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# The Moderating role of Capability Element of fraud on Internal Industry Factors and Fraud Prevention in Saudi Arabian Banking Sector

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## Abstract

Fraud described as an unlawful act that portrays a violation of trust, deceit, or concealment and which does not essentially rely on applying it, or physical force threatening or violence. The Internal factors inspire and dishearten fraud in the sense of outcome deliverables. This paper discusses the impact of internal industry factors such as insider involvement, internal controls, and information sharing on fraud prevention in the Saudi Arabian banking sector. Precisely, this study investigates the moderating role of capability element of fraud on internal industry factors and fraud prevention in the Saudi Arabian banking sector. The findings of this study will help the banking sector in Saudi Arabia especially and Middle East banks in general to improve the fraud prevention system, and for other stakeholders, it will help them uncover critical areas in fraud schemes that deserve immediate and prompt attention.

**Keywords:** Internal industry factors, capability element of fraud, moderator, fraud prevention, Saudi Arabian banking sector

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## 1. INTRODUCTION

In the worldwide economy, banking sector represents financial institutions that strengthen the national economy through fiscal and monetary policy formulation, credit facility and interest rate frameworks. The Saudi Arabian banks and their governing institutions are not lagging in this responsibility. In particular, the Saudi banking sector on the global balance has been experiencing profound changes in the areas of globalization, deregulation, automation and financial innovation for the past two decades (Mohammad, 2010).

According to the Encarta Dictionary (2013), fraud is described as a crime of cheating somebody by someone. It can be used to define somebody who deceives or intends to deceive. However, in its legal definition, what is described as fraud, most especially as it relates to financial and economic activities is subjective to the country under consideration. Silverstone et al. (2012) in their study summarized fraud into the acts of cheating, lying and stealing.

The practice of fraud prevention in the banking sector globally cannot be underestimated. As Khanna and Arora (2009) observed, bank frauds are practically in existence and of great danger if not prevented. The scholars

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claimed that it was necessary to institute fraud prevention measures by evaluating the various causes. For example, the study gave insight into the bank employees' perception of preventive mechanisms. Calderon and Green (1994) reported that bank fraud, on a world scale, has been increasing with about 114 cases recorded within four years of their study. As shown by their findings, this development cuts across all continents, from Africa to Asia, to America and Europe. This trend of experience constitutes the main reason for the study focuses on fraud prevention and internal factors.

Several researchers have proposed a fraud prevention model, indicating the factors deemed necessary for the purpose of preventing fraud in the banking sector. The advancement of technology and its attending challenges and intricacies has made it necessary to consider its influence on fraud prevention model. The observed information-conservative culture of the Saudi Arabia banking sector and the experience of fraud as reflected in the banking industry motivate this study. This research is focusing on modeling a befitting fraud prevention that addresses internal factors influencing Saudi Arabian banking environment.

## **2. PROBLEM STATEMENT**

It is apparent from the background to this study that fraud and corrupt practices prevail in the Saudi Arabian banking sector. Therefore, there is a necessity to carry out the study that examines the moderating effect of capability element of fraud on fraud prevention and internal industry factors in Saudi Arabia with emphasis on the banking sectors. Bank fraud has been on the increase in the area of technology-leveraged fraud known as phishing (Kroll Global Fraud Report, 2013/2014) in Saudi Arabia especially and the Gulf countries in general. To buttress, the Secretary General of the Committee on Information and Banking Awareness in the Saudi Arabian banks, Talaat Hafez, during a press conference, corroborated the geometric increase of financial fraud in the banking sector. The Secretary-General stated that the "Saudi Kingdom had become more of a face of what ugly practice of finances is in the world, ranging from electronic transaction scams to phishing and other non-technology related fraud."

Previous studies are geographically constraint to adopting case study as research design in the country's banking sector environment (Chiezey & Onu, 2013; Akelola, 2012; Akinyomi, 2012). Hence, this research expects to fill the gaps theoretically and practically and to adopt the use cross-sectional research design and survey method. The choice of cross-sectional design is because of its uniqueness in having more successes than other designs towards achieving true representativeness (De-Vaus, 2011; Popoola, 2015). In addition, Popoola (2014) in its study titled "forensic accountant, auditor and fraud: capability and competence requirements in the Nigerian public sector", recommends the adoption of cross-sectional research design and survey method for any studies in the areas of fraud prevention, detection and response when there is need for external validity, and generalization of results to a wider population that the sample represents.

As a consequent, the current study intends to fill the various gaps by examining in a holistic manner the relationship between the internal industry factors and fraud prevention in the Saudi Arabian banking sector, and also investigating the moderating effect of capability element of fraud on the internal factors and fraud prevention in the Saudi Arabian banking sector by using different methodology of cross-sectional design and survey method as against the case study previously adopted by prior studies.

## **3. THE OBJECTIVES OF THE STUDY**

The main purpose of this study is to investigate the moderating effect of capability element of fraud on industry factors (internal factors) and fraud prevention in the Saudi Arabian banking sector. To achieve this primary objective, the following are the specific goals of the study:

- a) To examine the relationship between industry factors (internal factors such as information sharing, internal controls, and insider involvement) and fraud prevention in Saudi Arabia banking sector;
- b) To investigate the relationship between capability element of fraud and fraud prevention in Saudi Arabia banking sector; and
- c) To examine the moderating effect of capability element of fraud on industry factors (internal factors such as information sharing, internal controls, and insider involvement) and fraud prevention in the Saudi Arabian banking sector.

#### **4. THE SCOPE OF THE STUDY**

This study covers the banking sector employees of middle and higher categories, specifically those in charge of banking operations and administration in Saudi Arabia. For the purpose of this research, Saudi banks are selected as the research focus being one of the countries with no record of fraud prevention study despite the growing trend of technology-induced fraudulent practices. The conceptual study aims at determining the factors that can impact fraud prevention among Saudi banks, with a consideration of the moderating role of the capability element of fraud.

#### **5. LITERATURE REVIEW**

##### **5.1 Overview of Saudi Arabian Banking Sector**

The Saudi Arabia banking sector has been of ages, and its record as an emerging economy is recognized. The local banks were either formed into joint stock companies or through a partnership with well-established banks in the United States and Europe. As time goes on, the structure devolves when the shares of the foreign partners are bought up by the local principals. Notwithstanding, some banks maintain significant foreign ownership.

The Kingdom of Saudi Arabia has twelve banks operating as commercial banks. As at the first quarter of 2015, eleven of the banks are public listed while one (National Commercial Bank) is a private entity. The banking system has witnessed remarkable improvements regarding structure, size, sound financial health, and outreach. With the high and rapid performance of the hydrocarbon sector, the economy of Saudi Arabia has grown tremendously over the previous years. The banking industry also recorded high performance over the years after been boost by the oil-sector-driven profits and the high liquidity levels.

##### **5.2 Threats and Weaknesses of Saudi Arabia Banking Sector**

The weakness of the Saudi Arabian banking sector lies in the risk management and corporate governance framework, which was exposed by the Saad/Al-Gosaibi crisis. The industry lacks due diligence in 'name lending' to conglomerates and family businesses (Islamic Banking & Finance News, 2011, Al-Fawzan, 2005).

The threats to Saudi Arabia banking sector comprise the likely rise in corporate defaults, and metrics of non-performing loans. The real estate market is yet to be exempted from the woes in the regional housing market, the continued downsizing of prices might affect the portfolios of banks' asset, and the profitability of the sector will be impacted by an extended period of low-interest rates (Islamic Banking & Finance News, 2011).

##### **5.3 Definition of Fraud**

The term "fraud" is described as an act that can be perpetrated in three ways; by failing to disclose information; through false representation, and through abuse of position or authority (Fraud Act, 2006). The Unites States (U.S) Supreme Court in 1888 ascribed fraud to an event that took place when a defendant intentionally makes representation in respect to one material fact, which is false and the plaintiff acts on it sensibly trusting it to be correct. Similarly, the U.S. Federal Bureau of Investigation (FBI) sees fraud as an illegal act that is characterized by violation of trust, deceit, or concealment that does not essentially rely on applying it, or physical force threatening or violence.

##### **5.4 Internal Industry factors in the Banking sector**

The Internal factors are those that inspire and dishearten fraud in the sense of outcome deliverables (Barth et al., 2008; Canhoto & Backhouse, 2007). These factors comprise internal controls, insider involvement, information technology, organizational characteristics, interbank competition and information sharing (COSO, 2013; Barth et al., 2008; Macey & O'Hara, 2003; Cressey, 1953). However, this study will focus on insider involvement, internal controls, and information sharing.

#### **5.4.1 Insider Involvement**

Insider involvement is described as collusion between two or more individuals to perpetrate fraud, usually through members of the organization (Canhoto & Backhouse, 2007; Breuer, 2006). This factor includes insider trading, corruption, embezzlement, dealing and other illicit forms (Arun, 2005; Lee, Clarke & Dean, 2008; Barth et al., 2008; Dixon, Ritchie, & Siwale, 2007; Zahra, Priem, & Rasheed, 2007).

#### **5.4.2 Internal Controls**

Another factor of note is the internal controls, which symbolizes the checks and balances of a full system of controls, financial or otherwise, established by the management to safeguard the assets of the organization, and adherence to policies and procedures. Simply put, internal controls are structures of policies and procedures that protect the assets of an organization, form reliable financial reporting, promote compliance with laws and regulations and reach effective and efficient operations (Cuomo, 2005).

The Committee of Sponsoring Organizations of the Treadway Commission (COSO) identifies five components of internal controls in respect of organizational objectives. The framework comprises the control environment, accounting system, and control activity or procedure that set the tone for an organization; influence the control consciousness of the workforce; and include attitudes, awareness, policies, discipline and structure; the entity's risk assessment process that identifies risks relevant to the preparation of financial statements in conformity with generally accepted accounting practice, estimates their significance, assess the likelihood of their occurrence and decides upon actions to manage them (Popoola, 2016; COSO, 2013).

#### **5.4.3 Information Sharing**

Information Sharing refers to the provision of relevant, reliable and easy to read information, which relates to employees, customers, and on fraud challenges to (or "intending to") preventing the occurrence of fraud in the banking organization (Barth et al., 2008). Sharing of information that is related to fraud mechanisms, employees, and customers provide a defensive mechanism in the banking sector as a complete and to banks individually, because it gives room for quick identification of prospective fraud (Barth et al., 2008, Zaworski, 2005). Others include the information system and related business processes relevant to financial reporting and communication, the control activities that deal with policies and procedures to ensure management directives are carried out, and lastly, the monitoring of controls that assess the quality of internal control performance over time (COSO, 2013).

#### **5.5 Capability Element of Fraud**

A word "capability" denotes the quality possess by individuals that give such individuals the opportunity to perform. This attribute is recognized as professional knowledge, professional skills, professional values, ethics, and attitudes necessary for individual to demonstrate competence (IFAC, 2006). Therefore, capability enhances individual performance in the workplace (Baz et al., 2016). As noted by International Education Standard No. 8, capability comprises "content knowledge, technical and functional skills, behavioral skills, intellectual abilities (including professional judgments) and professional values, ethics and attitudes" (IFAC, 2006, Popoola, 2014). The prior study describes capability as "competences, capacities, abilities, key skills, core skills, fundamental skills and values, attitudes, distinguishing characteristics, pervasive qualities and individual attributes" (Popoola, 2016; Davis, Farrell & Ogilby, 2010; DiGabrielle, 2008; Ramaswamy, 2007).

As noted by (Popoola, 2014; Baz et al., 2016), the Cressey's theory of Fraud Triangle (1953, 1950) and Wolfe and Hermanson's (2004) theory of Fraud Diamond alluded to the circumstances under which fraud may occur. Under the antifraud profession's response to prevention and deterrent, the likelihood that a fraud may occur is synonymous with the establishment of controls based on individual characteristics of measures, constructs, and combinations of hazard (Popoola, 2014; Dorminey et al., 2012). Succinctly put, the capability is an essential part of what is known as "perpetrators" and thus, an important ally to this study.

#### **5.6 Fraud Prevention**

The Fraud Prevention refers to controls designed to reduce the risk of fraud and misconduct from occurring in the organization for the first time (KPMG, 2008). Also, a robust fraud strategy is one that is sponsored at the highest level within an organization and embedded within the culture. Fraud threats are dynamic, and fraudsters constantly devise new techniques to exploit the easiest target (Burger & Hatt, 2006). According to the Institute

of Internal Auditors (IIA), "responsibility for the system of internal control within an organization is a shared responsibility among all the executives, with leadership usually provided by the Chief Financial Officer" (cf: Daniel Draz, 2011; Baz et al., 2016).

Draz (2011) argued that companies with strong internal controls (policies, processes, and procedures) view the process holistically and find a team approach valuable. An effective team environment encompasses members from a variety of different business units and disciplines and may include representatives from human resources, compliance, investigations, audit, administration, senior management, and security (information and physical). A potential risk can be reduced by designing controls, which will be useless if it is not targeting a risk. An internal control system is a purpose why business management gives to reduction or control a specific risk (Dabbagolu, 2012).

## 6. CONCEPTUAL FRAMEWORK

Given the above, the researcher examines the relationship between capability element of fraud on internal industry factors and bank-related fraud prevention in the Saudi Arabian banking sector. The research framework is developed as demonstrated in Figure1.

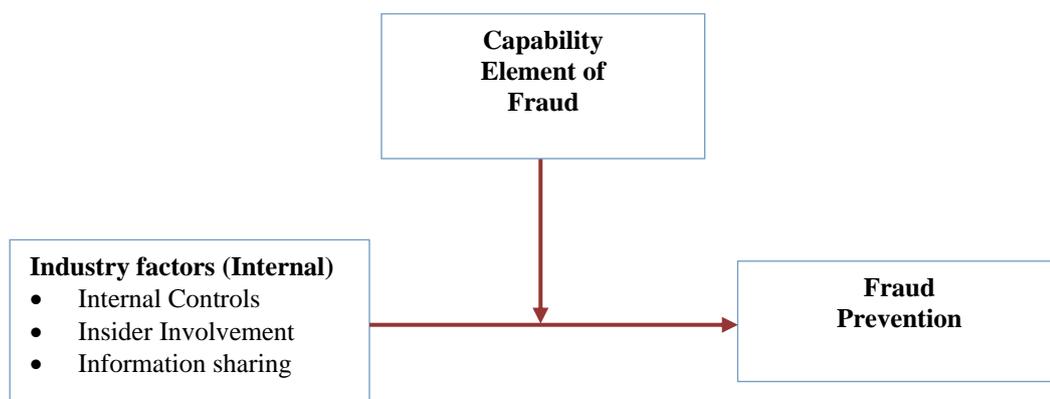


Figure1. Research Framework: Moderating role of Capability Element of Fraud on Industry factors and Fraud Prevention in Saudi Arabian Banking Industry

## 7. HYPOTHESIS

### 7.1 The Influence of Internal Industry factors on Fraud Prevention

The first theoretical linkage in this research framework represents the prediction that internal industry factors have a direct relationship to fraud prevention. Based on previous literature, a modest change in the industry factors could produce considerable performance changes as well as individual impacts sureness, resolve, and obligation to achieve fraud prevention decision making (Sengur, 2012; Hoffmann & Birnbrich, 2012; Akelola, 2012; Mawanda, 2008; Zaworski, 2005; Sitorus & Scott, 2010; AICPA, 2002). This research postulates hypothesis as follows:

**Hypothesis 1:** There is a significant positive relationship between internal industry factors and fraud prevention in the Saudi Arabian banking sector.

### 7.2 The Influence of Capability Element of Fraud on Fraud Prevention

The second theoretical linkage in this research framework epitomizes the impact of capability element of fraud on fraud prevention. Capability element of fraud has a direct influence on decision-making task through the development of fraud measures of control structure that is often referred to as fraud prevention (Wolfe & Hermanson, 2004; Cressey, 1953)

The relationship between capability element of fraud and fraud prevention have been recognized and buttressed by the psychology and accounting literature (Baz et al., 2016) These studies have made available empirical evidence to argue the assertion that capability element of fraud influences the development of individual's behaviour, which in turn inspire their task fraud prevention (Sengur, 2012; Wolfe & Hermanson, 2004; AICPA,

2002). Following on the discussion, this study asserts that there is a significant positive relationship between capability element of fraud and fraud prevention. Specifically, in recognition of this reasoning, the hypothesis is thus formulated:

**Hypothesis 2:** There is a significant positive relationship between capability element of fraud and fraud prevention in the Saudi Arabian banking sector.

### **7.3 The Moderating Influence of Capability Element of Fraud on Fraud Prevention and Internal Industry Factors**

Most importantly, and as stated in Hypotheses 1, and 2, there is significant positive relationship between internal industry factors and fraud prevention on one part, and also a positive significant association between capability element of fraud and fraud prevention on the other part (Rahman, 2016; Popoola, 2014; Cohen & Wills, 1985). The Figure1 suggests that the relationship between internal industry factors and fraud prevention may differ in strength at different levels of capability element of fraud. In other words, industry factors may be more strongly associated with fraud prevention under conditions of low capability element of fraud compared to conditions of high capability element of fraud.

Most research had examined the main effect view of capability element of fraud, namely, which the less capability element of fraud that one engages in, the better one's adjustment (i.e. less human energy and cost in fraud prevention). Cohen and Wills made the point that both the primary effect and the interaction models should be examined, and they found proof for both models in the literature. Thus, this study asserts that capability element of fraud moderates the relationship between internal industry factors and fraud prevention. It is, therefore, hypothesized as follows:

**Hypothesis 3:** Capability element of fraud positively moderates the relationship between the internal Industry factors and prevention of Fraud in the Saudi Arabian banking sector.

Specifically, Hypothesis 1 (H1) in the Direct Effects Variant path embody the hypothesized relationships between the internal Industry factors and fraud prevention. Also, Hypothesis 2 (H2) in the Direct Effects Variant path represents the hypothesized relationship between the capability element of fraud and fraud prevention. In the Moderation Variant path, Hypothesis 3 (H3) accounts for the hypothesized moderation of capability element of fraud in the internal industry factors and fraud prevention (Aiken et al., 1991; Cohen & Wills, 1985).

## **8. CONCLUSION**

This study discussed the moderating impact of capability element of fraud on the relationship between Internal Industry Factors and Prevention of Fraud in the Saudi Arabian banking sector having elaborated on the problem statement and research objectives. The study helps in understanding the mechanisms of forensic accounting in the area of fraud prevention, improved fraud mediation, and responses not only to the banking sector environment. Besides, there is a review of the relevant literature on internal industry factors and fraud prevention (that is, the moderating influence of capability fraud element in fraud prevention and internal industry factors (such as insider involvement, information sharing, and internal controls) in the Saudi Arabian banking sector.

Most importantly, the study discussed the research framework of the internal Industry factors on fraud prevention in the Saudi Arabian banking sector. In addition, the hypothesis development of the study based on the constructs of internal Industry factors, capability element of fraud, and fraud prevention in adherence to the AICPA Exhibit for fraud prevention measures (AICPA, 2002; 316.83). It also complemented Akelola (2012) study, which is in agreement with Wolfe and Hermanson (2004) proposal, which recommended further research on the relationship between internal industry factors, capability element of fraud and fraud prevention in any organization. Also, the research framework is extensively in agreement with previous literature on fraud prevention (Sengur, 2012; Akelola, 2012; Wolfe & Hermanson, 2004; AICPA, 2002).

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