

TASK PERFORMANCE FRAUD RISK ASSESSMENT ON FORENSIC ACCOUNTANT AND AUDITOR KNOWLEDGE AND MINDSET IN NIGERIAN PUBLIC SECTOR

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Abstract

This paper discusses task performance fraud risk assessment and forensic accountant and auditor knowledge and mindset in the Nigerian public sector. The aim of the study is to examine the fraud risk assessment in the Nigerian public sector through the efficient utilisation of forensic accountant and auditor knowledge and mindset. The effect will enhance the corporate governance and accountability practices among public sector accountants and auditors in Nigeria.

Keywords: Task Performance Fraud Risk Assessment, Forensic Accountant Mindset, Forensic Accountant Knowledge, Nigeria

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1. Introduction

The global environment makes a great impact on the procedures of forensic accountants to conduct an investigation to detect, prevent and respond to fraud in terms of theories, practices and methods of fraud abuse. The approach adopted by both the internal auditors to plan and complete task and the statutory independent auditors to assess fraud risk and audits revolve round the perception of the users of financial statements and the auditing and accounting standard setters.

Consequent upon the global meltdown which was as a result of the collapse of Enron, WorldCom, Parmalat [1]. Accounting standard setters in Nigeria and USA in response to the public outcry issue Nigerian Standards on Auditing (NSA) No. 5, The Auditor's Responsibility to consider Fraud in an Audit of Financial Statements and Statement on Auditing Standards (SAS) No. 99, consideration of fraud in a Financial Statement Audit (AICPA, Professional Standards, vol. 1, AU section. 316.50), the successor to (SAS) No. 82, Consideration of Fraud in a Financial Statement Audit [2, 3]. As noted by previous scholars, [3] provides guidance that has the potential to improve audit quality in detecting material financial misstatements, whether caused by fraud or error. This standard contains the suggestion that an "auditor may respond to an identified risk of material misstatement due to fraud by assigning the forensic specialists" [3,4,5]. As discussed [3]

describes and classifies three key risk factors related to fraud as incentive or pressures to perpetrate a fraud, the opportunity to carry out the fraud, and attitude or ability to rationalize the fraudulent action. Also, Wolfe and Hermanson [6] argue that there are actually four elements of fraud, that is, incentive, opportunity, rationalization and capability. Thus, the four elements refer to as "fraud diamond". The first three elements as theorized by Cressey [7] to include: (1) incentive/pressure; (2) opportunity; and (3) attitude/rationalization. This is commonly referred to as the fraud triangle and consequently adopted by auditing profession [3] and another unique element referred to as "capability". Wolfe and Hermanson's [6] position are quite logic in the sense that fraudsters must have the knowledge and mindsets in order to perpetrate fraud by observing the available opportunity and identifying weaknesses in the internal control and therefore turn it into reality.

The theory of fraud triangle by Cressey [7] and Wolfe and Hermanson [6] fraud diamond theory raised public awareness of fraud and forensic accounting. It emphasizes the importance of ensuring that public sector accountants have the required forensic accounting knowledge and mindset to detect, prevent, deter and response to fraud using fraud risk assessment to enhance task performance. Hence, forensic accountants will continue to be in high demand on one hand Wells [8] as long as criminals exist in the areas of fraud, white collar crime, corruption, money laundering, terrorism financing,

computer fraud, asset misappropriation and conversion, theft, and tax fraud. In addition, as long as untrained graduates are used to detect fraud committed by technologically advanced perpetrators, the need for forensic accountants will continue to be on the increase [8].

2. Literature review

2.1 Introduction

The public sector can be defined as “all organizations which are not privately owned and operated, but which are established, run and financed by the Government on behalf of the public [9, 10, 11]. In essence, the public sector comprises organizations which are under the control of the public, as against private ownerships [12, 13,14]. The objective of public sector involves the provision of services, where profit is not a primary motive. However, performance measurement in the public sector is difficult by the lack of profit motive and presence of intangible services whose benefits are difficult to quantify [12, 9].

Public sector accounting refers to a process of recording, communicating, summarizing, analyzing and interpreting Government financial statements and statistics in aggregate and details; which is concerned with the receipts, custody and disbursement and rendering of stewardship of public funds entrusted [4, 13]. This definition is closely related to the universally accepted financial accounting definition. For instance, accounting is being practiced in government, private or public limited liability companies whose fundamentals are to record all historical costs and incomes that when processed further become useful information necessary for current appraisal, future decision making and performance control [9,13, 12].

2.1.1 Defining an Auditing

The International Education Standard (IES) No. 8: *Competence requirements for Audit Professionals* defines auditing as a structured process that: (1) involves the application of analytical skills, professional judgment and professional skepticism; (2) is usually performed by a team of professionals, directed with managerial skills; (3) uses appropriate forms of technology and adheres to a methodology; (4) complies with all relevant technical standards, such as International Standards on Auditing (ISAs), International Standards on Quality Control (ISQCs), International Financial Reporting Standards (IFRS), International Public Sector Accounting Standards (IPSAS), and any applicable international, national or local equivalents; and (5) complies with required standards of professional ethics [15].

Auditing is an unbiased examination and evaluation of the financial statements of an

organization to expedite expression of opinion on its truth and fairness [16]. It can be done internally (by employees of the organization) or externally (by an independent professional firm). The International Standards on Auditing [17] No. 700 provides “the objective of the audit of financial statements is to enable the auditor to express an opinion whether the financial statements are prepared, in all material respects, in accordance with an applicable financial reporting framework. Hence, an audit of financial statements is an assurance engagement as defined in the International Framework for Assurance Engagement [18]. Auditing services involve evaluating the reliability and credibility of financial information, as well as “the systems and processes responsible for recording and summarizing that information” [19].

2.1.2 Forensic Accounting

The term “forensic accounting” can refer to anything from the execution of a fraud analysis to the recreation of “true” accounting records after the discovery that they have been manipulated.

As noted by Boleigha [20], forensic accounting is not “accounting for dead people”, rather it is the application of a wide range of accounting, auditing, and investigative skills to measure and verify economic damages and resolve financial disputes.

Based on the previous scholars, this paper defines forensic accounting as the integration of specialized accounting knowledge and positive mental attitude to resolve legal issues. Forensic accountants exist mainly for the same reasons why prosecutors and commercial branch investigators exist. This is due to the presence and manifestation of criminals in the areas of fraud, white collar crime, corruption, money laundering, computer fraud, and theft.

2.1.3 Fraud Concept

The term “fraud” refers to an intentional act by one or more individuals among management, those charged with governance, employees, or third parties, involving the use of deception to obtain an unjust or illegal advantage [17]. As noted by ISA [17], management fraud relates to a situation where fraud involves one or more members of management or those charged with governance. This standard also expatiates on fraud which involves only employees of the entity and referred to it as “employee fraud.” In either case, there may be collusion within the entity or with third parties outside of the entity.

Two types of intentional misstatements are relevant to the auditor, (1) misstatements resulting from fraudulent financial reporting and (2) misstatements resulting from misappropriation of assets.

2.2 Comparison between Forensic Accounting and Auditing

As noted by Adebisi [16], forensic accounting and auditing can be compared using nine elements. This is shown in Table 1 below:

Table 1. Comparisons between Forensic Accounting and Auditing

Area	Forensic Accounting	Auditing
Scope	Deeper details of why an occurrence with necessary and conclusive proof	Mainly to ascertain validity and reliability of financial statements and expression of opinion
Technique for obtaining evidence	Data examination, Observation, interview, Electronic evidence review and preservations etc.	Sampling
Staffing Requirement	Experts only	Can be done by internal and external staff (including Audit Trainee)
Timing	If necessary	Anytime (continuous or periodical)
Skills requirement	Specialized investigative, oral and written communication and information technology skills that the outcome will have application to a court of law. E.g. accounting, medicine, engineering etc.	Accounting, legal and auditing
Limitation to use of the report	Usually for the hirer mainly for litigation support	Addressed to the management / board of director. A report must be made public for a Public limited company.
Users of services and reports	Lawyers; Police Force; Insurance Companies; Government Regulatory Bodies and Agencies; Banks; Courts; Business Community, etc.	Investors, Regulatory authority, employee, suppliers,
Frequency	Only when there are disputes which may result in litigation.	At least, yearly
Purpose	Often to analyze, interpret, summarize and present complex financial and business related issues in a form allowing for litigation processes. Scientific and indisputable outcome necessary.	Statutory

Source: Adapted from the Institute of Chartered Accountant of Nigeria (ICAN, 2011) Forensic Faculty

In Table 1, it is apparent that forensic accountant knowledge and mindset is significant in task performance fraud risk assessment that is, detecting, preventing, and responding to fraud than the auditor in the Nigerian public sector. To buttress, Boritz et al. [21] while building on the experimental case of Asare and Wright [22] alluded to the fact in an experiment based on an accounting and auditing enforcement release (AAER) involving revenue fraud by using participants of 31 forensic accountants and 17 financial statement auditors. One of their findings is that forensic accountants identified significantly more fraud risk factors, assessed control and fraud risks higher than the financial statement auditors.

3. Hypothesis Development Based On Literature Review

3.1 Forensic Accountant Knowledge and Auditor Knowledge

Fraud detection, unlike a financial statement audit, requires a distinct knowledge area and forensic accounting techniques are developed for the primary purpose of detecting, preventing and responding to fraud [23]. Specifically, as a result of (1) the increase in fraud and corruption, (2) the globalization of trade, (3) new and complicated legislation, (4) litigious environment, and (5) the growth in the use of, and sophistication of technology used in businesses, forensic accountant specialized knowledge to resolve

issues in the court of law will continue to be in hot demand [8, 24, 25]. Individuals who are knowledgeable in the application of information technology, legal, investigative, criminology, psychology and accounting will perform better in the areas of accounting records, gathering and evaluating financial statement evidence, interviewing all parties related to an alleged fraud situation, and serving as an expert witness in a fraud case [26, 27, 28]. Whereas, auditor's knowledge is limited to the nature and scope of audit or task. Therefore, merely requiring auditors through the issuance of standards (International Auditing Standard and Nigerian Standard on Auditing: *The Auditor's responsibility to consider fraud in an audit of financial statements*) to be aware of the possibility of fraud in a financial statement audit [26, 2] is not enough to detect fraud.

However, the public sector accountant requires specialized skills to look at the evidence from different standpoints so as to recognize different possible interpretations of that evidence and the implications of those interpretations for the matter in hand. The body of forensic accounting literature that has emerged since the 1990s has mirrored the changing scope of concerns about the characteristics, traits and skills of the forensic accountant [25, 30]. Prior research has focused on the increasing demand for accountants to conduct forensic accounting activities and on the broadening definition of forensic accounting away from a narrow fraud detection definition [31, 32, 33, 34]. The need for a forensic accountant aroused because of the failure of audit system in the organization as the organizational internal and external audit failed to figure certain errors in the managerial system [35]. Daniel and Lee [36] indicate that other accountants may look at the charts, but forensic accountants actually dig deep into the body. Therefore, the following hypothesis is proposed:

H3:1 There is a significant relationship between fraud risk assessment task performance and forensic accountant knowledge than auditor knowledge.

3.2 Forensic Accountant Mindsets and Auditor Mindsets

Strategic planners and intelligence professionals, whose effectiveness depends on overcoming mindsets, face a particular challenge when they work in a bureaucratic or a hierarchical setting such as public sector environment [37]. Torelli and Kaikati [38] posit that values are abstract representations of ideal and hence are more likely to influence behavior when individuals think abstractly versus concretely and focus on high versus low level motivations for interpreting their actions. Their empirical findings demonstrated the association between individual mindset and their follow up behavior especially in task performance.

Mindsets have been a source of government intelligence policy failures for decades. Analytic means for overcoming mindsets also have been long known, but bureaucratic dynamics make them surprisingly difficult to implement [37]. One of the most promising methods for overcoming mindset is evidence-based multiple scenario analysis. This is probably best implemented in a loosely structured, networked organization. Similarly, in another three experiments performed by Brandstatter and Frank [39] with a sample size of 243 students, the hypothesis was tested that mindsets affect goal-directed persistence in behavioral conflict situations. Two of the three experiments deduced that an implemental mindset led to higher persistent as compared with a deliberate mindset in solving a puzzle or playing a computer game, respectively, when the characteristics of the task implied a behavioral conflict, when perceived desirability was low and perceived feasibility was high, or vice versa. No differences were found when the desirability and feasibility of the task were both low or both high. Also, it shows that, depending on the functional value of persistence in the given situation, the implemental mindset leads to lower persistence compared with the deliberative mindset [39, 40, 41]. The inferences that can be made from their findings are that the implements mindset is a self-regulatory mechanism that permits a flexible response to the demands of a particular situation This shows clearly that mindsets affect the behavior of people most especially in the areas of fraud risk assessment performance judgment. Hence, the following hypothesis is proposed:

H3:2 There is a significant relationship between fraud risk assessment task performance and forensic accountant mindset than auditor mindset.

3.3 Fraud Risk Assessment

Fraud risk assessment involves a dynamic and iterative process for identifying and assessing risks to the achievement of organization objectives [42]. It requires those in authority to consider the impact of changes in the external environment and within its own activity model which may render internal control less effective. Committee of Sponsoring Organizations of the Treadway Commission (COSO) identifies risk assessment as one of the five components of internal control and considers its significance in relation to potential and actual fraud in any government establishment or organization [42].

Fraud risk assessment performance judgment is selected as the focus area for this study because every ministry, department, and agency of government faces a variety of risks from external and internal sources. In addition, it helps auditors determine the nature and extent of audit procedures designed to increase the likelihood of uncovering fraud [4, 5, 43].

Statement of Auditing Standards (SAS) No. 82: Consideration of Fraud in a Financial Statement Audit

(AICPA, 1997), the predecessor to [3], also requires documentation of fraud risk. This auditing standard specifies that auditors are to document their assessment of fraud risk during the planning phase of the audit and to update the initial assessment as necessary throughout the course of the engagement. Likewise, [3] discusses relevant fraud risk factors that might signal the existence of an intentional material misstatement that is, fraud. The risk factors identified include incentive/pressure, opportunity, and attitude/rationalization. In essence, fraud risk assessment has a direct relationship on the effectiveness of auditors' fraud detection in an audit.

3.4 Impact of Forensic Accountant Mindsets and Auditor Mindsets on Task Performance Fraud Risk Assessment

The first theoretical linkage in this research framework represents the prediction that mindsets (forensic accountant or auditor) have a direct impact on fraud-related task performance (fraud risk assessment). Previous study shows that a simple difference in mindsets can produce considerable performance differences as well as impact persons' confidence, determination, and commitment to accomplish the decision making task [39, 40, 41]. In the context of this study, a forensic accountant mindset differs from an auditor mindset in terms of purpose, frequency, scope, users of services and reports, staffing, limitation to use the report, and objective.

Forensic accountants are to dig deep in their investigation and to decide whether fraud exists, the perpetrators, and remedial action. Auditors, on the other hand, are to determine the fairness of reported financial statements taken in its entirety. While auditors are required to exercise professional skepticism in their consideration of fraud, they have been criticized for being creatures of habit and are not good at thinking outside the box [44, 45]. Given the forensic accountant mindsets, this study affirms that forensic accountants may have the tendency to assess all fraud risk factors at a higher level than auditors. Thus, while personnel who possess forensic accountant mindset are more likely to assess fraud risk effectively in the high and low fraud risk condition than personnel who possess auditor mindset. Thus, it is hypothesized that:

H3:3 Personnel who possess the forensic accountant mindset will assess the risk of fraud and white collar crime higher in both high and low fraud risk conditions than personnel who possess the auditor mindset.

3.5 Impact of Forensic Accountant Knowledge and Auditor Knowledge in Task Performance Fraud Risk Assessment

The second theoretical linkage in this research framework epitomizes the likelihood that knowledge (forensic accountant or auditor) has a direct influence on fraud-related task performance (fraud risk assessment). As noted by DiGabriele [30], any additional difference in knowledge (specialized knowledge) can yield substantial performance differences as well as influence persons' confidence, determination, and commitment to accomplish the decision making task. This position is supported by Davis et al. [25] in their study of the characteristics, traits and skills of Forensic Accountants.

In the context of this study, forensic accountant knowledge differs from auditor knowledge in terms of identifying crime and criminal intentions because the perpetrators have concealed their activities through a series of complex transactions [46, 30]. As noted in 2004 by [3], the use of forensic accounting procedures to detect financial reporting fraud should be increased. Forensic accountants no doubt play a major role in government by looking for signs of suspicious financial activity and fraud by persons and businesses, the financial auditors are not expected to look for any symptoms of fraud as they lack the legal system and prosecution procedures.

This study upholds the fact that forensic accountants may have the tendency to assess all fraud risk factors at a higher and lower level than auditors. This is so when adequate and proper consideration is given to the forensic accountant specialized knowledge such as information technology knowledge, accounting knowledge, investigative knowledge (theories, methods and patterns of fraud abuse), legal system and court procedures knowledge, and technology knowledge [47, 48, 30, 26, 25]. Thus, personnel who possess forensic accountant knowledge are more likely to assess fraud risk task performance effectively in the high and low fraud risk conditions than personnel who possesses auditor knowledge. Thus, it is hypothesized that:

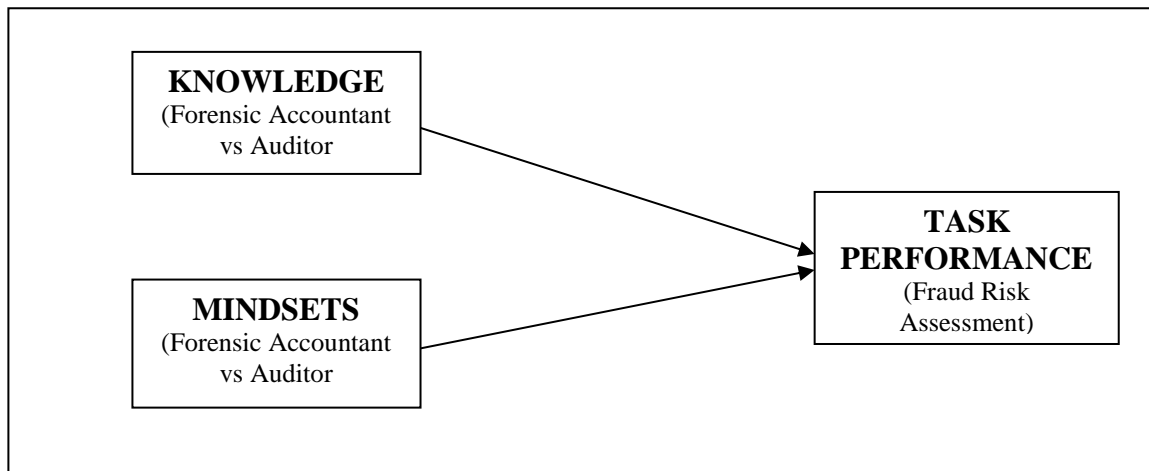
H3:4 Personnel who possesses the forensic accountant knowledge will assess the risk of fraud and white collar crime higher in both high and low fraud risk conditions than personnel who possess the auditor knowledge.

4. Conceptual Framework

Figure 1. below summarizes earlier literature and illustrates the conceptual framework of task performance fraud risk assessment on forensic accountant and auditor knowledge and mindset in the Nigerian public sector. The assessment of fraud risks by utilizing the forensic accountant knowledge and mindset may have the tendency to engender higher

task performance than the auditor knowledge and mindset.

Figure 1. Task Performance Fraud Risk Assessment of Knowledge and Mindset model



6. Conclusion

This study discusses on an investigation of fraud risk assessment, forensic accountant knowledge and forensic accountant mindsets in Nigerian public sector environments based on the extant literature. This study found out from the extant literature that forensic accountant knowledge and mindsets on fraud risk assessment in the public sector in Nigeria can be taken seriously in order to reduce fraud. Hence, there is a need for a concise approach to forensic accountant knowledge and mindsets on the fraud risk assessment for a better task performance by accountants and auditors in the Nigerian public sector.

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