

CHANGE IN BEHAVIOUR: A TOOL FOR ASSETS MISMANAGEMENT REDUCTION IN NIGERIA

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ABSTRACT: *This study examined change in behaviour: A tool for assets mismanagement reduction in Nigeria, with a view to provide a general overview of assets mismanagement reduction that is capable of bringing about a remarkable change in behaviour of those given the responsibility to manage these assets in the organization. This study is based on documentary evidence and issues relating to practical knowledge an assets mismanagement reduction where highlighted in the study and what the researcher know currently about asset mismanagement reduction, what is missing and what has been done by eminent scholars that are related to this study were also highlighted in this study. The study revealed as follows: increased interest by the academic community to study asset misappropriation using sound experimental, empirical, and other scholarly research methods, organizations made their asset misappropriation data available to researchers and educational resources would become more widely available within the organization.*

Keywords: Changes in Behaviour, Assets Mismanagement Reduction, Among Firms.

INTRODUCTION

Resource misappropriation plans remember those cheats for which a culprit utilizes cunning or misdirection to steal or abuse an association's assets. In these cases, explicit assets of the association are taken to straightforwardly profit the people submitting the extortion. People perpetrating resource misappropriation-type wrongdoings might be: workers of an association, clients or sellers of an association, or could be people inconsequential to the injured individual association. The distinctive components of benefit misappropriation, notwithstanding, are that an association's assets are taken through dishonesty or double dealing as opposed to forcibly. Besides, the "demonstration" of advantage theft, camouflage, and change should all be available. Resource misappropriation cheats are commonly separated into two fundamental classes: (1) the theft of money and (2) the theft of non-money assets.

Misappropriation of assets may happen under various conditions: (1) preceding they are recorded in the books and records of an association (for example skimming), (2) while assets are as of now held by the association (for example robbery or abuse of hardware, stock, supplies, money, and so on.), or (3) during the way toward buying merchandise or administrations (e.g., charging, cost repayment, finance plans). Right now, the association pays for something it shouldn't pay for or pays a lot for bought merchandise or administrations. Research has demonstrated that, of these three kinds of benefit misappropriation, extortion including buys is, by a long shot, the most well-known and costly for associations.

Resource misappropriation plots frequently include theft of money, cheat of materials and misappropriation of assets, despite the fact that this isn't generally the situation. In an ongoing report by the Association of Certified Fraud Examiners, roughly 85% of all assets misappropriation cases included the abuse of money ACFE, (2008).

Aim and Objective

This study is to investigate change in behaviour: A tool for assets mismanagement reduction in Nigeria, with the aim of providing a general overview of assets mismanagement reduction that is capable of bringing about a remarkable change in behavior and reasonable financial resources to the firms by those given the responsibility to manage these assets in the organization. This study is based on documentary evidence and issues, meaning that this study would depend mainly on secondary data for its analysis.

Literature Review

What We Currently Know About Asset Misappropriation

There has been minimal scholarly research in the territory of asset misappropriation (generally scholastic extortion considers have concentrated on budget report fraud). Therefore, a great part of the exploration on asset misappropriation has been led by proficient associations. For example, the Relationship of Affirmed Extortion Inspectors distributes the "Report to the Country on Word related Fraud and Misuse" at regular intervals; the latest investigation was discharged in 2008. Deloitte LLP, PricewaterhouseCoopers, and KPMG likewise distribute the consequences of their investigations in regards to extortion against associations—the 2005-2006 Honesty Overview distributed by KPMG Criminological KPMG, (2006). also, the Worldwide Monetary Wrongdoing Review distributed by PricewaterhouseCoopers in 2007 PricewaterhouseCoopers, (2007)— extraordinarily improve our general information on asset misappropriation. A couple of creators, for example, Joseph T. Wells and W. Steve Albrecht have expounded widely on fraud and contributed essentially to our general comprehension of this cultural issue.

Asset Misappropriation Schemes

As indicated by the 2008 Report to the Country on Word related Fraud and Misuse, asset misappropriation can be arranged by various plan types, including: skimming, money burglary, fraudulent distributions, and non-money robbery and abuse ACFE, (2008).

Skimming incorporates those demonstrations where assets are taken by the culprit before the assets have been recorded in the association's monetary records. Skimming may happen at the retail location, from receivables, or from discounts.

Money robbery alludes to fraudulent acts that include the theft of assets after they have been recorded. The money is commonly taken from the money available, for example, from the sales register or insignificant money, or taken from a store or money identical.

Fraudulent distributions spread a wide assortment of plans: 1) Charging plans regularly include bosses making installments dependent on bogus solicitations for individual buys; 2) Check altering alludes to adjusting or producing an association's check for individual use; 3) Cost repayments incorporate bogus cases of invented operational expense; 4) Finance plans take after charging plans in that installment depends on bogus documentation, for example, timecards, which showed that pay is fraudulently because of a representative; and 5) Sales register disbursements involve bogus sections or "no deal" exchanges to shroud the evacuation of money.

At long last, non-money misappropriations include those plans where workers steal or abuse the non-money assets of the association, for example, stock or hardware, for their very own advantage.

Some asset misappropriation frauds are enormous enough that they bring about the material error of the fiscal reports of the association, without the executives' information or plan to beguile; and the readiness and introduction of unavoidable budget summary not adjusting with GAAP, for instance, a subsidiaries fraud submitted by a worker of a Japanese organization brought about a \$2 billion misquote of that organization's fiscal summaries, and a buying fraud against a U.S. automobile producer brought about a more than \$400 million error of its fiscal summaries. Both of these frauds materially affected the budget summaries, yet were obscure to the executives, similar to the case in numerous asset misappropriation plans O'Keefe, Wambsganss, and Dosch, (2006). While inspectors are commonly more worried about budget summary errors than they are about asset misappropriation, enormous asset misappropriations can conceivably compromise the financial well being of an association.

There are different kinds of fraud that should have been halted from developing in any way, for example, Official fraud, top administration fraud, subordinate sort of fraud, PC based fraud, fraud coming about because of the shortcoming of interior control framework and framework based fraud among firms and budgetary establishments.

A Serious Problem

Shockingly, asset misappropriation is a significant issue for associations all through the world. Some exploration has even recommended that associations lose as much as 7% of yearly incomes to frauds, for example, asset misappropriation ACFE, (2008). To more readily comprehend the outcomes that asset misappropriation posture to an association, think about the accompanying: A couple of years prior, a U.S. car producer was the casualty of an enormous asset misappropriation plot. Since fraud diminishes an association's pay on a dollar-for-dollar premise, the organization's main concern was decreased by the all out fraud loss of around \$436 million. Thus, considerably more extra income is expected to reestablish overall gain to what it would have been without the theft, than only the measure of the genuine fraud misfortune. Expecting that the vehicle producer's net revenue (net gain isolated by net deals) was 10 percent, the organization would need to create up to \$4.36 billion what's more income. As it were, to compensate for the expense of the fraud the organization would must have extra incomes of roughly multiple times the expense of the fraud to reestablish the impact that the fraud had on net gain. On the off chance that we accept that the organization has a normal selling cost of \$20,000 per vehicle, the organization would need to deliver and effectively offer 218,000 autos to compensate for the \$436 million fraud misfortune.

At the point when an asset misappropriation happens, there are no victors. The culprits are quite often gotten and endure individual and expert humiliation, loss of employment and vocation, and lawful outcomes. Culprits are likewise frequently compelled to make duty and compensation installments. Exploited people lose in light of the fact that, notwithstanding having their assets taken, they acquire legitimate charges and experience pessimistic exposure. Regularly, the way of life and spirit of the association is antagonistically influenced, bringing about low profitability, diminished representative turnover and truancy.

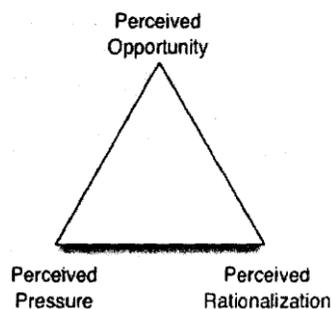
The Nature of Asset Misappropriation

Assets misappropriation conspires by and large beginning little and get bigger as culprits gain trust in their capacity to pull off their unscrupulous plans. While occasions, for example, an interior or outside review, may compromise the culprit's endeavors at camouflage and cause the plan to be suspended for a while, when the danger has passed, the perpetrator(s) will commonly continue the plan and keep on stealing until the fraud is identified. Since the dollar measure of the plan quite often increments with time, the sum a culprit steals over the most recent couple of days or months of the fraud will in general significantly surpass the normal sum taken during the previous times of the plan.

Old style fraud hypothesis gives a great establishment to all the more likely comprehend the inspirations for asset misappropriation. This hypothesis expresses that all together for asset misappropriation to occur, the culprit must: 1) be encountering an apparent weight, 2) have an apparent chance to submit the fraud, and 3) figure out how to excuse their activities as worthy.

While most weights regularly include an apparent, money related need, saw non-budgetary weights, for example, the need to report superior to real execution, dissatisfaction with work, or even a test to beat the framework, can likewise persuade fraud. The open door includes the conviction that the culprit can submit the fraud and not get captured or on the off chance that the person in question gets captured, nothing genuine will occur. These open doors don't need to be genuine; they should just seem, by all accounts, to be genuine to the culprit. This clarifies why the simple impression of discovery goes about as an impediment to fraud.

Common justifications includes, "I'm just getting and will take care of it," "it's just for a brief timeframe," "it's not harming anybody," or "they owe me." The three components of the fraud triangle are fundamental to an asset misappropriation plot and are exhibited beneath.



In 1949, Edwin Sutherland, a criminologist at the College of Indiana distinguished numerous contrasts between road wrongdoing and what he later depicted as "office" wrongdoing. Such contrasts remembered an infringement by an individual for a place of trust in callings, for example, medication, law, bookkeeping, business, and banking. Furthermore, desk wrongdoing is normally dedicated by those of high status and

force. The examination and speculations that Sutherland created have become the basis for a significant part of the exploration as of now directed on hierarchical and word related fraud and misuse.

Donald Cressey, one of Sutherland's best understudies, made this thought a stride further by recognizing three conditions, which must all be available if misappropriation is to occur. These three conditions include: 1) money related issues characterized as non-sharable, 2) a chance to disregard trust, and 3) the justification of the demonstration.

Afterward, Albrecht, Romney, Cherrington, Paine, and Roe presented the thoughts by Sutherland and Cressey into business writing. These specialists further proposed that the three components of the fraud triangle were intuitive and need not be genuine, just saw to be genuine by the perpetrator(s). They verified that on the off chance that one factor was weighted all the more intensely, less of different components expected to exist for fraud to happen.

How Individuals are Enrolled to Take part in Asset Misappropriation

The Report to the Country by the Relationship of Guaranteed Fraud inspectors proposed that in around 66% of fraud cases, the culprit acted alone. Be that as it may, when agreement was included, the middle misfortune to the association is multiple times higher than the sum lost to culprits who acted alone. Late research by Albrecht et al (2008), recommends that various people become associated with asset misappropriation conspires because of intensity that is applied by the underlying culprit on potential colleagues.

This exploration likewise found that once an individual started to submit asset misappropriation, the individual in question at that point selected others to take an interest in the plan dependent upon the situation. In view of this finding, the underlying culprit of the fraud may practice at least one of the five sorts of intensity as depicted by French and Raven (1959) on potential backstabbers. These five kinds of intensity include: reward, coercive, genuine, referent, and master power.

Prize force is the capacity of a fraud culprit to persuade a potential unfortunate casualty that the individual in question will get a specific advantage through support in the fraud conspire. Instances of such rewards may incorporate a money installment, an enormous reward, or even employment advancement. Coercive force is the capacity of the underlying culprit to cause a potential plotter to see discipline on the off chance that the individual in question doesn't take an interest in the asset misappropriation conspire. Instances of disciplines that people may fear by not taking part in a fraudulent plan may incorporate open embarrassment, whistle-blowing fears, or even employment misfortune. Master power manages the capacity that the culprit may need to impact others dependent on the culprit's master information. People who are affected by this kind of intensity may not, indeed, even know that an asset misappropriation plot is occurring and may do things that empower the culprit essentially in light of the fact that the unfortunate casualty accepts the culprit is a legitimate individual who find out about the arrangements and strategies that the injured individual does. Real force depends on power. For instance, the leader of the bookkeeping office inside an association may profess to have real capacity to settle on choices and lead the association — regardless of whether that course is dishonest. In such circumstances, the records payable agent may sign a check since somebody in power has requested that the person in question do as such. At long last, referent force alludes to the culprit's capacity to

relate, on an individual level, with the potential injured individual. Right now circumstance, numerous people, when requested to take an interest by a confided in companion, will defend the goes about as being legitimate.

By seeing how culprits use capacity to enlist and convince others to take an interest in asset misappropriation plans, it is conceivable to all the more likely see how frauds can develop and in the end include numerous individuals. The viability of the culprit to impact potential schemers relies generally upon the vulnerability of the potential plotter to the different kinds of intensity. Like the fraud triangle, the five kinds of intensity are intelligent, implying that the horse vulnerable a potential plotter is to the different sorts of intensity, the less of different sorts of intensity are expected to select the potential backstabber to partake in the plan.

Associations with Feeble Interior Controls

Earlier research proposes that associations with frail inside controls are particularly defenseless to fraudulent asset misappropriation plans KPMG, (2004). Global control shortcomings include: an absence of isolation of obligations, physical shields, free checks, legitimate approval, appropriate reports and records (all inner control exercises); superseding existing controls; and an insufficient bookkeeping framework. Numerous examinations have discovered that abrogating existing interior controls makes the best open door for asset misappropriation plans Albrecht, (2008).

A decent arrangement of inside controls will assist with discouraging and forestall asset misappropriation plans from happening inside associations Holtfreter, (2004). The Foundation of Interior Examiners (hA) has even prescribed that inspectors have a duty to help the executives with the assessment of inside controls that are utilized to recognize and alleviate fraud Establishment of Inward Evaluators, (2007). So as to forestall asset misappropriation plans and comparable kinds of fraud from happening inside associations, the Advisory group of Supporting Associations COSO, (1992) has recommended that an inward control structure ought to incorporate (1) a great control condition, (2) a great bookkeeping framework, (3) great control exercises, (4) observing, and (5) great correspondence and data.

Who Commits Asset Misappropriation?

Research by the Relationship of Affirmed Fraud Inspectors has discovered that people engaged with fraud, including asset misappropriation plans, have numerous basic qualities ACFE, (2008). For instance, men are twice as liable to submit fraud as females. This examination relates to different business morals investigate that recommends ladies are ordinarily more moral than men Ibrahim and Angelidis, (2008); Marta, Singhapakdi, and Krafi, (2008). Also, people who took part in fraud are well on the way to be between the ages of 41 — 50 years of age. In the 2008 ACFE study, for instance, the greater part of all culprits were more than forty years of age. Most fraud culprits have joined in or moved on from school and numerous culprits have acquired a post-advanced education. All in all, the higher the instruction level of the individual, the more expensive the plan is to the association. People engaged with fraudulent plans will in general maintain an unsustainable lifestyle and battle with money related troubles. Fraud culprits regularly have a "wheeler-vendor mentality" and many will not take get-aways from work. At last, numerous fraud culprits have individual issues and display indications of crabbiness and protectiveness.

While the ongoing ACFE study assists with bettering recognize the sorts of people who are associated with fraudulent asset misappropriation plans, investigate has additionally

demonstrated that basically anybody can submit fraud. Thus, it is hard to recognize culprits of fraud dependent on segment or mental qualities. In one examination, for instance, fraud culprits were contrasted with (1) detainees imprisoned for property offenses, and (2) an example of noncriminal, understudies. While the aftereffects of the examination demonstrated that the three gatherings are unique, it found that when fraud culprits were contrasted with imprisoned detainees, fraud culprits were totally different. Those engaged with fraud would in general be substantially more strict, better taught, less inclined to have a criminal record and more averse to utilize drugs. Then again, when fraud culprits were contrasted with understudies, the attributes, while extraordinary, bore a few similitudes. For instance, both the culprits and undergrads were knowledgeable, communicated social congruity, displayed restraint, and demonstrated compassion to others Romney, (1980).

Prevention of Asset Misappropriation

Since everybody loses once an asset misuse fraud has happened, organizations can understand enormous reserve funds through fraud counteraction. Most associations have some preventive controls set up, however understand that, even as well as cannot be expected, forestall all frauds. As was appeared with the fraud triangle, anybody with saw weight, opportunity, and a capacity to ratióiiálize their wrongdoing, can submit fraud. In this manner, associations should take part in proactive fraud counteraction, paying little heed to how legit they accept their workers are. This should be possible by improving framework based review, that is the enhancement for the shortcoming of the inner control framework through the formation of branch off impact — which means the foundation of inward review office in the association, Ohaka, (2016).

Fraud avoidance is another zone where there has been minimal scholastic research. What we cannot deny is that the significant components of fraud avoidance are (1) making a culture of trustworthiness, transparency and help for all representatives and, (2) wiping out open doors for fraud to happen.

Making a culture of genuineness, transparency and help typically includes the accompanying components: (1) procuring legitimate individuals and giving fraud mindfulness preparing, (2) making a positive workplace, and (3) actualizing powerful representative help programs (EAPs).

Disposing of fraud openings by and large include: (1) keeping up a decent arrangement of inner controls, (2) actualizing approaches to debilitate conspiracy among workers and others, (3) alarming merchants, clients and contractual workers to organization buying and deals strategies, (4) checking representatives and founding a powerful informant framework, (5) making a desire for requirement inside the association, and (6) directing genius dynamic fraud inspecting.

Every one of these components merits extra research and is a significant zone for future investigation. While almost no scholarly research has been finished by business specialists on these subjects, there has been connected scholastic work by conduct analysts that could be utilized to assist us with seeing how to adequately complete these fraud counteraction measures. To be sure, fraud anticipation could be an extremely productive zone of scholastic research, including the different investigation of every one of these components or the crossing point of how these components add to decreasing fraud and other counter-gainful acts (for example separation, security issues, substance misuse, and so forth.) inside associations.

Red Flags for Asset Misappropriation

Red flags for asset misappropriation fall into six categories:

- (1) Accounting anomalies, such as faulty journal entries, inaccuracies in ledgers, or fictitious documents,
- (2) Internal control overrides and breakdowns,
- (3) Analytical fraud symptoms, which include procedures or relationships that are unusual or too unrealistic to be plausible, for example, transactions or events that happen at odd times or places that are performed by or involve people who would not normally participate; or that include odd procedures, policies or practices. They might also include transaction amounts that are too large or too small. Basically, analytical symptoms represent anything out of the ordinary),
- (4) Lifestyle symptoms (people who commit fraud usually meet their immediate need and then gradually start to increase their lifestyles),
- (5) Unusual behaviours (people who are involved in fraud often feel stress and, as a result, change their behaviours to cope with this stress), and
- (6) Tips and complaints that something is suspicious.

Scholarly research could be led to decide whether there are different classes of manifestations notwithstanding the ones previously referenced, and how every one of these side effects becomes obvious when people submit fraud. Culturally diverse examinations could be led to decide whether asset misappropriation manifestations are the equivalent across various societies just as which asset misappropriation side effects are generally unmistakable in specific societies.

Notwithstanding understanding the idea of fraud side effects, the best scholastic research would decide how to ace effectively look for these indications. Such research could incorporate prescient models that would consolidate the different side effects into usable identification procedures. The most encouraging territory of fraud recognition explore is the utilization of innovation to look for fraud indications and warnings. Information investigation, for example, information mining, vital fraud discovery, and other innovation applications, presents energizing examination openings. While propels in innovation have made fraud simpler to submit (additionally a decent research point), innovation has likewise made fraud simpler to recognize. Future research right now help us to break down and comprehend business capacities, and the different sorts of frauds that could happen in each capacity. Besides, future research could likewise utilize innovation to distinguish the side effects displayed by every one of these frauds and star effectively look for them. Therefore, we would have the option to get frauds in the beginning periods.

Follow-up on Assets Misappropriation and Assets Misappropriation Culprits

Another region of potential research is figuring out how to successfully manage assets misappropriation culprits and their associations once assets misappropriation has been found and explored. Most associations don't indict culprits; rather, they discreetly expel them with no affable or criminal activity to stay away from the terrible press that goes with the arraignment of the culprit. Research that consolidates assets misappropriation information with criminology research could be performed to decide the best follow-up moves to make when assets misappropriation has been recognized. We have to get familiar with the impacts on the

association and workers that not seeking after common as well as criminal activities would have. Does the absence of arraignment urge others to include in assets misappropriation? In what manner should the subtleties of assets misappropriation be imparted all through an association with the goal that workers will realize that the association doesn't trifle with assets misappropriation? Are there any conditions under which it isn't viable to arraign a culprit? When should common move be made? What should be possible to change the association culture to forestall comparative assets misappropriation later on? There are many research questions including authoritative and individual follow-up once assets misappropriation has happened.

Assets Misappropriation Statistics and Frequency of Occurrence

While extraordinary steps have been made as of late to more readily comprehend asset misappropriation, we despite everything don't have any acquaintance with some fundamental realities in regards to asset misappropriation plans. This incorporates the commonness of asset misappropriation, its impact on associations all through the world, the viability and inescapability of proactive asset misappropriation recognition strategies, and the effect of relevant, ecological, and social factors on this issue. Factually substantial observational research is earnestly expected to Help future endeavors to moderate asset misappropriation.

Measurements on asset misappropriation originate from four essential sources: unfortunate casualty associations, insurance agencies, government offices and specialists. Naturally, injured individual associations commonly endeavor to put the fraud behind them as fast as would be prudent. So as to limit open introduction and shame, they by and large don't make the fraud open or indict the culprit Bussmann and Werle, (2006). Thus, getting precise asset misappropriation measurements from unfortunate casualty associations is troublesome.

Numerous insurance agencies give constancy holding or different kinds of inclusion against asset misappropriation and regularly give related insights. In any case, these measurements just relate to the genuine situations where the insurance agency gave representative holding or other protection — making a deficient picture.

Government organizations, for example, the IRS, FDIC, and FBI, frequently give fraud insights, however these offices just give measurements dependent on their locales. These insights are regularly not gathered haphazardly, may not be finished, and don't give enough data to completely comprehend asset misappropriation Levi and Tunnels, (2008).

At long last, while analysts endeavor to gather information about asset misappropriation in different enterprises,, they make some troublesome memories getting total information in regards to real fraud misfortunes.

Shockingly, most of concentrates on asset misappropriation have been contained to the US, Britain, Australia, and other created nations. While this examination has given us some data on asset misappropriation by and large, we despite everything don't completely comprehend the degree of this sort of fraud in numerous nations all through the world. This is particularly valid for creating and immature countries, because of the absence of trustworthy information.

Late culturally diverse research on business morals has recommended that whether a demonstration is viewed as moral or not relies altogether on the way of life of the people taking part in that demonstration. Thusly, numerous demonstrations that are viewed as unscrupulous tinder western measures are considered be adequate and even moral in some creating organizations. For instance, in most western nations, taking organization assets, for

example, exchange insider facts or licenses, is viewed as a genuine wrongdoing and totally unscrupulous; in any case, the equivalent may not be valid in some underdeveloped nations, similar to Nigeria.

CONCLUSION

Taking everything into account, asset misappropriation is an over the top expensive issue for associations. Shockingly, hardly any associations proactively address this issue, which makes a reoccurring pattern of theft inside numerous associations. By making a proactive asset misappropriation approach, associations can adequately relegate duty and enormously lessen their defenselessness to these plans.

Asset misappropriation could give a prolific region of research for specialists, scholastics, legislative substances, and others. While the most recent 50 years have enormously improved our general comprehension of asset misappropriation, we despite everything need information on a portion of its fundamental qualities. Explicit regions of intrigue remember asset misappropriation for universal associations, the impacts of culture on this kind of fraud, and proactive discovery and anticipation techniques. At last, future examination into asset misappropriation must incorporate longitudinal investigations that assist us with bettering see how an association's powerlessness to asset misappropriation plans fluctuates relying upon the condition of the economy, the lifecycle of the association, the authoritative culture, and the association's business.

It is our expectation that the following not many years will carry more prominent information and comprehension to the issue of asset misappropriation. Likewise with a wide range of fraud, instruction and research is the key to its prevention. At the point when the fraud assessment network completely comprehends the idea of asset misappropriation, we will have the option to all the more likely plan projects, instruments, and techniques to limit its event inside associations.

IMPLICATIONS OF THE STUDY

- (1) Our comprehension and information on asset misappropriation would be extraordinarily improved if there was expanded enthusiasm by the scholastic network to contemplate asset misappropriation utilizing sound test, experimental, and other academic research techniques. Such research would incorporate creating and testing ebb and flow speculations just as applying thorough techniques to the different components of asset misappropriation.
- (2) Similarly, our comprehension of this theme would be incredibly improved if associations made their asset misappropriation information accessible to specialists. This might be accomplished through a self-detailing fraud database, where associations could namelessly report their information including asset misappropriation and different sorts of fraud, which would then be made open to specialists.
- (3) Organizations need to officially allot somebody inside their associations to assume liability for forestalling, distinguishing, and examining asset misappropriation Hillison, Pacini and Sinason, (1999). By doling out conventional obligation regarding this capacity, these people could take proactive measures to decrease fraud inside the association.
- (4) Educational assets would turn out to be all the more generally accessible inside the association.

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