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Research Article

The impact of risk management on reducing financial fraud (a field study)

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ABSTRACT

As a result of recent developments in the business environment, the expansion of the size of institutions and the increase in financial fraud, the internal audit function has become an important function that aims to achieve goals compatible with those developments, which prompted the departments to increase internal audit support and expand its activities to meet these developments. The study aimed to test the impact of risk management (RM) in MFF (RFF), as a field study on a sample of banks and insurance companies listed on the Iraq Stock Exchange and the Iraqi company's registry for the year 2021. For the purpose of achieving the objectives of the study, a sample of (170) employees working in risk management and internal auditors working in those banks and companies were dealt with. Progressive multiplex) in examining the relationship and the effect between the study variables by using the statistical program (SPSS) and the statistical program (AMOS: Ver. 22) was used to measure these direct and indirect effects between the study variables, and to identify the level of significance of the direct and indirect relationships between for those variables, the Maximum Likelihood method was used. The study concluded that risk management acts as one of the critical organizational factors for managing financial fraud in organizations, our findings indicate that expanding the scope of RM leads to better opportunities for fraud prevention and detection, and the results of the study enhance our understanding of the importance of engaging internal audit activities in RM. The study recommended expanding the scope of RM because of the importance of the results achieved in MFF.

Keywords: Risk management, fraud, reducing financial fraud

INTRODUCTION

Cases of fraud, corruption and bribery are not new around the world. It occurs in every type of business, although the level may vary from one to the other. Although in many cases the authorities investigate, fraud undoubtedly continues to rise and among the most serious problems of businesses that receive the most attention in the media. In fact, fraud was not a new misconduct. [1] ISA 240 defines fraud as an intentional act by one or more members of management or those charged with governance, by employees, or by third parties, involving the use of deception to obtain a benefit that is not due to them, or Illegal [2] Several studies have suggested that best practices for mitigating fraud are [3] establishing policies and procedures; Establish appropriate fraud detection, prevention, inspection, resolution, response and applicable reporting procedures; Ensure compliance with policies and procedures; Defining the ethical behavior of employees; Incorporating fraud awareness among new and existing employees through orientation programmes; Training new and existing employees to ensure they receive fraud training. And that there is a set of factors that lead to the occurrence of fraud in the financial statements are the pressures, opportunities and justification represented by the fraud triangle, which is a model that shows the factors that push and lead a person to commit fraud. Which the auditor can focus on to verify the presence of fraud [4], and that financial fraud leads to wrong decisions, and the presence of fraud leads to a distortion of information, and thus leads to users of this information reaching incorrect conclusions and making wrong decisions [5] The problem of the study appears as a result of the rapid increase in the risks of financial fraud in various fields as well as the banking sector and the insurance sector, and that the major increase in infrastructure projects and the spread of cash transactions increase the risks of fraud and the attendant operational risks such as failure to exploit resources optimally and the risks of keeping cash or transactions or Shares or checks, as it is necessary to determine the level of these risks through risk management and internal audit, to reach acceptable levels, and through what was previously mentioned So, the main study problem can be formulated through the following: What is the impact that risk management can contribute to reducing financial fraud. The study is unique in that previous studies did not address the impact of risk management in reducing financial fraud in the banking and insurance sectors. This integrated role will be addressed through this study, and what distinguishes the current study is to test the relationship between risk management, senior management and activities Internal auditing and mitigating financial

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fraud in the Iraqi and Middle Eastern environment by conducting a field study on a sample of Iraqi banks and insurance companies. A study [6] examined the determination of the impact of the risk management process on vehicle insurance fraud in Kenya, specifically how risk identification, risk assessment, risk mitigation and risk monitoring affect vehicle insurance fraud in Kenya. Its performance over decades and. The study [7] also explored how the control tools over the financial management of the private sector contributed to the formation and formation of a new organizational culture within the public sector institution, as well as aiming to show that the change of departments leads to the creation of a new organizational culture in the institution. The study [8] aimed to study the impact of senior management support and risk management on internal audit activities and mitigating fraud in the Libyan banking sector. Based on the five components of the internal control model, in particular, the research focuses on the impact of the control and control environment on activities, monitoring, information and communication, and risk assessment on mitigating fraud, and the expected benefit of our study is as follows. First, it will be a guiding file for enterprises as they can enhance risk management processes to reduce financial fraud. Secondly, this study will also be an important piece of information for investors to understand what is happening in the organization in which they have largely invested their money. It aims to take precautions against exposure to loss due to fraud. Third, it will also help as a guideline for regulators to be more careful and efficient in their decisions to combat fraud in organizations. For example, administrative and regulatory bodies, such as the Securities and Integrity Commission, will benefit in developing new policies, procedures, and guidelines. Fourth, from an academic point of view, this study is important for exploring the perception of the business community in Iraq regarding risk management, the perspective of fraud risk, and topics to be included as references related to that field of study. This means that this study is expected to contribute to the literature on financial fraud and to academic researchers studying fraud management in Iraq. V. The study can finally be a relevant resource and reference for the company and its investors, regulators and academics in the fight against corruption and fraud. The rest of the study was organized as follows. Section 2 discusses the relevant literature, followed by an explanation of the research methodology in Section 3. Section 4 analyzes the research findings. Finally, the conclusions are discussed in Section 5.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

It is reported that the term danger originated in the Middle Ages, and it was circulated in the Italian and French-speaking regions, from the French words *Risque* and Italian *Risiko*, and risk is used in a variety of meanings, and it originally referred to the danger to which ships are exposed from the rocks, and later it came to danger or Exposure to a risk, a bold act, or a bet related to the risk of dissolution and deviation in the work that reduces its impact on the result of the work, or the loss and damage suffered by it.[10] [11] defines risk as a product of the probability and consequences of a potential adverse event. He explains [12] that risks are realized as a result of the existence of risk-causing events consisting of a group of natural and general phenomena, the realization of which leads to a loss for the individual and society, and as he sees [13] that the drivers of risk are financial tools, processes, individuals, or technological failure, and the presence of Risk drivers to raise sources of risks, and those risks may also arise as a result of management's pursuit of the organization's goals.

The application of the concept of RM is receiving increasing attention by many sectors, and RM is a process implemented by the board of directors, managers and employees through a specific strategy and through a specific system to identify potential events that may affect the organization in order to ensure efficient and effective use of the limited economic resources available [14], The study of RM began after World War II and the organization of international RM began in the nineties, and many writers, researchers, and professional bodies concerned in the previous period were interested in defining RM [15], and the Egyptian Association for Risk Management defined it in its risk management standard "is an essential part In the strategic management of any institution, the procedures that units follow regularly to face the risks associated with their activities, with the aim of achieving sustainable benefits from each activity, and from the portfolio of all activities" [16] Financial fraud risks This type of risk falls under the operational RM, as it is similar to the extent What with the operational error committed by the employee, but the main difference between them is the presence of the premeditated intent to commit fraud, fraud is a risk like other commercial risks, and to deal with it For these risks, the efforts of management, support functions and internal audit must be combined. [17] [18] believes that financial fraud is the result of insufficient control systems, and that the institution is obligated to implement a good control mechanism and follow-up and standardize operational procedures, and the types of fraud in the high-tech industry are similar to those practiced in public institutions, including fraud in reports Financial damage, the misappropriation of assets, and so on from serious damage and the damage exceeds the financial damage to the institution only, but also damage the reputation of the institution and competitive advantages. RM helps the board of directors and the executive management in clarifying the roles in managing fraud risks, including the role of internal audit to serve the institution [19] and the study [20] found that the RM function in the organization provides more effective control and governance, and thus mitigates the occurrence of financial crimes in institutions. . It also showed [21] that fraud risk management leads to a new generation of fraud monitoring and fraud prevention, and organizations have used fraud risk management to deal with fraud. The RM approach has three objectives regarding fraud: [22]

- Prevent fraud from occurring in the first place.
- Detecting fraud cases when they occur.
- Respond appropriately and take corrective action when fraud cases arise.

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As fraud risk management contributes to compensating for weak operations and enhancing the effectiveness of internal control, fraud risk management in companies has become one of the operational management strategies [23] and due to the emergence of cloud computing and smart technology, the combination of accounting technology and fraud detection represents an important accounting and administrative problem, and is Knowledge and applications of analytic technology are increasingly essential in accounting, anti-fraud programs, and fraud investigations and this is what RM primarily does in its work. [24] Fraud risk management works to achieve effective communication, that is, the means of communication are open and effective in the organization, and such type of communication must be two-way, i.e. appropriate and timely feedback should be received, effective communication ensures information in a timely manner. appropriate.[25] Hence, we assume that

H1 There is a significant association between RM and MFF.

H2 There is a statistically significant effect of RM in MFF.

METHODOLOGY

DATA SETTING

Data were collected from reputable banks and Iraqi insurance companies (Iraq Stock Exchange, 2021) and the banking sector suffers from a high incidence of fraud, which raises concerns among the public, educators and policy makers.

STUDY AND SAMPLING COMMUNITY

The banking sector and the insurance sector in Iraq were chosen as a field for the current study due to the importance of these two sectors in building and consolidating the foundations of the local economy, while the community was represented by workers in the internal audit department, and in risk management, in addition to the executives of banks and insurance companies operating in Iraq by 15 A bank and 6 insurance companies, and a judgmental sample was determined, as 12 forms were distributed to each bank or insurance company, so that the number of distributed forms was 252 questionnaires, The recovered forms valid for analysis amounted to 170 forms representing the respondents, with a rate of 67.4% as a response rate, as shown in Table 1.

Table1: Number of questionnaire forms distributed and received

Statement	the number
The number of forms distributed	252
lists valid for analysis	170
Percentage of lists valid for analysis	% 67.4

THE TOOL AND MEASURE THE VARIABLES

The tool was designed based on a comprehensive review of the existing literature and is divided into three sections. An independent variable RM was placed in the first section and the variable MFF are present in the second

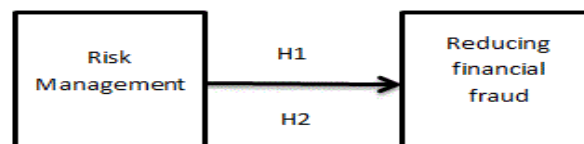


Figure 1: Study variables

and the variables were measured based on the study [30] and the study [3] and table (2) shows the study variables. The numbers of the phrases in the questionnaire form.

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Table 2: variables and the numbers of the phrases in the questionnaire form.

Study variables		the number	Sequence
Independent	RM	10	1-10
Follow	MFF	8	11-18

Based on a five-point Likert scale (1 = strongly disagree and 5 = strongly agree). And The questionnaire was presented to a group of arbitrators, and it was judged by them, and their comments were taken and the form was modified to become its final form. The validity of the scale was measured by relying on self-honesty, and it was calculated by finding the square root of Cronbach's Alpha stability coefficient, as Table 3 appears. The value ranged between (0.853 to 0.950), which is a high value that reflects the acceptable representation of the questionnaire's vocabulary. Stability is the ability of the tool to give the same results if the same measurement is repeated several times under the same conditions. The researcher verified the stability of the resolution for each of the three paragraphs of the questionnaire separately, as well as the total of the paragraphs using Alpha Cronbach, and the value of the Alpha Cronbach coefficient ranged between (0.779 to 0.903), and the value of the accepted Alpha Cronbach coefficient is (70%) or more as shown in the Table 3.

Table 3: The square root of Cronbach's Alpha stability coefficient.

Variable	Cronbach's alpha coefficient	Honesty coefficient
RM	0.884	0.940
MFF	0.779	0.882
Total	0.903	0.950

From the table 3 above, we show that the coefficient (Cronbach's alpha) for the total of the resolution paragraphs is (0.903), which is within the statistically acceptable ratio, and this enhances confidence in the study's variables and their validity for statistical analysis, and that the validity coefficient is equal to the square root of the Cronbach's alpha. According to the results, there is consistency and stability in the questionnaire measures.

DATA ANALYSIS AND RESULTS

DEMOGRAPHIC INFORMATION

In terms of gender: the number of female respondents was 93, the age of the respondents was 50 people from (31 to 40) years, the number of respondents who obtained a bachelor's degree was 67 people, the number of respondents who had years of experience from 11 to 15 years was 45 people, and the number of respondents who obtained a job as an employee 46 individuals, and the number of respondents who obtained a professional certificate reached 149, and this indicates the presence of superiority in occupying positions in banks and Iraqi insurance companies for the benefit of those holding a professional certificate. This shows that the individuals in the research sample have a good scientific level to answer the paragraphs of the questionnaire accurately and objectively, which means the possibility of relying on the achieved results.

DESCRIPTIVE STATISTICS

Table (4) shows the arithmetic mean, standard deviation and relative importance as values to describe the study variables and to determine their availability and the agreement of the respondents about the importance of those variables.

Table 4: the arithmetic mean, standard deviation and relative importance.

	RM	MFF
Arithmetic mean	4.7181	4.6794
standard deviation	0.37313	.36077
Minimum	3.88	3.88
the highest rate	5.00	5.00
coefficient of difference	0.0791	0.0771
Relative importance	0.94362	0.93588

From Table 4, it is clear that

1. That there is agreement about the variables of the study from the respondents' point of view.
2. There is consistency in the answer and a decrease in dispersion and variance in it.

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TEST FOR THE NORMAL DISTRIBUTION OF THE DATA

In order to verify the assumption of a normal distribution of the data, the researcher relied on calculating the value of the Skewness coefficient and the Kurtosis coefficient for all study variables (SM, IA and FF) and Table 5 shows the skewness and flatness coefficients for the study variables.

Table 5: Test for the normal distribution of the data.

	RM	MFF
Skewness	0.982	.802
Std. Error of Skewness	0.186	.186
Kurtosis	0.266	.667
Std. Error of Kurtosis	0.370	.370

As the data approaches the normal distribution if the value of the skewness and flatness coefficient is between (1 to -1), as Table (7) shows that the skewness coefficient of RM was (0.982) and MFF was (0.802), and the flatness coefficient of Rm was (0.266) and MFF (0.370) and all the transactions fall within the permissible limits almost, so the data follow an approximate normal distribution, and then the parametric statistical analysis tools and methods can be used.

TEST INFLATION, VARIANCE AND ALLOWABLE VARIANCE

In order for the data used to meet the statistical integrity conditions for testing multiple linear regression equations, the Variation Inflation Factor (VIF) test was used to detect whether the data suffers from polylinearity or not. If $VIF > 10$, this means that there is a high polylinearity, and the permissible variance (Tolerance) must not be less than (0.1), because in the case of the allowable variance to be less than (0.1), it means that the multiple correlation with other variables is high, which increases the Probability of multiple linear accompaniment. And Table 6 shows the coefficient of variation and coefficient of variation inflation of the SM and IA activities.

Table 6: test the Variation Inflation Factor (VIF)

Variables	Tolerance	Contrast Inflation Factor (VIF)
RM	0.519	1.926

The results in Table 6 indicate that the VIF values are much lower than the accepted value (10). This means that multilinearity is not a problem in this study

HYPOTHESIS TESTING

RELATIONSHIP HYPOTHESIS TESTING

It includes one main hypothesis:

H1 There is a statistically significant correlation between the study variables.

For the purpose of testing this hypothesis, the Pearson correlation coefficient was measured to show the degree and significance of the relationship between the study variables (RM and MFF) and table 7 shows the values and significance of the correlation coefficient for all study variables.

Table 7: Test the matrix of relationships between study variables

		RM	MFF
RM	Pearson Correlation	1	**0.227
	Sig. (2-tailed)		0.003
	N	170	170

**The correlation is significant at the 0.01 (2-tailed) level

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It is noted from Table 7 of the matrix of relationships between variables that: There is a significant correlation between RM and MFF at the level of significance of 1%, in terms of correlation coefficients. From Table 7 it is noted that the strongest correlation between the study variable, Therefore, the first main hypothesis is accepted.

TESTING THE TOTAL EFFECT HYPOTHESES

H2. There is a statistically significant effect of RM in MFF. A simple linear regression equation was formulated to estimate MFF in terms of RM, in order to know the level of RM effect on MFF, and Table 8 shows this effect.

Table 8: RM effect regression equation in MFF.

Dimensions	R C (β)	value (T) (Sig.)	value (F) (Sig.)	(R)	(R ²)	(R) rate
RM	0.227	3.023 (.003)	9.138 (.003)	0.227	0.052	0.046

It is noted from Table 8 that:

1. The stability of the regression model in terms of the value (F) of (9.138), which is significant at the level of significance of 5%, meaning that MFF can be estimated in terms of RM and this indicates the validity of the model.
2. The stability of the constant limit coefficient of the value (T) of (3.023), with a significant significance of (0.003) which is less than 5%, which indicates the significance of the effect of RM on MFF.
3. The value of β of (0.227) with a positive value indicates that the effect is positive, meaning that the higher the RM level, the higher the MFF level.
4. The value of the coefficient of determination (R²) of (0.052) indicates that RM explains 5.2% of the changes in MFF, which is a relatively acceptable percentage, and that the largest explanation rate of (94.8%) is due to other causes and factors that are not apparent in current model. Based on the above, the second hypothesis is accepted.

SUMMARY AND CONCLUSION

This study examined the impact of risk management in reducing fraud in the Iraqi banking and insurance sectors. The study confirms that risk management contributes significantly to reducing fraud. Our findings indicate that risk management improves the chances of fraud prevention and detection. Then, the study recommends allocating sufficient resources to risk management and a broader involvement of internal auditing as a form of improving internal audit opportunities to reduce fraud risks. This work contributes to the current literature by defining the impact of risk management in reducing financial fraud. The results indicate that the banks have also been successful in combating professional fraud, and therefore they are dependent on providing adequate support through the allocation of resources. Enhance the effectiveness of internal audit in preventing, detecting, investigating and reporting fraud. Our study is one of the first attempts that contribute to facilities management in the Iraqi economy. The results confirm the importance of the risk management function to combat fraud and ensure sound practices in the banking sector; Executives in the banking sector and insurance companies are advised to pay attention to risk management and allocate appropriate resources to it.

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