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CREATIVE ACCOUNTING, AGGRESSIVE ACCOUNTING AND ACCOUNTING FRAUD – AUDITORS' PERCEPTION

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Abstract: Creative accounting and aggressive accounting are perceived differently among researchers. On the one hand, they are treated as the same concepts, while on the other as independent, or are presented as similar points. In Polish publications, one can find an approach that aggressive accounting is convergent with accounting fraud, and is a negative part of creative accounting which also has a positive dimension. This paper aimed to reveal statutory auditors' perceptions of creative accounting, in particular, as well as aggressive accounting and accounting fraud. A survey was conducted in November-December 2021 among 52 chartered accountants in Poland. The results indicate that the most recognised term among financial auditors is creative accounting, which they perceive mainly as manipulation, fraud or accounting falsification, and therefore negatively. In contrast, aggressive accounting is not known or identified by the respondents.

Keywords: creative accounting, aggressive accounting, accounting fraud, statutory auditor, perception.

1. Introduction

Accounting is an important information system, as reflected by economic information theory and decision theory. It consists of various elements: transactions (filter), the system of record (model), accounting accounts, financial statements (output and input signals), financial analysis (decoder), actions taken based on the financial analysis (decision rule), and the results of activities (user information utility function) (Spoz, 2015). According to Brzezin (1998), accounting is also a control system, which is both retrospective (financial accounting: FA), and prospective (managerial accounting: MA), and is aimed at supporting the management of the business activity. FA presents the financial and asset situation of an entity using reports, financial statements, and the form, scope and frequency of their preparation, which are regulated by national (in Poland by the Accounting Act) and international (IFRS) legislation (Walińska, 2014, pp. 19-39). MA collects and processes financial and non-financial data of the organisation and its environment, presenting them in various analyses and management reports. This division is less clear when accounting adopts international regulations (IFRS) and even indicates the integration of FA and MA to prepare valuations or integrated reports (Sadowska, 2018; Walińska, Gad, and Bek-Gaik, 2018).

Accounting aims to provide useful information to the public to present a clear and reliable business picture. Spoz (2015) argues that the perception of the usefulness of accounting information is also determined by knowledge and experience of its use. However, it should be added that it depends to a large extent on the creators of this information, i.e. accountants, who should follow ethical principles (Code of Professional Ethics in Accounting, 2012) and the principles of the accounting system defined in the Accounting Act, National Accounting Standards or IFRS and tax regulations (Maćkowiak, 2015).

The main element of accounting is the accounting policy setting individual rules, procedures, and methods adopted to prepare financial statements. It is compliant with the norms contained in the laws and accounting standards, which offer different options for solutions to specific issues, such as recognising assets and liabilities, methods of their valuation, or organisation of financial reporting (Wiercińska, 2008). Yet, choosing specific solutions for the recognition and valuation of assets and liabilities and the determination of the financial result means flexibility and freedom of action for accountants and business owners, allowing them to adapt to changes in the environment. However, it can also be an area of manipulation to influence the desired image of the company through the information contained in the financial statements, i.e. consistent with the expectations of potential customers. For example, auditors are the guardians of the accuracy of the financial statements of large companies and, thus, the credibility of their financial statements. It has been found that they also can be responsible for financial scandals, e.g. Enron, World. Com, Robert Maxwell Pension Funds, Global Crossing, and Adelphia (Akpanuko and Umoren, 2017). The financial statements and reports made public and certified by auditors were a misrepresentation of the true situation of companies (Ramly and Rashid, 2010). As a result, a discourse on creative accounting, aggressive accounting and fraudulent accounting has emerged in the literature (e.g. Akpanuko and Umoren, 2017; Beshiru and Izedonmi, 2014; Fizza and Qaisar, 2015; Hendryk, 2018; Król, 215; Wiercińska, 2008; Wiercioch, 2018).

Researchers attempted, among others, to clarify the concept of creative accounting (Hendryk, 2018), to show the positive dimension of creative accounting (Amat and Blake, 1996; Hołda and Staszel, 2015) or its negative dimension (Akpanuko and Umoren, 2018), most often from the perspective of accountants (Hołda, 2016; 2021), the motivation for implementing creative accounting (Beshiru and Izedonmi, 2014; Fizza and Qaisar, 2015), relating creative accounting to the financial security of the firm and its impact on reporting (Akpanuko and Umoren, 2017; Antczak, 2017), clarifying and comparing the terms creative accounting, aggressive accounting, and fraudulent accounting, and drawing boundaries between them (Hołda, 2021; King, 2015; Maćkowiak, 2015; Wiercińska, 2008; Wiercioch, 2018). However, there is not much empirical research that shows how statutory auditors perceive the indicated concepts (Hołda, 2021) or whether they perceive differences between them. It may be that statutory auditors share the following view of Griffiths, which may influence their conduct in financial audits (Akpanuko and Umoren, 2017), namely: "Every company in the country is fiddling its profits. Every set of published accounts is based on books which have been gently cooked or completely roasted. The figures fed to the investing public twice a year have all been changed to protect the guilty. It is the biggest con trick since the Trojan horse (…). In fact, this deception is all in perfectly good taste. It is legitimate".

This article aims to present the perception of statutory auditors, particularly the interpretation of creative accounting, aggressive accounting and accounting fraud.

It is worth emphasising that in Poland, the accounting profession is not regulated as, for example, those of a statutory auditor and tax advisor. This means that accountants can perform accounting and financial reporting with varying levels of knowledge and experience. Therefore, statutory auditors also shoulder a great risk in ensuring the reliability and transparency of financial information in the public sphere. Thus, it is worth exploring the limits of Polish auditors' understanding of the terms examined in the article.

The following research questions were formulated:

RQ1. Do statutory auditors have an identical approach to identifying specific economic events through creative accounting, aggressive accounting and accounting falsification?

RQ2. Do statutory auditors view creative accounting more positively or negatively?

A survey of 52 auditors in Poland was conducted between November and December 2021.

The article reviews publications in creative accounting, aggressive accounting, accounting fraud by perception, and auditors' role in accounting. Its other sections refer to the research methodology description and the results. The article ends with a summary.

2. Literature review

2.1. Perceptions of creative accounting, aggressive accounting, and accounting fraud

Financial scandals all over the world caused by fraud and accounting manipulation despite the positive certifications of auditors on the compliance of reports, including financial statements of companies with the standards and provisions of the law, have led to the emergence of numerous scientific studies on creative accounting, aggressive accounting, accounting fraud and manipulation.

As Grabowska (2021) points out, 'creativity' means output, while 'manipulation' implies misrepresentation of a fact to achieve personal gain. The first term has a positive overtone, while the second one has a negative one, perceived as dishonesty. It is worth mentioning other terms, also with negative connotations, and are the same as manipulation, such as: "deception", i.e. intentionally misleading someone or using someone else's mistake for one's benefit, and "forgery", i.e. forging or altering documents, money, official signs, etc. (PWN, 2022). The concepts mentioned above have been reflected in accounting through the emergence of creative accounting, aggressive accounting and the related terms of manipulation, fraud, and accounting forgery.

There are many definitions of creative accounting, including the following: (1) the intentional suppression of fluctuations around a certain level of earnings considered normal for a company, (2) any action by management that affects the reported result and that has no real economic benefit to the company, and may be detrimental, (3) the selection of rules, e.g. accounting valuation, accounting or reporting policies according to a particular pattern that results in reporting an income stream with less deviation from the trend than would otherwise be the case, (4) manipulation of accounting data by exploiting gaps in accounting policies, valuations and thus disclosing information in financial statements, not as it should be but as those preparing them would prefer to see it, (5) disclosure management, in the sense of deliberate interference in financial reporting processes (Akpanuko and Umoren, 2018). The areas above indicate that creative accounting is perceived negatively, and equated with manipulation, fraud, and falsification (Hołda, 2016). This approach reflects the view of Mulford and Comiskey (2005, p. 15) regarding "the totality of accounting manipulations, including aggressive selection and application of accounting principles, falsification of financial statements, and earnings management and smoothing".

However, some researchers view this type of accounting positively, for example, Maćkowiak (2015, pp. 144-145) considers that "the use of creative accounting is a positive phenomenon, as it refers to the application of rules written in regulations and the use of legal loopholes do not prohibit certain accounting practices. Therefore, it is possible to distinguish two approaches, the so-called interpretative currents of the perception of creative accounting, namely orthodox and liberal (Hendryk, 2015).

Together with creative accounting, aggressive accounting is studied (Hendryk, 2015; Wiercioch, 2018). Świderska (2003, p. 100) defines aggressive accounting as "a conscious, intentional and purposeful registration, recording, processing and presentation of economic events in a manner contrary to regulations or with an inappropriate and biased interpretation of regulations and accounting principles, which may harm the users of accounting information by presenting a different (better or worse) picture than the real economic situation of the entity".

The interpretations quoted above show that there may be a 'thin line' between creative and aggressive accounting. For example, Grabowska (2021) indicated that aggressive accounting is a part of creative accounting – its negatively perceived part, while others treat creative accounting as aggressive accounting because in accounting, "there is no room to do what one wants for oneself" (Akpanuko and Umoren, 2018). Some researchers treat the two accounts separately, i.e. creative accounting does not necessarily have to do with manipulation. In contrast, aggressive accounting is associated with falsifying the accounting system, including financial statements (Wiercioch, 2018), namely transgressing the law.

The legal regulations do not refer to creative or aggressive accounting but rather to accounting fraud, resulting from accounting manipulation that leads to falsifying financial statements. According to ISA 240: "accounting fraud refers to actions by employees, directors, supervisors, third parties, causing a false representation of facts in financial statements to obtain an unlawful advantage" (ISA, 2001).

The researchers perceive the discussed concepts differently, resulting from different practices in this respect among accountants. Therefore, it is interesting to see how these concepts are perceived by statutory auditors, including identifying whether they see room for the so-called creativity in accounting.

2.2. The role of the statutory auditor

The usefulness of the information in financial statements depends on internal control and internal audit, and on the external auditor to guarantee and ensure their reliability (Kogut, 2017).

The statutory auditor is the highest level of expert in accounting and financial audit, and is the pillar of safe economic trading. In addition, the statutory auditor is a profession of public trust, which in Poland and many other countries is protected and regulated by law (e.g. the Act on Statutory Auditors, Audit Firms and Public Supervision). In auditing, the statutory auditor in Poland audits financial statements, reviews financial statements, and performs other assurance services specified by law reserved for the statutory auditor (Wszelaki, 2016). Thus, the statutory auditor verifies and assesses whether the entity reliably discloses information in reports and financial statements, analyses the picture of the entity in accordance with the actual state of financial and asset position and the adopted accounting principles, and thus confirms the compliance of the free-enterprise accounting with the law (Naruć, 2018).

In line with the standards of the professional ethics of auditors, the statutory auditor is obliged to observe the principles of honesty, objectivity, professional competence and due diligence, professional secrecy, and professional conduct (Turzynski, 2011). Therefore, it is the auditor's role in the financial audit to identify all frauds, manipulations and accounting falsifications, and stigmatise and eliminate them. At the same time, the question arises as to in which area the auditor will perceive deception, where this field may be blurred, and therefore what is his/her perception in this regard, which it turn will affect his/her attitudes and behaviour.

3. Research methodology and sample

The empirical study was carried out among actively practising statutory auditors in Poland in a questionnaire survey between November and December 2021. Invitations with an online survey link were sent by e-mail to 1067 statutory auditors out of more than 5000 registered auditors (active and inactive) in Poland (Register of Statutory Auditors, 2022). Fully completed questionnaires were received from 52 statutory auditors, representing approximately 5% of the sample.

The survey questionnaire consisted of 35 questions. It included single-choice and multiple-choice questions and an open-ended question. The questionnaire form was divided into six sections reflecting the five issues under study: (1) internal control, (2) accounting fraud, (3) aggressive accounting and creative accounting, (4) areas of accounting fraud in financial reporting, (5) legal and ethical gaps of the accounting profession, and a metric. The scope of the survey questionnaire, i.e. the range of questions, was based on Holda (2021).

The data on accounting falsification, aggressive, and creative accounting were analysed. Descriptive statistics were used to analyse the data collected during the study.

Out of the 52 auditors surveyed, 31 were female, and 21 male. The vast majority of the auditors surveyed had many years of experience as an auditor (23% of respondents: 26 or more years; 21% of respondents: 21-25 and 11-15 years). Twenty-one auditors (40%) perform financial audits on average among 11-20 companies per year. The second-largest group of auditors (25%) reviews less than ten companies annually. Additionally, respondents indicated that they evaluate financial statements (about 80%), mainly of medium-sized organisations (50 or more employees). Large companies (250 or more employees) constituted 20% of all companies audited by them. The overwhelming number of the surveyed entities came from the private sector (81%). The vast majority of the respondents (about 80%) examine the annual reports of business entities having the form of: limited liability company, general partnership, partnership, limited partnership, civil partnership, and enterprises of natural persons, respectively, which meet two of the three criteria indicated in the Accounting Act (Accounting Act, Article 64 (1) (4), 2021). The audited companies were mainly from the manufacturing industry sector (56%), while 44% were from the service sector, of which 6% were companies providing advanced specialist services (e.g. IT, banking).

4. Findings

In the empirical study, statutory auditors in Poland were asked about their perception of selected situations through the prism of the following concepts: accounting fraud, creative accounting and aggressive accounting.

The first referred to inconsistencies in a company's financial and accounting system with accounting and tax laws (Hołda, 2021); 50% of the respondents thought that accounting fraud was the most appropriate term, followed by 36.5% of the auditors who perceived the occurrence as creative accounting, and only 5.8% as aggressive accounting. On the other hand, 7.7% of the respondents indicated the answer "other", calling this situation fraud, creative accounting, and tax optimisation. In this group, some did not suggest any term or answered that they did not have the competence and knowledge to choose the appropriate word.

In the second case, the accountant, despite moral doubts, commits falsification of accounts in a way that does not comply with accounting and tax laws (Hołda, 2021). Out of the 52 respondents, 65.4% stated that this is accounting falsification, less frequently indicating creative accounting (17.3%) and aggressive accounting (11.5%). Among the "other" responses, the term fraud was meant, or no term was indicated for the situation described.

The third depicts an accountant who records business operations according to real situation, while taking advantage of freedom in accounting and tax laws (Hołda, 2021). Most respondents identified it with the term 'creative accounting' (53.8%), while 17.3% indicated that it is aggressive accounting or opted for the answer "other". In the context of the last stated response option, the following statements can be identified: "it means taking advantage of the opportunities, one records the choice in the accounting policy, so it is simply accounting following the regulations", "under the adopted accounting policy ('freedom' should be replaced by appropriate provisions in the accounting policy)", "reliable accounting", "fair picture (true and fair)", "correctly kept accounting", "correct accounting", "if the regulation allows such accounting it is neither falsification nor creativity", "without epithet", "correct following the regulations".

The next part of the empirical study addressed the auditors' perceptions of "creative accounting" (see Table 1).

Table 1. Statutory auditors' perceptions of creative accounting

Creative accounting	Answer: YES/NO	Answer: NO OPINION
(1) is based on recording economic events in such a way that the company's image is as good as possible	YES (79%) NO (11%)	10%
(2) misleads users with financial statements	YES (58%) NO (31%)	11%
(3) leads to the falsification of non-financial reporting information	YES (44%) NO (42%)	14%
(4) leads to the manipulation of financial reporting information	YES (73%) NO (19%)	8%
(5) leads to actions against legal regulations in the field of accounting and taxes	YES (46%) NO (37%)	17%
(6) leads to the acceptance of unauthorised accounting records	YES (46%) NO (42%)	12%
(7) is equated with innovative activity, which serves to present the most probable picture of the individual's situation	YES (35%) NO (44%)	21%

Source: own work based on survey and (Hołda, 2021).

In fact, 79% of the statutory auditors equated creative accounting with the statement that it is the recording of economic events to show an organisation's financial and asset situation in a good light, 58% believed that recording events according to creative accounting misleads the users of reports, and 44% said that through innovative accounting procedures, non-financial reporting information is falsified. However, 73% of the respondents considered creative accounting to be manipulating financial information, and 46% thought it to be illegal accounting and taxation activities. In addition, according to 46% of the respondents, creative accounting is equated with the acceptance of unauthorised accounting recordkeeping processes. Furthermore, 44% believed that creative accounting could not be compared with innovative and positive activities. This means that the respondents were eager to use terms for creative accounting such as "misrepresentation", "falsification", and "manipulation".

The surveyed auditors were also asked to indicate, in their opinion, the two key purposes of creative accounting in organisations. First, they most often identified it with concealing financial risk (67%), enhancing the company's credibility and possibly paying higher dividends in the future (40%), whereas one in three respondents believed that the main purpose of creative accounting can be to mislead the users of financial statements. Within the "other" response option, the following comments from auditors emerged: "understating the tax base and overstating the presented result", "additional elements of remuneration depending on the results of the entity".

The statutory auditors assessed various activities occurring in the financial and accounting system in their surveyed companies from the point of view of identifying them with creative accounting (see Table 2).

Table 2. Statutory auditors' perceptions of accounting activities and the creative accounting context

Activities in the accounting area	Answers: YES/ NO
(1) making a selected balance sheet valuation	YES (69%) NO (31%)
(2) recording liabilities as long-term or short-term	YES (56%) NO (44%)
(3) groundless recording of reserves	YES (67%) NO (33%)
(4) determination of a different moment of occurrence of the obligation	YES (71%) NO (29%)
(5) keeping records of unreceived revenues	YES (63%) NO (37%)
(6) recording of fictitious revenues	YES (56%) NO (44%)
(7) charging the costs of future periods	YES (77%) NO (23%)
(8) change in the amount or date of the write-downs made	YES (75%) NO (25%)
(9) failure to disclose all existing liabilities	YES (62%) NO (38%)
(10) non-disclosure of all existing obligations	YES (60%) NO (40%)
(11) keeping funds in accounts in countries classified as tax havens	YES (40%) NO (60%)

Source: own work based on survey and (Hołda, 2021).

The auditors identified the vast majority (over 50%) of the listed activities in the accounting system with creative accounting. In this respect, the only different perception was that of holding funds in accounts in countries classified as tax havens.

The statutory auditors were asked to indicate what, in their opinion, might be the reasons for the occurrence of creative accounting in companies. Nearly 80% of the respondents agreed that the most common reasons for creative accounting were the owners' expectations and, to a slightly lesser extent, the remuneration of accountants depending on the profits made. The next four frequently cited responses were: management demands (35%), credit policy (35%), higher entity performance (33%), finding new investors (31%), and tax policy (27%). Nearly one in five acknowledged that creative accounting practice might be influenced by a company's need to gain a competitive advantage. In addition, the auditors cited “fear of losing the job” and “accountants’ high qualifications and experience” that allow for innovative and creative accounting applications as potential reasons.

Bearing in mind the perception of statutory auditors regarding creative accounting and its purposes and the reasons for its occurrence, they were also asked to indicate the potential consequences of this practice. The vast majority (81%) believed that creative accounting leads to the company’s bankruptcy. Far fewer, i.e. 42% of the respondents, emphasised high financial penalties as a consequence of using creative accounting; one in three respondents admitted that it could result in the loss of an entity’s assets, deprivation of accountants’ freedom, and less frequently, of the owner. There were also individual responses indicating that there may be no consequences of given actions or that there may be “excessive debt, loss of company liquidity”, “loss of good reputation of the company”, or a “false image of the company on the outside”.

5. Conclusion

The survey results indicate that statutory auditors in Poland have a diverse perception of creative accounting, aggressive accounting and accounting fraud. The most recognisable concepts among the respondents are accounting falsification and creative accounting, and the least that of aggressive accounting, as shown by the analysis of data on the evaluation of selected situations. In creative accounting, the respondents understood it more negatively, i.e. as non-compliance with legal regulations, manipulation to conceal financial risk, misrepresentation to present a better image of the company, and its credibility in the market to enable higher dividend payments. Such a perception of creative accounting is consistent with the indicated reasons for its use, which are, among others, owners’ expectations and managers’ demands. Yet, accountants’ remuneration also depends on the generated profits. For example, the auditors pointed out that accountants implement creative accounting because they want to look good in front of their managers and owners, or are afraid of losing their job, or, as one respondent pointed out, they have very high qualifications and many years of experience, even knowing where the gaps are and how to use them to present the company’s financial and asset situation as expected. According to the statutory auditors, creative accounting may lead to bankruptcy regardless of the reasons and effects.

The results also indicated that the responses reflected a neutral or accentuating positive attitude towards creative accounting. The auditors then argued that if the regulations provide the opportunity for freedom of action, it is neither falsification nor creativity; it is a record following the regulations. In contrast, one surprising response was where an auditor indicated that he did not have the expertise or knowledge to choose an appropriate term. One might ask, then, how such a response relates to the image and role of the auditor as a top expert.

To sum up, the surveyed auditors perceive creative accounting negatively. Hence, it aligns with the Anglo-Saxon approach, where creative accounting is identified with aggressive accounting (FRRP Report 2013, 2022), and therefore, with fraud, manipulation or accounting falsification (Hołda, 2021). On the other hand, this is slightly different from the direction in interpreting this term by some Polish researchers (Hołda and Staszel, 2015; Maćkowiak, 2015), who indicate that creative accounting also has a positive dimension expressing creativity and innovation.

The article deals with a current and important problem, in particular considering the constant changes in the provisions of, for example, tax law in Poland, or as in the case of IRFS, the possibility of using different approaches and solutions to the presentation of financial information. It is very easy to be 'creative' or manipulate in such situations. The boundary between the two is delicate, and it is the statutory auditor's role to 'stand guard' to identify it (Kogut, 2017; Naruć, 2018). Yet, in particular, the part of state authorities should be to limit frequent changes in regulations, which subsequently produce many ambiguities in the records, in turn affecting the mistakes (intentional or not) made by accountants. In addition, the frequency of changes in legislation is linked to the mistakes made by the regulator itself. This gives room for loopholes that can be legally applied in accounting, reflected in the following example of a statement by one of the auditors interviewed: "it is a properly done accounting".

The paper contributes to the literature dedicated to creative, aggressive and fraudulent accounting, auditors, and business practices by initiating a discussion among statutory auditors on the boundary between 'creativity' and 'manipulation' in accounting, and whether such a boundary should exist in such an information system? In addition, the study results can guide regulators to improve the system of legislation to bridge the occurrence of loopholes or even, as some auditors pointed out, limit the freedom that should be replaced by explicit provisions.

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RACHUNKOWOŚĆ KREATWNA I RACHUNKOWOŚĆ AGRESYWNA A FAŁSZERSTWO KSIĘGOWE – PERCEPCJA BIEGŁEGO REWIDENTA

Streszczenie: Rachunkowość kreatywna i rachunkowość agresywna są odmiennie postrzegane wśród badaczy. Z jednej strony, traktuje się je jako tożsame pojęcia, z drugiej niezależne, lub też prezentuje się punkty zbliżone. Najczęściej w polskich publikacjach można spotkać podejście, że rachunkowość agresywna jest zbieżna z oszustwem księgowym i jest ona negatywną częścią rachunkowości kreatywnej, która ma również pozytywny wymiar. Celem artykułu jest ukazanie postrzegania przez biegłych rewidentów przede wszystkim rachunkowości kreatywnej, ale także rachunkowości agresywnej i fałszerstwa księgowego. W listopadzie i grudniu 2021 r. wśród 52 biegłych rewidentów w Polsce przeprowadzono badanie ankietowe. Wyniki wskazują, że najbardziej rozpoznawalnym terminem wśród audytorów jest rachunkowość kreatywna. Postrzegają oni ją głównie jako manipulację, oszustwo czy fałszerstwo księgowe, a więc negatywnie. Natomiast rachunkowość agresywna nie jest znana lub identyfikowana wśród badanych respondentów.

Słowa kluczowe: rachunkowość kreatywna, rachunkowość agresywna, fałszerstwo księgowe, biegły rewident, percepcja.