

Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia

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Abstract

Unlike auditing, forensic accounting applies more analytical skills and in depth analysis on company's overall performance. It is specially designed to detect business fraud. This research examines the behavioural intention to use forensic accounting services among small and medium enterprises (SMEs) in Malaysia. Since SMEs industry is growing rapidly and has large opportunity to expand in future, fraud detection method must be improved. Cross-sectional study by using adopted survey questionnaires distributed to SMEs in Selangor, Wilayah Persekutuan, Johor, Perak and Pulau Pinang is carried out. Pearson Correlation Analysis and MLR analysis are applied to analyse data collected and proposed hypotheses. The result of the research could contribute to future studies that are related to forensic accounting and fraud prevention among SMEs. Past studies related to this topic are mainly focus on large companies. Hence, this research could also fill up the research gap and serve as references for industries leader to understand the factors that lead to the underutilisation of forensic accounting services among SMEs.

Keywords: Forensic accounting, Small and Medium Enterprises, Fraud, Behavioural Intention, Fraud Prevention

JEL Classification: D81, M40, M41, M42, M48

Background

According to survey by KPMG (2013), 68% of the total reported fraud cases caused by employees of Public Listed Companies in Malaysia. Study by Global Economic Crime Survey (PriceWaterhouseCoopers[PwC], 2016) reported that the percentage of bribery and corruption has sharply increased by 11% in 2016. As the result, millions of ringgit are lost and brought significant effect to organizations' interest and nation's economic welfare. Fraud has not only happened in large companies, but it also covers the SMEs.

SMEs are important for Malaysian economy as they are indirectly providing the support to economic growth (Aziz & Yazid, 2015). According to SME Annual Report 2014/15 (2015), SMEs in Malaysia have performed tremendously with average annual growth rate of 7.1%, which is 2.2% higher than that of country's GDP. By year 2020, SMEs aimed to achieve 42% of contribution to Malaysia's overall GDP, 62% employment and 25% exports contribution (Pail, 2015).

Since SMEs are operating in limited capital, there will be increase in vulnerability of fraud by employees (Shanmugam, Haat, & Ali, 2012). Association of Certified Fraud Examiners (ACFE) demonstrated that

check tampering and skimming schemes were twice as common in SMEs as compared to large firms (ACFE, 2016). Hence, accounting profession has provided SMEs with different compliance services like auditing and forensic accounting services (FAS) to meet the compliance requirements (Devi & Samujh, 2010).

Auditing focuses only on error identification and prevention (Gray, 2008). Meanwhile, FAS focus more on fraud detection (Shanmugam et al., 2012). It uses experts in financial matters to investigate and detect fraud. The accounting analysis will be presented to court for legal action, public discussion or debate (Eyisi & Ezuwore, 2014). Forensic accountant may provide suggestions on protection method against fraud (Samuel, 2010). In short, FAS require more analytical skills and in depth analysis on company's overall performance than auditing.

Problem Statement

Accounting firms are trying to offer their FAS, although there might be some misinterpretations on FAS among public (Ibrahim & Abdullah, 2010). In Global Economic Crime Survey 2016, the detection and controls of fraud are not keeping pace with the evolution of fraud. Hence, Andrew Gordon, the Global Forensic Services Leader of PwC encourages firms to implement more effective measures that can make the organizations aware on fraud (PwC, 2016). However, FAS are still less popular mechanism used among Malaysia companies (Othman, Aris, Mardziah, Zainan, & Amin, 2015).

Global Economic Crime Survey 2016 (Malaysia report) showed that the use of technology nowadays has caused the fraud to be more complex. Thus, the methods to identify possible fraud must be evolved too (PwC, 2016). Traditional type of auditing may not be efficient, but FAS will help to improve the organization internal control (Eyisi & Ezuwore, 2014). Since SMEs are growing continuously, it is possible that they will face the fraud while expanding their organizational sizes.

ACFE (2016) stated that SMEs tend to suffer larger losses compared to large organizations because they are less affordable to absorb the losses. Some SMEs were charged under Money Services Business Act for conducting financial fraud and were sentenced fine and imprisonment (Bank Negara Malaysia, 2016). The lost in capital and company image may jeopardize the continuous operating of businesses. By implementing FAS, the risk of involving in fraud cases can be highly reduced.

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* 3(4): 306-349.

There are several prior researches on the usage of FAS by large companies. Study on factors affecting the intention to use FAS in public listed companies has been conducted in Malaysia by Muthusamy (2011) and in Yogyakarta by Aji and Urumsah (2016). Efiong (2013) studied on forensic accounting education in Nigeria. However, not many studies have been conducted on SMEs Malaysia. Since the growth in SMEs industry will cause the SMEs to exposure to the fraud, and the drop in contribution of SMEs may affect nation's development, it shows the importance of SMEs to Malaysia's economic development. Hence, determining the reasons affecting the use of FAS in SMEs Malaysia will help to solve the underutilization of FAS and encourage relevant authorities to provide more FAS information to SMEs.

Research Objectives

General Objective

- To study the behavioural intention to use forensic accounting services among Small and Medium Enterprises (SMEs) in Malaysia.

Specific Objectives

- To examine the influence of awareness of forensic accounting services on the intention to use forensic accounting services among SMEs in Malaysia.
- To examine the influence of perceived benefits on the intention to use forensic accounting services among SMEs in Malaysia.
- To examine the influence of perceived financial cost on the intention to use forensic accounting services among SMEs in Malaysia.
- To examine the influence of perceived severity of fraud on the intention to use forensic accounting services among SMEs in Malaysia.
- To examine the influence of perceived susceptibility of fraud on the intention to use forensic accounting services among SMEs in Malaysia.

Significance of the Study

Even though FAS are considered new in Malaysia, it will be important in preventing and detecting accounting fraud in the business industry (Koh, Arokiasamy, & Lee, 2009; Bhasin, 2016). In fact, SMEs may be more vulnerable to fraud than large companies. In the meantime, we

cannot deny the importance of contribution of SMEs on country's economy since SMEs made up 97.3% of business establishments in Malaysia (Rosley, 2015). Failure to detect fraud in SMEs will bring large impact on the country's employment rate and GDP contribution.

Theoretically, this research may act as a reference for future researchers who have the same interest in the related field, especially in the area of SMEs development. In addition, this study uses the combination of Hierarchy of Effects Model (HOE) and Health Belief Model (HBM) which will lead to a wider coverage of factors affecting the use of FAS. Previously, HOE focused more on the advertising behaviour, while HBM theory focused on health-protective behaviour (Wijaya, 2015; Duffett, 2016). Since behavioural intention to use FAS are considered as consumer purchasing intention, awareness concept in HOE will lead the consumer to seek for more product information and largely influence the purchasing attitude. In this instance, the assessment of consequences to take certain action will shape the perceived benefits and costs, which is explained in HBM.

Practically, this research will be beneficial to various parties on having a better understanding about the reasons on the underutilization of FAS. Those parties include professional bodies, management, government, accounting firms and knowledge intensive business services (KIBS) providers. KIBS have been recognised as one of the most dynamic sector of advance economics. This research will not only create awareness among KIBS providers on the use of FAS as business innovator, at the same time, facilitate them with better understanding of SMEs' behaviour towards the fraud detection and prevention opinions. In addition, regulatory bodies and government should emphasize the importance of FAS and encourage SMEs to implement the services since they will have high possibility to be public listed in future.

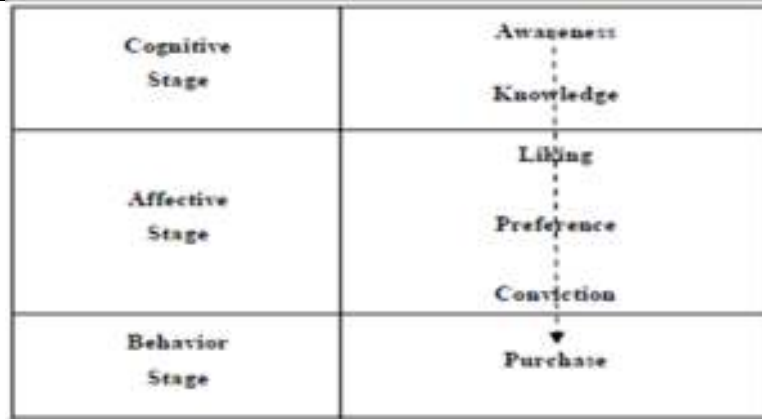
Theoretical Foundation

Hierarchy of Effects Model

The Hierarchy of Effects (HOE) Model, created by Lavidge and Steiner in 1961 suggests series of sequential steps that result in consumer buying behaviour (Efiong, 2013). Those steps can be split into three stages: cognitive stage, affective stage and behaviour stage. The model is depicted in Fig.1 and be explained in Table 1.

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* 3(4): 306-349.

Fig. 1
Components of
Hierarchy of
Effects Model



Source: Lavidge, R. J., & Steiner, G. A. (1961). A model for predictive measurements of advertising effectiveness. *Journal of Marketing*, pp. 59-62.

Table 1.
Explanation of
the
Components of
Hierarchy of
Effects Model

Stage	Explanation
Cognitive stage	Creating awareness of the product among the consumers through advertising and providing available information to consumers for gathering the knowledge about the product.
Affective stage	Developing the liking, preference and conviction among the consumers to the product will be taken place.
Behavioural stage	Forming the consumer buying behaviour by buying the product after going through the stage sequentially.

Source: Muthusamy, G. (2011). *Behavioral intention to use forensic accounting services for the detection and prevention of fraud by large Malaysian companies*. (Doctoral dissertation). Curtin University of Technology.

Previously, HOE was used to examine the power of celebrity endorsement to the attitude of respondents towards the brand (Gnanapragash & Sekar, 2013). Besides, Tsiotsou (2013) had integrated HOE in the study of investigating the sport team loyalty. Moreover, Dynan (2014) used HOE to study on live audience polling in teaching advertising theory. HOE was also used to examine the awareness of campaign with physical activity related beliefs (Spence et al., 2009). Furthermore, Castaneda, Rodriguez, and Luque (2008) study HOE by examining the importance of attitudes towards websites, brand and consumer e-behaviour.

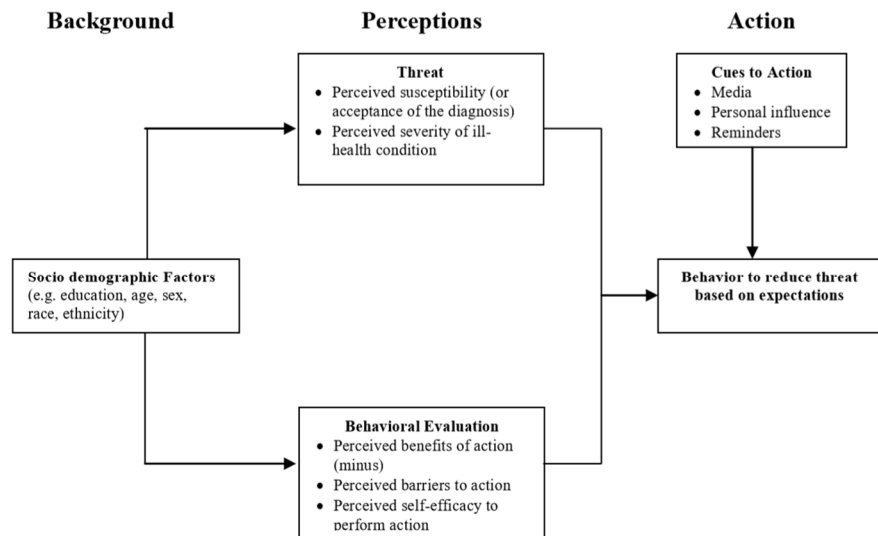
Past studies show that HOE's cognitive stage is important to form behaviour intention. Hence, this study adopts cognitive stage from HOE

on the basis of SMEs' awareness on using FAS when there is an understanding and knowledge of importance of using FAS.

Health Belief Model

The psychological model, Health Belief Model (HBM) was developed by Rosenstock, Hochbaum and Kegels in 1950s. HBM is defined as a health specific social cognition model by applying behavioural science theory in studying and promoting the uptake of health services (Mukoro, Faboyede, & Eziamaka, 2014). Health actions are driven by degree threat perceptions as well as behavioural evaluations that resulted from the expectation on threat reduction (Muthusamy, 2011). The model is depicted in Fig. 2 and further explained in Table 2.

Fig. 2
Components of
Human Belief
Model



Source: Muthusamy, G. (2011). *Behavioral intention to use forensic accounting services for the detection and prevention of fraud by large Malaysian companies*. (Doctoral dissertation). Curtin University of Technology.

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Table 2
Explanation of
the Constructs
of Health Belief
Model

Constructs	Description
Perceived Susceptibility	An individual's assessment of the threat in dealing problems or conditions. If an individual realizes that there is high possibility of risk or high likelihood of being involved in an adverse situation, he will protect himself by undertaking preventive action.
Perceived Severity	An individual's assessment about the seriousness of the problem and potential aftermaths of succumbing to the problem. If an individual is aware of the serious consequences of a particular condition, he will more likely to involve in health preventive action.
Perceived Benefit	An individual's assessment of the preferred outcomes of adopting a preventive act in order to offset the perceived risks. If an individual believes that engaging in preventive action would be beneficial or aid in minimizing either perceived susceptibility and severity of the situation, he will more likely to involve himself in such action.
Perceived Barrier	An individual's assessment of the impacts that either facilitate or hinder an implication of target behaviour. If an individual agree that the expected advantages of taking action will outweigh the barrier to action, he will more likely to take such action in order to mitigate the perceived risk.

Source: Efiong, E. J. (2013). *An exploration of forensic accounting education and practice for fraud prevention and detection in Nigeria. (Doctoral dissertation)*. De Montfort University.

Table 3 shows the application of HBM in several past studies. These studies explain that HBM is significant in constituting the behavioural intention of making certain decision.

Table 3.
Application of
Health Belief
Model in Past
Studies

Past Studies	Application of HBM
Ng, Kakanhalli, and Xu (2009)	Analysing users' computer security behaviour to adopt protective mechanism
Claar and Johnson (2010)	Exploring home computer users' behaviour with regards to the security initiative taken on their own computers.
Muthusamy, Quaddus, and Evans (2010)	Investigating the organizational intention on the application of FAS in order to detect and prevent fraud within large Malaysian companies.
Rawlett (2011)	Evaluating the decision towards employment of health promotion services.
Humaidi and Balakrishnan (2012)	Investigating the relevant factors affecting users' behaviour in relation to information security.
Efiong (2013)	Exploring FAS practices for fraud detection and prevention in education area in Nigeria.
Davinson and Sillence (2014)	Exploring the opinions of 'safe and secure' regarding financial transactions in technological area.

Source: Developed for the research

According to Mukoro, Faboyede and Eziamaka (2014), perceived susceptibility to fraud and perceived severity of harm act as stimulus in motivating the engagement in FAS. Meanwhile, perceived barriers such as high financial cost will demotivate the use of FAS. Therefore, it is believed that perceived benefit and perceived financial cost can be relevant variables in identifying the intention to employ FAS.

Review of Prior Empirical Studies

Awareness

Devi and Samujh (2010) studied how the professional accountants can assist in sustaining the success of SMEs through business advisory services. An email-based survey was used in this study to collect the data from 11 focus groups of accounting firms. The results showed that awareness is important in changing the attitude and willingness to pay of SMEs towards the services offered.

Study conducted by Efiong (2013) highlighted the application of forensic accounting techniques in Nigeria. Survey questionnaires were distributed to practitioners, students and also accounting academics, and

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the results indicated that people must aware and form belief on perceived benefit of the FAS because it will affect their decision to adopt the FAS.

Furthermore, study conducted by Muthusamy (2011) focused on the adoption of FAS by Malaysian large companies. Qualitative data were collected by interviewing the Chief Financial Officers and result indicated that awareness on FAS will influence the perception of benefit which then leads to the positive attitude on FAS.

Perceived Benefits

Aji and Urumsah (2016) examined the factors that affect the users' intentions to use FAS. Based on the survey distributed to the internal auditor of National Banks in Yogyakarta, it is found that the perceived benefits of using FAS affect users' attitudes or intention to adopt the services in their firms.

In addition, Efiong (2013) studied on the application of forensic accounting techniques in Nigeria. Results from the distributed survey questionnaires to practitioners, students and also accounting academics showed that perceived benefits has significant impact on intention which will then affect the behaviour towards the use of FAS.

Moreover, research done by Anh, Nguyen, and Mia (2011) examined the benefits and adoption of the Western management accounting practices in Vietnamese enterprises. Primary data were collected by distributing questionnaire to medium-to-large enterprise, and the findings showed that the high levels of perceived benefits will lead to a higher adoption rate of a service.

Perceived Financial cost

Ibrahim and Abdullah (2010) studied the current development of FAS in Malaysia which data were collected from directors, senior managers and senior executives from accounting firms, regulatory and professional bodies via interview. As a result, one of the main factors affecting the development of FAS is the high cost which is unaffordable by most of the SMEs.

Furthermore, research conducted by Aduwo (2016) focused on the role of FAS in combating the menace of corporate failure. The secondary data were employed in this study and the result indicates that FAS are normally expensive and only affordable by the large companies. Thus, most of the SMEs prefer to settle their issues outside the court in order to save costs.

Besides that, Shanmugan et al. (2012) examined the in-house controls and fraud deterrence measures in SMEs. The researchers used only the secondary data in this study. The findings indicated that most of the SMEs' owners would not adopt FAS due to the cost factor.

Perceived Severity of Fraud

If a company perceived that the level of fraud is serious enough to cause large amount of losses, the company may tend to carry out some preventive method. According to Mukoro et al. (2014), they study the efficiency of FAS insupporting internal control of business organizations in Nigeria. Survey questionnaire has been distributed selected companies. The result proved that companies agree that monitoring process including FAS are useful in controlling business organization.

Study conducted by Islam, Rahman, and Hossan (2011) is to examine current status of FAS in Bangladesh and suggest measures that should be taken for the promotion of FAS. 100 sample size of experts' opinion survey has been collected to form the results and it shows that FAS have important influence on internal control system while FAS are the powerful fraud detection instrument.

Moreover, Modugu and Anyaduba (2013) had conducted a research that focused on the recognition amongst stakeholders on the effectiveness of FAS. 143 surveys had been distributed to accountants, management staffs, practicing auditors and shareholders. The finding shows there is significant commitment amongst stakeholders on agreeing that FAS is effective in fraud control, financial reporting enhancement and internal control.

Perceived Susceptibility of Fraud

According to Efiong (2013), perceived susceptibility refers to an individual's evaluation of the risk of approaching the situation. Through the delivery of questionnaire to accounting students, academics and practitioners, the research objective is to determine the adoption of FAS in Nigeria. Muthusamy (2011) studied the behavioural intention of using FAS by large Malaysian companies through survey and interview Chief Financial Officer. It shows that perceived susceptibility allows the company to accept the fact that they are exposed to the fraud regardless of fraud has or has not been occurred (Muthusamy, Quaddus, & Evans, 2010). Both study proved that the perceived susceptibility to fraud had positive influence to the intention of using FAS.

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* 3(4): 306-349.

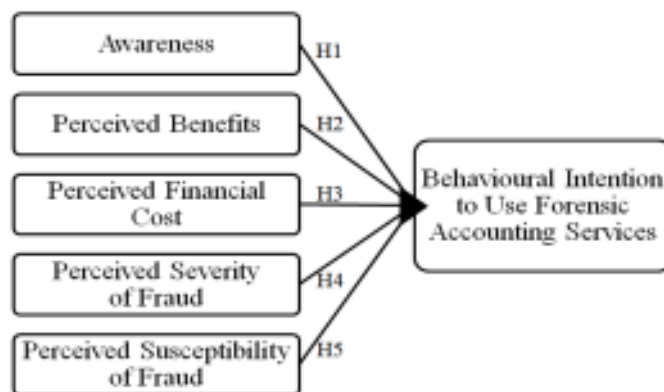
Coventry, Briggs, Blythe, and Tran (2014), studied the application of social and behavioural insights to cyber security challenges through the assessment to literature review and interview with expert. The study notified that susceptibility perceptions drive safe actions.

In other words, if the SMEs perceived that there is severity of fraud occurring in their organization, then they are more likely to carry out some proactive measures such as FAS for preventing fraud.

Proposed conceptual framework

Fig. 3 shows the conceptual model applied in this study, in which the awareness from HOE; perceived benefits, financial cost, perceived severity and perceived susceptibility from HBM are the independent variables (IV). Behavioural intention to use FAS will be the dependent variable (DV) for this study.

Fig. 3
Proposed
Conceptual
Frameworks



Adopted from: Muthusamy, G. (2011). *Behavioral intention to use forensic accounting services for the detection and prevention of fraud by large Malaysian companies*. (Doctoral dissertation). Curtin University of Technology.; Aji, S. S. B., & Urumsah, D. (2016). Factors affecting the use of forensic accounting services an empirical study on Indonesian banks. *Asia Pacific Fraud Journal*, 1(1), 147-163.

Hypothesis Development

Awareness is an important requirement to develop perceptions and will then lead to adoption of a new innovation (Patterson, Kerrin, & Roissard, 2009). Thus, awareness of FAS would lead the perception of the potential advantages to employ the services. The awareness and

knowledge on FAS could be obtained from the accounting firms or professional bodies such as the MIA, MICPA and ACCA. The positive relationship between awareness and the intention to use FAS has been proved by Devi and Samujh (2010), Muthusamy (2011) and Efiong (2013). Therefore, the first hypothesis is formulated:

H1: The awareness of forensic accounting services will positively influence the intention to use forensic accounting services among SMEs in Malaysia

FAS could deter any unethical individual behaviour, combat fraud, minimize compliance and litigation risk, and stimulate the growth of SMEs (Samuel, 2010). Forensic accountants are more trustworthiness as they are expert witnesses in gathering and presenting evidence in court cases (Okoye & Gbegi, 2013). Past studies by Efiong (2013) and Gichuki (2012) have stated that there is a positive relationship between benefits and intention to use FAS. Hence, second hypothesis is proposed:

H2: The perceived benefits of using forensic accounting services will positively influence the intention to use forensic accounting services among SMEs in Malaysia

Although investing in FAS is adequate, it is still difficult to compare the costs spent with the long-run intangible advantages (Muthusamy, 2011). Studies by Ibrahim and Abdullah (2010) and Shanmugan et al. (2012) have also confirmed that firms viewed FAS as the costly investment so it will negatively affect the decision to use FAS. Thus, the third hypothesis is proposed:

H3: The perceived financial cost of forensic accounting services will negatively influence the intention to use forensic accounting services among SMEs in Malaysia

HBM explained perceived severity as significant determinant on using the protective actions (Efiong, 2013). If the perceived severity of problem increase, chances to take protective actions will increase

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* 3(4): 306-349.

(Muthusamy, 2011). Hence, it is possible that the firms concerned on consequences of fraud will enrol in FAS to avoid other severe business failure. In the studies by Muthusamy (2011), perceived severity affects the intention to use FAS negatively. Therefore, forth hypothesis is proposed:

H4: The perceived severity of fraud will positively influence the intention to use forensic accounting services among SMEs in Malaysia

More than 50% of fraud cases reported by firms were committed internally (KPMG, 2013). However, fraud perpetrator also included external parties like distributors and customers in 2016 (PwC, 2016). If firms are susceptible to fraud and perceived that they might be the next victim of fraud, they would most likely engage in proactive measure, which is FAS. Positive relationship exists in the research by Muthusamy (2011) and Efiong (2013). Hence, the fifth hypothesis is proposed:

H5: The perceived susceptibility of fraud will positively influence the intention to use forensic accounting services by SMEs in Malaysia

Research Design

The study is to develop deep understanding on the behavioural intention to use FAS among SMEs in Malaysia. This study is a quantitative research where the data are shown as descriptive term and the DV contribution can be projected (Lazar, Faciu, Mata, & Lazar, 2016). This study adopts cross-sectional design that collect data only at certain specific point of time. This method is suitable for this study due to time constrains and limited resources available.

Furthermore, pre-existing questionnaires has been modified in order to increase reliability and creditability of the research. According to Mathers, Fox, and Hunn (2007), extensive analysis has been conducted at the time it was initially used. Hence, it is ascertained that the questions being set out are good indicators. No question developers will be required and it is cost and time saving.

Target Population

Target population indicates who or what is to be observed and measured (Statistics Canada, 2010). For this study, the targeted population is the owners, senior managers, accountants and financial clerks in Malaysian SMEs. The statistics on the population are depicted in Table 4.

Table 4
Number of
Establishments
and Percentage
Share of SMEs
by State

State	Manufacturing and Services Sector SMEs	Other Sector SMEs	Total No. of SMEs	Percentage of Manufacturing and Services SMEs over Total SMEs
Selangor	119,028	6,876	125,904	19.52%
Wilayah Persekutuan	82,649	2,030	84,679	13.13%
Johor	65,446	3,430	68,874	10.68%
Perak	57,155	2,873	60,028	9.30%
Sarawak	42,585	1,245	43,830	6.79%
Pulau Pinang	39,513	1,311	40,824	6.33%
Sabah	38,994	1,890	40,884	6.34%
Kelantan	37,186	637	37,823	5.86%
Kedah	35,932	1,160	37,092	5.75%
Pahang	28,120	1,342	29,462	4.57%
Negeri Sembilan	23,128	1,414	24,542	3.80%
Terengganu	21,664	850	22,514	3.49%
Melaka	20,801	874	21,675	3.36%
Perlis	4,775	278	5,053	0.78%
Labuan	1,870	82	1,952	0.30%
Total SMEs	618,846	26,290	645,136	100%
Percentage of SMEs by Sectors	95.93%	4.07%	100%	

Source: *SME Malaysia 2015/2016: The comprehensive business directory for small & medium enterprises* (14th ed.). (2015). Kuala Lumpur, Malaysia: Tourism Publications Corporation Sdn Bhd.

Sampling Frame and Location

The sampling frame employed in the study is SMEs in manufacturing and services industry located in Peninsular Malaysia. Due to time

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* 3(4): 306-349.

constraint and limited resources available, only the manufacturing and services sectors have been focused. Sabah, Sarawak and Labuan are excluded. The computation of statistics on this sampling frame is calculated as below based on the population statistics in Table 4.

Total SMEs in Malaysia	645,136
Less: Total SMEs in Sabah, Sarawak and Labuan	<u>(86,666)</u>
Total SMEs in Peninsular Malaysia	558,470
Less: Total SMEs in other sectors in Peninsular Malaysia	<u>(23,073)</u>
Total SMEs in manufacturing and services sectors in Peninsular Malaysia	<u>535,397</u>

According to the statistics, survey questionnaires have been distributed to the first five States which have the highest percentages of manufacturing and services SMEs in Peninsular Malaysia. Those States are Selangor, Wilayah Persekutuan, Johor, Perak and Pulau Pinang which contribute total of 67.95% (363,791 firms out of 535,397 firms) of SMEs in manufacturing and services sectors in Peninsular Malaysia.

Sampling Elements

The respondents of the survey are owners, senior managers, accountants and finance clerks who work in manufacturing and services SMEs in Selangor, Wilayah Persekutuan, Johor, Perak and Pulau Pinang. There are few reasons to support the determination on choosing them as the parties to participate in the survey.

According to Muthusamy (2011), top management in the organisation will normally make the decision in using FAS. Owners of SMEs will also be involved in decision making process (Hayton, 2015). Besides, professional insights will affect the owners and managers' decision on using FAS since such implementation is a challenging financial endeavour (Muthusamy, 2011). Hence, accountants and finance clerks who work for SMEs will also be included in this study since their professionalism and familiarities on firm's financial performance might largely influence the insight of owners and senior managers on the application of FAS.

Sampling Technique

The probability sampling technique has been used since the sampling frame can be obtained from SME Malaysia 2015/2016 (2015). Cluster sampling method is applied in this study as it is convenient to conduct and cost-effective. The population in Peninsular Malaysia is divided into different cluster according to State and the first 5 clusters that have the highest SMEs percentage are chosen. The samples are selected randomly from the selected five clusters.

Sampling Size

As stated by Hinkin, Tracey, & Enz (1997), the favourable ratio scale for item-to-response should be from the range of 1:4 to 1:10. Hence, sample size of at least 224 SMEs is drawn based on the 1:7 item-to-response ratios since there are 32 questions included in the questionnaire. Anseel, Lievens, Schollaert, and Chorangwicka (2010) state that the response rate from top executive is 34%. Hence, minimum of 660 questionnaires must be distributed.

Data Collection Methods

In this research, the data collected are primary data. Primary data refer to firsthand information obtained by researcher (Sekaran & Bougie, 2013). To collect quantitative data, survey questionnaire will be used as research instrument because it is efficient in collecting data from large sample (Wong, Ong, & Kuek, 2012). The questionnaires were distributed to the target respondents via e-mail that linked to Google Forms which is a web-based survey tool. A softcopy of the questionnaire was also attached in the e-mail. Besides, the questionnaires were also distributed through on-site visitations.

Variables and Measurement

The IVs of this study are awareness, perceived benefits, perceived financial cost, perceived severity of fraud and perceived susceptibility of fraud. Behavioural intention to use FAS is the DV of the study. To determine the relationship between these constructs, 32 questions are indicated in the questionnaire with 5-point Likert scale, ranging from 1

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* 3(4): 306-349.

(strongly disagree) to 5 (strongly agree). Prior to further distribution, pilot test has been carried out by collecting 30 sets of survey questionnaire in order to access the survey validity.

Data Analysis Techniques

The data collected were further processed and analysed by Statistical Analytical Software (SAS). SAS helps users in accessing and managing data, forming appropriate statistical models, and providing understandable results from the raw data collected. Descriptive and inferential analysis have been further described by the system.

Descriptive analysis studies the demographic profile of the respondents, which included the age, job position, industry, location, turnover and number of employee in the company. Data collected allow the analysis on respondents' background to ensure the eligible and accuracy. For each variable, the respondents' frequency, percentage, mean and standard deviation were generated.

Reliability testing is a measurement technique that evaluates the stability of measurements to secure the results consistency (Kimberlin & Winterstein, 2008). This study computes Cronbach's Alpha to establish whether the measurements applied have an acceptable reliability (Peters, 2014). The coefficient range of Cronbach's alpha is stated in Table 5.

Table 5
Rule of
Thumb for
Reliability
test

Cronbach's Alpha Coefficient Range	Strength of Association
0.8 and above	Excellent Reliability
0.7 - 0.8	Good Reliability
0.6 - 0.7	Moderate Reliability
Less than 0.6	Poor Reliability

Source: Sekaran, U., & Bougie, R. (2013). *Research methods for business: A skill-building approach* (6th ed.). New York, NY: John Wiley & Sons.

In order to ensure the values are normally distributed for each quantitative variable, skewness and kurtosis were used (Saunders, Lewis, & Thornhill, 2012). As recommended by Kline (2005), range for skewness test should be within ± 3 and result of kurtosis should be within ± 10.0 .

Pearson correlation coefficient measures the strength of linear association between two variables on a value from -1 to $+1$ (Sedgwick, 2012). Result of 0 indicates that there is no linear relationship existing

between two variables. Positive value correlation coefficient indicates positive correlation between variables while negative value correlation coefficient shows negative correlation between variables (Saunders, Lewis, & Thornhill, 2012).

There is a possibility that the multicollinearity problem exists when correlation coefficient is greater than 0.90. This will make the study difficult to identify the effect of separate variables (Saunders, Lewis, & Thornhill, 2012). Measurement such as tolerance values (above 0.10) and variance inflation factor (below 10) can indicate the low level of multicollinearity (Hair, Black, Babin, Anderson, & Tatham, 2006).

Multiple linear regression (MLR) is an approach measuring the relationship between one DV and one or more IVs (Lang, 2013). Each IV is analysed by using beta coefficient to test its impact on DV. In this study, the DV is the behavioural intention to use FAS, while the IVs are, awareness, perceived benefits, perceived financial cost perceived severity of fraud and perceived susceptibility of fraud. The MLR equation is depicted below.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

Where,

Y = Behavioural intention to use FAS

a = Intercept

$\beta_1 \dots \beta_5$ = Coefficient corresponding to $X_1 \dots X_5$

X_1 = Awareness

X_2 = Perceived benefits

X_3 = Perceived financial cost

X_4 = Perceived severity of fraud

X_5 = Perceived susceptibility of fraud

ε = Error term

Descriptive Analysis

There were altogether 763 surveys sent out to the target respondents by on-site visitations or sending mail survey. The summary for the responses is portrayed in Table 6. There were 281 surveys being returned. The response rate for on-site visitations is 83% whereas the mail surveys only received 17% of responses. However, 31 of the surveys were found to be unusable after careful data screening. Hence, the net response rate by using both distribution methods is 33%.

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* 3(4): 306-349.

Table 6
Response Rate
of Survey
Questionnaire

	On-Site	Google Form	Total
Distributed	183	580	763
Collected	157	124	281
(-) Unusable Responses	(5)	(26)	(31)
Net Responses	152	98	250
Net Response Rate	83%	17%	33%

Source: Developed for the research

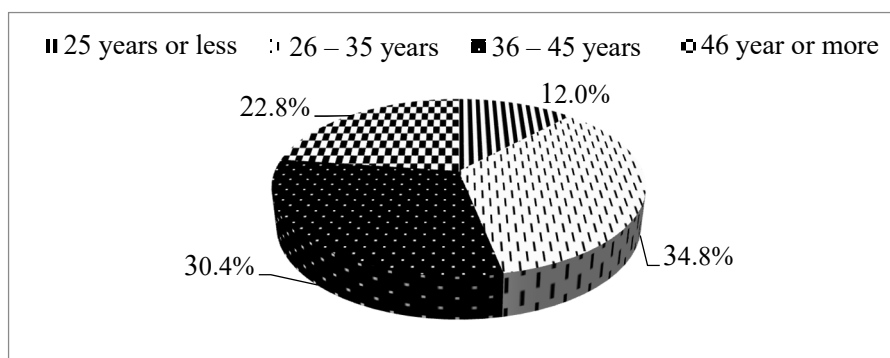
Demographic Profile of Respondents

Table 7
Survey
Respondents
by Age

Age	Frequency	Percentage (%)
25 years or less	30	12.0
26 – 35 years	87	34.8
36 – 45 years	76	30.4
46 year or more	57	22.8
Total	250	100

Source: Developed for the research

Fig. 4
Survey
Respondents by
Age



Source: Developed for the research

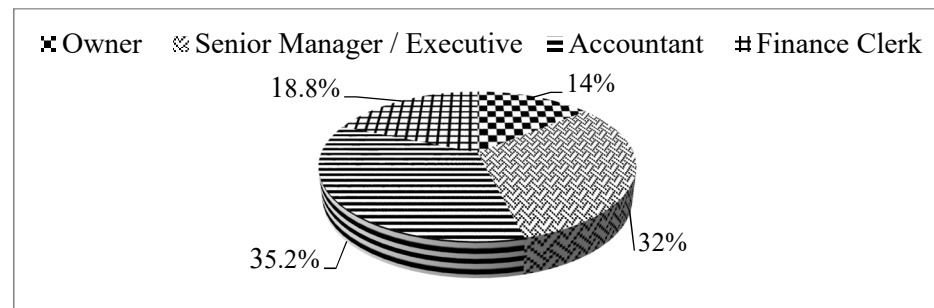
Table 7 and Fig. 4 above show the different respondents' age. Majority of them fall between age 26 – 35 years old, which is 34.80% out of the total respondents whereas 30.40% of total respondents are from age between 36 – 45 years. The age range from 25 years or less is showing the least, which is only 12% out of total respondents.

Table 8
Survey
Respondents
by Age

Position	Frequency	Percentage (%)
Owner	35	14.0
Senior Manager / Executive	80	32.0
Accountant	88	35.2
Finance Clerk	47	18.8
Total	250	100

Source: Developed for the research

Fig.5
Survey
Respondents
by Job
Position



Source: Developed for the research

Table 8 and Fig. 5 above indicate clearly that the job position of respondents consists 14% of owners, 32% of senior managers or executives, 35.20% of accountants and 18.80% of finance clerks. The major respondents are accountants and the least respondents are finance clerks.

Table 9
Survey
Respondents
by
Company's
Location of
Establishmen

Location	Frequency	Percentage (%)
Selangor	77	30.8
Wilayah Persekutuan (KL)	58	23.2
Johor	47	18.8
Perak	38	15.2
Pulau Pinang	30	12.0
Total	250	100

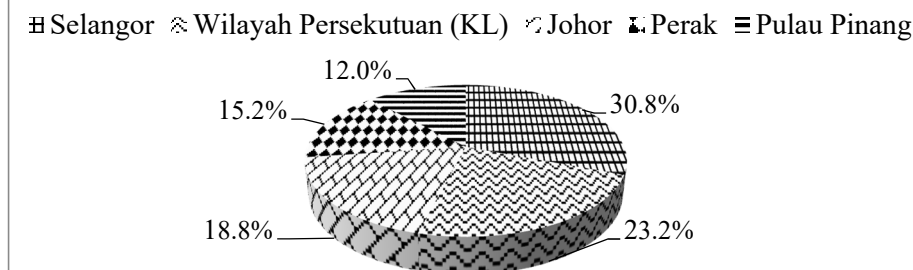
Source: Developed for the research

Table 10
Survey
Respondents
by Industry
Sector

Location	Frequency	Percentage (%)
Selangor	77	30.8
Wilayah Persekutuan (KL)	58	23.2
Johor	47	18.8
Perak	38	15.2
Pulau Pinang	30	12.0
Total	250	100

Source: Developed for the research

Fig.6
Survey
Respondents
by Company's
Location of
Establishment



Source: Developed for the research

The SMEs population is divided into separate cluster areas and the target respondents are chosen randomly from the highest five percentages, which are SMEs located in Selangor, Wilayah Persekutuan (KL), Johor, Perak and Pulau Pinang. Table 9 and Fig.6 above show that majority of the respondents are from Selangor, followed by Wilayah Persekutuan (KL). Over the year, Selangor is one of the most developed states in the country with highly welldeveloped infrastructure and telecommunications facilities while Kuala Lumpur is the Malaysia's capital city. These States have been backed by excellent State government support and advanced commercial ecosystem that encourage the set-up of SMEs.

Table 10 above depicts that major responses are from services industry, which made up 61.2% of respondents. The remaining of the respondents are 38.8%, which are representative from manufacturing sector. As stated in SME Malaysia 2015/2016 (2015), services industry has overtaken manufacturing industry as the pulse for economic Malaysia. The examples of services industry are retail trade services, personal services, financial services, human resource services and information communication services. The higher response rate from services industry might indicate that their business nature and complexity in accounting usage are more related to the research topic. Meanwhile, textile and wearing apparel, food production, automotive and material handlings are examples of manufacturing industry.

Table 11
Survey
Respondents
by Number
of Employees

No. employees	Frequency of respondents	Percentage (%)
1 – 75 employees	111	44.40
76 – 200 employees	139	55.60
Total	250	100

Source: Developed for the research

Table 12
Survey
Respondents
by Turnover
of Company

Turnover	Frequency of respondents	Percentage (%)
RM 20 million	112	44.80
RM 20 million - RM 50 million	138	55.20
Total	250	100

Source: Developed for the research

According to the SME Malaysia 2015/2016 (2015), there are two criteria to classify the size of enterprise. Firm with 1 to 75 employees and with turnover less than RM 20 million is categorised as small size enterprise; while the medium size enterprise consists of 76 to 200 employees and turnover between RM 20 million to RM 50 million.

Table 11 indicates that 55.6% of surveys are collected from the small size enterprise. Meanwhile, 44.4% of surveys are obtained from medium size enterprise. The percentage does not show much different as compared with the respondent's turnover. Table 12 shows that 55.2% of data are received from small size enterprise. The rest of the 44.8% of data are collected from medium size enterprise.

Table 13
Survey
Respondents
by Past
Experience
in Using
FAS

Past experience	Frequency of respondents	Percentage (%)
Yes	43	17.2
No	207	82.8
Total	250	100

Source: Developed for the research

As portrayed in Table 13, the percentage of companies using FAS is very low, which is only 17.2%. Hence, the low usage of FAS amongst SMEs highlights the importance of this study.

Central Tendencies Measurement of Constructs

Table 14 summarised the frequency analysis of the questionnaire items of each variable. Central tendencies and measurement of dispersion are generated by using SAS to show the standard deviation and mean of each variable.

Table 14
Frequency
Analysis

Variables	Item	Mean	Standard deviation
Awareness (AW)	AW 1	4.1440	0.9544148
	AW 2	3.9120	0.9052812
	AW 3	3.8800	0.8416851
	AW 4	3.7240	0.9568103
	AW 5	4.2280	0.8962304
Perceived Benefits (PB)	PB 1	4.2160	0.7009345
	PB 2	4.0200	0.6792980
	PB 3	3.8920	0.8964096
	PB 4	4.1360	0.8000402
	PB 5	4.1880	0.7919373
Perceived Financial Cost (FC)	FC 1	3.4280	1.0004096
	FC 2	3.3720	0.9577500
	FC 3	3.2600	1.0022064
	FC 4	3.0360	1.0804506
	FC 5	3.2720	1.0518754
Perceived Severity of Fraud (SV)	SV 1	2.2640	0.9283054
	SV 2	2.2200	0.7887258
	SV 3	2.0680	0.9003435
	SV 4	2.1480	0.8153251
	SV 5	2.3080	0.9843841
Perceived Susceptibility of Fraud (SC)	SC 1	3.9520	1.0128175
	SC 2	4.0000	0.8311216
	SC 3	4.0600	0.7815647
	SC 4	3.6160	0.8987631
	SC 5	3.4320	1.0816914
Behavioural Intention to use Forensic Accounting Services (BI)	BI 1	3.9680	0.9134075
	BI 2	3.9360	0.8334763
	BI 3	3.9760	0.8062407
	BI 4	3.4160	1.1206997
	BI 5	3.7920	0.8716508
	BI 6	3.8160	1.0010757
	BI 7	3.8680	1.0112698

Source: Developed for the research

Majority of the items have standard deviation values of less or equal to 1.0, indicating the less dispersion of data collected. Meanwhile, all the mean values are more than 3.0000, except for the items in SV. This shows that the respondents made the selection more towards agreeing on all variables except for variable SV. The higher mean of items AW1 and

AW5 indicates that most of the SMEs are aware of the role of FAS in detecting and preventing fraud through the fraud survey reports published by big accounting firms. Items PB 1 and PB 5 that have higher mean depict that SMEs agreed on the benefit of FAS that it is special and useful in fraud prevention. Items SC 2 and SC 3 which have mean value slightly above 4 specify that SMEs might concern to be a victim of fraud when business expanded and the fraud incident will affect company daily operation.

In addition, variable SV has the lowest mean value among other variables. This might due to the lack of choices given to the respondent in the survey question. Under this condition, SMEs do not agree that FAS as the only way to detect and prevent fraud.

Scale Measurement

Table 15 illustrates the results of reliability test. According to the result, FC has achieved the highest Cronbach's alpha coefficient value of 0.905158 whereas PB has achieved the lowest Cronbach's Alpha coefficient value of 0.805242. Despite the lowest value, all have met the acceptable range of 0.8 and above. This has obviously indicated that the strength of association of each variable is under excellent reliability (Sekaran & Bougie, 2013).

Table 15
Reliability
Statistics

Variable	Constructs	Cronbach's Alpha Coefficient
IV1	AW	0.875658
IV2	PB	0.805242
IV3	FC	0.905158
IV4	SV	0.824615
IV5	SC	0.847542
DV	BI	0.898279

Source: Developed for the research

Table 16 illustrates the skewness and kurtosis value for each construct. From the result, SV 2 has achieved the greatest skewness value, which is 0.82596626 whereas AW 5 has achieved the lowest skewness value, which is -1.275286. The result has demonstrated that all the items are falling under acceptable range, which is from -3 to +3 as recommended by Kline (2005).

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* 3(4): 306-349.

Table 16
Normality
Statistics

Constructs	Items	Skewness	Kurtosis
AW	AW 1	-1.242084	1.35298748
	AW 2	-1.1347793	1.68802029
	AW 3	-0.5843347	0.139093
	AW 4	-0.3651053	-0.6501504
	AW 5	-1.275286	1.38089998
PB	PB 1	-0.7499471	0.82088952
	PB 2	-0.5669345	0.8708663
	PB 3	-0.3926311	-0.1898103
	PB 4	-0.9617916	1.38606928
	PB 5	-0.5928925	-0.4606781
FC	FC 1	-1.0859928	0.48146737
	FC 2	-1.1371619	0.50227469
	FC 3	-0.9269059	0.17734251
	FC 4	-0.2452416	-0.5014058
	FC 5	-0.7925565	0.02236339
SV	SV 1	0.66526745	0.29985206
	SV 2	0.82596626	1.27255791
	SV 3	0.79736586	0.50900362
	SV 4	0.70734663	0.95804905
	SV 5	0.75015726	0.50215207
SC	SC 1	-0.9788137	0.57699093
	SC 2	-1.0154483	1.34348505
	SC 3	-1.0212594	2.37288652
	SC 4	-0.5360895	0.08415721
	SC 5	-0.3318283	-0.5052689
BI	BI 1	-0.9564989	1.02787284
	BI 2	-0.5923944	0.16937598
	BI 3	-0.5124946	-0.1245488
	BI 4	-0.3229768	-0.7345492
	BI 5	-0.572794	0.30217811
	BI 6	-0.5677778	-0.3022918
	BI 7	-0.4837902	-0.5856184

Source: Developed for the research

For kurtosis, the greatest value is 2.37288652 for SC 3 whereas the lowest value is -0.7345492 for BI 4. The kurtosis values for all the variables have achieved the acceptable range from -10 to +10 as recommended by Kline (2005). Therefore, since all the skewness and kurtosis values are falling under acceptable range, all the quantitative variables are considered normally distributed.

Inferential Analysis

Table 17 demonstrates the outcome of Pearson correlation analysis. From the result, all the correlation coefficients (upper row for each variable) are positive indicating that there is positive correlation between variables.

Table 17
Pearson
Correlation
Coefficients
Matrix

Variable	AW	PB	FC	SV	SC	BI
AW	1.00000					
PB	0.62401	1.00000				
	< 0.001					
FC	0.46698	0.44423	1.00000			
	< 0.001	< 0.001				
SV	-0.04005	0.00595	0.12034	1.00000		
	0.5285	0.9254	0.0574			
SC	0.35143	0.44707	0.57717	0.07172	1.00000	
	< 0.001	< 0.001	< 0.001	0.2585		
BI	0.57723	0.61093	0.31713	0.01337	0.49021	1.00000
	< 0.001	< 0.001	< 0.001	0.8334	< 0.001	

Source: Developed for the research

Nevertheless, all the p-values (lower row for each variable) are less than 0.05, excluding SV which has value greater than 0.05. Hence, this has obviously evidenced the existence of significant relationship between variables except for variable SV.

Table 17 shows that the highest correlation coefficient is 0.62401. Since the value is lower than 0.90, there will be no possibility for multicollinearity problem to exist among the variables.

Table 18
MLR Model
Summary

Model	R ²	Analysis of Variance	
		(Pr > F)	F Value
5	0.5021	<.0001	49.21

Source: Developed for the research

According to Table 18, R² has shown a value of 0.5021 which indicating that 50.21% of the changes in DV (BI) can be explained by all the 5 IVs (AW, SC, SV, PB, FC). Nevertheless, the remaining of 0.4979 or 49.79% of the variation in the BI can only be explained by other elements or variables which are not included in this study.

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* 3(4): 306-349.

Besides, the research model is considered fit providing that the p-value of <0.001 is less than 0.05 and F-value of 49.21 is considered large enough. This means that the DV can be modelled by at least one of the IV.

Table 19
MLR
Parameter
Estimates

Variable	DF	Parameter Estimate	Standard Error	Pr > t	Tolerance	Variance Inflation
Intercept	1	-0.10218	0.27606	0.7116	-	0
AW Average	1	0.33896	0.06016	<.0001	0.56011	1.78536
PB Average	1	0.42517	0.07775	<.0001	0.54789	1.82517
FC Average	1	-0.15348	0.05103	0.0029	0.57384	1.74264
SV Average	1	0.02487	0.04868	0.6099	0.97344	1.02729
SC Average	1	0.33764	0.05986	<.0001	0.62094	1.61047

Source: Developed for the research

Based on the Table 19, the column of Pr > |t| has demonstrated that the p-values of all the IVs are less than 0.05, except for SV with p-value of 0.6099, which is greater than 0.05. Thus, this has portrayed H1, H2, H3, H5 are supported but only H4 is being rejected. As the result, MLR equation is formulated as below:

$$BI = -0.10218 + 0.33896 (AW) + 0.42517 (PB) - 0.15348 (FC) + 0.02487 (SV) + 0.33764 (SC)$$

This equation shows that there are correlations between BI and AW, PB, FC, SV, SC. It is predicted that for every increase in AW, BI will increase by 0.33896; for every increase in PB, BI will increase by 0.42517; for every increase in FC, BI will decrease by 0.15348; for every increase in SV, BI will increase by 0.02487; for every increase in SC, BI will increase by 0.33764, ceteris paribus.

Furthermore, the table above has resulted that the tolerance value is above 0.10 whereas the variance inflation value is below 10. This method has obviously increased the assurance that there is no multicollinearity problem existing among all the variables in addition to the Pearson Correlation method.

Summary of Statistical Analysis

Descriptive Analysis

Out of 763 questionnaires distributed, 281 sets have been collected. Nevertheless, 31 sets were found to be unusable. Hence, the response rate yield was 33%. From the 250 respondents, majority of them fall between age 26 to 35 (34.8%) and followed by age 36 to 45 (30.4%). Most of them held high position in company such as accountant (35.2%) and senior executive (32%).

Moreover, 30.8% of the respondents' company are located at Selangor and 23.2% are located at Wilayah Persekutuan (KL). 61.2% of companies are in services industry while the remaining 38.8% are in manufacturing industry. Due to the highly developed facilities and business opportunities, many SMEs choose to establish their companies in Selangor and KL. The business nature of services industry that required more accounting usage and complexity such as financial services and computer services have led to a higher response rate.

SMEs are further categorised as small or medium size enterprise. Majority of the respondents are from medium size enterprise which have 76 to 200 employees (55.6%) and RM 20 million to RM 50 million of turnover (55.2%). The percentage of company utilising FAS before is as low as expected because there are only 17.2% of the respondents have the experience of using FAS. Instead of choosing FAS which is considered expensive, SMEs prefer to use other fraud preventive method since they disagree on the statement that severe loss might happen if FAS are not being applied in the company.

Scale Measurement

This study has conducted reliability and normality test to examine the results of consistency and normality of data distribution. Results show that strengths of association for all variables are under excellent reliability, which is above 0.8. Skewness and kurtosis values also fall within the acceptable range. Furthermore, there is no multicollinearity issue raised since coefficient between each IV is less than 0.9. In short, MLR Analysis can be conducted as the assumptions are fulfilled.

Inferential Analysis

Pearson Correlation Analysis showed that there are four IV (AW, PB, FC and SC) positively and significantly correlated with the DV (BI)

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* 3(4): 306-349.

while variable SV does not show significantly correlated with the DV. The statements can be explained by p-values of variables which are less than 0.05 except for variable SV that has p-values of more than 0.05.

Furthermore, by using MLR approach, 50.21% of the changes in BI can be clarified by the IVs. The research model is deemed to be fit providing that pvalue is less than 0.05 and F-value of 49.21 is large. Hence, this means that the DV can be modelled by at least one of the IV. According to the results generated, $Pr > |t|$ has displayed the p-value of IVs that are less than 0.05, except for SV, with p-value of 0.6099 (greater than 0.05). Therefore, H1, H2, H3, H5 are supported but only H4 is found to be rejected.

Discussions of Major Findings

Table 20 explains the testing conclusion of each hypothesis. Coefficient values indicate the direction of the relationship. Significant value explains whether or not the relationship is significant. Out of five hypotheses, only one hypothesis (H4) is rejected. H2 has the most significant influence on the behavioural intention to use FAS. All the significant relationships has positive direction except for H3.

Table 20
Result of
Hypotheses
Testing

Hypothesis	Coefficients	Significant Value	Result
H1	0.33896	<.0001	Supported
H2	0.42517	<.0001	Supported
H3	-0.15348	0.0029	Supported
H4	0.02487	0.6099	Not Supported
H5	0.33764	<.0001	Supported

Source: Developed for the research

Awareness

Based on the analysis, awareness is found to have significant relationship with the DV since significant value is less than 0.05. The coefficient also confirms the positive relationship between IV and DV. Hence, the following hypothesis is supported:

H1: The awareness of forensic accounting services will positively influence the intention to use forensic accounting services among SMEs in Malaysia

This result is consistent with studies by Devi and Samujh (2010), Muthusamy (2011) and Efiong (2013). Awareness is crucial to establish innovation and belief on benefits of using FAS. In order to change the attitude and willingness for company to pay for FAS, they must access the awareness and understand the practices of the services. Awareness of FAS could be generated by professional bodies and accounting firms through published report and seminar.

Perceived Benefits

The result depicts that perceived benefits has the most significant and positive influence on DV with the highest coefficient and significant value of less than 0.05. This shows that the following hypothesis is accepted:

H2: The perceived benefits of using forensic accounting services will positively influence the intention to use forensic accounting services among SMEs in Malaysia

This study is aligned with Aji and Urumsah (2016) and Efiong (2013) that stress on the significant impact of perceived benefits on forming the attitudes and intention to adopt FAS. Anh, Nguyen, and Mia (2011) also mentioned that perceived benefit is utmost important in leading to acceptance of certain services. If the company held strong information on the benefits of using FAS, they will most likely to implement FAS as the guarantee for company long term profit.

Perceived Financial Cost

In this research, perceived financial cost shows the significant influence on DV. The negative value of coefficient indicates the negative relationship between IVs and DV. Significant value of less than 0.05 explained the following hypothesis:

H3: The perceived financial cost of forensic accounting services will negatively influence the intention to use forensic accounting services among SMEs in Malaysia

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* 3(4): 306-349.

The negative relation of perceived financial costs and behavioural intention has been supported by Ibrahim and Abdullah (2010) and Aduwo (2016). FAS are always considered expensive in Malaysia and it is unaffordable for SMEs to bear the cost. Due to the limited capital involved in business, costs factor is of paramount consideration as it might reduce their financial ability to expand the business. Shanmugan et al. (2012) also mentioned most of the company refuse to use FAS in fraud prevention. They rather settle the conflict internally because the cost might be higher in implementing FAS.

Perceived Severity of Fraud

The significant value more than 0.05 means that there is no significant relationship between perceived severity of fraud and DV. In short, the hypothesis below is rejected:

H4: The perceived severity of fraud will positively influence the intention to use forensic accounting services among SMEs in Malaysia

The outcome is in contrary with past studies such as Mukoro et al. (2014), Islam, Rahman, and Hossan (2011) and Muthusamy (2011). The possible explanation is that companies could agree that fraud brings severe impact on financial and image loss, but SMEs might not agree that fraud happens only because of the absence of FAS. Simple control activities and monitoring process are required in controlling business operation. However, the application of FAS might be considered unnecessary for SMEs since only a small capital is involved and the business operation is still under control for this period of time. Instead of acquiring FAS, SMEs tend to rely more on auditing and internal control although they realise the possibility of severe threat of fraud.

Perceived Susceptibility of Fraud

Previous analysis have depicted the significant positive relationship between perceived susceptibility of fraud and DV since the significant value is less than 0.05. The positive coefficient value shows the positive relationship between IV and DV. Hence, the following hypothesis is accepted:

H5: The perceived susceptibility of fraud will positively influence the intention to use forensic accounting services by SMEs in Malaysia

The respondents held opinion that they would take up FAS if their companies were susceptible to fraud. This is consistent with studies such as Efiang (2013) and Coventry, Briggs, Blythe, and Tran (2014) that emphasise the susceptibility perception will lead company to take safety action. The rapid growth of SMEs in Malaysia has created opportunities for business expansion and SMEs have started to consider long term strategic planning. When company felt susceptible to fraud, adopting FAS will be considered as one of the precaution methods in the future.

Implications of the Study

Managerial Implications

This research intends to study the behavioural intention to use FAS and help various parties to pursue a better understanding on their role in encouraging the utilisation of FAS among SMEs in Malaysia. Those parties include professional bodies, management, government, accounting firms and etc.

Professional accounting bodies should play the essential role in building public awareness towards the benefits of using FAS. By realising the advantages of FAS, companies tend to form the intention to adopt the services. The attitude and view towards FAS will change if accurate and relevant information is delivered. Hence, more seminar, conferences, discussion should be organised to deliver in depth information of FAS. For instance, Malaysian Institute of Accountants (MIA), Malaysian Institute of Certified Public Accountants (MICPA) and Association of Chartered Certified Accountants (ACCA) should ensure their credibility by emphasising the expertise of forensic personnel and promoting FAS that suit the SMEs' requirements. The expertise of forensic accountants could be essential in helping the SMEs to expand and evolve to larger organisations.

Furthermore, accounting firms can play the role in advising clients the advantages of engaging in forensic auditing. KIBS firms should also consider FAS as one of the business innovator or value-added services

under accounting profession and regulation by MIA. FAS are still considered new field among SMEs and they may still be unclear on the implication of the services. As the main provider of FAS, qualified forensic team should be able to provide professional advices when delivering the services to SMEs. Example of successful analysis by FAS in fraud deterrence could also be emphasised. To improve the expertise forensic personnel supply and demand, continuous communication is an important path to improve the acceptance of FAS among SMEs by providing more knowledge and information through conferences, seminars, courses, workshop and published reports.

The significant negative relationship of perceived financial cost and the intention to use FAS implies that SMEs find the fees arrangement for FAS is expensive. Even though they realise the effectiveness of FAS, SMEs do not require such extensive fraud prevention method. Hence, accounting firms can reduce the complexity of assignment and use pricing strategies by customising the services for different litigation and fraud related matters. SMEs can then request only part of FAS that suits their requirement with affordable fees.

Regulatory bodies and government should also emphasise the benefits of FAS and convince SMEs to implement the services since there are changes to be public listed in future. For example, MASB and MICPA should organise discussion and consultation on topic related to FAS in order to emphasise its economic benefits in helping the development of SMEs. The awareness of fraud detection and prevention should be re-emphasised. Since the perceived financial cost of FAS has negatively influence the behavioural intention to utilise FAS, regulators should collaborate internationally and establish new FAS structure. The high fees of FAS should be restructured and standard should be customised to suits the SMEs in Malaysia. Furthermore, Malaysian Anti-Corruption Commission (MACC) who holds the public training institution, Malaysia Anti-Corruption Academy that conducts courses on anticorruption should introduce and encourage the use of FAS. The collaboration of MACC and Royal Malaysia Polis (RMP) or even international agencies in exposing the fraud cases among SMEs such as white collar criminal, money laundering, insurance fraud and Ponzi Schemes will also raise the awareness of SMEs in utilising FAS.

There are always misunderstanding that company hiring FAS is facing severe fraud problems. The misconception should be clarified by underlining the main objective of FAS, which is fraud detection and

prevention. Company that acquires FAS should be perceived as serious in business operating and FAS are taken as an advance precaution step to eliminate any possibility of fraud. SMEs should be convinced that incorporating FAS will enhance their image and create trust among the stakeholders. This can be the strong start-up advantage for SMEs to be public listed in future.

Theoretical Implications

This study examines a wider coverage of factors influencing the intention to use FAS by combining HOE and HBM. The conceptual model has been modified and developed by referring to several empirical studies in order to suits to the local culture and research period.

There is only one past study conducted by Muthusamy (2011) to investigate the intention to use FAS in Malaysia. However, the study focused only amongst public listed companies. Therefore, instead of focusing the large companies, this research examines the behavioural intention to use FAS among SMEs in Malaysia.

Referring to the hypotheses analysis, the combination of HOE and HBM could be appropriate since 'awareness' and variables in HBM significantly influence the intention of using FAS. The highlighted part is that 'perceived severity of fraud' has no significant relationship with the DV. Muthusamy (2011) stated that 'perceived susceptibility of fraud' has no significant relationship with the intention to use FAS, which is in contrast with this study. Hence, although the combination of model is appropriate, it might not be appropriate for all organisation in Malaysia. Different size of business entities might have different considerations on the intention to apply fraud detection and prevention practice.

Limitations

The sampling frame used in this study is SMEs in manufacturing and services industry located in Peninsular Malaysia which excluded Sabah, Sarawak and Labuan. Due to time constraint and limited resources, the study focuses only on the manufacturing and services in five States which constituted the highest percentages of manufacturing and services SMEs in Peninsular Malaysia. Those States included Selangor, Wilayah Persekutuan, Johor, Perak and Pulau Pinang. This study is constrained to study only 250 samples from SMEs in 5 States to represent the whole population. Although the sample size used has met the minimum

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* 3(4): 306-349.

requirement as mentioned in the study by Hinkin, Tracey, & Enz (1997), however, the results gained might not be able to accurately represent the total population of SMEs in Malaysia.

Data were collected by using online survey method may suffer from response bias since the survey was completed privately by respondents without any supervision from interviewer. Respondents may falsify the response since they have no obligation to answer all the survey questions truthfully. For instance, they might try to estimate the answers that the researchers actually wanted and then making choice based on the researcher's intention. According to Pannucci et al. (2010), response bias is distinct with random error which results from sampling variability and can be reduced by expanding the sample size because bias is independent from sample size. Apart from that, respondents might easily get irritated with the number of questions required to be answered when they are busying with work. As a result, the comprehension and interpretation on the survey questionnaire might be affected.

Closed-ended questions were used in this study so that the answers from different respondents can be compared easily. According to Mathers et al. (2009), closedended questions are the format of questions that limits the answer of the respondents. This type of question can be completed in a very short time as it is easy to understand and free from ambiguity. However, the major drawback of using closed-ended questions is that respondents are not allowed to provide their unique answers or comments. Besides, there is also a problem when respondents with no opinion and knowledge about FAS can answer the survey questionnaire anywhere as they only need to select answer from the several options given.

Based on the survey analysis result, IV of 'perceived severity of fraud' has been rejected. Most of the respondents do not agree that the absence of FAS will bring severe effect to their companies. However, the questionnaire designed in this research has created limit to the respondents by providing only FAS as the fraud detection method. In other words, failing to cover all possible answer choices or having inappropriate and ambiguous questions raise the issues that refrain respondents from choosing the response option that exactly reflect their opinion.

Recommendations

There is a recommendation on covering a larger sampling frame if identical study will be conducted for the future researchers. The target respondents can be expanded to more States especially to East Malaysia rather than just focusing on five States in Peninsular Malaysia. More industries such as agriculture, construction and mining can also be included instead of simply focusing in manufacturing and services industry. This is because different respondents at different States and different industries will have different cultures and beliefs which may influence their perspectives while answering the questionnaires. Meanwhile, a more accurate and reliable result could be generated.

Moreover, online survey method is recommended to change to in-depth interview such as face-to-face interview in order to mitigate or overcome the response bias resulted in online survey method. Responses could be obtained instantly through face-to-face interview since interviewees will answer instantly and there will be no time delay in answering. In addition, interviewers could further discuss on the study with interviewees when observing any nonverbal cues from interviewees during the interview. Observing nonverbal cues during communication should not be neglected since it is more competent compared to verbal cues (Claeys & Cauberghe, 2014). Through face-to-face interview, interviewees will response truthfully, thus resulting in obtaining more accurate and reliable information which is more applicable to be used in representing the target population.

In addition, it is recommended to include open-ended questions in the questionnaires. This is because closed-ended question will limit the answer of respondents (Mathers et al., 2009) It will also permit respondents who do not have relevant knowledge to answer the questions. These limitations implied that the results generated might be irrelevant and unreliable for the study purpose. Hence, there should be some openended questions to be included so that respondents can comment on the questionnaires and those comments could act as a tool to improve the reliability of the questions created for the study purpose. Moreover, researchers can filter the irrelevant responses by classifying the responses into two categories, which is posing related knowledge and posing unrelated-knowledge through analysis of the comments provided by the respondents.

It is recommended to reset the questions for testing IV 'perceived severity of fraud' in future study since the result shows that this variable is insignificant to DV of behavioural intentions to use FAS. This result might be caused by the ambiguous or inappropriate questions set on the questionnaires. Therefore, future researchers can set the questions on the basis of greater concern posed by the respondents. In general, respondents will concern more on significant long-term influences rather than possibly negative influences due to non-application of FAS. Furthermore, future researchers can test on other IV that might have significant influence on the DV. According to Muthusamy (2011), there are more variables related to behavioural intentions to use FAS among large companies in Malaysia and those variables should be tested among SMEs in Malaysia.

It is undeniable that interest in KIBS has steadily grown from the time when such firms were recognised in adding value to the economy. There are studies of the roles and importance of KIBS in knowledge development and diffusion being carried out in different countries. However, due to strict regulation related to accounting profession and the lack of innovation practices among companies, the research on KIBS is limited. Therefore, future researcher is recommended to explore the emerging role of KIBS in Malaysia to provide FAS and other service innovations. The findings should be able to provide public with clearer evidence regarding the importance of professional KIBS and associated services, thus, enhance businesses especially SMEs' acceptance in FAS.

Conclusion

The general research objective is to study the behavioural intention to use FAS among SMEs in Malaysia by examining the correlation of five IVs, which are awareness, perceived benefits, perceived financial cost, perceive severity of fraud and perceived susceptibility of fraud with the DV, behavioural intention to use FAS. As specified in MLR test, perceived benefits has the highest positive influence on the behavioural intention to use FAS, followed by awareness and perceived susceptibility of fraud, whereas perceived financial cost show negative influence. Meanwhile, perceived severity of fraud does not significantly manipulate the behavioural intention in using FAS. In short, this research implies that SMEs will choose to adopt FAS mainly due to the potential benefits of FAS and awareness on the importance in reducing any possible fraud

Ng S. W., Tazilah M.D.A.B.K., Sin S.Y., Chan H.Y., Saw W.Y., Tham S.J. 2017. Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal* **3(4)**: 306-349.

in the company. However, high cost of applying FAS could also raise their concern. Hence, FAS providers should emphasis on these factors and perhaps, development appropriate strategies to increase the utilisation of FAS among SMEs in Malaysia.

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