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**THE MODERATING EFFECT OF CAPABILITY FRAUD
ELEMENT ON FRAUD PREVENTION IN THE
DOMICILE / LOCAL SAUDI ARABIAN RETAIL
BANKING SECTOR**



**DOCTOR OF PHILOSOPHY
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FRAUD PREVENTION IN THE DOMICILE / LOCAL SAUDI ARABIAN
RETAIL BANKING SECTOR**



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Thesis Submitted to

**Tunku Puteri Intan Safinaz School of Accountancy,
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in Fulfilment of the Requirement for the Degree of Doctor of Philosophy**

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ABSTRACT

The rapid increase in fraud nowadays has affected the economies of both developed and developing countries. Fraud has led to big losses, thus affecting many banks in the world including those in Saudi Arabia. Hence, this study investigates the moderating effect of capability fraud element on fraud prevention and industry factors in the Saudi Arabian banking sector. The framework of this study was developed from Fraud Diamond Theory and the knowledge management model. In this study, customers knowledge, internal control, insider involvement, information sharing, legal and regulation (independent variable) with the capability element of fraud are the factors used to explain or that affect the prevention of fraud. Proportional sampling technique was used to select the respondents for the study and questionnaires were distributed to the bank employees of 12 Saudi banks, resulting in 328 completed questionnaires, making up 77.3% response rate. Meanwhile, hypotheses tests were done by PLE-SEM 3.2.7 version. The result have confirms a significant positive relationship between fraud prevention and customers' knowledge, information sharing, insider's involvement, internal control, and legal & regulation. However, customer knowledge, information sharing, and insider's involvement have no significant relationship to strengthen capability element of fraud as moderator to fraud prevention. The findings also confirm that capability element of fraud plays a significant role in moderating the relationship between the two factors namely, internal control, and legal & regulation and fraud prevention, while other variables were found to be insignificant to explain fraud prevention. Besides, there is important insights to managers, CEOs, policy makers, banking regulatory authorities, financial institutions, and researchers to consider the use of fraud prevention in improving the banking sector in Saudi Arabia.

Keywords: fraud prevention, capability elements of fraud, industry factors, retail banking, Saudi Arabia.

ABSTRAK

Peningkatan pesat dalam jenayah penipuan hari ini telah memberi kesan kepada ekonomi negara maju dan negara membangun. Jenayah penipuan telah membawa kepada kerugian yang besar sehingga memberi kesan kepada bank-bank di dunia termasuk di Arab Saudi. Oleh demikian, kajian ini menyiasat kesan penyederhanaan keupayaan unsur dalam penipuan terhadap pencegahan penipuan dan faktor industri dalam sektor perbankan Arab Saudi. Kerangka kerja kajian ini dibangunkan daripada Teori Penipuan Berlian dan model pengurusan pengetahuan. Pengetahuan pelanggan, kawalan dalaman, penglibatan orang dalam, perkongsian maklumat, perundangan dan peraturan (pemboleh ubah bebas) dengan keupayaan unsur penipuan merupakan faktor yang digunakan untuk menerangkan atau memberi kesan kepada pencegahan penipuan dalam kajian ini. Teknik persampelan berkadar digunakan untuk memilih responden kajian dan borang soal selidik diedarkan kepada pekerja di 12 buah bank di Arab Saudi. Hasilnya, 328 borang soal selidik dilengkapkan, memberikan kadar maklum balas sebanyak 77.3%. Sementara itu, ujian hipotesis dilakukan dengan PLS-SEM versi 3.2.7. Hasilnya mengesahkan hubungan positif yang signifikan antara pencegahan penipuan dan pengetahuan pelanggan, perkongsian maklumat, penglibatan orang dalam, kawalan dalaman serta perundangan dan peraturan. Namun, pengetahuan pelanggan, perkongsian maklumat dan penglibatan orang dalam tidak mempunyai hubungan yang signifikan untuk mengukuhkan keupayaan unsur-unsur penipuan sebagai penyederhana kepada pencegahan penipuan. Dapatan kajian juga mengesahkan keupayaan unsur-unsur penipuan memainkan peranan penting dalam menyederhanakan hubungan antara dua faktor, iaitu kawalan dalaman, perundangan dan peraturan serta pencegahan penipuan, sementara pemboleh ubah yang lain didapati tidak signifikan untuk menjelaskan pencegahan penipuan. Selain itu, terdapat pandangan yang penting kepada pengurus, ketua pegawai eksekutif, penggubal dasar, pihak berkuasa perbankan, institusi kewangan, dan penyelidik untuk mempertimbangkan penggunaan pencegahan penipuan dalam meningkatkan sektor perbankan Arab Saudi.

Kata kunci: pencegahan penipuan, unsur keupayaan penipuan, faktor industri, perbankan runcit, Arab Saudi.

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LIST OF ABBREVIATIONS

CEF	Capability element fraud
CK	Customers' knowledge
FDT	Fraud diamond theory
FP	Fraud prevention
FTT	Fraud triangle theory
IC	Internal control
II	Insider involvement
IS	Information sharing
LR	Legal and regulations
TPB	Theory of planned behavior



CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter discusses the general idea of this study and highlights the problems and issues in this study and previous studies on fraud prevention. In addition, under the background of the study, it addresses what has been done, what is known and what needs to be understood about fraud prevention in the banking sector in Saudi Arabia. Moreover, the problem statement discusses the issues and obstacles facing the banking sector in Saudi Arabia, which leads to the research questions and research objectives. Furthermore, it discusses the significance and scope of the study, which is fraud prevention among bank staff in the banking sector in Saudi Arabia.

1.2 Background of Study

The rapid increase in fraud has affected the economies of both developed and developing countries around the globe (Agrawal, Catalini & Goldfarb, 2014). Hence, fraud has become a high-profile topic that requires scholars and researchers to investigate further in terms of its impact on the economies of countries as well as on companies, businesses and financial institutions (Agrawal et al., 2014; Teulon, 2014). Additionally, studies have indicated that most countries have experienced numerous fraud cases that have led to the loss of millions of dollars (Bhasin, 2015; West & Bhattacharya, 2016). Therefore, steps for the prevention of fraud are imperative to

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Appendix A: Research Questionnaire



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CERTIFICATION

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إشهاد

يشهد مكتب / محمد العمري للترجمة بجدة بالمملكة العربية السعودية المرخص له بمزاولة مهنة الترجمة المعتمدة بموجب الترخيص رقم ٧٠٧ أن ترجمة الوثيقة / الوثائق المرفقة والمختومة لأغراض تعريفها فقط هي ترجمة صحيحة وكاملة دون أدنى مسؤولية عن محتوياتها.

Universiti Utara Malaysia

المدير العام



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عثمان أيوب عبد الله
كلية الدراسات العليا في إدارة الأعمال
جامعة اوتارا ماليزيا

استبيان بحث أكاديمي

السادة/ السيدات المحترمين

أنا طالب بالدراسات العليا بجامعة اوتارا ماليزيا (UUM) وحاليا أقوم بعمل استبيان حول (التأثير المعتدل لحجم الغش على مكافحة الغش وعوامل الصناعة بقطاع البنوك بالمملكة العربية السعودية) كجزء من متطلبات رسالة الدكتوراه.

ولمساعدتي بتحقيق هدفي المنشود، فلقد تم اختياركم بشكل عشوائي للمشاركة في هذا الاستبيان. رغم أن مشاركتكم هي جوهرية بالنسبة لي، فلنكم مطلق الحرية بالانسحاب من الاستبيان بأي وقت يروق لكم. فهذه مشاركة طوعية رغم تقديري لمشاركتكم وسنبقى كافة إجاباتكم في طي السرية التامة وسنبقى هويتكم غير معروفة. بالإضافة إلى أن نتيجة الدراسة ستستخدم بأغراض تعليمية وأكاديمية فقط.

أنتوقع أن الاستبيان المرفق سيستغرق حوالي ٢٠ دقيقة للإجابة عليه. فمن المهم جدا هو ملئ الاستبيان شخصيا حتى نحصل على نتيجة ذات فائدة. قم باختيار الإجابات التي تعكس وجهة نظرك. قم بالإجابة على كافة الأسئلة بأمانة تامة قدر الإمكان. ليس هناك إجابة صحيحة أو إجابة أفضل فإجاباتكم ستكون جزء لا يتجزأ من الكل وهي للغرض البحثي والأكاديمي فقط مع السرية التامة. (رجاء، أشر على الإجابة المناسبة)

شكرا لكم على مشاركتكم الطيبة

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استبيان بحث أكاديمي

معلومات

يتكون هذا الاستبيان من جزأين، الجزء الأول يتألف من معلومات ديموغرافية بينما يتكون الجزء الثاني من أقسام (أ-ز) تحتوي على أسئلة حول مكافحة التزوير ومشاركة المعلومات والرقابة الداخلية وإلحاق مراقبين والقوانين واللوائح ومعرفة العملاء ومدى احتمالية وقوع التزوير في قطاع البنوك بالمملكة العربية السعودية.

الجزء الأول: معلومات ديموغرافية

١- ما اسم المنظمة التابع لها؟

- | | |
|-------------------------|--------------------------|
| البنك الأهلي التجاري | <input type="checkbox"/> |
| البنك السعودي للاستثمار | <input type="checkbox"/> |
| بنك الإنماء | <input type="checkbox"/> |
| البنك السعودي الفرنسي | <input type="checkbox"/> |
| بنك البلاد | <input type="checkbox"/> |
| البنك العربي الوطني | <input type="checkbox"/> |
| مجموعة سامبا المالية | <input type="checkbox"/> |
| البنك السعودي البريطاني | <input type="checkbox"/> |
| بنك الجزيرة | <input type="checkbox"/> |
| بنك الراجحي | <input type="checkbox"/> |
| البنك السعودي الهولندي | <input type="checkbox"/> |
| بنك الرياض | <input type="checkbox"/> |



٢- ما هو المسمى الوظيفي/ المنصب بالمنظمة التابع لها؟

- مستوى حديث التعيين
 مستوى الإدارة الوسطى/ التنفيذية
 مدير
 الإدارة العليا

٣- ما هو جنسك؟

- ذكر
 أنثى

٤- ما هو مؤهلك الدراسي؟

- الشهادة الثانوية
 دبلوم
 بكالوريوس
 دبلوم تكميلي
 ماجستير
 دكتوراه



UUM

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٥- هل تعاملت مع أية حالات تزوير بمنظمتك؟

- نعم
 لا

٦- هل تورطت منظمتك بأي حالات تزوير؟

- نعم
 لا



الجزء الثاني: يقسم هذا الجزء لأقسام (أ-ز)

إرشادات: بهذا القسم (أ) أدناه يقوم بتوضيح مدى موافقتك على العبارات التالية، حيث أن كافة الأسئلة لها نفس الخيارات:

الجزء أ: مكافحة التزوير

موافق جدا	موافق	نوعا ما	غير موافق	غير موافق إطلاقا	العبارة
					ثقافة الأمانة والأخلاق الحميدة
					١ يوجد مناخ اخلاقي عام بالمنظمة
					٢ يوجد ميثاق سلوكي للعمل
					٣ اتخاذ اجراء مناسب للتعامل مع حالات الاحتيال المزعومة.
					٤ يوجد تدريب للموظفين والإدارة على مكافحة الاحتيال
					٥ إتباع التحري عن الأفراد المراد توظيفهم
					٦ يوجد بيئة عمل ايجابية
					تقييم ومراقبة عمليات مكافحة الاحتيال
					٧ يتم تحديد وقياس مخاطر الاحتيال
					٨ يتم تطبيق ومراقبة الإجراءات الرقابية الوقائية لمكافحة الاحتيال
					٩ عمل تغييرات بانشطة المؤسسة والعمليات لتقليل والحد من مخاطر الاحتيال
					تطوير عملية المراقبة الضرورية
					١٠ لجنة المراجعة فعالة
					١١ فاعلية الإدارة بمراقبة الأنشطة
					١٢ يوجد مراجعة خارجية
					١٣ يوجد مراجعة داخلية
					١٤ يوجد خبراء في اكتشاف الاحتيال بفريق المراجعة الداخلية أو بفريق المراجعة الخارجية.



إرشادات: بهذا القسم (ب) أدناه يقوم بتوضيح مدى موافقتك على العبارات التالية، حيث أن كافة الأسئلة لها نفس الخيارات:

القسم ب: مشاركة المعلومات

العبارة	غير موافق إطلاقاً	غير موافق	نوعاً ما	موافق	موافق جداً
١ يوجد ترابط للمهام					
٢ يوجد تفاصيل كافية للمعلومات					
٣ سهولة استخدام و الحصول علي المعلومات المدخلة					
٤ شمولية البيانات- وتلقي معلومات من أقسام ووكالات أخرى.					
٥ توافق البيانات					
٦ مدى إمكانية الاعتماد على النظام					
٧ تأثير الأداء- نظام					
٨ ثراء المعلومات- تلقي المعلومات من هيئات تنفيذ القانون.					
٩ ثراء الأداء- تلقي المعلومات من هيئات تنفيذ القانون.					

إرشادات: بهذا القسم (ج) أدناه يقوم بتوضيح مدى موافقتك على العبارات التالية، حيث أن كافة الأسئلة لها نفس الخيارات:

القسم ج- إلحاق مراقبين

العبارة	غير موافق إطلاقاً	غير موافق	نوعاً ما	موافق	موافق جداً
١ لجنة مكافحة الاحتيال يمكن أن تشمل المديرين					
٢ لجنة مكافحة الاحتيال يمكن أن تشمل الإدارة العليا					
٣ لجنة مكافحة الاحتيال يمكن أن تشمل موظفين					
٤ لجنة مكافحة الاحتيال يمكن أن تشمل مراجعين داخليين					
٥ لجنة مكافحة الاحتيال يمكن أن تشمل مراجعين من الخارج					
٦ لجنة مكافحة الاحتيال يمكن أن تشمل العميل					



إرشادات: بهذا القسم (د) أدناه يقوم بتوضيح مدى موافقتك على العبارات التالية، حيث أن كافة الأسئلة لها نفس الخيارات:

القسم د- رقابة داخلية

العبارة	غير موافق إطلاقاً	غير موافق	نوعاً ما	موافق	موافق جداً
١ الرقابة الداخلية تتركز أساساً على كميته الصلاحيات التي يمارسها المدير على الموظفين.					
٢ اجهزه الحاسب الالى المطوره للمحاسبه يحد من الحاجة لإجراء مراجعة داخلية.					
٣ الأصول يجب حمايتها من سرقة الموظفين أو أن تستخدم بشكل غير مسموح.					
٤ تتولى الإدارة إنشاء نظام للمراقبة الداخلية.					
٥ يكون نظام المراقبة الداخلي أكثر فاعلية عندما يتولى شخص واحد مع المهمة.					
٦ مسؤولية حفظ سجلات للأصول يجب أن تكون بمعزل عن الأصول نفسها					
٧ تطلب الموظفين لأخذ أجازات هو بمثابة ضعف بنظام الرقابة الداخلية لأنه لا يعزز الكفاية التشغيلية.					
٨ فصل المهام يعني أنه يجب على الموظفين أن يضاعفوا من جهودهم لكي يتمكن الموظف من تقييم عمل غيره.					
٩ توزيع المهام تؤكد على متابعة الأصول					
١٠ فقط الأنشطة الكبيرة هي من يهتم بنظام الرقابة الداخلية.					



إرشادات: بهذا القسم (هـ) أدناه يقوم بتوضيح مدى موافقتك على العبارات التالية، حيث أن كافة الأسئلة لها نفس الخيارات:

القسم هـ- معرفة العملاء

العبارة	غير موافق إطلاقاً	غير موافق	نوعاً ما	موافق	موافق جداً
١ يعرف العملاء بإمكانية حدوث الاحتيال					
٢ إطلاع العملاء بأية حالات احتيال تقع					
٣ إطلاع العملاء بوسائل مكافحة احتيال					
٤ ترسل رسائل تحذيرية للعملاء بحالات الاحتيال					
٥ العملاء على إطلاع بالرسائل التحذيرية بحالات الاحتيال					

إرشادات: بهذا القسم (و) أدناه يقوم بتوضيح مدى موافقتك على العبارات التالية، حيث أن كافة الأسئلة لها نفس الخيارات:

القسم و- إمكانية حدوث الاحتيال

العبارة	غير موافق إطلاقاً	غير موافق	نوعاً ما	موافق	موافق جداً
١ موقع الفرد ووظيفته بالمنظمة ربما يساعد في إمكانية استغلالها للقيام بالاحتيال مما ليس متاحاً لغيره.					
٢ الشخص المناسب الذي يقوم بالاحتيال يتسم بالدهاء لفهم واستغلال الرقابة الداخلية ونقاط الضعف والثغرات واستغلال منصبه والدخول بشكل قانوني للحصول على منافع أكبر.					
٣ الشخص المناسب يكون لديه ثقة بنفسه بحيث يرى أنه لن يكتشف ويعتقد أن سينفذ منها بسهولة إذا وقع في مشكله.					
٤ المحتال الناجح هو من يضغط على الآخرين لارتكاب أو التستر على الاحتيال.					
٥ المحتال الناجح هو من يكذب بشكل كامل ومستمر.					
٦ المحتال الناجح هو من يتعامل جيداً مع ضغوط العمل.					



ACADEMIC RESEARCH QUESTIONNAIRE



INFORMATION

The questionnaire consist of two parts, part one comprises the demographic information while part two (section A-E) consists of questions on Fraud Prevention, Information Sharing, Internal Control, Insider Involvement, Legal, and Regulations, Customers Knowledge, Capability element of fraud in The Saudi Arabian Banking sector.

PART 1: DEMOGRAPHIC INFORMATION

1. What is the name of your Organisation?

- National Commercial Bank
- Saudi Investment Bank
- Alinma Bank
- Banque Saudi Fransi
- Al Bilad Bank
- Arab National Bank
- Samba Financial Group
- Saudi British Bank
- AlJazeera Bank
- AlRajhi Bank
- Saudi Hollandi Bank
- Riyadh Bank

2. What is your position or title in your Organisation?

- Entry Level
- Mid-Senior Level
- Director
- Management

3. What is your Gender

- Male
- Female



4. What is your Highest Education?

- High School
- Diploma
- Bachelor
- Postgraduate Diploma
- Master
- PhD

5. Did you deal with any fraud cases in your Organisation?

- Yes
- NO

6. Does your Organisation involves in any Fraud Cases?

- Yes
- NO



PART 2: THIS PART CONSIST OF SECTIONS A-G

INSTRUCTIONS: In section A below rate your level of agreement with the following statements; all questions have the same options:

Section A: Fraud Prevention

	Statement	Strongly Disagree	Disagree	Sometimes	Agree	Strongly Agree
Creating a Culture of Honesty and High Ethics:						
1	Setting the Tone at the top	1	2	3	4	5
2	Establishing Corporate Code of Conduct	1	2	3	4	5
3	Taking Consistent Actions in response to an Alleged Fraud	1	2	3	4	5
4	Fraud Training for Employees and Management	1	2	3	4	5
5	Conducting Background Investigations on Individuals being considered for Employment	1	2	3	4	5
6	Creating a Positive Workplace Environment	1	2	3	4	5
Evaluating Antifraud Processes and Controls:						
7	Identifying and Measuring Fraud Risks	1	2	3	4	5
8	Implementing and monitoring appropriate preventive and detective internal controls	1	2	3	4	5
9	Making changes to the entity's activities and processes to reduce or eliminate fraud risk	1	2	3	4	5
Developing an Appropriate Oversight Process:						
10	Effective Audit Committee	1	2	3	4	5
11	Management Effectiveness in Overseeing activities	1	2	3	4	5
12	External Audit	1	2	3	4	5
13	Internal Audit	1	2	3	4	5

14	Certified Fraud Examiners in internal audit team or in an external audit team	1	2	3	4	5
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INSTRUCTIONS: In section B below rate your level of agreement with the following statements; all questions have the same options:

Section B: Information Sharing

	Statement	Strongly Disagree	Disagree	Sometimes	Agree	Strongly Agree
1	Task Interdependence	1	2	3	4	5
2	Data at Right Level of Detail	1	2	3	4	5
3	Ease of use and Ease of Information Access	1	2	3	4	5
4	Data Comprehensiveness – re. Information From other departments or agencies	1	2	3	4	5
5	Data Compatibility	1	2	3	4	5
6	System Reliability	1	2	3	4	5
7	Performance Impact – system	1	2	3	4	5
8	Information Richness – re. Information from other law enforcement agencies	1	2	3	4	5
9	Performance Impact – re. Information from other law enforcement agencies	1	2	3	4	5

INSTRUCTIONS: In Section C below rate your level of agreement with the following statements; all questions have the same options:

Section C: Insider Involvement

	Statement	Strongly Disagree	Disagree	Sometimes	Agree	Strongly Agree
1	Commission of Fraud can involve the Directors	1	2	3	4	5
2	Commission of Fraud can involve the Management	1	2	3	4	5
3	Commission of Fraud can involve the other Employees	1	2	3	4	5
4	Commission of Fraud can involve the Internal Auditors	1	2	3	4	5
5	Commission of Fraud can involve the External Auditors	1	2	3	4	5
6	Commission of Fraud can involve the Customer	1	2	3	4	5

INSTRUCTIONS: In section D below rate your level of agreement with the following statements; all questions have the same options:

Section D: Internal Control

	Statement	Strongly Disagree	Disagree	Sometimes	Agree	Strongly Agree
1	Internal control is mainly concerned with the amount of authority a supervisor exercises over a subordinate.	1	2	3	4	5
2	A highly automated computerized system of accounting eliminates the need for internal control.	1	2	3	4	5
3	A business's assets need to be safeguarded from employee theft and unauthorized use.	1	2	3	4	5
4	Management handles establishing a system of internal control.	1	2	3	4	5
5	Internal control is most	1	2	3	4	5

	effective when only one person handles a given task.					
6	The responsibility for keeping the records for an asset should be separate from the physical custody of that asset.	1	2	3	4	5
7	Requiring employees to take vacations is a weakness in the system of internal controls because it does not promote operational efficiency.	1	2	3	4	5
8	Segregation of duties means that employees should duplicate efforts so that one employee can evaluate the work of the other.	1	2	3	4	5
9	Segregation of duties ensures accountability for assets.	1	2	3	4	5
10	Only big business need to be concerned with a system of internal control	1	2	3	4	5

INSTRUCTIONS: In Section E below rate your level of agreement with the following statements; all questions have the same options:

Section E: Customers Knowledge

Statement		Strongly Disagree	Disagree	Sometimes	Agree	Strongly Agree
1	The customers know of the possibility of fraud incidents.	1	2	3	4	5
2	The customers are informed of any fraud case.	1	2	3	4	5
3	The customers are informed of fraud prevention methods.	1	2	3	4	5
4	The customers are provided fraud alerts media.	1	2	3	4	5
5	The customers are informed of the provided fraud alerts media	1	2	3	4	5

INSTRUCTIONS: In Section F below rate your level of agreement with the following statements; all questions have the same options:

Section F: Capability element of fraud

	Statement	Strongly Disagree	Disagree	Sometimes	Agree	Strongly Agree
1	The person's position or function within the organization may furnish the ability to create or exploit an opportunity for fraud not available to others.	1	2	3	4	5
2	The right person for fraud is smart enough to understand and exploit internal control weaknesses and to use position, function, or authorized access to the greatest advantage.	1	2	3	4	5
3	The right person has a strong ego, and great confidence that he will not be detected, or the person believes that he could easily talk himself out of trouble if caught	1	2	3	4	5
4	A successful fraudster can coerce others to commit or conceal fraud	1	2	3	4	5
5	A successful fraudster lies efficiently and consistently	1	2	3	4	5
6	A successful fraudster deals very well with stress	1	2	3	4	5

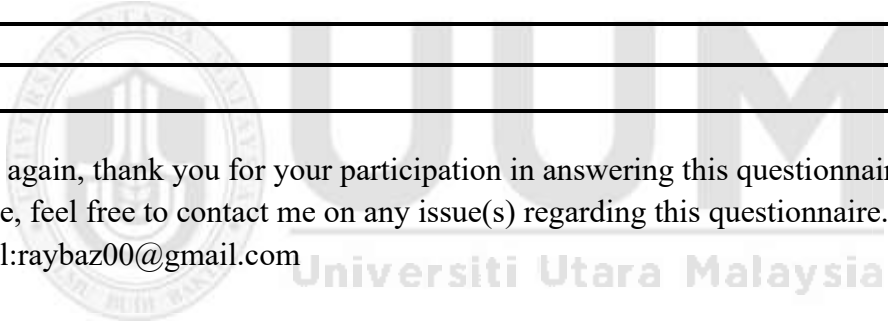
INSTRUCTIONS: In Section G below rate your level of agreement with the following statements; all questions have the same options:

Section G: Legal and Regulations

	Statement	Strongly Disagree	Disagree	Sometimes	Agree	Strongly Agree
1	There are penalties for committing fraud.	1	2	3	4	5
2	The offenders are stiffly treated.	1	2	3	4	5
3	Fraud offenders are often charged to courts.	1	2	3	4	5
4	Fraud offenders are often sentenced.	1	2	3	4	5

Please indicate below; any comments you may have with respect to any areas of this questionnaire:

Once again, thank you for your participation in answering this questionnaire.
 Please, feel free to contact me on any issue(s) regarding this questionnaire.
 Email: raybaz00@gmail.com



Appendix B: Letter of Recommendation for Data Collection



OTHMAN YEOP ABDULLAH
GRADUATE SCHOOL OF BUSINESS
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KEDAH AMAN MAKMUR • BERSAMA MEMACU TRANSFORMASI

UUM/OYAGSB/K-14
19 August 2015

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

LETTER FOR DATA COLLECTION AND RESEARCH WORK

This is to certify that **Baz Rayaah Abdulrahman A (Matric No: 94367)** is a bonafied student of Doctor of Philosophy (PhD), Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia. She is conducting a research entitled **"The Influence of Internal and External Factors Bank Related Fraud Prevention in Saudi Arabia Banking Sector"** under the supervision of Dr. Rose Shamsiah Bt Samsudin.

In this regard, I hope that you could kindly provide assistance and cooperation for her to successfully complete the research. All the information gathered will be strictly used for academic purposes only.

Your cooperation and assistance is very much appreciated.

Thank you.

"SCHOLARSHIP, VIRTUE, SERVICE"

Yours faithfully

ROZITA BINTI RAMLI

Assistant Registrar

for Dean

Othman Yeop Abdullah Graduate School of Business

c.c - Supervisor
- Student's File (94367)

