Australian Journal of Basic and Applied Sciences, 6(7): 85-97, 2012
ISSN 1991-8178

Auditors' individual characteristics and Decision Aid Check List (Evidence from Iranian Certificate Public Accounting (ICPA))

[1]Abdollah Pakdel, [2]Peyman Sadeghi

[1]Ardebil Branch, Islamic Azad University, Ardebil, Iran.
[2]Meshkinshahr Branch, Islamic Azad University, meshkinshahr, Iran.

Abstract: This research studies individual characteristics affecting auditors' decision making using Decision Aid Check List for management fraud risk assessment. This study also focuses on problems of using Decision Aid, classification of effective factors and investigates the effects of 5 independent variables on whether auditors use or do not use Decision Aid. The result of study shows that not being member of ICPA, More than 20 years professional background, BA degree, Audit seniors and Management's education field are the most effective factors in order of degree of importance. And lack of the above mentioned factors are causes for not using Decision Aid. Except, all independent variables have a direct effective on dependent variables. Not being member of ICPA is the most effective variable.

Key words: *Self-Confidence, perceived usefulness, fraud, Decision Aid*

INTRODUCTION

Fraud is the phenomenon that all of the countries less and more are related with it. The international organizations such as, Transparency International (TI), International Organization of Supreme Audit Institutions (INTOSAI), and other regional organizations for example, Asian Organization of Supreme Audit Institutions (ASOSAI) and the World Bank in addition give consideration the Fraud in the world also to have guidance to provide fraud especially in member of organizations and countries. Furthermore, increasing the values-based culture, honestly, responsibility, and accountability consider as cause of prevent characteristics.

Correctly estimate the risk of fraud is one of the most critical steps in planning of auditing. Because, theoretically, If the estimate of auditors for fraud risk in statements was every number except zero, the way of auditing will change from tracking, detection and error analysis, strategy game between auditors and management. A strong culture that expressed commitment to the belief widely in majority of communities and cause to nearby individual, needs with institutions and organizations desires, can be considered as a prophylactic against fraud.

In the contemporary auditing in the world the essential profession is much needed, there is more evidence that there are many of the great efforts in manipulating deceptive corporate books of account which sometimes it can be interpreted as "cooking the book". Some researchers in the United States of America call the year of 2002 as "the dreaded year" that for audit profession in the world which was full of significant financial scandals. History of the auditing with certainty and doubt can be divided in two periods, the years before and after the dreaded year. What is occurred the audit profession in the world from 2002 (up to now) has been a serious attempt to professional rehabilitate which would be drawn to the stigma of the dreaded year. The statistics of increasing deception in financial statements run auditing profession into deep think. Fraudulent financial statements that the managers of these companies have presented throughout these years, have distorted real face of the company's disclosure for out site users, this information causes them to decrease and lose their investments. This subject is serious alarm for the future supply of the capital and general corporate credit.

The recent accounting scandals such as Enron, Adelphia, Qwest, Worldcom and fundamental weaknesses in the discovery of accounting fraud arising from scandals caused the Statement of Auditing Standards No. 99 to be passed by Accounting Standards Board of America in 2002 as " the audited financial statement fraud " replaced with Statement of Auditing Standard No. 82 as "address fraud in financial statements " upon which the auditor should place more emphasis on professional skepticism. Perhaps the emphasis of the independent auditors in the past was to find mistakes and not the importance of fraud, but the global, regional and local requests to deal with fraud, corruption, bribery etc., the inability of the auditors, the world changes, special conditions governing the past and new opportunities for business appear to be essential for professional organizations pay more attention to factors affecting the auditors in order to detect fraud and to sign it.

United States Supreme Court in 1887 defined cheating from the perspective of civil rights:

First, defendants have made statements about the matter.

Second, the statement is a lie.

Third, the defendant's own statements, from a rational perspective, are not believable.

Fourth: It is the intention that it be made practical statements.

Correspond Auditor: Abdollah Pakdel, Ardebil Branch, Islamic Azad University, Ardebil, Iran.
E-mail: peyman_205@yahoo.com.Phone number:+989124134598

Fifth: the plaintiff's statement to make them and it cause loss for him or her.

Sixth: Statement by the plaintiff in the action was not aware of its falsity, and from the proper perspective, he thought that it is reasonable to consider(G, Jack and Robert J 2008).

In response to the distortion of financial statements, fraud and the auditor's role in America a Commission as "National Commission to address fraud in financial reporting" was formed, whom President was James Tread way who was also responsible for the stock exchange, therefore became known to the Commission Tread way. This commission is under the joint of **1)** American Accounting Association (AAA) **2)** Financial Executives Institute (FEI) **3)** Institute of Internal Auditors (IIA) **4)** National Association of Accountants (NAA). Tread way Commission's final report was issued in October 1987. This report includes detailed recommendations which were as follows (Tread way, 1987):

1 - Recommendations for a public corporation: The Commission pointed out that for preventing and detecting financial fraud, internal control system has a major role. Management task is to provide conditions for achieving reliable financial reporting.

2 - Recommendations for the independent auditors: Auditor's rank is second after the management had, but is the critical role to explore financial fraud is responsible for auditor. The report suggests that if there is an important financial fraud, an independent auditor is required to discover.

3 - Recommendations to the Securities and Exchange Commission and other regulatory authorities to improve environmental regulations and laws: Essentially, these recommendations want to increasing sanctions and penalties of SEC and executive power based on the improvement of the public accounting profession.

4 - Recommended for education: Commission demand increased attention to ethics in business and accounting course.

Committee of Sponsoring Organizations (COSO) conducted two large studies in the range of fraud. The second study was to research the companies that the Securities and Exchange Commission announced showed financial reporting fraud in 1990s. This study identified the main features of the companies that were victims of fraud. These companies:

- Were smaller (less than 2000 million dollars in annual revenue) than of the companies that was listed in the Securities and Exchange Commission.
- Had a board of directors that was under management.
- Didn't have Audit Committee, or if they had they rarely met (and when they met, usually less than half an hour per year).
- Their income and related assets were showed more than half of frauds over than reality.
- Haven't internal auditor department.
- Before committing fraud they dad losses, or took over near the breakeven point.
- Management was not honest.CEO or financial director was involved in 83 percent of fraud.
- Frauds were committed over relatively long periods, two or more financial periods, and the average frauds period were nearly 24 months.

This report, like other reports relating to fraud, led the auditors to identify the fact that they are expected to detect fraud (Rittenberg & Bradly, 2005).

The decision aid used in the experiment is an enhanced checklist, which has two parts: a checklist of risk factors related to management fraud and a combination rule that subjects use to calculate the aid's overall assessment of fraud. Checklists are also commonly used in practice (Davis 1998: 37). The checklist part of the decision aid is adapted from factors that are currently considered in practice (i.e., SAS No.99). SAS No.99 identifies several risk factors related to management fraud, which can be organized into the following categories: management characteristics and influence over the control environment, industry conditions, and operating characteristics and financial stability (AICPA 2003).

The reports of Committee of Sponsoring Organizations (COSO) show that small firms in regard to fraud and abuse are in extremely vulnerable position.

Literature Review:

Fraud according to recent accounting standards is defined as "intentional act that leads to important distortions in the financial statements" (American Institute of Certified Public Accountant 2003).It is clear that material misstatement in connection with the fraud can occur in two ways: **1)** Misappropriation of assets (such as theft of assets) and **2)** Fraudulent financial statements. Misappropriation of assets refers to corporate theft assets that lead to a material misstatement of financial statements (American Institute of Certified Public Accounting 2003). The obvious examples include embezzlement, stealing assets (e.g., cash, inventory, etc.) or illegal withdraw cash. Fraudulent financial reporting (such as fraud management) is the main focus of this research. Some of these items can be named, manipulated or changed in the accounting records, incorrect application of accounting principles, and remove or provide false important information on the financial statements. Because credit reports of financial enterprises are done by independent auditors, role and

responsibilities of auditors in the recent years have been a main topic of capital markets. Furthermore, after unfolding the financial scandals in the west corporate, it was found that the managers of these companies, over the years have portrayed a better image of the company. Significant point is that some of these companies' auditors in their audit reports haven't pointed to such problems.

However, the question was raised in the community: Where were the auditors? Therefore, doubts about the quality and transparency of accounting and auditing information, are presented. In response to public demand Securities and Exchange Commission (2002) issued of Auditing Standard No. 99 regarding auditors to assess, identify and detect fraud cases. In additional, it has introduced ways to assess risk and detect fraud that one of them is of more attention to application of Decision Aid. Decision Aids are listings which help auditors who lack the experience to make up for their absence and presence of mind. Decision Aids are one of the methods that are used in evaluating the risk of management fraud. Aids are tools that are used for various tasks, including assessment of management fraud. Rohrmann (1986) generally defined decision aid as "any explicit procedure for the generation, evaluation and selection of alternatives (courses of action) that is designed for practical application and multiple uses" (365). Such a broad definition incorporates the full gamut of decision aids, from the basic (e.g., checklist) to the complex (e.g., expert systems).

Much of the literatures provide evidence that users tend to learn more without a decision aid. For example, Glover et al. (1997), examined whether a decision aid impedes knowledge acquisition among inexperienced decision makers. Additionally, "Eining and Dorr (1991)" found that in an internal control evaluation task, providing auditors with an explanation facility from an expert system (intelligent aid) did not affect their learning. Researches on decision aid reliance can be further broken down into three areas: studies that focus on under reliance, those that take a user process perspective, and those that deal with issues of forced reliance and overreliance (Rose 2002).

A few studies have also examined decision aid reliance from a user preference perspective and looking at factors that may mitigate users' reluctance to rely on decision aids. For example, "Eining et al. (1997)" concluded that their expert system's dialogue related to the user encouraged reliance on the aid. Along similar lines, "Whitecotton and Butler (1998)" and "Kaplan et al. (2001)" found that users relied more on the decision aid when they were involved in its development.

The official reports of fraud investigators show that small firms to fraud and abuse are in extremely vulnerable position. The average loss per fraud in corporate has cost about 97 thousand dollars. Working group all of Committee of Sponsoring Organizations (COSO) in 1990 showed that almost of frauds were found in smaller companies.

The aim of this study is applied research, applied research aimed at developing practical knowledge in a particular field. In other words, applied researches are conducted to the application of scientific knowledge.

In line with this research, there is a vast literature in the field of management fraud. For example, "Nice Chvatys and others (2000)" a highlighted point is that more than 30 studies from various aspects of fraud management, fraud detection factors such as "Albert and Roman, 1986; Loebbecke, 1989; Saksena, 2001" to research that assess how the management of fraud by auditors using the Decision Aid and without It such as " Pincus, 1989; Hackenbrack, 1992; Zimbelman, 2005; Elliot 1980" have examined.

The Research Design:

The aim of this research is:

- Assessing the impact of self-confident on using the level of decision aid for discovering management fraud.
- The influence category of Senior and Junior on their use of decision aid to assess the level of fraud risk management.
- Effect of membership in ICPAs on auditors relies to use of decision aid.
- The impact of self-confidence of auditors with a degree of (M.A and B.A) and enterprise (Senior and Junior) to assess the level of fraud risk management.
- The beneficial effect use of decision aid for auditors with bachelor and master degree.
- Effect of degree (M.A and B.A) and field (accounting and management) on tendency amount to use decision aid for evaluating the level of fraud risk management.
- The effect of professional experience on the amount of their use of decision aid.
- Based on the questions which rose, using other research findings and theoretical bases mentioned above, this study hypothesis has been developed.

Population and Sampling:

Population of this study is seniors and juniors of Iranian Audit Organization.At the time of this study we had about 239 senior and 120 junior. For finding the size of sample, we used Cochran formula which is calculated as follow:

$$n = \frac{\frac{t^2 pq}{d^2}}{1 + \frac{(\frac{t^2 pq}{d^2} - 1)}{N}} = \frac{\frac{(1.96)^2 (0.5)(0.5)}{(0.05)^2}}{1 + \frac{(\frac{(1.96)^2 (0.5)(0.5)}{(0.05)^2} - 1)}{N}}$$

Bartlett et al., (2001)

The sample size with the above formula is 76 persons. Data for test of the research hypotheses have gathered within questionnaires. To prevent the influence of environmental factors on the Interviewee,we didn't use the interview method. In this study for analyzing data we used the Excel software and SPSS. Hypothesis testing is performed at 5% of significance level. To experiment all of the hypothesis t-test is used.The following table shows information about the Enterprises of participants.

Table 1

Enterprise	number	Raito
Junior	47	61.8
senior	29	32.2
total	76	100

The participants' age distributions of the data are showed by the following table.

Table 2

Age	number	Raito
Under 40	25	32.9
40 till 50	44	57.9
Upper than 50	7	9.2
total	76	100

The participants' backgrounds of the data are showed by the following table.

Table 3

background	number	Raito
Under 10	5	66
10 till 20	50	65.8
Upper than 20	21	27.6
total	76	100

Distributed questionnaires and collected are described below.

Table 4

line	title	Sample of size	number	Collected of questioner
1	Senior	120	29	29
2	Junior	239	47	47
Total		359	76	76

Analysis of Hypothesis:

First hypothesis:*"Using seniors of decision aid is not as same as juniors".*

To test this hypothesis, the following question is asked from the participants.

If the A company is considered a large company, compared with the time that is a small company, how much is the probability to usage decision aid on assess management fraud risk?The statistical hypothesis above is the following:

$H_0 : \mu_1 \neq \mu_2$

$H_1 : \mu_1 = \mu_2$

H_0 mean that the average uses of decision aid between seniors and juniors is the same.

H_1 mead that the average uses of decision aid between seniors and juniors isn't the same.

Table 5: Statistical results of the enterprise on the responses of participants

Question number	Title	enterprise	number	average	Standard deviation
5	The possibility of using decision aid in large company	senior junior	29 47	11.48 13.26	4.15 3.07

Table 6: Average test results of two independent samples of the enterprise on the responses of participants

Question number	title		Homogeneity of variance test		Average of the test		
5	The possibility of using decision aid in large company		f	sig	t	df	sig
		Equal variance Unequal variance	1.9	.17	2.13 1.99	74 46.87	.04 .05

Due to the above results, the possibility usage of decision aid from the point of auditors with various enterprises (senior and junior) is different. The calculated T value (2.13) is more than the test statistic (1.98). Furthermore, the significance level is less than %5 i.e., %4, so the H0 is rejected. It means that the average uses of decision aid between seniors, when the company is large, are more than juniors.

Second hypothesis:*"Level of fraud risk assessment without relaying the decision aid, between the auditors' member and non-member of CPA, is not the same ".*

To test this hypothesis, the following question is asked from the participants. If you didn't use of the decision aid, write the level of risk assessment without relaying it in the front box.

Table 7: Results of the statistical of ICPAs membership in the responses of participants

Question number	Title	membership	number	average	Standard deviation
1-4	Level of fraud risk assessment without relaying the decision aid	Yes No	39 32	57.05 26.56	50.39 41.86

Table 8: Test results of membership effect in ICPAs on the responses of participates

Question number	title		Homogeneity of variance test		Average of the test		
1-4	Level of fraud risk assessment without relaying the decision aid		f	sig	t	df	sig
		Equal variance Unequal variance	.32	.57	2.73 2.78	69 68.98	.00 .00

Answers show that the average level of fraud assessment, without using the decision aid, from point of the member of ICPAs (57.05) is more than the non-member of ICPAs (26.56). And that difference is significant. Because the test statistic (2.78) is more than 1.96 and from the point of significant surface, level of fraud risk assessment without relaying the decision aid, is less than %5 i.e., (.0).Therefore, the H0 is rejected, it means that the average level of fraud risk assessment without relaying the decision aid for auditors member and non-member of ICPAs isn't the same and member of ICPAs assess more.

Third hypothesis:*"Self-confidence between the auditors' member and non-member ICPAs to assess the level of fraud risk management is not the same".*

The following results were obtained.

Table 9: Results of the statistical of ICPAs membership in the responses of participants

Question number	Title	membership	number	average	Standard deviation
1	Level of auditors self-confidence to assess the level of fraud risk management	Yes No	41 35	13.56 11.09	3.28 2.64

Table 10: Test results of membership effect in ICPAs on the responses of participates

Question number	title		Homogeneity of variance test		Average of the test		
1-4	Level of auditors self-confidence to assess the level of fraud risk management		f	sig	t	df	sig
		Equal variance Unequal variance	.32	.57	2.73 2.78	69 68.98	.00 .00

The tables show that level of self-confidence between auditors' membership in ICPAs (57.05) and non-membership (26.56) to assess the level of fraud risk management is different. Due to result amount of statistical test (5.04) is more than 1.96, then that difference is significant. So the H0 id rejected and means that auditors' memberships of ICPAs have more self-confidence instate of non-membership auditors.

Fourth hypothesis:*"The level of self-confidence between the auditors with master degree and bachelor degree to assess level of fraud risk management is not the same."*

Table 11: Statistical results of degree on participators response

Question number	Title	degree	number	average	Standard deviation
1	Level of auditors self-confidence to assess the fraud risk management	B.A M.S	61 15	11.97 14.27	3.19 2.76

Table 12: Average test results of two independent samples of degree on participators responses

Question number	title		Homogeneity of variance test		Average of the test		
			f	sig	t	df	sig
1	Level of auditors self-confidence to assess the fraud risk management	Equal variance Unequal variance	1.01	.32	-2.56 -2.80	74 24.1	.01 .01

The average of self-confidence for auditors with master degree (14.27) is more than auditors white bachelor degree (11.97) and this different according to the value of T (-2.8) which more than -1.96 is significant. Furthermore, the level of signification (.01) is less than .05. On the other hand, the H0 is rejected. So we can say that Level of auditors' self-confidence whit master degree is more than auditors' whit bachelor degree.

Fifth hypothesis:*"The benefit of usage decision aid for auditors' whit master degree and bachelor degree is not the same."*

Table 13: Statistical results of degree on participators response

Question number	Title	degree	number	average	Standard deviation
2	Benefit using decision aid in evaluating the risk of management fraud	B.A M.S	61 15	13.11 15.13	2.66 3.5

Table 14: Average test results of two independent samples of degree on participators responses

Question number	title		Homogeneity of variance test		Average of the test		
			f	sig	t	df	sig
2	Benefit using decision aid in evaluating the risk of management fraud	Equal variance Unequal variance	.29	.59	-2.46 -2.09	74 18.18	.02 .05

The average benefit using of decision aid for auditors whit bachelor degree (13.11) is less than auditors' whit master degree (15.13). Amount of T (-2.46) is more than -1.96 which shows significant relationship. Furthermore, level of significant (.02) is less than .05 and it related that H0 is rejected. We can say that benefice usage of decision aid for auditors' whit master degree is more than auditors' whit bachelor degree.

Sixth hypothesis:*"Tendency to use of decision aid for auditing whit master and bachelor degree is not the same"*

Table 15: Statistical results of degree on participators response

Question number	Title	degree	number	average	Standard deviation
3	Tendency to use of decision aid to assess the fraud risk management	B.A M.S	61 15	12.36 14.73	3.39 3.84

Table 16: Average test results of two independent samples of degree on participators responses

Question number	title		Homogeneity of variance test		Average of the test		
			f	sig	t	df	sig
3	Tendency to use of decision aid to assess the fraud risk management	Equal variance Unequal variance	.02	.89	-2.36 -2.19	74 19.72	.02 .04

Average tend to use decision aid for auditors with bachelor degree (12.36) is less than auditors with master degree (14.73) and since that amount of T (2.36) is more than 1.96 so, this different is significant. Furthermore, level of significant is (.02) is less than .05. On the other hand, H0 is rejected and we can say that level of tendency to use of decision aid between the auditors with master degree is more than auditors with bachelor degree.

Seventh hypothesis:*"Tendency to use of decision aid for auditing whit Accounting and Management field is not the same"*

Table 17: Statistical results of field on participators response

Question number	Title	field	number	average	Standard deviation
3	Tendency to use of decision aid to assess the fraud risk management	accounting management	60 11	94.33 99.55	31.12 20.30

Table 18: Average test results of two independent samples of field on participators responses

Question number	title		Homogeneity of variance test		Average of the test		
3	Tendency to use of decision aid to assess the fraud risk management		F	sig	t	df	sig
		Equal variance Unequal variance	4.039	.04	-3.26 -4.28	74 1.28	.00 .00

As the tables show the average of tendency to use decision aid for auditors with accounting field (12.31) is less than auditors with management field (15.91). Due to the level of significant is .04 which is less than .05 so, we have significant relationship. Furthermore, the amount of T (-3.27) is more than -1.96. On the other way, average tendency of use decision aid between two groups of accounting and auditing is the level of .095 and the H0 is rejected and means that tendency of auditors to use decision aid between auditors with accounting field is less than auditors with management field.

Eighth hypotheses: *"Assessment the level of fraud without using decision aid between different ages is not the same"*

Table 19: Statistical results of professional background on participators response

Question number	Title	background	sample	average	Standard deviation
1-4	Assessment the level of fraud without using decision aid	Under 10 years Between 1o – 20 More than 20	5 47 19	44 30.43 75	60.25 42.87 47.84
		total	71	43.31	4.86

Table 20: Analysis of variance (ANOVA)

Question number	Title	Total square treatments	df	Average square treatments	F	Sig
1-4	Assessment the level of fraud without using decision aid	268885.69 140261.5 167147.2	2 68 70	13442.84 2062.67	6.52	.00

Tables show that level of tendency to use of decision aid to assess the fraud risk management without using decision aid for different ages is less than .05. So assess the level of fraud risk management, for auditors in different age, is not the same. To determine this different we used the Duncan test.

Table 21: Level of assessment fraud risk management without using decision aid, Duncan test

α=5%		sample	Professional background
2	1		
	30.43	47	Between 10 – 20
44	44	5	Under 10
75		19	More than 20
.115	.487		Standard deviation

Due to the table, auditors who had background more than 20 years, assess the level of fraud risk management without decision aid more than other auditors approximately %75, auditors with background under 10 years %44 and who with background between 10 till 20 years 30.43.

Conclusions:

In this article, we studied the effect 5 independent variable (Professional background, Degree, Field, Enterprise and member of CPA) on use or not use of decision aid. The results analysis hypotheses show that: the amount use of decision aid if the company was big between the seniors is more than others, the level of assessment risk fraud without using decision aid between the member of ICPAs is more than non-members, to assess the level of fraud risk management the amount of self-confident between the auditors member of ICPAs is more than non-members, level of self-confidence for auditors with master degree is more than auditors with bachelor degree, Benefit using decision aid in evaluating the risk of management fraud for auditors with bachelor degree is more than auditors with master degree, the level of tendency to use of decision aid to assess the fraud risk management between the auditors with master degree is more than auditors with bachelor degree, auditors with management field more like to use of decision aid than auditors with accounting field and the average assessment level of fraud without using decision aid between the auditors with more than 20 years

background is more than others. In addition all of independent variables have direct effect on non-independent variable (aim of usage decision aid, actual use and reliability of decision aid).

Research Limitations:

1: Data obtained are expresses just the views and perceptions the sample individuals. Therefore, results of this study should be interpreted and generalized.

2: Inability to evaluate all of the factors related to use or non use of decision aid. The cases which we studied include: follow-pressure, size of firm, self-confident and usefulness.

Suggestions For Future Researches:

1: Examination of the other grades (instead of senior and junior) influence an auditor's decision to use a decision aid in their assessment of management fraud.

2: Relationship between the warning signs with amount of financial fraud has been discovered.

3: The implementation of warning signs mentioned in the decision aid with judicial cases of financial fraud that has already happened.

4: Causes of differences in perceptions of seniors and juniors from decision aid.

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