

A Different Approach to Preventing Accounting Frouds in Banks Forensic Accounting

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ABSTRACT

As a result of technological developments in today's conditions, the advantages and disadvantages provided by information technologies that are developing day by day in our current conditions have also played a big role in fraud and fraud, which are becoming increasingly complex and complex. Accounting fraud is the biggest role of businesses in unfair competition and fraud requests. Businesses have a chance to show the financial position they want, rather than the financial position they should be as a result of corruption and fraud in Accounting. Accounting fraud, which occurs in different forms, has led to large economic losses. the ability to manage these losses supported the birth of "Forensic Accounting", which is a different scope in accounting practices. The inadequacy of the audit system has also become a need for judicial accounting practice and requirement. In ten of the sectors where the effects of fraud, fraud and corruption are seen, banks come. The increasing power and powers of banks, which are sectors full of fraud, are being abused by individuals at their own request; therefore, banks have become one of the most important targets of corruption and fraud initiatives. In this study, in the Turkish Republic of Northern Cyprus registered against manipulation to assess their opinions and attitudes towards the bank's employees with the Financial, to determine whether these attitudes differ by demographic group, open to corruption and delusion, to uncover instances of financial statements and credit worthiness of providing a positive contribution to examples, and in the Prevention of the manipulation of information in the financial statements aims to explain the importance of the concept of Forensic Accounting.

Keywords: Bank corruption, Accounting Fraud, Forensic Accounting, Fraud Audit.

INTRODUCTION

In the world of our day, businesses and the business community have grown largely thanks to emerging economic and technological developments. the complexity of the internal and external corporate structure of enterprises, the effective and intensive use of information and technology, and the number of business people has increased. Information about errors and deficiencies in technological and computer security systems, business practices and similar disputes and the increasing complexity of fraud and money laundering has also greatly deepened the levels of abuse. While it is very difficult to quantify the damages caused by fraud and corruption in

Accounting Practices, Research today shows that they are increasing year by year. The essence of accounting corruption, often highlighted, is to gain advantage intentionally and intentionally through professional misconduct and breach of trust. Therefore, the key factor in counterfeiting and fraud is to do it knowingly and willingly.

Fraud is considered a behavior that can be committed by anyone while its causes differ. When we look at businesses, many of them resort to irregularities and corruption aimed at making unfair profits. The dose of all these irregularities that business owners do is increasing day by day. In enterprises, it becomes easier for employees to cheat and hide in the process they are in. A significant part of these tricks are also cash tricks (Bushman and Piotroski, 2006). Corruption and fraud are considered a behavior that can be committed by anyone, although the reasons are different. Fraud and forgery committed by an

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institution and business management are among the causes of the recognition of "the embezzlement to hide, the partners cheat on each other, be less willing to distribute profits to the concealment of corruption, tax evasion and unearned to be willing to take advantage of incentives there. In a reaction to these ever-increasing and more complex fraud and corruption, audit profession has also undergone change, giving birth to forensic accounting and forensic accountant professions. Emerging for the first time as a result of accounting scandals in the United States of America (USA) at the turn of 21st Century, the Forensic Accounting is seen as a new concept in Turkey and Cyprus.

The accounting system, in which financial statements and reports are prepared or prepared, has flexibilities for many different situations. Although these flexibilities in the accounting system are tried to be taken under control, they should not cause the transactions to make wrong decisions about the financial situation and operating conclusions of the transactions to those who use this information. However, in some cases, this flexibility is used and financial information does not give the desired information to the user (Usta and Uçma, 2011: 32).

Judicial Accounting A wide-ranging discipline, not only deals with legal events, but also deals closely with fraud, corruption, uncovering, preventing and deterring false practices that occur in a business, as well as the English word "Forensic", which has passed with the equivalent of "Forensic" in Turkish and "Forensic Accounting" as a concept in our language (Karacan, 2012).

In the global business world, where capital moves faster as personal longing outspires business interests, fraud and corruption are increasing very rapidly and dramatically in the midst of this difficult competition, and companies are allegedly operating under fierce competition. And the economic costs of all these disruptions and setbacks are piling up day by day. This professional discipline, called Forensic Accounting, is considered an effective tool in preventing fraud and corruption that is trouble businesses. It is not possible to combat and prevent these fraud and corruption practices by traditional methods.

A great number of fraud practices occur in private companies, publicly or not, and the banking and financial services sector, along with public enterprises and the manufacturing industry, is one of the most fraudulent sectors. Financial services and the Banking sector are among the sectors where corruption is most common in terms of

financial reporting fraud than asset abuse. Although banking is one of the intensive and tightly researched sectors, it has remained the tenth target of fraud and corruption in terms of intermediary function in reaching funds and capitalization (Işıklar, 2012; Rahman and Anwar, 2014: 97). In this context, it plays an active role in the detection of criminal accounting, forgery and corruption and in the uncovering of crimes related to banking laws.

As a result of corruption and its consequences, it is reported that reduced investments lead to slowing growth, disproportionation of income distribution, deterioration of public services and increased systemic risk of the national economy and financial structure. Economic and social costs and losses from corruption and crimes committed by judicial accounting are significantly higher. Therefore, it becomes a necessity to make arrangements and preventive work that will contribute in this area. To this end, this study aimed to examine whether the attitudes of employees of banks registered in the Turkish Republic of Northern Cyprus towards financial manipulation differ according to demographic groups, financial statements accounts that are more sensitive to manipulation, and the variance of financial manipulation in this regard.

METHOD OF THE RESEARCH AND STATISTICAL METHODS EMPLOYED

In this research, a cross-sectional research pattern, which is a model of relationship screening and a type of de-thralistic research, was used to evaluate the attitudes of civil servants working in banks in the Turkish Republic of Northern Cyprus to financial manipulation, to determine whether these attitudes vary according to different demographic groups, to reveal accounts that are more suitable for manipulation in financial statements and accounts that positively affect the credit worth of enterprises. The research sample consists of 400 Turkish-speaking people between the ages of 18 and 65 who work in the departments of their banks in the Turkish Republic of Northern Cyprus in 2020. The cross-sectional research pattern is defined as a type of research aimed at measuring variables to be described in attitude, skill and behavior at once (Büyükoztürk, 2016).

"Financial Manipulation Scale" is used in the study, for which validity and reliability study is conducted by Demir and Arslan (2015). Survey form is composed of a total of 57 questions in 4 sections. First section contains 6 questions addressed to identify the socio-demographic properties of the contributors, second section

include 16 statements to identify the significance level of the selected financial statements accounts in creditworthiness from the view of the credit officers, third section 19 statements targeted at agreement level of officers to the financial table manipulations, and fourth section 16 statements aimed at measuring the manipulation susceptibility level of selected financial statements accounts.

Before proceeding to the survey, contributors are handed over with the Informed Consent Form which specifies that present research is only for scientific purposes, and answers will be kept strictly confidential and they may refuse to accept taking part in this research, if they wish to do so. Study is conducted at Ziraat Bank, Halkbank, Vakıfbank, Garanti BBVA, Türkiye İş Bank, Albank, Creditwest

Bank, TEB Bank, Kıbrıs Türk Kooperatif Merkez Bank, İktisatbank and Limasol Banks in Northern Cyprus December, 2020.

The data acquired as a result of this research is entered in the Statistical Package for Social Science (SPSS) 21 software, which is used to analyze the results of this research. Study employs the descriptive statistical methods (N=number, %=percent). A classification scale is created for the items in order to analyze the agreement levels of the contributors to the survey statements using a numerical method. Range is divided to the number of group to calculate the interval width. The scale point ranges used in the research, and the relevant agreement levels are shown in Table 1.

Reliability Analysis of the Research

Table 1. Reliability of total 51 items contained in the second, third and fourth sections of the Questionnaire are measured using Cronbach's Alpha Co-efficient.

Reliability Statistics	
Cronbach's Alpha	N of Items
,998	51

Cronbach's Alpha Co-efficient is computed as 0.998. This value is considerably higher than required minimum value (0.70). And this indicates that the scale is considerably reliable.

FINDINGS AND INTERPRETATION

In this section of the study, the findings obtained as a result of the questionnaire administered with respect to the subject of the research are discussed in the following four sub-sections structured in line with the questionnaire form;

- Analyzing participants based on their demographic characteristics.
- Analyzing the thoughts of the participants on the degree of importance of the selected items in the financial statement in the credit worth of the business.
- Analyzing participants' thoughts on financial statement manipulation.
- Analyzing the thoughts of the participants on the degree of manipulation of selected items in the financial statement.
- Difference tests (t-test and ANOVA) that determine whether participants are observing a difference according to their demographic characteristics.

The statistical results of the data obtained are presented in tabular form and relevant discussions are provided. In this section, the interpretations are made based on the frequency (%) distributions for demographic characteristics of the contributors, and on the arithmetical means and standard deviations for other questions. Furthermore, efforts are made to identify if there is a variance among contributors by applying variance tests (T-test and ANOVA), for the statements other than questions related to the demographic characteristics. The Tukey HSD test is also employed to identify which group(s) have significant variance(s) found as a result of the variance analysis.

400 individuals participated the study. 24.8% of contributors are aged 25 to 34, 20.3% is 35 to 44, 23.5% is 45 to 54, and 31.4% is 55 to 64. 31.5% of contributors are high-school graduate, 16.3% is associate degree, 19.8% is undergraduate, 12% has master's degree, and 20.4% has doctorate degree. 219 (54.8%) of the contributors is female, and 1400 (45.2%) is male. 31.5% of contributors have an employment term of 1 to 5 years, 25% has 6 to 9 years, 13% has 10 to 15 years, 19.8% has 16 to 19 years, 10.7% has 20 years and above. 42.5% of contributors work in a public bank, 28% in a private bank, 29.5% in a mixed bank (Table 2).

Table 2. Demographic Characteristics of Contributors

	Variables	Frequency	Percent	Accumulated Percent
Age	25 to 34	99	24.8	24.8
	35 to 44	400	20.3	44.8
	45 to 54	94	23.5	68.3
	55 to 64	126	24.8	100
Education	High School Graduate	126	31.5	31.5
	Associate Degree	65	16.3	47.8
	Undergraduate	79	19.8	67.5
	Master's Degree	48	12.0	79.5
Gender	Doctorate Degree	82	20.5	100
	Female	219	54.8	54.8
Length of Service	Male	181	45.2	100
	1-5 years	126	31.5	31.5
	6-9 years	100	25.0	56.5
	10-15 years	52	13.0	69.5
	16-19 years	79	19.8	89.3
Corporate type of your bank	20 years and above	43	10.3	100
	Public Bank	170	42.5	42.5
	Private Bank	112	28.0	70.5
	Public/Private Bank	118	29.5	100

Table 3. Importance of Selected Account Items in Credit Worthiness of Business

Item	Selected Account Items	n	\bar{x}	ss	Agreement Level
1	Sales	400	2.3675	0.93789	Important
2	Capital	400	2.7850	0,95449	Indecisive
3	Trade Payables	400	2.0925	0,93065	Important
4	Period Profit	400	2.0925	0,93065	Important
5	Trade Receivables	400	2.0925	0,93065	Important
6	Financial Liabilities	400	2.7400	0,96682	Indecisive
7	Inventories	400	2.7850	0,95449	Indecisive
8	Liquid Assets	400	2.3675	0,93789	Important
9	Expense Items	400	2.7850	0,95449	Indecisive
10	Tangible Fixed Assets	400	1.6100	0,96188	Very Important
11	Receivables from Shareholders	400	1.6100	0,96188	Very Important
12	Payables to Shareholders	400	1.6600	0,95219	Very Important
13	Advances (Received/Given)	400	1.5500	0,95119	Very Important
14	Reserves	400	1.6300	0,95676	Very Important
15	Taxes and Funds Payable	400	2.6600	0,95219	Indecisive
16	Accumulated Amortizations	400	2.6600	0,95219	Indecisive
	Total Agreement Level	400	2.2181	0,9491	Important
Very Important (1.00-1.79) Important (1.80-2.59) Indecisive (2.60-3.39) Not Important (3.40-4.19) Not Important At All (4.20-5.00)					

In the study, it is seen that general arithmetical mean is 2.2181, and standard deviation is 0.9491, of the opinions expressed by credit officers on the importance levels of the selected account items in the creditworthiness of the business. Based on this finding, it can be said that the opinions of credit officers on the importance levels of said items in

creditworthiness of business falls in the important level of the general average. When we look at the account items level into the opinions of contributors about the importance level of selected financial statement items in the creditworthiness of the business, it is observed that "Advances (Received/Given)" item is the most important

financial statements item in terms of credit worthiness of the business. This item followed by "Tangible Fixed Assets", "Receivables from Shareholders", "Reserves" and "Payables to Shareholders", respectively. The agreement level occurred as important for other 5 items other than

said account items. At this point, it is striking that no item is attained "Not Important" or "Not Important At All" values on average. Thus, it can be inferred that contributors tend to consider the account items as important generally (Table 3).

Table 4. Opinions of Contributors Towards Financial Statement Manipulations

Item	Statements on the Financial Statement Manipulations	N	\bar{x}	Ss	Agreement Level
1	While evaluating a credit request, credit officer must not only take into account financial statements, but also intel info.	400	2.5775	0.96245	True
2	The qualitative (business-years of a business, market reputation of the owner, etc.) factors of a business are also important in evaluation of a credit request.	400	2.8100	0.94664	Indecisive
3	Industrial averages have importance in identification of manipulative practices	400	2.4550	0.93818	True
4	Manipulative practices are more common in the interim financial statements.	400	2.3333	0.93789	True
5	Credit officer must require accountant to correct the financial statement manipulations revealed by said credit officer.	400	2.3827	0.93645	True
6	Manipulated financial statements are discarded since credit repayment capability is a stringent application and subject to audit.	400	2.4691	0.95249	True
7	Credit officers have a preconception in that financial statements do not reflect the actual.	400	2.6420	0.95676	Indecisive
8	I think that a business applying for a credit more likely adapts (manipulate) its financial statements so that it can take out a loan.	400	2.7037	0.96349	Indecisive
9	Financial statement manipulation practices have a substantial effect in the financial crisis outbreaks.	400	2.7284	0.96349	Indecisive
10	Business managers (owners) exert a pressure on accountant to manipulate the financial statements.	400	2.6667	0.95219	Indecisive
11	I think that accountants do not adhere to the professional code of conduct.	400	2.7901	0.95449	Indecisive
12	Some credit officers allow credits to be taken out, even if financial statements are actually manipulated, in order to show their performance higher than the actual.	400	2.6667	0.95449	Indecisive
13	Accountants commit manipulative practices so as to show revenue of a business higher than the actual one.	400	2.8025	0.95449	Indecisive
14	Some credit officers want to make fit the credibility of financial statements of the credit-seeking business.	400	2.0000	0.93428	True
15	Financial statement manipulations are overlooked if a credit-seeking business has a higher amounts of guarantee.	400	2.8765	0.93174	Indecisive
16	The close relationship between credit seeking business and credit officers, such as friendship, familial bonds, etc., positively effects the credit requests as it leads to manipulative practice to be overlooked.	400	2.5926	0.96188	True
17	The manipulative practices which are overlooked by credit officers due to the higher amounts of guarantee go unnoticed by the control mechanism of the bank.	400	2.6914	0.95219	Indecisive
18	Among accountants, there are people who seek commission from the bank for the taxpayers they referred to the bank for credit request.	400	1.9506	0.90526	True
19	Some credit officers offer commission to the accountants for referring the credit-seeking taxpayers to them.	400	2.6790	0.95219	Indecisive

Absolutely True (1.00-1.79) True (1.80-2.59) Indecisive (2.60-3.39) False (3.40-4.19) Absolutely False (4.20-5.00)

When we look into the opinions of contributors about the financial statement manipulation the statements they find the most true are respectively "While evaluating a credit request, credit officer must not only take into account financial

statements, but also intel info.", "Industrial averages have importance in identification of manipulative practices.", "Manipulative practices are more common in the interim financial statements.", "Credit officer should require

accountant to correct financial statement manipulations revealed by credit officer", "Manipulated financial statements are discarded since credit repayment capability is a stringent application and subject to audit.", "Some credit officers want to make fit the credibility of financial statements of the credit-seeking business.", "The close relationship between credit seeking business and credit officers, such as friendship, familial bonds, etc., positively effects the credit requests as it leads to manipulative practice to be overlooked." and "Among accountants, there are people who

seek commission from the bank for the taxpayers they referred to the bank for credit request." Participants remained "undecided" when evaluating many items. This can be explained by the fact that contributors avoid giving excessive answers. At this point, the contributors responded to many items with "no ideas"; this finding may be due to their inability to find the exact degree to which many items are prone to manipulation, or their inability to clearly recognize the relationship between these items. (Table 4).

Table 5. Predisposition Levels of Selected Financial Statement Items to Manipulation.

Item	Selected Items	N	\bar{x}	Ss	Agreement Level
1	Payables to Shareholders	400	2.6600	0.95219	No opinion
2	Receivables from Shareholders	400	2.8100	0.94665	No opinion
3	Trade Payables	400	2.6300	0.95676	No opinion
4	Inventories	400	2.6975	0.96349	No opinion
5	Trade Receivables	400	2.7400	0.96682	No opinion
6	Expense Items	400	2.7400	0.96682	No opinion
7	Liquid Assets	400	1.9925	0.90526	Prone
8	Sales	400	2.0425	0.93428	Prone
9	Period Profit	400	2.8100	0.94665	No opinion
10	Financial Liabilities	400	2.7400	0.96682	No opinion
11	Advances (Received/Given)	400	2.9200	0.92777	No opinion
12	Accumulated Amortizations	400	2.6600	0.95219	No opinion
13	Reserves	400	2.7400	0.96682	No opinion
14	Tangible Fixed Assets	400	2.6600	0.95219	No opinion
15	Capital	400	2.0925	0.93065	Prone
16	Taxes and Funds Payable	400	2.7400	0.96682	No opinion
Total Agreement Level		400	2.6047	0.9501	

Very Prone (1.00-1.79) Prone (1.80-2.59) No Opinion (2.60-3.39) Not Prone (3.40-4.19) Not Prone At All (4.20-5.00)

When we generally look into opinions of contributors about the predisposition levels of financial statement items to manipulative applications, the overall arithmetical mean of answers is observed to be 2.47 with the standard deviation being 0.95. When we probe into opinions about predisposition levels of selected items to manipulation, "Liquid Assets", "Sales" and "Capital" items are observed to have a predisposition to financial manipulation. On the other hand, while evaluating many items, contributors remained

indecisive, avoiding the answers "Very Prone", "Not Prone" and "Not Prone At All". This may be explained by the contributors' avoidance to provide extreme answers. At this point, contributors answered many items with "No Idea", a finding that may be due to their failure to find out the exact extent to which many items are predisposed to manipulation, or failure to clearly recognize the relationship between these items and predisposition to manipulation (Table 5).

Table 6. Examining the variance between the contributors' levels of agreement with the statements related to financial table manipulations based on their age

	N	Mean	Std. Deviation	F	P
25 to 34	99	3.085	,21094	463.47	,000
35 to 44	81	3.6987	,14338		
45 to 54	94	2.4071	,30260		
55 to 64	126	1.7231	,20059		
Total	400	2.7285	,86926		

A "t-test" is employed for variance analysis of study results by the age groups, as a result which is identified that there is a difference ($p:0,000 < 0,05$) among the levels of agreement on the statements related to the financial statement manipulation among educational backgrounds. The importance placed on the items "Liquid Assets", "Sales", and "Capital" shows a variance, which is found out to be due to difference between 35-to-44 age group and 55-to-64 age group. It is also found out that there is a variance by the age group in their answers given to the questions "Financial statement manipulations are overlooked if a credit-seeking business has a higher amounts of guarantee.", "Industrial averages have importance in identification of manipulative practices.", "Some credit officers offer commission to the accountants for referring the credit-seeking taxpayers to them." and "While evaluating a credit request, credit officer must not only take into account financial statements, but also intel info.", and the predisposition of "Expense Items" to the manipulation, which is again due to the variance between 35-to-44 age group and 55-to-64 age group. (Table 6)

CONCLUSION

Today, the number and nature of the means to access information constantly increasing and changing as well as money and capital markets have progressively been developing under the influence of technology and globalization. All these results in upward developments in the number and scope of the financial statement users. The fairness, accurateness and reliability of the data presented in the financial statements have importance for decision-makers to make right decisions and use the resources efficiently.

This study allowed us to evaluate the attitudes of employees in banks registered in the Turkish Republic of Northern Cyprus towards financial manipulation, determine whether these attitudes vary according to demographic groups, identify financial statements prone to manipulation and accounts that positively contribute to the creditworthiness of businesses.

When the results of the survey applied to bank employees are examined, it is seen that the most important items are "property, plant and Equipment", "Receivables from partners", "debts to partners", "advances (received/given) and "reserves". These items are followed by "trade payables", "profit for the period", "trade receivables", and "ready values". At this point, it is noteworthy that no item has received an average value of "not important" or "not important at all". Based on this, it can be said that participants tend to consider account items important in general.

At the point of evaluating the point of view of financial manipulation, the statements that participants find most accurate are "the credit officer should take into account not only financial statements, but also intelligence information when evaluating credit demand.", "Industry averages are important in determining manipulation practices.", "Decoy practices are more common in interim financial statements.", "The credit officer must ask the accountant to correct the manipulations of the financial statements that he has identified.", "Because credit recyclability is subject to strict practice and control, manipulated financial statements are eliminated.", "Some credit officials want the creditworthiness of the financial statements of the entity requesting the loan to be made appropriate.", "Friendship with the credit authorities of the entity requesting the loan, kinship, etc. the proximity bond positively affects the demand for credit, leading to the absence of manipulative practice." and " among the accountants are those who ask for a commission from the bank for their taxpayers, which they direct with a loan request." there have been statements. At this point, especially the "friendship with the credit authorities of the enterprise requesting the loan, kinship, etc. the proximity bond positively affects the demand for credit, leading to the absence of manipulative practice." it is quite remarkable that his statement was evaluated correctly, and it is a statement that financial manipulation took place effectively. It is also noteworthy that the average value of no substance was evaluated as "very accurate", and participants

experienced ambivalence in many substances. In addition, participants did not rate any substance as “false” or “absolutely false”. This can be interpreted as the fact that participants avoid giving answers too extreme and tend to give more average and political answers by applying self-censorship to themselves at some points.

In addition, “ready values”, “Sales” and “capital” items have been identified as items prone to financial manipulation. On the other hand, participants remained undecided when evaluating many items, avoiding “very predisposed”, “not predisposed” or “not predisposed at all” assessments. This can also be explained by the fact that participants avoid giving answers at the ends. At this point, the fact that participants responded to many items as “I have no idea” may be due to the fact that they did not fully predict the extent to which many items were prone to manipulation, or that they did not clearly realize the relationship between these items and openness to manipulation.

As a result, this research gave us access to important valuable information, as it demonstrated the thinking and approach of bank employees, one of the most important users of financial statements, to the manipulation of financial statements. As noted in the study, fraud and corruption are on the rise both in Cyprus and around the world, contributing to rising levels of cost to individuals and society in general. The credibility of the company, maximize, minimize risks, ensure transparency and scarce resources in the best possible way to deploy the application rigged and manipulated should be avoided. In order for bank employees to realize that ignoring financial statements manipulated with a degree of proximity to businesses requesting credit damages both the lender and the loan area, legal arrangements and training should be carried out to train forensic accountants who can fight fraud and corruption together with auditors.

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