

# Behavioral Intention in Forensic Accounting Services

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**Abstract---** *Forensic Accounting Services (FAS) have played an important role in the prevention and detection of fraud and the demand for FAS is growing due to the heightened sensitivity to fraud. However, the primary worry in this paper is FAS has become one of the least used tools in the prevention and detection of fraud and the increasing of frauds from three sectors, manufacturing, financial services, and communication industries may indicate that FAS has not been effectively used. The main objective is to study the behavioral intention of using FAS. The two main theories and the elements used in this study are Theory Planned of Behavior (TPB) and Protection Motivation Theory (PMT), with an additional variable of organizational norms. This study is expected to generate the best model on the development of behavioral intention in FAS in fraud prevention and detection by individuals in listed firms. This study may significantly contribute to the consideration to strengthen the usage of FAS by listed firms and institutions for the prevention and detection of fraud in Malaysia and, institutions in Malaysia to consider implementing a specialized course on forensic accounting to meet the increasing demand in Malaysia market for FAS.*

**Keywords---** *Behavioral Intention, Forensic Accounting, Fraud.*

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## I. INTRODUCTION

There is a growth in demand for FAS due to the heightened sensitivity to fraud for more efforts for fraud prevention and detection [1]. However, the level of development for FAS is still in its initial stages stage [2,3,4] and [5] found that auditing has become the most choices tool for fraud prevention and detection, while FAS was the least used. It could be due to a high cost to use FAS especially for insignificant fraud issues [6] and some firms prefer to focus on strengthening their internal control to save their cost [7]. In Malaysia, there is still no mandatory requirement in forensic accounting to be implemented by firms [3], which could be the reason for the least used of forensic accounting for fraud prevention and detection in Malaysia [5]. [8] discovered through the Global Economic Survey that business misconduct, asset misappropriation, and bribery and corruption were the top economic crimes in Malaysia. From these three crimes, 69% were perpetrated by their employees and respondents stated that spending on combating fraud had increased from 39% in 2016. Other than that, 42% of respondents believed that strengthening the corporate culture is the most effective way to discover economic crimes. It is questionable whether the culture of the firms driving the right behavior to the employees or not. Most corporate frauds were involved in listed firms, especially in creative accounting to manipulate the share price to stay in the exchange listing [9]. In order to study the behavioral intention, two theories are adopted in this study, which is Protection Motivation Theory (PMT) and Theory Planned Behavior (TPB). PMT has an impact on attitudes and intentions [10]. On the other hand, the TPB variables of attitudes, subjective norms and perceived behavior control mediate the effects of individuals'

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belief determinants on behavioral intention [11]. In addition, both attitudes and subjective norms have the ability to strengthen behavioral intention as the mediator [12]. According to previous research papers, there was no published research on the behavioral intention to use FAS by using PMT [13] or by using both, PMT and TPB, especially in Malaysia. Thus, the aim of this study is to determine the behavioral intention in FAS by listed firms in Malaysia by determining the mediating effect of TPB variable of attitudes on the relationship between variables of PMT of threat severity, threat vulnerability, response efficacy, self-efficacy and response cost, and behavioral intention in FAS. The second mediating effect is the TPB variable of subjective norms on the relationship between organizational norms and behavioral intention in FAS.

## **II. LITERATURE REVIEW**

### ***Protection Motivation Theory (PMT)***

PMT is a theory proposed by Rogers in 1975, which is based on the Health Belief Model (HBM). The PMT deals with protective behavior mainly due to factors of fear and self-protective [14]. PMT is first applied to health-related behavior and comprised of two evaluation processes, which are the threat and coping appraisals [10]. Threat appraisal comprised of two factors, which are threat severity and threat vulnerability. Threat severity can be explained by the degree of harm from unethical behaviors, such as fraud. Threat vulnerability is an assessment by individuals who perceived the situation from unhealthy behavior as a threat to them [15]. The coping appraisal, it comprised of three factors, which are response efficacy, self-efficacy and response cost. Response efficacy is about a belief of an individual whether the recommended coping response is effective to reduce the threat to the individual [16]. Self-efficacy is the self-confidence of individuals whether the individual will deploy the recommended coping response through the knowledge and understanding to perform the coping response [17]. Response cost is the effort, time and cost that has to spend to adopt the coping response [18]. Based on previous studies, PMT has an impact on attitudes and intentions [10]. According to Rogers, PMT will be maximized when there is a high threat severity, feels vulnerable about the threat, when an individual believes that the response is effective to reduce and prevent the threat, the cost of the response is affordable, and the individual feels confident on the ability to complete the recommended response [19].

### ***Theory Planned Behavior (TPB)***

Theory of Reasoned Action (TRA) is the original theory from the field of social psychology preference before extended to TPB and have been widely used in the study of behavioral intention [20]. The behavioral intention is used to be a direct effect on the actual behavior to perform the recommended behavior in TPB [21], in which the recommended behavior in this study is to use FAS for fraud prevention and detection. TPB is a theory that has an association between human belief and human behavior, which comprised of three factors, which are attitudes, subjective norms and perceived behavior control [22, 21]. The attitude is a behavior either individuals would positively or negatively appraise the behavior [23]. The subjective norm is referred to social influences, which is a normative belief of an individual on the likelihood of peoples surrounding him or her to adopt or not of the coping behavior and the motivation of an individual to comply with these expectations [24]. The perceived behavior control comprised of the element of attitude and subjective norm, which a belief of individuals their ability to perform the

recommended protective mechanism from the positive attitude toward the behavior and the motivation and influence from the social surrounding [25]. However, the perceived behavior control is taken the same as self-efficacy from variables of PMT for having a similar concept at the individual level [26].

#### ***The Relationship Between Threat Severity and Behavioral Intention in FAS and Mediated by Attitudes***

The severity of the threat is a significant predictor of fear in all conditions, either in strong or weak fear conditions [27]. Threat severity had positive effects on both attitudes and intentions [28]. [25] found that the attitude of individuals would be based on the level of threat severity, where the motivational of the individual to perform the recommended response will be higher if the severity level of fraud is higher. Individuals with a higher degree of threat severity are likely to engage in higher security behavior [29].

**H1: There is a mediating effect of attitudes on the relationship between threat severity and behavioral intention in FAS among listed firms.**

#### ***The Relationship Between Threat Vulnerability and Behavioral Intention in FAS and Mediated by Attitudes***

The lower the vulnerability on a threat, the lower the motivation of individuals to protect themselves from the threat [25]. [30] claimed that the attitudes of individuals would be based on the level vulnerability of threat, where the motivational of the individual to perform the recommended response will be higher if the vulnerability level of fraud is higher. [28] and [31] found that the PMT model is significant to attitudes and intentions for four of the PMT variables and threat vulnerability has been found as a significant variable for both attitudes and intention.

**H2: There is a mediating effect of attitudes on the relationship between threat vulnerability and behavioral intention in FAS among listed firms.**

#### ***The Relationship Between Response Efficacy and Behavioral Intention in FAS and Mediated by Attitudes***

Response efficacy is able to give an impact on the possible condition of telling the impact that will be received by individuals instead of the actual condition that threatening the individuals from the threat [32]. Response efficacy was a highly important predictor of intention [33] and response efficacy is one of four PMT variables that have a positive relationship with attitudes and behavioral intention. The higher the response efficacy, the higher the employee attitudes lead to behavioral intention [28,34].

**H3: There is a mediating effect of attitudes on the relationship between response efficacy and behavioral intention in FAS among listed firms.**

#### ***The Relationship Between Self-Efficacy and Behavioral Intention in FAS and Mediated by Attitudes***

Self-efficacy is a variable that significantly affected behavioral intention [33]. Self-efficacy had a significant and positive effect and individuals may decide to perform the recommended coping behavior when they think the behavior is possible to be performed by them [35]. Self-efficacy had a significant positive effect on attitudes [36,37]. Self-efficacy towards the protective mechanism is highly significant and affected the attitudes in making rational decision making on the recommended protective mechanism [25]. [34] found that self-efficacy had a positive effect on the attitude of employees toward security behaviors.

**H4: There is a mediating effect of attitudes on the relationship between self-efficacy and behavioral intention in FAS among listed firms.**

*The Relationship Between Response Cost and Behavioral Intention in FAS and Mediated by Attitudes*

Cost is a significant factor for a consumer to evaluate either the benefits of the product or the service is worth the cost [38]. An after-effect of fraud can cause an event of a high cost of fraud investigation [31] and agreed by [31], which one reason for an infancy stage of low-level development of forensic accounting is due to the high cost in FAS. In some cases, the cost to adopt FAS may be higher than the costs of the damage from financial misappropriations, which cause a negative influence on the adoption in FAS [39]. The perceived cost had a relatively insignificant influence on the attitudes towards behavioral intention [40] and the cost is not associated with the behavioral intention [11].

**H5: There is a mediating effect of attitudes on the relationship between response cost and behavioral intention in FAS among listed firms.**

*The Relationship Between Organizational Norms and Behavioral Intention in FAS and Mediated by Subjective Norms*

Subjective norms tend to present social pressure to individuals either to perform or not the behavior [42]. For management, the subjective norms represent the social influence of the highest hierarchy level in a firm for decision making. As for peers, peers are the individuals who have the most influence on other individuals towards the determination of behavioral intention of individuals, which based on the beliefs of co-workers in terms of contextual factors [43]. Organizational norms have a significant influence on subjective norms towards employee behavioral intention to engage in computer security [34]. Subjective norms also significantly mediated the relationship between normative belief and behavioral intention [44]

**H6: There is a mediating effect of subjective norms on the relationship between organizational norms and behavioral intention in FAS among listed firms.**

*The Relationship Between Attitudes and Behavioral Intention in FAS*

Attitudes and behavior are strongly correlated, although attitudes are sometimes poor predictors of single behavior [45]. Attitudes would be based on the consequences of performing a particular behavior, which the most factor that able to predict the intention of behavior [46]. There will be a stronger intention to perform certain behavior if there is more favorable of the attitudes towards the behavior [47]. For example, the entrepreneurial intention is positively linked with the attitude towards behavior [47].

**H7: There is a relationship between attitudes and behavioral intention in FAS among listed firms.**

*The Relationship Between Subjective Norms and Behavioral Intention in FAS*

Interpersonal and external influences are part of subjective norms [20] and [46] found that subjective norms depend on social pressure, which influences the individual motivation on whether to perform a particular behavior or not. Subjective norms have a major role in creating an influence on behavioral intention [48,49,47] and subjective

norms have an even stronger influence than attitudes on behavioral intentions [50,51]. Subjective norm has been found to have a positive relationship with the behavioral intention [42,52]. It may be because subjective norms have an extrinsic motivational to encourage individuals to self-regulates to perform the behavior [53].

**H8: There is a relationship between subjective norms and behavioral intention in FAS among listed firms.**

**2.1 Theoretical Framework**

Based on the previous researches, three theoretical frameworks have been used as the basis to develop the conceptual framework. The figure 2.1.1 below is the basis for the effect of the attitudes in mediating the relationship between variables derived from PMT and behavioral intention. The figure 2.1.2 is the basis for the effect of the subjective norm in mediating the relationship between organizational norms and behavioral intention and the last framework from figure 2.1.3 is the overall basis for the effect of mediators derived from TPB on the relationship between variables derived from PMT and organizational norm on the behavioral intention.

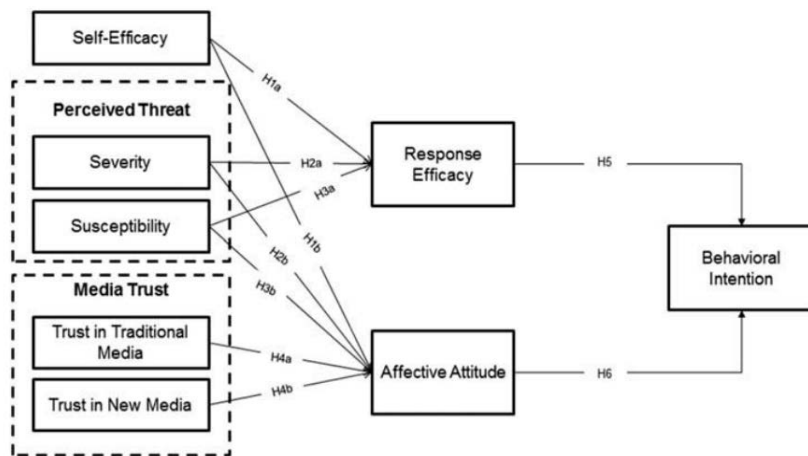


Figure 2.1.1: Theoretical Framework

Source: [54]

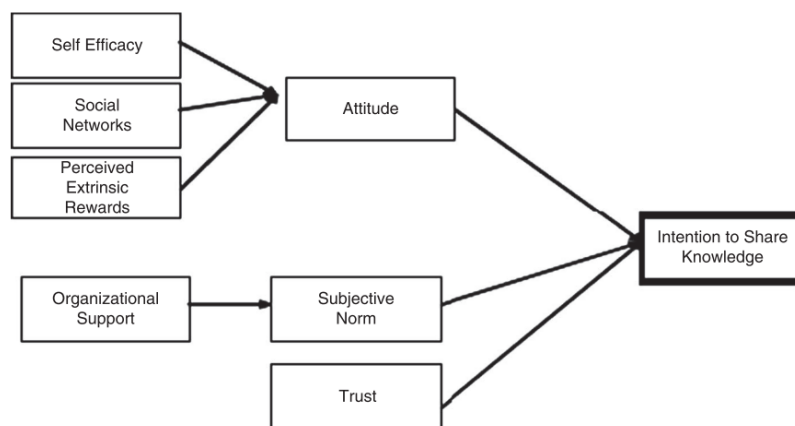


Figure 2.1.2: Theoretical framework

Source:[36]

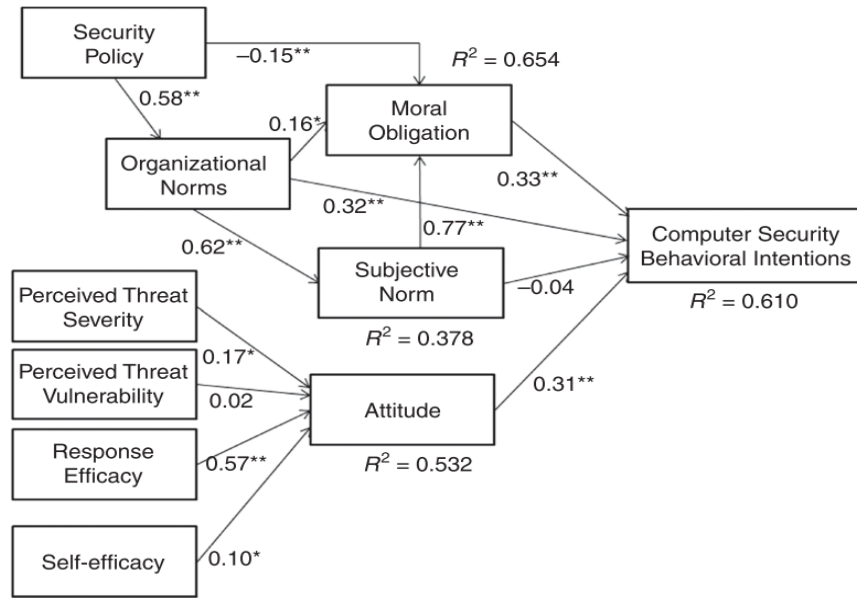


Figure 2.1.3: Theoretical Framework

Source: [34]

## 2.2 Conceptual Framework

Based on the literature review, the conceptual model is developed as in figure 2.2.1. There are three categories of independent variables with a total of six independent variables. The five independent variables were developed from the theory of PMT, which are threat severity of fraud, threat vulnerability of fraud, response efficacy of FAS, self-efficacy of FAS and response cost of FAS and the last independent variable was developed by findings from previous researches which is organizational norm towards FAS which categorized as contextual factor. There are two mediator variables which are based on TPB, attitudes and subjective norms. The dependent variable of behavioral intention was obtained from both theories of PMT and TPB, which to study the behavioral intention in FAS.

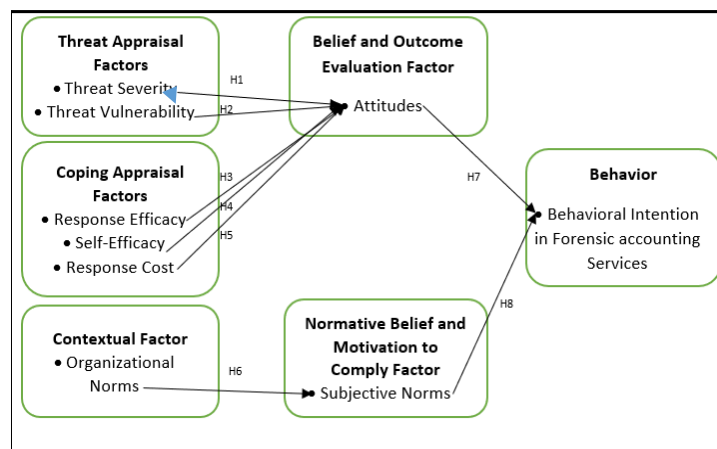


Figure 2.2.1: Conceptual Model

### III. METHODOLOGY

This study is focusing on quantitative research[55], which is to verify eight hypotheses and to answer the eight research questions by using primary data collection[56]. This study used two theories of PMT and TPB as the variables with an additional variable of the organizational norms. This study will be categorized as a causal-comparative research design, which does not involve in the manipulation of experience of respondents[56]. A causal-comparative research design is selected to measure the relationship between the six independent variables and the dependent variable of behavioral intention in FAS, which mediated by the two mediator variables. Survey research will be conducted in this study by using a set of questionnaires to collect data directly from future respondents[56]. Listed firms from manufacturing, financial services and communication industry will be the population for this study. The three industries were among having a high level of economic crimes, due to them having large quantities of customer data and areas dealing with capital market trading [57,8]. The sample size for this study is based on the estimation sample size by Krejcie and Morgan and the expected sample size is 260 of respondents with the total population of listed firms in the main market are 790 firms with a degree of accuracy of 0.05 or 5% [58].

### IV. CONCLUSION

This paper suggested a conceptual framework model for behavioral intentions in FAS by listed firms in Malaysia. The conceptual framework model derived based on PMT, along with an additional variable of organizational norms and are mediated by using variables from TPB on the behavioral intention in FAS. This proposed conceptual framework model has integrated the factors of fear towards threats of fraud under threat appraisals factors and the motivation for self-protection by individuals from the frauds under the coping appraisal factors. However, there could be some differences in the threat and coping appraisals of individuals due to factors of attitudes and subjective norms towards intention in FAS in fraud mitigation. This study is expected to contribute to generating the best model on the development of behavioral intention in FAS by making FAS as one of the frequently used tools in fraud prevention and detection, especially among listed firms in Malaysia.

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