



An-Najah National University
Faculty of Graduate Studies

**ASSESSMENT OF RISK MANAGEMENT
PRACTICES AND THEIR IMPACT ON THE
QUALITY OF SERVICES IN PALESTINIAN
MUNICIPALITIES: THE ORGANIZATIONAL
CULTURE AS A MEDIATOR**

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**This Thesis is Submitted in Partial Fulfillment of the Requirements for the Degree
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Dedication

"وَأَخِرُ دَعْوَاهُمْ أَنِ الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ"

ها أنا اليوم أتوج لحظاتي الأخيرة في ذلك الطريق،
الطريق الذي خبأ في طياته العثرات والأشواك،
ورغم وجعه، مشت قدمي عليه بثباتٍ وطموح،
وكم من أيام ثقلت مرارتها على قلبي وروحي،
لكنها لم تكسرني، بل أنارت دربي،
وصارت ذكرىً تمضي... وتُضيء حُلُمي.

أهدي تخرّجي...

إلى نفسي العظيمة، الصامدة، القوية،
التي حملت أثقال الأيام، ولم تُلثها الرياح القاسية،
حملت وأرضعت، وربّيت، وكنت الأمّ، والزوجة، والمهندسة العنيدة.

ويا زوجي الداعم، يا وطن الأمان
لولاك ما كانت الخطى بثباتٍ تميل للبيان
وفي عينيك، رغم التعب، كنت أرى
معاني الصبر والرضا والهناء.

إلى أمي الحنونة، نبغ الحنان والدفء،
بصرها وصمودها كانت لي الحياة والنور في العتمة.

وإلى أبي العزيز، سندي وقوتي،

إلى ماريا، زهرتي البكر الجميلة،
وإلى ميرا وروز، توأمي الحبيبتين، ونبض قلبي الصغير،

إلى أخواتي، سندي في درب النضال
من حملن همي، وشاركني الأحمال
ربطنَ على قلبي، واحتضنَ صغاري.
وإلى أزواجهنّ، شكراً لعطاءكم وتفهمكم الكريم.

وإلى إخوتي، سندي الثابت وضلعي إذا اهتزت الأيام،
بوجودكم شعرت أن لي ظهراً لا ينكسر.

إلى عائلة زوجي، شكراً على المساندة في الزحام،

ولمشرقيّ، من أناروا دربي بالعلم والاحترام.

ولكلّ من دعمني بكلمة، بدعاء، بابتسامة لا تُنسى،

مكانكم في القلب، وفي صفحاتِ هذا السعي.

وأختها لغزّة، يا جرح الصبر النبيل،
أهديك هذا العمل، فأنت الدليلُ الحيُّ على صمودي.

إيكم جميعاً.. أهدي هذا العمل.

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I am indebted to the municipalities in the West Bank for their collaboration in the distribution of the questionnaires, which significantly enhanced the efficacy of this research.

Finally, I dedicate this work to Gaza — a land of pain, strife, and continuous inspiration.

Declaration

I, the undersigned, declare that I submitted the thesis entitled:

**ASSESSMENT OF RISK MANAGEMENT PRACTICES AND THEIR IMPACT
ON THE QUALITY OF SERVICES IN PALESTINIAN MUNICIPALITIES: THE
ORGANIZATIONAL CULTURE AS A MEDIATOR**

I declare that the work provided in this thesis, unless otherwise referenced, is my own work, and has not been submitted elsewhere for any other degree or qualification.

Student's Name: **Somaya Radi Assoud**

Signature:

Date:

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Abstract

Municipalities are critical in provision of necessary public services in the local governance context, but due to operational limits, organizational resources and political instabilities, their performance is likely to be affected. This study aims to investigate how Risk Management Practices (RMP) can influence Quality of Services (QoS) among Palestinian municipalities and assess the effect of Organizational Culture (OC) as a mediator. A quantitative study design was used and a self-administered questionnaire was deployed to senior municipal officials throughout the West Bank. SmartPLS was used to examine 135 valid responses in order to test the hypotheses of the structural model proposed and the hypotheses of the study itself. The findings indicate that the level of service quality is high, but the practices of both RMP and OC are moderate. Also, the findings indicate that RMP does not substantially influence the level of the QoS; however, it produces a positive and significant indirect impact on the latter via OC, which is an example of its mediating effect. It implies that the success of efforts toward risk management in terms of delivering positive service results is highly dependent on the robustness of organizational culture in the municipalities, namely, coherent work practices, norms shared and supportive leadership. Organizational culture is highlighted as a critical component in promoting service quality in the event of a conflict and resource shortage, thus adding to the theoretical debates on risk management in the area of the public sector. The implications of the findings can be applied in practice by policy-makers and local authorities, who need to enhance an organizational culture of effective risk management that would result in more stable, uniform, and responsive services.

Keywords: Risk management practices (RMP), organizational culture (OC), quality of services (QoS), public sector, Palestinian municipalities

Chapter One

Introduction and Literature review

Chapter overview

This chapter sets the stage for the research by examining how risk management practices impact service quality in Palestinian municipalities, with a focus on the mediating effect of organizational culture. It starts with a broad overview that highlights the growing complexity of municipal service provision in Palestine and the pressing need for effective risk management amid political instability, scarce resources, and operational uncertainties. Accordingly, the chapter comprehensively details the problem statement, explicates the research inquiries, outlines the objectives, constructs the hypotheses, and highlights the significance of the study. It also reviews key theoretical concepts, including risk management, service quality, and organizational culture, by referencing existing literature to build a conceptual base. The chapter ends by outlining the thesis structure and the proposed conceptual framework that informs the research methodology.

General Background

The local municipalities found in Palestine are essential for the governance framework and the overall health of communities, responsible for providing key services including water provision, waste management, sanitation, and infrastructure upgrades. These services form the foundation of the public health, social cohesion and economic activity. However, the success and survival of such services is attributed to the quality of the governance structure of the municipality. In this context, the Palestinian municipalities are governed by a formal administrative structure that is established by the Local Government Law and explains the functions of the municipal council, the mayor and the executive departments. The internal structure will normally consist of the engineering and public works unit, planning, finance, service quality, and internal control, with each having specific responsibility in relation to providing support to the operations of a municipality. This administrative structure has a direct influence upon the manner of distribution of responsibilities, making decisions, and the practices of risk management are ingrained throughout the departments. Furthermore, the organizational culture that will arise due to this structure, through the consequence of shared norms, leadership behaviors and the degree of coordination between the units, in essence, determines the ability of the municipalities to handle the risks as well as the quality and consistency of

the services being delivered on a regular basis. This is the case as inadequacy in the transparency, accountability, and planning might be direct impact on the quality of these vital services. Therefore, the constantly increasing difficulty of the needs of the community as experienced in the state of Palestine today necessitates the visionary, transparent, and accountability-focused approach of governance since municipalities are expected to be enabled with such a kind of governance to be in a position to execute the provision of such important services in an environment of limited resources.

The local governments in Palestine are experiencing various structural and functional problems. City governments are characterized by the inadequacy of resources (financial and human) and challenges in political and social stability, as well as overlapping jurisdictions. These problems are magnified by the fact that the socio-political situation is complicated with the continuing impact of occupation, mobility limitations, and interstitial powers of administration throughout the West Bank. This inevitably results in geographic cities failing to offer consistent and quality services to people, even though their provision is legally mandated. Moreover, there are inequalities between municipalities in their sizes and capacities and resource distribution, and this has an impact on their capacity to adopt strategic planning, risk reduction, and service enhancement programs. This context is critical in analyzing the way in which risk management practices and organizational culture may affect the quality of rendered services in local government units in Palestine.

The local government units are divided into those that provide high quality of services, which are defined in the Local Authorities Electoral Boundaries Guide, 2023 and the criteria listed by the Local Development Municipal Fund (Kharroub & Mansour, 2019). These municipalities need to raise the quality of services in order to increase the satisfaction of the residents and to grow the community as a whole. The ever-changing demands of the Palestinian communities in the West Bank cannot be addressed in the absence of strategic, transparent, and accountable municipalities.

Palestinian municipalities work in a highly demanding environment, with political instability, scarcity of resources and an increase in operational uncertainties. These factors substantially increase the scope of the risks encountered, as well as the impacts of those risks, which include financial vulnerability, infrastructural vulnerabilities, disruptions in services, and demand variability. The implication is that integration of

sound risk-management (RM) practices is not just convenient, but also mandatory to such organizations. RM is a strategic operation that demands an organization's resiliency (Lucas & Banks, 2023; Wahyono, 2023). RM involves active identification, evaluation, prioritization, and elimination of risks to achieve objectives and maximize the use of available resources (AL-Wardi & Mohammed, 2020).

Connection between effective RM and enhanced quality of service (QoS) became more founded in the area of academia. Combining RM and quality management systems (QMS) according to the recommendations such as the ISO 9001:2015 (Muzaimi et al., 2017), is considered critical to ensure operational efficiency, reduction in costs and service rates (Smeshko et al., 2019). Evidence for this can be found in empirical studies in different industries where active risk management and risk mitigation has a direct positive influence on service reliability and citizen satisfaction (e.g., Cheptanari et al., 2022, in the healthcare sector; Fathurohman et al., 2023, in relation to ISO compliance). However, research in the field of public administration (Castellini & Riso, 2023), particularly studies in Italian municipalities, suggests that RM and SQ are often insufficiently developed, and therefore that there is a need for a deeper understanding of the mechanisms that connect these two fields.

Here, we outline a framework where organizational culture (OC) may emerge as a potentially important mediating variable. OC, defined as the shared values, beliefs, and assumptions that inform organizational behavior (Schein, 1985), is a key construct that "fundamentally influences the way an organization perceives and responds to risk and prioritizes quality. The role of OC as an important mediating variable between management practices (including Total Quality Management) and organizational outcomes (such as performance and innovation) in other settings, such as the public sector of the UAE (Shuaib & He, 2023; Melkamu, 2023). A culture that is flexible, external, learning, and accountable is more likely to support the effective implementation of RM and convert it into SQ improvements, whereas a rigid or risk-averse culture is likely to inhibit the adoption of RM and its impact on service quality.

Despite the recognized significance of Risk Management (RM) in the provision of public services and the potential intermediary function of Organizational Culture (OC), there exists a considerable dearth of scholarly discourse concerning the municipal context of Palestine. Although investigations such as those conducted by (Kharroub & Mansour,

2019), have examined in detail challenges to Service Quality (SQ), and other authors have highlighted the need for RM (AL-Wardi & Mohammed, 2020), there is a dearth of empirical studies (1) that examine the current state of RM in Palestinian municipalities, (2) that examine the direct effect of such practices on QoS, and (3) that examine the mediating role OC plays in that interaction. This mediating mechanism should be comprehended in great detail because OC defines how much RMP are integrated and used effectively to enhance quality of services results.

This study is, therefore, aimed at addressing these gaps by undertaking an inclusive assessment of risk-management practices, determining its effects on service quality and clearly discussing the mediating role of organizational culture in Palestinian municipalities. The results that will be attained will serve to give practical insights to the municipal authorities and policymakers to enhance governance structures, promote supportive organizational cultures, and enhance the quality and reliability of vital services that are being introduced to the people.

Study Population Context

The target population in the study encompasses the municipalities in the Palestinian governorates of the West Bank that are varied in terms of size and capability to administer and deliver services. The municipalities are conditioned to experience limited resources and risk with the course of operations, therefore providing an appropriate environment in which the risk management practices' adoption and effect may be studied. The applicability of the municipalities to the people of the research was overly focused, bearing in mind that these are the municipalities playing a central role in the direct discussion of the provision of vital public services.

1.2.1 Problem Statement and Research Questions

The municipalities within Palestine undertake crucial responsibilities in offering essential services that affect social welfare and the sustainability of the economy. However, these institutions operate in a particular negative context characterized by political instability, lack of resources, and considerable threats to operations Ibtly et al., (2023), which always impacts the quality of services and governance effectiveness. While recent studies have recognized the role of risk management (RM) in operational resilience and providing stakeholder satisfaction Fathurohman et al., (2023); Popstefanova et al., (2022), and the

literature has established the role of quality management systems in advancing service improvements Al Astal, (2023), there is a considerable gap in understanding how organizational culture (OC) influences the relationship between RM practices and service quality (SQ) in this context.

In particular, studies have shown that the RM and SQ integration are underdeveloped at a municipal level Castellini & Riso, (2023), and while this has been acknowledged as a mediator of management performance in other contexts Kairat et al., (2023); Shuaib & He, (2023), this is a particularly serious shortfall, given that there is research to suggest that culture plays a role in risk perception, resource allocation and service quality standards (Melkamu, 2023). This is to mean that the availability of RMPs may not be an adequate measure to guarantee the success of such initiatives, failing which to improve service quality in case the existing culture in the municipality is not one that promotes accountability, learning, collaboration and proactive thinking but rather the culture which encourages inflexibility and risk aversion.

As a result, the main problem that the research seeks to solve is the lack of written knowledge that describes the mechanics of the effectiveness of risk management practices and how it is carried out through the cultural attributes of the organizations in the improvement of service quality in the municipalities of the Palestinian state. The problem is important as the experience of RM practices may be successful in some municipalities but it may not produce any positive impact in other municipalities.

Thus, there is a necessity to:

- Evaluate the present maturity levels of RM within Palestinian municipalities,
- Measure their direct influence on SQ outcomes, and
- Explore the mechanisms through which OC converts RM practices into substantive service enhancements.

Accordingly, the study aims at addressing and answering the following research questions:

- RQ1: What is the prevailing level of adoption of risk management practices within Palestinian municipalities?
- RQ2: What is the quality of service rendered by Palestinian municipalities?

- RQ3: To what extent do risk management practices exert a direct influence on service quality within Palestinian municipalities?
- RQ4: Does organizational culture function as a mediator in the relationship between risk management practices and service quality in Palestinian municipalities?

1.2.2 The Significance of Research

Both theoretically and practically, this research has a particular importance in the context of Palestinian municipalities, as although RM, SQ, and OC have been studied individually, there has been a gap in empirical studies that integrate them within a holistic framework, particularly in weak or conflict-prone environments like Palestine. By investigating how RM practices impact SQ and how OC mediates the relationship between RM practices and SQ, this study may extend public administration scholarship and practical applications in developing or conflict-affected regions.

In practical terms, this question tackles a pressing issue in Palestinian municipalities, which function in an environment of constrained resources, weak institutional structures, and weak governance. These results will enable municipal leaders, policymakers, and development organizations to more clearly define how to develop, implement, and institutionalize risk management frameworks that are both methodologically sound and culturally aligned. It also includes some specific direction regarding key characteristics of organizational culture that promote risk management and service provision and how capacity building and institutional reform can enhance the resiliency and flexibility of urban services so that they can gain public trust, operate more efficiently and thereby improve the wellbeing felt by neighborhood communities.

1.2.3 Research Objectives

This study focuses on a key missing piece in current debates about how organizational culture (OC) influences the link between risk management (RM) approaches and service quality (SQ) in Palestinian local governments. As such, the aims of this work are laid out below:

- Assessing the present condition of risk management practices employed among Palestinian local governments.

- To assess the quality of services of municipal services rendered to the populace within the Palestinian municipalities.
- To explore the direct impact of risk management practices on the quality of services offered by local governments.
- To determine how organizational culture influences the relationship between risk management practices and quality of services in Palestinian municipalities.

1.2.4 The Research Hypotheses

The following assumptions come from the suggested model, supported by recent studies on how risk management practices, service quality, and organizational culture interact in weak regulatory settings - where evidence points to notable links between these factors:

H1: Risk management practices have a positive impact on the quality of services in Palestinian municipalities.

H2: Risk management practices have a positive impact on the organization culture in Palestinian municipalities.

H3: Organizational culture has a positive impact on the quality of services in Palestinian municipalities.

H4: Organizational culture mediates the relationship between risk management practices and quality of services in Palestinian municipalities.

1.2.5 The Structure of the Thesis

This dissertation is structured into four distinct chapters:

Chapter One lays out the research undertaking, the context for the research, the research problem, the research questions, the objectives, the hypotheses, and the significance of the study. It also includes a review of the relevant literature regarding the relationships among risk management practices, service quality, and organizational culture in Palestinian municipalities. The chapter concludes by outlining the conceptual framework and hypotheses to be investigated.

Chapter Two describes the research methods used, including the design of the study, sampling, development of measurement instruments, the questionnaire, and analytical strategies that will be used to uncover the relationships among the variables studied.

Chapter Three presents empirical findings, including descriptive statistics, reliability and validity measures, and results of hypothesis tests that arise from the data.

In Chapter Four, it discusses the main findings of the study in relation to the existing literature, its theoretical and practical implications, concluding insights, recommendations for policymakers and practitioners, limitations of the study, and avenues for future scholarly exploration.

Risk Management Definition

Such a risk management plan can be considered an orderly process that assists organizations identify, evaluate, and manage their risks so they may minimize the negative consequences of those events while leveraging opportunities available to them. This approach is based on ISO 31000:2018 standard with stages like context, risk identification, risk analysis, risk evaluation and treatment, monitoring and review, communication (Claver et al., 1999; Masita & Yuhertiana, 2022). Sippola et al.(2023), which aims to improve decision-making and performance through the early detection of potential risks in education, healthcare or local government areas.

Local governments encounter particular obstacles that exceed standard approaches in technical risk oversight. Reports indicate a selection of alterations aimed at specific regions. For instance, Italian municipalities have integrated risk management within their management control frameworks (Castellini et al., 2024; Castellini & Riso, 2023). Finnish municipalities demonstrate progressive practices shaped by national institutional dynamics Sippola et al., (2023), and Moroccan local authorities encounter both strategic and operational challenges to successful execution (Haddad, 2023). The situations in Central and Eastern Europe display an even wider variety: Polish municipalities are beginning to adopt holistic approaches to the management of construction-related risks Tworek, (2018), while Czech municipalities are dealing with fiscal risks related to debt ratios and fiscal constraints (Milan Jan Půček, 2019).

In Palestine, regional leaders are grappling with a rising set of obstacles. This dreadful situation is shown by government imposed financial cuts, continued strikes by employees, insufficient staff, and a general disregard for safety regulations. Alongside operational challenges, broader political issues—such as mayors' backgrounds and gender equity—also influence risk assessments of financial instability and defaults that

impede advancement (Navarro-Galera et al., 2020). Recent evidence shows that strong community guidance is the key to uniquely shared oversight of economic, individual, and ecological risks (Reza Barati, 2023). The structural risks in municipal credit markets—i.e., reliance on debt and unpredictable revenue bases—also require tailored strategic planning (Errais, 2019).

Recent study analysis studies provides indication that risk management strategies can shape municipal impacts indirectly, through changing the cultural context inside the organizations. For example, Carlsson-Wall et al., (2019); Haddad, (2023); Ibtly et al., 2023; and Sippola et al., (2023) all demonstrate evidence of full mediation, where risk management systems instigate a ‘risk culture’ that creates performance improvements. This aligns closely with the Palestinian context, where risk management by itself may prove inadequate unless it is integrated within a nurturing organizational culture.

Quality of Services Definition

The quality of service (QoS) metric represents the extent to which services meet user preferences within the set performance guidelines. Conceptual frameworks combine objective measures (such as waiting time, cost-effectiveness) with subjective feedback (such as satisfaction, trust). The most widely used approach, however, is the SERVQUAL model, which identifies five key dimensions of service quality: tangibility, reliability, responsiveness, assurance, and empathy (Pitt et al., 1995; Zarei et al., 2012).

The QoS framework has been adopted in numerous fields, including multimedia databases, which measure QoS using fidelity metrics in conjunction with user feedback Bertino et al., (2004); service-oriented architectures (SOAs), which use QoS parameters to optimize utility functions and simplify service selection Menascé & Dubey; and the healthcare industry, which applies QoS principles to improve outcomes and increase patient satisfaction (Kenagy et al., 1999). In all situations, Quality is always evolving, adapted to specific guidelines and what clients desire.

Local administrations establish a standard of service that guarantees accessibility, fairness, efficiency, and accountability in the delivery of key services such as safe drinking water, sanitation, infrastructure development, and support for the community. Research has shown that the standard of service is affected by the available resources and cultural as well as managerial contexts: for example, Ghahramanian et al., (2017) show

that a culture of safety and communication enhances healthcare quality, while Taraza et al., (2023) demonstrate the influence of quality management culture on service quality in the public sector, which suggests that municipalities cannot rely solely on resource allocation, but must also manage services in terms of cultural and organizational practices.

Organizational Culture and its Mediating Function

Organizational culture represents the values, beliefs, and norms that influence decision-making and organizational performance. The cultural archetypes of adhocracy and hierarchy are more relevant in the context of public administration, as adhocracy stresses creativity, flexibility, and risk-taking (Choi & Park, 2023; Claver et al., 1999), while hierarchy places a premium on regularity, governance, and traditional methods (and risk management and service quality, the degree to which municipalities handle risks and deliver service quality, are most effective in uncertain environments with institutional complexity).

The adhocracy atmosphere fosters innovation and agility. This atmosphere can meet challenges in creative industries and help businesses identify risks and encourage innovation, which is particularly important in contexts that require rapid adaptation (Hung et al., 2022). Such a culture can motivate employees, enhance contextual performance, and enable new practices in public organizations, but the implementation of adhocracy can also run into bureaucratic traditions in which rigid hierarchies and a fear of uncertainty are the norm, as the COVID-19 pandemic revealed: many public institutions preferred stability and continuity over innovation and limited the benefits of a more flexible culture (Choi & Park, 2023).

On the other hand, hierarchy culture places greater emphasis on existing structures, reporting relationships, and processes that are uniform; it creates a sense of security, stability, and cooperation for service quality by outlining expectations and special roles (Choi & Park, 2023; Claver et al., 1999), which promotes stability and accountability but may stifle innovation and flexibility. In the public governance arena, hierarchy tends to inhibit cultural development, resulting in reforms that are incremental and over time (Ates, 2004; Hung et al., 2022). Therefore, even as hierarchy ensures procedural reliability, it can decrease organizational agility when crisis or reform call for adaptive action.

Recent research emphasizes that organizational culture is not a passive background but an active mediator of managerial and risk practices: while management practices reinforce effectiveness mostly through changing cultural values Ates (2004), the effectiveness of risk systems or data-driven tools depends more on the risk-oriented or analytical cultures they create Carlsson-Wall et al. (2019), Castellini et al. (2024), and Cornwell et al. (2023), and the mediating role of resilience and safety cultures was demonstrated in the health sector (Barasa et al., 2018; Mosleh et al., 2020). In summary, culture acts as the mechanism by which managerial and risk management practices produce performance gains.

Culture can enable reform as well as constrain it. Municipal risk management reforms impacted service quality only to the extent that they changed underlying practices and norms (Castellini & Riso, 2023) and Haddad (2023) and reform-oriented, value-driven cultures amplify managerial initiatives while rigid bureaucracies can neutralize even well-designed systems Mbau & Gilson (2018) and Singer (2023). Culture, thus, is not just a context but a determinant of the success or failure of risk management practices.

In municipalities, a blended mode of adhocracy and hierarchy appears to be the best fit. Adhocracy inspires novel approaches and resilience, unlike hierarchy, which secures coherence and answerability. A comprehensive model will integrate innovation with structural stability. However, this equilibrium needs to be considered in light of a strong opposition to change, a firmly established set of bureaucratic processes, and the readiness to maneuver through different layers of the organization.

Adhocracy encourages creativity and change at a fast pace, regardless of social or financial hurdles, while hierarchy supports organizational structure and responsibilities. These cultures represent the middle ground between risk management and service quality, which suggests that organizational culture can emerge in times of crisis and adversity (Ates, 2004; Barasa et al., 2018; Castellini et al., 2024; Choi & Park, 2023; Cornwell et al., 2023; Hung et al., 2022; Mosleh et al., 2020; Singer, 2023).

As a result, this research centers on adhocracy and hierarchy as the main cultural dimensions; clan-oriented and market-driven types of cultures were excluded because they roughly aligned with local government mission-focused and stability-focused characteristics, and because they were not likely to capture the dynamic tension between

innovation and control that is so important for a municipality operating in an environment of increased risk and constrained resources.

Quality of Services in Municipalities

Political, economic, and institutional challenges are also especially sensitive areas for the management of city services. The political instability in Palestine, coupled with economic constraints, the lack of coordination between different levels of government, and the geographical fragmentation has all resulted in poorly delivered municipal services in the region (AlKhaldi et al., 2018a; Massad et al., 2020), creating problems with service accessibility for different communities and confidence in local governmental organizations.

Although global practices, such as EFQM Excellence Models or Six Sigma, offer potential to enhance municipal service quality, they are rarely adopted in Palestine (Taraza et al., 2023). When citizens actively participate in the assessment of municipal operations, including healthcare services as outlined by Amer et al. (2023), it can result in innovative ways to strengthen accountability and enhance service quality.

The literature supports this, with examples from the literature that show how municipal services are influenced by more than just available resources, such as the organizational culture Smeshko et al. (2019) and the risk management strategies (Saeed AL-wardi & Mohammed, (2020b) that are used, suggesting that service quality in fragile settings like Palestine cannot be disentangled from the organizational and cultural systems that support it.

Impact of Risk Management Practices on the Quality of Services

The relationship between risk management and service quality is not simplistic or uniform across contexts, but at a fundamental level, risk management improves service quality by reducing operational disruption, strengthening resource allocation, and ensuring continuity. This relationship is evident in structured models such as the European Foundation for Quality Management (EFQM) Excellence Model and Six Sigma, which have been used to enhance the quality of government institutions, including through addressing human factors and implementation barriers, but are not widely adopted in the public sector (Taraza et al., 2023).

Sectoral evidence also supports the positive relationship between risk practices and service outcomes; for example, data analytics-driven risk management in financial services and energy has improved decision-making and risk evaluation (Cornwell et al., 2023), while proactive risk management in supply chains and healthcare delivery has reduced costs and improved efficiency, showing that risk reduction can lead to improvements in the performance and quality of service provision. (Mittal & Mantri, 2023). In consumer products, clear risk assessment communication strengthens consumer choices and satisfaction, highlighting the importance of communication methods in shaping service outcomes (Ellermann et al., 2022). These examples illustrate that risk management -when effectively embedded - can generate systemic benefits across diverse sectors.

However, the literature also warns that the impact of risk management on service quality is usually indirect and mediated by organizational culture and institutional variables. Muzaimi et al. (2017) demonstrate that the main effects of integrated risk systems are the enhancement of performance, mostly by developing a culture of quality, while Mosleh et al. (2020) in the nonprofit sector, it is a positive organizational culture and resource availability that facilitate evaluation and improvement of quality, in the nonprofit sector, it is a positive organizational culture and resource availability that facilitate evaluation and improvement of quality (Bach-Mortensen & Montgomery 2018). Similarly, Hobden et al. (2023) emphasize that the commitment of management, the readiness for change, and the consistency of care practices also influence the extent to which risk management influences service outcomes, and that risk practices in isolation are unlikely to lead to meaningful improvements.

Risk management models face significant structural and cultural impediments in detailed governance frameworks such as Palestinian municipal settings, where resources are limited, institutions are fragmented, and political unease prevails. As the literature indicates, it is entirely possible to achieve direct improvements in efficiency and continuity, but unless the mediating role of organizational culture and institutional readiness is addressed, the gains are likely to be partial or unsustainable (Bach-Mortensen & Montgomery, 2018; Hobden et al., 2023; Mosleh et al., 2020; Muzaimi et al., 2017).

To sum up, the research suggests that risk management is a driver of service quality, but that its efficacy is contingent upon the cultural, managerial, and institutional contexts in

which it is embedded; risk practices can deliver stability and efficiency, as well as long-term quality improvements in public services, when they are supported by cultures that are innovation-friendly and ready for change.

Organizational Culture and its Connection between Risk Management Practices and Service Quality

In both healthcare and public services, organizational culture plays a central role in influencing risk management practices and service quality across many sectors (Scott et al., 2003) , as it illustrates collaborative mindsets, norms, and practices that guide the assessment, measurement, and reduction of risks in an organization. Empirical evidence shows that effective risk management is often embedded in organizational cultures that value openness, continuous improvement, and a non-punitive approach to mistakes, which in turn leads to higher service quality (Fathurohman et al., 2023; Ghahramanian et al., 2017).

The significance of culture reaches into specific areas like privacy management, where a clearly articulated Organizational Privacy Culture and Climate (OPCC) influences the effect of risk management on safeguarding services and ensuring compliance (Iwaya et al., 2022).

Likewise, the resilience culture in healthcare demonstrates a bi-directional relationship: it is influenced by and influences the risk management capabilities that shape their impact on service quality (Barasa et al., 2018). Organizational practices developed through the evolution of New Public Management or existing risk systems create risk-oriented cultures in public and municipal settings that completely mediate the impact of management practices on service performance (Carlsson-Wall et al., 2019; Castellini et al., 2024; Saeed AL-wardi & Mohammed, 2020; Sippola et al., 2023).

Further evidence across industries confirms that culture acts as a complete or partial mediator between risk management and service outcomes, including quality management culture in ISO 31000 systems Masita & Yuhertiana (2022), digital and business continuity cultures Kairat et al. (2023); Popstefanova et al. (2022) and municipal smart city administration (Wielicka-Gańczarczyk & Jonek-Kowalska, 2023). Beyond mediation, culture also exerts a direct influence, as observed in healthcare value culture,

citizen-oriented bureaucratic transformations, and cultural competence systems in client-centered care (Claver et al., 1999; McCalman et al., 2017; Singer, 2023).

Collectively, these studies underscore that a strong, adaptable, and strategically oriented organizational culture is not merely a moderating factor but often serves as the core mechanism through which risk management translates into higher service quality, particularly in environments marked by constraints, crises, or resource limitations (Bach-Mortensen & Montgomery, 2018; Barasa et al., 2018; Nosrati et al., 2013)

Previous Studies

There are many previous studies that address the relationships between risk management, organizational culture and service quality in the municipal service sector in different contexts. Table 1:Previous Studies summarizes a set of such previous studies, arranged in a descending order from the most recent in date, on which we relied to develop our conceptual model as shown in the next section.

Table 1:Previous Studies

Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
(Castellini et al., 2024)	New public management evolving agenda: risk management in Italian municipalities	Direct Path: NPM evolution → Risk management culture	Direct Path: Risk culture → Municipal management quality	Indirect Path: NPM → Risk culture → Service quality	Full Mediation	New Public Management evolution creates risk management culture, which improves municipal service management. Culture is the key mediating mechanism.
(Al-Refaei et al., 2023)	An Integrated Mediating and Moderating Model to Improve Service Quality	Not tested	Indirect Path: Job involvement → Job satisfaction → Service quality	Not tested	Full Mediation	Organizational commitment and job involvement mediate the link to service

Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
	through Job Involvement, Job Satisfaction, and Organizational Commitment'					quality via job satisfaction. No direct relationship was examined.
(AlAstal, 2023)	Emerging technological innovation in Gaza Strip municipalities: an entrepreneurial approach	Not applicable	Direct Path: Entrepreneurial culture → Innovation performance	Not applicable	Direct Effect	Entrepreneurial organizational culture directly influences municipal service innovation. Strong direct relationship established.
(Castellini & Riso, 2023)	Risk Management in Practice: A Multiple Case Study Analysis in Italian Municipalities'	Direct Path: Risk management implementation → Organizational practices	Direct Path: Risk practices → Municipal service delivery	Partial Indirect: Implementation → Practices → Services	Partial Mediation	Risk management implementation directly affects services but also works through organizational practices. Both direct and indirect paths are probable.
(Choi & Park, 2023)	Governmental Transformation in the Era of the Post Pandemic: Analyzing the Impacts of the Pandemic on Organizational	Not applicable	Direct Path: Pandemic-induced culture change → Service transformation	Not applicable	Direct Effect	Organizational cultural change directly leads to governmental service transformation. Strong

Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
	Cultural Change in Government					direct relationship during crisis.
(Cornwell et al., 2023)	The role of data analytics within operational risk management: A systematic review from the financial services and energy sectors	Direct Path: Risk management → Data analytics culture	Direct Path: Analytics culture → Service performance	Indirect Path: Risk management → Culture → Performance	Full Mediation	Risk management creates data analytics culture, which then improves service performance. Culture influences the risk-performance link.
(Fathurohman et al., 2023)	Assessing Risk Management Implementation in Quality Management System	Direct Path: Risk management → Quality management culture	Direct Path: QM culture → Quality system performance	Indirect Path: Risk management → QM culture → Quality	Full Mediation	Risk management implementation creates quality management culture, which then improves quality system performance. Perfect mediation chain.
(Haddad, 2023)	Implementing risk management in local authorities: An exploratory case study of Moroccan municipalities	Direct Path: Risk management implementation → Organizational culture	Direct Path: Implementation culture → Municipal service delivery	Indirect Path: Risk implementation → Culture → Services	Full Mediation	Risk management implementation creates supportive organizational culture, which then improves municipal service delivery.

Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
						Culture fully mediates.
(Ibty et al., 2023)	Analysis of the Implementation of Risk-Mitigation Governance in Public Services Near Yogyakarta International Airport	Direct Path: Risk governance → Public service culture	Direct Path: Service culture → Public service delivery	Indirect Path: Risk governance → Culture → Delivery	Full Mediation	Risk mitigation governance shapes public service culture, which then improves service delivery. Culture is the key mediating mechanism.
(Kairat et al., 2023)	Formalization of risk management in the context of digital business transformation	Direct Path: Risk management formalization → Digital culture	Direct Path: Digital culture → Business performance	Indirect Path: Risk formalization → Culture → Performance	Full Mediation	Risk management formalization creates digital transformation culture, which then improves business performance. Culture fully mediates.
(Melkamu, 2023)	Innovation performance mediating relationship between TQM practices and organisational performance in the Ethiopian Garment Industry	Not applicable	Partial Mediation: TQM culture → Innovation → Organizational performance	Not applicable	Partial Mediation	TQM organizational culture partially mediates organizational performance through innovation. Both direct and indirect effects are present.

Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
(Mittal & Mantri, 2023)	A literature survey on healthcare supply chain management'	Direct Path: Supply chain risk management → Supply chain culture	Direct Path: Supply chain culture → Healthcare service delivery	Indirect Path: Risk management → Culture → Service delivery	Full Mediation	Risk management within the healthcare supply chain promotes a healthy culture, which in turn boosts service effectiveness. Culture significantly influences this dynamic.
(Shuaib & He, 2023)	Moderating role of organizational culture in the relationship between total quality management and organizational innovation among manufacturing SMEs in Nigeria	Not applicable	Moderation: Organizational culture moderates TQM → Innovation	Not applicable	Moderated Effect	Organizational culture influences how total quality management affects innovation. Culture acts as moderator, not mediator.
(Singer, 2023)	Value of a value culture survey for improving healthcare quality'	Not applicable	Direct Path: Value culture → Healthcare quality improvement	Not applicable	Direct Effect	Value culture in healthcare directly improves healthcare quality. Strong direct culture-quality relationship established.
(Sippola et al., 2023)	The formation of municipal risk management: a	Direct Path: Municipal risk management	Direct Path: Risk culture → Municipal service delivery	Indirect Path: Risk formation → Culture →	Full Mediation	Municipal risk management formation

Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
	comparison of seven cities'	formation → Risk culture		Service delivery		creates organizational risk culture, which then improves municipal service delivery. Culture fully mediates across seven cities.
(Taraza et al., 2023)	Sustainable Development and Implementation of Quality Management Excellence Models in Public Organizations: A Systematic Literature Review	Not applicable	Direct Path: Quality management culture → Public service quality	Not applicable	Direct Effect	Quality management culture directly improves public organization service quality. Strong direct culture-service relationship.
(Wielicka-Gańczarczyk & Jonek-Kowalska, 2023)	Perceptions and Attitudes toward Risks of City Administration Employees in the Context of Smart City Management	Direct Path: Smart city risks → Administration culture	Direct Path: Administration culture → Smart city services	Indirect Path: Risk perceptions → Culture → Services	Full Mediation	Smart city risk perceptions shape city administration culture, which then affects smart city management services. Culture fully mediates risk-service relationship.
(Hung et al., 2022)		Not applicable	Moderation: National culture	Not applicable	Moderated Effect	Organizational culture

Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
	Impact of Organizational Culture on Individual Work Performance with National Culture of Cross-Strait Enterprises as a Moderator		moderates Organizational culture → Performance			affects performance, while national culture moderates this hypothesis. Complex moderated mediation pattern.
(Iwaya et al., 2022)	Organisational Privacy Culture and Climate: A Scoping Review	Direct Path: Privacy risk management → Privacy culture	Direct Path: Privacy culture → Privacy service quality	Indirect Path: Risk management → Culture → Quality	Full Mediation	Privacy risk management creates privacy culture, which then improves privacy service quality. Perfect mediation sequence.
(Masita & Yuhertiana, 2022)	Analysis of Risk Management Implementation in the Internal Audit Unit (SPI) Politeknik Pelayaran Surabaya Using Iso 31000:2018	Direct Path: ISO 31000 implementation → Internal audit culture	Direct Path: Audit culture → Audit service quality	Indirect Path: ISO implementation → Culture → Quality	Full Mediation	ISO 31000 risk management implementation creates internal audit culture, which improves audit service quality. Culture is the complete mediator.
(Popstefanova et al., 2022)	Risk Management and Business Continuity of	Direct Path: Risk management → Business continuity culture	Direct Path: Continuity culture → Service continuity	Indirect Path: Risk management → Culture → Service continuity	Full Mediation	Risk management and business continuity create organizational

Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
	Alkaloid AD Skopje					culture, which ensures service continuity. The features of culture are key in determining social dynamics.
(Cui et al., 2020)	How risk managers' psychological and social capital promotes the development of risk-management capabilities	Bidirectional : Risk capabilities ↔ Psychological/social capital	Direct Path: Social capital → Risk management development	Indirect Path: Capabilities → Capital → Development	Reciprocal Mediation	Psychological and social capital both influence and are influenced by risk management capabilities. Complex bidirectional mediation pattern.
(Mosleh et al., 2020)	Barriers to managing and delivery of care to war-injured survivors or patients with non-communicable disease: A qualitative study of Palestinian patients' and policy-makers' perspectives	Direct Path: Care delivery risks → Organizational care culture	Direct Path: Care culture → Patient care quality	Indirect Path: Delivery risks → Culture → Care quality	Full Mediation	Healthcare delivery risks shape organizational care culture, which then affects patient care service quality. Culture mediates risk-quality relationship.
(Navarro-Galera et al., 2020)	Analyzing political and systemic	Direct Path: Political/systemic factors → Risk culture	Direct Path: Risk culture → Local government performance	Indirect Path: Political factors → Culture → Performance	Full Mediation	Political and systemic determinants create risk culture, which then affects

Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
	determinants of financial risk in local governments					local government performance. Culture fully mediates political impact.
(Piwowar-Sulej, 2020)	Pro-environmental organizational culture: Its essence and a concept for its operationalization	Not applicable	Direct Path: Pro-environmental culture → Environmental performance	Not applicable	Direct Effect	A pro-environmental organizational culture directly enhances environmental performance. Clear direct culture-performance relationship.
(Saeed AL-wardi & Mohammed, 2020)	Risk Management and Its Reflection on the Quality of Municipal Service, Case Study in Salahalddin Sewerage Directorate	Direct Path: Risk management → Municipal service culture	Direct Path: Service culture → Municipal service quality	Indirect Path: Risk management → Culture → Service quality	Full Mediation	Risk management practices create municipal service culture, which then improves municipal service quality. Culture influences the risk-quality connection.
(Carlsson-Wall et al., 2019)	Managing risk in the public sector – The interaction between vernacular and formal risk	Direct Path: Formal risk systems → Risk culture	Direct Path: Risk culture → Public sector performance	Indirect Path: Formal systems → Culture → Performance	Full Mediation	Formal risk management systems influence vernacular risk culture, which then

Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
	management systems					impacts performance. Culture influences the relationship.
(García-Machado & Martínez-Ávila, 2019)	Environmental performance and green culture: The mediating effect of green innovation. An application to the automotive industry.	Not applicable	Partial Mediation: Green culture → Green innovation → Environmental performance	Not applicable	Partial Mediation	Green culture partially mediates environmental performance through green innovation. Both direct and indirect effects present.
(Smeshko et al., 2019)	Quality management of public and municipal Services in the context of the digitalization of Society.	Not applicable	Direct Path: Digitalization culture → Municipal service quality	Not applicable	Direct Effect	Digitalization culture directly improves public and municipal service quality. Clear direct cultural impact on services.
(Bach-Mortensen & Montgomery, 2018)	What are the barriers and facilitators for third sector organisations (non-profits) to evaluate their services? A systematic review.	Not tested	Direct Path: Organizational barriers/facilitators → Service evaluation capacity	Not tested	Direct Effect	Organizational cultural factors directly impact ability to evaluate services. No mediation tested.

Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
(Barasa et al., 2018)	What is resilience and how can it be nurtured? A systematic review of empirical literature on organizational resilience	Bidirectional : Risk management ↔ Organizational resilience culture	Direct Path: Resilience culture → Healthcare quality	Indirect Path: Risk management → Culture → Quality	Partial Mediation	Resilience culture affects and is affected by risk management. Culture mediates risk management impact on quality, but direct paths may also exist.
(Mbau & Gilson, 2018)	Influence of organisational culture on the implementation of health sector reforms in low- and middle-income countries: a qualitative interpretive review.	Not applicable	Direct Path: Organizational culture → Health reform implementation	Not applicable	Direct Effect	The achievements in the health sector adjustments are associated with the existing organizational culture. Strong direct cultural impact.
(Tworek, 2018)	Risk management in a municipal construction enterprise: A theoretical and methodical study.	Direct Path: Municipal risk management → Construction culture	Direct Path: Construction culture → Construction services	Indirect Path: Risk management → Culture → Services	Full Mediation	Municipal construction risk management creates construction enterprise culture, which improves construction services. Culture fully mediates.

Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
(Ghahramanian et al., 2017)	Quality of healthcare services and its relationship with patient safety culture and nurse-physician professional communication.	Not tested	Direct Path: Safety culture + Communication → Healthcare quality	Not tested	Direct Effect	Safety culture and professional communication directly impact healthcare service quality. Strong direct relationships established.
(McCalman et al., 2017)	Organisational systems' approaches to improving cultural competence in healthcare: a systematic scoping review of the literature.	Not applicable	Direct Path: Cultural competence systems → Healthcare service quality	Not applicable	Direct Effect	Organizational systems for cultural competence directly improve healthcare service quality. Clear direct relationship.
(Muzaimi et al., 2017)	Integrated management system: The integration of ISO 9001, ISO 14001, OHSAS 18001 and ISO 31000.	Direct Path: Integrated risk system → Quality management culture	Direct Path: QM culture → System performance	Indirect Path: Risk system → Culture → Performance	Full Mediation	Integrated risk management system creates quality management culture, which improves overall system performance. Perfect mediation chain.
(Nosrati et al., 2013)	The role of organisational and cultural factors in the	Not applicable	Direct Path: Organizational/cultural factors → Patient outcomes	Not applicable	Direct Effect	Organizational and cultural factors directly impact patient outcome

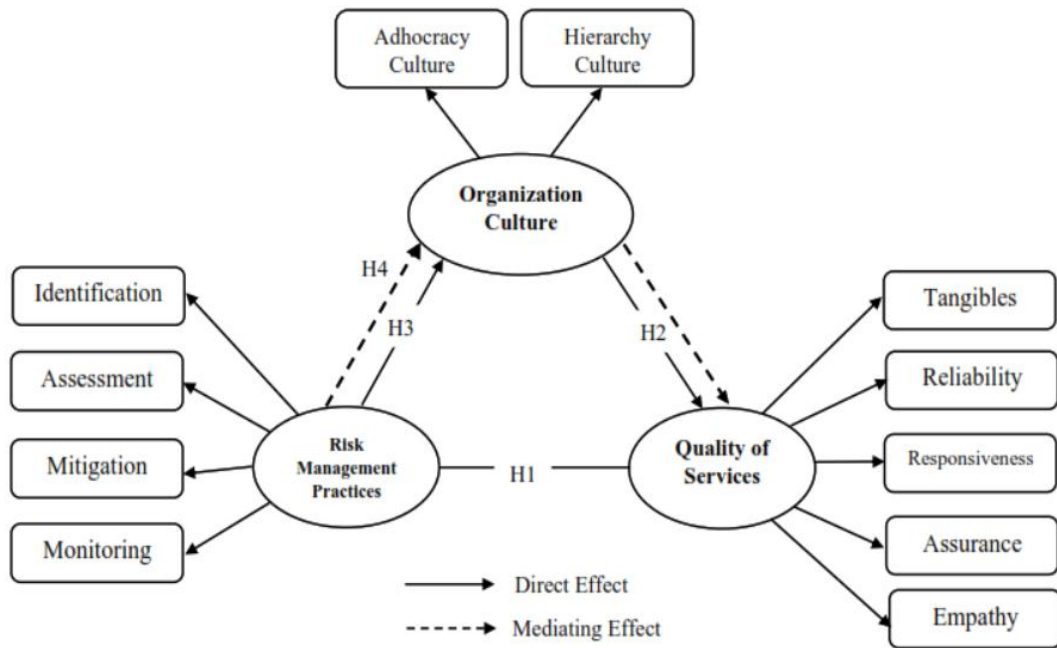
Author (Year)	Title	Risk Management → Culture	Culture → Service Quality	Risk Management → Service Quality	Mediation Type	Detailed Relationship Analysis
	implementation of systemwide interventions in acute hospitals to improve patient outcomes: Protocol for a systematic literature review					improvements . Strong direct cultural effects established.
(Ates, 2004)	Management as an Agent of Cultural Change in the Turkish Public Sector.	Direct Path: Management practices → Cultural change	Direct Path: Cultural change → Management effectiveness	Indirect Path: Management → Culture → Effectiveness	Full Mediation	Management as agent of cultural change, which then improves service effectiveness. Culture mediates management effectiveness.
(Claver et al., 1999)	Public administration: From bureaucratic culture to citizen-oriented culture.	Not applicable	Direct Path: Bureaucratic → Citizen-oriented culture → Service improvement	Not applicable	Direct Effect	Cultural transformation from bureaucratic to citizen-oriented directly improves public service quality. Clear direct path established.

Conceptualization of the Proposed Model

The current body of literature forms the basis for the conceptual model. Figure 1: Research Conceptual Model reveals the three essential constructs - Risk Management Practices (RMP), Quality of Services (QoS), and Organizational Culture (OC). Each construct is assessed from various angles, with particular indicators reinforcing each angle.

Furthermore, the model proposes hypotheses to explore the connections between the selected constructs.

Figure 1: Research Conceptual Model



Source: Author's own work

Chapter Two Methodology

2.1 Chapter Overview

Here, the current study's methodology is described in a very detailed way. It starts with an in-depth exposition of different research categories and methods that are embraced and then gives a step-by-step methodological flowchart. The chapter also clarifies the systematic sampling plan, defining the target population, size of the sample and the sampling methods employed. Moreover, it clarifies the structure and optimization of the research instrument used in data collection as well as the strategies of data collection used. Lastly, the analytic steps undertaken to investigate the relationship between the model constructs are explained in detail.

2.2 Research Type

Research is usually as a systematic and complete investigation into a particular issue, solving the related issues or clarifying new discoveries. As articulated by (Hair et al., 2011), research constitutes a “discerning pursuit of the truth” (p. 3), whereas (Leedy & Ormrod, 2010), characterized it as “a systematic process of collecting, analyzing, and interpreting information in order to enhance our comprehension of a phenomenon of interest.” In a similar vein, (Mishra, , & Alok, 2017) highlighted that research entails the application of scientific methodologies to derive answers or solutions through organized data collection and analysis.

In this methodological framework, research design is the central pillar of the approach, as it has the most detailed process for answering research questions and choosing data collection and analysis methods Olawale et al., (2023). A well-developed framework leads to more reliable findings and guards against weak or unsubstantiated conclusions. Related to a good research design, the theoretical frameworks, practical representations, and the overall effectiveness are also important Akhtar, (2022). In discussing research frameworks, many different investigative methods are deliberately organized around their objectives and result in three overarching types: exploratory, descriptive, and causal assessments (Akhtar, 2022; Hair et al., 2011)

The type of exploratory research study becomes more relevant when there are no clear boundaries around a topic; very little knowledge exists in an area with exploratory

research conducted through qualitative methods such as interviews or literature review, which may also include integrating quantitative elements. Exploratory research is particularly appropriate for new topics that have not been studied well and can be used to formulate hypotheses and understand the context of your research Casula et al., (2021a).

Descriptive studies attempt to explain the characteristics or events in a descriptive manner, often with structured processes such as polls and feedback forms; this type of research is often hypothesis testing and is inherently confirmatory. The analysis of the interrelationships between different elements clarifies how the change of one component might influence another.

In certain instances, methodological frameworks in research may integrate multiple categories. For example, a study might begin with exploratory research to understand a concept, followed by a descriptive or causal design to measure or test it (Hair et al., 2011).

Due to the nature of the present study, i.e., the study that aims at examining the connection between risk management practices and the degree of service quality in the Palestinian municipalities and the role of organizational culture as a mediator, the research methodology is a hybrid one that involves exploration and quantification.

Theoretically, the study was an exploratory study because the nexus between the risk management practice, service quality, and organizational culture in the context of the institution of the Palestinian municipalities has not been directly examined on the deeper level in the literature. The limited scope of the available literature on this specific subject necessitated the need to investigate the subject prior to getting the research objectives to include the utilization of the available literature in refining the variables and in coming up with the research hypotheses.

Concerning the empirical methodology, the research incorporates the quantitative research paradigm, whereby the research employs the structured data-gathering method and statistical procedures in testing the proposed model. This study implied the creation of a questionnaire, which was organized on the basis of the literature review, whereas the application of structural equation modeling aided in determining the connections established among the variables suggested in the research model.

This combination correctly corresponded to the proposal of Olawale (2023) and the recommendation of Casula et al. (2021a), who claimed that quantification methodology can be a fitting option in the situation of the exploratory research when the goal is to determine the hypothesis of empirically validating assumptions, based on theory. This means that a method used in the thesis entails exploratory research in conceptual approach creation and quantification in conceptual approach validation.

2.3 Research Approach

An understanding of a suitable research methodology is essential for the success and credibility of any scholarly investigation. Akhtar, (2022) argues that the methodological approach to research has a framework and procedural elements that move from philosophical constructs to practices used to collect, analyze, and interpret data. The methodological path is typically determined by the nature of the research questions and the nature of the data (quantitative, qualitative, or a combination of the two).

Academic research activities can generally be classified into three broad methodologies, depending on the type of data: qualitative, quantitative, and mixed methods Casula et al., (2021b). The qualitative method highlights the rich context, the true motivations, and the personal perspectives that defy numerical analysis, the quantitative method is based on numerical measurements to describe certain conditions, and the mixed method brings together both qualitative and quantitative approaches to create a more flexible approach to the aims of the analysis (Taherdoost, 2022).

According to this categorization, research methodologies refer to the tools and methods used to gather data needed to address the research questions (Mishra, S. B., & Alok, 2017). Williams, (2007) stated that a quantitative method is best suited when the aim is to accumulate numerical data to test hypotheses or to explore the relationships between different variables.

Given the objectives and designs of the study (which aims to examine the impact of risk management practices on service quality in Palestinian municipalities and examines the impact of organizational culture) a quantitative method was deemed most appropriate, as this approach lends itself to a concrete examination of the relationships between constructs and supports the extension of the results to a wider population.

Furthermore, the selection of a quantitative framework aligns with (Taherdoost, 2022) perspectives, who stated that this type of framework is very important to enhance strategic decision making with credible statistical evidence. This academic study used a survey tool created for this study and a digital survey as the primary information-gathering tool, enabling structured data collection from local governments. This methodology supports the objective analysis necessary to evaluate the constructs being examined and to test the study hypotheses using structural equation modeling techniques.

2.4 Research Methodology

There are certain structured steps involved in the research methodology (Mishra & Alok, 2017), although it is often necessary to flex when navigating the research steps: define the problem of interest, review relevant literature on that topic, develop hypotheses and form the theoretical portion of the study, collect data, analyze results, and disseminate results. A thorough analysis of this document has concluded with its clearly organized categorization into three main sections: Initiation, Implementation, and Evaluation.

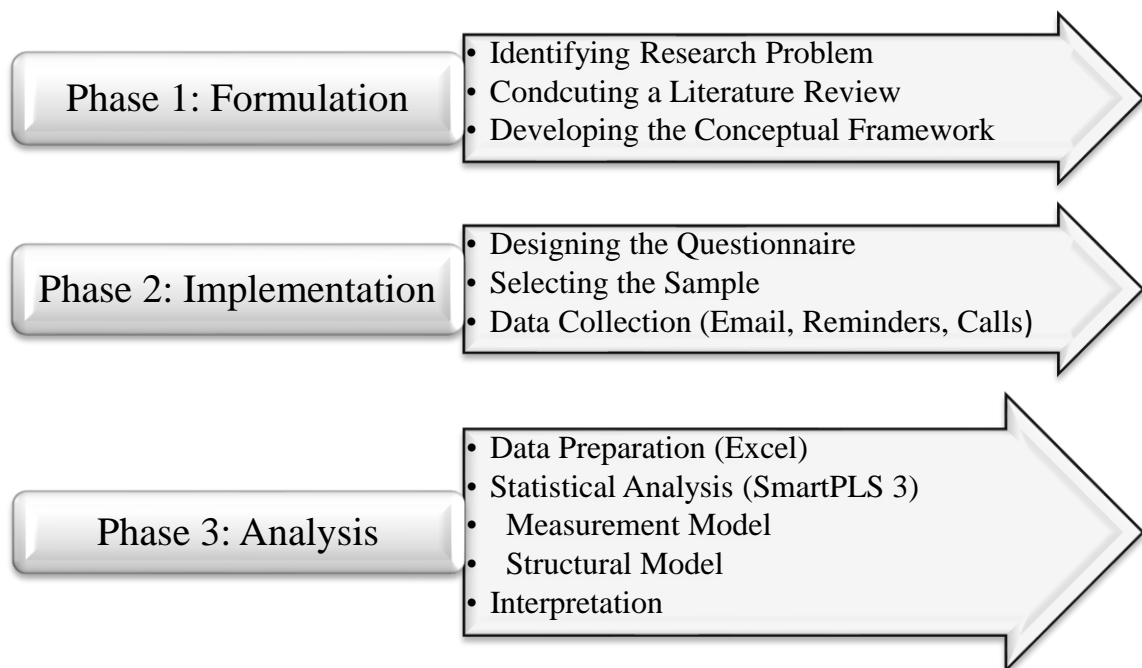
The heart of the research activity is Formulation Phase of the study effort. This project starts with the research problem clearly stated and a literature review to establish the knowledge gap, which informs the research questions, objectives, and hypotheses for the next steps.

Implementation Phase The phase of execution involves putting the research methods into practical use. A thoughtfully arranged inquiry was formulated to acquire quantitative insights. The questionnaires were disseminated electronically (via email), accompanied by follow-up reminders and calls to bolster participation and enhance response rates.

Analysis process commences when the data collecting process is over. The compiled information is managed and computed with the assistance of Microsoft Excel in terms of preliminary screening of data and the utilization of the SmartPLS software in order to test the suggested model and hypotheses. The logic behind implementation of structural equation modeling (SEM) is to test the relationships between variables, especially in the explanation of the impact of organizational culture as a mediating variable. This period also ends with the evaluation of the findings, alongside with the writing of the relevant implications, the delivery of suggestions, and the description of the limitations intrinsic to the investigation.

The methodological framework that was used in this study is illustrated via a flow diagram, as shown in Figure 2: Research Methodology Flowchart. The three key stages that guided the research are presented in the chart. Formulation, which would be the first phase, entailed the identification of the research problem, review of existing literature, and formulation of the conceptual framework that would guide the study. The second step, which was implementation, was concerned with the actual design of the questionnaire, the choice of the sample one needed, and how to collect the data through emails, follow-up messages, and phone calls. The last step was analysis, which involved the preparation of the received data and statistical analysis with the help of SmartPLS 3 and assessment of the measurement and structural models. This stage ended with the interpretation of the results. All these steps are described as demonstrating the systematic and sequential manner that is followed in order to guarantee methodological rigor of the study.

Figure 2: Research Methodology Flowchart



2.5 Sampling Plan

According to Hair et al., (2011), a sample is articulated as “a relatively small subset of the population.” The need to ensure that the sample is representative of the general population and at the same time, reduce the sampling error as much as possible requires a strictly designed sampling procedure. The major stages of this process include the

determination of the study group, choosing a suitable sampling conceptualization, choosing a sampling method, determining the necessary sample size, and application of the sampling plan.

Due to the broadness of this study and logistical inefficiency of the surveying of the entire population, a two-stage sampling approach was applied. In the first stage, a convenience sampling approach was used in this research as it targeted particular individuals in the municipality, namely the Director General, Section Head, Department Head, Quality Manager, and Administrative Officer. The approach was efficient in gaining access to the targeted research subjects.

In the second stage, a simple random sampling (probability) approach was used for the eligible municipalities of 132 as classified by Municipal Development & Lending Fund (MDLF) (Tayybeh et al., 2023), as identified in the sampling frame. This process was responsible for giving every municipality an equal chance of selection, which increased the level of representativeness, enabling statistical generalization (Mishra & Alok, 2017).

Google Forms was used to compile the online survey that made it easy to design, distribute, and collect answers as well as automatically aggregate demographic-optimized data using frequency and percentage analysis. The respondents were also followed up in terms of personalized communication, where reminders via email were sent, along with calls to the administration offices, which played a key role in improving the response rate. A response rate of 90.15%, which exceeds the normal response rate in research, was achieved by obtaining valid responses from 135 respondents from 119 out of the targeted 132 municipalities as shown in Table 18: List of participating municipalities, suggesting strong engagement and high data quality municipalities; this may be related to the clarity and design of the questionnaire, the ease of digital participation, the personal follow-ups, and the socio-political context of the West Bank, which is characterized by complex governance and strong local community). Citizens and municipal staff may feel obligated to contribute their perspectives to studies that seek to enhance local government performance and risk resilience (Mahamid et al., 2023).

It contained 63 items that were categorized into 3 major constructs with 11 indicators that were systematically related to the conceptual framework of the study. During data screening, 4 items were deleted for internal consistency and reliability: one for reliability

(R4), two for tangibility (T1, T3) for quality of services, and one for mitigation (MIT3) under risk management practices.

To ensure the statistical validity of the sample, G*Power software was used for a power analysis based on the parameters supported by Hair et al. (2021), , the level of significance was set to 0.05, the effect size was set to 0.15, power was set to 0.90, and the number of predictors was set to three, with the moderator and interaction aspects, with a minimum required of 99 responses, the 135 valid responses were deemed sufficient for structural equation modeling using SmartPLS..

2.6 Questionnaire Design and Measurement Development

Once the research framework was established and a literature review was completed, the questionnaire was designed as the primary mode of data collection in this study. The instrument was revised based on these recommendations to clarify the instrument and make it more precise and reliable. The details in compiling the version of the survey that will be used as a resource to understand the content was carefully written in both English and Arabic languages to reach a wider audience; details for this aspect are in Appendices A and B.

A survey instrument was developed using Google Forms to administer and collect data and was emailed to appropriate municipalities in Palestine with follow-up via email and phone to encourage participation, which yielded 135 valid responses (90.15% response rate, which is extremely high per standard survey criteria) (Holtom et al., 2022).

The questionnaire was composed of two principal components:

First: Demographic and Organizational Information

In this section, we collected data about the demographic and institutional characteristics of respondents, such as age, educational attainment, professional title, length of employment, municipal location, size of the workforce, whether they were financially poor or not (as classified by the Municipal Development & Lending Fund [MDLF]), the number of types of municipal services provided, and whether or not there were twinning agreements with other municipalities (Tayybeh et al., 2023).

Second: Study Constructs and Measurement Items

The following section contained closed-ended items measured on a five-point Likert scale from (1 = Strongly Disagree) to (5 = Strongly Agree). to assess the constructs outlined in the conceptual framework, which was initially developed with 63 factors categorized into 3 main constructs, with 11 indicators, but reduced to 59 factors based on reliability and validity checks.

The study employed three main constructs. More specifically,

1. Risk Management Practices (RMP)

It has four dimensions: First, risk identification (IDE): 4 items were adopted from (Carlsson-Wall et al., 2019) and (Castellini & Riso, 2023) to assess identification methods, frequency, tools, and responsibility; second, risk assessment (ASS): four key dimensions, which were the Severity and Likelihood, Criteria for Prioritization, Review Frequency, and Stakeholder Involvement; third, risk mitigation (MIT): The four elements were mitigation strategies, effectiveness, barriers, communication of strategies, and MON (monitoring), with 16 items and a 5-point Likert scale on four key elements, monitoring strategies, performance indicators, report frequency, and continuous growth.

2. Quality of Services (QoS)

This construct is operationalized through the application of the SERVQUAL framework and encompasses five dimensions: first tangibles (T) with 4 item, second reliability (R) with 5 items, third responsiveness (RES) with 4 items, fourth assurance (A) with 4 items, and finally empathy (E) with 4 items as shown in Table 11: Operationalization of Model Constructs.

These items were derived from the work of (Siyum, 2024) without any modification, to accurately represent standards of quality of services, professionalism of staff, and citizen satisfaction within the framework of Palestinian municipalities. Total items: 21 on scale of 5-point Likert

3. Organizational Culture (OC)

This construct was measured using two cultural dimensions: first adhocracy culture (AC) with 12 items were adopted from Heritage et al., (2014); Spaliviero et al., (2019) and Wudarszewski, (2018). These assess innovation, flexibility, leadership, teamwork, and

learning. And hierarchy culture (HC) with 14 items evaluate structure, authority, communication, performance evaluation, and stability within the municipality. Total items: 26 on scale of 5-point Likert.

The final instrument, therefore, comprised 63 items measuring the three constructs and their sub-dimensions (see Table 11: Operationalization of Model Constructs). The survey design confirms that the survey covers all the relevant dimensions of risk management, service quality, and organizational culture in Palestine municipalities.

2.7 Data Analysis Techniques

The data collected through the online questionnaire was analyzed using a combination of software: Google Forms to administer the survey and to generate descriptive statistics of respondent demographics, Microsoft Excel to organize, clean, and perform simple math operations such as mean and standard deviation of each construct, and SmartPLS (v.3.2.9) to perform PLS path modeling.

To evaluate the conceptual framework and relevant research hypotheses, the research used Partial Least Squares Structural Equation Modeling (PLS-SEM) by using SmartPLS, which is a reliable method of analyzing complex models including the first- and second-order constructs.

The investigation performed with SmartPLS was split into two main fields the testing of the measurement model and the evaluation of the structural model. The assessment system has been subjected to stringent research which has sought to find out the integrity and validity of its main provisions. In the case of reflective constructs, the internal consistency reliability was measured through the application of the alpha coefficient of Cronbach and the composite reliability (CR), whereas the convergent validity was determined by the use of an average variance extracted (AVE) and the loadings of the indicators. The tests of discriminant validity had to be based on cross-loadings, the Fornell-Larcker criterion, and Heterotrait-Momotrait ratio (HTMT). Also, the reliability of the material was supported by forwarding the questionnaire to a chosen set of competent figures, whose advantageous remarks and suggestions were included afterward.

For constructs measured formatively, multi-collinearity was checked using the Variance Inflation Factor (VIF), and the significance and relevance of each indicator were tested through analysis of outer weights and outer loadings.

In the structural model review, a range of statistical tools was used to assess the effectiveness of the model in explaining and predicting outcomes (R^2 , f^2 effect size, Q^2 predictive relevance, GoF index, path coefficients) and the bootstrapping method with 5,000 resamples was used to derive t-values and p-values for hypothesis testing.

In addition, a mediation analysis was used to determine the role of organizational culture (Adhocracy and Hierarchy cultures) as a mediating variable between risk management practices and the quality of services provided. The statistical outcomes and analyses were thoroughly discussed in Chapter Four, and the implications and discussions are fully articulated in Chapter Five.

Chapter Three

Data Analysis and Results

3.1 Chapter Overview

This chapter provides a comprehensive examination of the data collected via the online questionnaire administered to municipalities within the West Bank. The statistical evaluation of the demographic information of the respondents was performed utilizing Google Forms. Also, the dataset was afterwards engaged in Microsoft Excel to figure out the mean and standard deviation for each variable; therefore, the assessment of Risk Management Practices (RMP), in parallel with the review of Organizational Culture (OC) and Quality of Services (QoS), can take place. Thereafter, the reliability and validity of the study model and the research hypotheses were tested using SmartPLS.

3.2 Analysis of Survey Responses

3.2.1 Response Rate

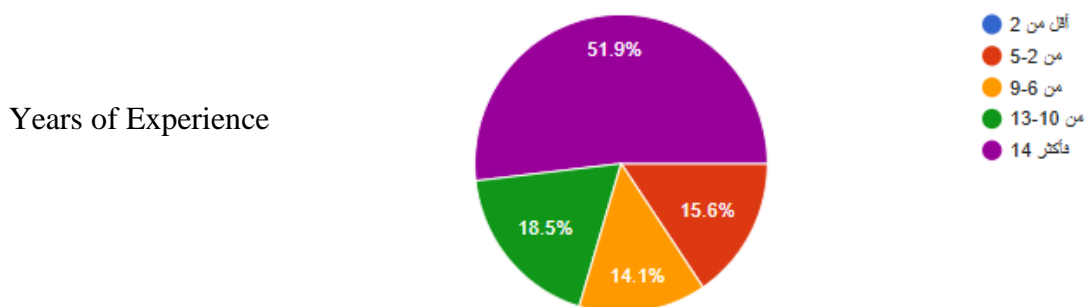
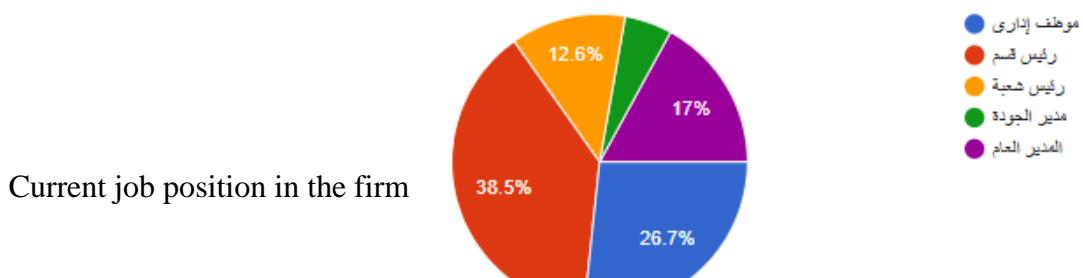
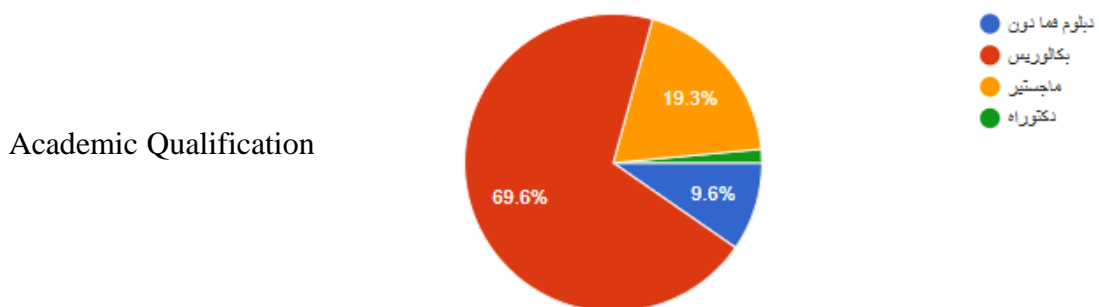
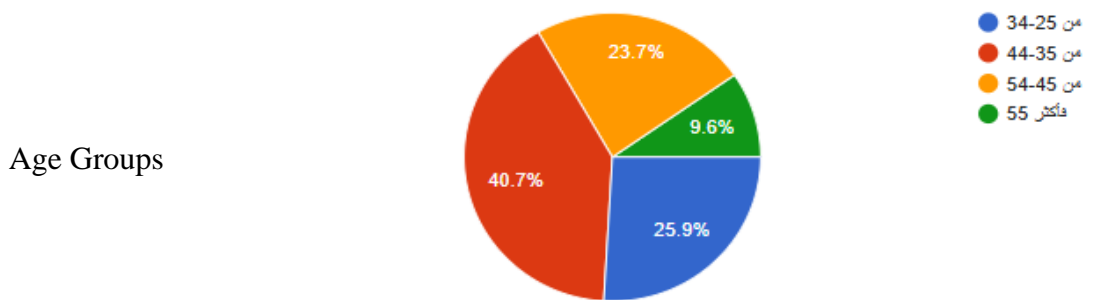
The electronic questionnaire was sent through email to the municipalities that met the sampling criteria, along with reminders to enhance the response rate. The goal of the survey was to achieve at least one respondent from each municipality, yielding a response rate of 90.15 percent, having received 135 valid responses from 119 that listed in Table 18: List of participating municipalities out of the surveyed 132 municipalities.

This response rate is significantly higher than the average response rates in other studies as reported in previous research, where the response rate has seen an improvement from 48% in the year 2005 to 68% in the year 2020. There can be various reasons for the improved response rate, which can include the design structure of the survey, the medium used for data collection, the cultural settings of the respondents, as well as the region where the respondents live Holtom et al. (2022), in this case, the West Bank, where the inhabitants are inspired to make comments regarding improvements in the region (Mahamid et al., 2023).

In addition, the role of reminders was crucial in improving response rates, as indicated in the finding that single or multiple reminders can greatly influence the response rate (K. Wang et al., 2020). In conclusion, based on the one-month period designed for data collection, the response rate collected in this research is amazingly high compared to the standards of the normative survey research.

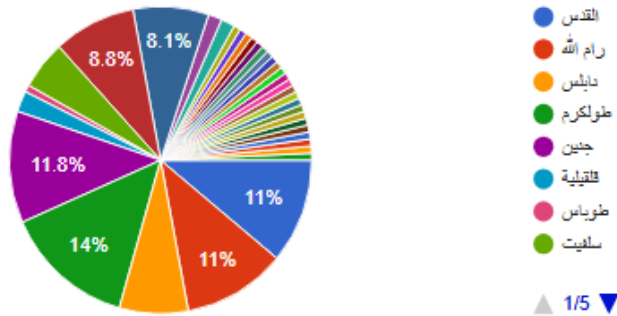
3.2.2 Demographic Information

In the present research, the Google Forms application was employed to develop the online survey, as it inherently produces an extensive demographic assessment of the participants through the utilization of frequencies and percentages, as represented in pie charts (Figure X) and Table 12 in Appendix C. The charts show the respondents' age groups, academic qualification, current job position in the firm, years of experience, region, size of the organization, financial capacity, level of institutional capacity, services offered, as well as the level of municipality co-operation agreement.

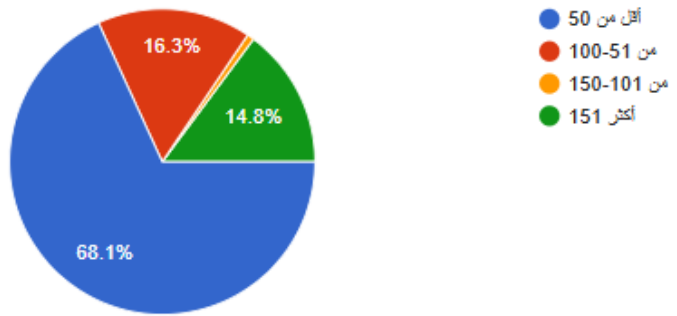


Municipality Location: The distribution of feedback across regions displayed that Tulkarm led with 16.3%, while Ramallah followed with 14.8%, and both Jerusalem and Jenin recorded 13.3%, all within the West Bank. Nearby areas have different percentages: Hebron is at 11.1%, Bethlehem is 8.9%, Nablus stands at 9.6%, Salfit has 7.4%, Qalqilya is at 3.0%, Jericho is 1.5%, and Tubas is 0.7%.

Municipality Location

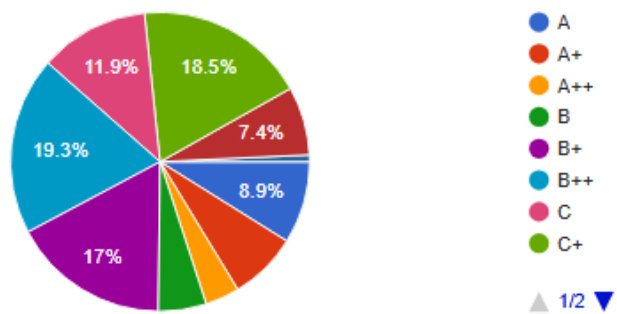


Number of employees working in the municipality



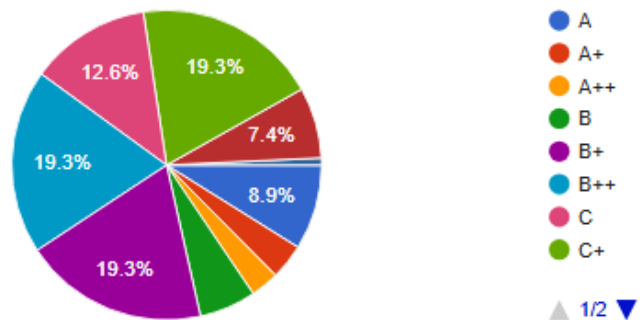
When looking at how municipalities are financially categorized according to the guidelines set by the Municipal Development and Lending Fund (MDLF), the dominant ratings observed were B++ (19.3%), C+ (18.5%), and B+ (17.0%). A lesser number of municipalities fell under classifications such as A, A+, A++, B, C, C++, and D.

The latest financial classification the municipality received from the Municipal Development and Lending Fund (MDLF)



A comparable trend was discerned in the institutional and service performance classification provided by the MDLF under the Municipal Development Program – Phase IV. The highest proportion of respondents' municipalities were categorized as B+, B++, or C+ (each 19.3%). Defined categories extend the distribution of A (8.9%), A+ (3.7%), A++ (3.0%), B (5.9%), C (12.6%), C++ (7.4%) and D (0.7%).

The latest classification the municipality received in the Municipal Development Program – Phase IV, based on institutional and service performance indicators by the Municipal Development and Lending Fund (MDLF)



When asked what kinds of services their municipality provides, 97.6% of respondents said their municipality provided a range of services, with categories such as health and environmental services mentioned by 94.1% of respondents, followed closely by infrastructure services (92.6%), urban planning and licensing (90.4%), and environmental protection (76.3%), along with educational and cultural (71.9%), economic and commercial (65.9%), social (58.5%), and security and emergency (54.1%) services.

In conclusion, with respect to twinning or cooperative agreements established with other municipalities - whether local, regional, or international - 40.7% of respondents affirmed the presence of such collaborative initiatives, whereas 59.3% indicated the absence of such arrangements.

Now that you have read the demographic data presented above, you can observe that the respondents are a diverse group of well-qualified municipal professionals from around the west bank with varied educational qualifications, many years of experience, and a broad range of occupational roles that make them qualified to answer the survey questions see (Table 12 : Respondents Profile Summary) in Appendix C.

3.2.3 Descriptive Analysis

The purpose of this analysis is to understand how organizational culture mediates between risk management practices and service quality outcomes in Palestinian municipalities. In quantitative research, the measurement scale is a systematic, standardized method to evaluate the variables being studied. Therefore, implementing an adequate measurement scale is crucial for analyzing and interpreting the obtained data through descriptive statistics, including mean and standard deviation, which ensures that the data is comparable and systematically structured, allowing researchers to derive sound inferences.

The following behavioral constructs will have to be studied in this work: organizational culture, risk management practices, and quality of services, which involves using a measurement tool that will be skilled to define the perceptions and judgments of the respondents in respect of the participants. To achieve these goals, the five-point Likert scale was used as the basic measurement instrument. Likert scale has been known to be accurate, reliable, and useful in research where the target population is being investigated in regards to their perceptions and attitude components Aybek (2022), where the respondents are given a chance to evaluate their degree of concurrence or disagreement with the statements presented.

Once data was collected, there was the establishment of an interval in terms of the five-point Likert scale in a manner that it would be segmented into three segments to enhance interpretation of the data results. Its other benefit is anchored on the fact that it is utilized to convert the subjective information into its quantifiable version and therefore, executes research designs effortlessly (Koo & Yang, 2025). To evaluate the length of each interval, the greatest value of the scale was reduced by the smallest value, and the resulting number was shared by the predetermined count of intervals, as detailed: $(5-1) / (3) = 1.33$. Accordingly, the scale employed to ascertain the average response level for each item within the questionnaire is presented in Table 2 : Average Response Level.

Table 2 : Average Response Level.

Level	Interval average	Description
I	1.00-2.33	Low
II	2.34-3.66	Moderate
III	3.67-5.00	High

According to Table 3: Level of Risk Management Practices, Organization Culture, and Quality of Services, the mean alongside the standard deviation values for all first-order and second-order constructs engaged in this study is illustrated. The standard deviation for risk management strategies is 0.512, while the mean stands at 3.358. In relation to the dimension of organizational culture, the standard value typically noted is 3.582, and the standard deviation reflects as 0.464. Finally, the mean and standard deviation of Quality of Services were 4.012 and 0.584, respectively. As described in the results of second-order constructs, risk management in municipalities was found to be mediate, and organizational culture was classified as mediate, whereas the overall level of Quality of Services was classified as high, while the mean values for all first-order constructs were moderate to high. The mean and standard deviation values for all items incorporated in the study are presented in Table 13: Descriptive Analysis of All Questionnaire Items in Appendix C.

Table 3: Level of Risk Management Practices, Organization Culture, and Quality of Services

Construct (Latent variable)	Mean	Standard deviation	Implementation level
Identification (IDE)	3.325	0.069	Moderate
Assessment (ASS)	3.238	0.106	Moderate
Mitigation (MIT)	3.508	0.314	Moderate
Monitoring (MON)	3.360	0.023	Moderate
Overall Risk Management Practices	3.358	0.512	Moderate
Adhocracy Culture (AC)	3.590	0.222	Moderate
Hierarchy Culture (HC)	3.574	0.241	Moderate
Overall Organization Culture	3.582	0.464	Moderate
Tangibles (T)	4.173	0.078	High
Reliability (R)	3.936	0.241	High
Responsiveness (RES)	4.020	0.106	High
Assurance (A)	3.983	0.067	High
Empathy (E)	3.948	0.092	High
Overall Quality of Services	4.012	0.584	High

3.2.5 Non-Response Bias

Nonresponse bias is a major problem in survey research and can seriously undermine the integrity of the findings. Armstrong & Overton, (1977) conducted a study to test for nonresponse bias by separating the responses of early and late respondents on the premise that late reactions reflect attitudes more similar to those of the nonrespondents. This methodological approach has allowed researchers to understand and reduce nonresponse bias in a range of survey situations. In the sections that follow, several approaches to reducing nonresponse bias and their implications will be discussed.

Armstrong and Overton suggested that if the participants at the initial and final stages were analyzed to determine any biases, it could be hypothesized that the later stage participants were similar to those who did not respond, and therefore they could be used to draw conclusions (Zhang, 2025). As pointed out by (Zhang, 2025) that measurable nonresponse strategies are necessary to assess the impact of nonresponse and that random-digit-dialing and complete calling are used to reduce the bias in telephone surveys.

With respect to their reply speed to the emailed survey, the employees chosen for this exploration were split into two factions: eager respondents and sluggish respondents. The initial group encompassed employees that replied immediately following the transmission of the first email, whereas the latter employees comprised employees that provided responses subsequent to the dispatch of follow-up reminders, which included reminder emails and reminder calls. As a result, the tally of early and late responses was recorded as 51 and 84, respectively. Table 4: Non-Response Bias Test delineates the mean and standard deviation (SD) values for the two response cohorts, in conjunction with the p-values pertinent to each construct, which were obtained from p-Value new for multi-group analysis. As is apparent from the detailed data cross-tabulation attested in Table 4: Non-Response Bias Test, all the p-values that emerged from the wide range of analytical activities performed in the course of this research are everywhere discovered uniformly greater than the predetermined significance level 0.05. The results clearly show no statistically significant differences that there are meaningful or significant differences when comparing the responses recorded at the early stages versus those documented at the later stages of the investigation. The assumption that statistically significant variations exist between these two groups of responses must consequently be dismissed. This

conclusion would imply that there are statistically significant differences between these two sets of responses and that there is a meaningful difference in the data concerning when these responses were received. The fact that missing responses did not alter the conclusions of the research therefore means that the responses received do represent the opinions of the entire target group.

Table 4: Non-Response Bias Test

Construct (Latent variable)	Early response		Late response		P-value
	Mean	SD	Mean	SD	
Identification (IDE)	3.245	1.047	3.375	0.928	0.975
Assessment (ASS)	3.186	1.032	3.268	0.923	0.75
Mitigation (MIT)	3.485	0.937	3.521	0.866	0.31
Monitoring (MON)	3.393	0.939	3.339	0.927	0.861
Adhocracy Culture (AC)	3.528	0.998	3.627	0.910	0.665
Hierarchy Culture (HC)	3.557	1.035	3.585	0.963	0.718
Tangibles (T)	4.216	0.693	4.149	0.630	0.766
Reliability (R)	3.867	0.807	3.974	0.705	0.561
Responsiveness (RES)	4.044	0.746	4.003	0.703	0.341
Assurance (A)	3.946	0.801	4.003	0.683	0.488
Empathy (E)	3.917	0.827	3.967	0.698	0.611

3.3 Analysis of Questionnaires

PLS-SEM, also known as partial least squares structural equation modelling, is lauded for its complex and systematic procedures in quantitative research frameworks and is commonly used in empirical studies across all management disciplines as well as survey-based research in social science disciplines. PLS-SEM enables researchers to investigate complex causal relationships among observable and latent variables with smaller sample sizes and data that may not be normally distributed multivariate normal distribution. Investigations conducted in innovative or less-explored settings, such as municipal performance in Palestine, significantly benefit from PLS-SEM, particularly when the focus is on prediction and theory advancement rather than simply confirming existing theories.

The data collected during the questionnaire were analyzed with SmartPLS version 3.2.9 that is used extensively in the context of applying the variance-based method of the SEM

(Becker et al., 2018). The essential parts that will be included in the model embrace the measurement model, related to the outer perspective, and the structural model, associated with the inner perspective. As the structural model is used to test the hypothesized correlations among the constructs, the model determines the correlations between the latent (not directly observed) and the manifest (observed) constructs (Glaser, 2002).

Processing of the data in the questionnaire was done using the software SmartPLS version 3.2.9 -one of the most popular variance-based SEM tools on the market today (Becker et al., 2018). There are two key components to this composition: the zone for external scrutiny and the segment for internal updates. The framework defines the relationships between constructs that are not directly observable (the latent constructs) and those that are (the manifest constructs) Glaser, (2002), and the structural model tests the hypothesized relationships between these constructs (Sarstedt et al., 2016).

The model reflected each construct as being operationalized in a reflective manner (i.e., causal influence flows from the latent variable to its indicators that are manifestations of the underlying construct and assume internal consistency). The questionnaire consisted of measures of risk management practices, service quality, and organizational culture, each of which was comprised of multiple items based on established scales that were adapted to the Palestinian municipal context.

The aggregate number of items subjected to examination within the measurement framework amounted to 63, which were methodically categorized into 11 constructs; the four items that were omitted are associated with the following variables: one item related to mitigation strategies in risk management practices (MIT3); three items concerning service quality, specifically concerning tangibles (T1 and T3) and reliability (R4); MIT3 and R4 are excluded due to the outer loading being less than the accepted threshold, but T1 and T3 are excluded due to the AVE for service quality being less than 0.5, and when deleted, the AVE for the tangibility and quality of services became better and greater than the accepted threshold as stated by (Fornell& Larcker, 1981).

The entire interpretative framework was reassessed for its reliability and consistency, all of the indicators were critically examined for their credibility, internal consistency reliability was assessed using Cronbach's alpha and composite reliability, and the Average Variance Extracted value (a key statistical outcome in assessing the amount of

shared variance among indicators measuring a latent construct) was calculated to sufficiently assess the construct of convergent validity. In order to conduct a strong analysis of the nature of the characteristics of the model, discriminant validity was assessed in parallel using the Fornell-Larcker criterion and the HTMT ratio. After measurement properties were deemed acceptable, the structural model was estimated with path coefficients, coefficient of determination (R^2) for the dependent constructs, and effect sizes (f^2) and predictive relevance (Q^2).

This sequential analysis allowed for further analysis of the proposed relationship in the model and also tested both the direct effects (the effect of risk management practices on the service quality) and the mediating effects (through the organizational culture) that were hypothesized. This method of organizing the results is very effective at strengthening the reliability and validity of the findings and ensuring that the model can be used to provide informative input for both theoretical discussions and applications.

Due to time constraints and accessibility, the pilot study was not implemented, but the instrument was made applicable for the study, and identified measurement items were based on other studies that had already been demonstrated to measure the intended and were analyzed by subject-matter experts to determine whether the items were understandable and reflected the theoretical constructs; these pre-intervention preparations allowed for confident administration of the tool, and the statistical validation measures provided the level of adequacy and validity of the entire measurement and structural analyses outlined above.

3.4 Reflective Measurement Model Assessment

One of the key early steps in PLS-SEM is the examination of the measurement model, which is the analysis of the validity of the measurement of the various constructs before the analysis of the interrelationships of the structural model (Hair et al., 2021; Sarstedt et al., 2021). In this critique, the authors consider two aspects of reflective measurement designs: consistency and validity.

The reliability assessment (indicator reliability and internal consistency) and validity assessment (convergent and discriminant) of reflective measurement models within the PLS-SEM framework is a documented and infinite process of validation (H. Wang et al., 2021). In this field of research, significant advances have been made in this area using

sophisticated, nuanced methods, such as CR and Rho_A (ρ_A) for internal consistency of measurement instruments; AVE as a robust measure of convergent validity, i.e., that the constructs are measuring what they are supposed to; and the HTMT ratio as a measure of discriminant validity, i.e., that the constructs are indeed distinct from one another.

The conformity to known standards, enhanced by substantial theoretical grounding and recording of progressive best practice including testing of measurement invariance and common method bias tests, assure that the constructs are measured with accuracy and articulations thus giving a concrete basis on which further questions of the structural model can be investigated.

3.4.1 Indicator Reliability

The initial phase in the evaluation of the reflective measurement model generally involves the scrutiny of indicator reliability. Typically, the validity of a signal demonstrates the extent to which the variations in a specific indicator are substantiated by its associated principle. The reliability at the indicator level is quantified through outer loadings; consequently, (Hair et al., 2021) posited that the indicator loadings ought to be equal to or exceed 0.708 to substantiate that the indicator possesses an adequate level of reliability. As the outer loadings for three indicators (MIT3, T1, R4) did not reach the acceptable threshold so, they were excluded from the measurement model that was utilized in this research. The goal of deleting T3 is improve AVE of QoS as stated by (Kline, 2018) eliminating one factor from the tangibility construct, which used to include 3 factors and has now been reduced to 2, triggers notable considerations about the construct's endurance. Although methodologically sound, constructs that comprise only two indicators may exhibit diminished reliability and stability. However, this can be considered acceptable if: All other indicators show strong loadings (T2 and T4 > 0.68). The construct remains theoretically consistent, the model overall fit is significantly improved. As shown in Figure 3: Measurement Model (Outer Model), all outer loading values distinctly surpass the requisite minimum threshold, thereby signifying that all individual indicators utilized are sufficiently reliable.

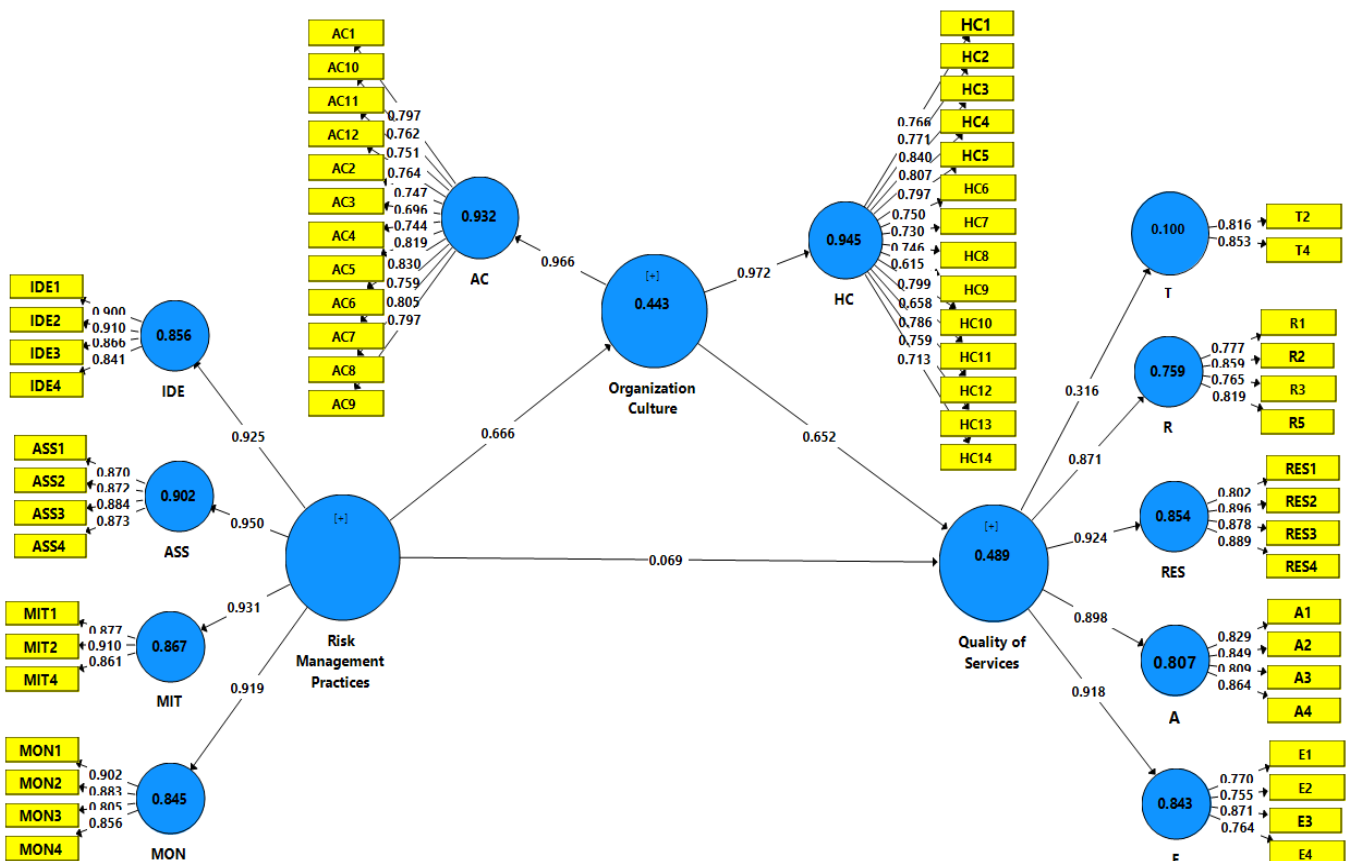
3.4.2 Internal Consistency Reliability

Internal consistency reliability is associated with the efficiency of the items (indicators) that comprise a latent construct in a reflective measurement setup in correlating with each

other, consequently delivering a reliable gauge of the same essential idea (Hair et al., 2021). In the domain of SmartPLS, this signifies a key moment in scrutinizing the quality of measurement models before embarking on the interpretation of structural interactions.

Internal consistency reliability constitutes a fundamental assessment within SmartPLS to ascertain those constructs are measured with precision and consistency. It is optimally evaluated through Composite Reliability (CR), complemented by Cronbach's Alpha according to (Fauzi, 2022) and rho_A, with all values ideally surpassing the threshold of 0.70. As shown in **Table 5**: Cronbach's Alpha, Composite Reliability, AVE and VIF of First Order Constructs being measured reflectively is indicated by the fact that the values of the Cronbach's alpha and composite reliability (CR) are above the acceptable minimum.

Figure 3: Measurement Model (Outer Model)



3.4.3 Convergent Validity

In fact, the deletion method increased convergent validity for several constructs. As defined by (Fornell, C. and Larcker, 1981), AVE scores greater than 0.5 indicate that the construct accounts for more variance in its indicators (Fornell, C. and Larcker, 1981).

Results: Major Accomplishments: Quality of Services: Went over the critical 0.5 threshold (0.445 → 0.503), which shows acceptable convergent validity.

Tangibility: Excellent (0.697) vs. good (0.465), good vs. poor, Risk Mitigation: Very good (0.780) vs. good (0.614), good vs. poor, an excellent example of indicator deletion (Bagozzi & Youjae Yi, 1988) resulting in improved validity for the construct. These results are in line with J. F. Hair et al., (2017)'s recommendation that researchers should remove indicators with low loadings in order to improve AVE when the construct falls below the 0.5 threshold (J. F. Hair et al., 2021). Convergent validity is one aspect of the overall construct validity that relates to reflective measurement and addresses the extent to which multiple measures that have been carefully designed to measure the same concept are related to each other (J. F. Hair et al., 2012). AVE values of 0.50 or more indicate that the indicators reflect more than 50 percent of the variance of their relevant indicators, and the level of convergent validity is acceptable.

Results from composite reliability optimization also indicated that the deletion strategy enhanced composite reliability for several constructs: Risk Mitigation: CR increased from 0.855 to 0.914; Quality of Services: CR increased from 0.938 to 0.945; Tangibility: CR increased from 0.772 to 0.821. This finding supports the assertion by (Peterson & Kim, 2013) that strategic item deletion can enhance both convergent validity and internal consistency reliability.

The results of Cronbach's Alpha, Composite Reliability and AVE of Constructs (see **Table 5:** Cronbach's Alpha, Composite Reliability, AVE and VIF of First Order Constructs and **Table 6:** Cronbach's Alpha, Composite Reliability, AVE and VIF of Second Order Constructs) show that all AVE values of the reflective constructs are greater than the recommended minimum threshold of 0.50, thus lending strong support to the measurement model in terms of convergent validity. As can be seen from table 5 and table 6, all reflectively measured constructs in this study have significant levels of convergent validity with VIF values between 1.422 and 3.806, so there is no major issue of multicollinearity.

Table 5: Cronbach's Alpha, Composite Reliability, AVE and VIF of First Order Constructs

First Order Constructs	Construct Items	Item Loading	VIF	VIF	Cronbach's Alpha	Composite	AVE
Identification	IDE1	0.900	3.781	3.449	0.902	0.932	0.774
	IDE2	0.910	4.401				
	IDE3	0.866	2.881				
	IDE4	0.841	2.732				
Assessment	ASS1	0.870	3.279	3.686	0.898	0.929	0.765
	ASS2	0.872	3.444				
	ASS3	0.884	3.715				
	ASS4	0.873	4.306				
Mitigation	MIT1	0.877	2.653	3.711	0.859	0.914	0.780
	MIT2	0.910	4.158				
	MIT4	0.861	4.321				
Monitoring	MON1	0.902	3.944	3.473	0.884	0.920	0.743
	MON2	0.883	4.811				
	MON3	0.805	2.306				
	MON4	0.856	2.830				
Tangibility	T2	0.816	1.310	1.422	0.566	0.821	0.697
	T4	0.853	1.533				
Reliability	R1	0.777	2.339	2.492	0.820	0.881	0.650
	R2	0.859	3.109				
	R3	0.765	2.174				
	R5	0.819	2.347				
Responsiveness	RES1	0.802	2.367	3.327	0.890	0.924	0.752
	RES2	0.896	3.804				
	RES3	0.878	3.762				
	RES4	0.889	3.375				
Assurance	A1	0.829	2.418	2.482	0.858	0.904	0.702
	A2	0.849	2.817				
	A3	0.809	2.494				
	A4	0.864	2.200				
Empathy	E1	0.770	1.209	2.292	0.800	0.870	0.626
	E2	0.755	2.016				
	E3	0.871	3.469				

Adhocracy Culture	E4	0.764	2.198	3.722	0.939	0.947	0.598
	AC1	0.797	4.675				
	AC2	0.762	2.745				
	AC3	0.751	3.315				
	AC4	0.764	3.558				
	AC5	0.747	3.745				
	AC6	0.696	3.753				
	AC7	0.744	2.879				
	AC8	0.819	4.374				
	AC9	0.830	3.693				
	AC10	0.759	3.396				
	AC11	0.805	4.520				
AC12	0.797	4.014					
Hierarchy Culture	HC1	0.766	3.350	3.806	0.941	0.949	0.570
	HC2	0.771	3.452				
	HC3	0.840	4.475				
	HC4	0.807	3.944				
	HC5	0.797	3.384				
	HC6	0.750	3.104				
	HC7	0.730	4.352				
	HC8	0.746	4.946				
	HC9	0.615	2.656				
	HC10	0.799	4.682				
	HC11	0.658	2.597				
	HC12	0.786	4.669				
	HC13	0.759	4.209				
	HC14	0.713	3.465				

Table 6: Cronbach's Alpha, Composite Reliability, AVE and VIF of Second Order Constructs

Second Order Constructs	Items	Item Loading	Cronbach's Alpha	Composite Reliability	AVE
RMP	IDE	0.925	0.964	0.967	0.663
	ASS	0.950			
	MIT	0.931			

	MON	0.919			
OC	AC	0.966	0.967	0.969	0.570
	HC	0.972			
QoS	T	0.316	0.936	0.945	0.503
	R	0.871			
	RES	0.924			
	A	0.898			
	E	0.918			

3.4.4 Discriminant Validity

The construct validity of discrimination tests the extent to which the theory and evidence support the claim that a specific construct is, in fact, unique and not redundant with other constructs, as is required of reflective measurement frameworks; that is, we compare how a given construct is distinct from other structures, considering both theory and empirical data that led to this distinction.

As shown in Table 15: Results of Fonell-Larcker Criterion most of the variables pass the fundamental criterion with square root AVE values ranging from 0.755 to 0.883, which aligns with the benchmarks in previous studies that indicated that the square root of AVE should exceed all correlations with other variables (Fornell& Larcker, 1981; Hair et al., 2019).

These findings suggest several different issues: First relationship between variables A and E: the correlation = 0.778, while square root AVE for E = 0.791 (the slight difference [0.013] suggests possible conceptual overlap). Second relationship between variables AC and HC: the correlation = 0.878, while square root AVE for HC = 0.755 This clearly breaches the Fornell-Larcker criterion, as the correlation surpasses the square root of AVE. Third relationship between variables A and RES: the correlation = 0.790, while square root AVE for RES = 0.867 while the criterion is satisfied, the small difference (0.077) raises concerns regarding discriminant validity.

These results are in agreement with (Henseler, Ringle, & Sarstedt, 2015) , who highlighted that the Fornell-Larcker criterion may not effectively identify discriminant validity issues in numerous instances and may offer misleading confidence in sufficient discriminant validity.

Recent studies indicate that HTMT thresholds are perceived at a more advanced level compared to the conventional binary cutoffs of 0.85/0.90. These studies suggest that HTMT values under 1.0 could be deemed acceptable in specific contexts, offering a more flexible approach for evaluating discriminant validity (Rönkkö & Cho, 2022; Shamsuddin et al., 2021).

According to the literature, there are three main approaches for interpreting HTMT: (1) traditional heuristic thresholds: conservative ($HTMT \leq 0.85$): applied for constructs that are significantly different and require strict separation; liberal ($HTMT \leq 0.90$): commonly used as a default standard in many PLS-SEM studies; pragmatic ($HTMT < 1.0$): increasingly gaining acceptance in practical research settings; and (2) an inferential HTMT approach that utilizes bootstrapped confidence intervals. Discriminant validity is confirmed when the CI excludes 1.0. Advocated over fixed cutoffs to enhance statistical integrity (Sarstedt et al., 2016). Third context-dependent assessment: Takes into account theoretical rationale and corroborating evidence. Assesses cross-loadings and conceptual uniqueness. Promotes standards and expectations unique to each discipline.

According to HTMT results analysis drawing from recent literature, the HTMT outcomes can be more accurately classified: at the first values necessitating urgent attention ($HTMT > 0.95$) like ASS-MIT: $HTMT = 0.978$ - Continues to be a significant issue as it nears the theoretical peak, reflecting an almost perfect correlation between constructs. This illustration suggests that the constructs could fundamentally be evaluating the same phenomenon.

Secondly, the values that fall within the acceptable range with care ($0.90 < HTMT < 0.95$) are identical to E-RES: $HTMT = 0.943$ - This value lies within the indicated acceptable range noted by (Shamsuddin et al., 2021), who accepted $HTMT = 0.941$. E-A: $HTMT = 0.936$ - Considered acceptable under the "less than 1.0" standard supported by various studies. E-R: $HTMT = 0.936$ - Considered acceptable and supported by a theoretical foundation. HC-AC: $HTMT = 0.932$ - Falls within acceptable thresholds, yet requires theoretical justification. IDE-ASS: $HTMT = 0.953$ - On the verge of being acceptable, requiring thorough theoretical scrutiny. MON-ASS: $HTMT = 0.911$ - Comfortably within the acceptable range for practical applications. MON-MIT: $HTMT = 0.959$ - Acceptable but nearing the cautionary threshold.

Third values Complying with Liberal Standards ($0.90 < \text{HTMT} < 0.91$) like IDE-MIT: $\text{HTMT} = 0.905$ - Satisfies liberal threshold criteria.

All of the above results are shown in Table 16: Results of Heterotrait-Monotrait Ratio (HTMT) Criterion that approved and supported by numerous empirical investigations establish a precedent for accepting HTMT values exceeding 0.90:

- Shamsuddin et al., (2021) indicated $\text{HTMT} = 0.941$ and concluded that discriminant validity was satisfactory since the value remained below 1.00 in their study of industrialized building systems.
- Several validation studies have utilized the criterion of "all HTMT values < 1 " as proof of sufficient discriminant validity in practical contexts (Ishak & Hussin, 2022)
- Modern methodological discussions stress that HTMT interpretation should take into account the relationship with dis-attenuated construct correlations rather than applying universal cutoffs indiscriminately (Rönkkö & Cho, 2022)

In accordance with the prevailing HTMT criteria, the model demonstrates: nine out of 11 relevant pairs fell below the acceptable threshold ($\text{HTMT} < 1.0$), as has been demonstrated by recent studies, but one pair, ASS-MIT ($\text{HTMT} = 0.978$) was close to 1.0 (close enough to indicate that these constructs may be measuring the same phenomenon), and two borderline cases, IDE-ASS ($\text{HTMT} = 0.953$) and MON-MIT ($\text{HTMT} = 0.959$), met technical criteria but were worthy of further theoretical consideration.

3.5 Structural Model Assessment

Once the measurement model is confirmed, the next step in PLS-SEM involves an examination of the structural model; specifically, we need to examine the proposed interactions among the latent variables and the predictive power of the model. The basic standards for assessing the structural model are collinearity diagnostics (VIF values), path coefficients, coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and goodness of fit (GoF) (Hair et al., 2021).

The collinearity of predictor constructs is examined using the values of Variance Inflation Factor (VIF), and the values should be less than 5, followed by critical analysis of the path coefficients to see the degree and significance of relationships among the constructs, usually using the bootstrapping procedures with 5000 subsamples to obtain t-values and

p-values, the R^2 statistic that represents the amount of variance explained in the endogenous constructs which are 0.75, 0.50 or 0.25 as substantial, moderate or weak, f^2 that represents how much influence a specific external variable has on an internal variable, where 0.02, 0.15, 0.35 are considered as minor, moderate and substantial, and Q^2 figures that are calculated using blindfolding methods to represent the predictive relevance of the model and as a rule, the figures must be greater than zero. As illustrated in Table 8: Values of R^2 and f^2 and Table 17: Predictive Relevance (Q^2) Values and represented in Figure 4: Bootstrapping Analysis Results of the Structural, the findings of the structural model demonstrate satisfactory values of R^2 and Q^2 , substantial path coefficients, and the lack of significant collinearity concerns, thus validating that the proposed model possesses sufficient explanatory and predictive efficacy.

Table 7: Values of Variance Inflation Factor

Construct	VIF
Risk Management Practices → Quality of Services	1.796
Risk Management Practices → Organizational culture	1.000
Organizational culture → Quality of Services	1.796

3.5.1 Constructs Collinearity Assessment

Validating the path coefficients requires a meticulous analysis of the collinearity present among predictors while assessing structural models. A comprehensive study of collinearity is contingent upon the Variance Inflation Factor (VIF). As per (J. F. Hair et al., 2021), to ensure that multi-collinearity is not present, it is recommended that VIF values remain below 5.0, with a strong preference for numbers under 3.3. All of the VIFs in this study were below the threshold, as shown in table 5 and table 6, all reflectively measured constructs in this study have significant levels of convergent validity with VIF values between 1.422 and 3.806, so there is no major issue of multicollinearity.

Table 5: Cronbach's Alpha, Composite Reliability, AVE and VIF of First Order Constructs and **Table 7:** Values of Variance Inflation Factor, suggesting that multi-collinearity issues were not present; as a result, the structural model's findings can be trusted.

3.5.2 Coefficient of Determination (R²)

The R² value is often deemed an important standard for analyzing the degree to which the structural model elucidates the data. It signifies the share of the difference in the internal elements that is elucidated by the external elements in the design. In most cases, R² statistics including 0.75, 0.50, and 0.25 denote powerful, acceptable, and slight connections, in that sequence (Wetzels et al., 2009).

The SmartPLS software's findings suggest that 48.9% of the variation in the endogenous construct Quality of Services is attributed to its linked exogenous constructs in more straightforward language, this R² figure of 0.489 shows the total influence of the predictor variables in the structural model on the Quality of Services. Additionally, the Organizational Culture revealed a notable extent of explanatory validity, reinforced by an R² statistic of 0.443. On the contrary, high levels of explanatory power were recorded on several constructs like Hierarchy Culture (0.945), Adhocracy Culture (0.932), all of which are well above the considerable threshold.

3.5.3 Effect Size (f²)

The effect size (f²) of the structural model in evaluating its assessment is used to evaluate the contribution of each exogenous construct to an endogenous construct's R² value. It measures the variation in R² when a single exogenous construct is removed from the model and thus its comparative contribution. (Cohen, 1988) presents the following as rules for interpreting f²: 0.02, 0.15, and 0.35 representing small, medium, and large effects, respectively.

For f² values in SmartPLS, these are automatically calculated during structural model evaluation. The f² values help in determining whether the independent constructs contribute significantly towards the variation of the dependent constructs over and above the explained variation by the model.

As indicated by the results derived from the SmartPLS output, several constructs had varying effect sizes on their corresponding endogenous constructs. For instance,

constructs with f^2 greater than 0.35 are believed to have a considerable effect, while between 0.02 and 0.15 would indicate a small but not negligible contribution.

Table 8: Values of R^2 and f^2 presents the f^2 statistics for the estimate of each of the paths in the structural model, which identify the largest effects of the exogenous constructs on the variance explained for the endogenous constructs.

Table 8: Values of R^2 and f^2

Construct	R^2	R^2 adjusted	Result	f^2		Result
				QoS	OC	
OC	0.443	0.439	Moderate	0.464	-	Large effect
QoS	0.489	0.482	Moderate	-	-	-
RMP	-	-	-	0.005	-	Small effect
RMP	-	-	-		0.796	Large Effect

3.5.4 Predictive Relevance (Q^2)

The Q^2 statistic serves as an indicator of the degree to which the exogenous construct is capable of forecasting the endogenous construct; consequently, it is designated as an assessment of the model's predictive efficacy (i.e., predictive relevance). The blindfolding methodology is employed to derive the Q^2 value; (Hair et al., 2012) posited that for a reflective endogenous construct, the Q^2 values must surpass zero to establish that the model possesses adequate predictive capability for that construct. The Q^2 values (see Table 17: Predictive Relevance (Q^2) Values in Appendix C) for the reflective endogenous constructs in the model are all larger than 0 (and the Q^2 values for all endogenous constructs in all instances in the SmartPLS software are greater than 0), which is the minimum requirement for predictive relevance.

3.5.5 Model Fit Measures

A variety of metrics represented by model fit indices play a crucial role in understanding how effectively a suggested model correlates with empirical findings. Accordingly, the goodness of fit (GOF) index—which is the geometric mean of the Average Variance Extracted (AVE) and the average R^2 of the endogenous latent constructs, as given in equation 1—is one of the most relevant metrics for Partial Least Squares (PLS) path modelling. GOF values usually range from 0 to 1. (Wetzels et al., 2009) established the

GOF-based model fit benchmark. A GOF value that is lower than 0.1 suggests a poor fit, while a small fit is indicated by 0.1, medium by 0.25, and large by 0.36 respectively.

$$\text{GoF} = \sqrt{\text{average R}^2 \times \text{average AVE}}$$

where the AVE is calculated from:

Total constructs with AVE data: 14

Sum of all AVE values: 9.3702

Average AVE = 0.6693

And the Average R² is calculated from:

Total endogenous constructs: 13

Sum of all R² values: 9.6421

Average R² = 0.7417

Using the GOF formula, we have

The computed GOF value in this study is $= \sqrt{0.7417 \times 0.6693} = 0.7046$

It is wise to conclude that this PLS model has adequate validity because, based on the computed GOF value, the suggested model for this study shows a large fit with the data gathered.

3.5.6 Significance of the Path Coefficients

The pattern associated within the model is described by the path coefficient (β value), which typically stays in the interval from +1 to -1; a β -value of +1 indicates a strong positive correlation, and a β -value of -1 indicates a strong negative correlation. Path coefficients, or β -values, are important quantitative metrics for determining structural contexts, and they usually represent a strong positive relationship that is close to +1 within the -1 to +1 interval, and a strong negative relationship in relation to a strong positive connection.

The findings from the analysis showed a contradiction on the importance of the proposed paths. As mentioned in Table 9: Results of Path Coefficients and Hypotheses Testing (Direct

Effect) regarding for hypothesis 1 (H1), which stated that risk management practices (RMP) positively influenced service quality (QoS), the empirical findings did not support the hypothesis because the path coefficient was rather weak ($\beta = 0.069$) and the T-value was 0.863. However, hypothesis 2 (H2) that looked at the impact of RMP on organizational culture (OC) found a strong and statistically significant path coefficient ($\beta = 0.348$, T-value = 5.234). The findings indicated that ($\beta = 0.666$, T = 10.526, $p = 0.000$, which is below 0.05), thereby confirming H2. Similarly, hypothesis 3, which was backed by $\beta = 0.652$, $t = 7.484$, and a path coefficient of $p = 0.000$ which is beneath the limit of 0.05, demonstrated the significant positive impact of organizational culture (OC) on service quality (QoS).

Ultimately, the Bootstrapping Analysis indicated that the direct effect of RMP on QoS was not statistically significant, with RMP revealing a diminutive effect.

Table 9: Results of Path Coefficients and Hypotheses Testing (Direct Effect)

Structural Path	Hypothesis	Original Sample (β)	Standard Deviation	T-value	P-value	Result
RMP → QoS	H1	0.069	0.079	0.863	0.388	Not Supported
RMP → OC	H2	0.666	0.064	10.526	0.000	Supported
OC → QoS	H3	0.650	0.087	7.484	0.000	Supported

3.6 Mediation Analysis

Utilizing SmartPLS V3.2.8 software, the study analyzed the conditions for mediation, which constitutes one of its major contributions. Table 10 :Mediation Analysis Results Indirect Effects presents the results to assess the mediation role of organizational culture in the relationship between risk management practices and the quality of the services.

The direct path between the quality of risk management practices and services (RMP → QoS) was not important ($\beta = 0.069$, $t = 0.863$, $p\text{-value} = 0.388$), a weak direct effect suggests. In contrast, the route between risk management practices and organizational culture (RMP → OC) was statistically important ($\beta = 0.666$, T = 10.526, P-value = 0,000), and the route from organizational culture to quality (OC → QoS) was also important (β

= 0.652, $t = 7.484$, $P\text{-value} = 0.000$), Insignificant, it is an important indirect path through OC from RMP to QoS.

According to (Melkamu, 2023) the mediation analysis requires two main steps:

Bootstrap indirect effect (total effect): This stage requires that the path linking of independent variables and dependent variables through the mediator is significant. In this study, indirect path from RMP to QoS through OC was statistically significant and fulfilled these criteria.

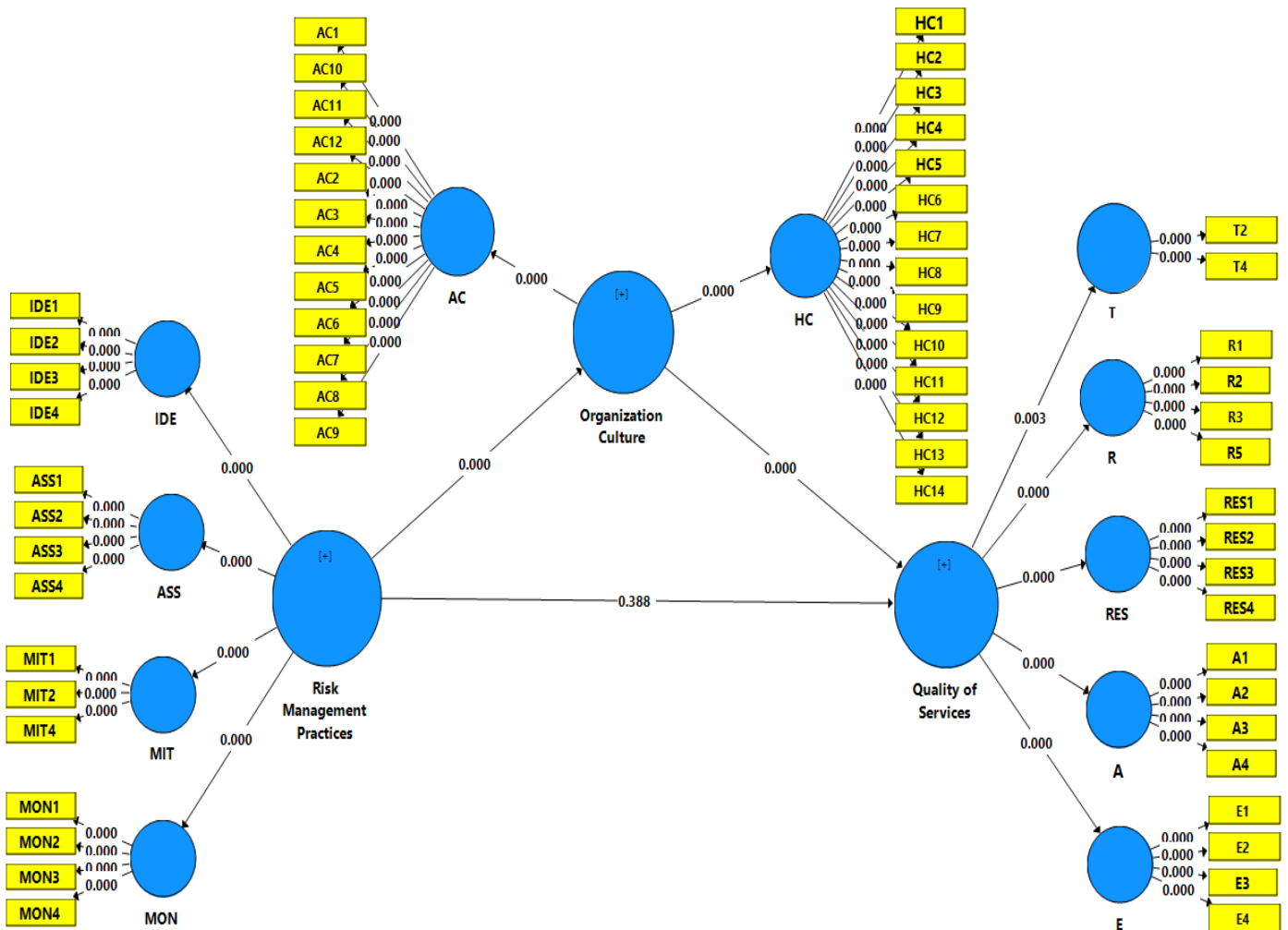
The mediation analysis results are summarized in Table 10 :Mediation Analysis Results Indirect Effects

Table 10 :Mediation Analysis Results Indirect Effects

Structural Path	Hyp.	a	b	c	Point estimate (a × b)	Indirect Effect LCL	95% CI UCL	Decision
RMP → OC → QoS	H4	0.666	0.650	0.069	0.433	0.281	0.610	Full mediation

The mediation results show a strong full mediation effect for "RMP → OC → QoS." Bootstrapping methods in Smart PLS support this assessment. RMP affects QoS entirely through the mediating variable OC. Therefore, RMP primarily affects QoS indirectly through OC, and OC may affect the relationship between RMP and QoS. The path coefficients are: $a = 0.666$ from RMP to OC, $b = 0.650$ from OC to QoS, and $c = 0.069$, the direct effect of RMP on QoS, which is consistent with full mediation. The point estimate ($a \times b = 0.666 \times 0.650 = 0.433$) shows the strength of RMP on QoS through OC, and a positive value shows that more RMP will help to increase OC, which will improve QoS. The 95% confidence interval is [LCL = 0.281, UCL = 0.610], which does not include zero, and therefore, the indirect effect is significant, indicating full mediation. Full mediation is the result of the significant indirect effect and likely non-significant direct effect (path 'c' = 0.069, which is small), while partial mediation is the result of 'a', 'b', and 'c' having the same signs. The significant indirect effect and small 'c' value suggest that the direct effect of RMP on QoS is non-significant when OC is introduced as a mediator, and these results support the hypothesis that OC is a full mediator between RMP and QoS.

Figure 4: Bootstrapping Analysis Results of the Structural



Chapter Four

Discussion, Conclusions, and Recommendations

4.1 Chapter Overview

In this chapter, the detailed analysis of the findings pertaining to RM practices, organizational culture, and service quality is conducted. This part displays the findings of the suggested structural model and verifies the hypotheses. The theoretical and practical implications are determined. The findings are also introduced within the framework of the existing academic literature, and the significance of the findings to the municipalities and enhancing the quality of life is also brought up in the chapter.

4.2 Discussion of Results

This research investigates how risk management practices (RMP) influence the quality of services (QoS) in municipalities across West Bank - Palestine, along with the intermediary function of organizational culture (OC) within the connection between RMP and QoS. The outlined framework comprises four distinct elements that are committed to the examination of Risk Management Practices (RMP), with a particular emphasis on the processes of identifying risks, evaluating risks, alleviating risks, and monitoring risks. In addition, the structure examines the key elements that affect Quality of Service (QoS), particularly focusing on the aspects of tangibility, reliability, responsiveness, assurance, and empathy concerning the mediating variable, specifically Organizational Culture (OC), it incorporates two principal cultural characteristics: Adhocracy Culture and Hierarchical Culture.

4.2.1 Discussion of the Level of Risk Management Practices in Palestinian Municipalities

This research is primarily focused on evaluating RMP in Palestinian municipalities, as a whole, or the extent to which the municipalities have implemented RMP, and how. The level of implementation was determined by calculating the average and standard deviation of the overall responses to the RMP-related survey items. As a result, with an average score of 3.358 and a standard deviation of 0.512, the overall degree of execution of the Risk Management Plan (RMP) in Palestinian municipalities is classified as moderate. The evidence points out that while municipal leaders are proactively seeking to establish risk management guidelines, significant possibilities for improvement remain

in reaching advanced execution standards. This leads to the effect that is similar to the earlier studies that concentrated on the municipalities that struggle with the implementation of risk management due to the lack of resources and organizational capacity (Cui et al., 2020; Wielicka-Gańczarczyk & Jonek-Kowalska, 2023).

A more detailed examination showed that Mitigation (MIT) had the highest average (3.508, SD = 0.314) of all the RMP components, followed by Monitoring (MON) (3.360, SD = 0.023), Identification (IDE) (3.325, SD = 0.069), and Assessment (ASS) (3.238, SD = 0.106). This hierarchical system reinforces the premise that local leaders prize control and remedial action over the preceding activities of risk identification and risk evaluation.

We applied all four dimensions of RMP with a moderate extent, in line with the existing literature on similar contexts in public service, which shows that resource constraints, lack of training, and competing priorities can limit the full adoption of risk management systems (Cui et al., 2020; Wielicka-Gańczarczyk & Jonek-Kowalska, 2023). For example, higher scores in mitigation could reflect a more reactive rather than proactive approach to risk, responding to risks as they occur rather than investing in equal amounts of systematic identification and thorough evaluation.

Regarding Identification (IDE), the findings suggest that the level of skills among the municipalities at least to identify possible threats prior to their occurrence is decent. One of the plausible explanations of this event could be the fact that there was a lack of structured systems to track the risks or insufficient involvement of stakeholders in the problem identification process. The dimension with the lowest scores, Assessment (ASS), implies that even though the risks have been identified, there can be limitations in systemically evaluating the likelihood and impact of risks. Such a gap is in line with reports of public sector research in the developing settings, where the assessment structures are commonly underappreciated because of the lack of technical expertise (AlKhaldi et al., 2018b).

Relatively better performance is seen in Mitigation (MIT), and such a tendency can be described by the direction of the municipalities towards focusing their efforts on short-term resolution methods such as contingency planning and emergency response measures. In the view of the researcher, the comparatively better performance in

Mitigation (MIT) than other RMP dimensions might not only represent a reactive approach of the municipalities as to risk but also reflects a realistic prioritization based upon operational contingencies. Although lacking resources, inadequate preparation and lack of adequate infrastructure is common in the literature (Akola et al., 2023; Malalgoda et al., 2025), the field notes indicate that municipal leaders in Palestine prioritize the mitigation aspect in the present because of the community demand on tangible and swift response when the risks come to be operationalized (Jabari et al., 2020). This is, in part, consistent with the previous literature with the focus on reactive risk management in resource-constrained environments (Ahmad et al., 2021; Baudoin et al., 2017), but it also differs in several aspects: in some situations, the mitigation is strictly a response to the threats, whereas in this case it is an adaptive strategic decision, involving institutional learning and decentralized decision-making (Babulal, 2022). This mitigation focus may be taken as meaning that municipalities are taking the best of what they have to manage service continuity (Jabari et al., 2020; Saeed AL-wardi & Mohammed, 2020) in spite of more systemic constraint. Similarly, the Monitoring (MON) outcomes, though moderate, point to the fact that there are at least some mechanisms used to monitor risk-related indicators over time, albeit not consistently implemented across departments or projects.

In general, the RMP relative implementation indicates that Palestinian municipalities are in a process of moving towards more robust risk management systems, as is the case in other developing and crisis-prone contexts where resource limitations and operational pressures are preventing more comprehensive risk management processes (Collier & Kienzler, 2018; Mosleh et al., 2020). The result will be greater preparedness and resilience of the city and the resilience of service provision.

4.2.2 Discussion of the Level of Organizational Culture in Palestinian Municipalities

This project examines the different dimensions of organizational culture (OC) in Palestinian municipalities to explore their potential impact on risk management and the quality of service. Quantitative analysis of the data showed that the overall level of OC implementation is at the moderate level ($M = 3.582$, $SD = 0.464$), and the level of AC ($M = 3.590$, $SD = 0.222$) and HC ($M = 3.574$, $SD = 0.241$) is at the moderate level, which indicates that the two dimensions of cultural practices are implemented in a balanced but somewhat fragmented manner.

The most popular field, Adhocracy Culture (AC), represents an openness to innovation, change, and flexibility in city operations, or the extent to which local governmental units are willing to embrace new ideas and change to respond to community needs and unexpected challenges, which is consistent with (García-Machado & Martínez-Ávila, 2019), findings that adaptive strategies significantly contribute to organizational effectiveness in dynamic and uncertain environments, but the intermediate assessment shows that these adaptive strategies have not been systemically implemented in all municipal activities.

A slightly lower culture, the Hierarchy Culture (HC), still values considerable practice, meaning that there are formalized ways, defined leadership developments, and established supervisory systems in cities. The stable mean reflects the fact that there are systems in place to keep order and maintain stability, but it can be stifling to agility and quick response. A similar pattern was found in public organizations, where hierarchical culture provides stability but may require balance with adaptability to enhance performance in fast-changing environments (Maqsoom et al., 2023).

It is an indicator that the underlying hybridity, as opposed to the strategically optimized one, has occurred with the like, intermediate installation of AC and HC. Although this outcome echoes the existing body of literature on cultural balance, as in the positions by Collier & Kienzler (2018) on the need to introduce flexibility to a high-risk context and balance it with stability, it brings you to a new painful dimension of the Palestinian situation: its coexistence is yet to be rewarded with the synergistic integration that must be introduced into the special, high-stakes environment that Palestine is in. Hence, this research is not limited to the audit of the traces of such traits. It triggers off a condition of cultural equilibrium in which flexing or stability cannot be fruitful to the realization of its advantages. Our part is then to record empirically such an intermediate situation and theorize that the chief challenge is not the development of either culture but the surmounting of the parallel co-existence of the two towards the performance of a harmonized model of working in a situation, a situation-specific model of operating.

To sum up, the quantitative use of the AC and HC dimensions demonstrates that municipalities do not belong to the low level of cultural development, but it can be significantly improved. Although enhancing hierarchical process might ensure that control and order do not hinder innovation, reinforcing the adaptability aspect would help

municipalities negotiate the complicated and crisis-prone world of Palestine more efficiently. Striking the correct balance between these two cultural perspectives will help local governments create an environment for quality risk management and excellent service delivery, as suggested to units operating in difficult contexts by (Collier & Kienzler, 2018) of companies that experience difficult environments.

4.2.3 Discussion of the Level of Quality of Services in Palestinian Municipalities

The purpose of this study is to determine the overall service performance of the Palestinian municipalities as perceived by the public through the implementation of the different dimensions of service quality. The results of a statistical analysis of the collected data show that the overall service quality is significant ($M = 4.012$, $SD = 0.584$), indicating that the local community often views the operations of the municipal government as being managed well; however, there is potential for improvements to reach higher levels.

The outcomes pointed out that per the established metrics for service quality, Tangibles (T) achieved the utmost mean score of 4.173 ($SD = 0.078$). This suggests that the physical aspects of the service, which refer to the physical dimensions of the service, such as physical space, physical facilities, and the personnel presentation of the physical service provider (Parasuraman et al., 2017) in local government, are important to citizens. This is consistent with findings of (Parasuraman et al., 2017) and subsequent research that emphasized the role of physical aspects in creating positive service perceptions.

The study showed that Tangibles (T) (referring to the physical facilities and equipment and the appearance of people that comprise municipal structures) had the highest mean of 4.173 ($SD = 0.078$), indicating that local government units have invested in both the tangible and intangible aspects of service delivery, consistent with the results of (Parasuraman et al., 2017) that tangible aspects of service contribute to positive service perceptions.

Second was Responsiveness (RES) with a mean of 4.020 ($SD = 0.106$), followed by Assurance (A) with a mean of 3.983 ($SD = 0.067$), and Empathy (E) with a mean of 3.948 ($SD = 0.092$). The analysis indicates that local government units are mainly perceived as being responsive to the interests of their voters, providing competent and courteous service, and displaying a degree of empathy and personalized engagement. These

findings are consistent with the studies of Zeithaml and Parasuraman (1990) and Owen (2001), that underscore the key role of responsiveness, assurance, and empathy in establishing trust and satisfaction in service use.

The dimension of reliability (R), which had a mean score of 3.936 (SD = 0.241), was the lowest of the five but is still in the high level of implementation category, meaning that the populace viewed municipal services as generally reliable and accurate; however, there is a possibility that the municipal services could be more consistent and free of errors. The slightly lower score for reliability compared to tangibles and responsiveness is consistent with the World Bank (2003), which reported that consistency in service provision often represents a major challenge in the public sector, especially in developing countries.

Taken as a whole, these findings suggest that Palestinian municipalities are highly effective at the visible dimensions of service delivery and interpersonal relationships, but that they should focus on the reliability dimension, which can ensure that the quality of service is consistent across service touchpoints. Service standards are an important concept, given the complex socio-political dynamics of these communities. Achieving high levels of service performance under these conditions requires a balance of investment in physical goods, staff improvement, and operational workflow continuity, as (Collier & Kienzler, 2018) noted.

4.2.4 Discussion of Hypotheses Testing

The current research is characterized by an empirical inquiry into four key hypotheses structured to investigate the interrelationships between Risk Management Practices (RMP), Quality of Services (QoS), and Organizational Culture (OC) in the environment of Palestinian municipalities, as elaborated in previous sections.

The first hypothesis (H1) was developed to examine the direct impact RMP has on the quality of service (QoS). The structural model analysis showed that even though RMP and QoS are positively correlated, it is not statistically significant, which points to the fact that, despite municipalities showing moderate rates of RMP implementation (overall mean = 3.358), these efforts may not yet be advanced enough in terms of sophistication and proper integration into the system of services delivery to spearhead the development of a considerable improvement in quality of services. Such a conclusion is inconsistent

with earlier literature Cui et al. (2020); Wielicka-Gańczarczyk & Jonek-Kowalska, (2023), because in other cases they discovered a strong positive relationship between risk management and service performance. One possible explanation of this distinction is associated with the fact that the municipalities in Palestine encounter unique challenges that, in most cases, involve resource limitations, political instability, and infrastructure problems that may undermine the beneficial effects of risk management on service quality.

The contribution of RMP to OC is studied by this second hypothesis (H2). The correlation between RMP and OC was positive and significant, meaning that those municipalities that have better-developed and well-organized risk management systems tend to have a higher organizational culture (overall mean = 3.582). This verifies the stance that responsible risk management constitutes the most important organizational values of agility, education, and reliability, which when represented together, develop a positive environment (Cui et al., 2020; Singer, 2023). In the context of governance pertaining to the Palestinian municipalities, this can be said in that the application of the risk management methodologies encourages shared norms, values and behaviors within the organizational structure, and equally clarifies the operational ambiguity.

The third one (H3) tested the direct effect of OC on QoS. According to the results, a positive and significant relationship was established, which indicated that the tighter and stronger the organizational culture, the higher the chances of municipalities delivering a better quality of services (overall QoS mean = 4.012). The acquired knowledge corresponds to the scholarly identification presented by Al-refaei et al. (2023) that demonstrates that high and vibrant organizational culture is a powerful source of service orientation, the level of employee engagement, and community needs responsiveness. This observation supports the fact that cultural consideration is inevitable in the delivery of services in the state sector more so in cases, where intricate social and political systems are concerned.

Finally, the fourth hypothesis (H4) was used to investigate the role of OC as a mediating variable in the relationship between RMP and QoS. The test validated the fact that OC mediates this relationship completely. This implies that the beneficial impact of RMP on the functioning of QoS capabilities is achieved indirectly via the influence on OC. In other words, risk management improves the organizational culture of the municipality,

and the quality of service is improved; this finding supports the hypothesis that the organizational culture is the mechanism through which risk management is related to the many dimensions of QoS, and it accounts for why the direct RMP–QoS path was not significant: without the cultural alignment facilitated by OC, risk management efforts may not translate into actual service quality improvements.

These findings collectively imply that RMP is best understood as an element of a holistic organizational paradigm and that, therefore, investments in risk management education, frameworks, and methodologies should be paired with investments in efforts to develop a collective organizational cultural commitment to excellence, public service, and continuous improvement.

4.3 Theoretical and Practical Implications

By incorporating the concept of risk management practices (RMP), organizational culture (OC), and quality of services (QoS) in the coherent empirical concept, the research offers valuable insights in terms of theoretical knowledge on the concept of the governance of the public sector during the period of the crisis, such as in Palestine. Concrete out of the preceding studies that were carried out with regard to these aspects at isolated levels, the outcomes depict that the effect of RMP on QoS is indirect since it operates through OC, which justifies the thesis that the variance in technical and procedural work of risk management can be enhanced substantially only when it is assimilated into a conducive cultural context (Al-Refaei et al., 2023). The results also contribute to the inexhaustible number of studies on organizational culture in municipalities, which operates in the environment of political turmoil and employs OC as a focal point where management provisions become turned into service quality.

In practice, the analysis demonstrates that the process of the enhancement of RMP does not suffice to increase the quality of the offered service unless certain initiatives aimed at the creation of an effective and flexible organizational culture are carried out. This also underscores the fact that the municipalities should also integrate technical capacity building, such as the training on assessment, mitigation, and monitoring, with the processes that actually reinforce common values, transparency, and involvement of the employees. The negotiating effect that is represented by OC also suggests that the municipalities and development partners should align their investments in risk management systems with the development of organizations, preparation of leaders, and

balanced change-management programs. These lessons can be applied to the municipalities and the international actors that operate in an unsteady environment specifically because the alignment of the cultural and technical change would be the key to improving the resilience of the services offered by these organizations and maintaining the citizens' trust in them.

In addition to the institutional and organizational implications, the results carried out in the current study emphasize the centrality of organizational culture in the formulation of the public policy and the governance of a municipality in Palestine. The process of policy development must go beyond the process of technical upgrades or risk management; the cultural development must become part of development strategies, capacity-building programs, and municipal reforms (Alsaqqa, 2020; Moqadi & Hamdan, 2025). To overcome these political, financial, and institutional challenges successfully, the culturally sensitive approach to risk management and policy formulation is needed (Hammad et al., 2021; Rami, 2024). Along with accountability, efficiency, and sustainability, collaborative management and governance principles reinforce the importance of harmonization between the technical and cultural improvement processes to induce service improvement (Al-Ramlawi, 2024; Asmar & Arda, 2013).

It is therefore this gap that was filled by this study, with no longer focusing on the procedure-based interventions but on all-inclusive reforms that will result in cultural adaptability, collaboration, and citizen-oriented practices that will better place municipalities in illustrating how enhanced capability of risk management is translated into enhanced performance. The findings can actually give concrete recommendations to the policymakers on how to incorporate cultural transformation alongside technical risk management to make municipal institutions resilient and high-performing.

4.4 Conclusions

This is a concern that is growing in most parts of the state, especially in volatile and developing states, as it attempts to deliver state services by using modern administration methods. The challenges have led the towns to develop a management system, which they have termed Risk Management Practices (RMP), to enhance service availability, build resiliency, and enhance the quality of life of the population. Given the extreme operational and resource constraints in which municipalities like Palestine operate, it is

important to understand the role OC plays in formulating and maintaining such improvements.

This study hypothesized that OC mediates between RMP and QoS and tested the impact of RMP on QoS in various municipalities in Palestine, which helps us understand the interplay of risk management practices and organizational cultural factors that contribute to service quality. Namely, the results indicated that the perception of high rates of QoS and the moderate adoption of RMP, in the overall, are not of significant value in the direct influence of the latter on the former. Rather, OC brokers this intercourse holistically, which is reasonable to incorporate the technical risk management systems into the healthy culture set-up in order to instill deep service quality enhancements.

Consequently, it was also found out that organizational culture in Palestinian municipalities comprised a moderate overall implementation level with balanced focus on both the hierarchical and adhocracy parts of the culture. Specific dependence of organic organizational structures and high service quality in the municipalities can be identified, and it can be underlined that mutual value, progressive styles of leadership, and the team spirit are the most important in the community satisfaction.

The findings of the investigation indicate that RMP positively and strongly affects OC which, by its turn, affects the impact of the former on the quality of the services (QoS) in a positive and significant manner. This observation proves that OC is a precondition to better service outcomes because it interrelates risk management practices. Simply put, in the presence of motivation to develop the culture of support and flexibility, high operational efficiency, higher citizen confidence and service satisfaction are more probable to be achieved using risk management practices and models.

Additionally, the implication of the organizational culture as a mediator in the correlation between the practices of resource management and service quality confirms the fact that organizational culture is a potent influence that shapes the degree or extent that the management systems define the performance, rather than a contextual influence. It is apparent that organizational character values, practices and approaches affect the ability of the local authorities to implement RMP effectively to ensure high levels of service quality, elimination of barriers and responsiveness to the evolving needs.

This discussion tests the mediating role of Organizational Culture (OC) in the correlation between the Quality of Service (QoS) and Risk Management Practices (RMP) within the context of the Palestinian local government. Such findings support the risk-management-investment aspect as a mindful cultural-development practice in the realization of better-public-services in a sustainable manner.

4.5 Recommendations

The development of institutionalized risk management strategies always incorporates the involvement of the many state organizations present in the states and especially in the developing regions such as Palestine. Political environment is multidimensional and the financial limitations together with the resources issues inherent in Palestine have been found to greatly impede the development of Risk Management Practices (RMP). It is still urgent to address those challenges and integrate RMP into the current working system of the municipal units so that the quality of services could be enhanced, the continuity of the activities could be preserved without any issues, and the credibility among community could be established. The municipalities in Palestine now provide high Quality of Services (QoS); there is less Organizational Culture (OC) and RMP implementation.

Formalization of risk-management models in most government institutions, particularly those placed in the developing world such as Palestine is still at infant stage. Secondly, the details of the political, economic and availability of resources concerns that are intrinsic to the Palestinian setting can prove to be a major hindrance to the overall integration, as well as the systematic implementation of Risk Management Practices (RMP). RMP is a key part of municipal workflows because it helps them overcome these barriers and improve service delivery, operational responsiveness, and community trust. To facilitate their enhancement, it is suggested that they:

Create complete risk management systems by creating rules and guidelines that work for the municipal landscape. Ensure they are being used at every level of service planning and delivery.

- Create a vibrant organizational atmosphere, by initiating programs that enhance shared values, adaptability and collaborative strategies to overcome obstacles.
- Execute ongoing audits and risk evaluations to pinpoint issues in service quality and to analyze the success of implemented mitigation strategies.

- To pinpoint challenges in the methods of service quality and to gauge the success of the mitigation measures, conducting periodic audits along with risk evaluations is crucial.
- Foster the mastery of city staff by directing sustained risk technical training and educational culture openness programs that emphasize accountability and public involvement.
- Ensure that partner selection aligns with municipal risk and quality goals, emphasizing collaboration with contractors, suppliers, and service providers that uphold exceptional operational and ethical standards.
- Make sure that the types of partners selected do not conflict with the municipality's risk and quality objectives by working with contractors, suppliers, and service providers noted for their superior operational and business practices.
- Create and implement RMP-based service quality improvement and interruption avoidance reward and recognition programs targeted at exceptional team and individual performances.
- Build a strong commitment to leadership by motivating senior municipal officials to deeply support RMP initiatives, simultaneously cultivating an atmosphere that prioritizes strategic foresight and continuous refinement.

Technical assistance (e.g., training), inter-municipal knowledge transfer, recognition of good practices such as promotion of best practices, financing pilot interventions that integrate RMP and OC, and creation of municipal performance benchmarking systems to incentivize municipalities to implement RMP and OC. This would strengthen the local capacity for higher service quality and sustainability or resilience within their political-economic context, which could enhance local governance.

Municipalities must further step up to use the Risk Management Manual prepared by the Municipal Development and Lending Fund (MDLF) and supported by the Ministry of Local Government, in line with the national endeavors to promote risk management. Incorporating the procedures contained in the manual into the municipal planning, internal control, and service quality processes would help institutionalize the concept of risk management as a central administrative activity. In addition, the incorporation of risk-management indicators into the MDLF municipal performance evaluation framework would provide great incentive to municipalities to gain risk betterment. This direction can also be encouraged by developing donor agencies, who can tie up some of

their funding to quantifiable improvements in efforts at reducing the risk in the municipalities, thus creating a systemic force of the sector that ensures the maintenance of commitment to risk-aware governance.

4.6 Limitations and Future Research Directions

In the effort, several challenges to the research were uncovered. First, even if the sample volume is small relative to the overall population of the sampling frame, the statistical interpretations and findings of previous research have supported the sample. In matching studies conducted in similar settings, it might be a reasonable research strategy to attempt to recruit larger samples in an attempt to make their findings more robust and applicable. Snowball sampling may be an effective method for achieving a larger number of representative respondents and more coverage across municipal categories and capacities in low-response situations, such as municipal institutions.

Additionally, the study had a high response rate of 90.15%, which is impressive compared to typical response rates in other industries despite the data being collected over a month-long period, and indicates local officials are highly interested and engaged in RMP, OC, and QoS. However, the reliance on only one method of data collection may have limited the ability to empirically record more nuanced differences between municipalities of different types or capacities. A strategy that combines different methods could foster a richer understanding of the fine distinctions that influence the statistical results.

Third, because of the extreme humanitarian situation and continuous conflict that have stopped most normal operations, the Gaza Strip was not included in the target population. The study's conclusions are therefore restricted to West Bank communities. In order to enable a more thorough representation of Palestinian municipalities, future study should endeavor to incorporate the Gaza Strip by working with local researchers in the region to collect data. This would make it possible to comprehend the variations and parallels in RMP, OC, and QoS between the two areas more clearly. Furthermore, by strengthening municipal risk management and service quality in accordance with sustainable governance norms, such insights could prove crucial during the Gaza Strip's reconstruction and recovery phase.

In order to generate comparative insights that can enhance the literature on RMP, OC, and QoS in difficult circumstances, it would be beneficial to duplicate the study in additional developing and conflict-affected nations in addition to the aforementioned research directions. Examining the obstacles to and facilitators of successful risk management in local governments, as well as the contribution of donor interventions, national policy frameworks, and capacity-building initiatives to OC and service quality, is another exciting direction. Future studies could also explore how novel ideas like digital risk management frameworks, e-governance, , or public sector innovation might influence or alter the connection between RMP and QoS, explore additional potential mediators or moderators within this relationship, and explore the conceptual differences between ASS and MIT constructs, Investigate the theoretical difference between ASS and MIT constructs, including a clearer theoretical distinction between these dimensions.

The other limitation is related to demographic and contextual characteristics of the involved municipalities. As much as the data on municipal classification, size, and financial capacity, as well as access to external funding, were gathered, the variables were not included in the statistical analysis. This exclusion curtails the determination of whether the study findings can equally be applicable to all the municipalities or whether significant differences exist between high-capacity municipalities, which are represented by A++ and A+ municipalities with outside funding, and the small municipalities with minimal budgetary allocations. We may assume that the connection between risk management practices, organizational culture, and quality of services can depend on municipalities with a better level of classification, better-developed administrative systems, and the capability to handle risks.

Consequently, it is recommended that future studies employ these demographic and contextual factors in the structural model to determine their possible moderating impacts. It might also be a good opportunity to compare the municipalities of various classifications or levels of resource development and achieve a better understanding of the ways in which the financial capacity, external funding, or administration maturity affects the risk management effectiveness. This would aid in defining whether the mechanisms as determined in this study are universally applicable across the sector or whether they depend on municipal characteristics.

List of Abbreviations

Abbreviations	Meaning
A	Assurance
AC	Adhocracy Culture
ASS	Assessment
CR	Composite Reliability
E	Empathy
f^2	Effect Size
GOF	Goodness of Fit
HC	Hierarchy Culture
HTMT	Heterotrait-Monotrait Ratio
IDE	Identification
MIT	Mitigation
MON	Monitoring
OC	Organization Culture
PCBS	Palestinian Central Bureau of Statistics
PLS-SEM	Partial Least Squares Structural Equation Modeling
Q^2	Predictive Relevance
QoS	Quality of Services
SQ	Service Quality
R	Reliability
R^2	Coefficient of Determination
RES	Responsiveness
RMP	Risk Management Practices
T	Tangibles
VIF	Variance Inflation Factor

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Appendices

Appendix A

Research Questionnaire in English



An-Najah National University
Faculty of Graduate Studies
Engineering Management Program

Dear Sir/Madam,

The researcher is conducting a study titled:

"Assessment of Risk Management Practices and Their Impact on the Quality of Services in Palestinian Municipalities: Organizational Culture as a Mediator."

This study aims to evaluate risk management practices and their impact on service quality in Palestinian municipalities. Organizational culture serves as a mediating variable for identifying, assessing, mitigating, and monitoring risks, which play a crucial role in improving the quality of services provided by Palestinian municipalities.

This study fulfills the requirements for a Master's degree in (Engineering Management) at An-Najah National University.

To achieve this goal, I kindly request that **municipal employees, whether top or middle management**, provide honest, accurate, and objective answers to the questions in this questionnaire, which draw on their expertise. Completing the questionnaire will only take a few minutes.

Please be assured that all data will be treated with strict confidentiality and will be used only for academic research purposes.

If you have any questions, please contact me at the attached email address.

Email : sumaia646@gmail.com

Phone : 00972598434088

With highest respect and appreciation,

Supervisors:

Dr. Yahya Saleh

Dr. Ahmad Zaid

Research: Somaya Assoud

First: Personal data

No.	Questions
1	Age: <input type="checkbox"/> 25 - 34 <input type="checkbox"/> 35 – 44 <input type="checkbox"/> 45 - 54 <input type="checkbox"/> 55 and Above
2	Educational Qualification: <input type="checkbox"/> Diploma or below <input type="checkbox"/> Bachelor's <input type="checkbox"/> Master's <input type="checkbox"/> PhD
3	Job Title: <input type="checkbox"/> Administrative employee <input type="checkbox"/> Head of department <input type="checkbox"/> Head of division <input type="checkbox"/> Quality Manager <input type="checkbox"/> Director General
4	Years of Experience: <input type="checkbox"/> Less than 2 <input type="checkbox"/> 2 – 5 <input type="checkbox"/> 6 – 9 <input type="checkbox"/> 10 - 13 <input type="checkbox"/> 14 or more
5	Municipality Location: <input type="checkbox"/> Jerusalem <input type="checkbox"/> Jenin <input type="checkbox"/> Hebron <input type="checkbox"/> Ramallah <input type="checkbox"/> Qalqilya <input type="checkbox"/> Bethlehem <input type="checkbox"/> Nablus <input type="checkbox"/> Tubas <input type="checkbox"/> Jericho <input type="checkbox"/> Tulkarm <input type="checkbox"/> Salfit
6	Number of Municipality Employees: <input type="checkbox"/> Less than 50 <input type="checkbox"/> 51 – 100 <input type="checkbox"/> 101 – 150 <input type="checkbox"/> More than 151

7	<p>Latest Financial Classification by the Municipal Development and Lending Fund (MDLF):</p> <p><input type="checkbox"/> A <input type="checkbox"/> A+ <input type="checkbox"/> A++</p> <p><input type="checkbox"/> B <input type="checkbox"/> B+ <input type="checkbox"/> B++</p> <p><input type="checkbox"/> C <input type="checkbox"/> C+ <input type="checkbox"/> C++ <input type="checkbox"/> D</p>
8	<p>Latest Classification in MDP4 Program by MDLF (Institutional & Service Performance):</p> <p><input type="checkbox"/> A <input type="checkbox"/> A+ <input type="checkbox"/> A++</p> <p><input type="checkbox"/> B <input type="checkbox"/> B+ <input type="checkbox"/> B++</p> <p><input type="checkbox"/> C <input type="checkbox"/> C+ <input type="checkbox"/> C++ <input type="checkbox"/> D</p>
9	<p>Types of Services Provided by the Municipality (You may choose more than one answer):</p> <p><input type="checkbox"/> Infrastructure services (water, sanitation, electricity, road maintenance)</p> <p><input type="checkbox"/> Health and environmental services (waste collection, public cleanliness, preventive health)</p> <p><input type="checkbox"/> Educational and cultural services (support for schools, cultural centers, literacy campaigns)</p> <p><input type="checkbox"/> Economic and commercial services (market management, licensing, support for small businesses)</p> <p><input type="checkbox"/> Urban planning and licensing (building permits, master plan development, fighting illegal construction)</p> <p><input type="checkbox"/> Social services (support for poor families, care for elderly/orphans, community events)</p> <p><input type="checkbox"/> Security and emergency services (civil defense, cooperation with local police)</p> <p><input type="checkbox"/> Environmental protection (tree planting, pollution control, public parks)</p>
10	<p>Does the municipality have any twinning (cooperation and partnership agreement) with local, regional, or international municipalities?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>If Yes, please specify_____</p>

Second: Study Variables

To what extent do you agree with the following statements? (1 – Strongly Disagree, 5 – Strongly Agree)

Section 1: Risk Management Practices

Axis 1: Risk Identification

No.	Paragraph	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5
IDE1	The methodologies used to identify risks in the municipality are highly reliable.					
IDE2	Risks are regularly identified in the municipality.					
IDE3	I believe the tools and frameworks we use to identify risks are effective.					
IDE4	Risk identification is carried out by a designated individual or team.					

Axis 2: Risk Assessment

No.	Paragraph	Strongly disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly agree 5
ASS1	Our methodologies for assessing the severity and likelihood of risks are appropriate.					
ASS2	Criteria used to prioritize risks are clearly defined and effective.					
ASS3	Risk assessments are reviewed and updated regularly.					
ASS4	Stakeholders are effectively involved in the risk assessment process.					

Axis 3: Risk Mitigation

MIT1	I believe the strategies implemented by the municipality to mitigate risks are comprehensive and effective.					
MIT2	Effective strategies are used to minimize risk impact.					
MIT3	There are significant barriers that hinder our ability to implement risk mitigation.					
MIT4	Risk mitigation strategies are effectively communicated with all stakeholders.					

Axis 4: Monitoring

MON1	There are effective methods to monitor the success of risk management practices.					
MON2	Indicators used to track identified risks are relevant and useful.					
MON3	Risk management activities are regularly reported to stakeholders.					
MON4	There are defined processes to ensure continuous improvement in risk management.					

Section Two: Quality of Services

Axis 1: Tangibles

T1	The quality of service delivery is affected by the modernity and quality of equipment used.					
T2	The general appearance of municipal infrastructure shapes public perception of					
T3	The professional appearance of staff builds citizen trust.					
T4	The design and appearance of our facilities reflect the quality of our services.					

Axis 2: Reliability

R1	The municipality adheres to announced service schedules.					
R2	The municipality makes efforts to resolve citizens' issues effectively and promptly.					
R3	Services are usually done right the first time.					
R4	Timely service delivery maintains the municipality's reputation.					
R5	The municipality keeps accurate and updated records.					

Axis 3: Responsiveness

RES1	Staff provide clear info about expected service timelines.					
RES2	Staff respond to citizen requests quickly and efficiently.					
RES3	Staff show general readiness to help citizens.					
RES4	Staff are usually available to respond to inquiries.					

Axis 4: Assurance

A1	Citizens can rely on the integrity and professionalism of our staff.					
-----------	--	--	--	--	--	--

A2	Citizens feel safe when receiving services.					
A3	Staff maintain respectful and polite behaviour.					
A4	Staff have the knowledge needed to respond effectively to inquiries.					
<u>Axis 5: Empathy</u>						
E1	The municipality strives to provide tailored services for individual needs.					
E2	Staff dedicate time to provide personal attention.					
E3	Policies reflect commitment to serving citizens' interests.					
E4	Working hours are flexible enough to meet most citizens' needs.					
<u>Axis 1: Adhocracy Culture</u>						
AC1	The municipality encourages a culture of innovation.					
AC2	I feel comfortable making risky decisions in my role.					
AC3	My responsibilities are adaptable to new tasks/projects.					
AC4	Staff work effectively on new projects					
AC5	The municipality clearly communicates its vision.					
AC6	The municipality is open to staff initiatives.					
AC7	The speed of change in the municipality.					
AC8	Leadership style supports innovation and change.					
AC9	I'm satisfied with the innovation culture in my job.					
AC10	I receive feedback on my innovative contributions.					
AC11	The municipality provides learning opportunities in innovation.					
AC12	Resources are allocated effectively to support innovative projects.					
<u>Axis 2: Hierarchy Culture</u>						
HC1-1	Municipal policies and procedures are clearly defined.					

HC1-2	The organizational structure facilitates decision-making.					
HC2-1	I feel comfortable with the level of supervision I receive.					
HC2-2	Authority is clearly defined in my team.					
HC3-1	Management communication about policies and changes is effective.					
HC3-2	There are formal channels for giving feedback to management					
HC4-1	Performance evaluations are conducted.					
HC4-2	I find the evaluation process fair and transparent.					
HC5-1	I fully understand my job responsibilities and expectations.					
HC5-2	Roles and responsibilities are clearly defined in my team.					
HC6-1	I feel my work environment is stable in terms of job security.					
HC6-2	The municipality offers a consistent work experience.					
HC7-1	Regular training is provided on compliance and procedures.					
HC7-2	There are opportunities for career advancement in the organizational structure.					

Appendix B

Research Questionnaire in Arabic



جامعة النجاح الوطنية
كلية الدراسات العليا
برنامج الإدارة الهندسية

السيدات/ السادة المحترمون

تجري الباحثة دراسة بعنوان :

"التقييم لممارسات إدارة المخاطر وتأثيرها على جودة الخدمات في البلديات الفلسطينية، الثقافة التنظيمية كمتغير وسيط"

حيث تهدف هذه الدراسة إلى تقييم ممارسات إدارة المخاطر وتأثيرها على جودة الخدمات في البلديات الفلسطينية، الثقافة التنظيمية كمتغير وسيط من أجل تحديد المخاطر وتقييمها وتخفيف أثارها ورصدها والتي تلعب دوراً حاسماً في تحسين جودة الخدمات التي تقدمها البلديات الفلسطينية. وتأتي هذه الدراسة استكمالاً لمتطلبات الحصول على درجة الماجستير في برنامج (الإدارة الهندسية) من جامعة النجاح الوطنية

ومن أجل تحقيق هذه الغاية، أرجو من **موظفي البلديات الإدارية العليا أو الوسطى** المساعدة في توفير إجابات صادقة، دقيقة، وموضوعية على الأسئلة الواردة في هذا الاستبيان والتي تعتمد على خبرتكم، علماً بأن تعبئة الاستبانة تستغرق دقائق قليلة فقط .

مع التأكيد على أنه سيتم التعامل مع جميع البيانات بسرية تامة ولن يتم استخدامها إلا لأغراض البحث العلمي.

إذا كان لديكم أي استفسار، يمكنكم مراسلتي على البريد الإلكتروني المرفق

إيميل: sumaia646@gmail.com

جوال : 009725098434088

مع فائق الاحترام والتقدير

الطالبة: سمية عسود

إشراف: د. يحيى صالح

د. أحمد زيد

أولاً: البيانات الشخصية

الرمز	السؤال
1	العمر <input type="checkbox"/> من 25-34 <input type="checkbox"/> من 35-44 <input type="checkbox"/> من 45-54 <input type="checkbox"/> (من 55 فأكثر)
2	المؤهل العلمي: <input type="checkbox"/> دبلوم فما دون <input type="checkbox"/> بكالوريوس <input type="checkbox"/> ماجستير <input type="checkbox"/> دكتوراة
3	الوظيفة: <input type="checkbox"/> موظف اداري <input type="checkbox"/> رئيس قسم <input type="checkbox"/> رئيس شعبة <input type="checkbox"/> مدير الجودة <input type="checkbox"/> المدير العام
4	عدد سنوات الخبرة <input type="checkbox"/> أقل من 2 <input type="checkbox"/> من 2 - 5 <input type="checkbox"/> من 6 - 9 <input type="checkbox"/> من 10-13 <input type="checkbox"/> 14 فأكثر
6	مكان البلدية: <input type="checkbox"/> القدس <input type="checkbox"/> رام الله <input type="checkbox"/> نابلس <input type="checkbox"/> طولكرم <input type="checkbox"/> جنين <input type="checkbox"/> قلقيلية <input type="checkbox"/> طوباس <input type="checkbox"/> سلفيت <input type="checkbox"/> الخليل <input type="checkbox"/> بيت لحم <input type="checkbox"/> أريحا
7	عدد الموظفين العاملين في البلدية <input type="checkbox"/> أقل من 50 <input type="checkbox"/> من 51 - 100 <input type="checkbox"/> من 101 - 150 <input type="checkbox"/> أكثر من 151
8	آخر تصنيف حصلت عليه البلدية من ناحية مالية من قبل صندوق تطوير وإقراض الهيئات المحلية - صندوق تطوير وإقراض الهيئات المحلية (MDLF) A <input type="checkbox"/> A+ <input type="checkbox"/> A++ <input type="checkbox"/> B <input type="checkbox"/> B+ <input type="checkbox"/> B++ <input type="checkbox"/> C <input type="checkbox"/> C+ <input type="checkbox"/> C++ <input type="checkbox"/> D <input type="checkbox"/>
9	آخر تصنيف حصلت عليه البلدية في برنامج تطوير البلديات - المرحلة الرابعة (MDP4) حسب مؤشرات الأداء المؤسسي والخدمات من قبل صندوق تطوير وإقراض الهيئات المحلية - صندوق تطوير وإقراض الهيئات المحلية (MDLF) A <input type="checkbox"/> A+ <input type="checkbox"/> A++ <input type="checkbox"/> B <input type="checkbox"/> B+ <input type="checkbox"/> B++ <input type="checkbox"/> C <input type="checkbox"/> C+ <input type="checkbox"/> C++ <input type="checkbox"/> D <input type="checkbox"/>
10	نوع الخدمات التي تقدمها البلدية : (بالإمكان اختيار أكثر من إجابة) <input type="checkbox"/> الخدمات البنية التحتية (توفير المياه، الصرف الصحي، الكهرباء، صيانة الطرق والأرصفة) <input type="checkbox"/> الخدمات الصحية والبيئية (جمع النفايات ، النظافة العامة، الصحة الوقائية) <input type="checkbox"/> الخدمات التعليمية والثقافية (دعم المدارس، المراكز الثقافية، حملات محو الأمية) <input type="checkbox"/> الخدمات الاقتصادية والتجارية (إدارة الأسواق العامة، ترخيص المحال التجارية، دعم المشاريع الصغيرة) <input type="checkbox"/> التخطيط العمراني والتراخيص (إصدار رخص البناء ، تطوير المخططات الهيكلية، مكافحة البناء العشوائي) <input type="checkbox"/> الخدمات الاجتماعية (دعم الأسر الفقيرة ، رعاية المسنين والأيتام ، تنظيم الفعاليات المجتمعية)

<input type="checkbox"/> الخدمات الأمنية والطوارئ (إدارة الدفاع المدني ، التعاون مع الشرطة المحلية) <input type="checkbox"/> حماية البيئة (زراعة الأشجار ، مكافحة التلوث، إنشاء الحدائق العامة)	
هل يوجد توأمة (اتفاقية تعاون وشراكة) مع بلديات محلية أو إقليمية أو دولية؟ <input type="checkbox"/> نعم <input type="checkbox"/> لا إذا كانت الإجابة نعم يرجى ذكرها _____	11

ثانياً: متغيرات الدراسة

إلى أي مدى توافق على الفقرات التالية حيث أن الإجابة (1 – غير موافق بشدة، 5- أوافق بشدة)

القسم الأول: ممارسات إدارة المخاطر <u>RISK MANAGEMENT PRACTICES</u>						
المحور الأول: تعريف وتحديد المخاطر (Identification)						
الرقم	الفقرة	غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة
		5	4	3	2	1
IDE1	المنهجيات المتبعة والمستخدمه لتحديد المخاطر في البلدية ذات موثوقية عالية					
IDE2	يتم تحديد المخاطر بانتظام في البلدية					
IDE3	أعتقد أن الأدوات والأطر العملية التي نستخدمها لتحديد المخاطر فعالة					
IDE4	يتم تحديد المخاطر في البلدية بوساطة فرد أو فريق مخصص لهذه المهمة					
المحور الثاني: تقييم المخاطر (Assessment)						
الرقم	الفقرة	غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة
		5	4	3	2	1
ASS1	اعتقد أن منهجياتنا لتقييم شدة المخاطر المحددة واحتمالية حدوثها مناسبة					
ASS2	المعايير المستخدمة لتحديد أولوية المخاطر محددة بوضوح وفعالة.					
ASS3	يتم مراجعة وتحديث تقييم المخاطر بانتظام لضمان بقائها ذات صلة					
ASS4	يتم مشاركة أصحاب المصلحة بفعالية في عملية تقييم المخاطر .					
المحور الثالث: الحد أو التخفيف من المخاطر (Mitigation)						

				أعتقد أن الاستراتيجيات التي تنفذها البلدية للتخفيف من المخاطر المحددة شاملة وفعالة.	MIT1
				يتم استخدام استراتيجيات فعالة للتخفيف والتقليل من تأثير المخاطر.	MIT2
				توجد عوائق كبيرة تعيق قدرتنا على تنفيذ إجراءات التخفيف من المخاطر.	MIT3
				يتم مشاركة استراتيجيات التخفيف من المخاطر بفعالية مع جميع أصحاب المصلحة	MIT4
المحور الرابع: المراقبة (Monitoring)					
				هناك أساليب فعالة لمراقبة نجاح ممارسات إدارة المخاطر في بلديتنا	MON1
				المؤشرات التي تستخدم لتتبع حالة المخاطر المحددة ذات صلة ومفيدة	MON2
				تبلغ أصحاب المصلحة عن أنشطة إدارة المخاطر بشكل دوري	MON3
				هناك عمليات محددة لضمان التحسين المستمر في ممارسات إدارة المخاطر.	MON4
القسم الثاني: جودة الخدمات QUALITY OF SERVICES					
المحور الأول: المظاهر المادية (Tangibles)					
				تتأثر جودة تقديم الخدمات في البلدية بحداثة وجودة المعدات المستخدمة.	T1
				يساهم المظهر العام للبنية التحتية للبلدية في تشكيل تصور الجمهور عن جودة الخدمة.	T2
				يساهم المظهر المهني للموظفين في بناء الثقة مع المواطنين	T3
				يعكس تصميم ومظهر مرافقنا نوعية الخدمات التي نقدمها.	T4
المحور الثاني: الموثوقية (Reliability)					
				تلتزم البلدية بتنفيذ الخدمات ضمن الجداول الزمنية المعلنة.	R1
				تبذل البلدية جهودًا لحل مشكلات المواطنين بشكل فعال وفي الوقت المناسب.	R2
				تُنفذ الخدمات في البلدية بشكل صحيح من المحاولة الأولى في معظم الأحيان.	R3
				يساهم الالتزام بالمواعيد في تقديم الخدمات في الحفاظ على سمعة البلدية.	R4
				تحافظ البلدية على سجلات دقيقة ومحدثة.	R5
المحور الثالث: الاستجابة (Responsiveness)					

					يقدم موظفو البلدية معلومات واضحة للمواطنين حول الجداول الزمنية المتوقعة لتقديم الخدمات.	RES1
					يستجيب موظفو البلدية لطلبات المواطنين بسرعة وكفاءة.	RES2
					يُظهر موظفو البلدية استعدادًا عامًا لمساعدة المواطنين عند الحاجة.	RES3
					يتوفر موظفو البلدية عادةً للرد على استفسارات المواطنين.	RES4
المحور الرابع: الضمان في جودة الخدمة (Assurance)						
					يمكن للمواطنين الاعتماد على نزاهة واحترافية موظفينا.	A1
					يشعر المواطنون بالأمان أثناء تلقيهم الخدمات من موظفينا.	A2
					يحافظ الموظفون على أسلوب محترم ومهذب عند التعامل مع المواطنين.	A3
					يمتلك الموظفون المعرفة اللازمة للرد على استفسارات المواطنين بفعالية.	A4
المحور الخامس: التعاطف في جودة الخدمة (Empathy)						
					تبذل البلدية جهدًا لتقديم خدمات مخصصة تلبي احتياجات كل مواطن.	E1
					يخصص موظفو البلدية وقتًا لتقديم اهتمام فردي للمواطنين.	E2
					تعكس سياسات وإجراءات البلدية التزامًا بخدمة مصالح المواطنين.	E3
					تتمتع ساعات عمل البلدية بالمرونة الكافية لتلبية احتياجات معظم المواطنين.	E4
القسم الثالث: الثقافة التنظيمية						
<u>ORGANIZATION CULTURE</u>						
المحور الأول: الثقافة الأذوقراطية (Adhocracy Culture)						
					تُعزز البلدية بيئة تُشجع على توليد أفكار وحلول مبتكرة.	AC1
					أشعر بالراحة في اتخاذ قرارات تنطوي على مخاطر ضمن دوري المهني.	AC2
					مهامي ومسؤولياتي المهنية قابلة للتكيف مع المهام أو المشاريع الجديدة التي قد تظهر.	AC3
					يعمل الموظفون بفعالية عند التعامل مع مشاريع جديدة.	AC4
					تُوضح البلدية رؤيتها المستقبلية وتنقلها بفعالية.	AC5
					تُبدي البلدية تقبلًا للأفكار والمبادرات الجديدة المقترحة من الموظفين.	AC6
					سرعة التغيير داخل البلدية	AC7

					أسلوب القيادة السائد في البلدية يدعم الابتكار والتغيير.	AC8
					أنا راضٍ عن وظيفتي فيما يتعلق بثقافة الابتكار في البلدية.	AC9
					أتلقي تغذية راجعة بخصوص مساهماتي الابتكارية	AC10
					توفر البلدية فرصًا للتعلم والتطوير في مجالات الابتكار.	AC11
					تُخصص البلدية الموارد بفعالية لدعم المشاريع الابتكارية.	AC12
المحور الثاني: الثقافة الهرمية (Hierarchy Culture)						
					سياسات وإجراءات البلدية محددة بوضوح.	HC1-1
					الهيكل التنظيمي في البلدية يُسهل عمليات اتخاذ القرار.	HC1-2
					أشعر بالراحة مع مستوى الإشراف الذي أتلقيه في دوري المهني.	HC2-1
					مفهوم السلطة محدد بوضوح داخل فريقتي.	HC2-2
					الاتصالات من الإدارة بشأن السياسات والتغييرات فعالة.	HC3-1
					توجد قنوات رسمية لتقديم الملاحظات للإدارة.	HC3-2
					تُجرى تقييمات الأداء في البلدية	HC4-1
					أرى أن عملية التقييم عادلة وشفافة.	HC4-2
					أفهم تمامًا مسؤولياتي الوظيفية والتوقعات المرتبطة بها.	HC5-1
					الأدوار والمسؤوليات محددة بوضوح داخل فريقتي.	HC5-2
					أشعر أن بيئة عملي مستقرة من حيث الأمان الوظيفي.	HC6-1
					أعتقد أن البلدية توفر تجربة عمل متنسقة.	HC6-2
					تُقدم البلدية تدريبات منتظمة تتعلق بالامتثال والإجراءات.	HC7-1
					تتوفر فرص للتقدم المهني ضمن الهيكل التنظيمي للبلدية.	HC7-2

Appendix C

Table 11: Operationalization of Model Constructs

Construct		Construct Items	References
*5-point Likert scale			
(Risk management Practices)			
Identification (IDE)	RMP-IDE1	Identification Methods The methodologies used to identify risks in the municipality are highly reliable.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
	RMP-IDE2	Frequency of Exercises Risks are regularly identified in the municipality.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
	RMP-IDE3	Tools and Frameworks I believe the tools and frameworks we use to identify risks are effective.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
	RMP-IDE4	Responsibility for Identification Risk identification is carried out by a designated individual or team.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
Assessment (ASS)	RMP-ASS1	Severity and Likelihood Our methodologies for assessing the severity and likelihood of risks are appropriate.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
	RMP-ASS2	Criteria for Prioritization Criteria used to prioritize risks are clearly defined and effective.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
	RMP-ASS3	Review Frequency Risk assessments are reviewed and updated regularly.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
	RMP-ASS4	Stakeholder Involvement Stakeholders are effectively involved in the risk assessment process.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
Mitigation (MIT)	RMP-MIT1	Mitigation Strategies I believe the strategies implemented by the municipality to mitigate risks are comprehensive and effective.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
	RMP-MIT2	Effectiveness of Strategies Effective strategies are used to minimize risk impact.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)

	RMP-MIT3	Barriers to Implementation There are significant barriers that hinder our ability to implement risk mitigation.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
	RMP-MIT4	Communication of Strategies Risk mitigation strategies are effectively communicated with all stakeholders.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
Monitoring (MON)	RMP-MON1	Monitoring Effectiveness There are effective methods to monitor the success of risk management practices.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
	RMP-MON2	Indicators for Tracking Indicators used to track identified risks are relevant and useful.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
	RMP-MON3	Reporting Frequency Risk management activities are regularly reported to stakeholders.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)
	RMP-MON4	Continuous Improvement There are defined processes to ensure continuous improvement in risk management.	(Carlsson-Wall et al., 2019; Castellini & Riso, 2023)

***5-point Likert scale**

(Quality of Services)

Tangibles (T)	QoS-T1	The quality of service delivery is affected by the modernity and quality of equipment used.	(Siyum, 2024)
	QoS-T2	The general appearance of municipal infrastructure shapes public perception of service quality.	(Siyum, 2024)
	QoS-T3	The professional appearance of staff builds citizen trust.	(Siyum, 2024)
	QoS-T4	The design and appearance of our facilities reflect the quality of our services.	(Siyum, 2024)
Reliability (R)	QoS-R1	The municipality adheres to announced schedules.	(Siyum, 2024)
	QoS-R2	The municipality makes efforts to resolve citizens' issues effectively and promptly.	(Siyum, 2024)

	QoS-R3	Services are usually done right the first time.	(Siyum, 2024)
	QoS-R4	Timely service delivery maintains the municipality's reputation.	(Siyum, 2024)
	QoS-R5	The municipality keeps accurate and updated records.	(Siyum, 2024)
Responsiveness (RES)	QoS-RES1	Staff provide clear info about expected service timelines.	(Siyum, 2024)
	QoS-RES2	Staff respond to citizen requests quickly and efficiently.	(Siyum, 2024)
	QoS-RES3	Staff show general readiness to help citizens.	(Siyum, 2024)
	QoS-RES4	Staff are usually available to respond to inquiries.	(Siyum, 2024)
Assurance (A)	QoS-A1	Citizens can rely on the integrity and professionalism of our staff.	(Siyum, 2024)
	QoS-A2	Citizens feel safe when receiving services.	(Siyum, 2024)
	QoS-A3	Staff maintain respectful and polite behavior.	(Siyum, 2024)
	QoS-A4	Staff have the knowledge needed to respond effectively to inquiries.	(Siyum, 2024)
Empathy (E)	QoS-E1	The municipality strives to provide tailored services for individual needs.	(Siyum, 2024)
	QoS-E2	Staff dedicate time to provide personal attention.	(Siyum, 2024)
	QoS-E3	Policies reflect commitment to serving citizens' interests.	(Siyum, 2024)
	QoS-E4	Working hours are flexible enough to meet most citizens' needs.	(Siyum, 2024)
*5-point Likert scale (Organization Culture)			
Adhocracy Culture (AC)	OC-AC1	Innovation Encouragement The municipality encourages a culture of innovation.	(Heritage et al., 2014; Spaliviero et al., 2019; Wudarzewski, 2018)

	OC-AC2	Risk-Taking I feel comfortable making risky decisions in my role.	(Heritage et al., 2014; Wudarzewski, 2018)
	OC-AC3	Flexibility in Roles My responsibilities are adaptable to new tasks/projects.	(Heritage et al., 2014; Spaliviero et al., 2019; Wudarzewski, 2018)
	OC-AC4	Team Dynamics, Collaboration Staff work effectively on new projects	(Heritage et al., 2014; Spaliviero et al., 2019; Wudarzewski, 2018)
	OC-AC5	Vision and Future Orientation The municipality clearly communicates its vision.	(Heritage et al., 2014; Spaliviero et al., 2019; Wudarzewski, 2018)
	OC-AC6	Support for New Ideas The municipality is open to staff initiatives.	(Heritage et al., 2014; Wudarzewski, 2018)
	OC-AC7	Dynamic Work Environment The speed of change in the municipality.	(Wudarzewski, 2018)
	OC-AC8	Leadership Style Leadership style supports innovation and change	(Spaliviero et al., 2019; Wudarzewski, 2018)
	OC-AC9	Job Satisfaction I'm satisfied with the innovation culture in my job.	(Heritage et al., 2014)
	OC-AC10	Feedback Mechanisms I receive feedback on my innovative contributions.	(Heritage et al., 2014)
	OC-AC11	Learning Opportunities The municipality provides learning opportunities in innovation.	(Heritage et al., 2014; Spaliviero et al., 2019)
	OC-AC12	Resource Allocation Resources are allocated effectively to support innovative projects.	(Spaliviero et al., 2019)
Hierarchy Culture (HC)	OC-HC1	Structure and Procedures Municipal policies and procedures are clearly defined. The organizational structure facilitates decision-making.	(Heritage et al., 2014; Spaliviero et al., 2019; Wudarzewski, 2018)

OC-HC2	<p>Authority and Control</p> <p>I feel comfortable with the level of supervision I receive.</p> <p>Authority is clearly defined in my team.</p>	(Heritage et al., 2014; Spaliviero et al., 2019; Wudarzewski, 2018)
OC-HC3	<p>Communication Channels</p> <p>Management communication about policies and changes is effective.</p> <p>There are formal channels for giving feedback to management</p>	(Heritage et al., 2014; Spaliviero et al., 2019; Wudarzewski, 2018)
OC-HC4	<p>Performance Evaluation</p> <p>Performance evaluations are conducted.</p> <p>I find the evaluation process fair and transparent.</p>	(Heritage et al., 2014; Spaliviero et al., 2019; Wudarzewski, 2018)
OC-HC5	<p>Role Clarity</p> <p>I fully understand my job responsibilities and expectations.</p> <p>Roles and responsibilities are clearly defined in my team.</p>	(Heritage et al., 2014; Spaliviero et al., 2019; Wudarzewski, 2018)
OC-HC6	<p>Stability and Predictability</p> <p>I feel my work environment is stable in terms of job security.</p> <p>The municipality offers a consistent work experience.</p>	(Heritage et al., 2014; Spaliviero et al., 2019; Wudarzewski, 2018)
OC-HC7	<p>Training and Development</p> <p>How often does your organization facilitate training pertaining to compliance and procedural matters?</p> <p>Are there prospects for professional advancement within the structured framework of the organization?</p>	(Spaliviero et al., 2019; Wudarzewski, 2018)

Table 12 : Respondents Profile Summary

No.	Items	Option	Frequency (n = 135)	Percentage
1.	Age	25 – 34 years	35	25.9%
		35 – 44 years	55	40.7%
		45 – 54 years	32	23.7%
		Equal and more than 55 years	13	9.6%

2.	Academic Qualification	Diploma or below	13	9.6%
		Bachelor's degree	94	69.6%
		Master's degree	36	19.3%
		Doctorate (PhD)	2	1.5%
3.	Current job position in the firm	Director General	23	17.0%
		Section Head	17	12.6%
		Department Head	52	38.5%
		Quality Manager	7	5.2%
		Administrative Officer	36	26.7%
4.	Years of Experience	2 – 5 Years	21	15.6%
		6 – 9 Years	19	14.1%
		10 – 13 Years	25	18.5%
		Equal and more than 14 Years	70	51.9%
5.	Municipality Location	Jerusalem	18	13.3%
		Ramallah	20	14.8%
		Nablus	13	9.6%
		Tulkarm	22	16.3%
		Jenin	18	13.3%
		Qalqilya	4	3.0%
		Tubas	1	0.7%
		Salfit	10	7.4%
		Hebron	15	11.1%
		Bethlehem	12	8.9%
Jericho	2	1.5%		
6.	Number of employees working in the municipality	Less than 50	92	68.1%
		51 - 100	22	16.3%
		101 – 150	1	0.7%
		More than 151	20	14.8%
		A	12	9.1%

		A+	10	7.6%
		A++	5	3.8%
	7. The latest financial classification the municipality received from the Municipal Development and Lending Fund (MDLF)	B	7	5.3%
		B+	23	17.4%
		B++	26	19.7%
		C	16	12.1%
		C+	25	18.9%
		C++	10	7.6%
		D	1	0.8%
		A	12	9.1%
	8. The latest classification the municipality received in the Municipal Development Program – Phase IV, based on institutional and service performance indicators by the Municipal Development and Lending Fund (MDLF)	A+	5	3.8%
		A++	4	3.0%
		B	8	6.1%
		B+	26	19.7%
		B++	26	19.7%
		C	17	12.9%
		C+	26	19.7%
		C++	10	7.6%
	D	1	0.8%	
9.	Types of services provided by the municipality	Infrastructure services (water supply, sanitation, electricity, road and sidewalk maintenance)	125	92.6%
		Health and environmental services (waste collection, Educational and cultural services (support for schools, cultural centers, literacy campaigns)	127	94.1%
		Economic and commercial services (management of public markets, licensing of commercial shops, support for small projects)	97	71.9%
			89	65.9%

	Urban planning and licensing (issuing building permits, developing master plans, combating random construction)		122	90.4%
	Social services (support for poor families, care for the elderly and orphans, organizing community Security and emergency services (civil defense management, cooperation with local police)		79	58.5%
	Environmental protection (tree planting, pollution control, establishment of public parks)		73	54.1%
			103	76.3%
10.	Is there a twinning (cooperation and partnership agreement) with local, regional, or international municipalities? If yes, please specify	Yes	55	40.7%
		No	80	59.3%

Table 13: Descriptive Analysis of All Questionnaire Items

Indicator	Items	Mean	Standard deviation
	Identification Methods		
RMP-IDE1	The methodologies used to identify risks in the municipality are highly reliable.	3.281	0.963
	Frequency of Exercises		
RMP-IDE2	Risks are regularly identified in the municipality.	3.267	1.041
	Tools and Frameworks		
RMP-IDE3	I believe the tools and frameworks we use to identify risks are effective.	3.333	0.935
	Responsibility for Identification		
RMP-IDE4	Risk identification is carried out by a designated individual or team.	3.422	0.97
	Severity and Likelihood		
RMP-ASS1	Our methodologies for assessing the severity and likelihood of risks are appropriate.	3.23	0.942
RMP-ASS2	Criteria for Prioritization	3.156	0.957

	Criteria used to prioritize risks are clearly defined and effective.		
	Review Frequency		
RMP-ASS3	Risk assessments are reviewed and updated regularly.	3.17	1.015
	Stakeholder Involvement		
RMP-ASS4	Stakeholders are effectively involved in the risk assessment process.	3.393	0.951
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	Mitigation Strategies		
RMP-MIT1	I believe the strategies implemented by the municipality to mitigate risks are comprehensive and effective.	3.237	0.904
	Effectiveness of Strategies		
RMP-MIT2	Effective strategies are used to minimize risk impact.	3.378	0.893
	Barriers to Implementation		
RMP-MIT3	There are significant barriers that hinder our ability to implement risk mitigation.	3.963	0.873
	Communication of Strategies		
RMP-MIT4	Risk mitigation strategies are effectively communicated with all stakeholders.	3.452	0.909
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	Monitoring Effectiveness		
RMP-MON1	There are effective methods to monitor the success of risk management practices.	3.341	0.936
	Indicators for Tracking		
RMP-MON2	Indicators used to track identified risks are relevant and useful.	3.378	0.902
	Reporting Frequency		
RMP-MON3	Risk management activities are regularly reported to stakeholders.	3.378	0.973
	Continuous Improvement		
RMP-MON4	There are defined processes to ensure continuous improvement in risk management.	3.341	0.92
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QoS-T1	The quality of service delivery is affected by the modernity and quality of equipment used.	4.193	0.638
QoS-T2	The general appearance of municipal infrastructure shapes public perception of service quality.	4.244	0.672
QoS-T3	The professional appearance of staff builds citizen trust.	4.2	0.594

QoS-T4	The design and appearance of our facilities reflect the quality of our services.	4.059	0.728
QoS-R1	The municipality adheres to announced service schedules.	3.637	0.857
QoS-R2	The municipality makes efforts to resolve citizens' issues effectively and promptly.	4.007	0.704
QoS-R3	Services are usually done right the first time.	3.689	0.812
QoS-R4	Timely service delivery maintains the municipality's reputation.	4.267	0.701
QoS-R5	The municipality keeps accurate and updated records.	4.067	0.68
QoS-RES1	Staff provide clear info about expected service timelines.	3.896	0.801
QoS-RES2	Staff respond to citizen requests quickly and efficiently.	3.97	0.677
QoS-RES3	Staff show general readiness to help citizens.	4.141	0.668
QoS-RES4	Staff are usually available to respond to inquiries.	4.067	0.742
QoS-A1	Citizens can rely on the integrity and professionalism of our staff.	3.948	0.734
QoS-A2	Citizens feel safe when receiving services.	3.926	0.695
QoS-A3	Staff maintain respectful and polite behavior.	4.081	0.731
QoS-A4	Staff have the knowledge needed to respond effectively to inquiries.	3.97	0.769
QoS-E1	The municipality strives to provide tailored services for individual needs.	3.993	0.638
QoS-E2	Staff dedicate time to provide personal attention.	3.807	0.775
QoS-E3	Policies reflect commitment to serving citizens' interests.	4	0.699
QoS-E4	Working hours are flexible enough to meet most citizens' needs.	3.993	0.899
Innovation Encouragement			
OC-AC1	The municipality encourages a culture of innovation.	3.474	0.965
Risk-Taking			
OC-AC2	I feel comfortable making risky decisions in my role.	3.548	0.987

	Flexibility in Roles		
OC-AC3	My responsibilities are adaptable to new tasks/projects.	3.926	0.785
	Team Dynamics, Collaboration		
OC-AC4	Staff work effectively on new projects	3.911	0.812
	Vision and Future Orientation		
OC-AC5	The municipality clearly communicates its	3.793	0.895
	Support for New Ideas		
OC-AC6	The municipality is open to staff initiatives.	3.763	0.888
	Dynamic Work Environment		
OC-AC7	The speed of change in the municipality.	3.385	0.966
	Leadership Style		
OC-AC8	Leadership style supports innovation and change.	3.437	1.072
	Job Satisfaction		
OC-AC9	I'm satisfied with the innovation culture in my job.	3.733	0.952
	Feedback Mechanisms		
OC-AC10	I receive feedback on my innovative	3.437	0.993
	Learning Opportunities		
OC-AC11	The municipality provides learning opportunities in innovation.	3.385	1.025
	Resource Allocation		
OC-AC12	Resources are allocated effectively to support innovative projects.	3.281	1.037
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	Structure and Procedures		
OC-HC1	Municipal policies and procedures are clearly defined.	3.748	0.925
	The organizational structure facilitates decision-making.	3.637	0.993
	Authority and Control		
OC-HC2	I feel comfortable with the level of supervision I receive.	3.681	0.9
	Authority is clearly defined in my team.	3.733	0.99
	Communication Channels		
OC-HC3	Management communication about policies and changes is effective.	3.6	0.912
	There are formal channels for giving feedback to management	3.704	0.903
OC-HC4	Performance Evaluation		

	Performance evaluations are conducted.	3.281	1.221
	I find the evaluation process fair and transparent.	3.119	1.123
	Role Clarity		
OC-HC5	I fully understand my job responsibilities and expectations.	4.022	0.89
	Roles and responsibilities are clearly defined in my team.	3.763	1.005
	Stability and Predictability		
OC-HC6	I feel my work environment is stable in terms of job security.	3.556	1.113
	The municipality offers a consistent work experience.	3.526	0.949
	Training and Development		
OC-HC7	How often does your organization facilitate training pertaining to compliance and procedural matters?	3.222	1.009
	Are there prospects for professional advancement within the structured framework of the organization?	3.452	0.972

Table 14: Results of Cross Loadings

	A	AC	ASS	E	HC	IDE	MIT	MON	R	RES	T
A1	0.829	0.436	0.313	0.606	0.419	0.212	0.340	0.311	0.523	0.624	0.277
A2	0.849	0.521	0.325	0.616	0.561	0.294	0.370	0.452	0.574	0.664	0.311
A3	0.809	0.420	0.275	0.661	0.409	0.210	0.301	0.262	0.533	0.612	0.153
A4	0.864	0.533	0.352	0.721	0.471	0.222	0.425	0.303	0.591	0.740	0.274
AC1	0.445	0.797	0.443	0.503	0.694	0.478	0.511	0.477	0.589	0.407	0.078
AC10	0.398	0.762	0.392	0.474	0.748	0.442	0.483	0.504	0.570	0.437	0.224
AC11	0.339	0.751	0.384	0.387	0.679	0.429	0.460	0.470	0.440	0.307	0.064
AC12	0.380	0.764	0.438	0.415	0.656	0.485	0.530	0.513	0.475	0.302	0.157
AC2	0.312	0.747	0.374	0.444	0.629	0.468	0.447	0.460	0.535	0.312	0.107
AC3	0.511	0.696	0.348	0.562	0.572	0.324	0.394	0.398	0.555	0.476	0.081
AC4	0.634	0.744	0.389	0.628	0.625	0.366	0.433	0.435	0.648	0.573	0.264
AC5	0.616	0.819	0.466	0.633	0.693	0.478	0.530	0.516	0.726	0.611	0.202
AC6	0.496	0.830	0.397	0.511	0.739	0.444	0.446	0.450	0.585	0.513	0.198
AC7	0.386	0.759	0.475	0.427	0.689	0.439	0.464	0.475	0.490	0.408	0.114
AC8	0.396	0.805	0.475	0.406	0.694	0.490	0.497	0.478	0.510	0.330	0.191
AC9	0.402	0.797	0.428	0.445	0.713	0.531	0.493	0.413	0.535	0.477	0.166
ASS1	0.325	0.455	0.870	0.336	0.523	0.780	0.712	0.693	0.368	0.358	0.078
ASS2	0.311	0.450	0.872	0.348	0.499	0.759	0.753	0.689	0.388	0.332	0.131
ASS3	0.337	0.504	0.884	0.340	0.538	0.736	0.758	0.737	0.419	0.378	0.151
ASS4	0.352	0.482	0.873	0.403	0.510	0.726	0.785	0.722	0.497	0.437	0.020
E1	0.567	0.500	0.325	0.770	0.446	0.278	0.381	0.271	0.617	0.630	0.211

E2	0.581	0.560	0.262	0.755	0.454	0.234	0.338	0.333	0.555	0.562	0.130
E3	0.699	0.561	0.371	0.871	0.571	0.330	0.451	0.379	0.727	0.718	0.218
E4	0.608	0.357	0.327	0.764	0.354	0.229	0.397	0.287	0.516	0.613	0.073
HC1	0.486	0.672	0.477	0.566	0.766	0.448	0.481	0.454	0.597	0.530	0.099
HC10	0.511	0.697	0.445	0.469	0.799	0.419	0.462	0.433	0.540	0.494	0.131
HC11	0.367	0.543	0.323	0.402	0.658	0.419	0.365	0.389	0.495	0.418	0.218
HC12	0.409	0.669	0.526	0.431	0.786	0.588	0.538	0.582	0.487	0.416	0.190
HC13	0.407	0.669	0.478	0.439	0.759	0.504	0.523	0.571	0.493	0.424	0.227
HC14	0.387	0.626	0.391	0.404	0.713	0.427	0.463	0.434	0.433	0.451	0.101
HC2	0.521	0.702	0.446	0.486	0.771	0.462	0.527	0.516	0.581	0.489	0.332
HC3	0.508	0.768	0.461	0.487	0.840	0.395	0.461	0.504	0.607	0.526	0.163
HC4	0.497	0.717	0.473	0.471	0.807	0.500	0.451	0.499	0.612	0.490	0.199
HC5	0.326	0.702	0.514	0.409	0.797	0.507	0.563	0.556	0.546	0.467	0.066
HC6	0.319	0.610	0.371	0.379	0.750	0.453	0.407	0.463	0.456	0.370	0.170
HC7	0.375	0.599	0.464	0.377	0.730	0.476	0.484	0.511	0.463	0.375	0.195
HC8	0.363	0.661	0.477	0.354	0.746	0.481	0.483	0.499	0.476	0.361	0.216
HC9	0.368	0.610	0.377	0.469	0.615	0.339	0.399	0.390	0.464	0.412	0.171
IDE1	0.283	0.548	0.779	0.359	0.544	0.900	0.727	0.695	0.449	0.321	0.141
IDE2	0.266	0.505	0.789	0.290	0.573	0.910	0.724	0.708	0.421	0.302	0.165
IDE3	0.184	0.505	0.721	0.231	0.534	0.866	0.651	0.641	0.356	0.248	0.044
IDE4	0.250	0.486	0.728	0.318	0.487	0.841	0.707	0.684	0.420	0.262	0.142
MIT1	0.336	0.544	0.699	0.448	0.557	0.672	0.877	0.648	0.463	0.409	0.199
MIT2	0.395	0.562	0.771	0.443	0.550	0.772	0.910	0.792	0.512	0.409	0.182
MIT4	0.406	0.520	0.803	0.428	0.554	0.667	0.861	0.773	0.577	0.470	0.116
MON1	0.313	0.557	0.724	0.325	0.575	0.701	0.741	0.902	0.475	0.305	0.144
MON2	0.369	0.487	0.733	0.336	0.570	0.745	0.745	0.883	0.463	0.360	0.152
MON3	0.326	0.500	0.660	0.340	0.518	0.579	0.677	0.805	0.475	0.334	0.102
MON4	0.359	0.535	0.681	0.394	0.561	0.640	0.726	0.856	0.477	0.372	0.235
R1	0.472	0.557	0.476	0.525	0.554	0.447	0.562	0.552	0.777	0.530	0.266
R2	0.630	0.614	0.408	0.691	0.585	0.388	0.450	0.428	0.859	0.662	0.222
R3	0.438	0.546	0.256	0.556	0.490	0.255	0.409	0.393	0.765	0.541	0.084
R5	0.576	0.593	0.398	0.687	0.586	0.415	0.481	0.405	0.819	0.641	0.198
RES1	0.628	0.393	0.369	0.569	0.439	0.256	0.406	0.382	0.582	0.802	0.168
RES2	0.762	0.538	0.374	0.719	0.548	0.294	0.427	0.325	0.667	0.896	0.208
RES3	0.701	0.519	0.329	0.756	0.546	0.272	0.408	0.321	0.706	0.878	0.163
RES4	0.643	0.467	0.424	0.720	0.508	0.297	0.447	0.357	0.608	0.889	0.206
T2	0.217	0.089	0.021	0.159	0.115	0.058	0.081	0.035	0.168	0.211	0.816
T4	0.288	0.238	0.153	0.180	0.268	0.173	0.223	0.262	0.231	0.151	0.853

Table 15: Results of Fonell-Larcker Criterion

	A	AC	ASS	E	HC	IDE	MIT	MON	R	RES	T
A	0.838										
AC	0.572	0.774									
ASS	0.379	0.541	0.875								
E	0.778	0.627	0.408	0.791							
HC	0.556	0.878	0.591	0.582	0.755						
IDE	0.280	0.581	0.858	0.341	0.608	0.880					

MIT	0.430	0.614	0.860	0.498	0.627	0.799	0.883				
MON	0.396	0.603	0.812	0.403	0.646	0.775	0.838	0.862			
R	0.663	0.717	0.478	0.769	0.689	0.468	0.587	0.547	0.806		
RES	0.790	0.556	0.430	0.801	0.591	0.323	0.486	0.397	0.741	0.867	
T	0.304	0.200	0.109	0.204	0.233	0.141	0.187	0.184	0.241	0.215	0.835

Table 16: Results of Heterotrait-Monotrait Ratio (HTMT) Criterion

Construct	A	AC	ASS	E	HC	IDE	MIT	MON	R	RES	T
A											
AC	0.636										
ASS	0.430	0.588									
E	0.936	0.725	0.480								
HC	0.616	0.932	0.642	0.667							
IDE	0.317	0.630	0.953	0.398	0.661						
MIT	0.497	0.683	0.978	0.599	0.698	0.905					
MON	0.455	0.663	0.911	0.480	0.707	0.865	0.959				
R	0.781	0.817	0.556	0.936	0.781	0.542	0.702	0.649			
RES	0.900	0.605	0.483	0.943	0.643	0.359	0.557	0.451	0.861		
T	0.432	0.284	0.163	0.296	0.316	0.208	0.263	0.264	0.348	0.306	

Table 17: Predictive Relevance (Q²) Values

Construct	SSO	SSE	Q ² (=1-SSE/SSO)
Quality of Services	2430	1858.418	0.235
Organization Culture	3510	2701.997	0.23
A	540	237.834	0.56
AC	1620	741.38	0.542
ASS	540	170.043	0.685
E	540	259.377	0.52
HC	1890	890.885	0.529
IDE	540	186.788	0.654
MIT	405	134.545	0.668
MON	540	206.152	0.618
R	540	280.652	0.48
RES	540	198.347	0.633
T	270	254.9	0.056
Risk Management Practices	2025	2025	

Table 18: List of participating municipalities

Municipalities Name	Governorates	No. of responsiveness
Jericho	Jericho	2
Al-Beirah - Ramallah	Ramallah	1
AlTebah - Ramallah		1
Almazra'a Alqabelia - Ramallah		1
Kober - Ramallah		1
Betounia - Ramallah		1
Ramallah		15
Hebron		Hebron
Tarqomia - Hebron	1	
Dora - Hebron	1	
Deir Samet - Hebron	1	
Alram - Jerusalem	Jerusalem	2
Jerusalem		14
Qattanah - Jerusalem		1
Beit Ikra - Jerusalem		1
Baqa Alsharqia - Tulkarm	Tulkarm	1
Deir Alghsoon - Tulkarm		1
Tulkarm		19
Anbta - Tulkarm		1
Bedia - Salfeet	Salfeet	1
Deir Ballout - Salfeet		1
Qarawet Bani Hassan - Salfeet		1
Salfeet		7
Jama'en - Nablus	Nablus	1
Sarra -Nablus		1
Sabastia - Nablus		1
Nablus		10
Alkhader - Beithlehem	Beithlehem	1
Beithlehem		11
Jenin	Jenin	16
Selet Aldaher - Jenin		1
Arrabah - Jenin		1
Tubas	Tubas	1
Qalqelia	Qalqelia	3
Kofur Thulth - Qalqelia		1
Total of responsiveness		135



جامعة النجاح الوطنية
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قدمت هذه الرسالة استكمالاً لمتطلبات الحصول على درجة الماجستير في الإدارة الهندسية من كلية الدراسات العليا، في جامعة النجاح الوطنية، نابلس- فلسطين.

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الملخص

تُعد البلديات جهة محورية في تقديم الخدمات العامة الأساسية ضمن سياق الحوكمة المحلية، إلا أن الأداء البلدي قد يتأثر بفعل القيود التشغيلية، ومحدودية الموارد التنظيمية، وحالة عدم الاستقرار السياسي. تهدف هذه الدراسة إلى تحليل تأثير ممارسات إدارة المخاطر (RMP) على جودة الخدمات (QoS) في البلديات الفلسطينية، إضافة إلى فحص دور الثقافة التنظيمية (OC) كمتغير وسيط في هذه العلاقة. وقد اعتمدت الدراسة منهجية كمية، من خلال توزيع استبانة ذاتية على كبار المسؤولين في البلديات عبر الضفة الغربية. وتم استخدام برنامج SmartPLS لتحليل 135 استبانة صالحة، بهدف اختبار النموذج البنوي المقترح وفرضيات الدراسة.

أظهرت النتائج أن مستوى جودة الخدمات مرتفع، في حين أن مستوى تطبيق ممارسات إدارة المخاطر والثقافة التنظيمية يُعد متوسطاً. كما بيّنت النتائج أن ممارسات إدارة المخاطر لا تُحدث تأثيراً مباشراً كبيراً على جودة الخدمات، لكنها تُظهر تأثيراً غير مباشر موجباً وذا دلالة إحصائية من خلال الثقافة التنظيمية، مما يؤكد أهميتها كوسيط رئيسي. ويُشير ذلك إلى أن نجاح جهود إدارة المخاطر في تحسين مخرجات الخدمات يعتمد بدرجة كبيرة على قوة الثقافة التنظيمية السائدة داخل البلديات، بما في ذلك ممارسات العمل المنسجمة، والقيم المشتركة، والقيادة الداعمة.

وتبرز الدراسة الثقافة التنظيمية بوصفها عنصراً أساسياً لتعزيز جودة الخدمات في ظل ظروف النزاع وشح الموارد، وهو ما يضيف بُعداً نظرياً مهماً إلى الأدبيات المتعلقة بإدارة المخاطر في القطاع العام. ويمكن لصانعي السياسات والسلطات المحلية الاستفادة من هذه النتائج عملياً عبر تعزيز ثقافة تنظيمية تدعم إدارة مخاطر فعّالة، بما يسهم في تقديم خدمات أكثر استقراراً واتساقاً واستجابة لاحتياجات المواطنين.

الكلمات المفتاحية: ممارسات إدارة المخاطر، الثقافة التنظيمية، جودة الخدمات، القطاع العام، البلديات الفلسطينية.