

2020

Effective Strategies Nonprofit U.S. Leaders use to Assess and Mitigate Occupational Fraud

Fahim Mazumdar
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Walden University

College of Management and Technology

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Fahim Mazumdar

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Walden University
2020

Abstract

Effective Strategies Nonprofit U.S. Leaders use to Assess and Mitigate
Occupational Fraud

by

Fahim Mazumdar

MS, Southern New Hampshire University, 2012

BS, Hesser College, 2007

Doctoral Study Submitted in Partial Fulfillment
of the Requirements for the Degree of
Doctor of Business Administration

Walden University

June 2020

Abstract

A lack of effective strategies to assess and mitigate occupational fraud can negatively impact nonprofit organizations. Nonprofit organizational leaders in the United States who lack the strategies to assess and mitigate occupational fraud are at high risk of incurring loss due to fraud. Grounded in Cressey's fraud triangle theory, the purpose of this qualitative single case study was to explore strategies nonprofit officers use to assess and mitigate occupational fraud in a nonprofit organization. The participants comprised 2 internal auditors in the northeast region of the United States who effectively used strategies to assess and mitigate occupational fraud in the workplace. Data were collected from semistructured interviews and organizational documents. Thematic analysis was used to analyze the data. Two themes emerged: risk assessments enabled participants to determine and mitigate the risk of occupational fraud, and internal controls and organizational policies enhance the mitigation of occupational fraud. A key recommendation is to actively create a collaborative working environment between internal auditors and business managers to assess and mitigate occupational fraud effectively. The implications for positive social change include the potential for nonprofit leaders to reduce loss due to occupational fraud, leading to positive social change through improved health and education activities in their communities.

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Dedication

Ignorance is the curse of God; knowledge is the wing wherewith we fly to heaven.

-William Shakespeare

Throughout completing this terminal degree, including my doctoral study, I have faced numerous arduous challenges and obstacles. There was no way I would have been able to achieve this enormous task without God's continuous help and guidance. Thank you, God, thank you. I dedicate this study, first and foremost, to my late father, Mahmudur Rahman Mazumdar. He was a man of principles who always had to do the right thing no matter what the consequences he was going to face. My father also believed that education was a critical element of human life and appreciated any knowledge tremendously. Next to my extraordinary wife, Kristen, who has always supported me in everything I have tried to accomplish, this endeavor being no different. I cannot thank you enough for your love. I love you to the moon and back. Also, to my lovely children; Jahanzeb, Aurangzeb, Zeba, Shahzeb, and Shahjahan. Thank you for your patience with me and for believing in me. I hope that I have provided an example of the persistence, hard work, and dedication needed to accomplish your life goals. I love you immensely. Lastly, to my beloved cat, Moochie, who has been with me almost from the beginning of my doctoral journey. Thank you for staying beside me, sometimes many hours at a time, while I worked to accomplish my goals and help me counteract some of my stresses on this demanding doctoral journey.

Acknowledgments

I want to thank my committee members for their respective efforts to guide and support me through this challenging process. To my chair, Dr. Gergana Velkova, who was with me for a significant amount of my doctoral study process before she decided to depart from the University. Thank you for providing timely replies and feedback, guidance, support, and encouragement. I am grateful to my current chair, Dr. Tim Truitt, for his input and advice to complete this extraordinary endeavor. To my second committee member, Dr. Craig Martin, for providing additional perspective on my work. To the University Research Reviewer, Dr. Carol-Anne Faint, for her efforts in ensuring my doctoral study complied with the University's requirements and the research community as a whole. Finally, Dr. Richard Hanson, who was not a member of my committee or a faculty of this University, positively influenced my passion for furthering knowledge and contributing to the area of occupational fraud, including becoming a certified fraud examiner (CFE). He was one of my professors during my Master of Science Degree program. Thank you, Dr. Hanson. Without these individuals, and various other professors and scholars, this arduous journey would have been more difficult and less rewarding. The learning experience has been intense and further developed and opened my mind to see the many dynamics of life and the endless possibilities ahead of me.

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Section 1: Foundation of the Study

Occupational fraud affects numerous stakeholders of an organization (Ruankaew, 2013), and the consequences of occupational fraud are shattering (Association of Certified Fraud Examiners, 2014). One of the consequences of occupational fraud is serious financial losses to organizations (Gottschalk, 2012). According to the Association of Certified Fraud Examiners (ACFE) 2014 report, organizations globally incur an estimated occupational fraud loss of \$3.7 trillion annually (Verschoor, 2014). Instances of occupational fraud and the associated costs are rising continuously (Ruankaew, 2013). The ACFE's reports to the nations on occupational fraud and abuse for 2012 and 2014 revealed that worldwide median occupational fraud loss and fraud cases involving losses of at least \$1 million increased from \$140,000 to \$145,000 and 20.6% to 21.9% respectively (ACFE, 2012; ACFE, 2014).

To minimize the risk of fraud and implement controls to prevent occupational fraud, leaders must understand the root causes of fraud (Ruankaew, 2013). Since 1994, there have been significant changes in the business environment (D'Aquila & Houmes, 2014), and corporate scandals increased the demand for accountability and transparency in the U.S. nonprofit sector (López, Rich, & Smith, 2013). Internal control is an important part of any organization including nonprofits (Byers, Anagnostopoulos, & Brooke-Holmes, 2015).

Background of the Problem

Massive occupational fraud cases contributed to substantial cost of fraud. Fraudsters (people who commit fraud) perpetrated significant occupational fraud cases

during the first decade of the 21st century (Yeoh, 2015), resulting in social and economic cost (Free, 2015; Menard & Morris, 2012; Sulaiman & Bhatti, 2013). The business arena of the United States experienced numerous corporate scandals, such as Enron, WorldCom, Tyco, Adelphia, Smith Barney, Goldman Sachs, and Fannie Mae during the first decade of the 21st century (Yallapragada et al., 2012).

Internal control is an important part of any organization, including nonprofit organizations (Byers, Anagnostopoulos, & Brooke-Holmes, 2015). Internal control failures lead to occupational fraud in nonprofit organizations, and existing fraud cases are evidence to that matter (Elson, O'Callaghan, Holland, & Walker, 2012). The nonprofit sector is significant to the United States economy (Petrovits, Shakespeare, & Shih, 2011), and numerous financial scandals accentuated the importance of fiduciary responsibilities of nonprofit managers (Petrovits et al., 2011). By implementing internal controls, nonprofit leaders safeguard resources against cases of fraud (Maguire, 2013).

Although leaders in organizations may never eliminate fraud, they can certainly mitigate the risk of occupational fraud with proper knowledge (Popoola, Ahmad, & Samsudin, 2014a). Management may not have clear views of fraud issues (Hayes, 2012). By focusing on different dynamics and perspectives, organizations and professionals can design effective internal control system to assess and mitigate occupational fraud (Ruankaew, 2013).

Problem Statement

Occupational fraud continues to be an alarming issue despite the increased focus on internal controls in mitigating the matter (Peltier-Rivest & Lanoue, 2015). The median

occupational fraud loss suffered by organizations in 2013 was \$145,000 per fraud case (Association of Certified Fraud Examiners, 2014; McMahon, Pence, Bressler, & Bressler, 2016). Nonprofit organizations in the United States generate over \$2 trillion in revenues annually (National Center for Charitable Statistics, 2016), and the average organization loses 5% of annual revenues to occupational fraud (Free, 2015). The general business problem is that nonprofit organizations in the United States lose over \$100 billion to occupational fraud annually. The specific business problem is that some nonprofit organizational leaders in the United States lack the strategies to assess and mitigate fraud.

Purpose Statement

The purpose of this qualitative single case study was to explore the strategies that nonprofit organizational leaders in the United States use to assess and mitigate fraud. The population of the study consisted of two nonprofit organization officers, two internal auditors, in the northeast United States. They have implemented strategies to assess and mitigate occupational fraud. Positive social change might take place because of this study. The findings from this study could assist nonprofit organization leaders in assessing and mitigating occupational fraud loss. Many nonprofit organizations exist to make a positive effect on the welfare of people, and the leaders of nonprofit organizations might be able to achieve their mission without losing money to occupational fraud. Nonprofits are providing more services and making greater social changes than ever before (Shier & Handy, 2015). Minimizing loss due to occupational fraud can lead to success with nonprofit missions such as providing healthcare and education to the communities.

Nature of the Study

I chose the qualitative research method for this study. A qualitative research method enables researchers to explore selected professionals' perceptions and experiences (Girgis, Gerald, Zakus, & Andermann, 2018; Mohajan, 2018). Qualitative researchers are able to capture the essence of a topic under investigation in actual context and process through interviews and observations (Ehrlich, 2016). By utilizing a qualitative research approach, I was able to ask open-ended questions and collect rich data from participants who provided valuable information concerning the leadership strategies that managers use to assess and mitigate occupational fraud. A quantitative study would not have been a suitable approach for this study. Researchers utilize the quantitative method to test their hypotheses by examining the relationships among variables (Bettany-Saltikov & Whittaker, 2014), which was not the purpose of this study. When neither the quantitative nor qualitative research method serve the purpose of the study, a researcher could use mixed methods in accomplishing the investigation (Lotte, Mette, & Kirsten, 2018). However, a mixed method was not suitable for this study because of the quantitative component. In a mixed research method, a researcher combines qualitative and quantitative methods to investigate the phenomenon under investigation (Long, & Rodgers, 2017; Lotte et al., 2018).

A single qualitative case study design was the most appropriate design for this study. Researchers can use a case study design to commence an in depth investigation into a phenomenon in a real world situation (Mishra, 2018; Yin, 2014), and to explore the dynamics of a phenomenon using multiple sources of information such as observations,

interviews, and documents (Eva, 2019). In addition, in a case study, researchers use *how* and *why* questions to gather explanatory information on the case study topic (Yin, 2014). I chose a case study design to explore strategies that leaders in the nonprofit sector use to assess and mitigate fraud within a single nonprofit organization. The use of other qualitative designs, including phenomenological design, ethnography, and narrative, would not have served the purpose of this study. Researchers use phenomenological design to gather commonalities (Holford, 2018) and focus on collecting rich descriptions of a phenomenon from their research participants' lived experiences (Pisarik, Rowell, & Thompson, 2017). Ethnography would not have served the purpose of the study because ethnographers study a group of people who share the same culture (Sharpe, 2018). A researcher may use narrative design in making sense of stories of individual experiences and allow participants freely to choose stories they want to share in relation to the situation (Mohajan, 2018). But I would not have been able to serve the purpose of the study by following a narrative design.

Research Question

The central research question assists the researcher in defining the study and presenting the purpose of the study in a question form (Bredmar, 2013). The central research question for this study was: What strategies do nonprofit organization leaders in the United States use to assess and mitigate fraud?

Interview Questions

To collect data to answer the central research question, I developed the following interview questions:

1. What strategies have you used to assess and mitigate fraud at your not-for-profit organization?
2. What internal controls are in place to prevent organizational theft?
3. What are some of the benefits of implementing fraud assessment and mitigation strategies?
4. What governmental regulations, if any, played roles in the implementations of strategies to assess and mitigate fraud?
5. What methods or techniques were most effective in assessing and mitigating fraud?
6. What obstacles keep you from assessing and mitigating fraud?
7. How, if at all, did organizational performance improve because of effective fraud assessment and mitigation strategies?
8. What departments have you involved to implement the strategies to assess and mitigate fraud?
9. How do you communicate standards of internal controls?
10. How did the strategies affect the overall performance of organizational processes?
11. How do you measure the success of internal control activities?
12. What other fraud assessment and mitigation strategies do you believe will benefit your nonprofit organization?

13. What additional information or examples would you like to contribute to this subject on assessing and mitigating occupational fraud at nonprofit organizations?

Conceptual Framework

Fraud triangle theory served as the conceptual framework for this study.

American sociologist Donald Cressey presented the fraud triangle theory in 1953 (Free, 2015; Moore, 2018). The fraud triangle theory consists of three elements: *pressure*, *opportunity*, and *rationalization* (Aksoy & Kahyaoglu, 2012; Bakri, Mohamed, & Said, 2017; Free, 2015). Pressure, such as financial problems, works as a motive for one to commit the act of fraud (Bakri et al., 2017; Free, 2015). An opportunity to commit the fraud rises with matters such as weakness in internal controls. Rationalization is the attitude of an individual that enables him or her to commit the fraudulent act (Bakri et al., 2017; Free, 2015; Zakaria, Nawawi, & Salin, 2016).

Leaders must understand many dynamics including the factors in Donald Cressey's fraud triangle theory to mitigate occupational fraud. The factors of Cressey's well-known fraud triangle theory include perceived pressure, perceived opportunity, and rationalization (Aksoy & Kahyaoglu, 2012). The fraud triangle theory is a model designed to explain the reasoning behind an individual's decision to commit occupational fraud (Ruankaew, 2013). The factors of Cressey's fraud triangle theory are critical in comprehending, preventing, and detecting occupational fraud (Ruankaew, 2013). Nawawi and Azlin (2018) emphasized that management could focus on Cressey's fraud triangle theory to mitigate the risk of fraud. It is unlikely for an individual to commit fraud in the absence of the three factors in Cressey's fraud triangle model (Ruankaew,

2013). Pressure, opportunity, and rationalization factors in Cressey's fraud triangle influence an individual in committing occupational fraud (Mardiana, 2015).

Academic researchers and fraud case analysts of forensic accounting and fraud examination often use the elements of fraud triangle theory as their framework to accomplish their goals (Free, 2015). In their study, Elson and Gamble (2016) analyzed a fraud case in a nonprofit organization and by using the elements of fraud triangle theory they created solutions for early detection and future prevention of the matter (Elson & Gamble, 2016). In the context of my study, I used the elements of Cressey's fraud triangle theory to explore the strategies leaders use in nonprofit organizations to assess and mitigate occupational fraud.

Definition of Terms

Fraud risk assessment: Fraud risk assessment is a systematic process for considering relevant fraud schemes and risk factors and then developing controls to mitigate such fraud schemes and risk factors (Applegate, 2019).

Occupational fraud: Occupational fraud is a type of fraud where an individual intentionally and unlawfully devours the resources or assets of the organization he or she employed in for personal gain (Association of Certified Fraud Examiners, 2012).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are certainties used by the researcher without further verification of the information (Mir, 2018). Researchers in the field of science use assumptions to further their research (Mir, 2018). The researcher's assumptions play a significant role in

designing the research he or she undertakes (Sarker, Xiao, Beaulieu, & Lee, 2018); therefore, one must realize all assumptions. The first assumption for my study was that the data I would collect from my population for this study would enable me to answer the central research question of my study. Upon completing the study, I was able to answer the central research question of my study. The second assumption was that I would reach the point of data saturation after conducting five interviews. The population of the study consisted of two nonprofit organization officers; in my case, these were two members of the internal audit team at a nonprofit in the northeast United States. They have implemented strategies to assess and mitigate fraud. The second interview saturated the investigation by causing redundancy in the data. I was able to achieve data saturation with two research participants and serve the purpose of my study successfully. Bascarada (2014) posited that a researcher in a single case study could successfully serve the purpose of the study with two research participants. The last assumption was that the participants would deliver authentic information to answer the central research question of the study. The data I gathered from the interviewees were detailed and provided in-depth insight into the strategies nonprofit organization leaders in the United States use to assess and mitigate fraud.

Limitations

Limitations are potential drawbacks encountered by researchers during a study (Desmarais, Simons-Rudolph, Brugh, Schilling, & Hoggan, 2017). The limitations can affect the ability of the researcher to understand the research data and draw appropriate conclusions (Kodden & van Ingen, 2019). Researchers must realize that there might be

limitations to data collection (Thygesen & Ersbøll, 2014). For a variety of reasons, the necessary data may be limited (Kodden & van Ingen, 2019). It is important to develop mitigation strategies in relation to the limitations (Kodden & van Ingen, 2019). The key limitation to my study was that it was a single case study at a nonprofit organization; therefore, I may have not been able to generalize about assessing and mitigating occupational fraud at all businesses in all locations. Researcher bias was also a limitation. According to Coffman and Niederle (2015), researcher bias affects the value of information produced during a research study. I set aside all my preconceptions, including professional or personal biases, and presented only the deep and rich information that I collected from my research participants and the organizational documents.

Delimitations

Delimitations are the scope or parameters of the research project set by the researcher to serve the purpose of the study (Olivero, Márquez, & Real, 2013). Researchers have control over the delimitations of the study (Olivero et al., 2013). The first delimitation for this research was the geographical location; only business leaders residing and working in the northeast region of the United States could have participated in the study. The second delimitation was the target population. Only nonprofit organization leaders with experience in implementing strategies to assess and mitigate fraud could participate in the study. The third delimitation was sample size. This study is qualitative in nature. Qualitative data typically contains narrative and not numeric information due to its in-depth nature (Yin, 2014). In qualitative studies, researchers

utilize a small sample to gather information through in-depth inquire into the complex phenomenon (Gentles, Charles, Ploeg, & McKibbon, 2015). The sample size for this study was two individuals. The last delimitation was the industry; my goal was to explore only the strategies used to assess and mitigate occupational fraud in the nonprofit sector.

Significance of the Study

Contribution to Business Practice

The results of this study may provide information to the leaders of nonprofit organizations regarding strategies to assess and mitigate fraud. Lack of internal controls and business expertise make nonprofit organizations very vulnerable to fraud (Kummer, Singh, & Best, 2015). There are no winners in the matter of fraud, and it is critical to discover a fraud scheme in an organization as quickly as possible to minimize the damages (Albrecht et al., 2015). When it comes to fraud risk assessment, researchers have focused mainly on the matter from the aspect of a public company and external auditor (DeZoort & Harrison, 2018; Favere-Marchesi, 2013; Hussin, Iskandar, Saleh, & Jaffar, 2017; Kassem, 2018). The average organization loses 5% of annual revenues to occupational fraud, and that includes nonprofit organizations (Gepp, Linnenluecke, O'Neill, & Smith, 2018). In addition, the median occupational fraud loss suffered by U.S. organizations in 2012 was \$120,000 per fraud case (Association of Certified Fraud Examiners, 2012; Doka, 2012). Loss of revenues due to occupational fraud cannot only harm nonprofits' reputation but also be a threat to their existence. The information from this study might assist nonprofit organizations in mitigating the occupational fraud loss; hence, improving business practice including internal controls.

Implications for Social Change

The quantity of nonprofit organizations increased significantly over the years (Park & Kim, 2014), and more nonprofits are trying to incorporate effective business strategies to make positive social changes (Zbucnea, Almasan, & Pînzaru, 2016).

Exploring strategies to assess and mitigate occupational fraud in nonprofit organizations may not only benefit entities but may also contribute to positive social change. Numerous nonprofit organizations only exist to make a positive effect on the welfare of people and society. Nonprofits' create positive social changes by providing support to the disadvantaged groups and by offering innovative services to the communities we live in (Park & Kim, 2014).

A Review of the Professional and Academic Literature

The purpose of this study was to explore through a qualitative single case study the strategies that nonprofit organizational leaders in the United States use to assess and mitigate fraud. The objective was to answer the central research question for this study: What strategies do nonprofit organization leaders in the United States use to assess and mitigate fraud? The review of professional and academic literature related to the subject provides a foundation for this study involving strategies to assess and mitigate occupational fraud. As a possible conceptual framework, I thoroughly examined the fraud triangle theory and systems theory. Of the two, I decided to use the fraud triangle theory as the conceptual framework for this study.

To write this literature review I used variety of scholarly resources including peer-reviewed articles, databases, government websites, professional association websites,

books, and industry-specific journals. I gathered relevant literature by researching in the following databases: ProQuest, ABI/INFORM, Business Source Complete, Sage Journals, PSYCInfo, and Google Scholar. Research terms included: *fraud triangle theory*, *fraud triangle model*, *systems theory*, *occupational fraud*, *fraud risk assessment*, *fraud*, *nonprofit organization*, *internal control*, and *regulations*. I mainly selected articles published in or after 2012 to ensure that the literature I gathered was relevant and up to date.

Fraud Triangle Theory

The fraud triangle is a framework preferred by researchers to understand the dynamics surrounding fraud (Free, 2015). American sociologist Donald Cressey proposed the fraud triangle theory in 1953 (Free, 2015; Moore, 2018). The fraud triangle theory consists of three elements pressure, opportunity, and rationalization (Bakri, Mohamed, & Said, 2017; Free, 2015). One can use the fraud triangle theory to explain the reasoning behind an individual's decision to commit occupational fraud (Ruankaew, 2013). The elements of Cressey's fraud triangle theory are critical in comprehending, preventing, and detecting occupational fraud (Ruankaew, 2013). Pressure or incentive such as financial issues work as a motive for the perpetrator to commit a fraudulent act (Bakri et al., 2017; Free, 2015). An opportunity to commit the fraud rises with matters such as weakness in internal controls and rationalization is the perspective or justification of an individual that enables him or her to commit the fraudulent act (Bakri et al., 2017; Free, 2015; Zakaria, Nawawi, & Salin, 2016).

The writers of textbooks and professional instruction books, academic researchers, and fraud case analysts of forensic accounting and fraud examination often use the fraud triangle as their framework to accomplish their goals (Free, 2015). The fraud triangle theory has gained significant popularity as a conceptual framework that helps explain the factors must be present for a fraudulent act to take place (Hauser, 2018). For example, in a study, Chen, Cumming, Hou, and Lee (2016) examined whether analyst coverage influences corporate fraud in China by using the fraud triangle theory as the theoretical framework. To investigate corporate crimes in Malaysia Omar, Said, and Johari (2016) used fraud triangle theory as the conceptual framework to serve the purpose of the study.

According to Bakri et al. (2017), many research studies show that the fraud triangle theory factors influence fraudulent activities. The authors of those studies argued that if any of the three factors of fraud triangle theory exist the tendency to commit fraud increases (Bakri et al., 2017). Bakri et al. (2017) involved Royal Malaysian Police and hypothesized that if a person is under pressure, has the opportunity, and could rationalize his or her act, the possibility of the individual committing a fraudulent act exists, and the results of the study supported the hypothesis.

Steinmeier (2016) conducted a study on sustainability departments and its managers in companies and their possibility of committing occupational fraud. The researcher used the elements of fraud triangle theory—pressure, opportunity, and rationalization—as a framework for the study (Steinmeier, 2016). The research questions directly came from the three elements of the fraud triangle theory, furthermore, the data

analysis took place around the fraud triangle theory framework (Steinmeier, 2016). The results of the study indicated that sustainability managers face a lot of pressure, have opportunities to manipulate matters, and probably have moral attitude (Steinmeier, 2016). Based on the fraud triangle theory framework, Steinmeier (2016) concluded that sustainability fraud is likely to occur.

Elson and Gamble (2016) studied a fraud case in a nonprofit organization and derived questions based on the elements of fraud triangle. In addition, the authors used the fraud triangle framework as a basis to create solutions for early detection and future prevention of the matter (Elson & Gamble, 2016). Colbert (2016) used a real-world educator fraud case in a public-school system to contribute new knowledge to mitigate future fraud by utilizing the fraud triangle theory framework. From the literature, it is evident that as the conceptual framework of my study the fraud triangle theory is the appropriate theory to use to discover the strategies leaders use in the nonprofit sector to assess and mitigate occupational fraud.

Alternative Theory Considered

Systems theory. Ludwig von Bertalanffy developed the general system theory (GST) in 1949 (Drack & Schwarz, 2010). Von Bertalanffy used the systems theory to understand a single organism biological process and believed that trying to understand a single organism and its processes separately will not reveal the full or accurate picture of the organism, unless, one commingles all processes (Drack, 2009). The key proposition underlying the theory is *wholeness* (Drack, 2009).

Researchers use systems theory to understand systems and their interactions in organizations (Sayin, 2016). In a study conducted by Salim (2014) to mitigate cyber security risks, the researcher used the principles of systems theory to conduct investigation to manage the risks posed by cyber-crimes. Today's complex business environment prompted the increasing use of systems theory for enterprises of all sort (Gabriel, Bitsch, & Menrad, 2016). For a system to perform at its best, all components or processes must function optimally and in harmony (Drack, 2009).

Fraud losses affect all levels and systems of an organization, while impacting the competitive advantage of a business (Albrecht, El-Bakri, Albrecht, Albrecht, & Morales, 2015). One of the strategies that leaders in business use to assess and mitigate occupational fraud is fraud risk assessment, which is a systematic process within a whole organizational system (Applegate, 2019; Lofland & McNeal, 2014). As related to this study, utilizing the proposition offered by the systems theory could have provided a lens for me to explore the strategies that organization leaders use to assess and mitigate occupational fraud in a nonprofit organization. Still, it would not have been as effective, efficient, and relevant as the fraud triangle theory.

Occupational Fraud

In the field of business, occupational fraud is a significant issue. Occupational fraud affects numerous stakeholders of an organization (Ruankaew, 2013), and its consequences are devastating (Association of Certified Fraud Examiners, 2014). One of the consequences of white-collar crime is financial losses to organizations (Gottschalk, 2012). The ethics of an individual (Peltier-Rivest & Lanoue, 2015), the gender

(Gottschalk, 2012), and the contextual factors (Hendi, 2013) play active roles in commencing a fraud scheme. Violence can also erupt from occupational fraud (Brody & Perri, 2016). Leaders must understand many dynamics including the factors in Donald Cressey's fraud triangle to mitigate occupational fraud. The significant growth of communication technology and computers have played a crucial role in the evolution of fraud (Yallapragada, Roe, & Toma, 2012). According to the information in Association of Certified Fraud Examiners (ACFE) 2014 report, organizations globally incur an estimated occupational fraud loss of \$3.7 trillion annually (Verschoor, 2014). To estimate the global occupational fraud loss amount, the ACFE used gross world product data (Verschoor, 2014), which revealed that the average organization loses 5% of annual revenues to occupational fraud (ACFE, 2014; Free, 2015). Applying that 5% to the 2013 estimated gross world product of \$73.87 trillion yields a massive estimated global fraud loss of \$3.7 trillion (ACFE, 2014; Verschoor, 2014). The information from the literature indicated that occupational fraud is a significant issue globally faced by numerous organizations and the stakeholders.

What is worrisome to some is that occupational fraud has been on the rise (Ruggieri, 2012; Sulaiman & Bhatti, 2013; Yallapragada et al., 2012). Occupational fraud is costly to organizations (Ruggieri, 2012). In fact, instances of occupational fraud and the associated costs are rising continuously (Ruankaew, 2013). Based on the ACFE's 2014 global report on occupational fraud and abuse, median occupational fraud loss was \$145,000 per case (Verschoor, 2014). The data in the ACFE's 2014 report have been provided by certified fraud examiners based on fraud investigations that took place

between January 2012 and December 2013 (ACFE, 2014). The ACFE's reports to the nations on occupational fraud and abuse for 2012 and 2014 revealed that worldwide median occupational fraud loss and fraud cases involving losses of at least \$1 million increased from \$140,000 to \$145,000 and 20.6% to 21.9% respectively (ACFE, 2012; ACFE, 2014). Indeed, the information from the literature indicated that instead of reducing, the cost resulted from occupational fraud is increasing.

Massive occupational fraud cases in the last decade contributed to the substantial cost of fraud. Fraudsters perpetrated significant occupational fraud cases during the last decade (Yeoh, 2015), resulting in compelling social and economic cost (Free, 2015). The business sector of the United States experienced numerous corporate scandals, such as those involving Enron, WorldCom, Tyco, Adelphia, Smith Barney, Goldman Sachs, and Fannie Mae during the first decade of the 21st century (Yallapragada et al., 2012). Among those corporate scandals, Enron and WorldCom are two of the largest scandals in American history (Yallapragada et al., 2012). Enron's corporate fraud involved complex derivative financial instruments; on the other hand, WorldCom's fraud scheme included capitalizing and not expensing operating expenses (Yallapragada et al., 2012). Occupational fraud is a considerable social and economic issue (Free, 2015). Workplace deviance such as employee theft or occupational fraud has significant economic as well as social cost (Menard & Morris, 2012; Sulaiman & Bhatti, 2013). Serious occupational fraud cases of the last decade contributed substantially towards the social and economic cost of fraud.

Leaders in organizations need to have an estimate of the loss to mitigate the cost resulting from occupational fraud. One way to get motivated to take actions to mitigate the matter of fraud is to know the cost of fraud (Button, Gee, & Brooks, 2012). Business environments are highly competitive and leaders in organizations are continuously searching for ways to minimize costs, including those resulting from occupational fraud (Button et al., 2012). According to Doig (2018), fraud-generated costs affect the performance of an organization. Therefore, many strategies and innovative ideas have materialized in businesses to gain competitive advantage, but most businesses do not invest in assessing the cost of fraud to counter fraud in order to gain competitive advantage (Button et al., 2012). Button et al. (2012) gathered 132 fraud risk measurement exercises from nine countries from different sectors to provide average costs and rates of fraud. The results of the study indicated that fraud and error are costly and vary significantly in size (Button et al., 2012). Fraud and error losses in organizations are at least 3%, very likely more than 5% and may be even more than 9% (Button et al., 2012). With accurate information on losses due to fraud, fraud and error losses can be significantly be reduced (Button et al., 2012). It is possible to measure fraud and error losses in a cost-effective way (Button et al., 2012). Mainly, entities should treat fraud like any other cost, and have approaches to reduce it to achieve financial benefit and gain competitive advantage (Button et al., 2012). Estimating the cost of fraud by leaders in organizations is necessary for mitigating occupational fraud.

To reduce occupational fraud, business leaders and antifraud professionals need to acquire the knowledge and skills necessary to understand the many dynamics of the

matter. To minimize the risk of fraud and prevent occupational fraud, it is critical that leaders understand the root causes of fraud (Ruankaew, 2013). The information in relation to fraud exists not only in business but also in the areas of criminology and psychology (Ruankaew, 2013). In other words, the existing knowledge of occupational fraud and individuals who commit them exist beyond the field of business. Although leaders in organizations may never eliminate fraud; they can certainly mitigate the risk of occupational fraud with proper knowledge (Popoola, Ahmad, & Samsudin, 2014a). The extant body of knowledge on occupational fraud can assist business leaders and antifraud professionals in combating the disastrous matter.

Fraud experts rely on the factors in Cressey's fraud model to understand a fraud scheme, especially the perpetrator. The factors of Cressey's well-known fraud triangle model include perceived pressure, perceived opportunity, and rationalization (Aksoy & Kahyaoglu, 2012). These factors are common to fraud occurrences (Aghghaleh, Iskandar, & Mohamed, 2014) and play significant roles with the fraud perpetrator in committing the fraudulent act (Ruankaew, 2013). The fraud triangle is a model designed to explain the reasoning behind an individual's decision to commit occupational fraud.

Pressure, opportunity, and rationalization factors determine a fraud perpetrator's actions; therefore, understanding the factors is critical in detecting and preventing occupational fraud. The factors and dynamics of Cressey's fraud triangle are critical in comprehending, preventing, and detecting occupational fraud (Ruankaew, 2013). It is important to understand the three factors to not only analyze and detect a fraud scheme but also to prevent one from happening (Ruankaew, 2013). In general, prevention takes

place when leaders of organizations design control systems to reduce the opportunities for potential fraud (Hendi, 2013). Detection involves recognizing the anomalies or red flags in the areas of accounting, operations, and human resources (Hendi, 2013). Ruggieri (2012) emphasized that management could focus on Cressey's fraud triangle to mitigate the risk of fraud. Understanding the three factors in Cressey's fraud model is important in detecting and preventing occupational fraud.

It is unlikely for an individual to commit fraud in the absence of the three factors in Cressey's fraud triangle model (Ruankaew, 2013). In other words, in a circumstance, if any of the factors in the fraud triangle model is missing or low, the likelihood of an individual committing occupational fraud will reduce. Pressure, opportunity, and rationalization factors in Cressey's fraud triangle influence an individual in committing occupational fraud (Mardiana, 2015). When there is more pressure, opportunity, and rationalization, there is a greater risk of occupational fraud (Mardiana, 2015; Ruankaew, 2013). Personal financial issues, vices such as gambling and drugs, and excessive or unrealistic workplace targets can trigger the pressure factor (Mardiana, 2015; Ruankaew, 2013). Lack of strong internal controls creates opportunities to commit fraud and rationalization takes place when the perpetrator of fraud tries to justify his or her deviant behavior (Mardiana, 2015; Ruankaew, 2013). Therefore, Cressey's fraud triangle model is an effective tool in preventing and detecting occupational fraud.

Researchers have contributed knowledge to assist parties involved in reducing occupational fraud. In a recent study, Kassem and Higson (2012) expanded external auditors' comprehension of fraud by using Cressey's fraud triangle model that includes

the factors of pressure, opportunity, and rationalization. To broaden external auditors' comprehension of fraud, Kassem and Higson (2012) used other fraud models to create a new fraud triangle model to assist external auditors in assessing fraud risk. Based on Cressey's fraud triangle model, other fraud models such as the fraud diamond model extends Cressey's model of fraud (Kassem & Higson, 2012). Namely, the fraud diamond model includes incentive, opportunity, rationalization, and capability (Kassem & Higson, 2012).

Various methods of fraud detection to mitigate occupational fraud exist. Based on the ACFE's 2014 report to the nations on occupational fraud and abuse, the top three means of initial detection of occupational fraud were tips, management review in the second rank, and internal audit in the third rank (ACFE, 2014). Tips are the most common form of fraud detection (Newman & Neier, 2014). According to the ACFE (2014), 49% of tips came from employees, 21.6% came from customers, and 14.6% came from anonymous parties (ACFE, 2014). In fact, tips have been the most common form of fraud detection method since the ACFE started to track data about occupational fraud in 2002 (Lofland & McNeal, 2014).

Effective whistleblowing systems with appropriate procedures mitigate fraud (Lee & Fargher, 2013). A whistleblowing system to detect fraud requires disclosures to employees regarding the process (Lee & Fargher, 2013). The level of whistleblowing disclosures is positively associated with assuring anonymous reporting and organizational support (Lee & Fargher, 2013). For enforcement purposes, acts such as the Sarbanes Oxley Act of 2002 rely heavily on whistleblowers (Robinson, Robertson, & Curtis,

2012). The act also provides protection and incentives for whistle blowers (Robinson et al., 2012). Organizational culture that supports and encourages employee-reporting benefits the organization greatly.

Analyzing and understanding employees' willingness to report fraud to auditors is critical (Kaplan, Pope, & Samuels, 2011). Kaplan et al. (2011) found in a study that intentions to report incidents are stronger with internal auditors and external auditors who inquired. Robinson et al. (2012) investigated to find out how the nature of the wrongdoing and the awareness of those surrounding the whistleblower can influence whistleblowing. The results of the study showed that employees were more likely to report theft than financial statement fraud, especially material financial statement fraud (Robinson et al., 2012). The likelihood of reporting the fraud decreases when the perpetrator knows that the whistleblower is aware of the fraud and when the whistleblower is alone with the knowledge of the fraud (Robinson et al., 2012).

By focusing on different dynamics and perspectives, organizations and professionals can design effective control system to mitigate occupational fraud (Ruankaew, 2013). Management may not have clear views of fraud issues (Hayes, 2012). It is imperative to brainstorm about problems that might be taking place and come up with ways to mitigate these problems (Hayes, 2012). To be effective, a fraud investigator or expert needs to possess proper mentality, knowledge, skills, and experience (Hendi, 2013). Furthermore, it is important to involve different parties at a workplace while being knowledgeable and skilled in the matter of occupational fraud (Hayes, 2012).

The matter of ethics plays a significant role with occupational fraud. Ethical deficiency is a major contributor to losses caused by occupational fraud (Peltier-Rivest & Lanoue, 2015). Businesses conduct their operations with honesty and integrity, but some individuals in the world of business fail to resist the opportunities and pressures for illegal and unethical personal gain (Yallapragada et al., 2012). Unethical behaviors and cultures in organizations cause both short and long-term damages (Tilley, Fredricks, & Hornett, 2012). Ethical deficiency contributes toward the occurrence of occupational fraud.

Leaders in organizations can improve the ethical behaviors of employees. Promoting ethical behaviors within an organization requires leadership involvement (Eisenbeiss, Knippenberg, & Fahrbach, 2015). Continuous monitoring and necessary change implementation must take place by all members of the organization, including the leaders that modify the firm for the better to manage code of ethics (Eisenbeiss et al., 2015). Ethical leaders create organizational culture that is ethical by creating desirable followers (Bedi, Alpaslan, & Green, 2016). By implementing superior codes of ethics leaders positively influence the principle and agent relationship (Garegnani, Merlotti, & Russo, 2015). Organizational leaders can positively impact the ethical natures of their employees.

It is crucial to proactively promote ethical behaviors in organizations. It is doubtless that investing resources to improve the ethical behaviors of employees are not a luxury but a necessity (Tilley et al., 2012). Tilley et al. (2012) conducted a study by including survey respondents from the USA and New Zealand and tested relationship

effects on ethical behavior, and tested the respondents' ethical decision-making behavior under different circumstances. The study results revealed the importance of participatory, ground-up, and discussion-based approaches to developing ethical organizational standards (Tilley et al., 2012). Furthermore, high-pressure economic organizational environment requires stimulating internal communication and dialogue about ethics (Tilley et al., 2012). In addition, enhancing ethics can reduce costs related to occupational fraud (Tilley et al., 2012). Ethical leadership positively affects organizational performance, but, firm performance depends on monitoring organizational culture and implementing robust ethics program (Eisenbeiss et al., 2015). Undoubtedly, the matter of ethics plays a critical role with occupational fraud and it is a necessity to proactively promote ethical behaviors in organizations.

The gender of the fraud perpetrator has an influential role in the occurrence of occupational fraud. According to Gottschalk (2012), people who commit white-collar crime are deceitful, breach the trust of others, and commit the crime intentionally, but gender also plays a very important and interesting role in the matter of occupational fraud. Gottschalk (2012) conducted a study in Norway, and the purpose of the study was to find out if gender differences existed in white-collar crime. Although Norway is a gender equal country, the results of the study showed that eight out of 179 white-collar criminals presented in Norwegian newspapers in the years from 2009 to 2011 were women (Gottschalk, 2012). One big reason is that women have less opportunity to commit white-collar crime (Gottschalk, 2012). In addition, Filstad and Gottschalk (2012) collected data in Norway to find out the characteristics of white-collar criminals in

Norway. The results of the study indicated most white-collar criminals are men, and that is in harmony with the research literature (Filstad & Gottschalk, 2012). In fact, the information in the literature indicates that women are more ethical than men are (Gottschalk, 2012). The gender of an individual influences the matter of occupational fraud.

Further evidence in the literature indicate that the gender of an individual does influence occupational fraud. When it comes to gender, Steffensmeier et al. (2013) focused on gender in relationship with corporate financial scandals of the late-twentieth and early twenty-first centuries. Steffensmeier et al. (2013) extracted data from indictments and secondary sources, and developed a database that covered 83 corporate frauds involving 436 corporate offenders. Steffensmeier et al. (2013) also gathered rich information about schemes and perpetrators. The findings from the research showed that majority of offenders were male and when women were involved, had insignificant corporate roles (Steffensmeier et al., 2013). The involvement of female offenders, were either by relationship or for escaping from the situation (Steffensmeier et al., 2013). ACFE reported in their 2014 report to the nations on occupational fraud and abuse that in the United States, 53.9% of the occupational fraud perpetrators were male, and 46.1 percent were female (ACFE, 2014). United States had relatively even distribution of male and female perpetrators. The information in the literature indicates that the gender of an individual does influence the occurrence of occupational fraud.

Environmental factors also affect the matter of occupational fraud (Hendi, 2013). Different environment such as a different country or state create different fraud situations

or challenges and require different approaches to solving the occurrences of fraud (Hendi, 2013). Whether different industry, organizational settings, regulations, or different countries, they all have different effects on the factors of Cressey's fraud triangle model (Hendi, 2013).

Aksoy and Kahyaoglu (2012) investigated the potential determinants of fraud cases in Turkey by focusing on the elements of Cressey's fraud triangle model, perceived pressure, perceived opportunity, and rationalization. Aksoy and Kahyaoglu (2012) found that publically traded companies are less likely to have fraud than nonpublic companies are (Aksoy & Kahyaoglu, 2012). A publically traded company with policies and procedures, and increasing revenues and labor size has less chance of fraud occurring than otherwise (Aksoy & Kahyaoglu, 2012). Auditing requirements for internal controls do not exist for privately held businesses as do for publicly held companies (Ruggieri, 2012). Good corporate governance counteracts the factors in Cressey's fraud triangle model (Aksoy & Kahyaoglu, 2012).

Hayes (2012) analyzed some potential risk factors for fraud, waste, and abuse in an audit organization. Hayes (2012) used the elements of Cressey's fraud triangle model to analyze misconducts in time and attendance area. Hayes (2012) included ghosting time, skipping audit steps, cutting and pasting prior years' work. The results indicated that elements of Cressey's fraud triangle model influence the above-stated misconducts in time and attendance area in the audit organization (Hayes, 2012). Indeed, contextual factors influence the factors of Cressey's fraud triangle model and occupational fraud and its risks.

Violence can erupt from occupational fraud. Frequently, the assumption is that white color crime is non-violent, and therefore the perpetrators of these crimes are also non-violent, but the assumption is wrong (Brody & Perri, 2016). A financial crime can certainly lead to homicide and suicide (Gates, Prachyl, & Sullivan, 2014). In general, crimes such as murder and robbery fall under the category of violent crime, on the contrary, accounting fraud does not (Yallapragada, Roe, & Toma, 2012). To avoid capture, sometimes fraud perpetrators resort to dangerous acts of violence including murder (Perri & Brody, 2012). Fraudsters are also prone to commit suicide (Brody & Perry, 2016). After discovery of fraud, sometimes fraud perpetrators cannot live with the consequences and resort to committing suicide (Gates et al., 2014). Fraud professionals might underestimate the fraud perpetrators ability to resort to violence to prevent the discovery of his or her fraud scheme (Perri & Brody, 2011). Some white-collar crimes might not involve physical force but can result in consequences as violent as traditional violent crimes, if not more (Verstein, 2014). White-collar crimes can bring upon financial ruins, environmental pollution issues, and breach of safety and information regulations, all affecting the wellbeing of human beings involved (Boddy, 2015; Verstein, 2014). It is evident in the literature that occupational fraud can result in violence.

Actual cases and experiments also indicate the connection between occupational fraud and violence. In a study, Perri and Brody (2011) comprehended workplace violence risk factors in relationship to fraud by using published news media, scholarly articles, and resources from the web. Perri and Brody (2011) included a case that took place in North Carolina, where the owner of an insurance agency killed a state insurance auditor.

Prosecutors indicated that perpetrators motive for killing the auditor resulted from the individual's investigation of the insurance agency and detecting evidence of insurance fraud (Perri & Brody, 2011). According to Gubler, Herrick, Price, and Wood (2018), exposure to human violence whether through print or video can affect an individual's ethical decision making. Gubler et al. (2018) conducted three different experiments and the information from all three show that exposure to human violence can negatively influence one's ethical decision making in a work place, including committing occupational fraud. The information in the literature indicates that there is connection between occupational fraud and violence.

Fraud Risk Assessment and Regulations to reduce Occupational Fraud

Fraud risk assessment is a process to identify and then proactively take actions toward the matters that make an organization most vulnerable to both internal and external fraud (Lofland & McNeal, 2014). Occupational fraud takes place in organizations of all sizes, in all industries, and in all countries (Lofland & McNeal, 2014). Fraud risks vary by industry, geographic location, company size, and other factors (Jackson, 2012). For an effective and an efficient assessment of fraud risks in an organization, it is not only critical to focus on the right business specific risks but also imperative to involve various departments in this matter (Jackson, 2012). By conducting fraud risk assessments, business leaders implement proactive measures to reduce the chance specific type of fraud from happening (Lofland & McNeal, 2014).

Assessing the risk of occupational fraud is vital, but leaders in organizations are conducting fraud risk assessments less frequently (Newman & Neier, 2014).

Occupational fraud in organizations is a common occurrence (Lofland & McNeal, 2014), but it is difficult to conduct fraud risk assessments (Wright & Berger, 2011). According to the results of the accounting firm Pricewaterhouse Coopers' 2014 survey Global Economic Crime, accounting fraud, bribery and corruption fraud, and procurement fraud increased significantly from 2011 to 2014 (Newman & Neier, 2014). Survey participants reported that business leaders are performing less of their fraud risk assessments (Newman & Neier, 2014). Information from the research shows that despite the importance of fraud risk assessment in mitigating occupational fraud, leaders in organizations are not conducting enough fraud risk assessments to mitigate the matter of fraud.

Internal and external auditors play significant roles in assessing fraud risks (Sabau, 2013). Business leaders rely on internal and external auditors' professional judgement and experience to conduct fraud risk assessments (Sabau, 2013). Fraud risk assessment is a crucial part of the auditing process (Favere-Marchesi, 2013). Internal auditors consult business managers regarding current and needed internal controls to mitigate occupational fraud (Zikmund, 2008). It is the duty of an internal audit department to find risks and provide consultation to mitigate fraud through effective and efficient controls (Jackson, 2012). Management may underestimate the likelihood of fraud in an organization without knowing what kinds of fraud it is susceptible to and what controls are or not in place to prevent or detect it (Jackson, 2012). In an environment of limited resources, it is critical for internal auditors to focus their fraud risk assessments on the appropriate risks (Jackson, 2012). Business leaders depend on

external auditors for assessing fraud risks at the company level as well (Sabau, 2013). The demand on external auditors to prevent and detect fraud has increased (Kassem & Higson, 2012). Fraud detection is a critical task for the auditors and it continues to be an area of concern for organizational leaders (Kabuye, Nkundabanyanga, Opiso, & Nakabuye, 2017). It is evident in the aforementioned study findings that, whether internal or external, the importance of proper auditor techniques and skills for the matter of fraud risk assessment exist in both.

Over the last decade, researchers have conducted studies on the matter of nonfinancial measures to show its significance in fraud risk assessment. Auditors use nonfinancial measures such as, number of employees, square feet of operations, customer satisfaction ratings, and number of customer accounts to assess the reasonableness of numbers in financial statements (Ames, Brazel, Jones, Rich, & Zimbelman, 2012). Ames et al. (2012) examined a prior study to see whether publicly available nonfinancial measures with positive correlation with revenue could be useful in assessing the risk of revenue fraud. It is true that an investigator or an auditor can establish correlation between changes in the allowance for doubtful accounts and the number of new customers, or changes in cost of goods sold to changes in production space (Ames et al., 2012). Auditors can use nonfinancial measures to enhance their fraud risk assessment (Ames et al., 2012).

To improve the effectiveness and efficiency of an audit, external auditors use nonfinancial measures. However, financial statements do not disclose nonfinancial measures, such as employee headcount and production space, on the face (Brazel, Jones,

& Prawitt, 2014). Nonfinancial measures are in the annual report or 10-K, typically in the managements' discussion and analysis section (Brazel et al., 2014). Professional standards, auditing literature, and prior research showed that external auditors use nonfinancial measures to improve the effectiveness and efficiency of audit (Brazel et al., 2014). Brazel et al. (2014) conducted two experiments using audit in-charge seniors who typically perform majority of analytical procedures on audit engagements. The results from the experiments showed that where auditors develop preconceived notion for a client's sales balance, fail to identify variations between the client's sales and related nonfinancial measures (Brazel et al., 2014). The results indicated that auditors are more likely to react to the variations when they consider nonfinancial measures correlated with high fraud risk (Brazel et al., 2014). Aforementioned study findings reveal that nonfinancial measures play significant role with the auditors in conducting an effective fraud risk assessment. Other factors affect fraud risk assessment as well. Researchers have also conducted studies on various factors that affect fraud risk assessment, including decomposition and effective use of skills. Auditors who decompose fraud risk assessments perceive a significantly higher need to revise audit plans and to increase the extent of audit testing (Favere-Marchesi, 2013). Favere-Marchesi (2013) examined whether decomposing or separating the assessment of fraud can lead to an increased sensitivity in incentive and opportunity risks, in comparison to the categorization process where perceived management's attitude signals low fraud risk. The results of the study indicated that when management's attitude prompts low fraud risk; decomposition auditors are significantly more sensitive to changes in incentive and opportunity signs

than categorization auditors are (Favere-Marchesi, 2013). In their study, Popoola, Ahmad, and Samsudin, (2014b) focused on the accounting and auditing systems in the public sector of Nigeria and for analysis purposes used the accountants, auditors and forensic accountants in the Office of the Accountant General of the Federation and the Auditor General for the Federation. The purpose of the study was to enhance the fraud risk assessment in both the offices of Accountant General of the Federation and the Auditor General for the Federation through the effective use of skills and mindsets of forensic accountants and auditors (Popoola et al., 2014b).

An auditor's primary objective is to examine whether the company has reported financial statements fairly in all material respects in conformity with GAAP ((Popoola et al., 2014b). On the other hand, the objective of a forensic accountant is to detect fraud (Popoola et al., 2014b). Popoola et al. (2014b) noted according to prior research, in the presence of fraud, forensic accountants or fraud experts are able to detect such frauds better than auditors are. The results of the study indicated that improvement of performance measurement could take place by considering the impact of forensic accountant skills and mindsets on fraud risk assessment (Popoola et al., 2014b). The skills and ability of the individual conducting fraud risk assessment affects the effectiveness of the risk assessment.

Researchers have also showed how checklists, employee behavior, and corporate culture affect the risk factor for occupational fraud. Boritz and Timoshenko (2014) based on a review of the literature on the use of checklists in auditing and other fields, offered a framework for effective use of checklists that incorporates the nature of the audit task,

checklist design, checklist application, and contextual factors. The results of the analysis indicated that improvements to checklist design and to checklist application methods could make checklists more effective, especially regarding fraud risk assessments (Boritz & Timoshenko, 2014). In a fraud risk assessment, encouragement of auditors could take place to address accounts that traditional audit approach labels as low risk (Boritz & Timoshenko, 2014). Boritz and Timoshenko (2014) suggested auditors to consider management's anticipation of their audit program changes in response to identified risks (Boritz & Timoshenko, 2014). On the factors of employee behavior and corporate culture Kula, Yilmaz, Kaynar, and Kaymaz (2011) investigated the importance of employee fraud risk factors in relation to misstatements resulting from misappropriation of assets. Kula et al. (2011) collected data from high-level executives of a sample of 70 Istanbul Stock Exchange (ISE) listed companies. The results of the study indicated that employee attitude or rationalization is the most important risk factor and the second most risk factor was opportunity to commit fraud (Kula et al., 2011). The results of the study indicated that well-structured corporate culture and effective internal controls play positive roles in preventing misappropriation of assets by employees (Kula et al., 2011).

Regulations are in place to detect, mitigate, and prevent occupational fraud (Alleyne & Elson, 2013). *Efforts* took place by U.S. Government to make a positive impact and reduce this clearly maleficent matter. To mitigate occupational fraud, the U.S. Congress enacted the famous SarbanesOxley Act (SOX) in 2002 (Yallapragada et al., 2012). In the United States, corporate corruptions and fraudulent schemes played significant roles in the past three recessions of 1990, 2001, and 2007 (Steffensmeier,

Schwartz, & Roche, 2013). Because of accounting scandals, lawmakers enacted Sarbanes-Oxley Act to mitigate corporate fraud (Gordon & Nazari, 2018; Yeoh, 2015). Laws such as the Securities Act of 1933, Securities Exchange Act of 1934, and Foreign Corrupt Practices Act of 1977 existed before SOX with measures against corporate fraud to mitigate corporate fraud (Yallapragada et al., 2012). Corporate fraud has received notable attention from regulators, auditors, and the public (Kassem & Higson, 2012). Being proactive in detecting and preventing occupational fraud to minimize fraud losses is imperative (Verschoor, 2014).

The Securities and Exchange Commission's Federal Securities Acts of 1933 and 1934, and the Sarbanes Oxley Act of 2002 (SOX) are two of the most powerful legislations developed to mitigate corporate fraud (Alleyne & Elson, 2013). Because of October 1929, crash of the U.S. stock market the 1933 and 1934 federal securities acts came into place (Alleyne & Elson, 2013). SOX materialized because of the corporate fraud related to Enron and others (Alleyne & Elson, 2013). Despite of these regulations, corporate fraud is increasing in the United States (Alleyne & Elson, 2013). The results of a study conducted by Alleyne and Elson (2013) indicated that the SOX is more effective than the Securities Acts of 1933-1934 in identifying, eliminating, and preventing corporate fraud.

Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 empowers investigators with new rules and penalties including empowering whistleblowers (Sweeney, 2011). Fraud examiners, forensic accountants, government investigators, academic experts and assorted white-collar crime fighters are very much in support of the

Dodd-Frank Wall Street Reform and Consumer Protection Act (Sweeney, 2011).

Whistleblowers who report original information to the U.S. Securities & Exchange Commission that results in monetary sanctions of more than \$1 million can get rewards of 10 percent to 30 percent of the amount (Sweeney, 2011). Tips uncover most instances of fraud, more than 40 percent (Sweeney, 2011). Dodd-Frank Wall Street Reform and Consumer Protection Act strengthened Sarbanes-Oxley act (Sweeney, 2011).

Regulations to reduce occupational fraud impact audit fees incurred by organizations. Barua and Smith (2013) conducted a study to examine whether firms subject to US Securities and Exchange Commission (SEC) enforcement actions pay higher audit fees in later years. The results of the study showed that such organizations do pay higher audit fees in subsequent years (Barua & Smith, 2013). The notion behind the research question was that auditors may assess higher risks for firms sanctioned by the SEC and this perception of riskiness may continue in later periods, consequently resulting in higher audit fees (Barua & Smith, 2013). While a restatement or a disclosure of material weaknesses can be the results of errors or internal control weaknesses, an SEC investigation is an accusation of fraud (Barua & Smith, 2013). Failure related to fraud produces much severe consequences than restatements and material weaknesses (Barua & Smith, 2013).

Nonprofit organizations contribute greatly to the U.S. economy, however, weaknesses exist in the financial reporting quality of nonprofits' and regulations play a significant role in moderating them (Vermeer, Raghunandan, & Forgiione, 2013).

According to the Government Accountability Office (GAO), changes should take place to

address the weaknesses in audit reports for nonprofits and governments that receive federal funding (Vermeer et al., 2013). As a result, many states want to make independent audits of nonprofits (Vermeer et al., 2013). For instance, the Nonprofit Integrity Act (NIA 2004) of California requires that beginning January 1, 2005, nonprofit organizations with gross revenues of \$2 million or more prepare financial statements that are in accordance with GAAP and are audited by an independent public accountant (Vermeer et al., 2013). The results of a study conducted by Vermeer et al. (2013) showed that nonprofits showing signs of financial stress are more likely to receive a going concern modified opinion if they are smaller, are in worse financial condition, expend less on program-related activities, and have more internal control related audit findings. When it comes to the subsequent resolution of the going-concern uncertainties, the results indicated that 27 percent of the nonprofits receiving an initial going-concern modified audit opinion filed for dissolution within four fiscal years (Vermeer et al., 2013).

Nonprofit Organizations and Internal Controls

Control is an important part of any organization including nonprofits (Byers, Anagnostopoulos, & Brooke-Holmes, 2015). In their study, Byers et al. (2015) underscored the importance of organizational control and its importance and utility in relation to nonprofit organizations. Control is a process, which not only involves management, but also multiple parties of the organization (Byers et al., 2015). Organizational control is a dynamic phenomenon, but very little attention given by research on how the dynamics evolve and develop over time (Byers et al., 2015). Absence of profit measure, legal considerations including tax, service-orientation,

constraints on goals and strategies, source of financial support, dominance of professionals, differences in governance and in senior management, and political influences affect the control process of nonprofit organizations (Byers et al., 2015). The sufficiency of the censorial control is contingent upon the objectives of the nonprofit organization (Todea & Mihaltan, 2013). Organizational controls work simultaneously and having proper control mechanism is crucial in nonprofit organizations (Byers et al., 2015).

Internal control is the process management implements to provide reasonable assurance regarding the achievement of effective and efficient operations, reliable financial reporting, and compliance with laws and regulations (Petrovits et al., 2011). Internal controls are the processes and policies developed by the board of directors, management, and other employees to provide reasonable assurance that the objectives of the organization are being met (Spillan & Ziemnowicz, 2011). Nonprofit organizations vary in size and scope, and need internal control systems to help them achieve their objectives (Tsay & Turpen, 2011). Some regulated nonprofits must be more rigorous with their internal control matters and others suffer from poor internal controls, and that impair their ability to fulfill their mission (Tsay & Turpen, 2011). In particular, nonprofit organizations receiving federal funding have been subject to reviews of internal control since 1990 (Petrovits et al., 2011). There are various reasons why nonprofit organizations are deficient in internal controls (Petrovits et al., 2011). According to the results of a study by Petrovitis et al. (2011), nonprofit organizations that are in poor financial health, in the process expanding, small, or complicated are likely to have weak internal controls.

Managers at nonprofit organizations are accountable to donors and grantors instead of shareholders and internal control issues can lead to donors stopping their donations (Petrovits et al., 2011).

Spillan and Ziemnowicz (2011) highlighted the matter of effective internal control by examining accountability issues found in nonprofit organizations, and the need for appropriate systems to ensure nonprofit accountability. Spillan and Ziemnowicz (2011) offered specific and practical guidelines for developing procedures for implementing and measuring internal controls within nonprofits. Spillan and Ziemnowicz (2011) wanted to answer: what are the factors or conditions that affect operation of internal controls in a nonprofit. The information and analysis from the study showed that it is possible for nonprofit organizations to be accountable and at the same time successfully meet their mission (Spillan & Ziemnowicz, 2011). According to Spillan and Ziemnowicz (2011), internal control methods are available to nonprofit organizations who are interested in proactively managing the risks. The main theme that emerged from the research is that the nonprofit organizations must focus on risk management to identify threats, mitigate loss, safeguard against unauthorized use of funds, as well as taking appropriate action to ensure that accountability and internal controls are implemented (Spillan & Ziemnowicz, 2011).

The nonprofit sector is significant to the United States economy (Petrovits, Shakespeare, & Shih, 2011), and numerous recent financial scandals accentuated the importance of fiduciary responsibilities of nonprofit managers (Petrovits et al., 2011). There have been significant changes in the business environment over the last 20 years

(D'Aquila & Houmes, 2014), and recent corporate scandals increased the demand for accountability and transparency in the U.S. nonprofit sector (López, Rich, & Smith, 2013). Policy makers have increased calls for nonprofit organizations to adopt more rigorous corporate governance practices, including improved internal control practices (Petrovits et al., 2011). Other than the U.S., in New Zealand, for instance, gender diversity of board members is an important corporate governance mechanism to mitigate agency problems including financial performance in charitable organisations (Reddy, Locke, & Fauzi, 2013). Corporate governance includes internal controls (Petrovits et al., 2011).

Leaders in organizations use internal controls to assist them in achieving objectives, including achieving the best results at the best value for donors and taxpayers (D'Aquila & Houmes, 2014). Nonprofit leaders implement a mission statement, business plan, and a strategic plan as the basis for establishing a control environment to promote effective and efficient operations (Maguire, 2013). By implementing internal controls, nonprofit leaders safeguard resources against errors and cases of fraud, maintain reliable financial and management data as well as promote compliance with regulations and statutes and produce quality products and services (Maguire, 2013). Enhancement of internal controls can take place with a better emphasis on ethical culture and leaders use balanced scorecard (BSC) to achieve that (Reid, 2011). Setting the right tone, in other words, the proper or ethical tone at the top is critical in having an ethical culture (Maguire, 2013).

Audit committees affect the quality of internal controls in nonprofit organizations (Pridgen & Wang, 2012). The Single Audit Act requires nonprofits' receiving federal funding to maintain internal controls to ensure compliance with federal program requirements (Pridgen & Wang, 2012). Poor internal controls can lead to federal government imposing a penalty and discontinuing of funding (Pridgen & Wang, 2012). Pridgen and Wang (2012) sampled from nonprofit hospitals subject to the Single Audit Act and the evidence from the study showed that audit committees have a positive effect on the quality of internal control, but only over administering major federal programs and not on internal controls over financial reporting. In addition, the results of the study indicated that nonprofit hospitals that had audit committees and employed Big 4 auditors had a better quality of internal control (Pridgen & Wang, 2012). Furthermore, the results of the study indicated that Big 4 auditors negatively associated with reporting the lack of internal control over managing major federal programs in the years between 2001 and 2004, but positively correlated with reporting deficiencies between the years 2005 and 2008 (Pridgen & Wang, 2012). Sarbanes-Oxley Act of 2002 might have contributed to that change (Pridgen & Wang, 2012).

López et al. (2013) investigated the relationship between auditor size and the disclosure of internal control exceptions among Circular A-133 audits of nonprofit healthcare organizations. Nonprofit organizations that spend more than \$500,000 in federal funds are required to meet the audit and internal control requirements of Circular A-133 of the Single Audit Act of 1984 (López et al., 2013). The researchers used 1,180 audit reports from 2004 to 2008 to conduct the study. The results of the study showed

that audits performed by Big 4 firms are less likely to disclose internal control weaknesses than those performed by smaller firms (López et al., 2013).

In a study, Tucker and Thorne (2013) wanted to know how prior period organizational performance influences the nature of control implemented afterwards by senior management in nonprofit organizations. The researchers collected data from 32 Australian CEOs and senior executives in nonprofit organizations. The results of the study showed that prior performance significantly influences the subsequent use of control (Tucker & Thorne, 2013). Formal management control systems and informal controls are different from each other and play different roles (Tucker & Thorne, 2013). Prior performance has greater influence on informal controls than formal management control systems (Tucker & Thorne, 2013). The evidence gathered showed that management control systems and informal control mechanisms respond differently to previous performance (Tucker & Thorne, 2013). Formal management control systems showed connection mainly with resource acquisition and allocation, on the other hand, informal controls were mainly connected to achieving the objectives of nonprofit organizations (Tucker & Thorne, 2013).

Internal control failures lead to occupational fraud in nonprofit organizations, and existing fraud cases are evidence to that matter (Elson, O'Callaghan, Holland, & Walker, 2012). Elson et al. (2012) presented two fraud schemes that displayed internal control failures and weaknesses in nonprofit organizations that resulted in occupational fraud. The case based on real world situation, but the authors maintained anonymity (Elson et al., 2012). The case has two unrelated fraud schemes (Elson et al., 2012). The first fraud

scheme involved the accounting manager (AM) (Elson et al., 2012). The AM stopped paying both state and federal payroll taxes for approximately 150 YMCA employees. The AM filed false quarterly payroll tax returns and retained money in the organization's operating account. Thus, tax liability of approximately \$1.4 million accumulated. The AM wrote more than 168 checks for approximately \$40,000 to self from the organization's bank account over a five-year period. The AM disguised the proceedings as payroll checks. In addition, the AM used purchasing card to acquire approximately \$23,000 worth of personal merchandise.

The second fraud scheme involved the executive director (ED) (Elson et al., 2012). The ED hired a local contractor to perform landscaping and renovations at the YMCA locations. The ED hired the same contractor perform renovations on personal residence. Approximately 26 of the contractor's employees placed on the YMCA's payroll with the executive director's approval and materials and equipment bought with the organization's funds for use at the executive director's residence. That cost approximately \$377,000 and an additional cost of \$487,000 paid to the contractor construction and repairs services. The ED converted approximately \$850,000 in federal YMCA funds for his use. The ED showed them as payments from the YMCA to the contractor. In addition, the ED also converted approximately \$58,000 of the organization's funds for personal use.

Transition and Summary

Section 1 of this study included the problem statement, purpose statement, and nature of the study. Through nature of the study component I defended the reason for

choosing a single qualitative case study design for this study. Section 1 also includes interview questions that align to the central research question of this study. In addition, Section 1 also contains information regarding the conceptual framework to explore strategies nonprofit organization leaders in the U.S. use to assess and mitigate fraud. Furthermore, Section 1 contains definition of terms that may be unknown to the reader. Section 1 also contains assumptions, limitations, and delimitations that I may encounter during my research study. The last two components of Section 1 are significance of the study and a review of the professional and academic literature.

Section 2 includes information on my role as the researcher. Also, through the participant's component, I provide information on the participant's eligibility, gaining continuous access to the research site and the participants, and the informed consent letter. Additionally, Section 2 also includes further information on research methods and designs, including the chosen research method and design for this study. Furthermore, in Section 2, I provide details on the population, sampling, and the ethical dynamics of this research. The data collection instruments component in Section 2 details my duty as the principal data collection instrument and provides information on the data collection and organization techniques. In addition, there is a discussion about data analysis, and ensuring reliability and validity in qualitative research.

Section 3 encompasses the presentation of the study findings, application to professional practice and implications for social change. In addition, I present my recommendations for actions and future research on strategies to assesses and mitigate

occupational fraud. Moreover, Section 3 includes a discussion of my experience during the doctoral study journey and the conclusions from the data analysis.

Section 2: The Project

In this section, I provide pertinent information about the purpose of my study, my role as the researcher, and the requirement for selecting prospective nonprofit organization officers. In Section 2, I discuss how I gained access to the research site and the participants. Section 2 also contains an explanation of my reasons for choosing a qualitative method and a case study design to explore effective strategies nonprofit leaders use to assess and mitigate occupational fraud. In addition, I discuss other research methods and design approaches including my reasons for not choosing them for this study. There is also a discussion of the population and sampling, the process of ensuring ethical research, and the tools that I used during the data organization, collection, and analysis process. Finally, I discuss how I ensured the reliability and validity of the study findings.

Purpose Statement

The purpose of this qualitative single case study was to explore the strategies that nonprofit organizational leaders in the United States use to assess and mitigate fraud. The target population of the study consisted of two nonprofit organization leaders; in this case, internal auditors, in the northeast United States who have implemented strategies to assess and mitigate fraud.

Because of this study, positive social change might take place. The findings from this study could assist nonprofit organization leaders in assessing and mitigating occupational fraud loss. Many nonprofit organizations exist to make a positive effect on the welfare of people, and the leaders of nonprofit organizations might be able to do that

without losing money to occupational fraud. Nonprofits are providing more services and making greater social changes than ever before (Shier & Handy, 2015). Minimizing loss due to occupational fraud can lead to success with nonprofit missions such as providing healthcare and education to the communities.

Role of the Researcher

A qualitative researcher conducts interviews with the study participants to discover collective information from the participants' experiences (Kwasnicka, Dombrowski, White, & Sniehotta, 2015). A researcher uses open-ended questions to collect descriptive data from the participants (Madill, 2015). I gathered data for the study by conducting interviews and using open-ended questions with my participants at a nonprofit organization.

I hold a certified fraud examiner (CFE) designation, which signifies my professional expertise in the field of business fraud including nonprofit organizations. Sandefur (2015) noted that professional expertise involves specialized knowledge and skills to perform certain task. As a CFE, I am an expert in the task of preventing, detecting, and deterring occupational fraud. I also have experience as an accountant in nonprofit organizations in the northeastern United States. In addition, I hold memberships with The Association of Certified Fraud Examiners (ACFE) and The New Hampshire Chapter of the ACFE. I did not have any relationship with the participants of this study. The study took place in the northeastern United States, where I reside.

Researchers must collect data in an ethical manner (Dickinson, Madaj, & Nynke van, 2019). therefore, the research ethics was of paramount importance in conducting this

study. The researcher must consider ethical issues such being honest with participants and keeping certain information of the participants private in the data collection process (Dickinson et al., 2019). The guidelines outlined in the Belmont Report play an integral part with the researcher during a research process (Adashi, Walters, & Menikoff, 2018). The focus of the information in the Belmont Report produced by the United States government is on human research ethics and includes respect for persons, beneficence, and justice (Adashi et al., 2018). Ongoing open communications with utmost respect, maximizing the research benefits while minimizing any harm to the participants, and assuring no burden to the participants are the principles of the Belmont Report (Bromley et al., 2015). The guidelines are for researchers to follow to ensure basic human rights and dignity and prevent harms to others during the research process (Bromley et al., 2015). Providing informed consent to research participants enables them to decide whether to participate or not in the study (Schrems, 2014). I used an informed consent form to openly and respectfully communicate the purpose of my study with my study participants. A researcher could generate pertinent information by interviewing participants without putting any undue burden to the research participants (Bromley et al., 2015). For that reason, used the method of interviewing to generate the most benefits while eliminating any burden or harm to my study participants. From presenting potential participants in this study with the informed consent form to following all ethical guidelines in the Belmont Report, I conducted this study in an utmost ethical manner by respecting and preventing my participants from any harm and burden.

Recognizing the negative consequences of bias plays an important role in changing one's behavior to mitigate the problem (van Nunspeet, Ellemers, & Derks, 2015). As a researcher, one must be prepared to ask clarification or follow-up questions to make sense of the gathered information, and put aside or mitigate biases to collect quality data from the participants (Emmons, Mazzuchi, Sarkani, & Larsen, 2018). In addition, in relation to the research conclusion, Emmons et al. (2018) stated that an analysis without bias is critical after the collection of data. It is imperative for a researcher to assess the risk of bias associated with his or her study (Mokkink et al., 2018). My goal was to produce unbiased research. In every process of my study, from choosing the research method and conceptual framework to interviewing and analyzing data, I critically focused on mitigating bias by conscientiously putting aside my professional and personal biases. I put aside all my preconceptions, including professional or personal biases, and presented only the deep and rich information that I collected from my research participants.

It is important that qualitative researchers focus on collecting data that are relevant and significant to the research (Emmons et al., 2018), and following an interview protocol to conduct the study is important. A researcher uses an interview protocol to generate useful information and to establish guidelines to conduct interviews (Ruggieri, Savastano, Scalingi, Bala, & D'Ascenzo, 2018). An interview protocol is a process that includes pre, and post interview triggers to induce the interviewer of what she or he is interested in saying and collecting data for the qualitative research study during the

interview (Ruggieri et al., 2018). I used an interview protocol (Appendix A) as a guide to conduct interviews, collect relevant data, and to be consistent with the study participants.

Participants

To be eligible as a research participant, one should have knowledge and experience in relation to the research phenomenon in hand (Zupančič, Pahor, & Kogovšek, 2019). Participants must also have particular characteristics in relation to the objective of the research (Chermack, Coons, O'barr, & Khatami, 2017; Koziol-McLain et al., 2016). To answer the central research question in this study, I invited nonprofit organization officers who were internal auditors at a nonprofit entity in the northeast United States who have implemented strategies to assess and mitigate fraud to participate in this study.

Gaining continuous access to the research site and the participants is challenging (Hoyland, Hollund, & Olsen, 2015). According to Maramwidze-Merrison (2016), researchers must connect with the agents such as administrative assistants of the participants, who have the authority to grant permission to move forward and connect with the tentative participants in the organization. For gaining access to the participants, a researcher can contact members who belong to professional organizations in the field of the subject matter under investigation (Robinson, Robertson, & Curtis, 2012). Utilizing personal and professional networking as a way of reaching out to potential participants was also an option. In my case, professional, ethical networking played a role. In addition, informing participants of the purpose of the research is of paramount importance in gaining access to the informants (Maramwidze-Merrison, 2016). From the

moment of initial contact with potential participants, I clearly communicated the purpose of my research and emphasized the significance of their contributions.

According to Johnson (2014), the use of an informed consent letter plays an important role in establishing working relationship with the research participants. An informed consent letter is a required element for conducting ethical research (Mchale, 2017). By providing an informed consent letter, a researcher not only protects the participants from wrong doings, but also ensures participants dignity and decision-making (Mchale, 2017). It is important for the participants to understand the purpose and the risks of the study before consenting (Mchale, 2017). It is also important to let the participants know that signing the consent form does not obligate them to participate in the study (Johnson, 2014). Therefore, to establish a good working relationship with the participants, I focused on openness, professionalism, flexibility, and confidentiality from the beginning and throughout the process, and the informed consent letter played a significant role.

Research Method and Design

Research Method

I chose qualitative research method to conduct my study. A qualitative research method enables the researcher to conduct a rigorous investigation by gathering vast information through interviews with the research participants (Basias & Pollalis, 2018). A researcher collects deep and rich information in relation to the research topic through the usage of qualitative research method (Mornata & Cassar, 2018). It was my plan to gather descriptive data from my research participants by conducting interviews. For

organization studies where complex multiple structures and stakeholders exist, a researcher can serve the purpose of a study by taking a qualitative research method approach (Mornata & Cassar, 2018). To a researcher, the qualitative research method is the best method to understand organizational processes (Mornata & Cassar, 2018). By taking a qualitative research approach, I was able to collect rich data from my participants and produce reliable information regarding strategies that nonprofit organization leaders in the United States need to implement to assess and mitigate fraud to reduce fraud loss in their respective organizations. I utilized the qualitative research method to explore the systematic process of assessing and mitigating fraud in nonprofit organizations through the lens of my conceptual framework, fraud triangle theory.

The other two research methods, quantitative and mixed, were not suitable for conducting this study. A quantitative method is a vehicle for testing hypotheses by examining the relationships among variables (Ross & Onwuegbuzie, 2014). Generally, one does not use a quantitative approach to conduct interviews to understand lived experiences of the participants (Mohajan, 2018). A quantitative study would not have been an appropriate approach for my study because my intention was not to test hypotheses but to gather information about the lived experiences of my study participants. In a mixed research method, a researcher combines qualitative and quantitative methods to investigate the phenomenon under investigation (Ross & Onwuegbuzie, 2014; Lotte et al., 2018). When either the quantitative or qualitative research method does not serve the purpose of the study, a researcher could use mixed methods in accomplishing the investigation (Lotte et al., 2018). A mixed method was not

suitable for this study because it was not my intention to combine both quantitative and qualitative research methods to conduct my research.

Research Design

The preferred design for this study was a single case study. A researcher uses a case study design to understand one unit for others to use the results of the research in similar units (Baskarada, 2014). A case study design is very practical and useful in a management study (Boddy, 2016). Researchers can use a case study design to commence an in-depth investigation into a research topic in a real world situation (Yin, 2014). A case study design is more explicit in nature (Fusch & Ness, 2015). For this study, a case study design enabled me to gather rich data regarding the central research question of the study: What strategies do nonprofit organization leaders in the U.S. use to assess and mitigate fraud?

Two other qualitative designs are: (a) ethnography and (b) narrative analysis (Mukhopadhyay & Gupta, 2014), and I considered both for my study. Ethnographers study a group of people who share the same settings or culture (Cordoba-Pachon & Loureiro-Koechlin, 2015), but that was not the purpose of the study. A researcher may use narrative design in making sense of stories of individual experiences and allowing participants freely to choose stories they want to share in relation to the situation (Mohajan, 2018). A narrative design would not have served the purpose of the study because the investigation of life-long experiences might not have explained business-related decisions.

Data saturation is an important factor of a qualitative study. Failure to reach data saturation could jeopardize the validity of a study (Fusch & Ness, 2015). When the addition of new data adds no new information from the investigation, it is then one reaches data saturation (Boddy, 2016; Ghezeljeh, Nikraves, & Emami, 2014). I interviewed the two officers, internal auditors, at the nonprofit organization, and was able to reach data saturation. The second interview saturated the research data by causing redundancy in the data. According to Bascarada (2014), two research participants in a case study could sufficiently serve the purpose of a study.

Population and Sampling

The sample of this study included two nonprofit organization leaders who were internal auditors in the northeast United States who have implemented strategies to assess and mitigate fraud. Researchers purposively gather participants from different groups to collect knowledge and experiences for their studies (Chermack et al., 2017; Engel, Heeren, van, de Bruijne, & Wagner, 2014; Zhu, Patel, Shea, Neuman, & Werner, 2018). One purposively gathers participants from specific predefined groups to ensure diversity to collect a broad range of knowledge and experiences for their studies (Chermack et al., 2017; Engel et al., 2014; Zhu et al., 2018). I used purposive sampling to select and invite participants from a specific group, in my case, internal audit, at a nonprofit organization to explore the knowledge and skills that nonprofit organizational leaders in the United States need to implement strategies to assess and mitigate occupational fraud. I also used snowball sampling. A researcher uses snowball sampling to seek information from each contact about other experts they know with the proper knowledge and experience who

might be interested in participating in the study (Bakhtiari, Plunkett, & Alpizar, 2017; Gupta & Pathak, 2018; Saxena, 2017). I contacted one internal audit officer and requested if the individual could contact others in the internal audit team to see if they would be interested in participating in the study. After receiving the contact information of the other individual in the internal audit team, I contacted the potential research participant via email to explain the purpose of my research. After each participant expressed willingness to participate in the study, they received an invitation letter and the informed consent form.

Obtaining sufficient sample in qualitative interviews is critical to the research in hand (Saunders et al., 2018). There are no set standards for setting the number of participants for a study, but, the researchers do agree that if there are no more new data, sufficient sample has been achieved for the study (Fusch & Ness, 2015). A researcher could successfully serve the purpose of the study with only six interviews (Fusch & Ness, 2015), and two or more interviews could be sufficient in a case study (Baskarada, 2014). For my single case study, I was able to serve the purpose of the study with two research participants.

The concept of data saturation applies to researchers using a qualitative method and interviewing as the main source for data collection (Fusch & Ness, 2015; Saunders et al., 2018). When one does not generate any new information from conducting further interviews, a researcher achieves the point of data saturation (Boddy, 2016; Saunders et al., 2018). No new themes emerge upon reaching the point of data saturation (Gibbins, Bhatia, Forbes, & Reid, 2014). After achieving the point of theoretical data saturation,

one can no longer obtain any new information for the study (Ghezeljeh, Nikraves, & Emami, 2014; Hesso, Kayyali, & Nabhani-Gebara, 2019). Based on the concept of data saturation, a qualitative researcher finalizes the number of research participants (Kiernan & Hill, 2018). One knows the final number of study participants upon reaching the point of data saturation (Vinterflod, Gustafsson, Mattsson, & Gallego, 2018). I was able to collect sufficient data to serve the purpose of my study with two research participants, internal auditors, at the nonprofit organization, and reach data saturation. The second interview saturated the research data by causing redundancy in the data. A researcher can successfully serve the purpose of a case study with two research participants (Bascarada, 2014).

One can use a qualitative study to explore the experiences of the participants (du Toit, de Witte, Rothmann, & van den Broeck, 2018; Carmichael & Cunningham, 2017; Sibiya, Sylvia, & Somavathy, 2018; Schramm, Czaja, Dittrich, & Mentschel, 2019). A semistructured interview in a qualitative study enables the researcher to focus on the research questions in relation to the research phenomenon, and simultaneously allow the participants to share their experiences openly (Schramm et al., 2019). In a semistructured interview, the researcher is able to inquire for more information by refocusing during the interview as needed (Baskarada, 2014). Interviewees' communicate more freely when they are in an environment of their choice (Sivell et al., 2015). As a researcher, it is important to allow the participants to choose the time and location of the interviews (Lewis, Nicholls, Ormston, & Ritchie, 2013; Merriam, 2014). To accomplish that, I invited two internal audit officers at a nonprofit organization who were knowledgeable

and experienced in implementing strategies to assess and mitigate occupational fraud and conducted semistructured interviews in an environment and at times of their choice.

Ethical Research

Doctoral students at Walden University follow established research guidelines including providing informed consent form to the research participants. Informed consent is a process of sharing critical information with the participants to enable them to make the right decisions (Azim, 2018). It is legal and ethical to obtain informed consent when human participants involved in the research process (Annas, 2018). The process of informed consent should be interactive between the researcher and the participant (Bierer, Barnes, & Lynch, 2017). Providing the right amount of information with clarity is critical to the informed consent process (Bierer et al., 2017). It is imperative to provide time to tentative participants during the consenting process (Bierer et al., 2017). I provided the consent form to my participants with clarity and proper information through email.

In ethical research, the general assumption exists that research participants have unconditional right to withdraw from a study without any negative consequences (Lee, Pyo, Jang, Choi, & Ock, 2019). As stated in my consent form, the participant may withdraw from the study at any time for any reason. Susilo, van Dalen, Chenault, and Scherpbier (2014) stated in the consent form of their study that participation was voluntary, and refusal to participate would not result in adverse consequences. I did the same and clearly indicated in the consent form that participation is voluntary, and refusal to participate will not result in any adverse effects.

When it comes to the usage of incentives in research studies, one can use incentives such as cash to encourage participation (Askelson, Wright, Bentler, Momany, & Damiano, 2017; Bailey & Williams, 2018). According to Singh et al. (2018), a researcher can influence the decision-making of the potential research participant by offering incentives. I did not want to control the decision of my potential research participants on whether to participate in the study. Because I did not want to control the decision making of any of my potential research participants, I did not offer any incentives for taking part in this study.

I will securely keep the gathered data for a period of at least five years to protect confidentiality of participants. To maintain confidentiality, I made sure that all participants and research data are free of identifiers. To protect identity, one can alter all possible identifying features of the interviews (Miller & Dorman, 2014). A researcher can use pseudonyms to protect participants' identity (Gardner, Barrett, & Pearson, 2014; Horne, Lincoln, Preston, & Logan, 2014). For the study, I used the pseudonyms Harley and Phoenix for two of my research participants to protect their identity.

Data Collection Instruments

The interview and data collection process involve matters such as, selecting interviewees, contacting the participants, and building good relationship with the interviewees (Cleary, Horsfall, & Hayter, 2014). A researcher's interviews and direct observations can be the primary sources of data in a qualitative case study (Zainal, 2007). In qualitative case studies, researchers serve the purpose of primary data collection

instrument (Yin, 2014). As the researcher in this study, I served as the principal data collection instrument.

As the researcher in this qualitative case study, I purposefully selected the interviewees and took a semistructured style approach during the interviews. Researchers use face-to-face semistructured interviews in a qualitative study (Pierre-Marc, Duval, & Imbeau, 2018). Semistructured interviewing allows the researcher to explore the research participants' perceptions of the research phenomenon (Pope, Davis, Wine, Nemeth, & Axon, 2018). By utilizing semistructured interviews, the investigator can truly understand the experiences of the study participants (Nguyen & Wood, 2019). For my qualitative research through semistructured, open-ended interviews, I collected data by conducting interviews lasting approximately 50 minutes. In a semistructured interview, researchers use follow-up questions in relation to the initially structured questions to gather complete information (Kishita et al., 2018; Zhu et al., 2018). I utilized follow-up questions during my semistructured interviews to collect relevant research data. During my semistructured interviews with my research participants I recorded the interviews with a digital device. I assured that my participants had my contact information for communication purposes. As the researcher, I used an interview protocol (Appendix A) as a guide to conduct interviews, collect relevant data, and to be consistent with the study participants.

To enhance the reliability and validity of the collected data, researchers conduct member checking (Mukherjee, Adhikari, & Datta, 2018). Member checking is a process where the researcher uses research participants to verify the results of the study (Killawi et al., 2014). After a researcher transcribes the data, participants check the data for

accuracy and correct interpretations of the data (Iivari, 2018). Researchers incorporate any comments from the participants into the final research study (Mukherjee et al., 2018). I requested my research participants to check the collected data for overall accuracy and that my interpretations of the interview responses were accurate.

Data Collection Technique

Researchers use semistructured interviews to collect comprehensive data for qualitative research (Carrion, Nedjat-Haiem, Estapé, & Franco-Estrada, 2018; Kaso, Miyazaki, & Nakayama, 2018). It is critical that researchers design their interviews by giving close attention to the central research question of the study (Doody & Noonan, 2013). I used semistructured interviews and analyzed documents to collect data to answer the central research question: What strategies do nonprofit organization leaders in the U.S. use to assess and mitigate fraud?

In a semistructured interview, the researcher collects data by administering predetermined questions to the participants (Doody & Noonan, 2013; Moore & Henderson, 2018; Fritzen-Pedicini et al., 2019). The process of semistructured interviewing involves informing the participants of the research topic before the interviews (Roberts & Brown, 2019). During a qualitative study, a researcher enhances the validity of data by encouraging the participants to speak openly and honestly, and the confidentiality agreement plays a significant role in this matter (Carter & Baghurst, 2014). The informed consent form served the purposes of both the confidentiality agreement and information to the participants regarding the research topic. I used 13 pre-developed questions to gather data from the participants. During semistructured

interviewing the interviewer uses probe questions to either clarify responses or explore different avenues in relation to the research topic not considered before (Doody & Noonan, 2013). To further inquire about the responses of my participants, I used probe questions as it was necessary. Researchers use audio recorders to record interviews (Nguyen & Wood, 2019; Berk, 2015; Brownell, Schrank, Jakaite, Larkin, & Slade, 2015; Kaso et al., 2018). I used a digital audio recorder to record interviews during interview sessions. As the researcher, I used the interview protocol (Appendix A) as a guide to conduct interviews with the research participants.

In a qualitative study, data collection requires the researcher to interact with the participants (Fritzen-Pedicini et al., 2019). Advantageously, the interviewer uses semistructured interviewing to facilitate an open dialogue between the researcher and the participant to explore the participants' experiences regarding the research topic (Roberts & Brown, 2019; Porter et al., 2018). The open nature of semistructured interviewing is of great advantage, as it helps in collecting rich data for the study (Doody & Noonan, 2013). The ability to probe responses during a semistructured interview is advantageous yet disadvantageous or challenging to researchers especially the novice ones (Doody & Noonan, 2013). Listening and transcribing an interview before the next one assists the interviewer in overcoming the challenge related to probing responses (Doody & Noonan, 2013). I listened to and transcribed my first interview as I progressed to the second. The open-ended nature of in-depth semistructured interviews formulates challenges for coding purposes (Carrion et al., 2018).

A pilot study is smaller in size and leads to a larger research project (Spodarczyk & Szelałowska-Rudzka, 2019; Vanessa & Guckin, 2018; Spargo & Mellis, 2014). A researcher follows the same formalities in a pilot study as in a regular study (Spodarczyk & Szelałowska-Rudzka, 2019; Vanessa & Guckin, 2018; Spargo & Mellis, 2014). I did not have any intentions to conduct a pilot study after receiving the approval from the IRB.

Researchers use interviewees to review the information collected during the interviews (Daniel, 2018). Member checking is a process where participants analyze the transcribed data and provide feedback to the researcher regarding the accuracy of the data and the interpretations of the researcher (Tess et al., 2018). The researcher can use the concept of member checking by repeating the learned information to the participant to ensure proper understanding (Kaso et al., 2018). I rechecked the information I gained from my participants during interviews to verify my comprehension. I requested each participant to participate in member checking.

Data Organization Techniques

As a researcher, I must organize my study data. I organized my study data as I made progress with my interviews with my participants. Reflective journaling assisted me in keeping my data organized. Researchers use a reflective journal to write field notes (Atamturk, Dimililer, & Atamturk, 2017), which enables them to capture all significances of interview sessions (Doqaruni, Ghonsooly, & Pishghadam, 2018). The reflective journal is a concept used by researchers in the data gathering process (Nycyk, 2018). By utilizing reflective journal, one writes anything that might be of interest in relation to the

experiences (Reyes, Giullian, & Devlin, 2017). Reflective journaling allows an individual to reflect on his or her thoughts and feelings (Edwards & Gallagher, 2018). I used the concept of a reflective journal to keep my data organized as I progressed through the interviews with my participants and obtained essential and exciting points, including emerging themes.

Researchers use software programs to manage data (Vilar & Zabukovec, 2019). I used Microsoft Word to write and maintain my reflective journals. Organizing my data by using the method of reflective journaling by using Microsoft Word assisted me greatly during the time of data analysis with my chosen data analysis software NVivo. NVivo helps in data management (Huhtala, 2018). Finally, as with the data from the interviews, I will securely keep the reflective journals and all other related data for a period of at least 5 years to protect the confidential and sensitive information of the participants. Federal law requires researchers to safeguard participants' sensitive and confidential information (Check, Wolf, Dame, & Beskow, 2014).

Data Analysis

Analyzing case study data is challenging and involves examining, categorizing, tabulating, or testing evidence (Yin, 2014). One can choose a data analysis method from several types of data analysis methods for qualitative case study research design. To serve the purpose of this study, I used methodological triangulation. Triangulation is the use of multiple methods, such as data sources (documents, observations, interviews) to study the research topic on hand (Hussein, 2015; Yin, 2014). According to Abdalla, Oliveira, Azevedo, and Gonzalez (2018), one can use methodological triangulation to correlate

information from multiple data sources. I used the data from the interviews and organizational documents to serve the purpose of methodological triangulation to discover meaningful information and themes to serve the purpose of my study.

The process of a qualitative research includes participant recruitment via purposeful sampling, semistructured interviews, transcription, member checking, reflection on the interviews and analysis via thematic coding (Farokhzadian, Nahid, & Borhani, 2018). Matters including thematic coding will play critical role in my doctoral study. The investigator of a study uses interview guide and in-depth interviews to collect data (Killawi et al., 2014). One analyzes the collected data to reveal patterns and themes on the research phenomenon under investigation (Bryman, 2015). The investigator transcribes the recorded interviews to analyze the data (Killawi et al., 2014). Qualitative researchers use thematic analysis to identify themes within the collected data (Kaso et al., 2018). During the data analysis phase of a qualitative study, the collector of data works diligently to sort out the relevant data and discard the rest (Nguyen & Wood, 2019). I followed the same process for my study.

Investigators use the software NVivo to analyze verbatim transcriptions of audio files for research studies (Bramall & Bernstein, 2014). Importing of the transcribed text into the computer software takes place for analysis (Bhatnagar & Das, 2014). NVivo is a flexible qualitative data analysis program, and suitable for analyzing data collected from the interviews (Bhatnagar & Das, 2014). NVivo qualitative data analysis package facilitates data management (Huhtala, 2018). I connected the key themes identified utilizing NVivo to the literature and the conceptual framework of the study, fraud

triangle. Methodological triangulation method along with the usage of software NVivo served the purpose of analyzing the qualitative data of my research study.

Reliability and Validity

Unlike quantitative studies, qualitative research does not involve statistical procedures and includes methods such as interviews to collect data (Merlo, Wiegand, Shaughnessy, Kuykendall, & Weiss, 2019). Whether quantitative or qualitative, in both methods, researchers focus on the accuracy and precision of data (Merlo et al., 2019). Reliability and validity play critical roles in both methods (Khalil Zadeh, Khalilzadeh, Mozafari, Vasei, & Amoei Ojaki, 2017). In the research arena, the term validity corresponds with accuracy and reliability with precision (Merlo et al., 2019). Through valid and reliable research, one convinces the reader that the study information is of high quality (Merlo et al., 2019). The conductor of the study focusses on the matters of dependability, credibility, transferability, and confirmability to establish the trustworthiness of the study (Forero et al., 2018).

Reliability

Qualitative researchers establish reliability of the study by evidencing trustworthiness and consistency of research data and results (Elo et al., 2014). Dependability is contingent upon consistency and repeatability of research information or data (Ali, Mohammad Hossein, Arabloo, & Safari, 2019; Samul, 2017). When it comes to reviewing the accuracy of research data and completeness, the researcher sends the collected data from the interview to the participant to verify for accuracy (Daniel, 2018). I requested my participants to check my collected data and interpretations of the data

from interviews for accuracy and completeness. The researcher can ensure dependability by providing the reader with detailed descriptions of the research procedures and interpretive steps (Pearse, 2019; Avby, Kjellström, & Monica Andersson Bäck, 2019; Samul, 2017). To establish research dependability, I provided the readers of my study with detailed information regarding research and the steps that I used to interpret the data.

Validity

The investigator enhances the overall research quality and validates the study by providing accurate information on the research phenomenon under investigation (Yin, 2014). Researchers use the concepts of validity and trustworthiness to establish credibility of the study (Corbin & Strauss, 2014). The concept of validity is critical in establishing credibility for the research study (Baskarada, 2014).

Credibility takes place when a researcher examines and interprets the collected data as a whole (Samul, 2017). The researcher reviews individual transcripts to establish the matter of credibility (Samul, 2017). I reviewed each transcript thoroughly and searched for commonalities among them. Acquiring data through open-ended questions and then receiving affirmations from the participants contribute towards the credibility of the study (Forero et al., 2018). Member checking plays an important role in addressing the matter of credibility (Ramji & Etowa, 2018). Each participant received a request from me to check my data and interpretations for accuracy. Professionals who are enthusiastic about their work provide credible feedback (Lechermeier & Fassnacht, 2018). By using member checking, participants for this study validated that I have accurately interpreted their responses to the interview questions.

If research findings are transferable to similar contexts, one has achieved transferability (Ramji & Etowa, 2018). For the readers of the study, the researcher works towards achieving transferability (Upton, Upton, & Scurlock-Evans, 2014). The researchers' use of purposive sampling contributes toward the transferability of the study (Meyer, Niemann, van Pletzen, & Smit, 2019). Describing the characteristics of the research participants enhances the transferability of a study (Forero et al., 2018). I provided description of the research participants to assist me in enhancing the transferability of my study.

An investigator establishes the matter of confirmability by showing the reader that the information represents the research participants' responses and not the researcher's opinions and biases (Cope, 2014). Confirmability is one of the elements that adds rigor to the qualitative research study (Gordon & Gordon, 2017). The research conductor adds to the confirmability of the study by providing detailed information to the reader about all data management activities including information regarding the participants who provided the data (Viloria, 2018). Providing a record of research activities including justifications for decisions made enhances the confirmability of the study (Meyer et al., 2019). Establishing the fact that conclusions and any interpretations were derived from the information received from the research participants is critical in confirmability (Cope, 2014). I addressed confirmability by providing extensive information to my readers regarding all research activities including results of member checking of interviews.

Data saturation is an important factor of a qualitative case study. Failure to reach data saturation could jeopardize the validity of a study (Fusch & Ness, 2015). After

achieving the point of theoretical data saturation, one can no longer obtain any new information for the study (Ghezeljeh, Nikraves, & Emami, 2014; Hesso et al., 2019). The conductor of the study knows the final number of study participants upon reaching the point of data saturation (Kiernan & Hill, 2018). I was able to collect sufficient data to serve the purpose of my study with two research participants, the two members of the internal audit team, at the nonprofit organization, and reach data saturation. The second interview saturated the research data by causing redundancy in the data. In a single case study, one can successfully serve the purpose of the study with two research participants (Bascarada, 2014).

Transition and Summary

In Section 2, I provided detailed information about the qualitative research study process, including the justification for a qualitative single case study research design and methodology. I described the role of the researcher, participants, and the sampling technique for the study. Furthermore, I presented the meaning and applicability of ethical research and provided an overview of the data collection instrument and techniques that I used for data organization and analysis. Finally, I discussed the importance of data reliability and validity in qualitative research and the strategies to enhance my study's reliability and validity.

In Section 3, I present the results of the research study, applications to professional practice, implications for social change, recommendations for action and future studies, and share important reflections on the research study. Section 3 also includes my personal reflections on the DBA study process, and final conclusions.

Section 3: Application to Professional Practice and Implications for Social Change

Introduction

The purpose of this qualitative single case study was to explore the strategies that nonprofit organizational leaders in the United States use to assess and mitigate occupational fraud. I conducted in-depth face-to-face semistructured interviews with two nonprofit organization officers in the northeast United States who have implemented strategies to assess and mitigate occupational fraud. In addition to conducting face-to-face semistructured interviews, I reviewed relevant organizational policy documents (DR1) which included: fraud prevention policy, code of ethical conduct policy, and whistleblower policy. Furthermore, I reviewed risk and control matrix (DR2) and internal audit risk assessment and audit plan (DR3). Before engaging in the interviews, participants reviewed and signed consent forms, which I had e-mailed to them with the option to provide an electronic signature as an agreement to participating in the study.

All interviews took place in a private room at one of the buildings under the nonprofit organization in the northeast region of the United States. I posed 13 questions (see Appendix A) to gain an understanding of the strategies nonprofit organization leaders in the United States use to assess and mitigate fraud. In this section, I offer (a) an overview of the study, (b) a presentation of the findings, (c) a discussion of applications to professional practice, (d) a discussion of implications for social change, (e) recommendations for action, (f) recommendations for further research, (g) reflections, and (h) my conclusion.

Presentation of the Finding

The overarching research question for this qualitative single case study was: What strategies do nonprofit organization leaders in the United States use to assess and mitigate fraud? To answer the question, I conducted semistructured interviews with two nonprofit organization officers, each of whom had implemented strategies to assess and mitigate fraud. With participants' permission, I audio recorded the interviews. Following interview responses, I performed member checking with my research participants by providing them with documents containing my understanding of their responses. After completing the interviews, I emailed each interviewee a copy of the interpretations of the interview data to validate the interpretations or accuracy. Conducting member checking ensures the reliability and validity of the data from the interviews (Mukherjee et al., 2018). I then imported Microsoft Word files with transcribed interview data into NVivo 12 Plus for Windows for analysis, coding, and theme extraction. Upon completion of the data analysis, two themes emerged:

- Risk assessments enabled participants to determine and mitigate the risk of occupational fraud and
- Internal controls and organizational policies mitigated occupational fraud.

Risk Assessments Enabled Participants to Determine and Mitigate the Risk of Occupational Fraud

The first theme that emerged from the analyzed data was that risk assessment enabled the participants to determine and mitigate the potential risk of occupational fraud at the nonprofit organization. Analysis of interview data indicated that both participants,

Harley and Phoenix, conducted risk assessments in various ways to assess the risk of occupational fraud in their nonprofit organization. The risk assessments played an important role in identifying the inherent risks associated with occupational fraud at the nonprofit organization. Both participants used various risk evaluation practices to determine the potential risks associated with occupational fraud at the nonprofit organization, including internal audit risk assessment and special projects.

Internal audit risk assessment. Internal audit risk assessment played an essential role in determining the inherent risks of occupational fraud which enabled the participants to then assist the nonprofit organization in implementing business process controls to mitigate potential occupational fraud. One of the participants, Phoenix, asserted that internal audit risk assessment is the foundation for audits and controls and that knowledge regarding risk assessment is essential for the executive leaders because risk assessments are the basis for effective auditing and creating needed internal controls. Both participants stated that risk assessment enabled them to determine the potential risks of fraud so they could assist the departments in implementing any necessary controls. As Georgeta and Alexandru (2017) noted, risk assessment allows individuals in an organization to identify the potential risks to implement controls to mitigate the identified risks. Furthermore, both participants expressed the belief that risk assessment influenced the actions of the executive leaders in becoming more proactive with the implementation of internal controls to mitigate the identified risks.

Both participants indicated that for effective internal audits and risk mitigation, the internal audit department at the nonprofit organization uses a risk-based approach

during a 3-year audit plan to determine on what year the audit takes place on a particular business process. During a 3-year audit plan, the audit takes place in Year 3 for business processes with lower risk, and with the higher risk business processes, the audit takes place in Year 1. One of the participants, Phoenix, noted that the internal audit team considers a department as high risk when the department performs many of its processes manually. The participants stressed that manual processes create opportunities for error and fraud; therefore, an audit takes place every year in the high-risk department examining the manual processes. Further analysis of the research data indicated that both participants preferred risk-based audits because risk-based audits enable them to conduct better risk mitigation at the nonprofit organization. Drogalas, Eleftheriadis, Pazarskis, and Anagnostopoulou (2017) posited that a risk-based audit approach improves the effectiveness of both internal audit and risk mitigation efforts. Contextual factors also played role in a risk-based audit approach to develop a 3-year audit plan.

Numerous contextual factors played roles at the nonprofit organization in identifying critical risks during the risk assessment process so that the participants at the internal audit department could build a 3-year audit plan. During the risk assessment process, both participants considered contextual factors to identify significant risks in the organizational risk environment. These contextual factors included: current organizational structure and business processes, segregation of duties, and policies and procedures. The study findings that there is a connection between contextual factors and significant risks of occupational fraud are similar to Islam, Nusrat, and Stafford's (2018) discovery which confirmed the existence of a connection between organizational

contextual factors and the successful identification of critical risks to properly manage the risks in an organization.

The method of identifying key risks to create a 3-year audit plan also included selecting and interviewing individuals at the nonprofit organization. When it comes to choosing individuals to interview, Harley explained that the interview list usually contained the chair of the audit committee, the partner of the external accounting firm, the president of the organization, president's direct reports, and sometimes involved the next level management of some of the high-risk areas. To interview the selected individuals, both participants at the nonprofit's internal audit department, after meticulous consideration, developed a standard list of questions. The participants also let the conversation evolve beyond the standard questions to understand all dynamics and effectively assess critical risks. Both participants shared that although from various organizational levels and positions, the standard questions apply to all of the selected individuals. Harley stated, "Sometimes the questions are helpful but are not always the answer; it is like being a psychiatrist, you let your patient speak." Harley underlined that excellent listening skills, paying attention to body language, and maintaining eye contact are essential during the interviews to identify key risks to create a 3-year audit plan.

One of the participants, Phoenix, accentuated that frequent meetings took place between the internal audit department and every executive leader and many of their direct reports to identify critical risks to mitigate occupational fraud at the organization. Harley explained that the information from the meetings enabled the internal audit department to risk rank the identified issues for potential risks. The internal audit department utilized

the problems identified and prioritized the issues based on a process called risk ranking, and that became the foundation for creating the audit plan to mitigate occupational fraud at the organization. Frequent meetings were a necessary part of risk ranking the potential risks to effectively and efficiently mitigate occupational fraud at the organization.

Both participants underscored the importance of building and maintaining good working relationships with employees at the departments to understand their concerns to assess the risk of potential occupational fraud. Thus, developing working relationships with employees enabled participants to communicate freely, which allowed employees to share their concerns about risks that could lead to occupational fraud. This was supported in the literature. Klamut (2018) explained that for an internal audit risk assessment to be effective, it is imperative to have cooperation among employees at the organization. The participant, Phoenix, emphasized that the internal audit team cannot achieve its goals of assessing and mitigating occupational fraud by working in solitary. Employees in almost every department at the nonprofit organization provided crucial information during conversations with the participants, Harley and Phoenix, related to the business processes, which assisted the participants in effectively assessing the risk of potential occupational fraud. Therefore, if, for any reason, the working relationship suffered, the participants needed to work on repairing the working relationship so they could effectively continue to assess the risk of occupational fraud at the nonprofit organization.

Although the leaders at the nonprofit organization used the participants, Harley and Phoenix, to conduct all the internal audit functions, the participants worked in conjunction with an external accounting firm to perform some of the planned internal

audits. Harley stressed that the organization's internal audit function operated mainly by relying on him and Phoenix. Still, to achieve some internal audit goals, the management utilized an external accounting firm as well. The need for an organization to outsource some internal audit functions was evident in the literature. Scarlata, Garven, Vagner, and Bahmanziari (2019) elucidated that for proper risk management, it is sometimes necessary to outsource some internal audit services to acquire the expertise provided by an external party. One of the participants, Harley, explained that based on cost and benefit analysis, outsourcing to an accounting firm to conduct some of the internal audits is better for the organization. The research data supported Harley's cost and benefits explanation regarding the need for outsourcing some internal audit services to an external firm. The information from the participants' suggested that they are not experts in cybersecurity. Therefore, if the nonprofit organization needs a cybersecurity audit, the internal audit team engages an information technology expert from the external accounting firm in conjunction with the organization's internal audit team to conduct the audit. It was evident in the details Harley provided that an organization cannot hire one or even a group of individuals who are going have all of the knowledge required to conduct all of the audits performed by the audit team at an organization. The cost would certainly outweigh the benefits of having all sorts of experts internally. Evidently, outsourcing some internal audit services was necessary to conduct successful internal audits to mitigate the risk of occupational fraud at the nonprofit organization.

For the purpose of methodological triangulation, I reviewed the risk assessment and strategic audit plan (DR3), which included 3 years of audit planning based on the

results of the internal audit risk assessment. The main focus of the (DR3) is on the higher-risk areas with risk ratings of high and medium such as cybersecurity and capital projects, respectively, demonstrating a risk-based audit approach for effective risk mitigation. Similarly, both participants also expressed that for effective internal audits and risk mitigation, the internal audit department at the nonprofit organization uses a risk-based approach during a 3-year audit plan to determine on what year the audit takes place on a particular business process. Risk assessments led to prioritizing internal audits to mitigate various risks, including fraud risk at the nonprofit organization.

A review of the DR3 revealed risk assessment factors and their risk ratings. Further analysis showed the methodologies behind assessing the risk ratings of the risk factors. The following were the risk assessment factors in DR3: strategic importance, business operations risk, human capital risk, external factors risk, compliance risk, system reliance and capability, fraud risk, potential reputation impact, potential financial impact, and effect of internal control. The risk assessment factors applied to all auditable units such as information technology solutions and finance and administration where the audits named cybersecurity and capital projects respectively belonged. In addition to risk assessment factors, a review of DR3 further revealed that each risk assessment factor received risk ratings of 1, 2, and 3 associated with each risk assessment factor in the respective auditable units which populated the overall averaged audit score. The overall averaged audit score then determined the assessed risk of an auditable unit. A rank of 1 indicated low risk, 2 as medium risk, and 3 a high risk (see Table 1). An analysis of the

DR3 exhibited the methodologies to assess the risks in the risk assessment factors (see Table 2).

Table 1

Risk Ratings

	1	Low
Risk Rating	2	Medium
	3	High

A risk rank of 1 indicated that there is a little or no opportunity for a fraud to be perpetrated; 2 indicated that there is some opportunity for a fraud to be perpetrated; and 3 indicated a greater opportunity for a fraud to be perpetrated (see Table 2).

Table 2

An Example of a Methodology to Assess Risk: Fraud Risk Assessment Factor

	1	There is a little or no opportunity for a fraud to be perpetrated
Risk Rating	2	There is some opportunity for a fraud to be perpetrated
	3	There is a greater opportunity for a fraud to be perpetrated

Risk assessment factors enabled the participants to evaluate each auditable unit in order of risk to the organization to mitigate occupational fraud. Harley asserted that based on risk and through the official audit plan, the team conducted approximately four audits per fiscal year. According to the information in DR3, the internal audit department at the nonprofit organization planned to conduct audits in three high risk rated areas and one medium risk-rated area in the fiscal years 2020, 2021, and 2022. An examination of the

DR3 also revealed that the internal audit team has an audit scheduled for the cybersecurity program for the fiscal year 2020, with allocated hours of 20 internally and 200 externally. As discussed earlier, the participants stated the need for external party expertise to conduct the cybersecurity audit at the organization, which reflects in the significantly more externally allocated hours. The information from analyzing DR3 and research participants revealed the importance of a risk-based audit approach in assessing and mitigating occupational fraud at the nonprofit organization.

Special projects. Special projects played an important role in determining and mitigating the risk of potential occupational fraud at the nonprofit organization. Both participants conducted unplanned audits throughout the year when they received situational requests from the management of the nonprofit to examine real concerns or questions, which the participants called special projects. Harley stated that through the official audit plan, approximately four planned audits per year took place at the organization. Still, noticeably more (six in the fiscal year 2019), special project audits occurred to assess and mitigate the risk of potential occupational fraud. The analyzed data indicated that requests for special projects were increasing and contributed to pro-active continuous monitoring to assess and mitigate the risk of occupational fraud. The importance of special projects was reflected in the participants' words and actions they took to determine and mitigate fraud while engaged in a special project. Phoenix expressed the belief that special project examination created opportunities to look for risks, missing controls, and focus on opportunities to mitigate the discovered high risks that could potentially lead to occupational fraud at the organization. It was evident in the

words of Harley that because of risk assessment and mitigation strategies that took place during special projects, the organization, by implementing the participants' recommendations, reduced the opportunity for employees to perpetrate potential fraud. Furthermore, reducing the opportunities then allowed employees to focus on their job and potentially stay away from any ill-conceived ideas to commit any occupational fraud.

Both participants utilized a risk mentality approach to special projects to determine and mitigate the risk of potential occupational fraud. One of the participants, Phoenix, asserted that he did not like manual processes. If a department had a lot of manual processes, he and Harley considered the department as high risk. Manual processes did not necessarily always mean that fraud could take place, but it certainly created rooms for human errors. Additionally, when employees did not follow their departmental policies, the nonprofit's management approached the participants with an identified issue, then both the participants conducted interviews with numerous individuals in the specific department to assess the risks that could potentially lead to occupational fraud. The risk mentality approach of the participants during special projects assisted them in determining the current risks to mitigate any potential occupational fraud at the organization.

To assess occupational fraud risks during special projects, the participants developed a business process narrative current statement, which enabled them to evaluate the current environment, including risks before proceeding with a particular special project. One of the participants, Harley, emphasized that it is critical to understand the current status and functionality of a business process before going any further to assess

the risks of occupational fraud in a business process. To develop a business process narrative current statement, both participants, through discussions with employees in the department and observations, looked for inconsistencies and inefficiencies. In the process, the participants also searched for an opportunity to improve business operations. So, for example, instead of doing something manually and using an Excel spreadsheet, the participants tried to find ways to automate the process. The automated process then assisted the organization in mitigating the risks of potential occupational fraud by reducing the opportunities in the business process for employees that could potentially lead to a fraudulent act. The business process narrative current statement not only enabled the participants to assess the current environment and risks but also to develop new processes to mitigate the risk of potential occupational fraud at the nonprofit organization.

Working independently on a special project and looking at a current process in a department, which included establishing the risks involved in the process, both participants provided their observations and recommendations to the management of the organization, which lead to efficiency. The organization benefitted similarly from the planned internal audits. The research data indicated that internal audits and special projects' business process work all equally yielded efficiency. Harley explained that while the format, structure, and deliverables are different, by design, all avenues of risk assessments at the organization including, internal audit risk assessment and special projects, improve business processes and productivity. Phoenix pointed out that the internal audit department's success depended on the improved efficiency of the business

processes after the participants had provided the department with the guidance to do so. Both participants explained that if agreed on the recommendations, the administration asked the participants to materialize their suggestions by working as consultants, which in turn increased business process efficiency. Harley cautioned that as internal auditors' they must be independent. In other words, they cannot implement controls in the departments but only advise the people in the department as a consultant to take the necessary steps to achieve the required controls to gain efficiency. Both participants, Harley and Phoenix, asserted that conversations and questions during these special projects enabled them to develop better controls, improved reporting, which resulted in better efficiencies. Harley noted that it is challenging to quantify improved organizational performance because of effective fraud assessment and mitigation strategies. The analyzed data indicated that although quantification was difficult, it was evident in both participants, Harley's and Phoenix's, words that practical risk assessment always led to more efficiency in the business processes.

Alignment with conceptual framework. Theme 1 correlates to Donald Cressey's (1953) fraud triangle theory in that both participants understood the significance of determining the risks and opportunities in the business processes during risk assessments that could lead to potential occupational fraud. Both participants duly expressed the importance of reducing the opportunities to mitigate the risk of fraud. Also, the management of the organization diligently worked with the participants to assess the risks and opportunities in the business processes and then implemented the recommended internal controls to mitigate occupational fraud. The fraud triangle theory consists of

three elements *pressure*, *opportunity*, and *rationalization* (Aksoy & Kahyaoglu, 2012; Bakri, Mohamed, & Said, 2017; Free, 2015). Information from numerous research studies showed that the presence of any of the elements of the fraud triangle could influence an individual in committing a fraudulent act (Hanim, Mohamed, & Said, 2017). The research data indicated that both participants continuously worked to detect risks and reduce any opportunities that could influence an employee to commit occupational fraud at the nonprofit organization. Pressure or incentive such as financial issues work as a motive for the perpetrator to commit a fraudulent act (Bakri et al., 2017; Free, 2015). However, the research data did not indicate that during risk assessments, the participants used any means to analyze the pressure element of the fraud triangle theory to mitigate occupational fraud at the organization. An opportunity to commit the fraud rises with matters such as weakness in internal controls and rationalization is the perspective or justification of an individual that enables him or her to commit the fraudulent act (Bakri et al., 2017; Free, 2015; Zakaria, Nawawi, & Salin, 2016). Neither of the participants indicated any proactive analysis of the rationalization element of the fraud triangle during the risk assessments.

The opportunity element of Donald Cressey's fraud triangle theory played a remarkable role in the risk assessment processes, and that, in turn, assisted the participants and the leaders of the nonprofit organization to effectively assess and mitigate occupational fraud. Nawawi and Azlin (2018) emphasized that management could focus on Cressey's fraud triangle theory to assess and mitigate the risk of occupational fraud. Yendrawati and Akbar (2019) applied Cressey's fraud triangle theory

to examine the factors that influenced students' academic fraudulent acts in the accounting department of a university. Yendrawati and Akbar determined that the opportunity element from the fraud triangle theory had a significant effect on a fraudulent academic act. Furthermore, Yendrawati and Akbar explained that a lack of controls create risks and opportunities for someone to perpetrate a fraudulent act. The analyzed data indicated that both participants conducted risk assessments to determine the inherent risks and opportunities of occupational fraud, which enabled the participants to assist the nonprofit organization in implementing business process controls to mitigate potential occupational fraud.

Internal Controls and Organizational Policies Mitigated Occupational Fraud

The second theme that emerged from the analyzed data was that the implementation of internal controls and organizational policies enabled the participants to assist the management of the nonprofit organization in mitigating occupational fraud. Analyzed data indicated that both participants developed new internal controls and continuously monitored the controls to mitigate occupational fraud. In addition, the analyzed data showed that both participants assisted the management in implementing and communicating various organizational policies to reduce the risk of occupational fraud in their nonprofit organization. The implemented internal controls and organizational policies played an important role in mitigating occupational fraud at the nonprofit organization. The involvement of both participants in internal controls and organizational policies to assist the nonprofit organization was significant.

Internal controls. Internal controls documentation consumed a significant amount of time from both participants, whether while updating existing ones or creating new ones involving continuous risk assessment in the process to mitigate occupational fraud. The internal control structure evolved from and revolved around the documented business processes, including treasury, debt, cash, petty cash, and investments (Harley and Phoenix). Phoenix noted that documenting business processes included speaking with individuals in the departments who are actively involved in the business processes. The analyzed data showed that there were also some undocumented business processes by the internal audit department at the nonprofit organization. Both of the participants indicated they were aware of some of the undocumented business processes and actively worked towards narrowing the gap between documented and undocumented business processes. The research data showed that the participants addressed the documented business processes as business process narratives. Although the participants recorded many of the business processes and created business process narratives for the operations, both participants regularly monitored the processes for any necessary improvements. Harley stated, “there are always areas for improvements; if there weren’t, we wouldn’t be here.” The documentation process also enabled the participants to generate and maintain information in a document called risk and control matrix. Both participants noted that the risk and control matrix document contained all of the organizations’ internal controls and associated sub controls. Creating and then maintaining documents concerning internal controls to mitigate occupational fraud was time-consuming and required continuous monitoring.

Internal control documentation prepares the participants to test the controls in place. One of the participants, Phoenix, expressed that internal control testing validated that employees were doing the work well with honesty and integrity. Internal control testing enabled the participants to examine a business process to verify if the process is working the way it was supposed to work. If any negative findings surfaced during testing, the participants took immediate action to mitigate the adverse result. Furthermore, Phoenix stated that testing took place against internal controls that Harley and Phoenix helped in implementing and documenting and against non-documented internal controls.

An occupational fraud incident at the nonprofit organization influenced the documenting and testing of internal controls at the organization to reduce the opportunities to mitigate any potential occupational fraud. The management of the nonprofit organization motivated by the fraud incident initially employed the participant, Harley, and then Phoenix as an independent internal auditors. Both participants asserted that the fraud incident worried and puzzled the management of the nonprofit organization, and the management brought in Harley to document all the financial controls and to help them understand the causes of the fraud incident. Harley stated:

What do you do when scenario like that happens? You got to rethink how you do things here. You got to look at segregation of duties, you got to look at our business processes, you got to look at our policies and procedures, you have to look at your structure, and so there was this undertaking to do that. I was one cog in the wheel. So, I was brought in to fully document all of our business processes

within finance and administration, [so, think of] accounts payable, procurement and contracts, FP&A which is financial planning and analysis, [umm...umm, I said procurement and contracts didn't I, yeah] treasury; it's a big one [right], it's where the money is...., accounting team. So, documented all of those processes, got them down on paper, identified the internal controls both key and non-key. Again based on risk, we will periodically test those internal controls, and we do that to this day.

Although the occupational fraud incident at the nonprofit organization completely baffled the leaders of the organization, the accumulation of the internal control work since the fraud incident enabled the participants to assist the departments in improving the internal control structure. Improved internal control structure then reduced the opportunities to commit any potential occupational fraud at the nonprofit organization.

The participants, Harley and Phoenix, emphasized the importance of segregation of duties, and that is one of the critical matters the participants looked for while evaluating and documenting a business process for internal controls. While documenting critical points in a business process, whether manual or automated, if segregation of duties surfaced to be an issue, both participants took immediate action with the proper individuals to address the matter. To mitigate occupational fraud, the participants assisted the organization in implementing processes where one person initiates a transaction but gets reviewed by another individual, especially when the process involves manual inputs. Both participants strongly believed that it is best to automate business processes to minimize the risks of both fraud and error. Finally, sometimes, even internal controls

such as segregation of duties, fail to mitigate potential occupational fraud in the presence of the matter of collusion between two or more parties.

Both participants asserted that it is almost impossible to implement internal controls to eliminate collusion between two or more individuals to commit occupational fraud. Phoenix stated that he often thinks of collusion between two parties that could take place for a fraudulent act to materialize at the organization and the fraud triangle. Emphasizing one of the factors of the fraud triangle, opportunity, and the fact that the internal audit team does a significant amount of work to eliminate those opportunities, Phoenix expressed the belief that collusion is the hardest matter to mitigate against. Further analysis of data showed that although collusion per se is unstoppable the segregation of duty analysis by the participants enabled them to look into processes that could lead to collusion. Both participants assisted the departments in implementing controls on the front end, including the segregation of duties to prevent occupational fraud. If the front end controls failed to prevent the fraud scheme due to collusion, downstream monitoring detective controls assisted the department in identifying the potential issue of collusion before it became significant (Harley). This was supported in the literature. Beryl, Healy, & McIntyre (2017) explained that preventive controls work in the front end as the initial defense against occupational fraud, and detective controls not only assist in identifying the fraud scheme but also provide the essential details of the fraudulent transaction. Although collusion between two or more parties is difficult to mitigate against, detective controls can undoubtedly assist an organization in stopping the fraudulent act before the fraud scheme becomes significant.

Both participants emphasized the importance of having the right balance of internal controls at the nonprofit organization. Also, it was important to maintain a high level of confidence in the implemented internal controls to mitigate occupational fraud at the organization. One of the participants, Harley, stated, “It sounds easy: document the process and make sure everything is doing what it supposed to do and be done; but it’s not that easy. Too much control will stop the train...must find where the sweet spot is.” The participants, Harley and Phoenix, not only had to worry about the business processes running smoothly to achieve the purposes of the nonprofit organization, but they also had to concern themselves with working relationship issues while maintaining a high level of confidence in internal controls. On the topic of internal control activities, Phoenix remarked: “The overall successful IA [*internal audit*] project is basically when the end-user isn’t extremely mad at you.” Both participants realized that it is almost impossible to fully secure all of the business processes of all the potential risks of occupational fraud. The analyzed data showed that the participants aimed to achieve a 95% level of confidence in the placed internal controls at the nonprofit organization. The confidence level never reached 100%, but a 95% level of confidence seemed to be acceptable by the participants. The words of the participants, Harley and Phoenix, contained evidence showing that it was very imperative and challenging to maintain the proper balance of internal control activities and high confidence level at the nonprofit organization.

For the purpose of methodological triangulation, I reviewed the risk and control matrix (DR2), which included but not limited to data on business processes, sub-processes, existing controls for the processes, and the risks, including the opportunity of

fraud that are associated with those processes, and the level of risk exposure (see Table 3). The research data indicated that the documentation process of internal controls enabled the participants to generate and maintain the information in DR2. Both participants noted that the risk and control matrix document contained all of the organizations' internal controls and associated sub controls. As (Table 3) depicts, accounts payable is the business process, and the cash disbursement function is the sub-process. Reflecting high-risk exposure for the risk of unauthorized payment of invoices an internal control (see Table 3) situated in place at the organization to mitigate the risk of occupational fraud. A review of the DR2 further revealed that the controls are tested periodically. Furthermore, the document DR2 reflected the results of the tests as passed or with a brief description when failed. The research data showed that internal control documentation prepared the participants to test the internal controls in place by enabling the participants to examine a business process to verify if the process is working the way it was supposed to work.

Table 3

An Example of a Business Process in The Risk and Control Matrix

Business Process	Sub Process	Control	Risk	Risk Exposure
Accounts Payable	Cash Disbursements	All checks \$10,000 or greater one manual signature and checks \$25,000 or greater two manual signatures. Reviewed by the appropriate individuals to ensure accuracy and completeness prior to these checks being released.	Unauthorized payment of invoices and misappropriation of organizational assets	High

The DR2 contained numerous business processes, and a review of the DR2 revealed some of the following business processes: accounts payable (AP), financial planning and analysis (FP&A), human resources (HR), procurement and contracts (P&C), and treasury and cash management (TCM). Also, the following are some of the sub-processes associated with the named business processes above: cash disbursements (AP), annual operating budget (FP&A), payroll (HR), competitive bidding (P&C), and petty cash administration and funding (TMC). All of the subprocesses had internal controls associated with the risks to mitigate occupational fraud at the organization. This was echoed by the collected data, where both participants asserted the importance of implementing the right internal controls based on the risks in a business process to mitigate occupational fraud at the nonprofit organization.

Organizational policies. Organizational policies played a crucial role in mitigating occupational fraud at the nonprofit organization. Both participants asserted that implementing various organizational policies assisted the management in reducing occupational fraud at the nonprofit organization. One of the participants, Harley, stated that there were numerous (40 to 45) policies in place at the nonprofit organization. The analyzed data indicated that some policies were explicitly designed to assist the management in mitigating occupational fraud. The policies that were specifically designed to mitigating occupational fraud at the nonprofit organization are; travel and business expense policy, whistleblower policy, fraud prevention policy, code of ethical conduct policy, and delegated authorities policy. Purposefully designed organizational policies assisted the leaders at the nonprofit organization to mitigate occupational fraud.

The leaders only developed the delegated authorities' policy by fully working together with the internal audit team of the organization to mitigate any potential occupational fraud.

One of the participants, Harley, explained that unlike other policies, the development of the delegated authorities policy included full collaboration between the internal audit department and the leaders at the nonprofit organization to also mitigate occupational fraud. The delegated authorities' policy included an appropriate list of individuals stating who is responsible for what. Harley further explained that the information in the policy clearly showed the individuals who can sign any specific documents, including contracts and invoices. Furthermore, the contract signing authorities were contingent upon the type and dollar amount of the contract. By working together with the leaders of the organization, the participants developed the delegated authorities' policy, which in turn also accomplished the intention of occupational fraud mitigation.

The whistleblower policy played an essential role in mitigating occupational fraud at the nonprofit organization, which included the whistleblower hotline. One of the participants, Harley, stated that it is essential for an organization to have a formal mechanism where one can go to file a formal complaint. The analyzed data showed that the nonprofit organization uses an outside company to provide a confidential whistleblower hotline; besides, one can choose to use a link on the intranet to report an issue, including potentially fraudulent activity. The participant, Phoenix, stated that the established whistleblower hotline is for employees to report suspicious financial activities

mostly. Although intended mainly for financial matters, both participants, Harley and Phoenix, explained that sometimes employee-related issues such as a complaint about a boss come through the system. In such an instance, the organization's human resources would get involved to investigate the reported issue. There were controls built into the policy to dispatch complaints coming into the whistleblower policy system appropriately. Financial problems related matters, including where an employee implicated of being misusing the nonprofit's credit card, the internal audit department receives the case for further investigation. Sometimes, the lack of evidence forced both participants to stop pursuing a potentially fraudulent activity. The leads from the whistleblower hotline assisted both participants in mitigating occupational fraud at the nonprofit organization.

The analyzed data indicated that proper communication of the organizational policies played a significant role in the successful implementation and mitigation of occupational fraud at the nonprofit organization. Both participants expressed their belief that appropriate dissemination of the organizational policies was critical in fulfilling the purposes of the policies, including occupational fraud mitigation. The participants, Harley and Phoenix, explained that organizational policies were accessible to all employees of the organization through the internal website but non-accessible to non-employees of the organization. Harley expressed that policies such as whistleblower policy might have more desired outcomes if posted on the external website as well. Harley explained that if an employee of the nonprofit organization decided to execute an extortion scheme with a vendor, the vendor then should have direct access to the information in the whistleblower policy, as the internal employees do, to report a

potential issue. The analyzed data showed that as internal auditors, the participants could advise the management but not compel them to implement any of the given recommendations. One of the participants, Harley, conveyed that the management of the nonprofit organization did not accept his recommendation to give any external parties access to the information in the whistleblower policy with whom they have a business relationship. Harley's advice was not materialized by the administration to post whistleblower policy externally in addition to the internal post. Both participants Harley and Phoenix also explained that organizational policies were at high level and general and did not express any internal controls explicitly when communicated to the employees of the nonprofit organization. Unlike organizational policies, only business process narratives contained and communicated the listings of specific internal controls to the departments, which also mitigated occupational fraud. The communication of business process narratives was only extended to permission granted particular individuals at the departments, and not all the employees of the organization could access them. The participant, Harley, asserted that if all employees could access all of the business process narratives, that would create significant risks of potential occupational fraud to the organization. Therefore, appropriate communication of the organizational policies played a critical role in the successful implementation and mitigation of occupational fraud at the nonprofit organization.

For methodological triangulation, I reviewed the code of ethical conduct policy, whistleblower policy, and fraud prevention policy (DR1). The president of the nonprofit organization issues code of ethical conduct, whistleblower, and fraud prevention policies.

Although the chief financial officer and treasurer are responsible for the fraud prevention and whistleblower policies, the audit and compliance committee annually or as deemed necessary reviews them.

The code of ethical conduct policy, issued by the president, holds everyone at the organization responsible for promoting a positive, respectful, non-discriminatory, harassment-free, and ethical environment. The information in the document specified that one must not use organizational resources for personal gain and report suspected fraudulent activity. The research data from the interviews also indicated that the nonprofit organization uses the code of ethical conduct policy to mitigate occupational fraud. Furthermore, the information in this policy indicated that it is everyone's responsibility to comply with all applicable laws, regulations, professional standards, and organizational policies and procedures. Therefore, the information in the code of ethical conduct policy refers to the whistleblower policy and the fraud prevention policy for everyone to be aware of and follow.

The nonprofit organization's President utilizes the whistleblower policy to communicate with the employees *when* and *how* to use the system to report any potentially illegal or unethical behavior. The information in the policy encourages all employees to be proactive in identifying and reporting any potentially illegal or unethical behavior or any violations of the organizational policies. One of the participants, Harley, asserted that an organization must have a mechanism where one can go to file a formal complaint. Further review of the policy revealed examples to the employees of when to report a potential concern. The policy included fraud, theft, unethical or illegal

accounting practices, falsifying documents, misuse of organizational assets, and unauthorized disclosure of confidential information as potential concerns. Both participants, Harley and Phoenix stated that sometimes non-financial matters came through the whistleblower hotline. An analysis of the policy uncovered the following non-financial behaviors and activities that the organization encouraged the employees to report: potential conflict of interest, discrimination, harassment, inappropriate offering or receiving of a gift, and unfitting procurement practices that would violate the organization's standards. The details in the whistleblower policy work as a guideline to employees on when to report a concern. Including suspicious occupational fraud activity.

The information in the whistleblower policy guides all employees on how to report their concerns. The analyzed data from the interviews indicated that to effectively direct complaints coming into the whistleblower policy system, there were controls built into the whistleblower system. The analysis of the whistleblower policy revealed the same. The details in the policy encourage all to raise their concern with their immediate managers or supervisors first. Still, if uncomfortable, one may report their issue to the next level of management. Managers or supervisors do not have the power to investigate and remediate potentially illegal or unethical conduct without receiving authorization from the chief compliance officer or a designated member of the leadership team. If the concern involves an individual within the whistleblower's chain of management or otherwise, the whistleblower feels uncomfortable reporting within one's chain of command; he or she encouraged to contact the chief compliance officer. Afterward, the chief compliance officer partners with appropriate members of the leadership team and

consults proper subject matter expert to investigate and address all potential issues or concerns reported by the whistleblower. The analyzed data from the interviews demonstrated that the nonprofit organization uses an outside company to provide a confidential whistleblower hotline. Also, one can choose to use a link on the intranet to report an issue, including potentially fraudulent activity. Further review of the whistleblower policy revealed that if the employee feels uncomfortable reporting a problem through the avenues discussed earlier, he or she has the option of accessing the compliance and ethics helpline anytime through the intranet or by phone. Finally, if none of these avenues are acceptable to the employee, one may report the issue or concern directly to the board of trustees or the president of the organization. The whistleblower may reach out to the president and the board through e-mail, phone (president only), or regular postal service. In all reporting circumstances, the whistleblower receives the assurance of confidentiality to the fullest extent permitted by law. Furthermore, the information in the policy guarantees that the organization will not tolerate any form of a retaliatory act against the whistleblower. The information on the whistleblower extensively guides and encourages all employees of the organization on how to report a potential issue, including occupational fraud.

The nonprofit organization's President employs the fraud prevention policy to communicate with the employees the organization's zero-tolerance policy toward occupational fraud and to raise awareness regarding prevention and detection of any potential fraudulent activity. Both participants expressed that appropriate communication of the organizational policies was critical in fulfilling the purposes of the policies,

including occupational fraud mitigation. The information in the policy prohibits all members of the organization, including senior leadership and the board of trustees, to commit occupational fraud. If engaged in any fraudulent activities, the perpetrator of fraud faces disciplinary and legal action, including employment termination and criminal prosecution. Also prohibited from committing occupational fraud are, consultants, contractors, and outside agencies and other groups outside with which the organization has relationships. To raise awareness concerning fraud, the information in the policy describes what fraud is including stating the three elements of Cressey's fraud triangle; pressure, opportunity, and rationalization. Furthermore, as examples, the policy contains a list of fraud for all members of the organization to ponder on. In the category of *forgery, falsification, or alteration of the organization's documents*, the list includes financial records, checks, payroll records, travel and expense reports, invoices, and contracts. Then in the category of *embezzlement, theft, or misappropriation of the organization's assets*, the list includes funds, securities, property, supplies, equipment, and intellectual property. The information in the fraud prevention policy educates the employees at the organization in the area of occupational fraud and raises awareness of preventing and detecting the matter.

According to the information in the fraud prevention policy, all members of the nonprofit organization are responsible for safeguarding the organization's assets while being aware of the risk of fraud in their roles and reporting any suspected fraudulent activity. Both participants, Harley and Phoenix, stressed the importance of working in cooperation to assess the risk and then mitigate occupational fraud at the nonprofit

organization. A review of the policy revealed that some members have more specific roles and responsibilities regarding fraud prevention. The organization's president and the audit and compliance committee of the board have the overall accountability for the fraud prevention programs. Continuously, the committee participates in the organization's fraud monitoring and auditing activities, including fraud risk assessments. If the president or a committee member commits fraudulent activity, the chairman of the board takes over. It involves other members of the leadership team to investigate the alleged fraudulent incident. The chief compliance officer receives all reports of suspected fraud and assists in coordinating the organization's response to such allegations. Also, the chief compliance officer enforces the fraud prevention policy by training and communicating with the organization members while consulting with the chief financial officer. The chief financial officer is the subject matter expert for the fraud prevention program and leads the fraud prevention and detection activities and develops monitoring and auditing practices that prevent occupational fraud, including overseeing fraud risk assessment activities. Other members of senior administration and business unit leaders set the tone for fraud prevention programs and lead the fraud prevention and detection efforts in their areas of operation. Although all members of the organization have a responsibility to prevent fraudulent acts some members have specific and significant roles in preventing occupational fraud at the organization.

The information in the fraud prevention policy guides all employees on how to report any suspected fraudulent activity. The details in the policy encourage all to raise their concern with their immediate managers or supervisors first because the managers

understand the procedures for escalating potential fraud to the appropriate members of the leadership team. If uncomfortable, one may report their potential issue of fraud to the next level of management. Regardless of the level of management, managers or supervisors do not have the permission to investigate and remediate potential occupational fraud issues without receiving authorization from a designated member of the leadership team. If the concern involves an individual within the reporter's chain of management or otherwise, the reporter feels uncomfortable reporting within one's chain of command; he or she encouraged to contact the chief compliance officer. The trained chief compliance officer knows to take appropriate actions while maintaining confidentiality to the extent permitted by law. Afterward, the chief compliance officer partners with appropriate members of the leadership team and consults proper subject matter experts, including external parties, if necessary, to investigate and address all potential issues of fraud. If the employee feels uncomfortable reporting a problem through the avenues discussed earlier, he or she has the option of accessing the compliance and ethics helpline anytime through the intranet or by phone. All reports, regardless of the reporting channel chosen by the reporter, initially go to the chief compliance officer. In all reporting circumstances, the reporter of potential fraud receives the assurance of confidentiality to the fullest extent permitted by law. Furthermore, the information in the policy guarantees that the organization will not tolerate any form of a retaliatory act against the employee who reports suspected occupational fraud.

Alignment with conceptual framework. Theme 2 correlates to Donald Cressey's (1953) fraud triangle theory in that the participants understood the importance

of internal controls and organizational policies to mitigate occupational fraud. The elements of Cressey's well-known fraud triangle theory include pressure, opportunity, and rationalization elements that support a fraudulent act (Izzalqurny, Subroto, & Ghofar, 2019). The fraud triangle theory is a model designed to explain the reasoning behind an individual's decision to commit occupational fraud (Ruankaew, 2013).

Pressure, opportunity, and rationalization factors in Cressey's fraud triangle influence an individual in perpetrating occupational fraud (Mardiana, 2015). The findings of the study revealed that opportunity to commit fraud has a significant relationship with potential fraud incident at the nonprofit organization. Moore (2018) stated that the opportunity factor from the fraud triangle must be present for a fraudulent act to take place, and the lack of internal controls in an organization creates opportunities for a perpetrator to commit a fraudulent act. Both participants developed new controls; also, they continuously monitored the existing internal controls, which enabled them to assist the organization in reducing the opportunities in the business processes for someone to commit fraudulent activity. Both participants also played roles in the rationalization element of the fraud triangle.

Rationalization is one of the elements of Cressey's fraud triangle, and it can influence committing a fraudulent act. Organizational policies can assist in counteracting the element of rationalization. Wrongdoings in an organization are susceptible to rationalization by the perpetrator, but having organizational policies can make it difficult for someone to justify an unacceptable act (Latan, Chiappetta-Jabbour, & Sousa-Jabbour, 2019). According to Shaio, Chi-Chen, An-An, and Yen (2017), businesses with unclear

organizational policies where there are no guidelines regarding acceptable behavior are more susceptible to occupational fraud. Establishing Organizational norms and codes of conduct enables individuals to justify good behavior instead of wrong by following the organizational ethical standards (Latan et al., 2019). The analyzed data indicated that both participants assisted the nonprofit organization with numerous organizational policies specifically developed to mitigate occupational fraud. The policies to reduce occupational fraud then enabled the management of the organization in counteracting the rationalization factor of the fraud triangle to mitigate occupational fraud.

Leaders need to have proper knowledge, including the elements in the fraud triangle theory, to mitigate occupational fraud (Rabiu & Noorhayati, 2018). According to Bakri et al. (2017), information from many research studies showed that the fraud triangle theory factors influence fraudulent activities. The authors of those studies argued that if any of the three elements of fraud triangle theory exist, the tendency to commit fraud increases (Bakri et al., 2017). The analyzed data indicated that the participants have the knowledge off and consider the factors in Cressey's fraud triangle theory to mitigate occupational fraud at the nonprofit organization.

Applications to Professional Practice

Although leaders in organizations may never eliminate fraud; they can certainly mitigate the risk of occupational fraud with proper knowledge (Popoola et al., 2014a). The knowledge of internal controls also plays a significant role in fraud mitigation in today's business environment. Lack of internal controls and business expertise make nonprofit organizations very vulnerable to fraud (Kummer, Singh, & Best, 2015).

According to the Association of Certified Fraud Examiners (ACFE) 2014 report, organizations globally incur an estimated occupational fraud loss of \$3.7 trillion annually (Verschoor, 2014). Since 1994, there have been significant changes in the business environment (D'Aquila & Houmes, 2014), and corporate scandals increased the demand for accountability and transparency in the U.S. nonprofit sector (López, Rich, & Smith, 2013). Internal controls is an important part of any organization including nonprofits (Byers, Anagnostopoulos, & Brooke-Holmes, 2015). By focusing on different dynamics and perspectives, organizations and professionals can design effective internal controls system to assess and mitigate occupational fraud (Ruankaew, 2013). To minimize the risk of fraud and implement controls to prevent occupational fraud, leaders must understand the root causes of fraud (Ruankaew, 2013).

I conducted this single qualitative case study to explore the strategies that nonprofit organization leaders in the U.S. use to assess and mitigate fraud at a nonprofit organization in the Northeast region of the United States. The interviews and organizational documents provided insight into the strategies used by the officers, and the outcomes of those strategies. From the data, risk assessments, internal controls, and organizational policies all mitigated the risk of occupational fraud. Researchers found that for nonprofit organizations, occupational fraud mitigation directly relates to positive accountability outcomes, which results in an optimized nonprofit organization (Atan, Alam, & Said, 2017). The findings of this study provide managers, supervisors, internal auditors, organizational leadership, and business professionals with insights into the

complexities of occupational fraud and how to determine and mitigate occupational fraud in their nonprofit organizations.

Although this study focused on officers at a nonprofit organization, findings related to strategies to assess and mitigate occupational fraud might be transferable to the for-profit sector. These findings add to the literature and the current knowledge base used by managers and nonprofit organizational leadership to address occupational fraud assessment and mitigation. The findings can help nonprofit organizations realize the importance of being proactive in occupational fraud assessment and mitigation in organizations, the effect of being proactive, and how being proactive can influence the reduction of potential occupational fraud risks.

Implications for Social Change

Nonprofits' create positive social changes by providing support to the disadvantaged groups and by offering innovative services to the communities we live in (Park & Kim, 2014). The number of nonprofit organizations increased significantly over the years (Park & Kim, 2014), and more nonprofits are trying to incorporate effective business strategies to make positive social changes (Zbucnea et al., 2016). From a social perspective, an organization containing effective and efficient business processes result in a most optimal nonprofit organization, an optimal nonprofit organization provides quality services and goods for the families living in the community.

Positive social change might take place because of this study. The findings from this study could assist nonprofit organization leaders in assessing and mitigating occupational fraud loss. Many nonprofit organizations exist to make a positive effect on

the welfare of people, and the leaders of nonprofit organizations might be able to do that without losing money to occupational fraud. Nonprofits are providing more services and making greater social changes than ever before (Shier & Handy, 2015). Minimizing loss due to occupational fraud can lead to success with nonprofit missions such as providing healthcare and education to the communities.

Managers can use the results of this research by acknowledging and following the central messages of this study: learn the fraud risks that exist in the organization, take appropriate measures to reduce the opportunities in the business processes that one can use to commit fraud, and incorporate measures that might prevent one from rationalizing a fraudulent act. Leaders of virtually any business can use the results of this study to reduce occupational fraud. Organizational leaders can create positive social changes, resulting in sustainable business practices, improved organizational growth, increased profitability, which affects new employment opportunities within the local community, ultimately promoting prosperity for the families living in those communities.

Recommendations for Action

The intent of my research was to explore the strategies that nonprofit organization leaders used at one nonprofit organization in the Northeast region of the United States to assess and mitigate occupational fraud. The findings of this study provided evidence that through effective risk assessments, internal controls, and organizational policies, proactivity against occupational fraud can increase, with a reduction in occupational fraud. The findings detailed the strategies nonprofit leaders used to assess and mitigate occupational fraud in the organization. In relation to the nonprofit sector, it is important

that those on the front line of the business, such as internal auditors and business managers, be proactive at the workplace. For internal auditors and business managers, collaborative working environments are important to the quality of business processes including fraud risk assessment and mitigation. In today's business environment, business managers include risk assessment and control monitoring in their responsibilities, and internal auditors function as change agents and business partners (Jones & Glover, 2018).

A common assumption in ethics is that 10% of us will act unethically given any opportunity; 80% of us are honest, but situational factors might influence one in committing unethical acts, and 10% are ethical all the time (Boyle, Boyle, & Mahoney, 2018). Within the 80% category reside the group who are capable of acting ethically or unethically based on the circumstances, and organizations need to concern themselves tremendously with that group (Boyle et al., 2018). The findings of this study are evidence that the leaders of the organization ensure regular risk assessments, implementation and monitoring of internal controls, and implementation of organization policies. And the leaders take those actions to reduce the opportunities and condition the employees so they may be discouraged from rationalizing their potentially unethical act. The result can be a reduction in occupational fraud and a decrease in loss due to occupational fraud. The importance of occupational fraud mitigation in the workplace must remain at the forefront of business leaders and management of any industry. Business leaders should take the information contained in this study, examine the findings, and see how they relate to their organizations. If any of the information in this study can be used to mitigate occupational fraud, the internal auditors, managers, and leaders should apply it to their

management teams and organization as a whole, and ensure it is passed down to each employee to set the appropriate tone.

My goal is to publish the findings of this study for the broader audience. There are several ways I can use to distribute the findings of this study. Managers from the partner organization, and each participant will receive a summary of the findings to share with peers and other managers and leaders. Furthermore, I intend to submit a summary of this study and its findings to the following professional journals: *Journal of Managerial Issues*, *Journal of International Business Studies*, *Journal of Management, Accounting, Organizations and Society*, *Journal of Business and Economic Statistics*, *The CPA Journal*, *Fraud Magazine*, and *Management Accounting Quarterly*. Lastly, I will seek out opportunities to share the finds of this study with occupational fraud awareness forums, professional conferences, and leadership conferences.

Recommendations for Further Study

This study focuses on the strategies nonprofit leaders use to assess and mitigate occupational fraud. The strategies identified in this study are essential to all business practices. The results of this study reflect the opinions and experiences of internal auditors from a single nonprofit organization in the Northeast region of the United States. I recommend conducting a similar case study at other nonprofit organizations that provide services to a different population, and in a different area of the country. In-depth investigations could be conducted to study what efforts the nonprofit organization leaders in those facilities are using to assess and mitigate occupational fraud. Additionally, researchers might use the findings from those nonprofit organizations to compare to the

information provided by the participants of this study and analyze those collective findings to determine what strategies could be used throughout the business community.

There is an opportunity for further research because numerous factors affect occupational fraud assessment and mitigation. Other qualitative researchers should examine the relationship between different factors and how they affect occupational fraud assessment and mitigation. Future quantitative researchers should consider examining the relationship between occupational fraud assessment and mitigation and factors such as risk assessments, internal controls, continuous monitoring, educational ethics programs, and organizational policies. Future research in the areas mentioned above could add to the limited literature that exists, and further managers' and leaders' understanding of the effective strategies used to assess and mitigate occupational fraud.

Reflections

As I reflect on the Doctorate of Business Administration doctoral study process, I certainly expanded my view of the importance of proper occupational fraud assessments and mitigation strategies in an organization. Upon extensively reviewing the literature, I learned that assessing and mitigating occupational fraud is complicated and requires dynamic knowledge, proper tone at the top; and rightly balanced continuous monitoring and integration of controls to keep fraud loss under control. This study allowed me to learn more about the complexities of assessing and mitigating occupational fraud. As the researcher in this qualitative single case study, I strove to collect and analyze data without bias. Researchers must mitigate biases to collect quality data from the research participants (Emmons et al., 2018). My role as the researcher also required that I

comprehend and learn about the officers' views and experiences as well as present the findings and recommendations in an organized, ethical, and objective format. I set aside all my preconceptions and presented the data only collected from my research participants and organizational documents. Implementing and maintaining the right balance of internal controls to mitigate occupational fraud while keeping effective and efficient business processes in an organization is not a simple undertaking. The experiences and opinions of the officers', in this case, the internal auditors', reinforced my realizations of the affect proper risk assessments and mitigation strategies can have on reducing occupational fraud.

Summary and Study Conclusions

The findings from this qualitative single case study revealed that risk assessments, internal controls, and organizational policies all assisted in mitigating occupational fraud. Using the collected data from semistructured interviews and organizational documents review, I found that officers', in this case, the internal auditors', performed specific actions to assess and mitigate occupational fraud and, in turn, increased the efficiency of the business processes while keeping occupational fraud under control. It is essential for business leaders, supervisors, internal auditors, and managers to understand the role they play concerning mitigating occupational fraud. Proper risk assessments, organizational policies, along with implementation and continuous monitoring of internal controls, positively affect the mitigation factor of occupational fraud.

Whether nonprofit or for-profit, any organization intends to maintain or increase profitability. Organizations suffering from occupation fraud sustain significant losses,

affecting profitability negatively. Organizational leaders, managers, internal auditors, and supervisors should take necessary measures to mitigate occupational fraud losses and losses in profitability. The appropriate course of actions detailed in this research study should be considered to address the causative factors for occupational fraud suffered by organizations. The research indicated that occupational fraud is directly related to an organization's wellbeing. It stands to reason that organizational leadership that takes steps to assess and mitigate occupational fraud aggressively likely reduces the opportunities in business processes and set the appropriate tone to counteract the rationalization factor of its employees, therefore, decreasing fraud schemes.

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Appendix A: Interview Protocol

Interview Protocol

Thank you for your participation today. My name is Fahim Mazumdar and I am a doctoral student at Walden University. I am conducting my research study in partial fulfillment of the requirements for the degree of Doctor of Business Administration. This interview will take approximately 50 minutes and will include 13 questions regarding your experiences on assessing and mitigating occupational fraud as a not-for-profit organization leader. I would like your permission to digitally record this interview to accurately capture the information you convey. If at any time during the interview you wish to discontinue the use of the recorder or the interview itself, please feel free to let me know, and I will stop immediately. All your responses are strictly confidential. Your responses will remain confidential and will be used to develop a better understanding of how you and your peers assess and mitigate occupational fraud at a nonprofit organization. The purpose of this study is to increase our understanding of occupational fraud and ways to mitigate the issue at nonprofit organizations in the U.S.

Now, I would like to remind you of your written consent to participate in this study. You and I have both signed and dated each copy, certifying that we agree to continue this interview. You will receive one copy and I will keep the other under lock and key, separate from your reported responses. I am the responsible investigator for the research project: *Effective Strategies Nonprofit US Leaders use to Assess and Mitigate Occupational Fraud*.

Thank you for your participation.

Your participation in this interview is completely voluntary. If at any time you want to stop, or take a break, please let me know. You may also withdraw your participation at any time without any consequences. Do you have any questions or concerns before we begin? If not, with your permission we will begin the interview.

Interview Questions

The following are some interview questions for my qualitative single case study:

1. What strategies have you used to assess and mitigate fraud at your not-for-profit organization?
2. What internal controls are in place to prevent organizational theft?

3. What are some of the benefits of implementing fraud assessment and mitigation strategies?
4. What governmental regulations, if any, played roles in the implementations of strategies to assess and mitigate fraud?
5. What methods or techniques were most effective in assessing and mitigating fraud?
6. What obstacles keep you from assessing and mitigating fraud?
7. How, if at all, did organizational performance improve because of effective fraud assessment and mitigation strategies?
8. What departments have you involved to implement the strategies to assess and mitigate fraud?
9. How do you communicate standards of internal controls?
10. How did the strategies affect the overall performance of organizational processes?
11. How do you measure the success of internal control activities?
12. What other fraud assessment and mitigation strategies do you believe will benefit your nonprofit organization?
13. What additional information or examples would you like to contribute to this subject on assessing and mitigating occupational fraud at nonprofit organizations?