

## A REQUIREMENT FOR FRAUD INVESTIGATION PROFESSIONALS

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### *Abstract*

*In developing countries, fraud and corruption are seen as a way of life, a norm of public service or a culture that cannot hope to disappear. Auditors specialize in error detection and treat fraud and corruption as secondary tasks in a particular business. The primary responsibility of a Forensic Investigation Professional (FIP) or forensic accountant is to investigate fraud in financial records. A certified public accountant is a witness of fact, while a forensic investigator or forensic accountant is an expert witness, not a witness of fact. They can testify in court as experts for either the prosecution or the defence. This paper aims to critically examine the requirements for fraud investigation professionals who need to be obtained by a forensic accountant in investigating fraud as one of the most serious financial crimes in any company. The findings suggest that forensic investigative professionals play a complementary role with government anti-fraud and anti-corruption agencies in strategies and policies to reduce the risk of systemic corruption. Findings also show that Forensic Investigation Professionals (FIPs) play an important role in reducing fraud and corruption risks in developing countries.*

**Keywords:** *Fraud, Forensic Accountant, Forensic Investigation Professional.*

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### **1.Introductoin**

Over the past decades there has been a vital legislative action, as legislature has taken actual method to struggle fraud. Interestingly, the most important alter is the performance of the Fraud Act in 2006 which defined fraud for the initial time, connected illegal offences (Noori & Rashid, 2017). It can be said that when severe fraud will happen, losses can be extended to hundreds of millions of pounds (Sabir, 2022). Consequently, severe fraud leads to huge pain to organisation and individual (Jaf, 2015). It can be argued that the successful recognition, analysis and examination of fraud subsequently stay of critical significance. It has been assumed that specified the growth in fraud and its increasing difficulty, the responsibility of

the forensic accountant is essential (Rashid, 2020). The forensic accountant acts as an inspector or professional observer, and can play a vital responsibility in demystifying difficult economic and non-economic issues (Mustafa et al., 2022). Basically, in every circumstance, it is significant that forensic accountants are careful of the public and illegal procedures connected to the analysis and examination of fraud in order to be effective (Lagerberg G. & Butter C. 2009, p.161)

Fraud can be defined as an intentional Misrepresentation which can be a reason to suffer costs to another person, generally financial losses (Jaf et al., 2019). The majority of people believe that the act of lying may be fraudulent, but in an official sense lying is just a single small aspect of real fraud (Rashid, 2017). A salesman could lie about his eye colour, date of birth or family, or his name, however as far as he remains honest about the production he sells, he would not be found as a guilty of fraud. There should be an intentional misrepresentation of the product's circumstance and real financial costs should occur (Karim et al., 2020).

Lagerberg G. & Butter C. (2009) stated that fraud is unlimited in its multiplicity and it captures an infinite variety of action which may be dedicated by employees, external parties, and management. It has been recognised two broad types of fraud by auditing standards which is anxious from auditor: fraudulent financial reporting, and misappropriation of assets (Rashid, 2020; Sabir, 2022). The forensic accountant is asked to inspect and detect an extreme wider distance of fraudulent actions. Likewise, bribery, corruption the misrepresentation of non-economic figures stealing of individual or other figures, fraudulent trading, fake and forge, insider commerce, rational goods offences, ambiguous sell practices, phishing and carousel fraud (Lagerberg G. & Butter C. 2009, p.162; Rashid, 2019).

## **2. Literature Review**

There have been described three common conditions that can be found when fraud will occur and can be required for professional fraud investigator to know about it, which call the fraud triangle:

- The guiltiest knowledge some incentive or pressure to connect in misbehaviour.
- There should be an opportunity to perform fraud.
- The guiltiest are usually capable to rationalise their behaviour.

## **2.1. Incentive/ pressure**

It can be predicted that the action of individuals are often the steps taken to perform fraud which can be perpetrated by an organisation. Sometimes it is said that fraud commit by people for private achieve particularly to achieve money. That is known on people to “cook the books” (Lagerberg G. & Butter C. 2009, p.162). To receive a huge amount of bonus at the end of year. Actually, it can be said that the personal achieve is a factor, however it is individual character. Incentive from that and a desire to help the company to be successful might be standard driven. One of the factors is prevention of losses. Either it would be prospect earnings, power or reputation, occupation safety could be a strong drive. When people lose their jobs or those who are employee but they feel there are threatened thus the pressure will increase. In fact, some people are feeling more incentive to perform the wrong action when someone’s income is at stake, to pay bribe which secures the organisation’s financial future (Lagerberg G. & Butter C. 2009, p.162). It can be argued that sometimes poverty is a factor to commit a fraud. For instance, a person who has a patient in his or her family and in order to pay a treatment, (s) he has to achieve money, in this particular circumstance fraud can be a desire to receive this money. Having said that the directors provide this pressure to that employee who has this problem.

## **2.2. Opportunity**

There is no control system which can be preventing all frauds. Fraudsters apply a multiplicity of techniques to defeat controls by deception, stipulation of ambiguous information, and fake. Higher management are usually capable to ignore financial controls. When an organisation seeks to pierce new business, grow and deliver new production or services. There is no sufficient time to concern the consequences on fraud controls of these organisational changes. Consequently, when the company face economic difficulty circumstances, thus change brings chance to the fraudster and entrepreneur, because the control environment may be damaged (Lagerberg G. & Butter C. 2009, p.164). It may be estimated that having one person as a responsible for accounting department and no more staff working in this part it will be a good chance to perform fraud because no one can note his or her work to achieve money in an illegal way. Likewise, faking the main director signature is another opportunity to perform fraud. Thus, putting some persons in each accounting and auditing department and improving both of internal and external control can be useful to reduce this opportunity. Reviewing all the work

and checking bank statement from a staff not one person may be more secure to decline the fraudulent chance.

### **2.3. Rationalisation**

It can be assumed that rationalisation is the procedure whereby people persuade themselves that it will be acceptable to perform fraud. The external issue and moral values of personality might be provided capability to justify fraud. These issues: inadequate occupation environment, the response of management about prior fraud or the economic environment and its exacting consequence on the business. In this circumstance there would be no effect for performing fraud, thus it could make it easier for an entity to justify fraud (Lagerberg G. & Butter C. 2009, p.164). However, fraud is not acceptable in each circumstance. Because, it is crime and affect the financial consequences. It is important to respect the ethical issues to justify fraud, because in terms of having moral behaviour in business it can decrease the justification of fraud. In this instance, the fraud desire performing might be reduced. Accordingly, it might me assumed that ethical behaviours should have positive effects on employee behaviours (Budur, 2018) and performance (Budur, 2020). Sometimes competition is a rationalisation of fraud, the director may say it will be just for two or three years, there is no more option to improve my business, but when it will occur, it is very difficult to stop it.

It is likely that when pressure, opportunity and justification are there, then the fraud will occur. For instance, if the internal control is insufficient, this might be provided an individual pressure and chance to present fraud and enabling them to justify it (Lagerberg G. & Butter C. 2009, p.164).

Red flags can be considered in terms of motive, opportunity and ability to justify.

- Incentive red flags usually refer to financial situation of the individual, reward of those in higher location and pressure to gather income predictions. All companies struggle about how will compete in a best way, how to reward people or how to exceed the predictions of others (Mohammed et al., 2020). In this circumstance the forensic accountant should illustrate either the motivation faced by the company or by the employees or excessive. Thus, it could raise the pressure to perform fraud. For instance:
- Financial constancy or profitability is threatened by economic, industry or entity operating conditions

- Extreme incentive exists for administration to meet forecaster prospect.
- The individual financial condition of organization, for instance remuneration method which is dependent greatly on short term earnings or share alternative.
- Those who charged with governance has an excess pressure on management to achieve financial targets (Lagerberg G. & Butter C. 2009, p.164-165).
- There a number of red flags of opportunity, experience of forensic accountant and judgment is important to show when the fraud may exist. For example:
- Administration management only by one person.
- Ineffective omission across the financial reporting procedure.
- A great company with weakness external audit.
- High earnings of higher administration, information technology team, internal audit, accounting
- Downsizing Company lead to job losses including employees responsible for financial control.
- Using excess suspense accounts without any sufficient control (Lagerberg G. & Butter C. 2009, p.165).
- Administration and team are regularly more intelligent to justify fraud. Because they believe it is acceptable in order to help the company to challenge struggling say bankrupting. Or they consider that they will leave it after they covered their challenge. For instance:
- A poor rule situation to fraud where administration statement place slight moral quality.
- Fraud avoidance polices are not appropriately supported.
- Higher management positions are fallen with securities polices in the past.
- Management seeks to rationalise trivial accounting according to immateriality.

- The negative relationship between administration and recent auditor (Lagerberg G. & Butter C. 2009, p.166).

It has been classified types of fraud in to five cycles:

- Cycle of sales and collections.

It is likely to be more cash intensive and the most common frauds which can be existed in this type are:

- Thefts of Outright cash: it is easier to be committing which may be occurred via unrecorded sales.
- Other assets theft: stealing assets by ordering it and delivery supplies to an address other than that of the trade.
- Kickbacks to customers: in customer bribe program the fraudster does not give the bill to the customer for merchandise in order to split the receivable for their individual interest.
- Fraud of front end: this fraud will be perpetrated by the customers' director to embezzle a rebate (Silverstone &Sheetz, 2004, p.8).
- Cycle of purchases and payments.

In this circumstance the buyer may act alone and provide a list of goods by showing a false invoice to earn further money. This cycle obtains noncapital procure and costs of goods, apparatus and facility which is used in the operation of company.

- Cycle of payroll and personnel.

Hiring and terminating salaries, health and other kind of employees' insurance. Paying spirit employees is most common type of fraud which can be existed in this cycle (Silverstone &Sheetz, 2004, p.9).

- Cycle of inventory and warehousing.

Ordering unnecessary inventory and using it for individual interest.

- Cycle of capital acquisition and repayment.

Transactions of dividend payment, debt, interest and equity financing which have influence on the financial statements of the firm, because of developing these accounts at the executive levels. The management is commonly perpetrating this fraud (Silverstone &Sheetz, 2004, p.10).

There are other kinds of fraud which has been occurred outside the usual accounting cycle. For instance, fraud of customer which can influence insurance companies through providing a wrong applications and fraudulent claims. Other organisation can also affect by this fraud such as bank or financial institutions via submitting wrong financial information on credit (Silverstone &Sheetz, 2004, p.10).

### **3. Methodology**

It can be said that the idea of financial analysis owing diligence describe it “what you like” (Silverstone &Sheetz, 2004, p.63) is a considerate before an obligation. This can be lending only owner money to catch company in to the subsequently step, business in to a firm, a bank incoming in to a contract to present financing for new service. Each kind of financial analysis will clearly engage numbers, depending on the requirements of the market analyst. Or it might engage more than that. It could need a deeper analysis. Searching the company in its markets, scheming values of asset, discovering secreted liabilities (Silverstone &Sheetz, 2004, p.63-64).

Analysts regularly consider that auditing financial statements provide all the information which is required for their analysis. This misreading is regular not only for the firm to consider their achievement targets, is also for all banks, sellers’ customers, bonding companies, and each other kind of business wishing to have some kind of relationship with other companies. Adequately, it can be risky to make investment decision based on financial statement analysis. Margin and other ratio analyses will have to be considered. The analytical procedures have to be deeper to discover who authorises personality contact and to say why. Scepticism has to show the inspection of all uncertain contact. In the circumstance of potential acquirement have to be focus on either there is an actual require to obtain the target and what is long term effect on the existing plan. Many inadequately advised boards of directors have authorised the acquirement of firms in contracts unusual to their individual administration but argued that to be capable of presenting what use to be called “synergies” (Silverstone &Sheetz, 2004, p.65) the consequence has been terrible (Silverstone &Sheetz, 2004, p.65).

It can be estimated that the investigation can be successful if it depends on a combination of the proficiency and experience of the investigator with the reliability of the investigation procedure. It can be broken the cycle of investigation in to six stages

Assessment and goal setting: in every investigation the first point is regarding to complaint which leads to generating proactively or reactively. In terms of proactive the investigator will produce the complaint. Oppositely, in reactive a reporting party will make a complaint. Commonly, the reactive investigation results from reports by insider, auditor or investor who has found an inequity in accounts. Which is required in this stage is the fraud investigator sort via the unnecessary information and remove the fundamental aspects of the claim. Then the consequential information has to be applied to the rule. When the complaining observe feels upset does not mean the behaviour of expect is officially understandable. Without an official understanding claim whether criminal or civil the effort of investigator will be basically wasted. Goal setting not contain just recognition of the legal result of the case either criminal or civil prosecution, or probably managerial action is the goal, but also recognition of the goal of complainant. This goal is frequently defined obviously for the criminal fraud investigator. However, it is not for the civil fraud investigator. In the circumstance of setting out the goals by investigator only, there would be very small possibility to define the goal that mean it would be inadequately defined. Because the educated investigator generally has a natural feel for both obtainable results and acceptable outcomes. An obtainable result is one that may be rationally predicted to be achieved in any particular investigation (Harouache et al., 2021).

In the background of financial investigation, it is required to redefine the expression current which means not just what is understandable subsistence now but also what is predictable within the investigation process in question. An acceptable outcome in the term of the criminal claim is that last finish result of the investigation that is logically predicted known the existing condition of the regulation. In this stage, the fraud investigator's responsibility is educating customers. Education should contain defining acceptable outcomes and obtainable result. Through education both of investigator and client can reach their experience about the consequence of the investigation. It is necessary to identify the goals evidently. These goals can help and allow both of investigator and customer to consider the development of the investigation reasonably and impartially and also suitability of the case's outcome (Silverstone &Sheetz, 2004, p.121-124).



Investigative planning: It is clear that when the goals have been established the investigative plan should be developed essentially. Financial crime always engages large amount of information. This information will become unmanageable very quickly without a strong plan. In the term of becoming information unmanageable it will provide huge amount of financial information. It might be controlled the flow of the investigation through presenting a strong investigative plan. A good investigative plan has 3 goals:

- 1- Focus: good investigation plan must focus on effort with the objective of the investigation.
- 2- Control: when the financial crime investigations are taken to life, they obtain on a character of their own. This character will be recognised by a strong investigation plan of investigation fraud and assist to control it. A good management can build its predictable appearance less worth to the fundamental investigation.
- 3- Adaptability: it is clear that without adaptability small changes in the investigation will make the plan ineffective.

In addition, it is also significant to concern that the use of external financial experts. Likewise, a suspicious planning is necessary to the successful achievement of a difficult investigation (Silverstone &Sheetz, 2004, p.124-127).

Investigation: When the planning is completing, the investigation will begin. This is conventionally where you complete the basic element of investigative work. Identifying witnesses, collecting documents, analysing and assembling in to exhibits. Eventually, when it is going to plan then the expectation will be identified (Silverstone &Sheetz, 2004, p.127).

Analysis: Essentially, at this stage it is important to collate and analyse the documents which have been collected and digest it and then transforming them in to simple graphs and expressive show. This is more difficult to analyse evidence that the evidences may arrive in the form of unintelligible volumes of data (Silverstone &Sheetz, 2004, p.129).

Presentation: It should be accumulated the case at this step and prepare it to the prosecuting authority. It is also necessary sometimes to re-evaluate the investigative efforts. For instance, if the prosecutors consider that examination of the case is unjustifiable, you have to make a decision about whether the required objective could be logically attained. If the respond is negative so it may formally close the case with no additional investigation (Silverstone &Sheetz, 2004, p.129).

Trial: At this step the investigator will take a minor supporting character to the prosecutor. In the instance if the papers and evidence have been correctly searched. These stages allow presenting the case to the jury (Silverstone &Sheetz, 2004, p.130).

Post-trial critique: After an official decision is made in a court, it is necessary to perform a debriefing. The debriefing must contain every member of the investigative staff and directors. Each case may include incorrect assumptions, mistaken hypotheses and missed objectives. The aim of this stage is to recognize these small approaching and learn from your errors. It is potential to be trained successful and unsuccessful systems for performing financial investigations by examining what went incorrect and what went correct. If you analyse what went correct and why, those method and approach that conducted healthy might confirm helpful in prospect examples. Oppositely, it can present the investigative group to improve incorrect investigative systems by analysing carefully when it went incorrect (Silverstone &Sheetz, 2004, p.130).

There are several things should be completed to present financial investigations for presentations in court which involved in presenting the case for trial. Both of investigator and prosecutor have to effort together to make a successful plan to provide an obvious and persuasive courtroom presentation.

Packaging the evidence: it is required that when the report will be finished all the evidence have to be mention as the first priority for trial in the package which is simply need to be available for re-evaluate and presentation. Financial investigation may engage a huge number of witnesses and documents. Arranging the evidence in progress of trial is significant to continuing the run of information through the prosecution presentation. It is required for investigator to improve the standard which are suitable for them and allow them to recover any evidence quickly when it is necessary. There is an easier way to arrange the evidence that is making a separate folder for every witness. Inside every folder there is a memorandum of the witness statement and all the documents and evidence which the witnesses establish it in trial. In addition, it is valuable to have a background piece on the witness with contact information. Witness might be numbered in the command they show in the investigative details. This will be allowed the prosecution to follow the stages which the investigator takes in creating the case against the issue. Likewise, the exhibit which the witness will be introduced has to be following the order existing in the report. The witness will be introducing every document that the investigator responsible for. When the witnesses and exhibits folders are presented, they should

be packaged together as a single collection. The investigators continue to contain the liability for the safety and preservation of the sequence of protection of the evidence. This will allow for simple progress of the exhibits and protected their storage during the trial research and trial. The original evidence folders have to be copied at least two copies should be made. One for trial training would be used. The other one would be prepared to present to the protection for invention (Pasco, 2009, p.221).

#### **4. Result and Discussion**

It has been argued that bringing an investigative mindset and scepticism to any fraud investigation are most significant qualities of accounting professional. This is a forensic accountant which is looking for proof of fraud. In this circumstance the investigator must be thinking as a thief and a detective and he or she must raise the weak connection between the accounting method and the staff. In terms of investigation the forensic accountant should provide reach information for government and industry. The investigative accountant should be come from head office of the firm or outside the company to be independence and objectivity. Each kind of fraud investigation consists of two parts: art and science. The science aspect can be come from academic guidance in accounting hypothesis specifically audit part, by knowledge of business training or official procedure which is acquired via knowledge. However, many people might argue that the accounting is an art not science. It can be mentioned that for each forensic investigation the accounting professional can play tow significant roles (Rashid, 2018). They are the key person for each fraud investigation because, they can understand accounting method and internal control and also, they know how to trace the flow of funds via or out of the firm.

Likewise, they can present independency and objectivity analysis of the corporate organisation because, they are in the position to provide it. The analysis should be covering those problems in the accounting system which can permit the fraud to happen. Similarly, addressing the honesty of the persons at the heart of the procedure. Accounting professional knows the policy of evidence: which kind of document should be required, with who they have to interview and how to do any connected damaging quantification arising out of a specific condition. The successful financial investigator has to be educated about fraudulent practices in public and private industry. Which is more significant is the experience of investigator about fraud because, it could be easier to decide which kind of document will be more useful and who is necessary to interview. Likewise, it is argued that the information technology and good

knowledge of computers are more basic part of investigation. These techniques can be used to recover the deleting information: emails and information which transferred to unofficial computers. In this instance, the good communication skills is more important to present a report that can cover all story and make a good support argument in obvious language after the evidences have been collected and the suspects have been recognized (Silverstone &Sheetz, 2004, p.77-78).

In the case of predicting fraud, discovering and reviewing evidence from the investigator accountant for proving or disproving the allegations will be the first job. The procedure to collect evidence has to be very separate and also gathering them in a way that must meet the forensic standard of proof tests of each court. Finally, these evidences should establish guilt beyond a rational suspicion (Silverstone &Sheetz, 2004, p.79).

There are two sources which can be used for collecting evidence. Firstly, the accounting records and any essential records which might exist. The investigator's knowledge will specify issues are supported wells, which one requires further evidence and which are purely incidental. Secondly, achieving evidence via the interview procedure which might be conducted with internal personal, external source or any other parties that practicing business (Silverstone &Sheetz, 2004, p. 79).

## **Conclusions**

There are some systems and techniques in every kind of investigation which are used for obtaining evidence. To make a financial investigation successful it has to be three critical aspects in collecting evidence: interviewing people, documentations and observations. According to these characteristics, the investigator requires to adapt the interviewing techniques to fraud situations. Objectivities are usually needed for each investigation. The investigator should also understand that the commerce professional is tending to have a lot of information of the rule connecting to his or her commerce than the investigator. Arrangements of witness connections are playing an essential element in the achievement of the contact and the excellence of the evidence achieved. For instance, having understanding about the background of the witness and their relation to the issues of the investigations. It is necessary for the investigator to concern endurance, diligence and steady examination of the amount of evidence to be capable to notice and recognize the financial activities of the issues, to illustrate that either a financial crime has been occurred or not, and whose are involved.

Interviewing a witness engages an essential consideration of human personality. Characteristics of announcement, psychology and sociology all cooperate as elements in acquisition, testimony, evidence and assessing that information.

Documentation: there are some regulations and processes that should be followed in showing how and from whom documents are obtained. The documents have to be first relevant, which means evidence contains any propensity to build the substance of any reality that is of result to the purpose of the action more likely or less likely than it would be exclusive of that evidence. Secondly, material, this can be defined as connecting to a fact that would have a consequence on a person's decision making related to that fact. Finally, competency which usually will associate with the ability of witness to comprehend what is seen or what was occurred and connect that information accurately.

Investigative observation might be analyzed as going from informal to formal. Informal observation can be made via the course of investigation which includes making note of property, photos and equipment through the course of an interview the issue or a connected entity. Formal technique includes surveillance, covertly procedure and the implementation of search warrants. If the investigator achieves the witnesses' observations through interviews, (s) he will need to consider the witness on precise information.

It can be required that in order to make the fraud investigators more professional in their career they must be aware of all the policies which are performing in the particular company that they are working on it. Interviewing all the employees in the firm and asking very simple questions to those who are suspicious in the fraud. They have to follow all the bank transactions with people and other companies. Advising the director to reserve the responsibilities. If the investigator noted a huge amount of money in the company (s) he would have known where is the money come in, where is going on.

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