

Analyzing the Fraud Awareness from UiTM Pahang's Academic Staff Perspectives

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ABSTRACT

There are many reported cases of fraud activities which bring devastating impacts in various losses including the downfall of the well established organization and business entity. It often involves the significant losses not only in terms of financial position, but also reduce the moral perception and might able to diminish the trust. Fraudulent activities are not a new issue in the area of corporate and organizational conduct in the world. It is in fact, has evolved and expanded to come out with several schemes and techniques to conduct these activities with the numerous mediums and channels to perform this criminal behavior. The study by Donald R. Cressey in 1950's about the embezzlers have developed the fraud triangle theory which outlined three characteristics that enabled fraud activities to occur in the organization (Capote, 2004). This study tends to investigate the level of knowledge, awareness and understanding of fraud activities. It is also purportedly to identify which elements of fraud triangle theory have the highest influence on fraud activities and examining the fraudsters profile from UiTM Pahang's academic staff perspective. Findings from this study show that most of the academic staffs of UiTM Pahang have a moderate knowledge and awareness about fraud and generally the information were obtained from the internet. Most of them chose opportunity as the motivational factor for someone to perpetrate fraud and it will impact the society as a serious problem. They also agreed that fraud perpetrator is male with the age in range of 28 to 32 years, by having 6 to 10 years working experience as a senior management with the professional education level. It is believed that, this study will create the understanding and awareness about fraud activities and its behavior and will make people become more sensitive about the negative impact brought by fraud. Thus, by explaining and promoting the perils of the fraud to all the individuals, it is crucial to ensure that the awareness of this misbehavior can be recognized at the infancy stage before it becomes worse and damages the organization and individual itself in total.

Keywords: *fraud triangle theory, fraudulent activities, fraud awareness*

Introduction

Fraud is everywhere and its impacts able to damage the objectives and the targets of the individual, government, nation and the country as well. The overwhelming fraud cases which occurred recently has alarmed some fear among the individuals or corporate organization in local or global perspectives. Fraud activities involved the approach of deceiving others and misused the other's assets or organizational properties for personal gains. The devastating impacts caused by fraud activities do not just involve the losses in financial position, but also towards the reputation and affect the trust of others. Frauds are perpetrated either by internal or external parties in the organization regardless of private or public sector. The difference between fraud and errors is its intention where the nature of fraud involved the act of individuals to make a false statement, hidden the truth, creating fictitious facts, and misled others. While, errors are an accidental act carried out by an individual while performing their duty or responsibility. This is supported by Ozkul and Pamukcu (2012) who claimed that the important element of fraud is the intention which differs from errors.

The phenomenon of frauds often attracts various studies around the world to search for more understanding and to find solutions on how to reduce the likelihood of fraud activities as possible. Various studies also revealed the losses suffered by the organization who become the victims of fraud. For instance, the report to the nation by the Association of Certified Fraud Examiner (ACFE) in 2006 estimates that 5% of annual revenues involving the amount of 652 billion dollars were loss in 2002 due to the fraud activities. This loss has not just affected the organization, but also towards the society and the nation at large. According to the study in New South Wales in 2012 as reported by their auditor general, fraud and corruption can (1) undermine the viability of non-government organizations, (2) compromise the delivery of essential services for some of society's most marginalized and vulnerable citizens and (3) breach the trust of stakeholders.

From its ability of bringing the negative impacts, it is important for everyone to realize about the fraud consequences and take the appropriate action and effort to combat the fraudulent activities. The report of a global fraud survey conducted by Ernst and Young in 2012 has found out that, the risk of fraud is rising while the standard to fight it remains at its old notch. It is important to note that, the fraud activities always evolve from time to time and it becomes difficult to be detected as it is involves with sophisticated technique and methods used. The advancement of technology has increased the capability of the fraudsters to conduct their immoral activities. Fraud perpetrators can use a variety of devices and technology existed nowadays, including launching a sophisticated attack on the private networks of well-known entities, such as major data processors and hacked into the private and confidential information.

By possessing an understanding about the characteristics and the behavior of fraud activities, the organization is able to provide solutions and preventive action as the efforts against this activity. All the organization and the community at large should also correspond to the fraud activities and must be aware about the fraud activities and its consequences. According to VasIU et al. (2003), it is vital for an organization to develop their policies in defining the fraud, as part of change management, in such a way to facilitate operational risk management.

Literature Review

According to Albrecht et al. (2009), fraud is defined as “deception that includes a representation about a material point which is false and intentionally or recklessly so, which is believed and acted upon by the victim to the victim’s damage”. According to Bales and Fox (n.d.), the meaning of fraud is also defined in the Statement on Auditing Standards (SAS) 99 as "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."

Fraud is not merely a national problem, but it is widespread and able to penetrate other nations in cross border. With the movement involving international transactions, it makes it more difficult to detect the fraudulent activities and to catch the perpetrators. Despite the numerous programs and actions developed to fight the fraud activities, this immoral conduct still continually exists and becomes the major problem to the business entity with no abatement regardless of the organization’s country of operation, industry sector, or size (PricewaterhouseCoopers, 2007).

There are several factors and theories constitute to the factors of fraud activities. The most well-known theories that explain the factor causes someone to commit fraud is the triangle theory developed by Donald R. Cressey in around 1950’s. Cressey (1958) explained Cressey’s hypotheses that fraud will occur when three elements are present comprises of the pressure, opportunity and rationalization. In this theory, the pressure will motivate someone to commit fraud for example the financial pressure such as greed, living beyond one’s means, high debt, poor credit, excessive expenses and so forth. However, Cressey emphasizes only on the non-shareable pressure which motivates the fraudster to commit frauds. The non-shareable pressures often involve financial pressures which is not unable to be solved through legitimate means and might involve embarrassment, shame or disgrace that might threaten the perpetrator’s interest (Wells, 2011). The perpetrator also needs opportunity to commit fraud that comes from the weak internal control system, advancement of technology, and lack of ethical culture and others (Kranacher et al., 2011). Meanwhile, the element of rationalization stated that individuals rationalized their crimes as noncriminal, justified, or as part of an environment over which the offender has no control.

Fraudulent activities are perpetrated with various techniques and methods used, hence there are numerous types of fraud have been reported. Kranacher et al. (2011) stated that there are three major categories of fraud which are comprises of asset misappropriation, corruption and also the financial statement fraud and other fraudulent statements. It also can be perpetrated by anyone in the organization either senior management or lower rank staff as long as there is a presence of the elements in triangle theory as mentioned earlier.

Certainly the fraud activities are major problems that must be encountered and reduced to minimize its occurrences. The fraud prevention seems to be more convenient option than to cure the impact of fraud

activities once it is conducted. Therefore, the organization should also set up their objectives in providing the formal policies regarding to the fraud as a mean to establish the understanding and awareness about the impacts and consequences of fraud activities (Ayebofo, 2012). The importance of delivering information about fraud is also stressed by Vasiu et al. (2003) who argues that without clearly defining fraud, organizations will not be able to share information that has the same meaning to everyone, identify the problem and understand the degree of the problem in order to decide appropriate action and resources needed to solve those problems. Therefore, it is rational that by fostering the knowledge and awareness among all the organizational members enable to create the environment where people will be more alert and sensitive towards what happens in their surroundings.

Research Methodology

This study was designed to measure the knowledge about fraud among the UiTM Pahang's academic staffs perspective. A set of questionnaire was constructed and divided into four sections. Section A was designed to record the personal information whereas Section B was designed to measure the fraud knowledge and exposure. Then, Section C was designed to evaluate the knowledge of fraud according to the fraud triangle theory application while Section D is for the fraud profile. Some of the questionnaires are designed as open ended and some of them are close ended questionnaire with multiple options question. Several close ended questionnaires provide freedom for the respondents to tick the answer more than one while some other questions require them to choose only one answer. The instrument used for this study was adopted from various articles and literature with some modifications is done in order to suit with the UiTM Pahang sample.

The total of 250 questionnaires is randomly distributed according to the percentage of 30 percent from the overall 520 population of lecturers for all faculties. However, only 138 questionnaires were managed to be returned completely by respondents. Nevertheless, as mentioned by Bartlett et al. (2001), for a population of 1,679, the required sample size is 118. Therefore this sample size is regarded as sufficient and reliable to precede the study. The distribution of 250 questionnaires that exceeded the required sample size also account for the lost or uncooperative respondents. The respondents are the lecturers of UiTM Pahang from the Faculty of Accountancy, Faculty of Applied Science, Faculty of Business Management, Faculty of Civil Engineering, Faculty of Computer & Mathematical Sciences, Faculty of Plantation & Agrotechnology, Faculty of Sport Science & Recreation, Academy of Language Studies, and Centre of Islamic Thought & Understanding (CITU). The respondents were drawn out based on 30 percent population of the total lecturers in UiTM Pahang.

A pilot study was conducted by distributing the questionnaires to 20 respondents and the amendment to the questionnaires were made subsequently. The data are processed using the Statistical Package for Social Sciences (SPSS) Version 21. The overall analyses are mainly using the descriptive statistic emphasized on the frequencies and percentage of the results. Since some of the questionnaires allow respondents to provide more than one answer, multiple responses or multiple dichotomies are used for the selected questions in the data analysis.

Findings and Analysis

This section contains finding and analysis of the study comprises of five parts which are the demographic analysis of the respondents, fraud knowledge and exposure, fraud triangle theory and application, fraud profiles, and the perceived seriousness of fraud. The tables and charts are used to aid the presentation of results from the study. The findings and analysis are presented accordingly as below.

i) Demographic analysis of respondents

The age of 26 to 30 years become the majority to participate in answering the questionnaires with the frequency of 59 (42.6%) and the respondents of 31 to 45 years with the frequency of 58 (42.0%). Whereas, the least frequency of respondents is 4 (2.9%) hold by the age of 46 to 50 years. There are 8 (5.8%) respondents for the age of 19 to 25 years and 9 (6.5%) for the age of 50 and above. Majority respondents are female which 101 respondents' make 73.2% while the rest is male that is 37 (26.8%) respondents. There are

three level of education possessed by the respondents which is the PHD, Master degree and Bachelor degree with the frequency and percentage of 4 (2.9%), 113 (81.9%) and 21 (15.2%) respectively. It can be observed that more than half of the respondents which are 73 (52.9%) have less than five years working experience. The respondent used for this study comprises of various departments or faculties. The highest number of respondents comes from the Faculty of Business Management with the frequency of 36 or 27.1%, followed by Faculty of Accountancy for 28 respondents or 21.1%, Faculty of Computer & Mathematical Sciences for 21 (15.8%), Faculty of Applied Science for 20 (15.0%), Academy of Language Studies for 14 (10.5%). On the other hand, there are 7 (5.3%) respondents from Faculty of Civil Engineering, 4 (3.0%) respondents from CITU, 2 (1.5%) from Faculty of Plantation & Agrotechnology whereas only 1 (0.8%) respondents comes from the Faculty of Sports Science & Recreation.

ii) Fraud knowledge and exposure

Figure 1 shows the level of fraud knowledge and exposure of the respondents. It can be seen that, more than half of the respondents have moderate knowledge about fraud represents by 76 respondents which shows the percentage of 56.7%. About 31 or 23.1% of the respondents have less knowledge while 24 or 17.9% of the respondents stated that they have a reasonably high knowledge of fraud. The survey found out that only 2 respondents representing 1.5% showing that they are knowledgeable about fraud and they know what is fraud rigorously. Meanwhile, there is only one respondent or 0.7% has no idea about the concept of fraud.

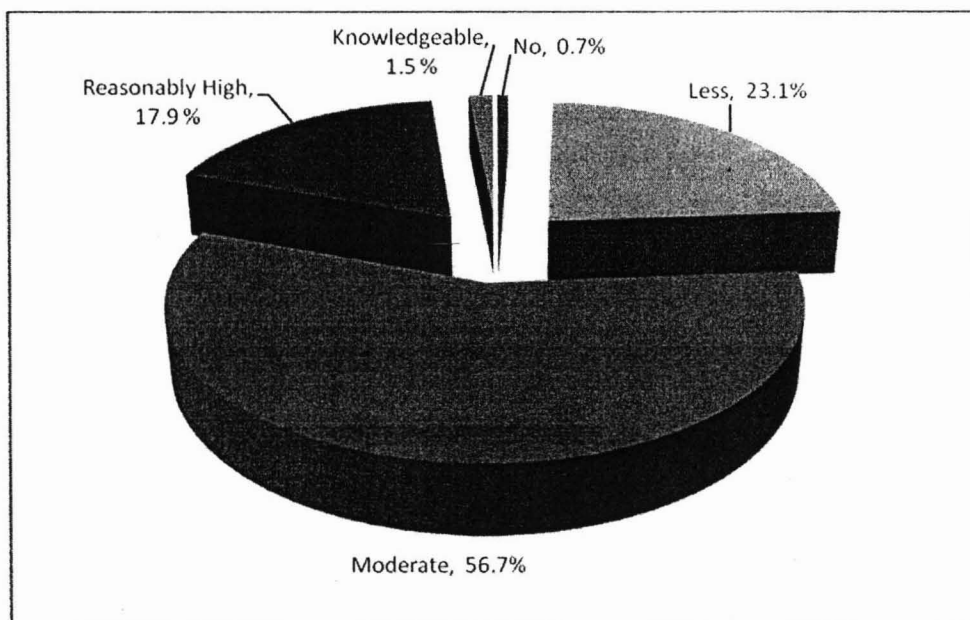


Figure 1: Respondent's level of knowledge about fraud

As shown in Table 1, for the question 11, 12, 13, 14 and 33, the researchers conducted a multiple dichotomy analysis or the multiple responses in SPSS version 21 since all respondents are allowed to choose more than one answer for these questions. The findings indicates that for the question 11, question 12, question 14 and question 33, it is answered completely by 135 out of the total of 138 respondents with the percentage of 97.8%. While for question 13, it is answered by 134 respondents or 97.1% from the total respondents.

Table 1: Selected questions for the multiple dichotomy analysis

Number of Questions	Valid (N)	Total Respondents (N)
Question 11 (see Table 3)	135	138
Question 12 (see Figure 2)	135	138
Question 13 (see Table 3)	134	138
Question 14 (see Figure 3)	135	138
Question 33 (see Table 6, Education level)	135	138

In order to assess the knowledge level of respondents concerning to fraud, the researchers construct a question to determine where the respondents obtain information about fraud. The findings shown in Table 2 illustrate the internet as the major sources of information for the respondents, which represents by 119 responses or 26.3% followed by the publication media with 107 responses (23.7%) and the electronic media with 96 responses (21.2%). There are 67 responses or 14.8% denote friends as their sources of information to understand about fraud. Other than that, for the item family or relative, it received 52 responses with the percentage of 11.5%. However, there are 11 responses (2.4%) that respondents choose others and provide numerous sources of information related to fraud such as from the company regulations, previous working experience, lecture and information from Non Government Organization (NGO).

Table 2: Sources of the respondents obtain information about fraud

Items	Responses	Percent (%)
Internet	119	26.3
Publication Media	107	23.7
Electronic Media	96	21.2
Friends	67	14.8
Family or Relatives	52	11.5
Others	11	2.4

This study also aimed to identify the types of fraud acknowledges by the respondents and the findings are concluded in Figure 2. The researchers has classify 20 types of fraud commonly happened in the organization in order to identify the respondent's understanding about fraud activities. According to the report by PricewaterhouseCoopers (2012), they discovered that, asset misappropriation, accounting fraud and bribery and corruption are among the common fraud types happen in the organization. On the other hand, Gloeck and De Jager (2005) founds that, bribery, cheque fraud, fraud claim, inventory theft or asset theft are among the types of fraud often committed by the employees and management in the organization. However, in this study, it shows that internet or online fraud obtain the highest responses represents by 118 (8.6%). As for cheating, there are 100 responses represent by 7.3%. Since the internet provides plentiful of various information, it is possible if the information about fraud would also widespread to the internet users. The internet also is an appealing medium for committing crime because it allows anonymous contact with a large pool of victims without incurring significant costs (National White Collar Crime Center, 2013). The

corruption takes 111 responses or 8.1% out of the overall responses. In descending order, the check fraud represents 97 responses (7.1%), misappropriation of asset shows 94 responses or 6.9%, falsifying documents with 88 responses (6.4%) computer fraud with 83 responses (6.1%), and conflict of interest for 80 responses or 5.9%. Other than that, the banking fraud received responses of 79 (5.8%), money laundering (71 responses: 5.2%), tax fraud (60 responses: 4.4%), identity fraud (60 responses: 4.4%), fictitious vendor or supplier (59 responses: 4.3%), understating liabilities expenses (37 responses: 2.7%), fictitious customer (37 responses: 2.7%), payroll fraud (36 responses: 2.6%), embezzlement (36 responses: 2.6%), and skimming revenue (30 responses: 2.2%). Meanwhile, there are 4 responses towards others contributes to 0.3%. This result contributed by some respondents who provides answer such as intellectual property fraud, insurance fraud, investment scheme fraud and bid rigging.

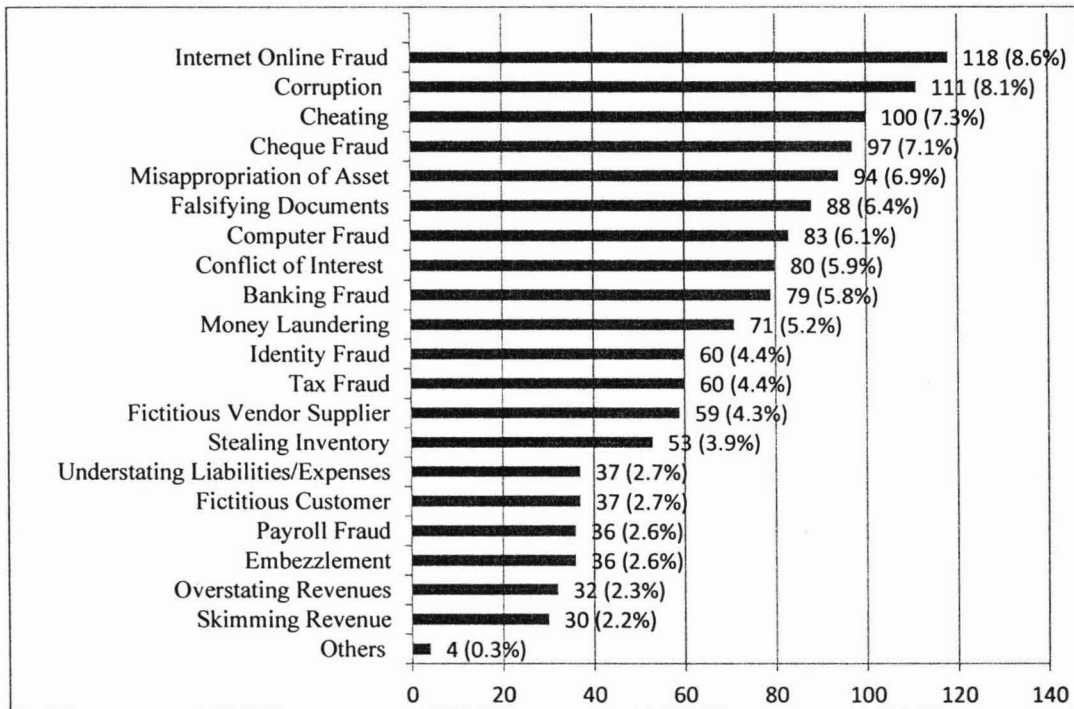


Figure 2: Common types of fraud known by respondents

Some people not realize about the existence of fraud activities and its negative impact. Therefore this study also intends to assess the respondent’s opinion for the reason on why people are unnoticed about fraud. Hence, the findings are obtained and presented in Table 3 below. Majority respondents stated that, there is a lack of information about fraud available for the public which represents 95 responses or 36.7%. The respondents also assert that, there is no program or related activities about fraud awareness being provided which constitute to 81 responses or 31.3%. The findings also notice, there are 44 responses or 17.0% stated there is a lack of fraud issues or cases arise which become the reason why people are unnoticed about fraud. There are 30 responses or 11.6% represents the statement that they have heard about fraud before, but they don’t want to know more. There are 5 responses or 1.9% indicates the answer of respondents who attempt to choose others, rather than the provided statement in the questions. This is resulted from respondent’s answer who stated individual culture, lack of awareness campaign, lack of mass media exposure, lack of public talks, discussion or fraud prevention initiative. Therefore, it is important for the organization or related authorities body to take proactive action in nurturing fraud awareness to the society. As according to the survey by Ernst and Young (2012), training and awareness among staffs is a key to shaped human behavior towards positive attitude, a clear communicated code of conduct also helps the staffs to understand better about a clear standard of accepted behavior as well as the information and awareness about fraud. The study conducted by Envirionics Research Groups in 2007 revealed that, among the major reasons fraud were not reported and noticeable is because it is perceive as not important, feel not worth it to

report the fraud and not sure if the fraud is illegal.

Table 3: Reasons that can affect someone unnoticed about fraud

Factor for Unnoticed about fraud	Responses	Percent (%)
I have heard about fraud but I don't want to know more.	30	11.6%
There is a lack of information provided for the public about fraud.	95	36.7%
There is lack of fraud issues or cases arise.	44	17.0%
I thought that fraud is not a big issue.	4	1.5%
There are no programs or related activities about fraud awareness provided.	81	31.3%
Others	5	1.9%

This study also tries to assess the respondent's opinion about what kind of sources can they refer to obtain more information about fraud. There are three sources of information indicates the highest score of responses as chosen by the respondents which is through the internet, reading and the publication media. As can be seen in Figure 3, the highest response goes to internet with 116 responses or 18.5%. The respondents also choose reading as one of the way to gain more information about fraud activities which contributes to the 106 responses or 16.9%. The publication media receive 102 responses or 16.3%. For the electronic media and the seminar, each of them receive the responses of 91 (14.5%) and 73 (11.6%) respectively. Some respondents choose training courses which represented by 57 (9.1%), friends (48: 7.7%), family or relatives (29: 4.6%). There are 5 responses or 0.8% shows the answer of the respondents who choose others. These respondents assert that, some information about fraud can be gathered from real life experience, public dialogue, discussion or debate and the involvement from Non Government Organization (NGO).

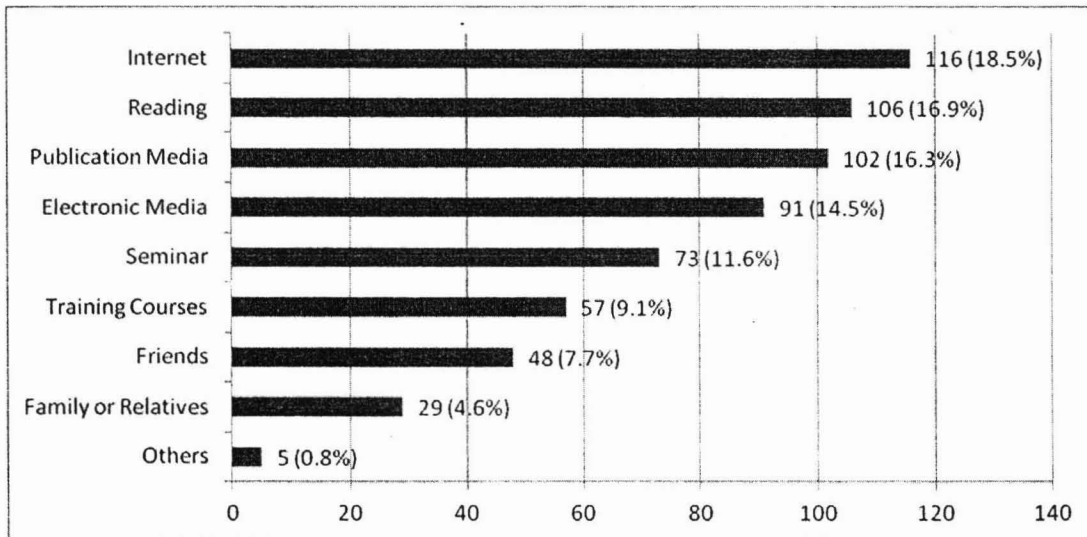


Figure 3: Sources to get more information about fraud

The respondents were also required to give their opinion on which party will receive the high impact if frauds are perpetrated. For this purposes, the researchers interested to measure the respondents opinion towards four parties such as individual, government, societies, and the organization. Table 4 shows most of the respondents choose societies as the party who will receive the high impact resulted from fraud activities with the frequency of 63 or 47.0%. Next is the individual, with the frequency of 35 (26.1 %) followed by the government with the frequency of 20 or 14.9%. Meanwhile the organization receives the lowest scores of 16 or 11.9%.

Table 4: Related parties potentially affected by fraud activities

Most Affected and Vulnerable Parties	Frequency	Percent (%)
Individual	35	26.1
Government	20	14.9
Societies	63	47.0
Organization	16	11.9

iii) Fraud triangle theory application

One of the major purposes to conduct this study is to analyze the UiTM Pahang's academic staff perspectives towards the application of fraud triangle theory. Therefore, Table 5 illustrate the results from the analysis which shows most respondents choose opportunity depicted by frequency 74 or 53.6% as the element that generally can motivate an individual to commit fraud. According to Dellaportas (2013) "the opportunities to engage in white-collar crime arise out of occupational positions which create the capacity to commit fraud" (p. 37). Conversely, the study of PricewaterhouseCoopers (2010) show that the incentive or pressure is the most common element which motivates someone to commit fraud. In this study, the elements of pressure recorded frequency and percentage of 52 (37.7%) while 12 (8.7%) respondents choose rationalization.

Table 5: Respondents response based on fraud triangle theory application

Fraud triangle theory elements	Frequency	Percent (%)
Pressure	52	37.7
Opportunity	74	53.6
Rationalization	12	8.7

iv) Fraud profiles

The study is going further to know the extent of fraudsters profile based on the respondents perspective. The question was designed to allow respondents to evaluate the background of the individual who potentially can commit fraud. The result are presented in Table 6 showing that majority respondents agree that male individual tends to commit fraud more than female. This results indicated by the 126 respondents or 96.2% choose male while the rest which is 5 respondents (3.8%) choose female. This result resembles the report by KPMG (2011) which find out that male is found to be more likely to become the fraud perpetrators compared to female. This might because of less involvement in senior management positions and, as a consequence, fewer opportunities to commit fraud (KPMG, 2011). Meanwhile, the age of a fraudster as determined by the respondents ranging from 28 to 47 years as depicted from the high rate of frequency and percentage. This is also similar to the study by ACFE (2012) specifically conducted to identify the profile of a fraudster where their most studies revealed that fraud activities often committed by individuals between the age of 31 and 45. Whereas 4 (3.0%) respondents choose others and they describe that fraudsters are not necessarily comes from any specific age. Only 1 (0.8%) respondent report that fraud is committed by individuals below 18, whereas 4 (3.0%) respondents stated 18 to 22 years and 5 (3.8%) reported 48 years and above.

Most respondents agree that individual's position in senior management and middle level management are the most likely to commit fraud. This result is reported in Table 6 which shows the highest frequency is senior management that is 51 or 37.8% followed by middle level management by 48 (35.6%). Similarly, KPMG (2011) also reported that, senior management is the most likely reported fraudsters in the organization. On the other hand the low level management report the frequency of 18 or 13.3% whereas regular employees or staffs recorded by 9 (6.7%), external parties recorded by 3 (2.2%). The results of 6 (4.4%) respondents choose other, where they stated that any level of position can commit fraud but it might occurs in different ways. Some respondents also stated, it is not the working position that matters, but fraud can also committed by individuals with long working experiences. As for the working experience, majority respondents (51:38.3%) stated that an individual with 6 to 10 years experience have the potential to commit fraud. There are same frequency and percentage recorded between the range of 11 years to 15 years and for the 15 years and above by 29 (21.8%). There are 18 (13.5%) stated the working experience of less than 5 years meanwhile 6 (4.5%) report as others and stated that fraud does not depends on the working experience but more towards on moral awareness. However, some other respondents choose to tick others but stated as

'no comment' as their answer. Referring the KPMG report (2011), their survey in 2007 revealed that most fraudsters commit the fraud within 3 to 5 years working experiences, while recent survey in 2011 showing an individual with more than 10 years working experience are the most likely person to commit fraud. As for the education level, the question was analyzed using multiple dichotomy analysis since it allows respondents to choose more than one answer. The result shows that an individual with professional level and degree education has the highest frequency chosen by the respondents stated by 84 (22.0%) and 82 (21.5%) respectively. The least responses is others, which is 15 (3.9%) stated that there is no specific education level that motivate someone to commit fraud, but it is occurs as long as there is opportunity. Other than that, some respondents stated fraud can be committed regardless of any education level.

Table 6: Fraudsters profile according to the respondent's perception

Fraudster's demographic profiles	Items	Frequency	Percent (%)
Gender	Male	126	96.2
	Female	5	3.8
Age	Below 18 years	1	0.8
	18 years – 22 years	4	3.0
	23 years – 27years	18	13.5
	28 years – 32 years	32	24.0
	33 years – 37 years	28	21.1
	38 years – 42 years	19	14.3
	43 years – 47 years	22	16.5
	48 years and above	5	3.8
	Others	4	3.0
Position	Senior management	51	37.8
	Middle level management	48	35.6
	Low level management	18	13.3
	Regular employees/Staffs	9	6.7
	External parties	3	2.2
	Others	6	4.4
Working experience	Less than 5 years	18	13.5
	6 years – 10 years	51	38.3
	11 years – 15 years	29	21.8
	15 years and above	29	21.8
	Others	6	4.5
Education level	Primary school	31	8.1
	Secondary school	43	11.3
	Diploma	56	14.7
	Degree	82	21.5
	Professional	84	22.0
	Master degree	40	10.5
	PHD	30	7.9
	Others	15	3.9

v) Perceived seriousness of fraud

The respondent also asked about the seriousness of fraud activity and the result is presented in Table 7. Almost all respondents agree that fraud is a serious problem as depicted by the frequency of 134 that constitute to 99.3%. Only 1 respondent (0.7%) said that, fraud is not a serious problem to the nation.

Table 7: Seriousness of fraud activity

Statement	Respondent's answer	Frequency	Percent (%)
Fraud is a serious problem	Yes	134	99.3
	No	1	0.7

Conclusion

The awareness about fraud and its detrimental effects must be addressed efficiently in order to educate the society and have them to get a clear view about this issue. The findings from this study indicates majority respondents have moderate knowledge about fraud, but there are also respondents who stated that they have less knowledge and one respondent has no knowledge about fraud. This happens because there is a lack of information about fraud provided in public. The finding from this study suggest that it is important to disseminate the information about fraud to the society as it can help to reduce the number of victims or fraud cases if all level of society aware and concern about its severe impacts. Although the respondent who has no knowledge about fraud in this study is very small, note that it is from the academic staff's perspectives. The result might be different if the respondents are from various level of society, for example the less educated people, rural area residence, and so forth. The level of fraud awareness and exposure could also be different according to the profession or the education level of individual. Perhaps, future research will expand towards various levels and population of respondents to gain additional insight about the fraud knowledge and awareness of the society as a whole.

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