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## Internal Control Strategies to Reduce Occupational Fraud in Small Business

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# Walden University

College of Management and Human Potential

This is to certify that the doctoral study by

Karen Walauskas

has been found to be complete and satisfactory in all respects,  
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Walden University  
2025

Abstract

Internal Control Strategies to Reduce Occupational Fraud in Small Business

by

Karen Walauskas

MS, Central Connecticut State University, 2016

BS, Central Connecticut State University, 2011

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

September 2025

## Abstract

Small businesses can be at a heightened risk of occupational fraud if their internal control strategies are not effective. This risk is a major concern for small business owners, who might face financial and operational challenges as a result. Grounded in Cressey's fraud triangle framework, the purpose of this qualitative multiple case study was to explore effective internal control strategies to reduce the risk of occupational fraud from occurring. Participants were six small business owners in New England who had developed effective internal controls. Data were collected through semistructured interviews and employee handbooks. Through thematic analysis, four themes emerged, including (a) the importance of hiring practices, (b) procedures to monitor controls, (c) substantial employee training, and (d) transparency through a security system. A key recommendation is for small business managers to get to know employees through their prior work experience and references, as well as take the time to get to know the employee before hiring them. The implications for positive social change include the potential for small business owners to reduce fraud risks, build more sustainable businesses, and enhance the stability and growth of local communities.

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## Dedication

I dedicate this doctoral study to my children, my family, my friends, and everyone who has supported me along the way. I could not have done this without you. Fred, thank you for your unwavering support and for always reminding me that I would finish this journey.

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## Section 1: Foundation of the Study

### **Background of the Problem**

In a study conducted by the Association of Certified Fraud Examiners (ACFE), 75% of employees reported that they had taken something at least once from their employer (Papakroni et al., 2023, Peters & Maniam, 2016). No matter the organization's size, occupational fraud is something all employers are faced with combatting. Several small business owners take the approach that their staff is their family and feel extreme guilt when they realize a trusted employee has been stealing from them (Anders, 2020). Corporate companies are susceptible to employee stealing, but smaller businesses suffer the most significant financial losses when occupational fraud occurs (Peters & Maniam, 2016). It is vital to small businesses' success that strong controls are in place to combat employees' opportunity to steal from their employer. Internal controls are essential for small business owners to protect their business from fraud occurring adequately.

### **Problem Statement**

Occupational fraud limits a business owner's ability to invest in new technology, pay employees, and generate new business because of limited funds (Yekini et al., 2018). In a study of 102 businesses with less than 100 employees, 75% of employees reported perpetrating at least one instance of embezzlement or theft (Kennedy, 2018). The general business problem was that employee fraud causes business owners to suffer extreme financial losses that are detrimental to their business sustainability. The specific business problem was that some business owners lack effective internal control strategies to reduce the risk of occupational fraud from occurring.

### **Purpose Statement**

The purpose of this qualitative multiple case study was to explore effective internal control strategies to reduce the risk of occupational fraud occurring. The targeted population included 10 business owners in the hospitality industry in New England who had developed internal controls to reduce fraud risks from occurring within their organization. The implications for positive social change included providing greater employment opportunities, as well as increasing ties to local communities to bring stabilization.

### **Nature of the Study**

The three primary methods of research are qualitative, quantitative, and mixed. Qualitative research involves open-ended interviews and is in a nonstatistical format used to explore themes (Bansal et al., 2018; Zaman et al., 2022). The quantitative method includes questionnaires, testing a theory or phenomena, and measuring the data in a statistical format (Park & Park, 2016). The mixed-methods methodology is a blend of the open structure of interpretation of qualitative and the deeper understanding of quantitative in statistical format (Weeks & Schaffert, 2019). A quantitative method did not apply to this study because I was not testing using statistical analysis to test a theory. Mixed-methods also did not apply to this study, as I did not use numeric data in a statistical format. I intended to explore a phenomenon; thus, a qualitative study was the best methodology for this study.

The chosen design for this study was a multiple case study. Gathering data from various participants helped establish validity in my study (Bansal et al., 2018; Zaman et

al., 2022). A case study design was the most appropriate to gain a deeper understanding of business owners' internal control strategies. Other designs for qualitative research that I considered included narrative, grounded theory, phenomenological, ethnographical, and case study. The narrative design focuses on the lifelong stories of individuals (Astroth & Chung, 2018). Researchers use grounded theory to discover a new explanation from data (Crick, 2021; Johnson, 2015). A phenomenological researcher seeks to find a phenomenon through the lived experience of participants (Astroth & Chung, 2018). An ethnographic design requires fieldwork and an understanding of an organization's culture (Kalyta & Malsch, 2018). A researcher uses a multiple case study to explore a bounded system by gathering data and developing themes from multiple sites (Nonthaleerak & Hendry, 2008). A multiple case study was the most beneficial to gather data through open-ended interviews from multiple organizations to determine patterns relevant to the business owners' internal control process.

### **Research Question**

What effective internal control strategies did some business owners use to contribute to reduce the risk of occupational fraud from occurring?

### **Interview Questions**

1. What internal control strategies do you use to reduce the risk of occupational fraud?
2. What was the most significant occupational fraud your organization has experienced?

3. How have you implemented strategies to reduce occupational fraud from occurring in your organization?
4. What obstacles have you faced when implementing new strategies to deter occupational fraud?
5. How do you monitor the effectiveness of your fraud prevention internal controls?
6. How have recommendations from external auditors led to an increase in internal controls within your organization?
7. What additional information on internal control strategies has helped detect or prevent occupational fraud?

### **Conceptual Framework**

The purpose of this qualitative study was to determine what strategies were contributing to preventing occupational fraud. The conceptual framework that was applied was Cressey's fraud triangle. Cressey's fraud triangle was first documented in 1953 by Cressey. Cressey's fraud triangle focuses on three main elements that contribute to fraud being committed within an organization. The main elements include pressure, opportunity, and rationalization (Machado & Gartner, 2018). Internal controls are a critical element in reducing the probability of fraud from occurring within a small business. Internal controls help set operational procedures and avoid organizational resources from being misused (Sofia & Avianti, 2019). When small business owners understand Cressey's fraud triangle, they can implement strong internal controls to reduce employees' desire and opportunity to commit fraud. Having appropriate internal controls

in place to determine employee satisfaction could help to ensure that employees are not under pressure to commit fraud. (Jalil, 2018). Small business owners must also focus on training employees and passing knowledge to increase integrity and reduce the rationalization to commit fraud.

### **Operational Definitions**

*Asset misappropriation*: Asset misappropriation involves stealing a company's resources. It may include misdirecting cash, false billing, and inflated reporting (Kennedy, 2018).

*Occupational fraud*: Occupational fraud occurs when an employee uses their position within an organization to use an employer's resources for self-serving purposes (Petersen et al., 2018).

### **Assumptions, Limitations, and Delimitations**

#### **Assumptions**

Assumptions are research elements that can be accepted as true without having proof (Wolgemuth et al., 2017). The first assumption was that small business owners have a clear business plan and strategy that includes employee training that the business owner is open to sharing. The second assumption was that small business owners have knowledge of occupational fraud and how it is committed, and the means to recognize it when occurring. The third assumption was that small business owners have created and implemented adequate internal controls to prevent employees from committing fraud against their employer.

**Limitations**

A limitation is a restriction of a study that the researcher cannot control (Waller et al., 2017). The study's potential limitations included reduced internal controls within small businesses due to financial constraints caused by the COVID-19 pandemic.

Another limitation of the study was that many small businesses in the hospitality industry have closed due to forced closures from the COVID-19 pandemic. Additionally, participants were not as willing to answer questions about internal controls and financial losses fully and openly.

**Delimitations**

Delimitations are boundaries of the study set by the researcher (Theofanidis & Fountouki, 2018). This study's first delimitation focused on small businesses in the hospitality industry. This study's second delimitation was related to the resorts' geographical location, limited to New England. The third delimitation was the sample size of the study. Six small businesses were selected to participate.

**Significance of the Study****Contribution to Business Practice**

When an employee commits fraud, the business owner loses assets and revenues and may incur unnecessary expenses, causing severe financial issues (Colon, 2024; Kennedy, 2018). Business owners are often not aware of the opportunities present to commit fraud within their business for several reasons, including the lack of internal controls. Being able to determine what strategies are most useful to implement strong internal controls for business owners would be beneficial to small business owners who

may be struggling. Increasing awareness and prevention methods will allow business owners to implement adequate internal controls to protect their assets and revenues.

### **Implications for Social Change**

Small business owners and employees want to live a life of impact (Ertel, 2019). A positive social change can be created when small business owners understand what is essential to their employees. Community stability is achieved through hiring from local communities, providing fair wages, building on skill sets, and a path of growth (Ertel, 2019). Positive social change may occur through a deeper understanding of internal control strategies. Understanding internal controls may increase community wealth by securing assets and reducing unemployment.

### **A Review of the Professional and Academic Literature**

The purpose of the literature review was to provide a foundation on the topic to deepen my understanding of the subject and was planned to align with my research objective (Mallett et al., 2019). This literature review helped to increase my knowledge of occupational fraud and determine strategies to implement strong internal controls to reduce the risk of occupational fraud from occurring. Small and medium-sized businesses are subject to greater financial losses due to weaker internal controls than larger businesses (Yekini et al., 2018). The fraud triangle helps small business owners identify areas within their business where the opportunity for fraud is more likely to occur. Once small business owners have a better understanding of the fraud triangle, they will be able to apply it to their own business to determine areas that present red flags and internal control weaknesses.

The literature review involved peer-reviewed journals, professional trade journals, and scholarly seminal books. I used multiple databases to search for literature, including the Walden University Library, ProQuest, Emerald Management Journals, CrossRef Services, and Ulrich's Periodicals Directory. Search terms included but were not limited to *employee fraud*, *occupational fraud*, *embezzlement*, *asset misappropriation*, *internal controls*, *red flags*, *segregation of duties*, *small businesses*, *SMEs*, *qualitative case study*, and *Cressey's fraud triangle*.

The literature review contains a total of 111 sources. From the 111 sources, 72% are peer-reviewed articles that were published between 2020 and 2015. Table 1 depicts the articles that were used.

**Table 1**

*Sources Used in the Study*

Sources	Before 2020	Since 2020	Total	Percentage of total
Peer-reviewed articles	100	42	142	72%
Non-peer-reviewed articles	12	44	56	28%
Books	3	0	3	0%
Total	115	86	198	100%

**Conceptual Framework**

The conceptual framework that was used in this study was Cressey's fraud triangle theory. The three elements of the triangle are pressure, opportunity, and rationalization (Machado & Gartner, 2018). In this literature review, I explore different factors that contribute to a business's internal controls. The three most common areas

where occupational fraud is committed are asset misappropriation, financial statement fraud, and corruption (Denman, 2019). Some of the most common ways fraud can be detected are whistleblowers, an organization's internal audit department, or management reviews (Denman, 2019). Employers build strong trust with employees, and when fraud occurs within the organization, employers are left feeling betrayed (Lenz & Graycar, 2016). It is important that an organization allows employees to feel safe coming forward to disclose a potential fraud that is occurring.

### *Pressure*

Pressure is the first pillar of the fraud triangle. Pressure is also referred to as a motivator or incentive to commit fraud. Workplace pressure plays a substantial role in an employee's behavior and production within the organization. Employers must be aware of employees' pressures and how pressure will increase or decrease their motivation and performance. Many different motivators contribute to an individual committing fraud, both financial and nonfinancial (Supriatiningsih et al., 2024). Employees who are under too much pressure can be forced to make decisions that will have a negative outcome on the organization.

Nonfinancial pressures can include pure greed, supervisors' pressure, dissatisfaction with the workplace environment, and addiction (Akomea-Frimpong & Andoh, 2020; Schnatterly et al., 2018). Added pressure from a lack of job security leaves employees to work longer hours to prove themselves to business owners and managers. In contrast, business owners and managers are often unaware of the pressures (Hoefsmit & Cleef, 2018). In small businesses, many employees are cross-trained, giving them

access to several business areas. An example of pure greed could be an employee's exposure to cash or inventory and using the business's success to commit fraud against their employer. Pressure from supervisors could also come from having close relationships with employers and knowing how important it can be to keep costs low and sales high.

Financial pressures can include an employee living beyond their means, massive personal debt, or family emergencies (Azam, 2018; Supriatiningsih et al., 2024).

Employees who have experienced a medical emergency or spend more than they make are under extreme pressure not to let anyone know they are in debt. Employees then commit fraud against their employer to gain and hope their debt is not being found out. Employees who are compensated tied to their performance are under more pressure to meet set thresholds to maximize their income (Schnatterly et al., 2018). Such pressure can lead employees to act fraudulently and in their own best interest. Greed can lead an employee to find weaknesses in the organization that allow the opportunity to commit fraud (Azam, 2018; Supriatiningsih et al., 2024). Unfortunately, once an employee has recognized the opportunity along with experiencing financial pressure, the employee often cannot help themselves from exploiting their employer.

### ***Opportunity***

Opportunity is the second pillar of Cressey's fraud triangle. Factors contributing to an increased opportunity to commit fraud are lack of structure, increased power within the organization, and staff's inadequate supervision (Schnatterly et al., 2018). One of the largest contributors to occupational fraud is employees' opportunity because of the

organization's weak internal controls (Akomea-Frimpong & Andoh, 2020). The opportunity can also present itself through a lack of supervision of staff and a lack of communication with employees, allowing more freedom with tasks than necessary (Supriatiningsih et al., 2024). Employees who are trusted by the employer will inherently have more of an opportunity to commit fraud by taking on more tasks and identifying areas of weakness.

To reduce the opportunity for employees to commit occupational fraud, employers need to be aware of their business's environment and how opportunity can present itself. The routine activity theory has three elements that contribute to fraud: an offender, a target, and the lack of a capable guardian (Suh et al., 2019). The routine activity theory focuses on the perpetrator being more likely to commit fraud based on their daily routine and working to limit the opportunity to commit fraud within their routine.

The opportunity to commit fraud within an organization can be seen as the cause of the problem for a business (Suh et al., 2019). Small businesses must work hard to ensure that adequate internal controls are in place to remove an employee's opportunity to commit fraud. An employee who is under pressure while also recognizing the opportunity within the business and the lack of internal controls puts the entire company at risk of experiencing a loss. While organizations also reduce the opportunity to commit fraud, increasing the chances of detection through internal controls is another way for employers to work to curb fraud from taking place within their business.

### ***Rationalization***

Rationalization is the third pillar of Cressey's fraud triangle. When an individual creates the rationalization to commit fraud, they have decided morally to justify the actions of committing the fraud. When organizations and business leaders understand employees' rationalization tactics, employers can use this knowledge to continue working on prevention and deterrence. Another critical element is understanding that employers also go through rationalization when an employee has been discovered to be committing fraud. Many factors play into how the business owner or manager handles the fraud that is occurring. Understanding the psychological elements of fraud is also very important to again implement strong policies.

Rationalization is a critical element of the fraud triangle. In 2018, it was reported that 96% of frauds were committed by first-time offenders who did feel some level of guilt before the fraud occurred (Mintchik & Riley, 2019). Employers must work to understand why the policies in place are failing. Many organizations have a code of conduct in place. Still, it has been found that managers' and business owners' interactions with their staff are much more critical to maintaining ethical integrity amongst employees (Masdar et al., 2024; Mintchik & Riley, 2019). Managers also have a strong desire to protect the organization, leading to weakened internal controls. Many managers empathize with their employees who commit fraud and have a bond with them that they are worried about ruining. Hence, the organization rationalizes the fraud while being committed (Shepherd & Button, 2019). Having fraud within their organization could have a negative impact on managers' careers (Shepherd & Button, 2019). There is an

individual element for managers that also leads to them rationalizing the fraud because they want to protect their own careers.

The Kierkegaardian method is focused on life views (Dion, 2019). Kierkegaard focused on aesthetic, ethical, and religious life views to better understand fraudsters' rationalizations. It was determined that three patterns strengthen with fraudsters. Employees' habits focus on their own individualization, their ontic-existential guilt, and their attitude towards guilt (Dion, 2019). Rationalization leads fraudsters to try to naturalize their behaviors through a loss of self-awareness (Cressey, 1953).

### **Alternative Theories**

Different fraud theories have also been established. These theories provide additional resources to compare to and expand on the fraud triangle and determine why an individual wants to commit fraud and how an individual could commit fraud. Two alternative theories that helped to frame my research question were the fraud diamond and the MICE acronym theory.

#### ***The Fraud Diamond***

The fraud diamond was created in 2004 to expand on the fraud triangle to include elements of personal characteristics. Wolfe and Hermanson (2004) developed the fraud diamond as an additional method to help detect fraud and prevent it from occurring. The fraud diamond introduced a fourth element of the fraud triangle. The four elements of the fraud diamond are pressure, opportunity, rationalization, and capability. The four elements are often independent of each other (Abdullahi & Mansor, 2015; Harrison et al., 2020). Pressure can affect an employee in both financial and nonfinancial ways,

increasing the employee's desire to commit fraud (Vousinas, 2019). Opportunity can be as simple as the person's position within the business (Vousinas, 2019). Rationalization involves the fraudster's thought process as a means to justify committing the fraud (Vousinas, 2019). Wolfe and Hermanson found the capability to be an intricate part of fraud because not only does the fraudster have to have the opportunity to commit the fraud, they have to be capable as well. When an employee has the intelligence to recognize the opportunity to exploit a weakness in the business's internal controls, the employee also has to have the knowledge to pull off the fraud (Dorminey et al., 2012).

The test of capability includes several personal traits of an individual. The fraud perpetrator must have the confidence to commit fraud undetected, the ability to downplay the consequences, and the ability to not display any stress while lying to coworkers and family (Harrison et al., 2020). An individual capable of committing fraud must also be in a position within the organization to pull off the fraud. Their job description must allow them access that other employees do not have. Once weaknesses are exposed, the capable employee can commit fraud (Harrison et al., 2020). Areas where an individual can acknowledge weakness include assessing the company's financial stability by determining its assets or lack thereof.

In the example of Enron, capability became a factor when their code of ethical standards fell by the wayside. Enron directors had voted to suspend their code of ethics twice, setting them up to commit one of the largest frauds of all time (Ndekugri & Twum-Danso, 2019; Suh et al., 2019). Without the directors' capability to suspend the code of ethics, there would have been some safeguards in place to realize the fraud that

was occurring from within the organization. Removing safeguards drastically reduces adequate internal controls, no matter the organization's size. The business has the potential to be open to suffering from fraud. Stress and employees under noticeable pressure are other signs of employees who are committing fraud. When employees are capable of committing fraud for an extended amount of time, the pressure they are under to continue to conceal the fraud may become daunting (Dorminey et al., 2012). Due to the stress and pressure, the employee(s) can begin to make mistakes in their process to commit fraud, allowing the employer the opportunity to realize that fraud is being executed.

### ***The MICE Model***

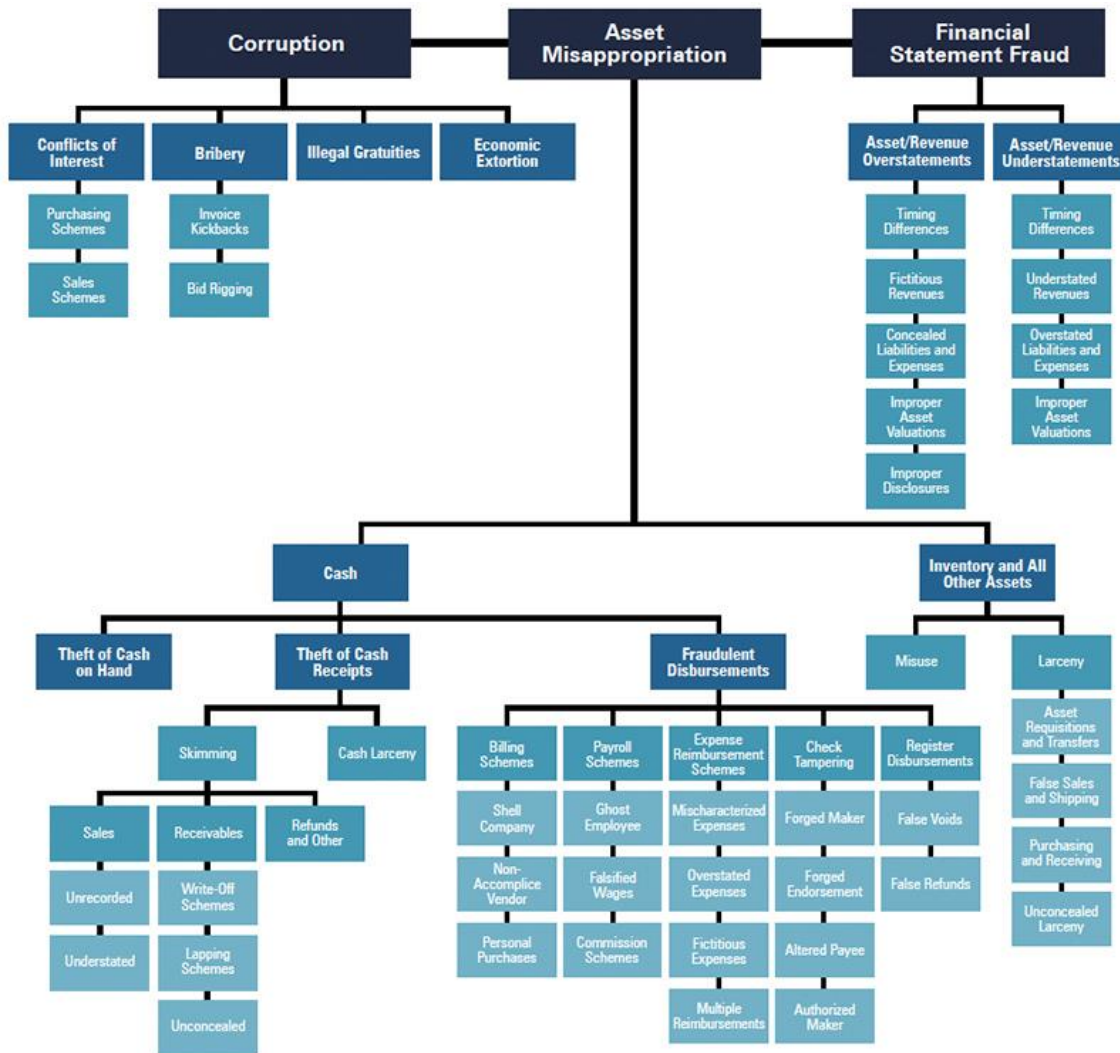
The MICE acronym expands on the fraud triangle's pressure side (Dorminey et al., 2012). The MICE acronym stands for money, ideology, coercion, and ego/entitlement. These four elements can be related to the pressures an individual is experiencing to lead them to commit fraud (Puspasari, 2016). Financial pressures can lead to an individual needing more money and being driven to commit fraud because they are motivated by money (Dorminey et al., 2012). An individual committing fraud often does not have the correct mindset or ideology. Therefore, the individual will be experiencing vulnerability and can be easily coerced. The individual believes that their theft is justified (Vousinas, 2019). The fraudster can often be under the ideology that they are committing fraud for the greater good (Dorminey et al., 2012). The fraudster is unable to comprehend that the fraud they are committing is detrimental to the employer.

Another important distinction about the MICE acronym is that it is not specific to financial issues only. Individuals could be experiencing any of these pressures for different reasons and feel as if they cannot maintain their desired lifestyle, leading them to commit fraud. Some of the MICE acronym characteristics will be apparent to individuals outside the organization (Puspasari, 2016). Another important distinction of the MICE acronym is that it allows for collusion potential (Dorminey et al., 2012).

Fraud collusion can be incredibly difficult to find because there is no correlation to inadequate internal controls of a business (Rechtman, 2019). Collusion can include multiple employees of a company at all levels and external members, such as vendors and other third parties (Rechtman, 2019). The most common types of fraud that occur through collusion are financial statement fraud and asset misappropriation. Both include a manager or someone in a position who would have the ability to override internal controls with little detection (Rechtman, 2019). Related to the MICE acronym, a manager could have entitlement and motivation and collude with someone lower in the business by putting pressure on them to commit the fraud. This type of collusion is often complex for business owners and/or auditors to recognize (Rechtman, 2019).

**Figure 1**

*The Fraud Tree*



*Note.* From *Occupational Fraud 2022: A Report to the Nations* (p. 10), by Association of Certified Fraud Examiners, 2022 (<https://acfe-public.s3.us-west-2.amazonaws.com/2022+Report+to+the+Nations.pdf>).

## **Asset Misappropriation**

Asset misappropriation is often undetected because it goes unreported and is dealt with internally. Asset misappropriation is the most prevalent form of occupational fraud and is considered one of the easiest frauds to commit (Koomson et al., 2020). Asset misappropriation involves the theft of an organization's assets by employees, managers, or third-party vendors (Ha Le & Tran, 2018). Employees in a position of power, such as managers, were 22% more likely to override existing internal controls and exploit a business's internal controls (ACFE, 2021). Ways for organizations to combat asset misappropriation are to ensure that they have solid internal controls and that all employees have high integrity. When employees operate with high integrity, they are less likely to conduct fraud when working for an organization. Hiring is an essential first step an organization can take to reduce the possibility of fraud being committed (Bakri et al., 2017; Demetriades & Owusu-Agyei, 2022).

The ACFE discovered that asset misappropriation makes up 89% of committed fraud. Of that, 89% of the most common areas that lack internal control are payments fraud, expense reimbursement, and cash on hand. Five components were found to be essential to internal controls. They included control environment, risk assessment, information and communication, control activities, and monitoring (Ha Le & Tran, 2018). Small businesses operating with less than 100 employees were 43% more likely to suffer from a lack of internal controls (ACFE, 2021). Asset misappropriation is not often disclosed on an organization's financial statements and is generally below the threshold, which prevents it from being disclosed on financial statements. It can be difficult for

companies to find the shortages they suffer from (Tinkelman & Song, 2012). Once detected, many organizations are worried about the negative publicity from exposing asset misappropriation and choose to handle the fraud in a civil suit (ACFE, 2021).

Existing audit standards set forth by the International Standards on Auditing (ISA) 240 require auditors to include asset misappropriation as part of their review for detection and determine the level of risk that an organization is exposed to (Koomson et al., 2020). Employees under both financial and nonfinancial pressure can be driven to misappropriate assets within their workplace. Employees hope the fraud goes undetected (Koomson et al., 2020). Rationalization is another important element of asset misappropriation. Employees will rationalize their behavior to displace any guilt that the employee may be experiencing (Koomson et al., 2020). The opportunity to commit asset misappropriation will be present through an employee recognizing weak internal controls (Bakri et al., 2017; Demetriades & Owusu-Agyei, 2022). Strong auditing practices can help uphold the organization's integrity and strengthen the business's internal controls.

### **Financial Statement Fraud**

Businesses use financial statements to explain where a company stands financially. Accurate financial statements provide many benefits to organizations regardless of their size (Noble, 2019). Financial statement fraud can hurt a business causing significant financial strain and even bankruptcy (Rengganis et al., 2019). The most common financial statements include a Balance Sheet, Profit and Loss Statement, and Statement of Cash flows. Small businesses typically have fewer resources to ensure adequate internal controls, making the organization more vulnerable to financial

statement fraud (Craja et al., 2020). In 2020, financial statement fraud increased by 56%, with an average loss of over \$900,000 and lasting an average of two years (Craja et al., 2020). Financial statement fraud can occur by overstating a business's assets or sales, understating any losses the business has had, and understating its debt (Noble, 2019). The elements of the fraud diamond play an essential role in employees committing financial statement fraud.

Pressure is one of the leading reasons managers and executives commit financial statement fraud (Noble, 2019). Weak internal controls, living beyond their means, and employees exhibiting abnormal behavior can all contribute to an employee feeling pressure to commit financial statement fraud (Noble, 2019). Unrealistic financial expectations set by business owners and management can lead to employees or management feeling pressured to commit financial statement fraud to ensure that their job is secure (Rengganis et al., 2019). Financial statement fraud can be challenging to detect, especially for small business owners who are not well-versed in financial statements (Noble, 2019). An additional area of pressure that can be placed on management is if business owners have financial goals set that management's compensation is tied to (Noble, 2019).

The opportunity to commit financial statement fraud arises due to a lack of internal controls. Opportunities can be presented in several different ways, including the structure of the business, inadequate monitoring of the organization, and the industry of the business (Noble, 2019). Organizations can combat opportunities to commit financial statement fraud through an independent yearly audit (Rengganis et al., 2019). Often small

business owners do not fully understand financial statements. Including an independent audit yearly can raise the question of whether any inconsistencies could jeopardize the company.

Rationalization by employees is another contributing factor to financial statement fraud. Employees rationalize the fraud they are committing to avoid detection. They will typically change independent auditors frequently to prevent auditors from picking up on any inconsistencies (Noble, 2019). It was also determined that in an audit, the audit opinion does not accurately evaluate if there is a fraud that has occurred within the financial statements (Rengganis et al., 2019).

### **Corruption**

Corruption is devastating to any organization, no matter the size. The term corruption is an umbrella for several types of fraud, including bribery, kickbacks, deliberate deceit, falsified documents, and an illegitimate advantage (Okafor et al., 2020). Small businesses suffer from corruption due to a lack of internal controls and their lasting effects at a greater rate than larger businesses. They also do not always have the same financial stability to survive (Werner et al., 2019). The most common type of corruption that affects an organization is bribery (Van Vu et al., 2018). Corruption has many adverse effects on businesses, including limiting their growth potential and a lack of confidence in the company (Wellalage et al., 2020). Small business owners must be aware and diligent when creating policies and procedures to increase internal controls to prevent corruption from entering their business.

Both internal and external auditors play an important role in preventing corruption and detecting corruption (Jeppesen, 2019). Minimizing corruption from taking place in an organization can be done with proper internal controls. Organizations need to have a written company policy in these areas that employees are aware of and trained regularly to help prevent corruption from taking place (Jeppesen, 2019). To minimize kickbacks, the organization can require vendors to sign a *right to audit* clause in their contract (Jeppesen, 2019). Segregation of duties within the organization is another crucial prevention factor. The same employee should not participate in the purchasing, receiving, and disbursements. With these policies in place, auditors can then determine purchasing patterns and conduct monitoring of approvals (Jeppesen, 2019). Having a whistleblower line and procedures in place can also be helpful to prevent corruption (Okafor et al., 2020). Detecting corruption within an organization can be much more difficult. An external auditor's audit is focused on risk and material misstatements through the organization's financial statements, often leaving corruption cases undetected (Jeppesen, 2019). Internal auditors can typically uncover corruption easier by following the policies and procedures and ensuring that the segregation of duties is observed (Jeppesen, 2019). Internal auditors are also privy to more information; they generally have greater access to the workplace. Internal auditors can observe employees' behaviors on work breaks, phone calls, etc., throughout the day.

Corruption was the most common fraud scheme that occurred in 2020 in the United States. The median loss was \$200,000, with a monthly average of \$11,100. The average corruption scheme lasted 18 months (ACFE, 2021). 38% of corruption schemes

happened in organizations with less than 100 employees, and 41% occurred in nonprofit organizations (ACFE, 2021). The industries that suffered the most from corruption in 2020 were energy and telecommunications (ACFE, 2021). The purchasing department proved to be the highest risk for corruption, with 81% of the cases assessed taking place there, followed by executives and upper management with 62% (ACFE, 2021). Upper management and executives often set the tone of the organization, putting the entire organization at risk when they choose to commit fraud.

### **COVID-19 Impact on Small Businesses**

In March 2020, the world faced a pandemic that took small businesses by storm. Their local governments have mandated many small businesses to close and significantly reduce their operations. These mandates led to many employees being out of work and fulfilling many duties to keep the business afloat. In a time of crisis, like the COVID-19 pandemic, the government needs to be able to act quickly. By acting swiftly, the government can provide relief to businesses suffering due to the restrictions placed on them (Rose-Ackerman, 2021). At the same time, other companies have shifted to working remotely to maintain social distancing protocols (Wiesenfeld, 2020b).

Congress quickly created the Paycheck Protection Program (PPP) loans under the CARES Act administered by the Small Business Administration (SBA) in April 2020. (Commito, 2021). The intention of the loan was to be used on business expenses to allow operations to continue, and the loan would be forgiven as long as it was used appropriately. Appropriate expenses included: payroll expenses, mortgage and or rent obligations, and utility expenses (Commito, 2021). Once the business exhausted the loan,

they had 60 days to submit documentation of expenses for loan forgiveness. The government continued to change the language that was set forth with the original loan terms and forgiveness (Tysiac, 2020). The changing guidelines opened the door for many opportunities for small businesses to commit fraud and use the loan funds for expenses that were not permitted.

By May 2020, the Department of Justice had filed charges in more than 50 fraud cases related to the PPP loans (Shear, 2020). The SBA did not have adequate internal controls in place to be able to determine fraudulent PPP loan applications (Shear, 2020). Business owners and managers were faced with navigating business situations that had never been experienced before. Because of this, many did not make safeguarding taxpayers' money with adequate internal controls to ensure that funds were only used as intended (Shear, 2020). By September 2020, the SBA had created and implemented an oversight board to help streamline fraudulent applications and move them to the Department of Justice faster (Shear, 2020).

Working from home presented a new set of challenges for businesses also. One of the most important areas to review while having staff working from home or reducing employees in the office fulfilling more functions is to have strong internal controls. Strong internal controls can begin upon hiring new employees with thorough background checks. Another line of defense that may benefit small businesses is moving some bookkeeping practices, like reconciliations, out of the office to ensure that another detection layer is established (Wiesenfeld, 2020a). Business owners should be very organized (Wiesenfeld, 2020a). Hopefully, having organized records will deter

employees from committing fraud and reveal if fraud has occurred sooner. The pandemic has put additional strain on employee's personal lives, adding many pressures and rationalizations. Through increased communication with employees, business owners can actively work to maintain strong relationships with their staff, hopefully reducing the likelihood of fraud occurring within their business (Wiesenfeld, 2020a). Encouraging employees to take time off or a vacation is a way to support employees and have a strong relationship, while also allowing the opportunity for fraud to be committed to present itself in the employee's absence.

### **Internal Controls**

Internal controls are a critical element of any business. Small businesses typically have limited resources. With limited resources, employers do not always have the manpower to segregate duties, properly train employees, or the financial knowledge to handle all the business's bookkeeping aspects. Many small businesses operate with an accounting department of only one employee (Bunn et al., 2019; Davis & Harris, 2020). Internal controls provide many benefits to small businesses and are what accounting is focused around. Internal controls help preserve the business's financial security and mitigate risks (Cika, 2017). A lack of internal controls leads to increased fraudulent activities within the business (Fernandhytia & Muslichah, 2020). Before implementing internal controls, many small businesses experience occupational fraud (Davis & Harris, 2020).

Segregation of duties increases an employer's opportunity to detect fraud within their business (Davis & Harris, 2020). For small businesses that cannot afford to bring in

another employee into their accounting department, one recommendation is mandatory vacation time for employees with a temporary replacement that may help pick up any anomalies (Bunn et al., 2019). Another option could be for business owners to play a more hands-on role in accounting to limit employee roles. This could include conducting reconciliations, signing checks, making deposits, and verifying invoices (Bunn et al., 2019). This would help add another set of eyes to the business's accounting processes to ensure that fraud is not occurring.

When employers take the time to train employees properly, this helps ensure that employees understand the work processes specific to their business. It also allows employers to discuss the internal controls with the employee to ensure that they know the importance of limiting exposure to fraud (Cika, 2017). Continued training for employees, as well as new hires, is a way to serve as a reminder of what is expected of employees, maintain work ethic, as well as analyze and assess if new policies or procedures need to be implemented to lead to more cohesive internal controls (Davis & Harris, 2020). As employers grow their businesses, a commitment to training can also help ensure that all employees meet expectations and thoroughly understand their role in the organization.

A lack of financial knowledge by small business owners presents the opportunity for fraud to occur. Employees who commit fraud generally take steps to conceal their fraud from an untrained eye (Bunn et al., 2019). Employers who do not have a solid financial background may benefit from including external auditors in their process and a Certified Public Accountant (CPA) to help determine if any fraudulent activity is present (Fernandhytia & Muslichah, 2020).

## **Gender**

Men and women are both faced with making ethical decisions in the workplace. While statistically, men commit more violent offenses and white-collar crimes, women have been found to commit a large portion of white-collar crimes in the United States (ACFE, 2020; Sandhu, 2020). Men generally hold higher positions than women in many organizations. Positions of power have the ability to bypass internal controls, gaining access to more areas to commit fraud (Benson & Gottschalk, 2015; Stadler & Gottschalk, 2022). Men committed fraud, causing a larger median loss of \$150,000 (ACFE, 2020). In many organizations, women fulfill lower-level positions with less access due to internal controls (Benson & Gottschalk, 2015; Stadler & Gottschalk, 2022). Frauds committed by women in 2020 had a median loss of \$85,000 (ACFE, 2020).

Red flags are also an essential element of gender when analyzing occupational fraud. Fraud motivators differ between both men and women. Women's motivators are generally focused on the well-being of their families (Hilliard & Neidermeyer, 2018). Women under stress due to financial reasons, such as divorce, were more likely to commit fraud through asset misappropriation (Sandhu, 2020). Women's focus is their family and is often the motivator to commit fraud, while men are more likely to commit fraud to protect their status (Hilliard & Neidermeyer, 2018).

## **Occupational Fraud Prevention and Detection**

Organizations need to understand how to detect fraud and the different ways fraud is being committed in order to be able to prevent fraud from occurring. Once employers can identify the main ways to detect occupational fraud, they can put proper internal

controls in place to prevent fraud from occurring in the future. First, it is essential to know that the terms audit and forensic audit are not the same and should not be used interchangeably (Simeunović et al., 2016). Having the opportunity to see different examples of frauds that were carried out and ways they could have been prevented helps establish a baseline for internal controls that organizations should have to help deter any employees from committing fraud. Another essential element of financial fraud is that the person committing the fraud will often use the same numbers. The forensic investigator needs to be able to pick up on this element of the fraud.

Occupational fraud makes up over \$300 billion a year in losses. Unfortunately, small business losses are often not included in that number because they are more focused on larger corporations (Kumar et al., 2018). The ACFE reported that external auditors audit 86% of companies and only detect about 5% of fraud cases. Students with bachelor's degrees in accounting join accounting firms to become accountants or auditors 47% of the time. A major flaw of many accounting programs is that the faculty does not see the value of teaching fraud and preparing students on internal control weaknesses and how to detect fraud (Sahloul et al., 2019).

Prevention of fraud is vital to the business's success. Organizations that invest in ethical, cultural, and environmental factors were more likely to see a decrease in occupational fraud (Suh et al., 2018). Many occupational frauds are committed by first-time offenders. Organizations with high ethical standards are a great first defense against fraud (Suh et al., 2018). For employers to be able to prevent fraud from occurring, they need to understand why it is happening. Having a deeper understanding of the pressures

that employees are under and what motivates them is an additional way to combat fraud (Puspasari, 2016).

### ***Skimming***

Skimming is a widespread fraud that occurs in small businesses with trusted employees. Company employees may lack internal controls about receivables, refunds, and revenues (Wells, 2007). Skimming does not always have to be complicated. Still, the person committing the fraud needs to have the opportunity to commit the fraud. One of the more straightforward tactics to detect skimming fraud is to mandate employees to take time off in blocks of time. Employees who rarely take time off, either on sick or on vacation, or who are always available, even on days they have taken off, could be a potential red flag of a skimming scheme (Peterson & Gibson, 2003). In revenue skimming, the money is typically skimmed at the point of sale (POS) and skimmed before it is recorded to avoid paying taxes on it. Receivable skimming is harder to pull off and includes an employee skimming payment when received, never being credited to the customer. In refund skimming, an employee makes fraudulent refunds. In some cases, no item was actually purchased (Wells, 2007). By implementing strong internal controls, fraudsters may be deterred from attempting to commit fraud against their employer.

### ***Red Flags***

Red flags are a vital element of detecting fraud within an organization. Red flags shed light on possible fraudulent activity that is taking place within an organization or a specific department of the organization (Rahim et al., 2019). Business owners and auditors need to be aware of what to look for to identify red flags and have the experience

to follow through when a red flag is detected to determine if the fraud is happening (Baader & Krcmar, 2018). Several different theories can be beneficial to help determine if fraud is occurring. Researchers use attribution theory to observe a potential fraudster's behavior by determining internal and external factors (Rahim et al., 2019). When business owners are aware of external factors that could affect employee performance or decision-making, they will be more likely to determine if fraud is occurring. The cognitive dissonance theory is when behavior and attitudes are inconsistent (Rahim et al., 2019). When business owners know the cognitive dissonance theory, they will be more likely to detect red flags through their employee's behaviors and attitudes. When business owners are aware of potential red flags within the organization, they will conduct more in-depth reviews of employees' work. As well as fine-tune internal controls to provide an additional layer of detection for any potential fraud that could be taking place within their organization (Rahim et al., 2019).

### **Small Business Employees**

Small business owners must be aware and aggressive in creating new businesses and being involved in their local communities. Hiring from within the community and providing employees with a chance and path to advance while making an impact outside of the business will bring the small business owner success both financially and fulfillment (Siemens, 2019). Ertel (2019) studied how small business owners can close the wealth gap and remain competitive. Ertel (2019) noted the importance of a path for employee advancement, including building on their skill set to advance and increase their earning power. Small business owners need to focus on increasing opportunities for

employees is another way a small business owner can grow through their benefits and continuing education opportunities (Siemens, 2019).

The relationship between the community and small business owners can begin before the business opens. Future business owners can engage with members of the community to determine the needs of the residents. Getting to know the people personally and establishing a solid connection will help the business succeed (Siemens, 2019). To maintain a strong relationship with the community, business owners can continue to build their network within the community through their employees. Employees and members of the community who may never be interested in the organization may be more inclined due to the positive relationships they have with the employees and business owners (Siemens, 2019).

Employing community members in small businesses can also enrich their local communities through tourism (Siemens, 2019). Small business owners who focus on lifestyle over profits and improving their customer's lives maintain a stronger connection to their community (Wang et al., 2019). Business owners who feel a stronger social responsibility to their community strive to focus on the overall values of the business and social attitudes (Wang et al., 2019). Another way small businesses can support their local community through tourism is to focus on local attractions in their area (Wang et al., 2019). Depending on the location of the business, local attractions can include other small businesses or environmental attractions such as hiking, beaches, and local parks.

### **Transition**

Section 1 of my study will serve as the foundation of my research, beginning with my business problem. In addition to the business problem, section 1 also includes my purpose, methodology, and design that will be used for this study. The literature review portion of the study expands on the conceptual framework of the study and methods for collecting data through semistructured interviews. The purpose of this study is to explore effective internal control strategies to reduce the risk of occupational fraud from occurring. Small business owners who implement internal controls into their business experience less fraud, and fraud typically detected much sooner (ACFE, 2020). The conceptual framework used to guide my study is Cressey's fraud triangle (Cressey, 1953). According to Cressey, there are three elements contributing to fraud occurring within a business. These three elements are pressure, opportunity, and rationalization. Small business owners who invest in adequate internal control strategies can reduce these three elements from being present within their business; furthermore, reducing the financial loss their business can experience.

Section 2 of my study will serve to expand on the research. Section 2 includes the purpose statement, an in-depth description of my role as the researcher, as well as eligibility requirements for participants. Additionally, the research method and design, populations and sampling, and maintaining high ethical standards throughout the study.

Section 3 of my study will serve as the overview of the study. Section 3 will include a presentation of findings, applications to professional practice, implications for

social change, recommendations for future studies, reflections on what was learned, as well as the conclusion will also be presented.

## Section 2: The Project

My study included semistructured interviews with open-ended questions to explore the effective internal control strategies small business owners use to limit occupational fraud within their business. In Section 2, I expand on (a) the purpose of the study; (b) the role of the researcher; (c) the study participants; (d) research method and design; (e) population and sampling; (f) ethical research; (g) data collection instruments, data collection techniques, data organization, and data analysis; and (h) reliability and validity.

### **Purpose Statement**

The purpose of this qualitative multiple case study was to explore effective internal control strategies to reduce the risk of occupational fraud occurring. The targeted population included 10 business owners in the hospitality industry in New England who developed internal controls to reduce fraud risks occurring within their organization. The implications for positive social change include providing greater employment opportunities, as well as increasing ties to local communities to bring stabilization.

### **Role of the Researcher**

As the researcher in this qualitative study, I conducted semistructured interviews, coded the data, developed themes, and reported on the results. The researcher's role is to be the primary instrument to gather data, conduct analysis, and organize the research without bias (Karagiozis, 2018). I have experience with audits and internal controls to prevent fraud. I applied my knowledge of employee fraud to develop my semistructured interview questions. The hospitality industry is one that I am familiar with. However, I

did not know any of the potential participants and did not have any relationships with them. I had never audited any of the participants.

To maintain a high ethical standard, I, as the researcher, followed *The Belmont Report* (National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research, 1979) of ethical standards. The three principles of *The Belmont Report* include respect, beneficence, and justice (Anabo et al., 2019). Respect is described as the informed consent of the participants, and the participant's participation is autonomous. Beneficence includes protecting the participants and minimizing harm. Justice involves equally distributing the research's benefits and risks (Adashi et al., 2018). I ensured that all participants were handled with the highest level of respect and confidentiality and participated through informed consent (Dresser, 2019). Ensuring that participants were comfortable and respected helped bring validity and reliability to my study to ensure that they thoroughly and honestly answered all interview questions (Clark & Vealé, 2018).

To mitigate a level of bias, I disclosed any knowledge of the participants and included bracketing as a method to prevent bias. Bracketing is used in qualitative studies to mitigate bias from prior knowledge or experience the researcher may have with the research topic (Tufford & Newman, 2010). I decided to intentionally focus on the information gained from each interview to curb bias. I used bracketing to help prevent bias when analyzing the data and to set aside any of my personal views on occupational fraud. I have also disclosed my experience working in fraud detection as an auditor.

Using an interview protocol allowed me to uphold the integrity of the study (see Appendix A). Proper interview protocol for my study included beginning with informed consent. I asked all the participants questions in the same order to help maintain the interview flow. Components of the interview protocol included high interview ethics, question structure, and interview setting (Yeong et al., 2018). Maintaining consistency through each interview, reviewing the transcripts, journaling interactions with participants, and including member checking to ensure that the participants' perspective of their participation was accurate helped decrease bias entering my study.

### **Participants**

Eligibility standards encompassed small business owners in the hospitality industry in New England. Determining the participant's location and defining a target group are essential elements of qualitative studies (Bungay et al., 2016). The geographic area of participants included Connecticut, Maine, Massachusetts, New Hampshire, and New York. The point of contact was limited to someone involved with establishing internal controls of the business in New England.

Businesses were identified through the corporate website. The websites were used to select participants. Participants were required to be located in New England to be eligible to participate. Organizations that had implemented effective internal control strategies that had helped reduce the risk of occupational fraud in business for a minimum of 5 years were selected. A business search was conducted to ensure that businesses had been in business for at least 5 years, meeting eligibility requirements. The chosen participants operated their businesses in New England.

To gain access to participants in person, I conducted a search to select qualified properties. I searched for each potential participant through their website. Once a point of contact was determined, I contacted them through email first and sent an email invitation to participate. Building rapport with participants is a study's first step (Siller et al., 2021). I conducted an email exchange with the participants (see Appendix B). During this email exchange, I explained the purpose of my study, determined that the participants met all the eligibility requirements, and ensured that any questions that the participant might have were answered. Once the introductory relationship was established with each participant, I was able to move forward with engagement. Once informed consent was obtained, interviews were arranged. Participants knew their participation was voluntary and confidential. The participants were also informed that they could resign from the interview at any point. The participants selected operated their businesses in New England.

### **Population and Sampling**

Ten small business owners in New England were the targeted sample for this multiple case study. Yin (2018) suggested that case studies do not include more than 10 participants. A prior study conducted by Muir et al. (2020) stated that including 10 participants is normal and induces nonrandom sampling. The appropriate sample size helps the researcher obtain diverse or comprehensive data while also achieving data saturation (Young & Casey, 2019). Including six small business owners in my study ensured that I was able to reach data saturation. Data saturation is achieved once a

reliable pattern emerges while collecting data. I continued my research until no new information was learned from the interviews with open-ended questions.

There are many different methods available when selecting the correct sampling method. Convenience, random, snowball, and purposeful are all different sampling methods. In convenience sampling, participants are chosen at the ease of the researcher. In random sampling, participants are selected entirely by chance. Snowball sampling is when the researcher expands their sample from their selected participants (Bhardwaj, 2019). Purposeful sampling is used effectively in qualitative studies because it increases the study's credibility by strategically selecting knowledgeable participants (Bungay et al., 2016). I used purposeful sampling. Selecting a sample in qualitative research includes the researcher choosing participants who are part of a target group and not at random (Knechel, 2019). Participants also hold a specific experience and will be able to provide in-depth descriptions (Knechel, 2019). Participants were selected based on the criteria of being business owners for 5 years or more and having used effective internal controls to reduce occupational fraud occurring within their business.

## **Research Method and Design**

### **Research Method**

In a qualitative research methodology study, researchers seek to gain a deeper understanding and explore a phenomenon of a human or social problem (Boblin et al., 2013; Twis et al., 2020). Qualitative studies include participants' personal experiences, adding depth to the study's findings (Weeks et al., 2019). The quantitative method includes analyzing statistical data, including numbers, questionnaires, and surveys.

Quantitative methodologies are conducted, beginning with a hypothesis and then working to confirm or dispute the hypothesis of the study (Strijker et al., 2020). Mixed methods use elements from both qualitative and quantitative research (Strijker et al., 2020).

I chose to conduct a qualitative study. The qualitative methodology was the appropriate methodology because I conducted research to explore ways to reduce occupational fraud in small businesses. A qualitative study includes gathering data from participants and sources and developing themes through data interpretation (Creswell & Creswell, 2018). Interviews took place over Zoom, allowing the participants to be in a more relaxed environment. Gathering strong data through a qualitative study increases the study's reliability and validity (Yeong et al., 2018). In a qualitative study, the research must be able to mitigate a level of bias.

### **Research Design**

The chosen design of my study was a multiple case study. Other design options I considered were phenomenological, narrative, and ethnography (Astroth & Chung, 2018). A phenomenological design involves a researcher studying the participants' lived experiences from their everyday lives (Alnuaimi, 2021). The phenomenological design did not fit my study because I interviewed small business owners on the specific area of occupational fraud within their organization. A narrative design is used when the researcher is focused on collecting data from an individual through the participant's perspective (Astroth & Chung, 2018). The narrative design was not appropriate for my study because I did not collect data solely related to the participant's perspective. The ethnographic design focuses on the participant's culture through their real-life

experiences (Otto et al., 2021). The ethnographic design did not fit my study because I did not collect data on cultural experiences. The case study design involves learning the participant's experiences to increase knowledge on the topic. In a multiple case study design, the researcher's main objective is to explore a phenomenon to gain a deeper understanding by collecting rich data from multiple participants. Conducting a multiple case study allowed me to interview six small business owners to achieve comprehensive data, ensuring data saturation (Lupo & Stroman, 2020). A multiple case study was the appropriate design for my study.

I conducted six interviews. A researcher collects data until reaching the point of saturation. Data saturation is achieved when sufficient data are collected to ensure that no new information is missed (Tran et al., 2017). Reaching data saturation increased the validity of my study. I reached data saturation in six interviews, so I did not continue to collect more data.

### **Ethical Research**

Informed consent includes the participants knowing that they are participating under anonymity and that they can withdraw from the study at any time, for any reason. (Bauman et al., 2020). This allowed the participants to withdraw at any point if they did not feel that the description of the study aligned with the questions that they were asked. This served as an incentive for me to stay on topic during the interview to help ensure that each felt participant was comfortable (Holm & Ploug, 2017). If a participant had chosen to withdraw from the study at any point, all they would have needed to do was

contact me by email or phone call. The participant would not have needed to provide any explanation and would have suffered no consequences for the decision to withdraw.

Incentives can be presented both monetarily and in the form of materials.

Incentives provide participants with a reward for participating in a study (Wolemonwu, 2020). Providing an incentive can trigger a concern for the ethical standards of the study. Incentives can also alter the people who choose to participate in the study (Wolemonwu, 2020). For example, if a study offered financial compensation, someone facing financial hardship might be more willing to participate when they were, in fact, not a qualified participant. I did not offer any sort of incentive to any participant or their business for their participation in my study.

Interviews are an essential element of a qualitative study. Being able to read the participant and gauge how the interview should be headed is a crucial task for the interviewer to take on. In applying the informed consent process, I discussed the study with each potential participant to ensure that they knew their participation was entirely voluntary. The participant was provided a comprehensive description of the study to allow them to make an informed decision on participating, following the three main principles of *The Belmont Report* (Kaye, 2020). The participants understood the purpose of the research, and the benefits of the study were also provided to small business owners.

Each participant benefited from being my top concern throughout the study. Participants' confidentiality and privacy were guaranteed by removing identifiable information of each participant and implementing pseudonyms for each participant, such

as Participant 1, Participant 2, Participant 3, etc. (Iyamu, 2018). To ensure complete protection of each participants' identity, all data transcripts, emails, and communication, including any identifiable information, have been stored on a password-protected USB drive. Any physical copies will be kept securely under lock and key for the next 5 years. When 5 years have passed, everything physical and the USB drive will be destroyed, ensuring that confidentiality is maintained. I have included Walden University's Institutional Review Board (IRB) approval number 08-26-22-1003534.

### **Data Collection Instruments**

The objective of my multiple case study was to explore effective internal controls in small businesses. Clark and Veale (2018) stated that the researcher is the primary research instrument. I conducted a qualitative research study, in which I was the primary researcher used in the data collection process. I collected data primarily through semistructured interviews with participants. Through semistructured interviews, the participants had the opportunity to do a majority of the speaking. They were able to provide a thorough response, helping me gather more data to bring reliability and validity to my study (Ali et al., 2024; Iyamu, 2018). Using semistructured interviews, there was also the opportunity for follow-up questions between myself and the participant. No follow-up questions were needed.

To help limit the potential for bias to enter my study, I used an interview protocol to guide each interview with my participants (see Appendix A). All questions were asked in the same order while following the same protocols for collecting data, providing structure to the interview, and increasing reliability (Ali et al., 2024; Iyamu, 2018). By

following an interview protocol, interviews were consistent. Researchers use member checking to increase credibility, accuracy, and transferability (Ali et al., 2024; Iyamu, 2018). To enhance the reliability and validity of data collection while also ensuring that I reduced bias, I included member checking in my study. Once the interviews were transcribed, I sent the summary of my conclusions to each participant to confirm. No changes were requested from the participants.

### **Data Collection Technique**

In the data collection phase of the study, I conducted semistructured interviews to gather evidence of a phenomenon. Following the interview protocol (Appendix A) ensured that each participant completed written consent for their participation. Participants were also made aware that their participation was voluntary throughout the entire course of the study, and they had the option to choose to stop participating at any point with no consequences. Participation has also been kept strictly confidential. This includes the participant's name, the business name, and any discussions or communication. Participants were also made aware and provided consent that the interview in its entirety was recorded.

The primary data collection technique was semistructured interviews. Following the interview protocol ensured that data were collected consistently and brought reliability and validity to the study (Yeong et al., 2018). My target was to complete 10 interviews. This number decreased to six interviews when I met data saturation. The semistructured interviews were conducted over a 30- to 45-minute timeframe. Responses to questions were open ended. The timing was determined by how thorough and lengthy

the participant's responses were. Conducting semistructured interviews allowed the participants to express their firsthand lived experiences (Ali et al., 2024; Williamson et al., 2017). The participant and the researcher chose the location where the interviews were conducted. It is imperative that the researcher establishes a comfortable neutral environment for the participant (Elmir et al., 2011). A digital recording was used for each interview. The interviews were then transcribed into a Microsoft Word document, using the participant's pseudonym to maintain confidentiality. Member checking occurs once the transcription of the interview has occurred, when the participant has the opportunity to review the summary to ensure that everything the participant meant to portray has been summarized accurately. Member checking increased the reliability of the study.

COVID-19 restrictions had been evolving daily; because of this Zoom interviews were conducted through a secure password protected link between the researcher and participant only. In person interviews are ideal for the researcher to observe the participant's mannerisms and comfort level through nonverbal cues. Zoom helped remove the barrier of not being able to be face-to-face physically. When the interviews concluded, the researcher thanked the participant for their time and participation and ensured that open communication was available for any follow-up questions.

### **Data Organization Technique**

In a qualitative study, the researcher gathers large amounts of data from participants and analyze the data while properly organizing data (Clark & Vealé, 2018). Reflective journaling can be beneficial to the researcher to evaluate their own biases better (Bashan & Holsblat, 2017). I used a cataloging/labeling system for folders and

subfolders to organize and appropriately store all data related to my study. I have used reflective journals with each interview to take additional notes, ensuring that the participant's responses were their own without any of my biases entering.

Additionally, using Microsoft Word and Microsoft Excel has helped me store and organize data as it pertains to the participants of the study. Separate Microsoft Excel workbooks were used, including the business name, location, interviewee, and any relevant contact information or instructions for the interviewee. Microsoft Word was used for consent forms, interview questions, transcriptions, and any other documents relating to the participants, which are stored in a secure, password-protected folder. Audio files are also stored on a password protected USB flash drive in a secure location within my home. In order to accurately transcribe all interviews, I transcribed interviews into Microsoft Word and then uploaded them to NVivo for transcription. I used Excel for coding, as well as to develop themes. Walden University requires securely storing all data for five years after completing my study. To comply with Walden University's requirements, all digital and hardcopy data were cataloged in folders and stored securely for five years. When five years have expired, all digital and hardcopy data will be destroyed. All digital copies will be permanently deleted, and all hard copies will be destroyed with a paper shredder.

### **Data Analysis**

Implementing methodological triangulation has allowed me to use data from different mediums, including interviews, journal notes, and publicly available documents. Using methodological triangulation helps the researcher to gain a deeper understanding

of the phenomenon (Fusch et al., 2018). Other methods of triangulation include investigator triangulation and theory triangulation (Rashid et al., 2019; Yazen, 2015). In investigator triangulation, more than one researcher is included in the same study to confirm findings. In theory triangulation, the researcher uses multiple theories to gain perspective of a phenomenon (Yin, 2018). Neither was appropriate for my study. Methodological triangulation is the most appropriate for my study. To understand this phenomenon, triangulation has been used from journal notes and publicly available documents after conducting semistructured interviews with participants. Triangulation occurs when two or more data collection methods are used to help increase the study's internal validity (Fusch et al., 2018). I have incorporated semistructured interviews, journal notes, publicly available documents, as well as journals, and additional peer reviewed studies. Including more than one source of data allows the researcher to have a deeper understanding of the phenomenon.

According to Yin (2018), there is a five-step process to data analysis: (a) compiling, (b) disassembling, (c) reassembling, (d) interpreting, and (e) concluding. Step 1, *compiling* the data, refers to gathering sources and conducting interviews to add to the researcher's database in a way to prepare to analyze (Yin, 2018). Step 2, *disassembling*, refers to the coding and sorting of the data (Yin, 2018). Step 3, *reassembling*, includes developing patterns to help answer the research question through tabulating and comparing (Yin, 2018). In step 4, interpreting helps establish credibility through completeness and descriptions (Yin, 2018). Step 5, *concluding*, draws conclusions from the study while also calling for future research (Yin, 2018).

Once interviews were transcribed, I had the opportunity to read through the transcripts to increase my understanding of the data gathered from participants. Gaining familiarity with my data and comparing it to the recordings was crucial to ensure that no bias had entered the study through transcription (Boblin, 2013). I then uploaded the data into NVivo 12 to prepare for coding. Researchers use NVivo in qualitative studies for complete data collection (Robins & Eisen, 2017). I then synthesized the data from other sources as well as my journal to achieve triangulation. Once member checking was completed with each participant, the data was coded to analyze further to establish themes. Coding the data allowed me to break the data into smaller groups and develop themes (Boblin, 2013). I reviewed the narrative and began to capture narrative segments. I was then able to organize the segments. Once the segments were organized, I was able to develop emergent themes. Triangulation was used to add depth to the findings (Fusch et al., 2018). Triangulation was beneficial to increase the validity of my findings on which internal controls are the most prevalent in a small business, and to lessen the likelihood of fraud occurring. I used peer reviewed documents related to successful internal controls, my transcribed data, and my journals to synthesize all the information and develop themes.

The software selected to complete my study was QSR NVivo 12. This software benefited my research by aiding in my qualitative study by organizing, coding, and developing themes. NVivo is digital software that assists the researcher with digital coding, creating themes, and organizing the data through queries. NVivo also is secured through password protection as well as encryption (Robins & Eisen, 2017).

Semistructured interviews were conducted, generating data. The software was beneficial to aid the researcher in organizing and saving time.

## **Reliability and Validity**

### **Reliability**

Reliability in a study increases the dependability of the findings. Reliability is vital to the longevity of the findings of the study. In a qualitative study, reliability is achieved by creating dependability within the study (Yeong et al., 2018). Dependability is an element of a study that can be achieved through triangulation and strong record keeping (Astroth & Chung, 2018). To achieve reliability, I followed the appropriate interview protocol (see Appendix A) and included member checking. Member checking is when the researcher allows the participant to review the summary of their interview to ensure there are no discrepancies. These elements ensure that data collected from participants is dependable and consistent (Yeong et al., 2018). I collected data through semistructured interviews and peer reviewed journals.

### **Validity**

Validity in a study is crucial to ensure that the results are longstanding. Essential elements to incorporate validity include knowledgeable and qualified participants on the subject matter. FitzPatrick (2019) stated that the researcher first selecting an appropriate sample helps to bring validity to the study. Validity is achieved through credibility, transferability, and confirmability (Yin, 2018). To increase validity in my study, I used data from various data sources and purposeful sampling.

### ***Credibility***

Credibility is the trustworthiness of the data (Astroth & Chung, 2018). Credibility was established in my study by incorporating member checking and triangulation. Member checking enhances rigor by allowing the participant to clarify information provided in the interview and verify that data was interpreted accurately (Hamilton, 2020). Triangulation includes the researcher using multiple data sources and observations to validate the findings further. (FitzPatrick, 2019). To increase credibility, I included member checking and triangulation of the data.

### ***Transferability***

Transferability is achieved by including diverse participants who are easily relatable to larger groups of people (Hamilton, 2020). Data that is thick and rich in description increase transferability (Hamilton, 2020). Substantial amounts of data create thick data. Descriptive, detailed, and multilayered data creates rich data (Fusch et al., 2018). In my study, I documented my participants and the industry, the interview questions asked to each participant, the sample size of the study, and the method and nature of the study.

### ***Confirmability***

Confirmability relates to the results that can be confirmed by other researchers based on data gathered from the participants (Astroth & Chung, 2018). To obtain confirmability, I have included triangulation and kept a detailed journal of all notes related to findings as I gained a deeper understanding of occupational fraud (Astroth & Chung, 2018). Maintaining a reflective journal is one approach to ensure that bias does

not enter the study (Bashan & Holsblat, 2017). The reflective journal has also provided a paper trail of questions and responses from participants. Member checking allows the participant to review the transcript of their interview to ensure answers are accurate (Yeong et al., 2018). I have used member checking, as well as a reflective journal.

### ***Data Saturation***

Data saturation occurs when no new data is discovered while collecting data. Achieving data saturation in a qualitative study is a crucial element in order to enhance validity (Astroth & Chung, 2018). Six participants were included in my study to ensure that data saturation is reached to ensure that my data is trustworthy. I continued conducting semistructured interviews with the study participants until no new themes emerge and data saturation was reached.

### **Transition and Summary**

In Section 2, I provide a deeper background to expand on the information found in Section 1, as well as appropriate methods and procedures that are used to complete a qualitative research study. In Section 2 of my study, I presented the role of the researcher, the research method and design, population and sampling, data collection, data organization, data analysis techniques, reducing biases, and enhancing reliability and validity. In Section 2, I also stated I would conduct six interviews with business owners who have effectively implemented internal controls to reduce fraud in small businesses. The data collected will be securely maintained for five years and will be destroyed after five years.

Section 3 of my research includes a completed overview of my study. Section 3 includes presenting the study's findings, application for professional practice, implications for social change, and recommendations for future research.

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

#### **Introduction**

The purpose of this qualitative multiple case study was to explore effective internal control strategies to reduce the risk of occupational fraud occurring. I interviewed six participants using semistructured interviews. All interviews were conducted virtually via Zoom. All six participants were small business owners in the hospitality industry who had been in business for 5 years or longer. All participants completed an informed consent agreement. All participants have been kept confidential and identified as P1, P2, P3, P4, P5, and P6.

The semistructured interviews were comprised of seven questions. Interviews lasted 25–45 minutes and were video- and audio-recorded. I used Microsoft Excel software to analyze and organize themes that were found in the data collected. After all interviews were completed, I transcribed the audio files and then developed thematic groups. After transcribing all the interviews, I sent the transcriptions back to the participants for member checking. Participant 6 requested a follow-up call and ultimately did not change anything in the transcription. Member checking was completed to ensure that participants' responses were accurate before moving forward. For triangulation, I used interview notes and employee handbooks. The final emergent themes included (a) hiring practices, (b) monitoring controls, (c) employee training, and (d) security cameras.

#### **Presentation of the Findings**

The overarching research question for this study was the following: What effective internal control strategies do some business owners use to contribute to reduce

the risk of occupational fraud occurring? The participants for this study consisted of small business owners in the hospitality industry located in New England. To ensure confidentiality, all participants were referred to as P1, P2, P3, and so on. Using Zoom, I conducted semistructured interviews. The conceptual framework for this qualitative multiple case study was the fraud triangle developed by Cressey in 1953. Cressey determined that in cases of fraud occurring, at least one of three elements was present. They were opportunity, rationalization, and pressure.

The four themes established through data analysis were (a) hiring practices, (b) monitoring controls, (c) employee training, and (d) security. Participants responded similarly to each interview question.

**Table 2***Interview Questions, Themes, and Percentage of Participants Referenced*

Interview questions	Identified themes	% of participant referenced
1. What internal control strategies do you use to reduce the risk of occupational fraud?	Hiring practices	83%
2. What was the most significant occupational fraud your organization has experienced?	Monitoring controls	100%
3. How have you implemented strategies to reduce occupational fraud from occurring in your organization?	Security cameras	67%
4. What obstacles have you faced when implementing new strategies to deter occupational fraud?	Training	100%
5. How do you monitor the effectiveness of your fraud prevention internal controls?	Hiring practices, security cameras, monitoring controls	100%
6. How have recommendations from external auditors led to an increase in internal controls within your organization?	Monitoring controls	83%
7. What additional information on internal control strategies has helped detect or prevent occupational fraud?	Hiring practices, training	83%

**Theme 1: Hiring Practices**

Small business owners must do their best to know to get to know their employees before hiring them. P4 described “building a team of people that really want to be here, and be a part of this.” This can be done in several ways, including but not limited to conducting background checks, checking references, and receiving referrals. Many small business owners who are providing a service commonly believe employee fraud is something that only happens in larger businesses (Treadwell, 2021). Through the training process, employers are able to see how a potential employee fits in with current

employees. P6 stated, “It’s critical that you hire the right people. If you can, do a little research on their previous employment.” Through the hiring process, a potential employer may be able to determine if the candidate is experiencing financial pressure.

Employers need to take great care when reviewing candidates to work in the hospitality industry. Treadwell (2021) described that one of the best ways to protect businesses' assets, profits, and confidential material is by hiring honest employees. The hospitality industry is very fluid and often cash-based, which is why it is so important to be able to trust employees. One main issue that made hiring harder for employers was when millions of Americans resigned from their positions after the COVID-19 pandemic, coining the term “Great Recession of 2022” (Hood, 2022). Hiring has become drastically more difficult as many employees are looking to work remotely and in positions that will give them flexibility (Smith, 2022). The hospitality industry is labor intensive, commonly known to have much higher turnover than other industries.

Employers can benefit from conducting pre-employment tests, such as integrity tests, with potential employees (Ravichandran, 2022). Such tests can have a positive impact on the hiring process for both the employee and the employer. The employer will be given information to help build trust with the potential employee based on the results of the test. The employee can view the screening as an indication of how seriously the managers take the position and as a sign that they are spending time looking for the right person. When hiring the wrong employees, there is also a financial burden that small businesses can incur, which is why proper training is so important in the long term.

## **Theme 2: Employee Training**

Employee training is most successful when the trainee feels supported. When managers and supervisors are positive and enthusiastic about the organization, as well as the position, the trainee will be motivated to share in the enthusiasm (Han et al., 2023). P4 shared, “We have a wonderful staff that everybody likes and trusts, everybody kind of works it. It becomes mutual, and I think that the working environment becomes conducive to a really healthy, trusting, safe place to be.” P4 had curated a culture in their business to keep employees motivated to do their best because they have a sense of belonging. Encouraging questions, allowing for mistakes, and offering a safe place to learn programs and systems are ways for employees to feel connected to their work. Discussing policies and procedures, and why they have been implemented, and how each team member helps make them successful, is another way to help encourage employees through their training. By focusing on employees' strengths and the development of their skills, a small business owner is able to increase the company's profitability and employees' productivity (Ognjanović et al., 2023). Business owners also need to work to keep employees motivated to strive for success every day. The service industry can be very hard on employee morale; keeping employees motivated through new training is a way to enhance morale and see which employees are thriving. Team building helps promote a positive work experience. Employee retention will also grow as employees feel that the organization is investing in them through training (Mirić et al., 2023). When an organization is committed to its employees, the overall morale of the organization increases.

### **Theme 3: Monitoring Controls**

Most cases of fraud occur for at least 12 months before they are detected, while more than half are discovered because of other employees (ACFE, 2024). Business owners and managers need to remain present in their business in order to be able to have a strong rapport with employees and be able to pick up on any time a fraud is occurring. Opportunity is one element of the Cressy fraud triangle that can be reduced by additional monitoring. P2 shared,

I think hospitality in itself is a difficult industry to implement procedures because for so long, so many employees have been used to working in the industry without these procedures in place that at face level, the first time they hear them, it's basically a nod, a smile, and then turning around and saying yeah, right. Because if only one person is implementing procedures, but not having conversations on how they will apply to the rest of the employees within the organization, if they aren't adhered to of having a procedure in place isn't useful for anybody.

A strong employee handbook and company procedures are ways to set clear expectations for employees and set a baseline to be able to monitor employees and prevent asset misappropriation effectively.

Ensuring that there is segregation of duties throughout the organization can help to minimize the opportunity to commit fraud as well. Limiting access to sensitive data, inventory, and/or certain accounting systems is another way to monitor controls. Random audits of inventory are also a great way to monitor controls. In conducting random audits,

managers are able to see if any inventory is missing or has been miscounted. Managers can match inventory counts to their POS system and orders.

Open communication throughout the entire organization can ensure that managers are aware of areas of weakness that can present an opportunity for fraud to occur. Fraud prevention can be more successful through bringing awareness and training to reinforce procedures being followed (Tickner & Button, 2021). Monitoring controls include monitoring access both physically and digitally. When employees have clear policies and procedures to abide by, transparency throughout the organization is increased, and there is less opportunity for fraud to occur within the organization.

#### **Theme 4: Security**

In reducing opportunities and monitoring controls, increased security measures are vital to limit fraud from occurring within the organization. A certain level of trust is necessary between business owners and employees in any industry, especially in the hospitality industry, where cash is part of many transactions. Technology like security cameras can help to reduce the risk of theft from occurring. When employees know they are being watched, they will be less likely to commit fraud. Shrinkage is a main concern for industries like hospitality (Pierce et al., 2015). When employees know an establishment has surveillance, employees are deterred from committing fraud. P2 described having employees who had clocked in and out for each other, essentially stealing time, as well as trying to hide cash tips in order to not have to claim them. P2 continued,

After we encountered occupational fraud previously, I think that we structure ourselves in such a way that we question everything we do. But getting to the essence of every transaction, despite you know, it can be frustrating and annoying to employees. Just making sure we have the true picture of any purchases or any staffing decisions.

Having security cameras in place can help to get the full picture if a transaction or guest experience were ever to come into question.

Cameras as a means of surveillance help to bring a certain level of accountability to staff, as well as increase safety for customers. P4 stated, “We set up cameras in some of our back rooms and spaces, and there was a little bit of pushback about that because you can watch the cameras from the office.” Increased communication with employees is a positive way to mitigate pushback to cameras. When employees know they are being recorded, there is less opportunity to steal from their employer. Having cameras present can help motivate employees in a positive way to work with integrity and honesty.

### **Applications to Professional Practice**

The findings of this study are relevant in helping other small business owners reduce occupational fraud from occurring by enforcing strong internal controls within their business. The specific business problem was that some business owners lack effective internal control strategies to reduce the risk of occupational fraud from occurring. Effective internal controls improve operations and efficiency, as well as sustainability (Adebayo et al., 2023). Business owners can benefit from the information provided related to the hospitality industry and ways to reduce fraud occurring, beginning

with hiring practices. When a strong staff feel like they are an important part of the organization and managers know the employees well through hiring and training, employees will be less likely to commit fraud. Having strong controls and procedures in place will help the manager observe any abnormalities happening with employees, as well as reduce the opportunity for employees to commit fraud when thorough checks and balances are in place through controls.

### **Implications for Social Change**

The findings of this study will benefit small business owners in the hospitality industry by adding internal controls to reduce occupational fraud from occurring. Small business owners who take the time to get to know employees through the hiring process will be able to establish the trust necessary from the very beginning of employment. (ACFE, 2024). Businesses that maintain strong controls, such as access to cash and limited access in the business's POS system, will be more likely to succeed and continue to enrich their employees' lives and communities.

### **Recommendations for Action**

My recommendation to people reading the study who are unaware of internal controls and their impact on small businesses is to communicate with other small business owners who may have been impacted by fraud or have strong controls in place to prevent fraud. To gain knowledge, business owners can read studies and journals as well as newspapers. Business owners can take formal classes to increase their education in internal controls. Many accounting organizations, such as the Association of International Certified Professional Accountants (AICPA) and the ACFE, provide classes

that are offered to both members and nonmembers to increase knowledge and awareness in many different areas, including internal controls, while earning continuing education credits. Formal classes can be taken through colleges as well for credit. Both options do require tuition.

If business owners are too busy running their business to take courses or read, they can outsource some elements of their accounting procedures to help segregate duties and limit access of employees to prevent them from committing fraud.

### **Recommendations for Further Research**

This qualitative multiple-case study explores effective internal control strategies to help reduce occupational fraud from occurring. The findings in this study were gathered from conducting interviews with business owners and reviewing journals. The study population was limited to small business owners in New England. A limitation of this study was that the COVID-19 pandemic hit after I had begun my research. Future researchers may investigate the impact of internal controls after the constraints of the pandemic placed on the organization. Another recommendation is to focus on a different geographical location.

### **Reflections**

My doctoral journey was a very humbling one, full of peaks and valleys. Many personal challenges have impacted the time I have had to dedicate to completing this degree. The overall process, however, I have very much enjoyed, and I have grown more personally and academically than I ever could have imagined. Learning how to effectively and efficiently research has been one of the most important things I have

learned on this journey. I am able to apply this new skill to all aspects of my life, both professionally and personally. Gaining knowledge on personal bias has also helped me in the way that I approach my work. Conducting interviews with small business owners who have experienced occupational fraud and others who have established controls has increased my awareness of the everyday struggles that businesses in the community are facing.

### **Conclusion**

In this qualitative multiple case study, I explored effective internal control strategies in small businesses to prevent occupational fraud from occurring. The research question was the following: What effective internal control strategies do some business owners use to reduce the risk of occupational fraud occurring? I conducted six semistructured interviews with seven open-ended questions. After analyzing the data, I established four themes: (a) hiring practices, (b) monitoring controls, (c) employee training, and (d) security.

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### Appendix A: Interview Protocol & Questionnaire Form

- I. Introduction
- II. Present consent form and explain. Answer any questions from participants.
- III. Provide participant copy of consent form
- IV. Explain to participant full interview will be recorded to increase accuracy.
- V. Begin with questions
- VI. Once done asking questions, determine if any follow up questions are necessary and ask them.
- VII. End of interview. Explain member checking to the participant as a means to bring validity to information collected in interview.
- VIII. Thank the participant for their participation in the study and verify contact information for any follow questions.
- IX. Interview ends.

Interviewer: \_\_\_\_\_

Interviewee: \_\_\_\_\_

Position Held: \_\_\_\_\_

Date of Interview: \_\_\_\_\_

Location of Interview: \_\_\_\_\_

Time of Interview: \_\_\_\_\_

Interview Questions:

1. What internal control strategies do you use to reduce the risk of occupational fraud?

2. What was the most significant occupational fraud your organization has experienced?
3. How have you implemented strategies to reduce occupational fraud from occurring in your organization?
4. What obstacles have you faced when implementing new strategies to deter occupational fraud?
5. How do you monitor the effectiveness of your fraud prevention internal controls?
6. How have recommendations from external auditors led to an increase in internal controls within your organization?
7. What additional information on internal control strategies has helped detect or prevent occupational fraud?

## Appendix B: Interviewee Participant Email

Good morning, *Participant*,

My name is Karen Walauskas, I am a doctoral student at Walden University. I am conducting research on the effectiveness of internal controls in small businesses to help prevent fraud from occurring. As part of my study, I am looking to include ten small business owners in New England. Interviews are expected to take 30-45 minutes and focus on seven open-ended questions.

Please let me know if you are interested in participating in my research by replying to this email. Once I receive confirmation of participation, we can move forward with more information on the study and informed consent, including confidentiality disclosures. If you would like any additional information on my study before deciding to participate, please do not hesitate to ask.

Best,

Karen Walauskas

Doctoral Candidate, Walden University

Walden University