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Strategies small-business leaders use to prevent employee fraud

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Walden University

College of Management and Human Potential

This is to certify that the doctoral study by

Israel Chand

has been found to be complete and satisfactory in all respects,
and that any and all revisions required by
the review committee have been made.

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Walden University
2022

Abstract

Strategies Small-Business Leaders Use to Prevent Employee Fraud

by

Israel Chand

MA, Charleston Southern University, 2018

MA, Webster University, 1995

BS, East Central University, 1989

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

October 2022

Abstract

Employee fraud is a crime committed against an employer and results in the loss of a small business's assets, revenues, and reputation. Leaders of small businesses who fail to prevent employee fraud may experience decreased profitability and reputational loss in their community. Grounded in Bandura's social cogitative theory, the purpose of this qualitative multiple-case study was to explore strategies that leaders of small businesses use to prevent employee fraud. Data were collected from five small-business leaders in the southeastern United States who applied strategies to prevent employee fraud through interviews and reviews of business documents and archival records. Applying Akinyode and Khan's five-step data analysis process revealed three emergent themes: ethical leadership, ethical culture, and internal controls. A key recommendation for leaders of small businesses is to prevent fraud by modeling ethical leadership and promoting an ethical culture. The implications for positive social change include the potential to develop symbiotic relationships with other local businesses and law enforcement to increase awareness of local fraud activities and develop mitigation strategies to prevent fraud events. This may enhance fraud prevention in small businesses and enable businesses to hire more employees. The additional employment may increase tax revenues in the local community to benefit the employees, small businesses, and the local community.

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Dedication

I dedicate this research paper to God, family, and friends. God for providing the knowledge, resources, and the ability to complete the doctoral journey. Also, I dedicate this to my four children, granddaughter, and friends who provided the inspiration to complete the learning and growth from this journey.

Acknowledgments

I think that the Lawrence Sterne quote, “The desire for knowledge, like the thirst for riches, increases ever with the acquisition of it” describes a lifetime process of learning and personal growth. However, no one completes a journey alone and I have gotten to this point by the help of many mentors, friends, and peers. I am especially grateful to Dr. Franz Gottleib, my committee chair, for his mentoring, guidance, and support for completing this doctoral journey. In addition, I also want to thank my committee member, Dr. Denise Land, and university reviewer, Dr. Lisa Cave, as well as all the Walden University employees who worked behind the scenes to make this a successful journey.

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Section 1: Foundation of the Study

Background of the Problem

Employee fraud is a significant challenge for small-business leaders in the 21st century. The Association of Certified Fraud Examiners (ACFE; 2020) estimated that businesses lose close to $4.5 trillion annually from fraud worldwide. A significant number of small businesses in the United States fail because of employee fraud, and of note, small businesses are 100 times more likely to experience fraud than large businesses (ACFE, 2020). The major reasons that small businesses are targets of fraud are resource limitations, such as lack of experience, proficiency, tendency to put too much trust in employees, and the lack of security technology or procedures to prevent fraud (ACFE, 2020). Employee fraud is difficult to detect in small businesses because it requires a thorough knowledge about the nature of the fraud, the reason for the fraud, and its concealment (Sujeewa et al., 2018). Employee fraud is a significant survival challenge for small businesses due to financial loss, limitation of knowledge, and resources to prevent the event.

Researchers have found that cultural values can have a positive effect on fraud prevention. A positive moral work climate can develop ethical values among employees and have a negative influence on employee fraud behaviors (Otaye-Ebede et al., 2020). However, few researchers have explored the strategies and cultural values for preventing employee fraud. I intended to fill this gap in the literature with this qualitative multiple case study by exploring the strategies some small-business leaders used to prevent employee fraud.

Problem Statement

Employee fraud is a serious crime committed against small businesses that not only results in loss of assets but also diminishes revenues and business reputations (Davis & Harris, 2020, p. 42). In a survey of 111 retail stores with average revenues of over $4.5 million, Jensen et al. (2019) found that the annual loss due to shrink, primarily due to employee theft and shoplifting, exceeded $35,000 (p. 727). The general business problem was that some business leaders fail to prevent employee fraud, which results in a loss of profitability for the business. The specific business problem was that some small-business leaders lack strategies to prevent employee fraud.

Purpose Statement

The purpose of this qualitative multiple case study was to explore strategies small-business leaders used to prevent employee fraud. The target population comprised five small-business leaders in retail industries in the southeastern United States who developed and used strategies to successfully prevent employee fraud. The implications for positive social change include the potential to decrease local unemployment rates. Business leaders who prevent employee fraud can be more profitable and increase employment opportunities for citizens in local communities.

Nature of the Study

The three research methods are quantitative, qualitative, and mixed (Yin, 2018). Researchers conduct a quantitative research study to test hypotheses among variables' characteristics and/or relationships between predictor and criterion variables (Yin, 2018). I did not select the quantitative method because testing hypotheses about variable's

characteristics and/or relationships among variables would only provide explanatory or predictive information; therefore, the results would not have resulted in an exploratory answer to the research question. The mixed method includes both elements of qualitative and quantitative methods, requires expertise in both methods, is more time-consuming, and is prone to response as well as measurement errors (Almeida, 2018). Because the quantitative method was not needed to answer the research question, the quantitative and mixed methods were not appropriate. In qualitative research, researchers use open-ended questions to engage the participants in open dialogue to explore a phenomenon (Yin, 2018). I selected the qualitative method to gain a deeper understanding of a phenomenon through exploratory and open discourse with participants. The qualitative method was the most suitable method to explore the phenomena of strategies that small-business leaders used to prevent employee fraud.

I considered three qualitative research designs: phenomenological, ethnography, and case study. The phenomenological design enables a researcher to understand the meanings of participants' lived experiences in the phenomena (Churchill, 2018). In this approach, data are collected solely by exploring the personal meanings of participants' lived experiences, but this design would not have provided sufficient data to answer the research question; therefore, I did not select the phenomenological design. An ethnographer studies the cultural-related actions, experiences, behaviors, and perceptions of those within groups and communities (Krause, 2021). I did not propose to collect data regarding small-business leaders' cultural actions; therefore, an ethnography was not a suitable design for this study. A case study is an in-depth inquiry into the topic or

phenomenon within a real-life setting (Yin, 2018). I selected the case study design to explore a real-world problem within the contextual settings of small businesses. Researchers use multiple case studies to analyze various systems and develop themes from each situation's data and different conditions (Yin, 2018). According to Yin (2018), researchers use multiple case studies to understand the similarities and differences between cases. I selected the multiple case study design because I collected data from various small-business leaders and engaged in robust, cross-case analysis to answer the research question.

Research Question

What strategies do small-business leaders use to prevent employee fraud?

Interview Questions

1. What strategies do you use to prevent employee fraud?
2. How do you assess the overall effectiveness of the strategies you use to prevent employee fraud?
3. What strategies do you find are the most effective for preventing employee fraud?
4. What were the key barriers to implementing your fraud prevention strategies?
5. How did you address the key barriers to implementing the strategies preventing employee fraud?
6. What additional information would you like to share about strategies to prevent employee fraud?

Conceptual Framework

The social cognitive theory (SCT), which originally developed in 1986 by Bandura was the selected conceptual framework for this study (Bandura, 1988). Bandura (1988) noted that the SCT incorporated the personal or organizational view that included cognitive, emotional, and behavioral factors for facilitating behavior change in individuals. According to Bandura (1989), the key to individual change is social learning from the dynamic and reciprocal interaction of the individuals with their environment to change behaviors.

The SCT includes three critical personal factors to improve organizational functioning: (a) mastery modeling, (b) self-regulation and motivation, and (c) perceived self-efficacy (Bandura, 1988). Bandura (1989) argued that the mastery model is a premise that promotes an exemplary performance model for employees to adapt for changing behaviors. Beauchamp et al. (2019) claimed that self-regulation is a process of directing one's actions, thoughts, and feelings toward a goal. Self-regulation requires individual controls or regulatory processes to stimulate ethical behaviors in employees. Self-efficacy is a personal belief that an individual has the ability and expertise to perform specific skills (Bandura, 1989; Beauchamp et al., 2019). The SCT provided a useful lens for addressing potential changes in employee behaviors through social learning and strategies to prevent employee fraud in small businesses.

Operational Definitions

The key operational definitions in this research study are as follows:

Ethical climate: The work culture and policies that defines what is correct behavior and how ethical issues should be handled within organizations; it plays a key role in organizational life (Teresi et al., 2019).

Fraud: The misappropriation of assets (e.g., theft of funds or equipment), misrepresentation of financial statements, and corruption (e.g., bribery, economic extortion, kickbacks, etc.; ACFE, 2018).

Fraud behaviors: The behaviors of fraud offenders that attract attention, including living beyond their means, financial difficulties, a close association with vendor or customer, divorce/family problems, and a wheeler dealer attitude (ACFE, 2018).

Fraud triangle theory (FTT): An act of fraud when an employee faces triple constraints from financial pressure, the opportunity to violate trust, and the rationalization of criminal behavior (Raval, 2018).

Assumptions, Limitations, and Delimitations

Assumptions, limitations, and delimitations are helpful in improving the quality of the findings and interpretations of a study (Theofanidis & Fountouki, 2018). Assumptions are self-evident truths that a researcher accepts as plausible truths in a study (Leedy & Ellis, 2015). Limitations are potential weaknesses in the research study that researchers cannot usually control (Theofanidis & Fountouki, 2018). Delimitations narrow the scope or bounds of a study, such as the sample size of the population and the geographical region (Leedy & Ellis, 2015). I discuss the assumptions, limitations, and delimitations in the study in greater detail in the following subsections.

Assumptions

Assumptions can potentially influence the elements of a study and are outside the control of the researcher but relevant for conducting a study. Assumptions are things that a researcher believes to be true but are not verifiable (Pratt et al., 2020). Researchers use assumptions to propose their beliefs about a study (Leedy & Ellis, 2015). Assumptions are the philosophical and methodological expectations that are reasonable for conducting a study (Sarker et al., 2018).

I made four assumptions in this study concerning the participants, culture, integrity, and the application of the resulting fraud prevention strategies. The first assumption was that the participants were knowledgeable regarding employee fraud. My second assumption was that the participants had a culture for preventing employee fraud. The third assumption was that the participants would answer the interview questions honestly. The last assumption was that the small-business leaders had implemented practices to prevent a fraud event in the organization.

Limitations

Limitations are flaws in the study that a researcher cannot control (Theofanidis & Fountouki, 2018). The limitations that are beyond the researcher's control include the participants' biases and the validity and reliability of the data provided by the participants (Theofanidis & Fountouki, 2018). Personal biases of participants can limit the accuracy and credibility of the data collected from the participants. Validity of the study may be influenced if participants do not tell the truth to deflect blame or manipulate, skewing the results (Yin, 2018). The participants' perceptions of employee fraud may have limited the

reliability of the data. Limitations can influence the credibility of the data collected in the study. I reduced limitations by mitigating issues related to bias, validity, and reliability by using an interview protocol, following ethical guidelines, and employing member checking and data triangulation procedures.

Delimitations

A researcher can influence a study through setting delimitations (Theofanidis & Fountouki, 2018). I delimited the scope of the study to small businesses in the southeastern United States. The number of participants in the study was another area that was delimited. The last delimitation was the criteria for selecting the participants for the study.

Significance of the Study

Small-business leaders may find the study's findings to be significant in improving their business practices and acting as a catalyze for positive social change. Small-business leaders might find value in the research study by using the results to develop strategies to prevent fraud and improve the ethical behavior of their employees. The study findings may provide strategies that result in positive social change by engaging employees, reducing unemployment, and developing social relationships in communities.

Contribution to Business Practice

This study's findings and conclusions might provide small-business leaders with valuable insights on effective strategies to prevent employee fraud, possibly resulting in improved business practices. Business practices include enacting a controlled

environment, risk assessment, securing information and communication, and monitoring activities (Yuniarti & Ariandi, 2017). Small-business leaders could create and sustain a positive work culture to encourage employee engagement. Ethical leadership develops an ethical culture and social legitimacy that improves financial performance (Kim & Thapa, 2018). The research findings might result in small-business leaders gaining insights into effective business strategies regarding ethical policies and procedures to improve their competitive positions in the marketplace by reducing costs from employee fraud.

Implications for Social Change

The implications for social change for small-business leaders may be improved employee morale and productivity; business sustainability; and the development of a symbiotic relationship among employees, local businesses, and communities. Ethical leadership encourages positive social change with corporate social responsibility activities that directly benefit operational performance and indirectly affect economic performance through commercial performance (Saha et al., 2020). Positive social change not only provides benefits for small businesses but also encourages the personal development of employees. Employees can gain self-determination, self-esteem, and loyalty to the employer and local community through enacting social change as a part of their organization (Lechner et al., 2017). Fraud prevention strategies may lead to long-term social relationships among employees, the local community, and the small businesses. Other implications for positive social change include the potential for small-business leaders to increase sustainability to favorably influence local unemployment rates to benefit communities with increased tax revenues and/or sustainability.

A Review of the Professional and Academic Literature

I conducted a review of the academic and professional literature to provide the background and foundation for this study of the strategies small-business leaders can use to prevent employee fraud. A literature review is essential for academic research and provides an understanding of the depth of previous work and identifies gaps for exploration (Xiao & Watson, 2019). The purpose of this qualitative multiple case study was to explore the strategies that small-business leaders used to prevent employee fraud. Bandera's SCT provided the conceptual framework for the study. Bandura (2018) introduced the SCT in 1986 as an evolution of social learning theory. The SCT provided a solid conceptual framework for this study because the theory contains a compelling explanation for individual behavior and the effect of social interaction to create behavior change in individuals (see Schunk & DiBenedetto, 2020). The academic and professional literature identified and reviewed in this literature highlight the SCT and the FTT and their effects on behaviors for preventing fraud. In the literature review, I also discuss strategies to encourage employee fraud prevention and develop a positive business environment for social change.

The literature review is organized into four categories: (a) a description of the key theories, (b) alternative theories, (c) business influence and mitigation strategies, and (d) a summary. The description of the theories consists of a review of the theories, histories, characteristics, application, and critical analyses of the theories. In the alternate theories subsection, I explore other possible theories and their limitations to support the study. In

the summary, I conclude the literature review by summarizing key points from the existing body of knowledge about the phenomenon.

I found literature related to the research topic in academic libraries, websites, databases, peer-reviewed journals, and related books. The discourse on literature included the original theorists and authors. Professional journal articles were reviewed from a variety of fields, including accounting, banking, business, ethics, management, medical, psychology, research methods, and sciences. The databases and search engines accessed for the literature review included ABI/INFORM Collection, ABI/INFORM Global, Academic Search Complete, Academy of Management, Business Source Complete, Dissertations & Theses at Walden University, EBSCO, Emerald Organization Journals, Google Scholar, government websites, Journal Storage, ProQuest Central, Reports to the Nation from ACFE, ResearchGate, Sage Journal, Sage Premier, Science Direct, Springer Link, Thoreau Multi-Database Search, and the Walden University Library. The majority of the target reference literature was published from 2018 to 2022. Keyword searches included terms from multiple digital sources and organizational processes that synthesized the current literature on the subject. The keywords for the online search included *cognitive theories*, *employee fraud*, *fraud risk management, fraud triangle, internal control, internal control multiple case study, qualitative method, social cognitive theory, small business fraud,* and *social change*.

I included 183 references in this study, of which 138 are peer reviewed. Ninety-three references are found in the literature review. Of the peer-reviewed references, 118

(86%) were published between 2018 and 2022. A summary of the sources is broken down by type and percentages is provided in Appendix A.

The SCT

The SCT was the primary theory used as part of the conceptual framework for this study. A theory is a big idea that organizes many other ideas with a high degree of explanatory power (Collins & Stockton, 2018). The SCT was an effective conceptual framework for this study because the theory includes the personal, environmental, and behaviors factors for changing fraud behaviors. The SCT includes the key personal factors of cognitive and motivation influence states and biological events (Bembenutty et al., 2016). Environmental factors include the work or classroom environment, culture, peer employees, and the owner/leader/manager who influences the social interaction of the individual's behaviors (Bembenutty et al., 2016). Bembenutty et al. (2016) and Joseph and Padmanabhan (2019) confirmed that SCT mechanisms enable the organizational social interactions to positively influence an individual's behavior. Behavior approaches of the SCT include motor responses, verbal responses, and social interactions (Joseph & Padmanabhan, 2019). The findings on SCT provided managers with principles to formulate fraud prevention strategies. Bandura (2018) proposed that individual behavior change is a result of learning that occurs from dynamic and mutual interactions between a person and the environment in the SCT. In addition, the SCT also includes discussion of the vital role that individual learning plays before behavior change occurs (O'Kelley , 2019). Interventions are psychological mechanisms that enable individual behaviors to change within the boundaries of the social environment

(Beauchamp et al., 2019). O'Kelley (2019) and Beauchamp et al. (2019) confirmed that SCT mechanisms enable social interactions to influence individual learning and behaviors. The SCT was applicable in this case study because the theory provided leaders with options for changing employee behaviors with social interactions.

The SCT contains an explanation of the structural factors for changing individual behaviors. The personal agency discussed within the SCT provides an individual with the power to control thoughts, motivations, processes, influences, and actions (Bandura, 2018). The SCT constructs of self-efficacy, beliefs, outcome expectations, sociostructural factors, and goals enable an individual with the mechanisms to change behaviors (Beauchamp et al., 2019). The SCT also enables an individual to develop motivations and processes to manage goals and the self-evaluation of progress, self-efficacy, social comparisons, values, expectation outcomes, attributions, and self-regulation (Schunk & DiBenedetto, 2020). Bandura (2018), Beauchamp et al. (2019), and Schunk and DiBenedetto (2020) confirmed that SCT provides individuals with the power to control personal behaviors by managing thoughts, goals, motivations, and actions. The SCT helps understand the environmental and structural components for changing behaviors in individuals.

History of the SCT

The SCT evolved from the early cognitive paradigm. The social–cognitive framework gained popularity with social and developmental psychologists because they wanted to move toward the cognitive paradigm (Rhodes et al., 2019). Piaget, in 1936, was the first psychologist to conduct a systematic study of cognitive development

(Alahmed, 2020). Cognition is considered a simple process of acquiring information through observation, thinking, imagination, memory, judgment, problem solving, and selective attention (Alahmed, 2020). Early psychologists and social scientists drifted away from behavioral approaches and gravitated toward Bandura's information processing approach (Alahmed, 2020). The SCT was an evolution of learning and information processing concepts to influence individual behaviors.

The SCT evolved from the social learning theory. O'Kelley (2019) argued that Miller and Dollard began the initial investigation into the social learning theory in 1941. The researchers developed the theory on the early cognitive concepts of learning, knowledge resources, and information processing (O'Kelley, 2019). Albert Bandura modified the initial concepts of learning in the 1960s and later integrated the constructs into the SCT in 1986 (Schunk & DiBenedetto, 2020). The SCT is rooted in modifying the learning concepts of the SLT.

Characteristics of the SCT

Although there are numerous SCT characteristics, the scope of this study was limited to examining the individual concepts of self-efficacy and self-regulatory, sociostructural factors, and the reciprocal determination model. The SCT framework includes the concepts of individual learning through personal self-efficacy and self-reflection, social environment, and behaviors from social engagement (Beauchamp et al., 2019). I applied Bandura's description of human information processing capabilities to understand the influence of downstream psychological processes and interventions to

prevent employee fraud. The components of the SCT framework are discussed below beginning with the mechanism for personal growth.

The self-efficacy concepts provide the foundations for individual or personal development in the SCT. Related to personal agency, self-efficacy is the confidence and motivation an individual has to reach a specific goal or manage a situation positively (Bandura, 1989). The individual's confidence is based on social interactions that develop personal beliefs, learning, and achievement orientation. An individual's expectancy or value belief has a mediating role in self-efficacy and achievement (Olivier et al., 2019). Past learning experiences have a strong predictive link to self-efficacy (Olivier et al., 2019). In addition, individual learning, goals setting, psychological states, high expectations, and high trust positively influence an individual's self-efficacy or personal development (Bandura, 1989; Olivier et al., 2019; Ozyilmaz et al., 2018). Self-efficacy is the mechanism for personal growth to accomplish a desired goal and is influenced by sociostructural elements.

Social constructs are vital for facilitating change in individual behaviors. The sociostructural elements are present in the environment and facilitate the implementation of behavior in the SCT (Beauchamp et al., 2019). In an organization, the leader provides the framework for acceptable moral behaviors by promoting acceptable and unacceptable behaviors (Kakati & Goswami, 2019). An ethical leader promotes moral attentiveness to improve ethical practices in an intricate and innovative process (Al Halbusi et al., 2022). A leader's positive self-efficacy motivates team reflexivity and performance (Lin et al., 2022). Bandura described the psychosocial function of the SCT as a triad of reciprocal

causation (Beauchamp et al., 2019). The triadic elements are personal, environmental, and behavioral factors (Bergman et al., 2019). The SCT's sociostructural elements and the organizational environments can have an influence on employee behaviors. The role of sociostructural elements in the triad reciprocal determination model is associated with the effect of social interactions on individual behaviors.

The triad reciprocal determination model illustrates the influence of social environment on individual behaviors through the learning and knowledge acquisition mechanisms. In the triad reciprocal determination model, the personal, environmental, and behavioral factors interact with each other and determine the actions of the other components (Zeng et al., 2020). Personal factors include cognitive, affective, self-efficacy, and biological events (Bembenutty et al., 2016). Environmental factors include the physical surroundings, family and friends, and social effects (Joseph & Padmanabhan, 2019). The behavior factors consist of motor responses, verbal responses, social interactions, learning, and adapting (Joseph & Padmanabhan, 2019). The reciprocal determination model illustrates the key mechanisms for changing employee fraud behaviors. The triad reciprocal determination mechanism for changing behavior is best illustrated in the learning process of children and the work context.

An appropriate illustration of triad reciprocal determination is in the classroom learning process of children (see Appendix B). Children's classroom learning provides a pattern of learning, knowledge acquisition, and self-regulated competency development in the social context in the SCT (Bandura, 2018). The triad model in the classroom context illustrates that the children's self-efficacy or learning is influenced by

observation, social persuasion, and interaction. Self-efficacy is the result of actual performance from learned behavior that occurs from social cultural settings. A person's social environment influences achievement and competency beliefs (Bembenutty et al., 2016). The triad classroom learning model (see Appendix B) shows that the peers, parents, and teachers are social models for the children (Bembenutty et al., 2016). The teacher and other students provide a social environment for the children. The classroom learning model illustrates the personal, environmental, and behavior factors of the triad reciprocal determination model.

The application of triad reciprocal determination model in the work environment illustrates the effect of cultural environment on employee fraud preventions behaviors. Fraud prevention within a positive small business culture is explained by the triad reciprocal determination mechanism in the work context model (see Appendix C). Yusof et al. (2019) argued that positive working culture can reciprocate to positive employee performance, reducing counterproductive behaviors from fraud or other criminal actions. In the triad reciprocal determinism model, personal factors, such as individual cognition, emotional state, and self-efficacy, are regulated by social interactions. Environmental factors in the triad reinforce employee learning and actions in the social environment. The social environment is comprised of organizational culture, fraud preventions procedures, and social relationships. Behavior factors are the results of social interactions and include control measures in self-regulation and adaptation to the environment. The three factors can act upon each other and, in turn, influence the others to prevent employee fraud in small businesses. The work context model illustrates the positive

effect of social reinforcement on the culture of personal self-efficacy and individual adaptation to the environment by controlling behaviors to prevent fraud.

Behaviors result from controls in self-regulation mechanisms that act on individual emotions toward social norms for higher principles and rewards. Controls in self-regulation influence one's emotions and actions towards higher level goals (Langner et al., 2018). Individual self-regulation is a motivator and regulator of action through a discrepancy reduction mechanism (Bandura, 1989). The perceived differences between the performance and internal standards trigger internal actions to reduce undesired behavior (Bandura, 1989). Self-regulation is goal-directed behavior in various contexts, including academic and health behavior, social interactions, work productivity, and emotional regulation. (Ludwig et al., 2020). In addition, self-regulation includes learning processes that foster deeper learning in individuals (Seufert, 2018). Self-regulation controls are the SCT mechanism for corrective behavior when an individual deviates from the expected social norms.

Application of the SCT

The SCT provides an explanation of individual actions (Schunk & DiBenedetto, 2020); therefore, the theory was an appropriate framework for this behavior research. The SCT is an agentic perspective of three core values to create individual learning from human agency, individual proxy, and social interaction (Bandura, 2018). The key concept in the theory contains a description of personality change dynamics that influence individual change (Cervone & Little, 2019). Personal factors interact with environmental factors to influence the individual behavioral factors; therefore, the three factors influence

each other bidirectionally (Bandura, 2018). These SCT factors can influence employee behavior from the environmental factors in the organizational climate. Additionally, self-efficacy is the key SCT process for understanding the effect of social learning processes on individual behaviors. Self-efficacy describes a person's ability to successfully perform a behavior (Ghazi et al., 2018). The SCT mechanisms are useful in various fields because they influence individual learning, motivations, and behavior change.

The SCT has applicability in various fields, such as health care, communication, technology, and applied psychology (Yakut, 2019). In addition, the SCT is useful in business, education, public health, and mass media (Rautela, 2021; Schunk & DiBenedetto, 2020). The learning processes in the SCT are useful in the educational field for developing individuals' creativity, self-efficacy, self-regulation, and motivation. Researchers have found that environmental factors are essential for developing learning processes and the creativity of students (Rubenstein et al., 2018). The self-efficacy of an individual can be improved by simulating the environment, such as the students' past academic performance, which may build efficacy for future performance (Talsma et al., 2018). Furthermore, observation, emulation, self-control, and self-regulation can be used to gradually transfer the control of learning from the teacher to the student to motivate self-regulation of learning (Lawson et al., 2019). Athletes use self-regulation to enhance performance by learning and setting goals (Carvalho & Araújo, 2022). Therefore, the SCT connects motivation to intervention to show a positive influence on learning in the short term, but more studies are required to assess the long-term effect (Schunk &

DiBenedetto, 2020). SCT learning processes are used in various fields, such as health care, business, education and mass media, to influence behavior change in individuals.

The medical fields use SCT to influence behavior change and coping behaviors by improving self-efficacy, moral thought, and self-regulation. For example, self-regulatory factors can motivate individuals to change their physical exercise behaviors (Beauchamp et al., 2019). In the SCT study on health self-management competence, the researchers found that human interactions significantly influenced participants' health behaviors (Lin & Chang, 2018). Additionally, self-efficacy can enable an individual to manage environmental demands and develop coping behaviors (Schiavo et al., 2019). The social learning aspect of SCT has helped to improve self-efficacy of orthopedic or musculoskeletal conditions with moderate results from the intervention (Ghazi et al., 2018). Learning transmits information to the observer through behavior, verbal, visual, and symbolic modeling (Bajcar & Babel, 2018). SCT also has the mechanisms for predicting individual behaviors for coping, rehabilitation, moral action, and recovery from trauma in the medical/health fields (Benight et al., 2018).

The psychology field has used SCT to influence individual motivation, career development, ethical culture, ethical values, innovation, and predict consumer behavior. Self-regulatory processes in SCT are essential for goal setting and individual motivations (Schunk & DiBenedetto, 2020). SCT concepts are also useful for personal development and efficacy in career planning (Aka & Tasar, 2020). In an organizational setting, SCT can be useful in reducing fraud behaviors. Organizational investment in ethical culture has shown negative links to fraud behaviors, but an organization can also prevent fraud

behaviors by promoting anti-fraud behaviors to employees (Suh et al., 2018). Organizational support for innovation can also motivate employee innovation behaviors (Riaz et al., 2018). SCT includes the psychosocial and social-structural dimensions to influence employee behaviors (Bergman et al., 2019). SCT has the psychological mechanisms to influence individual motivations and behaviors.

Critical Analysis of SCT

SCT Strengths. Public health, educational, and business fields have often used SCT for modeling behavioral change. Behavior change models are used in the public health field to understand the individual motivation to change health behaviors (LaMorte, 2019). Educators, parents, and policymakers are interested in SCT for understanding human development and learning processes. The business field has employed SCT models to predict consumer behaviors in marketing and advertising to persuade change in consumer behaviors (Yakut, 2019). In addition, SCT has the mechanism for improving organizational performance by improving employees' performance (Riaz et al., 2018). SCT mechanisms have many applications for changing individual behavior (Alahmed, 2020). The theory provides a unique explanation about how individuals acquire and maintain behaviors as well as the influence of social environment to chance their behaviors (LaMorte, 2019). The SCT is also a unique theory because it emphasizes the influence of the external environment to influence the internal mechanisms of behavior change through social reinforcements (LaMorte, 2019). The strength of SCT is that it relies on experiments to determine cause and effect as well as enables high control of

confounding variables (Alahmed, 2020). SCT provides the behavioral change model to understand the individual motivations to change behaviors.

SCT Weaknesses. SCT has four limitations. The first limitation in SCT is that cognitive theories are weak because of their abstract nature of thoughts and the difficulty in defining the concept of thoughts (Alahmed, 2020). There is also lack of knowledge in SCT about the operational and social cogitative processes of motivation (Schunk & DiBenedetto, 2020). The second limitation of SCT is the cogitative processes that are not observable (Alahmed, 2020). The third limitation of the theory was the loosely organized base that described the dynamic interplay between person, environment, and behavior. However, self-efficacy studies in the Eastern and Western cultures have provided different views on the interactions of attributes (Schunk & DiBenedetto, 2020). The fourth limitation of SCT was the focus on learning processes but disregard of hormonal and biological factors that might influence behaviors (LaMorte, 2019). Although SCT can influence behavior change, the theory has limitations due to abstract nature of the concepts and lack of discussion on the influence of biological factors on individual behaviors.

Although there are limited psychological pathways for deterring fraudulent behaviors other than control measures, SCT provides psychological insight into mechanisms that can influence behavior change (Maulidi, 2020). For instance, an individual's cognitive reasoning might be an important factor in inhibiting or driving unethical decisions or behaviors (Maulidi, 2020). Positive relational factors in organizations also contribute to higher ethical behaviors of employees. Fraudulent

behaviors are associated with relational factors rather than personality attributes (O'Leary, 2015). There was a positive link between ethical climate and moral judgment (Otaye-Ebede et al., 2020). Maulidi (2020), O'Leary (2015), and Otaye-Ebede et al. (2020) found that SCT provides psychological insight between relational factors and ethical behaviors of employees. SCT mechanisms provide a link between relational factors and ethical behaviors of individuals.

SCT Gaps. The key gap in SCT literature was the lack of knowledge about fraud prevention in organizations. However, SCT provides important knowledge on changing employee fraud behaviors from social influences that act on internal mechanisms to reinforce positive behaviors (Bandura, 2018). SCT has many applications for changing individual behaviors (Alahmed, 2020). Therefore, the theory has validity for developing an ethical culture to decrease employee fraud behaviors (Suh et al., 2018). But limited dissertation studies have examined SCT as the conceptual framework for fraud prevention. This study fills the gap in literature with the application of the SCT to prevent fraud in small businesses.

Fraud Triangle Theory

FTT was the supporting theory to address fraud mitigation strategies in this study. FTT provided the theoretical basis for building mitigation and control strategies to prevent employee fraud behaviors. Donald Cressey, a criminologist, developed FTT's concepts in 1953 (Fitri et al., 2019). Cressey discovered that mitigating fraud required addressing financial pressures, opportunity, and rationalization to prevent fraud behaviors

in employees (Fitri et al., 2019). Accordingly, FTT explained fraud prevention actions in small businesses.

Fraud is described as an unjust act committed by employees or management through deception to obtain an illegal advantage (Kakati & Goswami, 2019). Numerous types of fraud occur in global businesses, but occupational fraud is the most destructive to an organization. Occupational fraud is the most prevalent threat committed against organizations by organizational executives, managers, and employees (ACFE, 2018). This type of fraud is the personal enrichment through the deliberate misuse or misapplication of the organizational resources or assets (ACFE, 2018). Employee fraud is also known as occupational fraud and is present in three major categories: (a) employee fraud includes asset misappropriations in 86% of cases, (b) corruption with misappropriation in 43% of cases, and (c) financial statement fraud which is present in 10% of all cases (ACFE, 2020). Asset misappropriation and financial fraud reporting represent 93% of all fraud in small businesses. Asset misappropriation occurs when an employee misuses or steals a company's assets (Bunn et al., 2019). Employees misuse or steal from their employers in 86% of all reported fraud cases, with a median loss of $100,000 to the business (ACFE, 2020). An organization is directly influenced by occupational fraud because the crime prevents the company from creating jobs, producing goods and services, and providing public services (ACFE, 2020). Although average small business losses are identical to a large business, the effect of theft from employee fraud is much greater on a small business (ACFE, 2020; Bunn et al., 2019). Employee fraud prevention is essential for the survival of small businesses. The

remainder of the literature review is on the history, applications, characteristics, and critical analysis of the fraud triangle theory.

History of FTT

The characteristics of the individual perpetrator was used as the fraud model from the 1600s until Sutherland (1940) and Cressey (1953) proposed motivational behaviors models (Kakati & Goswami, 2019). The fraud triangle model was proposed by Cressey and Sutherland offered the differential association principle to understand the motivations of nonviolent criminals. The fraud research from the 18th century to the 1940s was generalized as case studies by scholars in the management, financial services, and organizational fields (Driel, 2018). The early fraud researchers focused on the perpetrator's characteristics; however, recent research shifted to motivational models for preventing employee fraud in organizations.

The fraud model provided the tool for understanding individual motivations and preventing organizational fraud. Cressey (1953) discovered the fraud elements during his PhD research when he interviewed over 250 criminals who had committed fraud offenses. Cressey interviewed the criminals to understand their motivations and reasons for committing fraud (Rustiarini et al., 2019). In the research, Cressey discovered that employees who committed fraud had three common elements: financial pressures, opportunity, and rationalization (Fitri et al., 2019). The three elements formed the foundations for FTT (Kakati & Goswami, 2019). Cressey discovered that fraud criminals have three common elements and criminologists use these components to identify and prevent fraud in today's organizations.

Fraud crimes are more complex and difficult to solve than violent crimes. White collar-crimes are less obvious and difficult to predict than violent crimes (Sutherland, 1940). The criminal behavior is a learned behavior rather than a trait or characteristic of individuals was proposed in the differential association theory (Sutherland, 1940). Sutherland also proposed the role of social learning in criminal behaviors in the diffusion theory. White collar crimes are more complex than violent crimes and Sutherland proposed the differential association theory to explain the criminal behaviors in nonviolent offenses.

The FTT was the predominant fraud model for research and prevention from the 1950s until the evolution of other theories. Albrecht et al. (1984) proposed the fraud scale model as an evolution of the FTT. The fraud scale model includes two components of FTT, pressure and opportunity, and replaced the rationalization factor with personal integrity to transform the initial concept (Kakati & Goswami, 2019). The diamond theory was another theory that evolved from FTT in an analysis by Wolfe and Hermanson (2004) and added a fourth element called capability to FTT (Christian et al., 2019). Most fraud concepts from 1950 to 1990 evolved from the original FTT model.

Fraud theories from 2006 until 2016 included modification of FTT elements. The triangle of fraud action was an evolution of FTT (Kakati & Goswami, 2019). The triangle of fraud action consists of three components: act, concealment, and conversion (Albrecht et al., 2006; Kranacher et al., 2011). In the new triangle theory, the FTT attributes of the offender were modified to opportunity, criminal mindset, and arrogance (Ramamoorti et al., 2009). The money, ideology, coercion, and ego (MICE) model was another method

that identified the motivation for fraud (Kranacher et al., 2011). In the new fraud triangle model, the elements of the theory are derived from four fraud models, fraud scale model, fraud diamond theory, and the MICE model (Kassem & Higson, 2012). The pentagon theory of fraud was formed to improve FTT (Marks, 2012). Marks proposed the elements of capability and arrogance in FTT to address the changes in business practices from the 1950s to the conditions in the 2000s. The variations of new fraud models explain the motivations for criminals' behavior in modern business conditions (see Appendix D).

Application of FTT

Criminologists have used FTT as a tool for investigating, analyzing, and preventing fraud in modern organizations. An organizational culture can either discourage or encourage employees to commit fraud. An organizational characteristic may encourage deception as the desired action by employees and managers (Houdek, 2020). Organizational culture can also have a positive influence on preventing fraud behaviors. Ethical values, culture, and internal controls have a negative effect on fraud behaviors (Said et al., 2017; Suh et al., 2018; Wicaksono & Urumsah, 2017). High ethical values are crucial for mitigating employee fraud (Said et al., 2017). Ethical culture was more effective in preventing fraud than monitoring and controls (Suh et al., 2018). Faith and culture are also negatively associated with employee intent to commit fraud (Wicaksono & Urumsah, 2017). Therefore, cultural values can prevent fraud behaviors in organizations (Said et al., 2017; Suh et al., 2018; Wicaksono & Urumsah, 2017).

In contrast, lack of supervisory control can create a fraud environment (Azam, 2018). In a multiple case study, the lack of supervision was the key factor that turned

usually ethical employees into fraudsters (Azam, 2018). Although opportunity, pressure, and rationalization are elements for employee fraud, the lack of supervision can result in unethical conduct by employees (Azam, 2018). Supervisory monitoring and controls are important for discouraging fraud behaviors.

Characteristics of FTT

The key characteristics of fraud behaviors are present in the FTT elements. Cressey's (1953) FTT was the presence of three conditions: pressures, opportunity, and rationality (Tickner & Button, 2021). Employee motivations are key to understanding fraud behaviors in an organization. Pressures from financial issues, personal issues, greed, and work issues can encourage employee fraud (Alnajar, 2021). Cressey hypothesized that pressures are a non-shareable financial problem of offenders (Alnajar, 2021). Cressey also identified six categories of financial pressures including debt payment, trouble from personal fiascos, business relapses from inflation or recession, corporeal seclusion, and employer-employee relationships situational earnings (Alnajar, 2021). Personal problems can result in shame and motivate an individual to commit fraud (Alnajar, 2021). Some work pressures can create greed and lead to fraud behaviors (Alnajar, 2021). Other work pressures that can lead to fraud are budgets and goals, enhanced bonuses, or loss of employment due to poor performance (Alnajar, 2021). Pressures from financial, personal and work issues can motivate employees to commit fraud.

The opportunity is an opening for an employee to commit fraud. Cressey viewed opportunity as the violation of laws and regulations and the skills for executing employee

fraud (Alnajar, 2021). Employee fraud occurs when the opportunities are present in three conditions including the nature of the industry, ineffective monitoring, and organizational structure (Tickner & Button, 2021). The average cost of a median fraud loss can vary by industry: mining has the highest average median loss of $475,000 per event and education has the lowest average loss of $65,000 per event (ACFE, 2020). Ineffective monitoring can result in an average loss of $44,000 to an organization per event (ACFE, 2020). Organizational structure can influence the cost of loss per fraud event as small businesses have a higher loss per event than large businesses (ACFE, 2020). Opportunity provides a criminal with high degree of confidence that the crime can be successfully committed.

Further, criminals use rationality to justify their fraudulent behavior. Rationality is the criminal's excuse to escape from responsibilities of moral failure by transferring the action to another ambiguously defined category (Alnajar, 2021). Fraudsters justify their behaviors as their rationale for the theft (Tickner & Button, 2021). Rationality can also be considered a shared responsibility. Rationality is non-criminal and justified because the public or organization has some responsibility; therefore, an individual is not entirely accountable for the behavior (Alnajar, 2021). Criminals use rationality to justify their fraudulent behaviors.

Critical Analysis of FTT

FTT Strengths. FTT was useful in identifying individual motivations of employee behaviors and provided three advantages in understanding the fraud phenomenon. The first advantage of FTT model was three conditions of pressures,

opportunity, and rationality that identify fraud risks in an organization (Christian et al., 2019). The second advantage of FTT was that it is one component of an overall audit assessment plan (Sujeewa et al., 2018). Finally, the FTT model is useful in identifying the violators who commit fraud, used by regulators to make laws, professionals to manage risk, and academics to research the phenomenon (Sujeewa et al., 2018). FTT is useful model for identifying employee motivations for committing fraud.

FTT Weaknesses. FTT model had three limitations in changing individual fraud behaviors. The first weakness of the theory was that it may not include all known elements to deter fraud in organizations; other theories and models identify additional elements (Albrecht et al., 1984; Kassem & Higson, 2012; Kranacher et al., 2011; Marks, 2012; Said et al., 2017; Wolfe & Hermanson, 2004). The second weakness was that the theory provided limited explanation about how criminals acquire counterproductive behaviors. Finally, FTT had little empirical support on the influence of ethical performance in an organization and the effect on employee fraud behaviors (Shepherd & Button, 2019). Although FTT has limitations as the conceptual framework for changing fraud behaviors, the model does present supplemental constructs for developing strategies to prevent employee fraud.

The primary knowledge in the FTT domain was understanding criminal motivations and fraud prevention with risk assessment and control measures. The other fraud models also address criminal motivations by either modifying, replacing, or combining with the FTT elements to propose new theory (Albrecht et al., 1984; Albrecht et al., 2006; Kranacher et al., 2011; Marks, 2012; Ramamoorti et al., 2009; Wolfe &

Hermanson, 2004). FTT domain knowledge was valuable for understanding criminal motivations and mitigation methods to prevent employee fraud.

Other knowledge from the research was that organizational environment could influence employee fraud behaviors; therefore, FTT elements support SCT and was a key finding in literature. For example, an ethical work environment has a negative effect on fraud behaviors (Said et al., 2017; Suh et al., 2018; Wicaksono & Urumsah, 2017). In contrast, supervisors' lack of control or power can lead to a climate of unethical employee behaviors (Azam, 2018). Said et al. (2017), Suh et al. (2018), and Wicaksono and Urumsah (2017) found that the cultural environment and supervisory control can influence fraud behaviors in employees. Organizational environment could influence employee fraud behaviors; therefore, FTT link to SCT is vital for controlling behaviors.

FTT Gaps. FTT gaps include little emphasis on learning and limited focus on predicting fraudulent behaviors. Few studies emphasized the role of ethical culture (Said et al., 2017; Suh et al., 2018) and the value of religion on likely employee fraud behavior (Wicaksono & Urumsah, 2017). However, there are no answers concerning the prediction or analysis of fraudulent behaviors (Maulidi, 2020). Although previous studies have used FTT as the conceptual framework for dissertations from 2018 to the present, those researchers did not address behavior change concepts (Davis, 2019; Edwards, 2019; Jirsa, 2020; Lawson, 2020; Mariner, 2020; Ortiz, 2018; Rockson, 2019; Trigg, 2020). Gaps in FTT research included the role of ethical culture, the negative and positive influence of the social environment on fraud behaviors, predictive analysis of fraud behaviors, and changing fraud behaviors.

Alternate Behavior Change Theories

Alternative behavior change theories were examined as potential conceptual frameworks for this study. Sutherland's (1940) differential association principle was a change model candidate. Other behavioral change models included the theory of planned behavior (TPB), diffusion of innovation, transtheoretical model, and the social norms theory (LaMorte, 2019). Each of the alternate theories are assessed below.

Differential Association Principle

Criminal behavior is a result of the worldview of the offender in the differential association principle. Sutherland (1940) argued that criminal behavior occurs due to the individual's worldview and is not a result of the situation. In the differential association principle, Sutherland proposed that criminals learn behavior in social interactions that create the individual's values, motives, and attitudes (Shepherd & Button, 2019). The differential association model includes nine basic principles that lead to criminal learning behaviors (Sutherland, 1940):

1. All criminals learn deviant behaviors.
2. Criminals learn through deviant behaviors from social interactions and multiple communication processes.
3. The main part of criminal behavior is learning that occurs in personal circles and individual relationships of the criminal.
4. The criminal learning process includes techniques to commit a crime, motives, rationalization, and attitudes to violate social norms.

5. Criminals learn motives and drives from interaction with people who have positive or negative views of criminal behaviors.
6. An individual becomes a criminal based on favorable benefits assessment by violating the law.
7. The differential association can vary in intensity, priority, duration, and frequency based on contact with those who violate social norms.
8. Criminal behavior is learned through associations and involves the exact mechanism used for all other types of learning.
9. Criminal behavior may be a generalized expression of needs, but the needs do not explain this since non-criminal behavior has the same requirements.

The differential association theory lacks the method to address the influence of traits, change in environment, and motivation. Sutherland's theory relegates logical and rational thinking of individuals with specific personality traits that negate criminal behavior (Shepherd & Button, 2019). The theory also neglects to address the individual's ability to choose or change their environment (Maloku, 2020). In addition, Sutherland's theory fails to provide a mechanism for repelling criminal behaviors. The differential association was not appropriate to use as a conceptual framework because the theory lacks the change mechanism to prevent employee fraud.

TBP

The TBP links beliefs to behavior and was proposed by Icek Ajzen in 1985 (Bosnjak et al., 2020). TBP is formed by three elements of behavioral beliefs, subjective normative beliefs, and perceived controls beliefs that influence an individual's behavior

intentions (Bosnjak et al., 2020). TBP effect motivational factor of behaviors that include (a) attitudes influence behavior, (b) subjective norms endorse behavior, and (c) controls influence behavior (Hagger & Hamilton, 2021). TPB has broad applications in the health sciences, environmental sciences, business and management, and educational research fields (Bosnjak et al., 2020). The fundamental concept of the TPB is that an individual's belief is the motivation for personal action.

There are several limitations of TPB including that a person has the resources and opportunities to commit the behavior regardless of intent (LaMorte, 2019). The theory does not account for other factors such as fear, threat, or experience (LaMorte, 2019). In addition, TBP does not address the environmental or economic factors that might influence the individual's intent to perform the behavior (LaMorte, 2019). Finally, the timeframe between intent and behavior is absent in TPB (LaMorte, 2019). TPB was not appropriate for the conceptual framework because the theory does not address the effect of the environment on individual behavior change.

Diffusion of Innovation

The diffusion of innovation theory was proposed by Everett Roger in 2003 to explain the adoption of technology (Goh & Sigala, 2020). Diffusion theory was used to understand the deployment of technology with ideas and products that spread through diffusion in the population or social systems (Ali et al., 2019). Diffusion of innovation theory includes five adopter categories: innovators, early adopters, early majority, late majority, and laggards (LaMorte, 2019). The diffusion of innovation consists of four key aspects for adopting a product: innovation, social systems, the time factor, and

communication channels to spread the knowledge about the product (Ali et al., 2019). The theory was helpful in technology field to address the diffusion of technology through the social systems and processes than addressing criminal behavior.

Diffusion of innovation theory had three key limitations as a theory. One limitation of the theory was that it does not promote a participatory approach (LaMorte, 2019). The second limitation of the theory was that the concept works better on adopting a behavior than preventing behavior (LaMorte, 2019). The final limitation of the theory was that the concept does not account for the resources or special support an individual needs for adopting the behavior (LaMorte, 2019). Diffusion of innovation theory was not appropriate as the conceptual framework because the concept does not support prevention behaviors.

Transtheoretical Model

The transtheoretical model was developed by James Prochaska in 1977 based on the theories of psychotherapy for behavior change through series of stages (Gorman et al., 2021). In the transtheoretical model, there are six behavioral changes an individual experiences including (a) precontemplation, (b) contemplation, (c) preparation, (d) action, (e) maintenance, and (f) termination (Liu et al., 2018). The transtheoretical model was used in the clinical health field to change behavior and had limited application on addressing criminal behaviors.

The transtheoretical model had three limitations in addressing change in criminal behavior and lacks foundations as a conceptual framework. One limitation of the transtheoretical model was that the prototype ignores the social context of change (Liu et

al., 2018). Another limitation of the model was that there are no criteria to establish a person's stage of change or an established timeline for each stage (LaMorte, 2019). Finally, there is an assumption that individuals can make a coherent and logical change (Liu et al., 2018). The transtheoretical model was not appropriate conceptual framework for this study due to the limitations and lack of mechanisms to change criminal behaviors.

Social Norms

Social norms approach was developed from the research done in 1986 by Berkowitz and Perkins (Shulman et al., 2017). Shulman et al. (2017) argued the Berkowitz and Perkins proposed that individuals perceive the attitudes or behaviors of others incorrectly as being different from their own, when those attitudes are actually similar. Social norms theory is understanding the influence of the environment and interpersonal effects that change behaviors (Schultz et al., 2018). Peers can influence individual behaviors through perceived social norms. The key concept of social norms is that peers effect behaviors based on perceived norms rather than actual norms which led to gaps or misperceptions (Dempsey et al., 2018). In social norms, peers influence behavior change in individuals, but the behavior is not perceived by the individual.

Social norms approach has four limitations. The first limitation of the social norms is that misperceptions are due to the poor presentation (LaMorte, 2019). The second limitation is that poor data collection can lead to an unreliable normative message (LaMorte, 2019). The third limitation is that unreliable sources could undermine the credibility of the message in the social norms (LaMorte, 2019). The last limitation of social norms is that the message must be potent enough to influence the target group

(LaMorte, 2019). The social norms approach was not appropriate for the conceptual framework in this study because the approach does not address the role of individual behavior attributes.

Business Influence and Mitigation Strategies

Employee fraud has vital effect on the survival of small businesses. Small businesses have high trust environment and lack of internal controls; therefore, the businesses are number one targets of fraud (Bunn et al., 2019). Fraud is challenging to mitigate due to numerous categories, duration of schemes, and concealment of the crime (ACFE, 2020). The FTT element of opportunity can be mitigated with controls and risk management strategies. However, the elements of pressures and rationalizations require controlling of individual behaviors. Individuals can control personal behaviors through SCT mechanisms (Bandura, 2018). SCT mechanisms of self-regulation and triad determination model enables leaders to influence behavior change through cultural and learning strategies. Further examination of the effect of fraud and mitigation strategies is presented below.

Business Influence of Employee Fraud

Employee fraud is devasting not only to the survival of a business but includes broader implications on other stakeholders such as employees, managers, investors, customers, regulators, and community. Therefore, business leaders need to understand the implications of resource allocation decisions; regulators the focus of their enforcement efforts; investors and customers the investment of their financial capital (ACFE, 2018). Although global surveys have indicated that organizations lose 5% of revenues from

fraud each year, business leaders still lack a clear understanding about the cost of fraud (ACFE, 2022). The total cost of fraud is extremely difficult to estimate due to number of variables such as categories of fraud, duration of the fraud, and the amount of fraud that is not detected (ACFE, 2018). Employee fraud has a broader influence on not only the business but effects the employees, managers, investors, customers, regulators, and local community.

The global magnitude of fraud was captured in 2,110 cases from 133 countries that resulted in losses of $3.6 billion or $1,783,000 per case (ACFE, 2022). In the United States, business size correlates with the amount of the financial loss; U.S. small businesses have the largest average median loss of $150,000 per event. Small businesses not only experience larger financial losses but one third become victims of the crime (Bunn et al., 2019). Bunn et al. (2019) found that small businesses become targets of fraud due to (a) increased trust of employees, (b) decreased oversight due to trust relationships, (c) limitation of internal controls, (d) and the prevalence of fraud in the community. The findings of the study indicate that controls and social relationships are important deterrents, and their absence are motivators for criminal behaviors.

Mitigation Strategies

Fraud prevention strategies are control measures and behavior change solutions. Control measures focus on mitigating moral values of the criminal. Researchers often examine financial crimes in the lens of moral values because values are significant factors in criminal behaviors (Lokanan, 2018). However, Said et al. (2017) and Suh et al. (2018) found that ethical culture can influence negative fraud behavior in employees. In

addition, Wicaksono and Urumsah (2017) found that religion had preventive effect on likely fraud behaviors. The behavior change solutions apply SCT's social learning concepts to mitigate or prevent fraud. Behaviors change solutions target the value system of the criminal.

Control measures are effective mitigation strategies to deter fraud from low moral value criminals. Controls measures limit the offender's opportunities to commit fraud. The motivation of criminals can be decreased by reducing the opportunity for committing the crime (Clarke, 1980). Strategies for internal controls include separation of duties, effective management oversight, control systems and procedures to manage risk (Bunn et al., 2019). However, SCT mechanisms for preventing fraud are psychological links between relational factors to influence employee's behaviors (Maulidi, 2020; O'Leary, 2015; Otaye-Ebede et al., 2020). Bandura (2018) proposed that SCT includes self-regulation to control negative behaviors and triad reciprocal determination model to change behaviors. SCT's social learning principles prevent fraud with self-regulation controls that influence triad reciprocal determination mechanisms to change negative behaviors.

Control measures are internal control, audits and management review strategies to prevent employee fraud in small businesses. The weakness in internal control were responsible for 49% of the fraud cases around the world; 30% from lack of controls and 19% occurred when the offender overrode the controls (ACFE, 2018). A survey of local business found that 19 out of 20 respondents acknowledged that internal controls are essential for small businesses to prevent fraud (Bunn et al., 2019). However, internal

controls by themselves had no effect on employee fraud, but internal controls and good corporate governance had significant effect on fraud prevention (Sofia, 2020). Audits and internal controls are effective in preventing fraud in organizations (Abu Amuna & Abu Mouamer, 2020). Information technology has a direct and significant effect on preventing fraud and organizational culture and code of conduct has significant indirect effect on good governance (Prihanto, 2021). The lack of management review was responsible for most of asset misappropriation fraud cases (ACFE, 2018). Risk management and performance have a positive relationship (Hussaini et al., 2019). Findings from the research on internal control indicate that leadership or culture variables are necessary to prevent fraud. The influence of cultural and behavioral factors to prevent fraud are examined below.

According to SCT's triad reciprocal determination process, social environment in organizational leadership and culture can prevent fraud behaviors. Ethical leadership increases social relationship with employees and decreases their deviant behaviors (Jha & Singh, 2019). In addition, ethical leadership has positive influence on employees (Hewlin et al., 2017). The researchers argued that when followers view a leader with high integrity, they will suppress personal values and adopt organizational values. However, internal controls have no effect on performance, but cultural issues have significant effect on employee performance (Fernando & Surjandari, 2021). In addition, incentives have no effect on performance, but work discipline has positive effect on performance. Ethical corporate culture and effective monitoring is negatively associated with employee fraud (Suh et al., 2018). However, ethical leadership can reduce individual deviance and builds

a positive employee-organization relationship (Sawitri et al., 2018). Fernando and Surjandari (2021), Hewlin et al. (2017), and Suh et al. (2018) provided evidence that social effect from positive leadership and culture can change employee behaviors. The literature provided evidence that ethical leadership, ethical culture, and social relationships, all variation of behavior change strategies, can mitigate fraudulent behaviors. Strategies for changing behaviors can be effective as control measures for preventing employee fraud in small businesses.

Summary

In this literature review, I examined the key points, weaknesses, and gaps in SCT and FTT, alternative behaviors theories, business influence and mitigation strategies. SCT was the conceptual framework for this study and offers a compelling explanation of behaviors change from social interactions. The findings in this area were that behaviors change strategies such as ethical leadership, ethical culture, and social relationships can be effective in mitigating fraudulent behaviors. Triad determination model was the mechanism for influencing behavior change in individuals. The FTT was an appropriate supporting theory that provided proactive measures such as internal controls measures, audits, and management reviews. FTT can influence self-regulation of employee behaviors through control measures and risk assessment strategies to reinforce a fraud prevention environment. In conclusion, small-business leaders can use behavior change and control measures strategies to prevent employee fraud.

Transition

The purpose of Section 1 was to introduce the foundational concepts of the study. In this section, I provided the fundamental logic for the research in the problem and purpose statements. Employee fraud is a major problem for some small-business leaders that can result in business failure. The purpose of this study was to explore strategies small-business leaders can use to prevent employee fraud in their company. The other foundational components provided an interpretive lens, identified the study's significance, and provided a comprehensive review of literature. The significance of study findings may assist small-business leaders to improve business practices and influence social change. Owners can implement social change with strategies such as ethical leadership, ethical culture, and social relationships to mitigate fraudulent behaviors. In the literature review, I offered current knowledge about SCT and FTT to formulate a framework for behavior change and control measures strategies to prevent employee fraud.

Section 2 provided the methodology for this study. Content includes the researcher and participants roles, methodology for design of the research, criteria for selecting the participants and the methods for sampling. In addition, Section 2 includes a discussion about the ethical research procedures, collection and analysis of data, and procedures to ensure the reliability and validity of the data. Section 3 includes a discussion on the findings, applications for practice, social change issues, recommendations for actions, future research, and finished with a conclusion.

Section 2: The Project

In this section, I provide a description of the methodology used to explore strategies for preventing employee fraud in small businesses. Section 2 includes a discussion on the (a) researcher's role; (b) participants; (c) research method and design; (d) data collection instruments, techniques, and data storage; and (e) data analysis. In Section 2, I also explain related ethical research and the reliability and validity of the study.

Purpose Statement

The purpose of this qualitative multiple case study was to explore strategies that small-business leaders used to prevent employee fraud. The target population comprised five small-business leaders in the southeastern United States who developed and used strategies to successfully prevent employee fraud. The implications for positive social change include the potential to decrease local unemployment rates. Businesses that prevent employee fraud can be more profitable and offer greater employment opportunities to benefit citizens and families in local communities.

Role of the Researcher

In my role as the researcher, I collected and analyzed the data to mitigate bias in the study. A researcher should have the highest scholarship and ethical standards, avoid bias, and accept responsibility for their own work (Yin, 2018). My plan for responsible scholarship included conducting a literature review to develop an understanding of prior knowledge in the field and identify the gaps for research. I was the only data collection and analysis instrument. A qualitative researcher is the primary instrument for collecting

and analyzing data (Clark & Veale, 2018). In addition, I avoided bias by having the participants verify the accuracy of the data collected to establish a trusting relationship with them. A researcher can establish trust with the research participants by minimizing personal assumptions and biases as well as recording, coding, and sorting the data to accurately represent the phenomenon (Clark & Veale, 2018).

I developed a trusting and respectful relationship with the participants to ensure the quality of the data collection. A researcher should establish a relationship of trust and respect with the research participants (Karagiozis, 2018). My personal background described below was key to establishing trust and creditability with the participants.

My educational and professional experiences provided the foundational background to conduct this study. I possessed advanced acquisitions certification in program management and information resource management. My professional experience includes managing resources in a medium-sized military organization of 350 officers and soldiers and $5 million worth of property and equipment. As an administrative officer, I have written or edited over 400 standard operating procedures for managing resources in medium to large organizations. In addition, I acquired $12 million of property and equipment and distributed them to a subordinate organization according to management control and accountability procedures for fraud prevention. My education and professional experience provided a strong foundation for conducting this study.

Ethical challenges can influence the interactions between the qualitative researcher and the participants. During the data collection and analysis processes in this study, I followed the ethical principles outlined in *The Belmont Report* (see National

Commission for the Protection of Human Subjects of Biomedical and Behavioral Research [NCPHSBBR], 1979) to reduce bias and adhere to high standards of ethical integrity. *The Belmont Report* contains three key principles that a researcher is required to follow to protect human subjects:

1. Researcher should respect autonomous rights of the participant and obtain informed consent, conduct risk/benefit assessment, select appropriate subjects for the interview, and notify them of their rights to terminate participation.
2. Researcher should practice beneficence principle to do no harm to participants and protect from exploitation during the data collection.
3. Researcher should use principle of justice to treat the participants fairly during data collection and protecting their privacy with anonymity (NCPHSBBR, 1979).

A researcher must focus on managing personal expectations and biases to prevent influencing the study (Johnson, 2018). I mitigated bias in the data collection by using member checking and triangulation to ensure rigor in data collection. In the data collection and analysis, I modeled the ethical principles in *The Belmont Report* (see NCPHSBBR, 1979) and guidance from the Walden University Institutional Review Board (IRB; 2021) to ensure the quality of collected data.

I followed ethical guidelines and processes to ensure the objectivity and reliability of the collected data for analysis. A qualitative researcher should be objective and ensure the quality of the process (Johnson, 2018). My approach as a nonbiased investigator was to use the interview protocol to collect raw data from the participants. The interview

protocol development has four steps: (a) align the interview questions with the research question, (b) conduct inquiry-based conversation, (c) ensure formal review of interview protocol, and (d) test the interview protocol (Yeong et al., 2018). The interview protocol was vital in the following ways for collecting interview data to improve the reliability of this study:

- Listed procedures to collect dependable data for meeting the research objectives.
- Enabled effective use of the available time and alignment in the data collection procedures.
- Enabled correction of deficiencies in the questions.
- Ensured alignment between the interview questions and the research question, conducting an inquiry base conversation, receiving feedback on interview protocol, and conducting an interview rehearsal if needed.
- Ensured that the refined questions enabled the collection of desired answers to meet this study's objective (Yin, 2018).

As the principal data collector, I used an interview protocol to ask the participants the same open-ended questions so that all participants were treated equally, to mitigate researcher bias, and ensure the dependability and credibility of the data. During the interviews, I asked open-ended questions to prevent bias by avoiding questions that trigger a confirmation bias (see Linden et al., 2018). I triangulated the interview data with multiple data points to confirm the results and provide validity and reliability. A researcher can ensure credibility through following detailed protocols and making

believable research claims (Liao & Hitchcock, 2018). As the primary data collector and analyzer, I mitigated bias in the research, practiced ethical principles as identified in *The Belmont Report*, triangulated data, and conducted member checking to ensure data quality.

Participants

The participants for this study were small-businesses owners who had been in business for at least 5 years and implemented strategies to prevent fraud. A researcher must recruit participants who meet the eligibility criteria for participants (Moser & Korstjens, 2018). The researcher must identify knowledgeable participants who can provide rich data to explore the phenomenon (Moser & Korstjens, 2018). In addition, participants must willingly provide data to answer the research question (Yin, 2018). My eligibility criteria for participants included that they were (a) small-business leaders, (b) operated a business for at least 5 years, (c) had successfully implemented fraud prevention, (d) and worked in the retail industry.

I applied purposeful sampling to gain access to participants through an internet wide search on the Small Business Association website and various social media sites, including Facebook. Snowball sampling was used to reach participants who could not be reached through primary digital research. I selected five participants from the digital sources as participants.

In addtion, I ensured that the participant's characteristics aligned with the overarching research question and developed a trusting relationship with the participants. Trust is essential for building and maintaining mutually respectful relationships and

partnerships involving the participants and the researcher (Wilkins, 2018). I used a flexible, semistructured interview technique to build relationships with the participants and developed trust for probing sensitive issues. I shared the synthesis and summarization of the collected data with them through member checking to further build trust and ensure the validity of the collected data. The relationship between the researcher and the participants should be built on ethical, credible, and angetic interactions (Yin, 2018). I developed a positive rapport with the participants to collect quality data and reach data saturation.

Research Method and Design

Research Method

The purpose of using the qualitative method is to conduct an inductive inquiry and appropriate concepts to collect and analyze data. The qualitative methodology is an overarching philosophy that helps guide data collection, state the purpose, and identify the research design (Sawatsky et al., 2019). The research method also identifies the specific method of exploration. Qualitative research is used to explore the *why* and *how* of human experiences in social settings (Merriam & Grenier, 2019). A qualitative case study can have exploratory, explanatory, descriptive, and/or evaluation aims (Yin., 2018). The qualitative designs are used to make an inductive inquiry into the participants' processes, perspectives, and worldviews about the phenomenon (Rashid et al., 2019). The qualitative method includes an exploration of the phenomenon with observation, documentary evidence, and semistructured interviews using open-ended questions to engage the participants (Yin, 2018). An interview is an important primary data collection

source in qualitative methods and should be triangulated with secondary documents and archival records (Yin, 2018). The qualitative research method provided me with a guideline for conducting the study and collecting and analyzing data.

Quantitative research is a statistical measurement of the population in the phenomenon. Usually, quantitative research is a systematic and empirical investigation of the phenomena through statistical and mathematical processing of the numerical data collected about the phenomenon (Basias & Pollalis, 2018). Employing the quantitative method enables a researcher to use a rigorous and controlled methodology to understand the phenomenon with precise measurements (Zyphur & Pierides, 2019). The primary characteristics of the quantitative approach are that the research is objective and correlates findings with experiments or testing a hypothesis/theory, quantifiable data are collected from questionnaires, and closed questions are used for data collection (Basias & Pollalis, 2018). Quantitative research is a structured procedure to measure the relationship between variables by analyzing the collected data objectively and systematically (Rutberg & Bouikidis, 2018). However, the quantitative method has weaknesses due to an external view that lacks flexibility and exploratory processes (Rutberg & Bouikidis, 2018). The quantitative research method was not appropriate for this study because the descriptive and statistical data collected with this approach are closed-ended for predictive outcomes and would not support the open-ended, exploratory nature needed to answer the research question and understand the phenomenon.

Mixed-method research combines the advantages and weaknesses of qualitative and quantitative research. A researcher uses the mixed methods to combine the qualities

of the quantitative and qualitative data into a single study to get a better understating of the research problem (Johnson et al., 2020). The mixed-method approach has several stages, and the research question determines the next stage in a mixed-methods study (Sahin & Ozturk, 2019). The mixed method approach has multiple worldviews or paradigms, including pragmatism, transformativism, realism, and the dialectical stance (Kansteiner & Konig, 2020). The weakness in mixed-methods research is that the method requires a researcher to have additional time, resources, and experience in both qualitative and quantitative research methods as well as addressing measurement errors (Johnson et al., 2020). The mixed-methods approach was not appropriate for the study because of the additional time and effort required to collect quantitative data that were not needed to answer the research question.

I selected the qualitative method to gain a deeper understanding of the phenomenon through exploratory and open discourse with participants to explore small-business leaders' strategies to prevent employee fraud. Qualitative studies are important tools for understanding the participants' feelings, perceptions, and principles or frameworks for fraud prevention strategies (Zahiri et al., 2019). The qualitative method was useful for discovering hidden information to determine the trends, cultural patterns, and communication regarding the phenomenon.

Research Design

I investigated the available qualitative designs for collecting the data to answer the research question. The qualitative design is selected primarily based on the research problem, the research question, and the needed knowledge (Merriam & Grenier, 2019). I

considered three possible qualitative research designs to answer the research question: phenomenology, ethnography, and case study.

A phenomenological design enables a researcher to understand the meaning of participants' lived experiences (Churchill, 2018). However, the data collection for a phenomenological design focuses on a participants' lived experience and would not have answered the research question in this study; therefore, the phenomenological design was not appropriate to achieve the purpose of this study.

The ethnographic design enables a researcher to examine the cultural actions, behaviors, and perceptions within groups, teams, organizations, and communities (Merriam & Grenier, 2019). A researcher could conduct an ethnography to understand the cogitative meanings and behaviors associated with a group, such as a team or organization (Merriam & Grenier, 2019). The ethnographic design was not suitable for the current study because my aims were not to capture the cultural behaviors of small businesses or their owners.

A case study design enables a researcher to study a real-world problem involving a person, group, organization, relationships, process, performance, and events (Yin, 2018). A researcher can use the case study design to carry out in-depth inquiry into the topic or phenomenon within a real-life setting (Yin, 2018). In addition, a case study design enables a researcher to explore the real-world problem within the contextual setting, such as a business in an interpretive paradigm, to cocreate value (Rashid et al., 2019). I selected that case study research design because it was the best suited for answering the research question and exploring the research phenomenon.

A case study design enables a researcher to explore a real-life setting to understand the phenomenon. A researcher can use either a single or multiple case study to explore a phenomenon (Yin, 2018). Use of a single case study design allows the researcher to explore a real-life scenario based on critical, extreme, common, and revelatory cases (Yin, 2018). A researcher can use the multiple case study design to analyze multiple systems and develop themes from each situation's data and different situations (Rashid et al., 2019). The multiple case study design includes two or more cases for data collection and allows for a comparison of the cases' similarities and differences (Yin, 2018). Use of multiple case studies enables a researcher to examine the replication between cases and is based on theoretical replication rather than literal (Yin, 2018). Multiple case study researchers use abduction as their research logic (Rashid et al., 2019).

A multiple case study design enables a researcher to conduct theoretical replication to understand the similarities in a phenomenon. The multiple case study design enables a researcher to gather empirical evidence from multiple sources, conduct cross-case analysis, and develop more credible findings to answer the research question (Yin, 2018). Multiple case study researchers should use semistructured interviews as the primary data collection source (DeJonckheere & Vaughn, 2019). A multiple case study researcher should review secondary and archival documents to triangulate with the interview data (Yin, 2018). I selected the multiple case study design because the data collection and triangulation as well as the cross-case analysis provided a credible answer to the research question.

The appropriate sample size for data saturation is dependent on various factors. Qualitative data saturation is dependent on numerous factors, including the (a) rule of thumb based on methodology and past experience, (b) characteristics of the study and conceptual framework, (c) numerical guidelines for empirical investigation, and (d) statistical formula to obtain a sufficient sample size (Sim et al., 2018). However, the goal of a case study was to expand the analytic generalization of a theory and not produce statistical generalizations (Yin, 2018). The theoretical saturation is more about sample adequacy and less about sample size (Lowe et al., 2018). Data saturation in qualitative research is focused on adequacy of the sample.

My data collection focused on theoretical saturation for collecting rich and thick data from multiple participants to replicate the study. A researcher must collect data from at least two cases in a multiple case study (Yin, 2018). Theoretical replication in a multiple case study requires collection of data from multiple participants. A researcher can collect rich and thick data from multiple participants rather than rely on sample size for theoretical replication of the study (Aguboshim, 2021). Data saturation was reached in the study when there was consistency in the data, and no new themes are possible from the collected data. A researcher reaches data saturation when the input from the participants no longer provides new information, and concepts in the transcripts suggest robust data consistency on unexplored themes or subthemes (Aguboshim, 2021). Qualitative data saturation in a multiple case study is not on sample size but theoretical replication. The replication logic in a multiple case study should be based on theoretical

replication (Yin, 2018). I used theoretical replication to ensure data saturation and replication of the study.

Data collection consisted of several sources to ensure the credibility of the results. Qualitative researchers should collect data from multiple sources, including documentation, archival records, interviews, direct observations, and physical artifacts (Yin, 2018). Researchers can also collect qualitative data from secondary documents and digital searches (Aguboshim, 2021; Fusch et al., 2018). Methodological triangulation and member checking methods ensured data saturation and support validity for data analysis. A researcher can use data triangulation and member checking methods to secure data saturation and validity to justify the data interpretation (Aguboshim, 2021; Liao & Hitchcock, 2018). I used member checking and methodological triangulation methods to collect data from semistructured interviews, organizational documentation, and archival documents. The data collection consisted of triangulation and accumulation of sufficient data until no new themes were possible.

Population and Sampling

In a qualitative study, the participants and sampling method are vital for collecting and analyzing data. Participants are human subjects who provide data about the phenomenon in a qualitative study (Yin, 2018). Sampling is the selection of situation, context, and or participants who provide rich data about the phenomenon of interest (Moser & Korstjens, 2018). The target participants of this study were owners of small businesses located in southeastern United States. In this multiple case study, the targeted

population was comprised of five small-business leaders from the retail industry in southeastern United States.

Purposeful sampling enabled data collection from the most knowledable participants. A researcher can use purposeful sampling to collect data from the most informative participants (Moser & Korstjens, 2018). I used purposeful sampling to access participants available on internet sources such as Small Business Association website, vendor sites, and various social media sites including Facebook.com. I selected data from five participants for purposeful sampling of data for the multiple case study.

Snowball sampeling was another strategy that I used to recruit participants from members in my network. A researcher can gain access to study participants through a social network with snowball sampling (Parker et al., 2019). Snowball sampling is a qualitative method that has the characteristics of networking and referrals (Parker et al., 2019). I used snowball sampling to reach participants who could not be reached through the digital research.

The criteria for selecting participants for this study was the knowledge that individuals possessed about the phenomenon. My eligibility criteria for a participant includes: (a) small-business leaders, (b) business for at least 5 years, (c) implemented fraud prevention, (d) and work in the retail industry. Researchers should seek key informants who have special and expert knowledge about the phenomenon and are willing to share the information and insights with them (Moser & Korstjens, 2018). The sample size in qualitative research is contextual and partially dependent upon the scientific paradigm under which investigation occurs (Boddy, 2016). Although

quantitative research requires a larger sample size, the qualitative sample size can be very small because of heavy dependence on rich and detailed data from the research participants (Boddy, 2016). In qualitative research, rigor is more important, and two or more cases are acceptable sample size in a multiple case study (Yin, 2018). The contextual knowledge by the researchers rationalized the selection of five participants as an appropriate sample size for this research.

Data saturation in a multiple case study is based on the ability to replicate the results. Theoretical replication is the goal of a multiple case study instead of the sampling logic (Yin, 2018). In a multiple case study, the participants in each case study provide a sample for comparison and analytic generalization (Yin, 2018). Data saturation in a multiple case study is reached when two or more participants from different locations provide enough evidence so that new data or themes emerge (Yin, 2018). Qualitative researchers reach data saturation when no new themes are possible from the collected data (Lowe et al., 2018). I collected data from five participants who were owners of small businesses located in southeastern United States to ensure theoretical replication of data for this multiple case study. I continued to enroll qualified participants with the same qualifications as original sample group until no new data or themes result in data saturation.

After initial contact, I coordinated with the participants to schedule a semistructured interview at their business location. The interview was scheduled at a convenient time and location; a private room to establish rapport, trust, and enhance data quality (DeJonckheere & Vaughn, 2019). Semistructured interviews require both

relational and facilitation skills for quality data collection (DeJonckheere & Vaughn, 2019). I used an audio recorder to document the interview in a comfortable environment.

Ethical Research

High ethical standards and protection of study participants are the foundations for developing credibility in a study. A case study researcher must strive for the highest ethical standards to conduct the research (Yin, 2018). An informed content is the most important protection for the research participants. The informed consent process enables a researcher to inform the candidate participants about the objectives of a study, expected roles, possible benefits and risks from participation by ensuring the confidentiality, anonymity, voluntariness of participation, and communicating the findings to the participants (Appiah, 2021). The informed consent form provided the foundations for protecting the participants and adding credibility to the study with high ethical standards.

Informed consent is a legal and ethical process that enables human subjects to consent before participating in a study (Annas, 2018). The informed consent process requires sharing critical information with the participants to decide on participation (Azim, 2018). The informed consent form also gives the participants the right to withdraw. A general assumption in ethical research is that participants have the unconditional right to withdraw from a study without any negative consequences (Lee et al., 2019). Modeling protocol noted in *The Belmont Report,* I ensured the participants had full understanding of their role in this study. I obtained written informed consent from the participant before the interview and data collection process. In addition, I ensured the participants had a clear understanding of their rights to withdraw from this study by

email, phone or verbally notifying me about their decision, without negative effect. The participants did not receive any incentives for participation.

During data collection, I showed the participants respect and protected their private information. I mitigated the participants' privacy risks by excluding their names, addresses, and personal data in the study. In addition, I minimized and mitigated any risk to the privacy of the participants by assigning a numeric code to the participants for reference purposes during the data collection. The numeric code was not shared with anyone but the participants. Walden University's IRB ensured that this doctoral proposal meets all regulations and was professional and scholarly appropriate to conduct a study. I began data collection once I obtained IRB approval. The IRB approval number is 06-07-22-0980749 and expires on 6/6/2023.

I kept the participants' information in a secure, password-protect Microsoft Excel spreadsheet and will safeguard it for 5 years. Only I have access to the stored data. I maintained the confidentially of each participant and refer to the participant by a number sequence such as Participant 1, Participant 2, and continued the sequence to account for all the participants. After 5 years, I will destroy all the collected data and information.

Data Collection Instruments

I was the primary data collector for the case study. Researchers should immerse themselves in the research settings to study the phenomenon from the inside and use more than one data collection method in a study (Moser & Korstjens, 2018). As the primary data collector, I used face-to-face semistructured interviews, documentation, and archival records to collect data for this study.

The secondary sources of data collection included documentation and archival records. Multiple sources of evidence strengthen the findings through convergence or triangulation of data from two or more of these sources (Yin, 2018). Participants' can provide a researcher with insight into organizational interactions with personal reflections to events and groups that would be otherwise inaccessible to the study (Yin, 2018).

I used the interview protocol to guide the data collection from the participants. The interview protocol provided a consistent formant for guiding the data collection process. The interview protocol listed the interview questions, audio recording instructions and member checking procedures. Member checking enables a researcher to add rigor and validity to data collection (Naidu & Prose, 2018). Member checking (see Appendix E) is an interview process that a researcher uses to add additional data and build trust with the participants (Candela, 2019).

After the interview, I emailed the summary of the key elements from the interview for member checking by the participants to review the data and provide feedback for correction. A researcher conducts member checking by:

- Reviewing and interpreting the interview transcript.
- Summarizing and synthesizing the data summaries for each interview question into one paragraph.
- Providing participants with a printed copy of synthesized response for each interview question.
- Confirming the accuracy of synthesis with participants or adding additional data from participants to get an accurate understanding; and finally.

- Continuing the member checking process until no new information is disclosed (Marshall & Rossman, 2016).

In addition, I collected secondary data from organizational website or documents for triangulation. Secondary data enables a researcher to triangulate the data from multiple sources to collaborate the same findings (Yin, 2018). Member checking enabled me to improve accuracy of the information and bond with the participants.

The organizational documents provided digital and written records of the organizational business processes and culture. Organizational documents provide data and information that is stable, unobtrusive, specific references, and covers a long span of time (Yin, 2018). Archival records also provided quantitative data for this study. Archival records offer qualitative data for analysis (Yin, 2018). I looked for digital or printed archival records to gain historical information about the budget, number of personnel, patterns or characteristics of the organization for secondary data analysis. The archival records provided statistical data for validity and reliability of the qualitative data. I triangulated the information from the collected documents and archival records with the interview questions to substantiate the accuracy of the collected data.

I conducted member checking to verify the accuracy of the synthesized and summarized data with the participants. Member checking ensures data accuracy and provides rigor and validity to data collection (Naidu & Prose, 2018). Member checking also helps to develop trust with the participant through accountability and improves the quality of the collected data (Naidu & Prose, 2018). I enhanced data validity and reliability by collecting organizational documents and archival records that contained

organizational processes, policy, job responsibilities, and procedures in digital and paper records.

Data Collection Technique

My data collection technique consisted of adhering to the interview protocol that established rapport, introduced the purpose of the study, and questions followed by a review of post interview steps. In additions, I used face-to-face semistructured interviews, documents, and archival evidence to gather rich thick data. A semistructured interview is a guided and flexible dialogue between the researcher and the participant with a protocol and follow-up questions, probes, and comments (DeJonckheere & Vaughn, 2019). A researcher should use more than one data collection method in a study (Moser & Korstjens, 2018). During the interview, I used the Record It app on Mac Pro and Zoom to record the face-to-face semistructured interview to ensure descriptive validity and reference for transcription clarity (Build to Connect, 2022).

I used semistructured interviews as the primary data collections method in this study. An advantage of semistructured interviews is that it is a guided and flexible dialogue between the researcher and the participant and facilitates follow-up questions, probes, and comments (DeJonckheere & Vaughn, 2019). The disadvantages include participant bias, poor recall, requires other sources for collaboration, and may be marked by participants' inaccurate articulations (Yin, 2018). Despite the possible limitations, semistructured interviews are the most commonly used method of data collection in qualitative research (DeJonckheere & Vaughn, 2019). Semistructured interviews provided a guided inquiry into the employee fraud phenomenon.

The secondary sources of data collection were documentations and archival records. Multiple sources of evidence strengthen the findings through convergence or triangulation of data from two or more of these sources (Yin, 2018). A researcher can use secondary data to triangulate the data from multiple sources to collaborate the same findings (Yin, 2018). Secondary data sources enable methodological triangulation from multiple sources.

Documentations provided the advantage of understanding organizational processes, policy, job responsibilities, digital and paper records, and procedures. Organizational documents provide data and information that is stable, unobtrusive, specific references, and covers a long span of time (Yin, 2018). Archival records provided quantitative data to support a study. The archival records offer qualitative data for analysis (Yin, 2018). The disadvantages of documentation and archival records are that records (a) may not reflect accuracy, (b) reflect biased account, (c) be inaccessible, and (d) difficult to retrieve (Yin, 2018). I compared the information from the collected documents and archival records with the interview questions to substantiate the accuracy of the collected data.

Critical data collected from the interviews were verified for accuracy through member checking. The member checking procedures ensure data accuracy by having the participants verify the summary of the collected data for accuracy; therefore, adding rigor and validity to the quality of the data collection (Naidu & Prose, 2018). After the interview, I e-mailed a summary of the critical data to the participants for their review to obtain their feedback for accuracy.

Data Organization Technique

Capturing and managing rich and thick data added quality to the data analysis. Organizing and managing data is vital for the reliability of qualitative research (Yin, 2018). I used software tools and field journal to capture and manage data in this study. NVivo is a commonly used tool for managing qualitative research data. I used the NVivo software tool to manage and organize the data in the study. NVivo software provides a researcher with a repository for a working area and coding capabilities to store, query, analyze, and manage unstructured data, including text, audio, images, video, and other types of data (Phillips & Lu, 2018). The NVivo software assisted in managing and organizing the data for coding, creating accurate themes, and developing the data collection concepts. I used a field journal to capture administrative data and my thoughts. A field journal allows a researcher to record qualitative field data to construct thick, rich descriptions of the study context, encounter, interview, and document's valuable contextual data (Phillippi & Lauderdale, 2018). NVivo enabled capturing and managing of data for quality analysis to produce rich and thick data.

I prioritized the data before transcribing and labeling the files for storage by the interviewee, date, location, and business. The data storage consisted of NVivo QRS data, Microsoft (MS) Excel and MS Word documents. The raw data files were backed up on several external drives to protect from possible data corruption and secured for 5 years in a locked storage box that was password protected.

The study data was stored in digital and paper formats including spreadsheets, documents, audio and data files. MS Excel spreadsheets data included (a) all links to

cited articles, (b) references by types, and (c) record of business names, addresses, and interviewee names. The digital and hardcopy data in this study was from NVivo, MS Excel, Word, hardcopy, digital recordings, and transcriptions that were protected and will be secured for 5 years. After 5 years, the hardcopy records will be shredded, and the digital documents will be securely erased.

Data Analysis

Quality of the data analysis was vital for the credibility of a study. A data analysis enables a researcher to gain a deep understating of the phenomenon (Lester et al., 2020). The analysis consisted of identifying key themes in this study and correlating the information between the findings, conceptual framework of the study, and practical applicability of the themes. Methodological triangulation from multiple sources will assist in avoiding bias or processing errors (Yin, 2018). I used methodological triangulation to provide rigor to my data collection procedures. A researcher can use multiple sources to triangulate the data to prevent bias, promote social change, and reach data saturation (Fusch et al., 2018). I used data from three sources: (a) semistructured interviews, (b) documents, and (d) archival records in conjunction with member checking and triangulation to prevent bias, errors, and weakness in the analysis.

Planning and executing a logical and sequential data analysis was vital for discovering patterns and themes in the research data. My data analysis consisted of using Braun and Clarke's (2006) framework to deliberately and rigorously analyze data to identify the themes from the collected data. I used Braun and Clarke's six-phased thematic analysis process consisting of: (a) familiarizing with the data, (b) generating

initial codes, (c) searching for themes, (d) reviewing themes, (e) defining and naming themes, and (f) producing the report. During the thematic analysis process:

1. I immersed myself in the data by conducting at least five readings of each interview transcript, documents evidence, and field notes to become familiar with the data.
2. I used the traditional method of hardcopy transcripts with pen and combined it with NVivo coding (organizing and labeling data) to generate initial codes. Then I used systematic organization of the data to link with the conceptual framework, literature review, and common concepts in the collected data.
3. I grouped the codes into similar themes. A theme is a broad interpretation of data from isolated to higher level applications (Lester et al., 2020). These were arranged in main and subthemes to communicate findings about the research question.
4. I reviewed, modified, and developed the themes for accuracy and relevance.
5. I reviewed and organized and the themes from the broadest to the narrowest topic.
6. I developed tables and figures to illustrate the results of the data analysis.

I used the NVivo QSR analysis software for Mac to document, organize, and form codes and themes. NVivo software imports MS documents into nodes or virtual containers to collect contents, including codes, themes, categories, topics, and concepts (Wilk et al., 2019). A researcher can analyze data through the six-stage coding process. The NVivo's coding process includes (a) importing of document, (b) exploring data, (c)

code-node of keywords, (d) query of keywords, (e) display of data, and (f) recognize themes (Wilk et al., 2019). NVivo QSR for Mac was the tool used to document, organize, and form codes and themes for this study.

I conducted a thematic analysis to developed themes from the collected data. The thematic analysis creates a richness in understanding about the meaning of a set of texts (Neuendorf, 2018). The thematic analysis enables a researcher to apply an inductive, deductive, or hybrid approach to develop and analyze themes (Robinson, 2021). I used thematic analysis to identify key themes for this study and correlate them with the themes found in literature and the conceptual framework of SCT. A researcher can use thematic analysis to: (a) read the transcript and familiarize oneself with the interview data, (b) generate codes associated with the research question, (c) search for themes and group them into related ideas, (d) define and name the themes, and (e) identify with interview references (Crowe et al., 2015). The thematic analysis was used to identify themes and create a richness in understanding of the meaning from the collected data.

Reliability and Validity

I focused on developing rigor in the case study by collecting appropriate and adequate data. Reliability and validity indicate the quality of a case study design (Yin, 2018). Reliability is rooted in data adequacy, and validity is data appropriateness; the two verification strategies can ensure rigor in qualitative research (Spiers et al., 2018). A qualitative study is creative interpretation and contextually bound; therefore, it requires rigor, well-documented systematic processes, and an audit trail (Johnson et al., 2020). Trustworthiness of qualitative contextual information is confirmability, credibility,

dependability, and transferability (Johnson et al., 2020; McDonald et al., 2019; Stenfors et al., 2020).

Reliability

I documented detail procedures to ensure repeatability of the study. Reliability is consistency and repeatability in producing the case study findings (Yin, 2018). Capturing the detailed process and procedures of the research enables the research to be reliable and will allow another researcher to reproduce the context and situations (Abdalla et al., 2018). The goal of reliability is to reduce errors and biases in a study with repeatable data collections procedures (Yin, 2018). Triangulation in data collection provides the credibility link to reliability (Abdalla et al., 2018). The reproducibility ability of the study provided reliability in the study.

Dependability

I developed dependability in study with auditable and traceable evidence for rigor during data collection. Dependability is the extent that the research is replicable in similar conditions (Stenfors et al., 2020). A researcher must adequately document the data collection and analysis of the information to replicate the study for dependability (Crowe et al., 2015). I employed member checking after transcription and created an audit trail for all the data collection to ensure dependability in the study. The best methods to increase rigor and trustworthiness in qualitative research includes a clear rationale for sampling design, data saturation determination, ethics in research design, member checking, and triangulation of data sources (Johnson et al., 2020). In addition, I ensured

dependability of my study by using an interview protocol, coding system, constant data comparison, and documenting the data collection and analysis procedures for replication.

Validity

Validity is the trustworthiness of the findings to represent the data, lives, culture, and contexts that they characterize (Urban & van Eeden-Moorefield, 2018). Construct validity is when multiple sources of evidence are used during data collection; internal validity is pattern matching during data analysis; and external validity is research design for replication logic in multiple case studies (Yin, 2018). The key components of validity are credibility, transferability, and confirmability (Abdalla et al., 2018). Validity in a study provides trustworthiness to the research findings. I developed validity and trustworthiness of the findings by ensuring credibility, transferability, confirmability, and data saturation.

Credibility

I documented the research processes to develop credibility in the study from the internal validity during data analysis. Credibility is the central concept for internal consistency applied to data in qualitative research (Abdalla et al., 2018). A researcher develops credibility in the study by documenting the research processes and transparency in reporting to avoid bias (Johnson et al., 2020). Credibility means that the research findings are plausible and trustworthy due to the alignment between theory, research question, data collection, analysis, and results (Stenfors et al., 2020). A researcher can develop credibility in a study by using rigor in the research method (Urban & van Eeden-Moorefield, 2018). I used methodological triangulation, multiple sources of data,

journaling of all data collection and decision making, and NVivo software to document all data processes to mitigate researcher bias and ensure credibility of this study.

Transferability

Transferability provided external validity of the research design. The ability of the findings to be transferred to another setting, context, or group enables transferability of a study (Stenfors et al., 2020). The transmission and description of sampling factors, including the geographical location of the study, number and characteristics of participants, and the timeframe of data collection and analysis enables transferability of the study (Johnson et al., 2020). The description of the context that enables others to replicate the study also promotes transferability (Urban & van Eeden-Moorefield, 2018). I used rich and thick descriptive journaling to facilitate the transferability of this study. I also listened carefully to the participants and avoid my biases, ideas, and perceptions during data collection. In addition, I used data saturation to link the results, data, and current literature to support transferability of this study.

Confirmability

I employed confirmability to show a relationship between the data, literature review, and the findings. A researcher can use confirmability to show a relationship between data and findings, audit trails, and triangulation (Johnson et al., 2020). A researcher can use confirmability to provide a clear link or relationship between the data and the findings (Stenfors et al., 2020). An audit trail and the description of the coding process provides confirmability of the results (Urban & van Eeden-Moorefield, 2018). Triangulation is one of the most popular ways to achieve confirmability in a qualitative

study (Abdalla et al., 2018). I used methodical triangulation and member checking to enhance (a) analysis, (b) interpretation of findings, (c) data saturation, and (d) confirmability of this study.

Data Saturation

Data saturation was an important objective of this qualitative study. Data saturation is the key concept for establishing data adequacy for purposeful sampling (Hennink et al., 2019). However, data saturation is challenging in a qualitative study because the guiding principle of saturation is based on purposeful sampling rather than reaching sample size (Hennink et al., 2019). Purposeful sampling illuminates the theoretical proposition of a case study (Yin, 2018). Data saturation with purposeful sampling was the key concept for reaching sample size in this qualitative study.

Thematic saturation ensured data saturation in this multiple case study. In qualitive studies, broader application of data saturation is associated with thematic saturation that refers to data collection to be repeated and redundant (Hennink et al., 2019). Guest et al. (2016) found that data from two sources captured 80% of the themes and three to six sources captured 90% of the themes in a study. Data saturation should focus on thematic saturation for inductive analysis of qualitative interviews (Guest et al., 2020; Hennink et al., 2019). I interviewed five participants in the multiple case study to ensure data saturation in this study. I ensured thematic saturation with in-depth interviews to reach data saturation. Thematic saturation ensured that no new information or theme can be formed from the collected data. I also triangulated the interview data with the documentation, and archival records to ensure data adequacy and saturation in this study.

Transition and Summary

In Section 2, I presented the description of how I conducted and study and my rationale choosing a multiple case study design. I was the primary data collection instrument for this qualitative multiple case study. In my study, I followed the ethical guidelines of NCPHSBBR (1979) to ensure that the study participants had autonomy and were exposed to minimal risks and protected from any harm. During the study, I followed (a) the ethical principles of *The Belmont Report*, (b) obtained consent of the participants, (c) used the interview protocol to conduct the interviews for consistency, (d) and avoided bias by using member checking procedures. The target population of my study was the small-business leaders from the southeastern region of the United States, with successful experiences in preventing employee fraud. I gained access to the participants via purposeful sampling of businesses on the Small Business Administration site and their SCORE program, vendor and Facebooks sites, and local businesses in my local area. I contacted the participants through telephone calls and email communication regarding participation in the study.

The data collection in the study consisted of following the ethical guidelines, use of recording tools to collect accurate interview data, and use to NVivo software to store and manage the data for analysis. I did not begin data collection until gaining IRB approval and used the interview protocol to discuss the benefits and risks of the study with each potential participant. As the primary data collector, I used one primary source, semistructured interviews, and two secondary sources organizational and archived documents to collect the data. The data analysis was conducted with the NVivo software

to identify codes and develop themes from the codes by organizing the data to identify the key themes. I established the reliability of the study by using member checking, and validity to establish credibility, transferability, and confirmability of the study finding.

In Section 3, I present the findings, application to professional practice, and implications for social change, recommendations for actions, proposed future research, reflection statement, and finished with a conclusion.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative multiple case study was to explore the strategies leaders of small businesses use to prevent employee fraud. I collected data from interviews with five leaders of small businesses and review of organizational and archival documents, including financial reports, websites, and photographs. I analyzed the collected data by following Akinyode and Khan's (2018) five-step process: (a) data logging, (b) anecdotes, (c) vignettes, (d) data coding, and (e) thematic network. Data analysis resulted in the identification of three main themes: (a) ethical leadership, (b) ethical culture, and (c) inventory controls to prevent employee fraud. In this section, I describe how the strategies connect to the conceptual framework of SCT and demonstrate how the themes support the peer-reviewed findings of the literature review.

Presentation of the Findings

The overarching question for this qualitative multiple case study was: What strategies do small-business leaders use to prevent employee fraud ? I conducted semistructured interviews with five participants at their work locations or virtually via Zoom to gather insightful information on fraud prevention. Each participant was assigned a pseudonym, such as Participant 1 (P1), Participant 2 (P2), etc., to protect their identity. The participants were from diverse retail small-businesses : Heating, ventilation and air conditioning, fuel and convenience stores, network of retail businesses, security access devices, and sale and installation of home improvement products. In addition to the semistructured interviews, I reviewed organizational documents, archived documents,

and digital data as well as conducted a literature review of measures to prevent employee fraud. In the following subsections, I discuss the themes that emerged from the analysis: (a) ethical leadership, (b) ethical culture, and (c) internal controls.

Theme 1: Ethical Leadership

The first theme was ethical leadership. Ethical leaders can influence ethical behaviors in followers by establishing an ethical climate (Al Halbusi et al., 2021). The definition of ethical leadership is normative conduct from personal actions and interpersonal relationships that promote the same to followers with two-way communication, reinforcement, and decision making (Brown & Trevino, 2006; Kabeyi, 2018).

The participants discussed the application of ethical leadership to develop affective commitment, foster ethical behavior, and develop moral attentiveness to organizational values. P1 commented on the application of ethical leadership, stating,

> The communication, relationships with employees, and policies and procedures began to change fraud behaviors of the employees and they began to keep their peers accountable for their unethical behaviors. Lot of times the employees confront other employee about unethical behaviors. The employees began to take care of the problems based on our company values instead of going up the ladder to management. It was pretty amazing.

P2 described the application of ethical leadership to develop the knowledge of employees with fraud prevention training to foster ethical behaviors, saying, “we talked to the new hires and put them through our loss prevention training. The employees meet with in-

house security and go over different prevention programs to see how serious we were with employee fraud prevention." P3 discussed the application of ethical leadership to develop moral attentiveness by implementing policy and procedures. P3 commented, "We document our policies and procedures, promoted a positive work environment, developed relationship with employees, monitored and document red flag events with the individual employee, and used lessons learned to develop new policy and procedures to prevent future issues." I observed that the values statement was posted in P3's office and also found the values statement in the employee handbook. In addition, the handbook addressed appropriate company behaviors for interacting with customers, peers, and supervisors as well as the care of company assets. P4 discussed fostering ethical behaviors and moral attentiveness:

> Administratively, we have policies that the employee are responsible for knowing and following,…in addition, we keep relationships with our employees and socialize with them and their families. This gives us a good indication of their personalities, social relationships, and normal patterns of behaviors.

To support these ethics policies, P4's employee handbook included sections on care and maintenance of vehicles and inventory, standards for work performance, and a guideline that employees would not solicit external work from customers.

P5 also described the promotion of ethical behavior in employees by reducing the opportunities to commit a crime and exercising the moral attentiveness of the leader. P5 stated,

> We only accept a credit card and check. We eliminated any cash. As for the office, we mandated limited internet access and no cell phone use at work and only use for emergencies. In addition, we found out that it was important for us to know where our vehicles were at all times to prevent abuse by the employees.

Ethical leaders develop affective commitment, foster ethical behaviors, and develop moral attentiveness to organizational values to prevent employee fraud.

Ethical leaders influence personal factors in the triad determination model to align with SCT, which was the conceptual framework for this study. Ethical leadership fosters knowledge sharing among employees with moral relevance (Bavik et al., 2018). In the triad determination model, self-efficacy in an individual is developed by observing leadership and socialization processes that influence behavior (Bandura, 2018). The ethical leadership actions demonstrated and promoted by the participants within their respective firms aligns with the conceptual framework. The participants' focus on moral attentiveness developed ethical behaviors in employees through socialization and knowledge sharing processes.

Subthemes

Two subthemes that surfaced from the data analysis were relational and moral manager premises that link to ethical leadership. Ethical leaders use relationships to communicate desired behaviors in an organization. Ethical leadership defines the role of a leader in demonstrating personal actions and interpersonal relationships to influence followers (Brown & Trevino, 2006). Ethical leaders develop relationships with followers to develop ethical behaviors in employees. All participants believed that developing

relationships with employees was important for interpersonal connection and building trust. P1 described the importance of building relationships with employees by stating, "Developing relationships with employees was important for building a team environment." P2 described the essential role of relationships in preventing fraud, stating, "I highly recommend developing internal and external relationships to prevent employee fraud in a company." The context for P2's comment was in discussing how external relationships with police or other security officers provides knowledge of local fraud activities; internal relationships supported whistle blowing actions from employees. P3 discussed developing relationships with employees as part of fraud prevention, saying,

> We document our policies and procedures, promote a positive work environment, develop relationship with employees and let them know our expectations, monitor, and document red flags events with the individual employee, use lesson learned to develop new policy and procedures to prevent future fraud event.

P4 described the essential role of developing relationship with employees, "We keep relationships with our employees and socialize with them and their families. This gives us a good indication of their personalities, social relationships, and normal patterns of behaviors." P5 discussed building personal relationships with employees by stating, "We developed relationships with our employees and always treated all my employees like family, so if they ever needed anything, they knew that they could come to us for help." The participants built relationships with employees to promote ethical employee behavior that aligns with environmental factors' influence on behavioral factors underscored in SCT's triad determination model.

The second subtheme was actions of a moral manager. The participants practiced the transactional activities of accountability, documentation, and monitoring to advocate ethical decision making and behaviors in employees. A moral person has desirable personal characteristics, such as honesty, fairness, and trustworthiness, and to further these favorable qualities, a moral manager uses transactional actions to prevent or reinforce desired behaviors with rewards and punishment (Trevino et al., 2000). Ethical leadership is when an individual has the attributes of a moral person and performs the transactional actions of a moral manager (Kuenzi et al., 2019; Trevino et al., 2000). P1 discussed their role as a moral manager to hold fraudsters accountable with transactional actions to prevent potential fraud behaviors. P1 stated, "In addition to putting in controls, we also took actions to terminate employees who committed fraud." P3 discussed actions they took as a moral manager to monitor and hold an employee accountable for violating company values, "I fired him for insubordination that is completely against our company ethics. We post our ethics on the wall in the front office and where the employees clock in the morning." P4 described their role as a moral manager, stating, "We monitor the van with GPS devices. Administratively, we have policies that the employee are responsible for knowing and following." P5 described the role of moral manager to counsel and hold employees accountable for deviant behavior, stating,

> As far as implementing, it was done in the hiring process when they signed off on our policies and rules of the company before working for us. Once they broke our policy, we confronted them and if they still continued breaking our rules, we

would council them and let them go. As the owner, I counseled the employee for accountability before terminating the individual.

The transactional action taken by a moral manager influences self-efficacy as a personal factor to support employees' ethical behaviors, which aligns with SCT's triad determination model. In the model, the employees learn ethical behavior by observing the leader and peers as well as the socialization process in environmental factors that reinforce ethical behaviors. Moral managers model appropriate behaviors and exercise transactional activities and communication to reinforce ethical behaviors and organizational values.

Theme 1 Summary

The first theme was ethical leadership that the participants practiced to form an ethical culture and reinforce organizational values. The data collected from the participants revealed that the practice of ethical leadership developed affective commitment, fostered ethical behaviors, and established the moral attentiveness of employees to organizational values and ethical behaviors. In addition, the data analysis revealed the subthemes of relationships and moral manager, which also aligned with ethical leadership. Ethical leaders develop relationships with employees and are moral managers who communicate and use transactional activities to prevent fraud in an organization. All of the participants discussed building relationships with employees as ethical leaders to promote ethical employee behavior. In addition, all the participants discussed the use of transactional activities as moral managers to reward or punish behaviors and communicate organizational values as leaders. Moral managers also use

transactional mechanisms to deter or prevent fraud behaviors. The participants practiced ethical leadership to create an ethical culture that reinforced organizational values and ethical behavior in employees.

Theme 2: Ethical Culture

The second theme that emerged from data analysis was ethical culture. Ethical culture is a subset of organizational culture, representing a multidimensional interplay among various formal and informal systems of behavioral control that are capable of promoting ethical behavior (Trevino et al., 1998). The relevance of an ethical culture to promote ethical behavior aligns with the findings of Suh et al. (2018) who concluded that an ethical culture was more effective than monitoring and control. Each participant discussed establishing core values as a priority for the organization through employee handbooks, vision and mission documents, other related documents, and setting organizational goals. P1 discussed the process to establish an ethical culture to reduce pilfering at the truck stop: “We changed the climate in our culture with internal connection with them [employees] to change their behaviors.” In an earlier quote, P2 identified the importance of communicating with employee about loss prevention to develop perceptions of an ethical culture and the ethical behavior of new employees. P3 described the communication of values to employees to create an ethical culture by saying,

> Yeah, we do focus on accountability as one of our biggest company values. So, we hold our employees accountable if they do something that is unacceptable. Our other important code of ethics is workmanship. Our code of workmanship is

> based on working together as a team and take care of customers' needs. We post our ethics, mission, and vision statements on the walls outside. We give everyone a copy and explain it to them when they begin working here. Our values are a strong part our cultural.

P4 emphasized the goal of socialization through establishing personal relationships with employees. P4's actions are concomitant with the socialization process for developing an ethical culture and new policies and procedures. The theme of ethical culture aligns with the conceptual framework of the study in the form of the environmental factors in SCT's triad determination model. Environmental factors influence self-efficacy in an individual during socialization to reinforce ethical behavior based on the individual's perceptions of an ethical culture. Participants developed an ethical culture in their businesses through standards and directives to socialize the values of ethical behaviors to employees.

Subthemes

Three subthemes surfaced during the data analysis that aligned with the theme of ethical culture: (a) communication, (b) organizational norms, and (c) selecting the right person. The first subtheme, communication, is essential to exchange ideas, promote learning, and develop an ethical organizational culture. In an earlier quote, P1 pointed out the essential role of personal communication to develop an ethical culture to influence ethical employee behavior. In an earlier quote on ethical leadership, P2 described the importance of communicating the ethical culture during training to promote ethical behavior in new employees. P3 described the important role of communication with employees to develop an ethical culture by stating, "The counseling consisted of

explaining our ethics code, mission statement, vision statement, and company policies and procedures on work behaviors, customers, emergencies, and fraud prevention." Communication was essential for exchanging knowledge and developing relationships to form an ethical culture. The statements from participants highlight the important role of communication for sharing ethics, values, and promoting behaviors to develop an ethical culture.

The second subtheme, organizational norms, provide the mechanism for individual behavior change in an ethical culture. P1 commented earlier about policies, relationships, and motivations in ethical leadership that are also applicable for establishing the organizational norms to develop an ethical culture. P2 proposed addressing issues before they become problems: "What we like to do is address issues before they become bigger, and I think that's one reason we really do not have too much of employee fraud. We address issues administratively or with policies to prevent a fraud event." P3 described the transmission of organizational norms to employees by stating, "I counseled each employee on our company culture by going over our employee handbook with them, so they had a clear understanding of our expectations from them and our commitment to making this a positive work environment for them." P3 furnished the employee handbook with the organizational policies and procedures for communicating professionally with peers, supervisor, and customers to develop an ethical culture. Positive organizational norms create employee engagement and growth (Parent & Lovelace, 2018). The participants found that positive organizational norms were essential for developing an ethical culture.

The third subtheme was selecting the right employees to develop an ethical culture. When managers select employees with integrity, they uphold the ethical identity and climate of an organization by exercising both moral character and integrity (Villegas et al., 2019). The participants described the importance of selecting and developing the right employees to create an ethical culture. P1 described his approach on fraud prevention in the hiring process. P1 stated, "Fraud prevention started in the hiring process by selecting the right applicant for the job." The participant identified earlier that the right applicant was low risk to commit employee fraud. P2 also described the hiring process as the key to preventing fraud, commenting:

> What we strive to do is start fraud prevention from the hiring process. When we bring someone on, we do background checks to determine our risk levels on the people that are going to be dealing with since money and supplies will be in their responsibility.

P3 described the process of developing employees to fit the ethical climate, P3 shared, "We have a new hire package to develop new employees a little more into our climate, culture, and policies." P4 and P5 also identified in their interviews that selecting the right applicant was important first step for preventing employee fraud. The participants found that first step in fraud prevention was to hire the right people; this reduced turnover and the risk of fraud as well as integrated the employees into the firm's ethical culture. Selection of employees that aligns with ethical culture of the organization is correlated with the environmental factors in the SCT's triad determination model. The environmental factors socialize ethical behaviors to new employees based on their

perception of an ethical culture. The participants believed that selecting employees who were the right fit for the organization enhanced the ethical values and culture.

Theme 2 Summary

The second theme was to develop an ethical organizational culture. Ethical organizational culture forms the moral and ethical values of the firm. The participants influenced the development of their organizational culture through ethical leadership, communication, organizational norms, and selection of applicants who socialized the organizational values and ethics. Ethical culture aligns with the environmental factors in the SCT's triad determination model to establish organizational cultural values.

Theme 3: Internal Controls

The third theme that emerged from the data analysis was implementation of internal controls to prevent fraud in an organization. Internal controls are defined as mechanisms, plans, and programs that ensure integrity of the organizational accounting records to deter or detect fraud (Abdulrahman, 2019). All participants used various internal controls to prevent employee fraud in their businesses. P1 identified auditing and policies as the internal controls to detect and prevent fraud at the truck stop, when stating:

> Regardless of the technology, it's pretty simple if you run by the numbers and know how much of an inventory you have? What were the sales? What were the purchases and what was the final numbers versus what you have? What you did? It was just applying the disciplines in place and not violating those disciplines on every shift. We built a plan with our policy and procedures.

P2 described their hiring process as the methodical approach to determine the risk levels of an applicant through background check. This action symbolized a proactive control to avoid hiring applicants who are likely to commit fraud. The controls are transactional in nature but also establish an ethical culture. P3 described the internal controls in agreements at his company by stating the following:

> We introduce the applicant to our company's ethics in the worker agreement. The workers' agreement is based on personal accountability and address the process of reimbursing the company for a costly mistake or grounds for firing in a worse case.

P4 discussed the internal controls that were applied in monitoring and designing policies to promote ethical behavior. Internal controls align with the conceptual framework as behavior factors in the SCT's triad determination model. P5 discussed use of internal controls to support professional behavior from employees such as having them avoid cash transactions. Participants used various methods: auditing, selection processes, agreements, policies, and monitoring as internal controls to deter and prevent employee fraud in their organizations.

Subthemes

Risk assessment and control activities were two subthemes that surfaced during the data analysis and are aligned with internal control. Risk assessments are behavior control methods that align with the conceptual framework in SCT's triad determination model. The participants used risk assessments to mitigate future occurrence of fraud in

their organizations. P1 discussed the risk assessment to reduce the risk of future occurrence of fraud by employees working at the truck stop, observing:

> Another was assessment of their FIFO credit scores that gave us some indication of individual behavior. We got applicants with FIFO scores as low as 300. This indicated possible problems. We were paying them $8.0/hr. and there would be a possible tendency to commit employee theft. We looked as this as a red flag down the road.

P2 discussed risk assessment in an earlier quote under Theme 2 Ethical Culture when promoting the use of background checks to select the right applicant. P3 described counseling employees on the values of the culture as risk assessment, stating, "The counseling consists of explaining our ethics code, mission statement, vision statement, and company policy and procedures on work behaviors, customers, emergencies, and employee fraud prevention guidelines."

Control activities are management directives that mitigate the risk by deterring or preventing fraud. The control activities are policies and procedures that enforce leadership directives to mitigate the risk of fraud (Denman, 2019). Each participant discussed their directives to mitigate fraud risks. P1 described the company's policy and procedures:

> I think lack of effective policies, documentation, and communication were the key barriers for preventing fraud in the company. I had to write memos to document the reason we should use the policies and procedures I developed at the truck

stop. The detailed memos outlined the implementation of the procedures and policies.

P2 described earlier in a quote on ethical culture the process of developing policy and procedures to mitigate fraud events. P3 discussed the use of control activities, "We developed our rules and procedures in the employee handbook. We collected every input from all sources and developed our handbook. Then we had every employee read them and sign that they read our policies." P4 discussed the controls in policy and procedures by stating, "Administratively, we have policies that the employees are responsible for knowing and following." P5 discussed the policy and procedures as control activities, and stated, "We had a team of lawyers, HR, administrative, and other people who helped us with the policies and procedures and other legal things." Control activities align with the conceptual framework as behavior factors in SCT's triad determination model. The participants found that effective control activities in policy and procedures were useful in preventing employee fraud in their organizations.

Theme 3 Summary

Theme 3 included the essential functions of internal controls, and the subthemes of risk management and control activities were essential to prevent fraud. Most frauds occur when there is weak or lack of internal controls (Setiawan, 2018). Internal controls are the management framework for compliance against fraud risk (Hussaini et al., 2019). The subtheme of risk assessment is essential for assessing the fraud risks and the effectiveness of internal controls. The second subtheme was control activities in policy and procedures to enhance internal controls. Participants found that internal controls,

enabled through risk assessment, and policy and procedures were essential for mitigating fraud behaviors by deterring or preventing fraud in an organization.

Summary of Thematic Findings

The findings of the study surfaced three themes: ethical leadership, ethical culture, and internal controls to mitigate employee fraud in small businesses. The three themes from the data align with the SCT's triad determination model to influence employee behaviors to deter or prevent fraud. SCT's triad determination model is comprised of personal, environmental, and behavioral components. In the SCT's triad determination model, ethical leaders' relationships with employees influence the development of their self-efficacy in the personal factor component to produce ethical behaviors. Ethical culture is the environment factor component in the triad model that influences employees' ethical behavior from socialization and knowledge processes. Internal controls are the behavioral factor component in the triad model. These controls are strategies to influence self-regulation of employees to deter or prevent fraud behavior. The participants confirmed that ethical leadership, ethical culture, and internal controls were essential for preventing employee fraud in their organizations.

Applications to Professional Practice

Small-business leaders may use the findings from this study to modify professional practices to prevent employee fraud in their businesses. SCT's triad determination model provides the mechanism for influencing behavior change through knowledge to influence the self-efficacy of individuals. Leaders of small businesses can

apply the study finding to implement strategies that develop relationships, communicate knowledge, and practices to guide moral decision making by employees.

The study's key findings: ethical leadership, ethical culture, and control activities were instrumental for preventing employee fraud. Small-business leaders can implement these strategies to prevent fraud in their organization with an objective to (a) develop relationship focused culture, (b) practice open communication, and (c) implement internal controls (risk assessment, monitoring, policy and procedures).

Associated with the first theme, the purpose of an ethical leader's role is to develop a culture focused on relationships. Leaders can develop friendships with employees to share knowledge and promote behaviors to establish an ethical climate. Ethical leaders develop relationships with employees to build trust and friendship for affective identification with the organization (Pagliaro et al., 2018).

The second practice, open communication, is essential in an ethical culture for both internal, and external interactions and influencing behaviors. Communication enables employees and leaders to interact and influence each other (Szkudlarek et al., 2020). Leadership communication with employees develops a positive emotional culture that connects employees to the organization (Yue et al., 2021). Communication is essential for cultural connection and influencing ethical behaviors in employees.

Related to the third procedure, management strategies to implement controls such as monitoring, risk assessment, and policy and procedures serve to deter and prevent fraud in an organization. Other practices may include training and fraud awareness (Taherdoost, 2021). Organization leaders enact specific internal controls that are designed

to prevent, detect, or mitigate any attempted wrongdoing (ACFE, 2022). Internal controls decrease opportunities for a criminal to commit fraud and also communicate values of ethical behavior in the culture.

The leaders of small business can implement the business practices to prevent employee fraud in their organizations. Leaders can practice ethical leadership to develop relationship with employee and develop trust and loyalty of employees. Leaders can also encourage open communication to develop an ethical culture. In addition, leaders of small business can implement internal controls to audit, inventory, and monitor assets to prevent fraud. The three themes, ethical leadership, ethical culture, and internal controls can enable small-business leaders to mitigate the hazards of employee fraud.

Implication for Social Change

The findings from this study could benefit small-business leaders through improved relationships between small-business leaders, employees, other businesses, and local communities. Findings may influence leaders to develop relationships with employees to improve business reputation, enhance small business' survivability, and inspire personal employee growth. Leader's relationships with employees implements social change through enhancing employees' self-determination, self-esteem, and loyalty to the employer and local community (Lechner et al., 2017). The leaders' implementation of fraud prevention strategies leads to social change by building relationships with employees, other business leaders, and local community.

One implication for social change is the potential development of relationships between businesses and their local community. Findings revealed ethical leaders

developed relationships with other businesses, security personal, and law enforcement to form a knowledge framework on local fraud activities to assist in developing internal prevention measures. Ethical leaders benefit from social change as a direct influence on the operational and economic performance of the company (Saha et al., 2020). Another implication is the economic benefit experienced from implementing ethical practices by small-business leaders may reduce economic losses and create new employment opportunities. New jobs in the community could potentially increase the employment of local citizens and tax revenues to benefit the local communities. Findings from this study on fraud prevention may influence ethical practices to inspire personal employee growth, improve business reputation, enhance small business' survivability, and stimulate economic benefits for the local community leading to social change.

Recommendations for Action

The findings from this study produced three strategies with five procedures for small-business leaders to prevent employee fraud in their businesses. These recommendations include (a) supervising as a moral manager, (b) developing relationships with employees, (c) communicating with employees, (d) developing organizational norms, and (e) implementing internal controls (fraud risk assessments and control activities). The results of the findings might be disseminated via employee training programs, management leadership programs, and management practices to mitigate fraud events.

Lead as a Moral Manager

One recommendation is that small-business leaders lead as a moral manager to prevent employee fraud. The moral manager/supervisor is vital for anticipating and discouraging employee fraud and encouraging the safeguarding of assets (see Lestari et al., 2019). Supervision by the moral managers through accountability, documentation, and monitoring to prevent fraud may be essential for developing ethical behaviors in employees.

Develop Relationships With Employees

The second recommendation is that leaders develop relationships with employees. Relationships are essential interpersonal actions in ethical leadership to communicate the desired behaviors in an organization. An ethical leader can enhance the employees' performance in the organization by building a fair and trust-based relationship with followers (Moliner et al., 2020).

Communicate With Employees

Another recommendation is that leaders of small businesses communicate with their employees to promote ethical behavior. Communication is essential for an ethical culture to support operational functions and fraud prevention behaviors. Communication has an essential role in creation and transfer of knowledge, development and maintenance of relationships, and performance of an organization (Szkudlarek et al., 2020). Communication with employees is essential for transferring fraud prevention knowledge and behaviors.

Develop Organizational Norms

The third recommendation is for leaders is to establish organizational norms to create an ethical culture and promote ethical behavior. The ethical organizational climate is a crucial predictor of organizational identification, a key determinant of both employees' attitudes and behaviors (Barattucci et al., 2021). Leaders can promote ethical behaviors with organizational culture that has positive organizational norms to influence moral behavior.

Implement Internal Controls

Small-business leaders are recommended to establish internal controls to prevent fraud in their company. A lack of internal controls is the most common cause of employee fraud (ACFE, 2018). Internal controls enable a business to achieve their operating, reporting or compliance objectives (Denman, 2019). Internal controls enable leaders to mitigate fraud events.

Conduct Fraud Risk Assessment

Fraud risk assessments are environmental controls. Small-business leaders benefit by conducting fraud risk assessments to identify the risks from potential fraud events, which aid in developing plans to prevent fraud in their company. Fraud risk assessments are essential for developing control activities promoting a fraud free environment.

Create Control Activities

A final recommendation is that leaders of small businesses develop control activities to deter or prevent fraud. Control activities are management directives to mitigate fraud and include policies, standards, processes, and procedures leading to a

control environment (especially risk mitigation). These proactive steps can be executed at all levels of the organization (Tarjo et al., 2022). Control activities enable leaders to mitigate the risk of fraud.

Recommendations for Further Research

The study findings validated the use of the SCT model was applicable in researching how managers' practices have been successful at preventing fraud. Accordingly, four recommendations surfaced for further study. First, future researchers who are interested in fraud prevention research could select small businesses within the same industry. Second, future researchers could use the methodology of this study to research small nonprofit organizations because limited research exists on fraud prevention behaviors in those types of organizations. Third, future researchers can execute an action research longitudinal study over time after fraud prevention interventions are applied. Finally, future researchers could study the results of the managerial actions proposed in this study after a fraud event.

Reflections

The study process resulted in valuable lessons and growth in my academic and personal capabilities. I learned the value of going through the process of (a) lessons learned, (b) the role of perspective, (c) consistency in data collection, (d) triangulation of data during the analysis process, and (e) linking the themes to the findings in the literature review to complete the study. During the research process, I found that my research perspective was important for guiding the study; however, the participants' views were essential for understanding the phenomenon. In the data collection and

analysis, I had to ensure that my personal biases did not influence my interpretation of the results and thus insert my personal views in the study. In addition, I found that the interview protocol was an essential tool for preventing bias and ensuring consistency during data collection. The interview process was vital for understanding each participant's policies and views for enacting organizational procedures. During the interview, I found that the interview setting was important for participants to openly discuss the strategies they used to prevent losses from employee fraud.

The interviews provided me with a deeper insight into some of the successful strategies that small-business leaders used to prevent employee fraud in their organizations. In my conversation with the participants, I found that all participants had a deep passion for their business. Each participant believed in practicing ethical leadership and was personally responsible for developing an ethical culture in their business. During the data analysis, I found that methodological triangulation was important for theme building. In addition, I found that linking the themes to the literature review was important for adding new knowledge to the phenomenon. I found that my reflections from continuous self-scrutiny developed trustworthiness and credibility in the findings.

Conclusion

Employee fraud is crime committed against an employer and results in loss of assets, revenues, and reputation of a small business. The findings in the study indicate that fraud prevention sustains a business, improves profits, maintains reputation, and contributes to social change. Study findings led to the discovery of three themes (a)

ethical leadership, (b) ethical culture, and (c) internal controls. The findings validated the role of SCT and the triad determination model to prevent fraud behaviors.

Small-business leaders could prevent employee fraud by acting on five recommendations that stem from the three themes: (a) lead as a moral manager, (b) develop relationships with employees, (c) communicate with employees, (d) develop organizational norms, and (e) implement internal controls. The small-business leader may find these recommendations beneficial for preventing employee fraud in their businesses.

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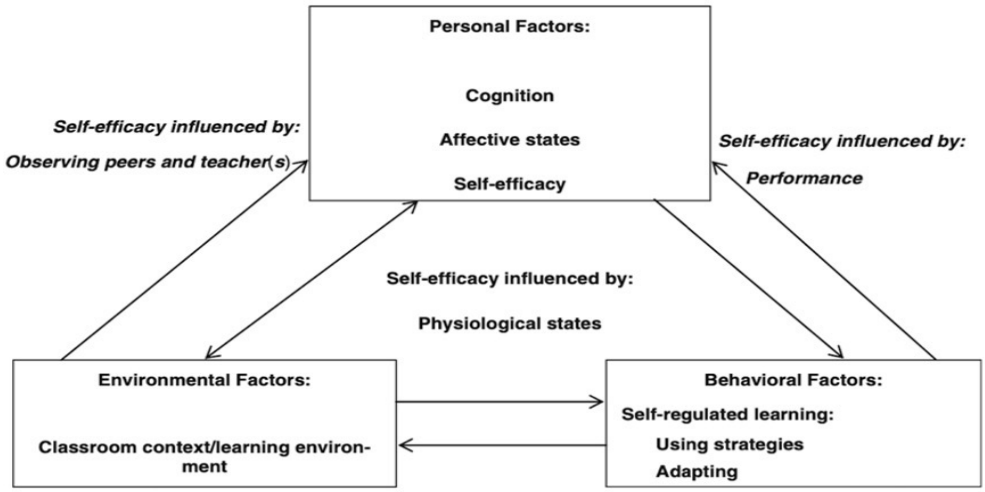
Appendix A: Types and Number of References Published Within 5 Years

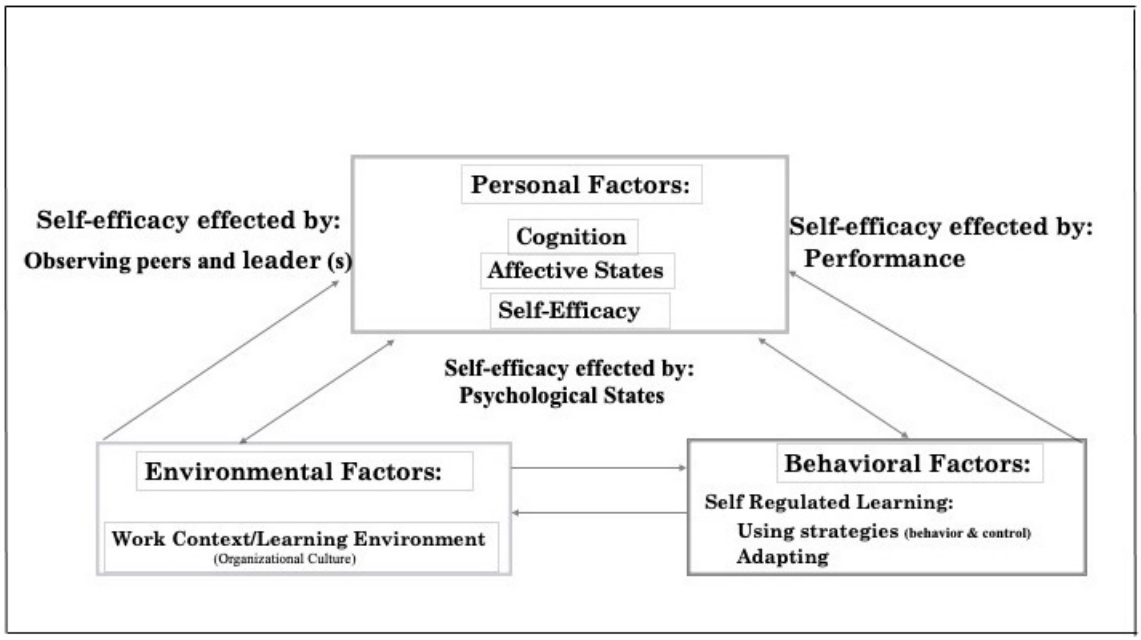
Reference type	Total	<5 years	% Total <5yrs
Peer-reviewed journals	138	118	86%
Nonpeer-reviewed journal	16	15	94%
Dissertations	08	08	100%
Books	12	05	42%
Reports	09	06	67%
Totals	183	152	83%

Appendix B: Triad Model in Classroom Context



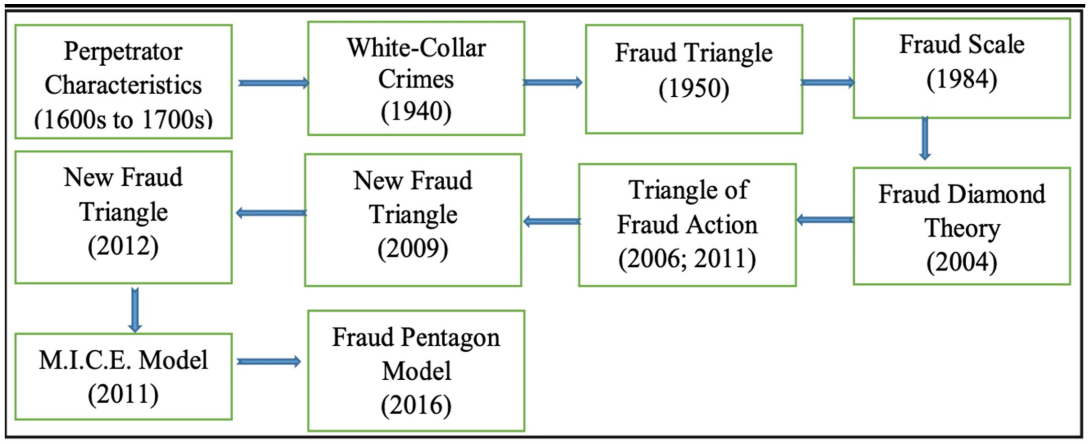
Note. Adapted from "Applying social cognitive theory in the development of self-regulated competencies throughout K-12 grades" by H. Bembenutty, M.C. White, and M. K. DiBenedetto, 2016, *Psychosocial Skills and School Systems in the 21st century*. 218. Copyright by Springer international 2016. Reprinted with permission from Springer International, license number 5325650122416 (See Appendix F).

Appendix C: Triad Model in Work Context



Note. Modified from "Applying social cognitive theory in the development of self-regulated competencies throughout K-12 grades" by H. Bembenutty, M.C. White, and M. K. DiBenedetto, 2016, *Psychosocial Skills and School Systems in the 21st century*. 218. Copyright by Springer International 2016. Reprinted with modification permission from Springer International, license number 5325650122416 (See Appendix F).

Appendix D: History of Fraud Theories



Note. "Factors and motivation of fraud in the corporate sector: A Literature Review" by S. Kakati, and C. Goswami, 2019. *Journal of Commerce and Accounting Research, 8*(3), 85 (http://publishingindia.com/jcar). Copyright by PublishingIndia 2019. Reprinted with permission from PublishingIndia (See Appendix G).

Appendix E: Member Checking

Member Checking

What actions taken ?	What will be said ?
Introduce the member checking procedure and set the stage	As I informed you before, I am Israel Chand, a doctoral student with Walden University. Please accept my thanks for your participation in this study as I seek to explore the strategies small-business leaders can use to prevent employee fraud.
• **Ensure that the participant is comfortable**	I am confident that your contribution to this member checking procedure will provide further insight and aid in-depth analysis. I want to ensure that I captured all the detail from our previous meeting, so this procedure should take approximately 30 minutes.
• **Inform participant that I will be recording the member checking procedure**	I will use a tape recorder to record your responses. Do you have any questions about the member checking process?
Commence the member checking procedure	Now that you are comfortable, here is a synthesized copy of my interpretation of your responses in the interview. Please read through this copy and indicate when you are ready to respond so I can begin recording.
1-6 Questions followed by concise interpretations	1. Does the information correctly reflect your responses from this interview question? 2. Does this cover the essence of your responses? 3. Would you care to add any detail to this interpretation?
End the recording	This concludes the member checking session. Again, thank you for the time you spend in providing

Wrap up focus group thanking the participant	information. You have provided valuable detail that will add value and depth to my doctoral research. We are to at the end of the interview, and I wish you all the best in your business and continued endeavors.

Appendix F: Springer International License

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Appendix G: PublishingIndia License

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My name is Israel Chand and I am a doctoral student at Walden University. I am conducting research on "strategies small business owners use to prevent employee fraud. I am contacting you to get your permission to use a drawing/model from one of your articles.

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