 2.27 20.00	15 15.79 34.09 45.45	44 46.32
Total	7 7.37	47 49.47	3 3.16	5 5.26	33 34.74	95 100.00
Frequency Missing = 1						

Statistics for Table of D08a by A33

Statistic	DF	Value	Prob
Chi-Square	4	5.8959	0.2071
Likelihood Ratio Chi-Square	4	7.1927	0.1260
Mantel-Haenszel Chi-Square	1	0.0075	0.9309
Phi Coefficient		0.2491	
Contingency Coefficient		0.2417	
Cramer's V		0.2491	
WARNING: 60% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

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Table of D08a by A34			
D08a	**A34(A34)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
R0 - R7 499 999	49 51.04 96.08 52.69	2 2.08 3.92 66.67	51 53.13
R7 500 000 – R79 999 999	44 45.83 97.78 47.31	1 1.04 2.22 33.33	45 46.88
Total	93 96.88	3 3.13	96 100.00

Statistics for Table of D08a by A34

Statistic	DF	Value	Prob
Chi-Square	1	0.2280	0.6330
Likelihood Ratio Chi-Square	1	0.2335	0.6289
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.2257	0.6348
Phi Coefficient		-0.0487	
Contingency Coefficient		0.0487	
Cramer's V		-0.0487	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	49
Left-sided Pr <= F	0.5473
Right-sided Pr >= F	0.8542
Table Probability (P)	0.4016
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D08a by A35				
D08a	**A35(A35)**			
Frequency **Percent** **Row Pct** **Col Pct**	**Cheap**	**Moderately expensive**	**Very expensive**	**Total**
R0 - R7 499 999	9 9.47 17.65 69.23	30 31.58 58.82 49.18	12 12.63 23.53 57.14	51 53.68
R7 500 000 – R79 999 999	4 4.21 9.09 30.77	31 32.63 70.45 50.82	9 9.47 20.45 42.86	44 46.32
Total	13 13.68	61 64.21	21 22.11	95 100.00
Frequency Missing = 1				

Statistics for Table of D08a by A35

Statistic	DF	Value	Prob
Chi-Square	2	1.8624	0.3941
Likelihood Ratio Chi-Square	2	1.9037	0.3860
Mantel-Haenszel Chi-Square	1	0.2002	0.6546
Phi Coefficient		0.1400	
Contingency Coefficient		0.1387	
Cramer's V		0.1400	

Effective Sample Size = 95
Frequency Missing = 1

D08a	A36	Frequency	Percent	Cumulative Frequency	Cumulative Percent
R0 - R7 499 999	**Yes**	51	53.13	51	53.13
R7 500 000 – R79 999 999	**Yes**	45	46.88	96	100.00

Table of D08a by A37							
D08a	A37(A37)						
Frequency Percent Row Pct Col Pct	Misappropriation of assets	No control on transport of stock	None	Products are sometimes defective as result of supplier's fault	Theft	There is inaccurate financial records	There is loss of cash from time to time
R0 - R7 499 999	1 1.04 1.96 100.00	0 0.00 0.00 0.00	20 20.83 39.22 46.51	1 1.04 1.96 100.00	1 1.04 1.96 100.00	5 5.21 9.80 71.43	6 6.25 11.76 60.00
R7 500 000 – R79 999 999	0 0.00 0.00 0.00	1 1.04 2.22 100.00	23 23.96 51.11 53.49	0 0.00 0.00 0.00	0 0.00 0.00 0.00	2 2.08 4.44 28.57	4 4.17 8.89 40.00
Total	1 1.04	1 1.04	43 44.79	1 1.04	1 1.04	7 7.29	10 10.42

Table of D08a by A37				
D08a	A37(A37)			
Frequency Percent Row Pct Col Pct	There is loss of inventory from time to time	Time constraints	Timekeeping with staff	Total
R0 - R7 499 999	15 15.63 29.41 50.00	1 1.04 1.96 100.00	1 1.04 1.96 100.00	51 53.13
R7 500 000 – R79 999 999	15 15.63 33.33 50.00	0 0.00 0.00 0.00	0 0.00 0.00 0.00	45 46.88
Total	30 31.25	1 1.04	1 1.04	96 100.00

Statistics for Table of D08a by A37

Statistic	DF	Value	Prob
Chi-Square	9	7.5495	0.5801
Likelihood Ratio Chi-Square	9	9.8830	0.3600

Statistic	DF	Value	Prob
Mantel-Haenszel Chi-Square	1	0.5902	0.4423
Phi Coefficient		0.2804	
Contingency Coefficient		0.2700	
Cramer's V		0.2804	
WARNING: 75% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D08a by A39				
D08a	A39(A39)			
Frequency Percent Row Pct Col Pct	If a benefit is expected	If it can address the risk	If it is cheap to implement	Total
R0 - R7 499 999	17 17.71 33.33 50.00	28 29.17 54.90 53.85	6 6.25 11.76 60.00	51 53.13
R7 500 000 – R79 999 999	17 17.71 37.78 50.00	24 25.00 53.33 46.15	4 4.17 8.89 40.00	45 46.88
Total	34 35.42	52 54.17	10 10.42	96 100.00

Statistics for Table of D08a by A39

Statistic	DF	Value	Prob
Chi-Square	2	0.3340	0.8462
Likelihood Ratio Chi-Square	2	0.3355	0.8456
Mantel-Haenszel Chi-Square	1	0.3203	0.5715
Phi Coefficient		0.0590	
Contingency Coefficient		0.0589	
Cramer's V		0.0590	

Sample Size = 96

Table of D08a by B01			
D08a	**B01(B01)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	3 3.16 6.00 60.00	47 49.47 94.00 52.22	50 52.63
R7 500 000 – R79 999 999	2 2.11 4.44 40.00	43 45.26 95.56 47.78	45 47.37
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by B01

Statistic	DF	Value	Prob
Chi-Square	1	0.1149	0.7346
Likelihood Ratio Chi-Square	1	0.1159	0.7335
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.1137	0.7359
Phi Coefficient		0.0348	
Contingency Coefficient		0.0348	
Cramer's V		0.0348	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.7846
Right-sided Pr >= F	0.5503
Table Probability (P)	0.3349
Two-sided Pr <= P	1.0000

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by B02			
D08a	**B02(B02)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	1 1.05 2.00 33.33	49 51.58 98.00 53.26	50 52.63
R7 500 000 – R79 999 999	2 2.11 4.44 66.67	43 45.26 95.56 46.74	45 47.37
Total	3 3.16	92 96.84	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by B02

Statistic	DF	Value	Prob
Chi-Square	1	0.4628	0.4963
Likelihood Ratio Chi-Square	1	0.4681	0.4939
Continuity Adj. Chi-Square	1	0.0086	0.9261
Mantel-Haenszel Chi-Square	1	0.4579	0.4986
Phi Coefficient		-0.0698	
Contingency Coefficient		0.0696	
Cramer's V		-0.0698	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	1
Left-sided Pr <= F	0.4601
Right-sided Pr >= F	0.8975
Table Probability (P)	0.3576
Two-sided Pr <= P	0.6017

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by B03			
D08a	**B03(B03)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	8 8.42 16.00 88.89	42 44.21 84.00 48.84	50 52.63
R7 500 000 – R79 999 999	1 1.05 2.22 11.11	44 46.32 97.78 51.16	45 47.37
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by B03

Statistic	DF	Value	Prob
Chi-Square	1	5.2423	0.0220
Likelihood Ratio Chi-Square	1	5.9809	0.0145
Continuity Adj. Chi-Square	1	3.7589	0.0525
Mantel-Haenszel Chi-Square	1	5.1871	0.0228
Phi Coefficient		0.2349	
Contingency Coefficient		0.2287	
Cramer's V		0.2349	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	8
Left-sided Pr <= F	0.9979
Right-sided Pr >= F	0.0227
Table Probability (P)	0.0206
Two-sided Pr <= P	0.0326

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by B04			
D08a	**B04(B04)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	20 21.05 40.00 57.14	30 31.58 60.00 50.00	50 52.63
R7 500 000 – R79 999 999	15 15.79 33.33 42.86	30 31.58 66.67 50.00	45 47.37
Total	35 36.84	60 63.16	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by B04

Statistic	DF	Value	Prob
Chi-Square	1	0.4524	0.5012
Likelihood Ratio Chi-Square	1	0.4535	0.5007
Continuity Adj. Chi-Square	1	0.2112	0.6458
Mantel-Haenszel Chi-Square	1	0.4476	0.5035
Phi Coefficient		0.0690	
Contingency Coefficient		0.0688	
Cramer's V		0.0690	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	20
Left-sided Pr <= F	0.8119
Right-sided Pr >= F	0.3234
Table Probability (P)	0.1353
Two-sided Pr <= P	0.5299

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by B05			
D08a	**B05(B05)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	7 7.37 14.00 77.78	43 45.26 86.00 50.00	50 52.63
R7 500 000 – R79 999 999	2 2.11 4.44 22.22	43 45.26 95.56 50.00	45 47.37
Total	9 9.47	86 90.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by B05

Statistic	DF	Value	Prob
Chi-Square	1	2.5216	0.1123
Likelihood Ratio Chi-Square	1	2.6787	0.1017
Continuity Adj. Chi-Square	1	1.5305	0.2160
Mantel-Haenszel Chi-Square	1	2.4951	0.1142
Phi Coefficient		0.1629	
Contingency Coefficient		0.1608	
Cramer's V		0.1629	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	7
Left-sided Pr <= F	0.9773
Right-sided Pr >= F	0.1069
Table Probability (P)	0.0842
Two-sided Pr <= P	0.1641

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by B06			
D08a	**B06(B06)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	16 16.84 32.00 57.14	34 35.79 68.00 50.75	50 52.63
R7 500 000 – R79 999 999	12 12.63 26.67 42.86	33 34.74 73.33 49.25	45 47.37
Total	28 29.47	67 70.53	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by B06

Statistic	DF	Value	Prob
Chi-Square	1	0.3241	0.5692
Likelihood Ratio Chi-Square	1	0.3250	0.5686
Continuity Adj. Chi-Square	1	0.1183	0.7309
Mantel-Haenszel Chi-Square	1	0.3207	0.5712
Phi Coefficient		0.0584	
Contingency Coefficient		0.0583	
Cramer's V		0.0584	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	16
Left-sided Pr <= F	0.7862
Right-sided Pr >= F	0.3662
Table Probability (P)	0.1524
Two-sided Pr <= P	0.6547

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by B07			
D08a	**B07(B07)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	6 6.32 12.00 75.00	44 46.32 88.00 50.57	50 52.63
R7 500 000 – R79 999 999	2 2.11 4.44 25.00	43 45.26 95.56 49.43	45 47.37
Total	8 8.42	87 91.58	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by B07

Statistic	DF	Value	Prob
Chi-Square	1	1.7532	0.1855
Likelihood Ratio Chi-Square	1	1.8412	0.1748
Continuity Adj. Chi-Square	1	0.9103	0.3400
Mantel-Haenszel Chi-Square	1	1.7347	0.1878
Phi Coefficient		0.1358	
Contingency Coefficient		0.1346	
Cramer's V		0.1358	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	6
Left-sided Pr <= F	0.9586
Right-sided Pr >= F	0.1708
Table Probability (P)	0.1294
Two-sided Pr <= P	0.2733

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by B08			
D08a	B08(B08)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
R0 - R7 499 999	22 23.16 44.00 45.83	28 29.47 56.00 59.57	50 52.63
R7 500 000 – R79 999 999	26 27.37 57.78 54.17	19 20.00 42.22 40.43	45 47.37
Total	48 50.53	47 49.47	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by B08

Statistic	DF	Value	Prob
Chi-Square	1	1.7986	0.1799
Likelihood Ratio Chi-Square	1	1.8045	0.1792
Continuity Adj. Chi-Square	1	1.2896	0.2561
Mantel-Haenszel Chi-Square	1	1.7796	0.1822
Phi Coefficient		-0.1376	
Contingency Coefficient		0.1363	
Cramer's V		-0.1376	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	22
Left-sided Pr <= F	0.1280
Right-sided Pr >= F	0.9392
Table Probability (P)	0.0673
Two-sided Pr <= P	0.2196

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by B09			
D08a	B09(B09)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
R0 - R7 499 999	49 51.58 98.00 53.26	1 1.05 2.00 33.33	50 52.63
R7 500 000 – R79 999 999	43 45.26 95.56 46.74	2 2.11 4.44 66.67	45 47.37
Total	92 96.84	3 3.16	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by B09

Statistic	DF	Value	Prob
Chi-Square	1	0.4628	0.4963
Likelihood Ratio Chi-Square	1	0.4681	0.4939
Continuity Adj. Chi-Square	1	0.0086	0.9261
Mantel-Haenszel Chi-Square	1	0.4579	0.4986
Phi Coefficient		0.0698	
Contingency Coefficient		0.0696	
Cramer's V		0.0698	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	49
Left-sided Pr <= F	0.8975
Right-sided Pr >= F	0.4601
Table Probability (P)	0.3576
Two-sided Pr <= P	0.6017

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by B10			
D08a	**B10(B10)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
R0 - R7 499 999	48 50.53 96.00 51.61	2 2.11 4.00 100.00	50 52.63
R7 500 000 – R79 999 999	45 47.37 100.00 48.39	0 0.00 0.00 0.00	45 47.37
Total	93 97.89	2 2.11	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by B10

Statistic	DF	Value	Prob
Chi-Square	1	1.8387	0.1751
Likelihood Ratio Chi-Square	1	2.6061	0.1065
Continuity Adj. Chi-Square	1	0.4100	0.5220
Mantel-Haenszel Chi-Square	1	1.8194	0.1774
Phi Coefficient		-0.1391	
Contingency Coefficient		0.1378	
Cramer's V		-0.1391	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	48
Left-sided Pr <= F	0.2744
Right-sided Pr >= F	1.0000
Table Probability (P)	0.2744
Two-sided Pr <= P	0.4961

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by B11			
D08a	**B11(B11)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
R0 - R7 499 999	48 50.53 96.00 51.61	2 2.11 4.00 100.00	50 52.63
R7 500 000 – R79 999 999	45 47.37 100.00 48.39	0 0.00 0.00 0.00	45 47.37
Total	93 97.89	2 2.11	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by B11

Statistic	DF	Value	Prob
Chi-Square	1	1.8387	0.1751
Likelihood Ratio Chi-Square	1	2.6061	0.1065
Continuity Adj. Chi-Square	1	0.4100	0.5220
Mantel-Haenszel Chi-Square	1	1.8194	0.1774
Phi Coefficient		-0.1391	
Contingency Coefficient		0.1378	
Cramer's V		-0.1391	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	48
Left-sided Pr <= F	0.2744
Right-sided Pr >= F	1.0000
Table Probability (P)	0.2744
Two-sided Pr <= P	0.4961

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by B12			
D08a	**B12(B12)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Yes**	**No**	**Total**
R0 - R7 499 999	13 13.83 26.00 41.94	37 39.36 74.00 58.73	50 53.19
R7 500 000 – R79 999 999	18 19.15 40.91 58.06	26 27.66 59.09 41.27	44 46.81
Total	31 32.98	63 67.02	94 100.00
Frequency Missing = 2			

Statistics for Table of D08a by B12

Statistic	DF	Value	Prob
Chi-Square	1	2.3537	0.1250
Likelihood Ratio Chi-Square	1	2.3573	0.1247
Continuity Adj. Chi-Square	1	1.7275	0.1887
Mantel-Haenszel Chi-Square	1	2.3287	0.1270
Phi Coefficient		-0.1582	
Contingency Coefficient		0.1563	
Cramer's V		-0.1582	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	13
Left-sided Pr <= F	0.0944
Right-sided Pr >= F	0.9604
Table Probability (P)	0.0548
Two-sided Pr <= P	0.1868

Effective Sample Size = 94
Frequency Missing = 2

Table of D08a by B13			
D08a	B13(B13)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
R0 - R7 499 999	42 45.16 85.71 50.00	7 7.53 14.29 77.78	49 52.69
R7 500 000 – R79 999 999	42 45.16 95.45 50.00	2 2.15 4.55 22.22	44 47.31
Total	84 90.32	9 9.68	93 100.00
Frequency Missing = 3			

Statistics for Table of D08a by B13

Statistic	DF	Value	Prob
Chi-Square	1	2.5162	0.1127
Likelihood Ratio Chi-Square	1	2.6730	0.1021
Continuity Adj. Chi-Square	1	1.5253	0.2168
Mantel-Haenszel Chi-Square	1	2.4892	0.1146
Phi Coefficient		-0.1645	
Contingency Coefficient		0.1623	
Cramer's V		-0.1645	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	42
Left-sided Pr <= F	0.1073
Right-sided Pr >= F	0.9772
Table Probability (P)	0.0845
Two-sided Pr <= P	0.1639

Effective Sample Size = 93
Frequency Missing = 3

Table of D08a by B14			
D08a	B14(B14)		
Frequency Percent Row Pct Col Pct	Yes	No	Total
R0 - R7 499 999	42 44.68 85.71 48.84	7 7.45 14.29 87.50	49 52.13
R7 500 000 – R79 999 999	44 46.81 97.78 51.16	1 1.06 2.22 12.50	45 47.87
Total	86 91.49	8 8.51	94 100.00
Frequency Missing = 2			

Statistics for Table of D08a by B14

Statistic	DF	Value	Prob
Chi-Square	1	4.3842	0.0363
Likelihood Ratio Chi-Square	1	4.9383	0.0263
Continuity Adj. Chi-Square	1	2.9718	0.0847
Mantel-Haenszel Chi-Square	1	4.3376	0.0373
Phi Coefficient		-0.2160	
Contingency Coefficient		0.2111	
Cramer's V		-0.2160	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	42
Left-sided Pr <= F	0.0388
Right-sided Pr >= F	0.9959
Table Probability (P)	0.0347
Two-sided Pr <= P	0.0607

Effective Sample Size = 94
Frequency Missing = 2

Table of D08a by B15					
D08a	B15(B15)				
Frequency Percent Row Pct Col Pct	Email	None	Other	Staff meeting	Total
R0 - R7 499 999	6 6.32 12.00 40.00	1 1.05 2.00 100.00	1 1.05 2.00 50.00	42 44.21 84.00 54.55	50 52.63
R7 500 000 – R79 999 999	9 9.47 20.00 60.00	0 0.00 0.00 0.00	1 1.05 2.22 50.00	35 36.84 77.78 45.45	45 47.37
Total	15 15.79	1 1.05	2 2.11	77 81.05	95 100.00
Frequency Missing = 1					

Statistics for Table of D08a by B15

Statistic	DF	Value	Prob
Chi-Square	3	1.9787	0.5768
Likelihood Ratio Chi-Square	3	2.3643	0.5003
Mantel-Haenszel Chi-Square	1	0.7867	0.3751
Phi Coefficient		0.1443	
Contingency Coefficient		0.1428	
Cramer's V		0.1443	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by B16					
D08a	B16(B16)				
Frequency Percent Row Pct Col Pct	Anyone within the business	Employee	Manager	Owner	Total
R0 - R7 499 999	39 41.05 78.00 54.93	8 8.42 16.00 44.44	3 3.16 6.00 75.00	0 0.00 0.00 0.00	50 52.63

Table of D08a by B16					
D08a	**B16(B16)**				
Frequency **Percent** **Row Pct** **Col Pct**	**Anyone within the business**	**Employee**	**Manager**	**Owner**	**Total**
R7 500 000 – R79 999 999	32 33.68 71.11 45.07	10 10.53 22.22 55.56	1 1.05 2.22 25.00	2 2.11 4.44 100.00	45 47.37
Total	71 74.74	18 18.95	4 4.21	2 2.11	95 100.00
Frequency Missing = 1					

Statistics for Table of D08a by B16

Statistic	DF	Value	Prob
Chi-Square	3	3.6593	0.3007
Likelihood Ratio Chi-Square	3	4.4698	0.2150
Mantel-Haenszel Chi-Square	1	0.7777	0.3778
Phi Coefficient		0.1963	
Contingency Coefficient		0.1926	
Cramer's V		0.1963	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by C01			
D08a	**C01(C01)**		
Frequency **Percent** **Row Pct** **Col Pct**	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	4 4.17 7.84 57.14	47 48.96 92.16 52.81	51 53.13
R7 500 000 – R79 999 999	3 3.13 6.67 42.86	42 43.75 93.33 47.19	45 46.88

Table of D08a by C01			
D08a	C01(C01)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
Total	7 7.29	89 92.71	96 100.00

Statistics for Table of D08a by C01

Statistic	DF	Value	Prob
Chi-Square	1	0.0489	0.8249
Likelihood Ratio Chi-Square	1	0.0491	0.8246
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0484	0.8258
Phi Coefficient		0.0226	
Contingency Coefficient		0.0226	
Cramer's V		0.0226	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.7272
Right-sided Pr >= F	0.5703
Table Probability (P)	0.2975
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D08a by C02			
D08a	C02(C02)		
Frequency Percent Row Pct Col Pct	Disagree to strongly disagree	Agree to Strongly agree	Total
R0 - R7 499 999	5 5.21 9.80 62.50	46 47.92 90.20 52.27	51 53.13

Table of D08a by C02			
D08a	**C02(C02)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R7 500 000 – R79 999 999	3 3.13 6.67 37.50	42 43.75 93.33 47.73	45 46.88
Total	8 8.33	88 91.67	96 100.00

Statistics for Table of D08a by C02

Statistic	DF	Value	Prob
Chi-Square	1	0.3080	0.5789
Likelihood Ratio Chi-Square	1	0.3120	0.5765
Continuity Adj. Chi-Square	1	0.0342	0.8532
Mantel-Haenszel Chi-Square	1	0.3048	0.5809
Phi Coefficient		0.0566	
Contingency Coefficient		0.0566	
Cramer's V		0.0566	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	0.8214
Right-sided Pr >= F	0.4299
Table Probability (P)	0.2514
Two-sided Pr <= P	0.7192

Sample Size = 96

Table of D08a by C03			
D08a	**C03(C03)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	4 4.17 7.84 80.00	47 48.96 92.16 51.65	51 53.13
R7 500 000 – R79 999 999	1 1.04 2.22 20.00	44 45.83 97.78 48.35	45 46.88
Total	5 5.21	91 94.79	96 100.00

Statistics for Table of D08a by C03

Statistic	DF	Value	Prob
Chi-Square	1	1.5299	0.2161
Likelihood Ratio Chi-Square	1	1.6511	0.1988
Continuity Adj. Chi-Square	1	0.6032	0.4374
Mantel-Haenszel Chi-Square	1	1.5139	0.2185
Phi Coefficient		0.1262	
Contingency Coefficient		0.1252	
Cramer's V		0.1262	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	4
Left-sided Pr <= F	0.9616
Right-sided Pr >= F	0.2224
Table Probability (P)	0.1840
Two-sided Pr <= P	0.3667

Sample Size = 96

Table of D08a by C04			
D08a	**C04(C04)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	3 3.16 6.00 42.86	47 49.47 94.00 53.41	50 52.63
R7 500 000 – R79 999 999	4 4.21 8.89 57.14	41 43.16 91.11 46.59	45 47.37
Total	7 7.37	88 92.63	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by C04

Statistic	DF	Value	Prob
Chi-Square	1	0.2896	0.5905
Likelihood Ratio Chi-Square	1	0.2895	0.5906
Continuity Adj. Chi-Square	1	0.0210	0.8848
Mantel-Haenszel Chi-Square	1	0.2865	0.5924
Phi Coefficient		-0.0552	
Contingency Coefficient		0.0551	
Cramer's V		-0.0552	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	3
Left-sided Pr <= F	0.4407
Right-sided Pr >= F	0.8236
Table Probability (P)	0.2643
Two-sided Pr <= P	0.7043

Effective Sample Size = 95
Frequency Missing = 1

Table of D08a by C05			
D08a	**C05(C05)**		
Frequency Percent Row Pct Col Pct	**Disagree to strongly disagree**	**Agree to Strongly agree**	**Total**
R0 - R7 499 999	5 5.26 9.80 100.00	46 48.42 90.20 51.11	51 53.68
R7 500 000 – R79 999 999	0 0.00 0.00 0.00	44 46.32 100.00 48.89	44 46.32
Total	5 5.26	90 94.74	95 100.00
Frequency Missing = 1			

Statistics for Table of D08a by C05

Statistic	DF	Value	Prob
Chi-Square	1	4.5534	0.0329
Likelihood Ratio Chi-Square	1	6.4597	0.0110
Continuity Adj. Chi-Square	1	2.7994	0.0943
Mantel-Haenszel Chi-Square	1	4.5054	0.0338
Phi Coefficient		0.2189	
Contingency Coefficient		0.2139	
Cramer's V		0.2189	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	5
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	0.0405
Table Probability (P)	0.0405
Two-sided Pr <= P	0.0593

Effective Sample Size = 95
Frequency Missing = 1

H.4.8 Association between demographic variables

The FREQ Procedure

Table of D02a by D03a			
D02a	**D03a**		
Frequency Percent Row Pct Col Pct	**<= 10 years**	**> 10 years**	**Total**
City Bowl	15 16.85 38.46 36.59	24 26.97 61.54 50.00	39 43.82
Northern suburbs	6 6.74 40.00 14.63	9 10.11 60.00 18.75	15 16.85
Southern suburbs	14 15.73 58.33 34.15	10 11.24 41.67 20.83	24 26.97
Western suburbs	6 6.74 54.55 14.63	5 5.62 45.45 10.42	11 12.36
Total	41 46.07	48 53.93	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by D03a

Statistic	DF	Value	Prob
Chi-Square	3	2.9019	0.4070
Likelihood Ratio Chi-Square	3	2.9095	0.4058
Mantel-Haenszel Chi-Square	1	2.2601	0.1327
Phi Coefficient		0.1806	
Contingency Coefficient		0.1777	
Cramer's V		0.1806	

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by D04			
D02a	**D04(D04)**		
Frequency Percent Row Pct Col Pct	**Manager**	**Owner**	**Total**
City Bowl	33 37.08 84.62 40.74	6 6.74 15.38 75.00	39 43.82
Northern suburbs	14 15.73 93.33 17.28	1 1.12 6.67 12.50	15 16.85
Southern suburbs	23 25.84 95.83 28.40	1 1.12 4.17 12.50	24 26.97
Western suburbs	11 12.36 100.00 13.58	0 0.00 0.00 0.00	11 12.36
Total	81 91.01	8 8.99	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by D04

Statistic	DF	Value	Prob
Chi-Square	3	3.8176	0.2818
Likelihood Ratio Chi-Square	3	4.6565	0.1987
Mantel-Haenszel Chi-Square	1	3.5979	0.0579
Phi Coefficient		0.2071	
Contingency Coefficient		0.2028	
Cramer's V		0.2071	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by D05a				
D02a	**D05a**			
Frequency **Percent** **Row Pct** **Col Pct**	**0 - 1 year**	**2 - 5 year**	**> 5years**	**Total**
City Bowl	6 6.74 15.38 42.86	22 24.72 56.41 48.89	11 12.36 28.21 36.67	39 43.82
Northern suburbs	3 3.37 20.00 21.43	7 7.87 46.67 15.56	5 5.62 33.33 16.67	15 16.85
Southern suburbs	3 3.37 12.50 21.43	11 12.36 45.83 24.44	10 11.24 41.67 33.33	24 26.97
Western suburbs	2 2.25 18.18 14.29	5 5.62 45.45 11.11	4 4.49 36.36 13.33	11 12.36
Total	14 15.73	45 50.56	30 33.71	89 100.00
Frequency Missing = 7				

Statistics for Table of D02a by D05a

Statistic	**DF**	**Value**	**Prob**
Chi-Square	6	1.6747	0.9471
Likelihood Ratio Chi-Square	6	1.6565	0.9484
Mantel-Haenszel Chi-Square	1	0.4520	0.5014
Phi Coefficient		0.1372	
Contingency Coefficient		0.1359	
Cramer's V		0.0970	
WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by D06a				
D02a	**D06a**			
Frequency Percent Row Pct Col Pct	**Grade 12**	**Postgraduate**	**Undergraduate**	**Total**
City Bowl	16 19.05 42.11 39.02	8 9.52 21.05 72.73	14 16.67 36.84 43.75	38 45.24
Northern suburbs	8 9.52 57.14 19.51	1 1.19 7.14 9.09	5 5.95 35.71 15.63	14 16.67
Southern suburbs	13 15.48 56.52 31.71	2 2.38 8.70 18.18	8 9.52 34.78 25.00	23 27.38
Western suburbs	4 4.76 44.44 9.76	0 0.00 0.00 0.00	5 5.95 55.56 15.63	9 10.71
Total	41 48.81	11 13.10	32 38.10	84 100.00
Frequency Missing = 12				

Statistics for Table of D02a by D06a

Statistic	**DF**	**Value**	**Prob**
Chi-Square	6	5.4223	0.4909
Likelihood Ratio Chi-Square	6	6.3406	0.3861
Mantel-Haenszel Chi-Square	1	0.0055	0.9410
Phi Coefficient		0.2541	
Contingency Coefficient		0.2462	
Cramer's V		0.1797	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 84
Frequency Missing = 12

WARNING: 13% of the data are missing.

Table of D02a by D07a			
D02a	D07a		
Frequency Percent Row Pct Col Pct	0 - 10 employees	11 - 250 employees	Total
City Bowl	22 24.72 56.41 38.60	17 19.10 43.59 53.13	39 43.82
Northern suburbs	11 12.36 73.33 19.30	4 4.49 26.67 12.50	15 16.85
Southern suburbs	16 17.98 66.67 28.07	8 8.99 33.33 25.00	24 26.97
Western suburbs	8 8.99 72.73 14.04	3 3.37 27.27 9.38	11 12.36
Total	57 64.04	32 35.96	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by D07a

Statistic	DF	Value	Prob
Chi-Square	3	1.9809	0.5764
Likelihood Ratio Chi-Square	3	1.9986	0.5727
Mantel-Haenszel Chi-Square	1	1.2277	0.2679
Phi Coefficient		0.1492	
Contingency Coefficient		0.1476	
Cramer's V		0.1492	

Effective Sample Size = 89
Frequency Missing = 7

Table of D02a by D08a			
D02a	D08a		
Frequency Percent Row Pct Col Pct	R0 - R7 499 999	R7 500 000 - R	Total
City Bowl	19 21.35 48.72 39.58	20 22.47 51.28 48.78	39 43.82

Table of D02a by D08a			
D02a	D08a		
Frequency Percent Row Pct Col Pct	R0 - R7 499 999	R7 500 000 - R	Total
Northern suburbs	7 7.87 46.67 14.58	8 8.99 53.33 19.51	15 16.85
Southern suburbs	15 16.85 62.50 31.25	9 10.11 37.50 21.95	24 26.97
Western suburbs	7 7.87 63.64 14.58	4 4.49 36.36 9.76	11 12.36
Total	48 53.93	41 46.07	89 100.00
Frequency Missing = 7			

Statistics for Table of D02a by D08a

Statistic	DF	Value	Prob
Chi-Square	3	1.8715	0.5995
Likelihood Ratio Chi-Square	3	1.8859	0.5964
Mantel-Haenszel Chi-Square	1	1.4486	0.2288
Phi Coefficient		0.1450	
Contingency Coefficient		0.1435	
Cramer's V		0.1450	

Effective Sample Size = 89
Frequency Missing = 7

Table of D03a by D04			
D03a	D04(D04)		
Frequency Percent Row Pct Col Pct	Manager	Owner	Total
<= 10 years	40 41.67 90.91 45.45	4 4.17 9.09 50.00	44 45.83
> 10 years	48 50.00 92.31 54.55	4 4.17 7.69 50.00	52 54.17

Table of D03a by D04			
D03a	D04(D04)		
Frequency Percent Row Pct Col Pct	Manager	Owner	Total
Total	88 91.67	8 8.33	96 100.00

Statistics for Table of D03a by D04

Statistic	DF	Value	Prob
Chi-Square	1	0.0610	0.8049
Likelihood Ratio Chi-Square	1	0.0608	0.8052
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0604	0.8059
Phi Coefficient		-0.0252	
Contingency Coefficient		0.0252	
Cramer's V		-0.0252	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	40
Left-sided Pr <= F	0.5451
Right-sided Pr >= F	0.7320
Table Probability (P)	0.2772
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D03a by D05a				
D03a	D05a			
Frequency Percent Row Pct Col Pct	0 - 1 year	2 - 5 year	> 5years	Total
<= 10 years	7 7.29 15.91 46.67	28 29.17 63.64 54.90	9 9.38 20.45 30.00	44 45.83

Table of D03a by D05a				
D03a	D05a			
Frequency Percent Row Pct Col Pct	0 - 1 year	2 - 5 year	> 5years	Total
> 10 years	8 8.33 15.38 53.33	23 23.96 44.23 45.10	21 21.88 40.38 70.00	52 54.17
Total	15 15.63	51 53.13	30 31.25	96 100.00

Statistics for Table of D03a by D05a

Statistic	DF	Value	Prob
Chi-Square	2	4.7230	0.0943
Likelihood Ratio Chi-Square	2	4.8272	0.0895
Mantel-Haenszel Chi-Square	1	2.2208	0.1362
Phi Coefficient		0.2218	
Contingency Coefficient		0.2165	
Cramer's V		0.2218	

Sample Size = 96

Table of D03a by D06a				
D03a	D06a			
Frequency Percent Row Pct Col Pct	Grade 12	Postgraduate	Undergraduate	Total
<= 10 years	23 25.27 53.49 52.27	7 7.69 16.28 53.85	13 14.29 30.23 38.24	43 47.25
> 10 years	21 23.08 43.75 47.73	6 6.59 12.50 46.15	21 23.08 43.75 61.76	48 52.75
Total	44 48.35	13 14.29	34 37.36	91 100.00
Frequency Missing = 5				

Statistics for Table of D03a by D06a

Statistic	DF	Value	Prob
Chi-Square	2	1.7808	0.4105
Likelihood Ratio Chi-Square	2	1.7932	0.4080
Mantel-Haenszel Chi-Square	1	1.4356	0.2308
Phi Coefficient		0.1399	
Contingency Coefficient		0.1385	
Cramer's V		0.1399	

Effective Sample Size = 91
Frequency Missing = 5

Table of D03a by D07a			
D03a	D07a		
Frequency Percent Row Pct Col Pct	0 - 10 employees	11 - 250 employees	Total
<= 10 years	27 28.13 61.36 45.00	17 17.71 38.64 47.22	44 45.83
> 10 years	33 34.38 63.46 55.00	19 19.79 36.54 52.78	52 54.17
Total	60 62.50	36 37.50	96 100.00

Statistics for Table of D03a by D07a

Statistic	DF	Value	Prob
Chi-Square	1	0.0448	0.8325
Likelihood Ratio Chi-Square	1	0.0447	0.8325
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0443	0.8333
Phi Coefficient		-0.0216	
Contingency Coefficient		0.0216	
Cramer's V		-0.0216	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	27
Left-sided Pr <= F	0.4994
Right-sided Pr >= F	0.6642

Fisher-Exact Test	
Table Probability (P)	0.1636
Two-sided Pr <= P	0.8361

Sample Size = 96

Table of D03a by D08a			
D03a	D08a		
Frequency Percent Row Pct Col Pct	R0 - R7 499 999	R7 500 000 - R	Total
<= 10 years	27 28.13 61.36 52.94	17 17.71 38.64 37.78	44 45.83
> 10 years	24 25.00 46.15 47.06	28 29.17 53.85 62.22	52 54.17
Total	51 53.13	45 46.88	96 100.00

Statistics for Table of D03a by D08a

Statistic	DF	Value	Prob
Chi-Square	1	2.2141	0.1368
Likelihood Ratio Chi-Square	1	2.2255	0.1358
Continuity Adj. Chi-Square	1	1.6454	0.1996
Mantel-Haenszel Chi-Square	1	2.1910	0.1388
Phi Coefficient		0.1519	
Contingency Coefficient		0.1501	
Cramer's V		0.1519	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	27
Left-sided Pr <= F	0.9551
Right-sided Pr >= F	0.0996
Table Probability (P)	0.0548
Two-sided Pr <= P	0.1553

Sample Size = 96

Table of D04 by D05a				
D04(D04)	**D05a**			
Frequency Percent Row Pct Col Pct	**0 - 1 year**	**2 - 5 year**	**> 5years**	**Total**
Manager	15 15.63 17.05 100.00	47 48.96 53.41 92.16	26 27.08 29.55 86.67	88 91.67
Owner	0 0.00 0.00 0.00	4 4.17 50.00 7.84	4 4.17 50.00 13.33	8 8.33
Total	15 15.63	51 53.13	30 31.25	96 100.00

Statistics for Table of D04 by D05a

Statistic	**DF**	**Value**	**Prob**
Chi-Square	2	2.3615	0.3070
Likelihood Ratio Chi-Square	2	3.4701	0.1764
Mantel-Haenszel Chi-Square	1	2.2967	0.1296
Phi Coefficient		0.1568	
Contingency Coefficient		0.1549	
Cramer's V		0.1568	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Sample Size = 96

Table of D04 by D06a				
D04(D04)	**D06a**			
Frequency Percent Row Pct Col Pct	**Grade 12**	**Postgraduate**	**Undergraduate**	**Total**
Manager	43 47.25 51.81 97.73	10 10.99 12.05 76.92	30 32.97 36.14 88.24	83 91.21
Owner	1 1.10 12.50 2.27	3 3.30 37.50 23.08	4 4.40 50.00 11.76	8 8.79
Total	44 48.35	13 14.29	34 37.36	91 100.00

Table of D04 by D06a				
D04(D04)	D06a			
Frequency Percent Row Pct Col Pct	Grade 12	Postgraduate	Undergraduate	Total
Frequency Missing = 5				

Statistics for Table of D04 by D06a

Statistic	DF	Value	Prob
Chi-Square	2	6.0153	0.0494
Likelihood Ratio Chi-Square	2	5.9567	0.0509
Mantel-Haenszel Chi-Square	1	2.4135	0.1203
Phi Coefficient		0.2571	
Contingency Coefficient		0.2490	
Cramer's V		0.2571	
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D04 by D07a			
D04(D04)	D07a		
Frequency Percent Row Pct Col Pct	0 - 10 employees	11 - 250 employees	Total
Manager	55 57.29 62.50 91.67	33 34.38 37.50 91.67	88 91.67
Owner	5 5.21 62.50 8.33	3 3.13 37.50 8.33	8 8.33
Total	60 62.50	36 37.50	96 100.00

Statistics for Table of D04 by D07a

Statistic	DF	Value	Prob
Chi-Square	1	0.0000	1.0000
Likelihood Ratio Chi-Square	1	0.0000	1.0000
Continuity Adj. Chi-Square	1	0.0000	1.0000
Mantel-Haenszel Chi-Square	1	0.0000	1.0000

Statistic	DF	Value	Prob
Phi Coefficient		0.0000	
Contingency Coefficient		0.0000	
Cramer's V		0.0000	
WARNING: 25% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	55
Left-sided Pr <= F	0.6561
Right-sided Pr >= F	0.6380
Table Probability (P)	0.2941
Two-sided Pr <= P	1.0000

Sample Size = 96

Table of D04 by D08a			
D04(D04)	D08a		
Frequency Percent Row Pct Col Pct	R0 - R7 499 999	R7 500 000 - R	Total
Manager	46 47.92 52.27 90.20	42 43.75 47.73 93.33	88 91.67
Owner	5 5.21 62.50 9.80	3 3.13 37.50 6.67	8 8.33
Total	51 53.13	45 46.88	96 100.00

Statistics for Table of D04 by D08a

Statistic	DF	Value	Prob
Chi-Square	1	0.3080	0.5789
Likelihood Ratio Chi-Square	1	0.3120	0.5765
Continuity Adj. Chi-Square	1	0.0342	0.8532
Mantel-Haenszel Chi-Square	1	0.3048	0.5809
Phi Coefficient		-0.0566	
Contingency Coefficient		0.0566	
Cramer's V		-0.0566	

Statistic	DF	Value	Prob
WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Fisher-Exact Test	
Cell (1,1) Frequency (F)	46
Left-sided Pr <= F	0.4299
Right-sided Pr >= F	0.8214
Table Probability (P)	0.2514
Two-sided Pr <= P	0.7192

Sample Size = 96

Table of D05a by D06a				
D05a	D06a			
Frequency Percent Row Pct Col Pct	Grade 12	Postgraduate	Undergraduate	Total
0 - 1 year	10 10.99 71.43 22.73	0 0.00 0.00 0.00	4 4.40 28.57 11.76	14 15.38
2 - 5 year	24 26.37 50.00 54.55	11 12.09 22.92 84.62	13 14.29 27.08 38.24	48 52.75
> 5years	10 10.99 34.48 22.73	2 2.20 6.90 15.38	17 18.68 58.62 50.00	29 31.87
Total	44 48.35	13 14.29	34 37.36	91 100.00
Frequency Missing = 5				

Statistics for Table of D05a by D06a

Statistic	DF	Value	Prob
Chi-Square	4	13.4886	0.0091
Likelihood Ratio Chi-Square	4	14.9390	0.0048
Mantel-Haenszel Chi-Square	1	6.1964	0.0128
Phi Coefficient		0.3850	
Contingency Coefficient		0.3593	
Cramer's V		0.2722	
WARNING: 22% of the cells have expected counts less than 5. Chi-Square may not be a valid test.			

Effective Sample Size = 91
Frequency Missing = 5

Table of D05a by D07a			
D05a	**D07a**		
Frequency **Percent** **Row Pct** **Col Pct**	**0 - 10 employees**	**11 - 250 employees**	**Total**
0 - 1 year	10 10.42 66.67 16.67	5 5.21 33.33 13.89	15 15.63
2 - 5 year	34 35.42 66.67 56.67	17 17.71 33.33 47.22	51 53.13
> 5years	16 16.67 53.33 26.67	14 14.58 46.67 38.89	30 31.25
Total	60 62.50	36 37.50	96 100.00

Statistics for Table of D05a by D07a

Statistic	DF	Value	Prob
Chi-Square	2	1.5644	0.4574
Likelihood Ratio Chi-Square	2	1.5449	0.4619
Mantel-Haenszel Chi-Square	1	1.1275	0.2883
Phi Coefficient		0.1277	
Contingency Coefficient		0.1266	
Cramer's V		0.1277	

Sample Size = 96

Table of D05a by D08a			
D05a	**D08a**		
Frequency **Percent** **Row Pct** **Col Pct**	**R0 - R7 499 999**	**R7 500 000 - R**	**Total**
0 - 1 year	8 8.33 53.33 15.69	7 7.29 46.67 15.56	15 15.63

Table of D05a by D08a			
D05a	D08a		
Frequency Percent Row Pct Col Pct	R0 - R7 499 999	R7 500 000 - R	Total
2 - 5 year	30 31.25 58.82 58.82	21 21.88 41.18 46.67	51 53.13
> 5years	13 13.54 43.33 25.49	17 17.71 56.67 37.78	30 31.25
Total	51 53.13	45 46.88	96 100.00

Statistics for Table of D05a by D08a

Statistic	DF	Value	Prob
Chi-Square	2	1.8203	0.4025
Likelihood Ratio Chi-Square	2	1.8230	0.4019
Mantel-Haenszel Chi-Square	1	0.8211	0.3649
Phi Coefficient		0.1377	
Contingency Coefficient		0.1364	
Cramer's V		0.1377	

Sample Size = 96

Table of D06a by D07a			
D06a	D07a		
Frequency Percent Row Pct Col Pct	0 - 10 employees	11 - 250 employees	Total
Grade 12	32 35.16 72.73 58.18	12 13.19 27.27 33.33	44 48.35
Postgraduate	10 10.99 76.92 18.18	3 3.30 23.08 8.33	13 14.29
Undergraduate	13 14.29 38.24 23.64	21 23.08 61.76 58.33	34 37.36
Total	55 60.44	36 39.56	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by D07a

Statistic	DF	Value	Prob
Chi-Square	2	11.2666	0.0036
Likelihood Ratio Chi-Square	2	11.3134	0.0035
Mantel-Haenszel Chi-Square	1	9.0288	0.0027
Phi Coefficient		0.3519	
Contingency Coefficient		0.3319	
Cramer's V		0.3519	

Effective Sample Size = 91
Frequency Missing = 5

Table of D06a by D08a			
D06a	**D08a**		
Frequency **Percent** **Row Pct** **Col Pct**	**R0 - R7 499 999**	**R7 500 000 - R**	**Total**
Grade 12	24 26.37 54.55 50.00	20 21.98 45.45 46.51	44 48.35
Postgraduate	7 7.69 53.85 14.58	6 6.59 46.15 13.95	13 14.29
Undergraduate	17 18.68 50.00 35.42	17 18.68 50.00 39.53	34 37.36
Total	48 52.75	43 47.25	91 100.00
Frequency Missing = 5			

Statistics for Table of D06a by D08a

Statistic	DF	Value	Prob
Chi-Square	2	0.1663	0.9202
Likelihood Ratio Chi-Square	2	0.1663	0.9202
Mantel-Haenszel Chi-Square	1	0.1536	0.6951
Phi Coefficient		0.0428	
Contingency Coefficient		0.0427	
Cramer's V		0.0428	

Effective Sample Size = 91
Frequency Missing = 5

Table of D07a by D08a			
D07a	**D08a**		
Frequency **Percent** **Row Pct** **Col Pct**	**R0 - R7 499 999**	**R7 500 000 - R**	**Total**
0 - 10 employees	43 44.79 71.67 84.31	17 17.71 28.33 37.78	60 62.50
11 - 250 employees	8 8.33 22.22 15.69	28 29.17 77.78 62.22	36 37.50
Total	51 53.13	45 46.88	96 100.00

Statistics for Table of D07a by D08a

Statistic	DF	Value	Prob
Chi-Square	1	22.0891	<.0001
Likelihood Ratio Chi-Square	1	23.0413	<.0001
Continuity Adj. Chi-Square	1	20.1481	<.0001
Mantel-Haenszel Chi-Square	1	21.8590	<.0001
Phi Coefficient		0.4797	
Contingency Coefficient		0.4325	
Cramer's V		0.4797	

Fisher-Exact Test	
Cell (1,1) Frequency (F)	43
Left-sided Pr <= F	1.0000
Right-sided Pr >= F	<.0001
Table Probability (P)	<.0001
Two-sided Pr <= P	<.0001

Sample Size = 96

APPENDIX I: VARIABLE NAMING CONVENTIONS

Variable no.	Variable description	Variable name
1	ID	ID
2	Timestamp	Timestamp
3	A1. Internal control is established by management.	A01
4	A2. Internal controls, implemented in your business, contribute to the mitigation of internal fraud.	A02
5	A3. Internal control assists to detect fraudulent activities in your business.	A03
6	A4. Proper segregation of duties is maintained to avoid employee collusion.	A04
7	A5. Internal control activities help the business to safeguard assets.	A05
8	A6. Your business transactions are captured and documented.	A06
9	A7. Management performs an independent check on staff's various tasks.	A07
10	A8. Sometimes it is acceptable to have no source document on business transactions.	A08
11	A9. Passwords are required for accessing information on computers.	A09
12	A10. There are security controls at the entrance of your business premises to reduce the chance of unauthorised assets being moved out of your business.	A10
13	A11. There exists an alarm system in your business.	A11
14	A12. Access to tills (or cash safes) is limited to authorised personnel.	A12
15	A13. There are disciplinary measures such as warnings, penalties, etc., in place.	A13
16	A14. CCTV camera footage is used in your business.	A14
17	A15. Your transaction documents are sequentially numbered (e.g., each invoice has a unique invoice number).	A15
18	A16. An inventory count is conducted periodically (e.g., daily/ weekly/ monthly/ yearly).	A16
19	A17. Quality control is performed on stock in storage.	A17
20	A18. Quality and quantity controls are performed upon receiving stock.	A18
21	A19. In your business, cash count is performed regularly.	A19
22	A20. Quality and quantity controls are performed when goods are moved within the business (i.e., from the storeroom to the shelves).	A20
23	A21. Policies or rules exist regarding the personal use of business assets.	A21
24	A22. Quality and quantity controls are performed when selling stock.	A22
25	A23. Various financial reconciliations are performed periodically (e.g., daily/weekly/monthly/yearly).	A23
26	A24. All transactions are authorised by management or designated personnel.	A24
27	A25. The person that authorises transactions does not record such transactions.	A25
28	A26. The person that makes payments does not authorise those transactions.	A26
29	A27. Transactions are reviewed by another person who was not involved in the recording of those transactions.	A27

Variable no.	Variable description	Variable name
30	A28. Your management established formal procedures for reviewing and disposing outdated or unsellable inventory items.	A28
31	A29. All write-offs and credit notes are approved by management.	A29
32	A30. Only valid transactions and events can be processed.	A30
33	A31 There are controls which are not working properly in our business.	A31
34	A32. You provide appropriate supervision and training to staff until they have the required skills.	A32
35	A33. Which business function do you tend to put much effort in regarding internal controls?	A33
36	A34. Does your business maintain any cash management system to monitor all the cash receipts and cash payments?	A34
37	A35. What is the cost of implementing good internal control in your business?	A35
38	A36. Do you have enough skills to design and implement an adequate internal control system for your business?	A36
39	A37. What problem does your business face regarding internal controls?	A37
40	A38. Please list one anti-fraud measure you currently have implemented in your business.	A38
41	A39. Based on what criteria do you determine the adequacy of internal control?	A39
42	B1. Fraud is any intentional act or omission designed to deceive others, resulting in the victim suffering a loss and/or the perpetrator achieving a gain.	B01
43	B2. Your staff are sufficiently familiar with the business's policies and procedures.	B02
44	B3. Staff meeting and briefings are the medium for learning about internal controls.	B03
45	B4. Your business maintains a fraud whistle-blower programme.	B04
46	B5. You deal with confidentiality the information about the person who exposes any fraud act happening in the business.	B05
47	B6. Red flags (such as employees experiencing financial pressures) are normally the indicators of the risk of fraud.	B06
48	B7. There is a channel to report the occurrence of fraudulent acts or control weaknesses.	B07
49	B8. Do you participate in any anti-fraud awareness programme or company ethics training?	B08
50	B9. Do you transmit a message to the new employee about the company's values, culture, and operating style?	B09
51	B10. Are you familiar with your business code(s) of conduct?	B10
52	B11. Do you explain to your staff the consequences of non-compliance with the business's values?	B11
53	B12. Would you be reluctant to report a violation or fraud if it was committed by a colleague who is dear to you?	B12
54	B13. Does every staff member have access to the company policies and procedures?	B13
55	B14. Do you give a chance to your staff to give their opinions (improvement suggestions) on the controls implemented?	B14

Variable no.	Variable description	Variable name
56	B15. What channel of communication is used by management to communicate the implementation of internal controls?	B15
57	B16. Internal fraud is likely to be committed by whom?	B16
58	C1. It is the responsibility of management to design and implement internal controls and fraud prevention measures.	C01
59	C2. It is management's responsibility to ensure no violations of internal controls occur.	C02
60	C3. Management determines the level of risks in the overall business operations.	C03
61	C4. Management is responsible to measure the effectiveness of internal controls to reduce the risk of internal fraud.	C04
62	C5. Management makes available adequate resources and tools to detect and prevent fraudulent activities.	C05
	C6. Briefly describe three (3) corrective measures you would likely take after you have realised that some inventory and cash were lost in the business due to theft or any other unexplained reason.	
63	Corrective measure 1	C06_1
64	Corrective measure 2	C06_2
65	Corrective measure 3	C06_3
66	D1. Which of the following options mainly best describe your business?	D01
67	D2. Where is your business located?	D02
68	D3. How long has the business been in existence?	D03
69	D4. Which position do you hold in your business?	D04
70	D5. How long have you occupied the above selected position?	D05
71	D6. What is your highest level of education?	D06
72	D7. How many employees does your business have?	D07
73	D8. What is the estimated annual turnover of your business?	D08