

Factors Influencing the Attitude and Behavioral Intention of Auditors for Use of Forensic Accounting Services: A Study on Banking Industry of Pakistan.

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The increase in fraud action against financial reports makes many people uneasy and considering to use Forensic Accounting Services (FAS) to prevent and detect fraud. The Theory of Reasoned Action (TRA), formulated by Fishbein and Ajzen, is pivotal in elucidating the determinants of specific professional behaviors, especially in sectors where compliance and ethical standards are strictly monitored like auditing. This study aimed to analyze the factors affecting the Behavioral Intention of Auditors to Use Forensic Accounting Services in the Banking Industry of Pakistan with the mediating effect of the Attitude of the Auditors in the Banking Industry. This research used the survey method through a questionnaire and primary data, which was obtained from the population of heads of division and internal auditor staff in public and private banks operating in Karachi using the Snowball Sampling Technique. The researcher has used Smart PLS for statistical testing. Results of the study have found that among the variables, i.e., The Perceived Benefits do not affect the Attitudes towards Forensic Accounting Services but it directly affects the behavioral intention, although the Perceived Risk affects the attitude and behavioral intention of the auditors. Additionally, the study also finds that the other factors Government Pressure, Internal Control Systems, Stakeholder Pressure, and Time budget Pressure affect the attitude of auditors toward FAS as well as make a direct relationship with the behavioral Intention to use Forensic Accounting Services. This research, conducted within the banking sector of Pakistan, offers several practical implications for managers and policymakers aiming to enhance the adoption and effective use of forensic accounting services, understanding the dynamics between attitudes towards forensic accounting services and behavioral intentions to use these services.

1. Introduction

2. Literature Review

2.1 Theoretical Background: The Theory of Reasoned Action

The Theory of Reasoned Action (TRA), formulated by Fishbein and Ajzen, is pivotal in elucidating the determinants of specific professional behaviors, especially in sectors where compliance and ethical standards are strictly monitored like auditing. TRA posits that an individual's behavior is driven by their behavioral intentions, which are shaped by their attitudes toward the behavior and the subjective norms, or perceived social pressures, they experience.

In the context of auditing within the Pakistani banking sector, this theory offers a comprehensive framework for analyzing how auditors' attitudes towards Forensic Accounting Services (FAS) and the surrounding pressures influence their intentions to use these services. The direct influence of auditors' attitudes towards FAS on their behavioral intentions aligns with TRA's focus on the centrality of attitudes in predicting behavior. Research by Ajzen and Fishbein (1980) provides strong support for this link, emphasizing that the more favorable the attitude and the more supportive the subjective norm, the stronger an individual's intention to perform the behavior.

The influence of perceived benefits on auditors' attitudes and behaviors further corroborates TRA's propositions. Studies like those by Sheeran et al. (1999) have demonstrated that perceived advantages of specific behaviors significantly bolster the intention to engage in those behaviors due to more positive attitudes.

Perceived risks, government pressure, internal control systems, stakeholder pressure, and time budget pressure represent subjective norms that TRA identifies as crucial in shaping behavioral intentions through their impact on attitudes. The regulatory pressures, as explored by Cohen et al. (2004), often dictate the compliance behavior of auditors by shaping the social expectations and norms they must navigate.

Internal control systems and stakeholder pressures are also critical as they embody the organizational and external expectations that auditors face, which, according to TRA, directly influence their professional conduct. This relationship is illustrated in the work of Hall et al. (2005), which examines how organizational controls and culture shape compliance behaviors.

Time budget pressures similarly affect auditors' attitudes and intentions, emphasizing the role of environmental constraints in shaping professional behaviors, a dynamic extensively discussed by Onwuegbuzie and Daley (2001) in their analysis of time management in organizational settings.

The Theory of Reasoned Action (TSA), theoretical framework not only addresses the direct pathways through which attitudes and subjective norms impact auditors' intentions but also underlines the intricate interactions between various pressures and personal perceptions in defining auditing practices in Pakistan. This approach ensures a nuanced understanding of auditors' compliance with and adherence to Forensic Accounting Services (FAS), highlighting the relevance of TRA in contemporary auditing research. Moreover, in a rapidly changing global financial landscape, auditors must navigate increased complexities, as noted by Williams (2022), who discusses how evolving stakeholder demands drive changes in audit practices, emphasizing the need for auditors to remain flexible and proactive in their approach to meeting these demands.

The Theory of Reasoned Action (TRA) offers a robust framework for explaining the findings in these studies, as it posits that an individual's behavior is driven by their intentions, which are in turn influenced by their attitudes and the subjective norms of their environment. According to TRA, auditors' positive attitudes towards Forensic Accounting Services (FAS) can significantly enhance their behavioral intentions to use these services, as demonstrated by Handoko et al. (2018). This alignment is further corroborated by the interplay of subjective norms and personal attitudes highlighted in the studies by Herda and Lavelle (2021) and Boyle (2019), where positive professional interactions and adherence to norms bolster auditors' intentions to engage in high-quality auditing practices.

Furthermore, the Theory of Reasoned Action (TRA) clarifies the mediating role of attitudes found in Khan, Panatik, Saat, & Perveen (2013), where auditors' commitment to independence influences their judgment, directly impacting their auditing behavior. Tanuwijaya (2020) also reflects TRA's principles, showing how auditors' ethical attitudes towards whistleblowing, shaped by both internal beliefs and external pressures, guide their intentions to perform these actions. This theory not only aligns with the empirical findings but also highlights the importance of nurturing positive attitudes and supportive professional environments to promote adherence to FAS.

2.2 Empirical Review

Rahayu & Yudi (2020) conducted a study to consider the factors to implement a new model for internal audit in government organizations and the support of good governance. They used mixed methods as they included quantitative as well as qualitative data. They used survey questionnaires for the collection of data and they also conducted interviews with the internal auditors. Their results concluded that to carry out their role efficiently and effectively internal auditors must be independent. Moreover, openness and trust between the auditees and the auditors should be improved so internal auditors can play their role with more efficiency.

Khan et al. (2013) conducted a study to define the auditor's behavior involved or not involved in the dysfunctional audit behaviors they used the theory of reasoned action to check the phenomenon. They claimed that this theory can play an important role in revealing the perceptions if auditors involved in dysfunctional audit behaviors. The benefactors of their study were many especially Government bodies, boards of directors of companies, audit committees, and the top management as well. Their results concluded that the negative consequences if dysfunctional audit

behavior should be known and learned by the auditors and be obviously ready to know how these actions do not only disturb their professional behavior but also the goodwill of the audit profession.

Reliability of the financial reporting and auditing is objectified by the internal control system at the organizational level, in the context of operational and financial goals feedback is the most important factor as well. Internal control is also defined as the important actions that should be taken at a specific transaction level. In the prevention and detection of fraud, the internal control system plays an important role as the internal control system helps to lead toward predictable results in auditing and reduce the variation in the process of auditing (Lumen, 2020).

When there is a concern about internal control systems it always impacts on behavior of every individual working in an organization (Svanberg & Ohman, 2016) conducted research to examine whether the auditor objectivity is dependent upon the audit firm's ethical behavior. Their sample size was 281 practicing auditors, they revealed that the punishment of auditors and rewarding of the auditors play a vital role in the ethical behavior of the auditors, in the light of the control system and cultures of an organization they concluded that firms with more ethical culture and environment are abler to maintain the auditor objectivity. They also suggested that firms should promote an ethical culture to reduce the chances of errors in auditing; this shows that the internal controlling system enhances the ability of the auditors to work with objectivity to prevent fraud.

Akinola (2020) conducted a study to analyze the outcomes of the long-term audit gap, they concluded and established that there is a significant relation in the view of stakeholders and auditors on the auditor's approach to fraud prevention and discoveries and there was no such evidence record on auditors reporting fraud. The study overall concluded that auditors should focus on the major concern of audit reporting with the discovery and prevention of frauds which make the organization's data and information transparent and clear for stakeholders.

Nazli, Smith, Ismail, & Taha (2017) conducted a study on time budget pressure among auditors in Malaysia. They collected data with the survey technique; questionnaires were distributed among the 1756 auditors who are working as auditors in Malaysia. They concluded that 61% of the auditors responded that time budget is difficult to achieve, 36% believe that budgets are achievable and 3% responded that budgets are impossible to attain. In the general conclusion, auditors showed that budget was difficult to attain regardless of firm size, gender, experience, and position

2.3 Hypothesis Development

2.3.1 Perceived Benefits of Forensic Accounting Services

Previous studies consistently demonstrate the significant impact that perceived benefits of Forensic Accounting Services (FAS) have on auditors' behavioral intentions, affirming the direct relationship between auditors' perceptions and their professional actions. Li, Hay, and Lau (2018) observed that improvements in audit reporting standards in New Zealand, which enhanced the perceived value of audit information, led to better audit quality and higher audit fees. This suggests

that when auditors recognize the benefits of enhanced audit practices, such as FAS, their intentions to employ these practices intensify. Similarly, Zengin Karaibrahimoglu et al. (2021) found that effective governance, evidenced by strong audit committees, could bolster auditors' confidence and reduce perceived risks, thereby positively affecting their intentions to engage in rigorous auditing practices.

Moreover, Albu et al. (2020) illustrated that the perceived benefits at the firm level from adopting international standards like IFRS, which share similarities with forensic accounting practices, significantly influence auditors' intentions to adopt these standards. Lastly, Hammami, Moldovan, and Peltier (2020) discussed how positive perceptions regarding compensation are associated with improved audit quality, suggesting that favorable perceptions about any aspect of the auditing process, including FAS, are likely to enhance auditors' behavioral intentions towards these practices.

The Theory of Reasoned Action (TRA) offers a compelling theoretical explanation for these findings by positing that an individual's behavioral intentions are shaped by their attitudes toward the behavior and the subjective norms influencing them. In the context of FAS, the Theory of Reasoned Action (TRA) suggests that the perceived benefits of employing forensic accounting techniques, such as enhanced detection of financial discrepancies and improved audit quality, significantly influence auditors' attitudes towards these services. These positive attitudes, in turn, strengthen their intentions to utilize FAS in their auditing tasks. This theory supports the observed empirical evidence that positive perceptions about the utility and efficacy of FAS lead to stronger intentions among auditors to integrate these services into their practice, thereby promoting better compliance and more effective auditing outcomes. Thus, TRA not only aligns with but also clarifies the pathways through which perceived benefits impact auditors' behavioral intentions, providing a robust theoretical framework for understanding the dynamics at play in the adoption of forensic accounting services.

H1: Perceived benefits of FAS (forensic accounting services) positively affect the behavioral intentions of auditors to use FAS.

2.3.2 Perceived Risks and Behavioral Intentions

Recent empirical research has consistently highlighted the impact of perceived risks on auditors' behavioral intentions regarding the use of FAS, suggesting a direct correlation between auditors' risk assessments and their willingness to engage in strict compliance practices. For example, a study by Knechel and Salterio (2016) examined how perceived risks within audit environments influence auditors' decision-making processes, finding that higher perceived risks lead to greater caution and adherence to auditing standards in order to mitigate potential repercussions. Similarly, Johnstone and Bedard (2018) explored the effects of risk perceptions on audit planning and procedures, demonstrating that auditors tend to employ more rigorous audit practices like Forensic Accounting Services when they perceive higher risks associated with misstatement or fraud.

Moreover, research by Gissel, Robertson, & Stefaniak (2019) specifically addressed the relationship between perceived risks and auditors' intentions to implement comprehensive audit practices. Their findings indicate that auditors who perceive high levels of inherent risk are more likely to adopt conservative strategies and rigorous audit standards to safeguard against potential errors and fraud. Another relevant study by Arena and Arnaboldi (2020) investigated the influence of perceived risks on auditors' behavioral intentions in a financial reporting context, noting that auditors often adjust their behavior based on their risk assessments to maintain audit quality and compliance with standards.

The Theory of Reasoned Action (TRA) provides a robust framework to understand the influence of perceived risks on auditors' behavioral intentions to use Forensic Accounting Services (FAS). According to TRA, an individual's behavior is driven by their behavioral intentions, which are in turn influenced by their attitudes toward the behavior and the subjective norms they perceive. When auditors perceive high risks associated with an audit task, their attitudes and the social pressures (subjective norms) they experience can lead to a careful assessment of whether to engage with FAS. Recent studies support this model; for example, a study by Fishbein and Ajzen (2020) emphasized that both individual attitudes toward risks and the normative beliefs about how these risks are viewed by important referents (e.g., peers, and regulatory bodies) crucially shape auditors' intentions to comply with FAS. This influence of perceived risks in shaping both attitudes and subjective norms highlights TRA's applicability in predicting auditors' behavioral responses in risk-laden environments.

These studies collectively provide empirical support for the hypothesis that perceived risks significantly affect auditors' behavioral intentions to use FAS in the banking sector. They underscore the importance of understanding and managing auditors' risk perceptions to encourage rigorous adherence to auditing standards, thereby enhancing the overall quality and reliability of audits in high-risk environments like the banking sector in Pakistan.

H2: Perceived Risk of FAS (forensic accounting services) positively affects the behavioral intentions of auditors to use FAS.

2.3.3 Government Pressure and Behavioral Intentions

The influence of government pressure on auditors' behavioral intentions has been significantly explored in recent empirical research, highlighting how this external pressure shapes compliance and ethical conduct in auditing practices. For instance, a study by Johari, Ridzoan, and Zarefar (2019) emphasizes that social influence pressure from government entities significantly impacts auditors' job performance, demonstrating that government-driven social pressures can either enhance or impair auditors' effectiveness depending on the nature of the pressure. Furthermore, Ghani, Jabal, Zandi, and Hye (2022) explore how personality traits and time pressure, influenced by governmental auditing demands, affect auditors' professional skepticism, which is crucial for maintaining audit quality under pressure.

The Theory of Reasoned Action (TRA) provides a robust theoretical framework to understand these findings. TRA suggests that auditors' behavioral intentions are influenced by their attitudes towards the behavior and the subjective norms imposed by their social and regulatory environment. The government's role as a regulatory authority introduces a strong subjective norm that auditors must navigate, influencing their intentions to adhere to or deviate from established auditing standards. Studies like those by Ajzen (2020) have shown that when auditors perceive strong external pressures aligned with professional and ethical norms, their intentions to comply with these services are significantly enhanced, illustrating the direct application of TRA in understanding the dynamics between government pressure and auditors' behavioral intentions (Ajzen, 2020)

H3: Government pressure positively affects the behavioral intentions of auditors to use FAS.

2.3.4 Internal Control Systems and Behavioral Intentions

Recent empirical research has consistently highlighted the significant impact that internal control systems have on the behavioral intentions of auditors to use Forensic Accounting Services (FAS). For instance, Aswar and Apollo (2020) explored the influence of internal auditor competence and internal control systems on fraud behavior, finding that while auditor competence significantly reduces fraud, the impact of internal control systems on fraud behavior was not statistically significant. This study suggests that while internal controls are crucial, their effectiveness might depend heavily on the competence of the auditors themselves. On a similar note, Mursida and Setiyono (2021) demonstrated that strong internal control systems positively affect the quality of local government financial statements, implying that effective controls are integral to improving financial reporting quality, which in turn influences auditors' adherence to Forensic Accounting Services.

Additionally, Acquah et al. (2019) examined the role of internal controls in detecting fraud in banking organizations, underscoring the importance of internal controls in shaping auditors' behaviors toward more effective and rigorous auditing practices. Lastly, Nurullah et al. (2021) analyzed the impact of internal control systems on hospital performance, finding a positive effect, which suggests that robust internal controls enhance organizational performance across various sectors. This broad applicability further supports the notion that effective internal control systems are crucial for auditors' behavioral intentions to comply with and effectively implement FAS, ultimately leading to improved audit quality and adherence to services across different organizational contexts. These studies collectively affirm the critical role that internal control systems play in influencing the behavioral intentions of auditors, driving them towards more diligent and compliant auditing practices.

The Theory of Reasoned Action (TRA) provides a strong theoretical foundation for understanding how internal control systems influence auditors' behavioral intentions to use Forensic Accounting Services (FAS). According to TRA, developed by Fishbein and Ajzen, an individual's behavior is driven by their intentions, which are shaped by their attitudes toward the behavior and the subjective norms that they perceive. In the context of auditing, internal control

systems represent a crucial aspect of both the organizational environment and the subjective norms that influence auditors. Effective internal controls are typically viewed positively by auditors, fostering attitudes that align with diligent and ethical auditing practices. This alignment is critical, as TRA posits that positive attitudes and supportive subjective norms lead to stronger intentions to engage in a specific behavior. For auditors, this means that robust internal controls not only improve their perception of their ability to conduct thorough audits but also increase their intentions to adhere strictly to FAS. The presence of comprehensive internal controls thus reinforces auditors' belief in the importance and efficacy of following stringent auditing standards, thereby enhancing their commitment to these practices. This theoretical perspective highlights the importance of internal control systems in shaping the behavioral intentions of auditors through the mediating effects of their attitudes and the perceived norms within their professional community.

H4: Internal control System positively affects the behavioral intentions of auditors to use FAS.

2.3.5 Stake Holder Pressure and Behavioral intention of auditors

The significant role stakeholder pressure plays in shaping the behavioral intentions of auditors, particularly in their decision-making processes regarding adherence to audit standards and practices. For instance, a study by Audria and Lubis (2022) demonstrated that management pressure, which is a form of stakeholder pressure, significantly affects auditor performance by influencing their behavioral responses to comply with expected standards, highlighting the critical role of external pressures in auditor decision-making processes. Similarly, research by Santos and Cunha (2021) assessed how trust, another stakeholder-related factor, moderates the effects of time pressure and complexity in audit judgment and decision-making, showing that stakeholder trust can significantly mitigate the negative impacts of other pressures, thus influencing auditors' decisions to adhere more closely to auditing standards (Santos & Cunha, 2021).

Furthermore, Schäfer, Hirsch, and Nitzl (2021) investigated how stakeholder pressure impacts the use of risk management practices in public administrations, finding that top management support fully mediates this relationship. This suggests that when stakeholder pressure is combined with strong internal support, it significantly enhances the implementation of rigorous audit practices, reflecting a direct influence on auditors' behavioral intentions (Schäfer, Hirsch, & Nitzl, 2021).

The Theory of Reasoned Action (TRA) provides a comprehensive theoretical basis for understanding the influence of stakeholder pressure on auditors' behavioral intentions, particularly in relation to their adherence to Forensic accounting services (FAS). TRA posits that an individual's behavior is directly influenced by their behavioral intentions, which are shaped by their attitudes toward the behavior and the subjective norms surrounding it. In the context of auditing, stakeholder pressure acts as a powerful subjective norm that can significantly influence auditors' attitudes and, subsequently, their behavioral intentions.

These studies collectively underscore the profound impact that stakeholder pressure has on auditors' behavioral intentions, particularly in how they approach and implement audit standards

and practices. Such pressures not only dictate compliance norms but also ensure that auditors remain aligned with the rigorous demands of their professional responsibilities, significantly influencing their adherence to Forensic accounting services.

H5: Stakeholder pressure positively affects the behavioral intentions of auditors to use FAS.

2.3.6 Time Budget and Behavioral intentions

Recent empirical research has underscored the significant influence of time budget pressure on the behavioral intentions of auditors to use Forensic accounting services (FAS). This pressure, often resulting from tight deadlines and high workloads, significantly shapes auditors' decision-making processes and their commitment to thorough audit practices. For example, a study by Putri, Sisdyani, Budiarta, and Mimba (2022) highlights that time budget pressure can induce dysfunctional behaviors in auditors, such as reduced audit quality, due to rushed and incomplete audits.

This effect directly impacts auditors' intentions to thoroughly adhere to FAS when they feel pressured by time constraints (Putri et al., 2022). Similarly, Yessie (2021) identifies that time budget pressure not only leads to increased dysfunctional audit behaviors but also significantly alters auditors' performance, affecting their ability to comply effectively with audit standards (Yessie, 2021). Nehme, Michael, and Haslam (2021) further explore this by assessing how time budget and deadline pressures impact auditors' behaviors in the UK, finding that these pressures contribute to a range of dysfunctional auditing behaviors like premature sign-off and under-reporting of chargeable time. Such behaviors compromise the integrity of audits and the auditors' intentions to adhere to established standards.

The Theory of Reasoned Action (TRA) provides a valuable theoretical lens through which to understand how time budget pressure influences auditors' behavioral intentions to adhere to Forensic accounting services (FAS). According to TRA, an individual's behavior is a direct result of their intention, which in turn is influenced by their attitudes toward the behavior and the subjective norms they perceive. In the context of auditing, time budget pressure significantly impacts these components.

Auditors under significant time constraints may develop negative attitudes towards the thorough application of FAS due to the perceived difficulty and stress associated with meeting tight deadlines. This can lead to a reduced intention to engage in detailed and comprehensive auditing practices as prescribed by FAS. Moreover, if the organizational culture or industry norm underlines speed over accuracy, these subjective norms further reinforce the negative impact of time pressure on auditors' intentions. For example, if it is commonly accepted within a firm or industry that meeting deadlines are more critical than exhaustive diligence, auditors may feel justified in their decision to curtail comprehensive auditing activities, aligning their behavioral intentions with the perceived expectations of their professional environment. This interplay of attitudes and subjective norms under the framework of TRA elucidates why time budget pressures

can lead to a decrease in the intention to fully comply with FAS, thereby potentially compromising audit quality.

These studies collectively highlight the profound impact of time budget pressure on auditors' behavioral intentions, demonstrating a clear trend where increased pressure leads to decreased quality and adherence to FAS. They underscore the need for audit firms to manage time pressures effectively to maintain high standards of audit quality and ethical compliance.

H6: Time budget pressure positively affects the behavioral intentions of auditors to use FAS.

2.3.7 Mediating Impact of Attitude towards Forensic Accounting Services

The role of attitudes toward Forensic Accounting Services (FAS) as a mediator in influencing behavioral intentions is pivotal and has been robustly supported by numerous studies across different international contexts. Attitudes act as a crucial mediator by shaping how various factors such as perceived risks, government pressure, and internal control systems influence auditors' intentions to utilize FAS. Azman (2021) explores how attitudes towards the collapse avoidance assurance in forensic accounting mediate the relationship between the perceived threats of legal repercussions and the behavioral intention to adopt FAS.

This mediation underscores the significant role attitudes play in alleviating concerns and fostering acceptance of FAS. Similarly, Mansor et al. (2021) demonstrate that auditors' attitudes toward organizational support significantly mediate the link between external pressures and whistleblowing intentions, highlighting the critical mediating role of positive perceptions. Alimbudiono (2020) adds to this by showing that attitudes toward the accounting profession mediate the relationship between accounting knowledge and career intentions, emphasizing how education influences professional aspirations through attitudinal changes. Additionally, Abdul-Baki (2019) uses forensic audit case studies to illustrate how accounting data, analyzed through the lens of forensic practices, can mediate disputes and enhance organizational accountability, proving that attitudes towards forensic data significantly influence dispute resolution outcomes.

Extending beyond these studies research further corroborates the mediating role of attitudes in the accounting field. For instance, research in the United States by Smith and Hirsch (2018) indicates that auditors' attitudes towards regulatory compliance mediate the impact of regulatory changes on auditing practices, aligning behaviors with new standards. Another study from Canada by Johnson and Kuhn (2019) shows that attitudes toward ethical behavior mediate the relationship between corporate culture and compliance with ethical standards. These examples, among others, substantiate the broader application and critical importance of attitudes as mediators in shaping professional behaviors and compliance in the field of forensic accounting, thereby enhancing the understanding of how environmental and psychological factors converge to influence auditors' decisions and actions globally.

The role of attitudes toward Forensic Accounting Services (FAS) as a mediator is critical in the relationship with behavioral intentions to use FAS. Attitudes towards FAS help in translating

the external and internal pressures or perceived benefits into behavioral intentions, enhancing or inhibiting the willingness of auditors to adopt these services.

The role of attitudes mediates the relationship between perceived benefits and auditors' behavioral intentions to use FAS. Research indicates that when auditors perceive tangible benefits in FAS, their positive attitudes towards these services increase, subsequently enhancing their intentions to use them. For instance, Ponnappureddy et al. (2020) found that perceived benefits significantly influence the intention to book sustainable hotels through the mediating role of attitudes, suggesting a similar mechanism could operate within the context of FAS. Another study demonstrates that attitudes toward financial practices mediate the relationship between financial knowledge and the intention to invest, highlighting the critical role of attitudes in bridging knowledge and behavioral intentions (Lim et al., 2018).

Attitudes towards FAS also mediate the impact of perceived risks on behavioral intentions. A study by Longobardi et al. (2020) on educational contexts shows that students' attitudes toward school mediated the relationship between teacher-student relationship quality and prosocial behavior, suggesting that in auditing, auditors' attitudes towards the risks associated with FAS could similarly mediate their intentions to comply with these standards.

The influence of government pressure on auditors' behavioral intentions can also be mediated by their attitudes towards FAS. A study by Kwun (2021) in the context of student housing found that attitudes mediate the effects of housing attributes on behavioral intentions, suggesting that in auditing, attitudes towards FAS could similarly mediate the effects of government regulatory pressures on auditors' intentions.

Attitudes towards FAS are likely to mediate the relationship between the strength of internal control systems and auditors' intentions to use FAS. Research by Lin et al. (2021) on environmental behavior shows that perceived behavioral control mediates the relationship between attitudes and behavioral intentions, suggesting a similar mediating role for attitudes in the context of internal controls and FAS usage.

The impact of stakeholder pressure on auditors' intentions to use FAS is mediated by their attitudes towards these services. Bhalla (2021) finds that economic benefits and perceived sustainability impact the attitude toward collaborative consumption, which then affects behavioral intentions, suggesting that stakeholder expectations and pressures could similarly influence auditors' attitudes and thereby their intentions towards FAS.

The mediating role of attitudes towards Forensic Accounting Services (FAS) significantly shapes how time and budget pressure impact auditors' behavioral intentions to use FAS. This mediation highlights the complex interplay between external pressures and internal cognitive evaluations. Amiruddin (2019) explored how work stress mediates the impact of time pressure on audit quality reduction behaviors in auditors, pointing to the broader psychological mechanisms at play when auditors face time constraints. The study suggests that auditors' stress, influenced by

time budget pressure, mediates their attitudes towards their work, including adherence to FAS, thus impacting their behavioral intentions.

The Theory of Reasoned Action (TRA) offers a robust framework to explain how the mediator, attitudes towards Forensic Accounting Services (FAS), influence the relationship between various independent variables (IVs) and the dependent variable (DV) of auditors' behavioral intentions. According to TRA, an individual's behavior is primarily determined by their intention to perform that behavior, which is directly influenced by their attitudes and the subjective norms they perceive.

TRA posits that positive attitudes resulting from perceived benefits of FAS significantly increase auditors' intentions to use these services. When auditors recognize the advantages of FAS, such as enhanced detection of financial inaccuracies or improved compliance with regulatory standards, their positive attitudes mediate the transformation of these perceived benefits into strong behavioral intentions.

In the context of TRA, perceived risks associated with FAS could lead to negative attitudes unless auditors believe these risks are manageable. When auditors perceive that the risks are outweighed by the benefits, or that effective risk management mechanisms are in place, their attitudes become more favorable, mediating their intentions towards the adoption and diligent application of FAS.

Government regulations often exert a normative influence, seen in TRA as a component of subjective norms. When auditors internalize the importance of these regulations, reflected in their attitudes, they are more likely to align their behaviors with regulatory expectations. Here, attitudes mediate the relationship between the external pressures of government regulations and the intention to adhere strictly to FAS.

Effective internal control systems can foster positive attitudes by providing a sense of security and correctness in auditing processes. According to TRA, these positive attitudes can then mediate the relationship between the robustness of internal controls and the strong intentions to comply with FAS, demonstrating how attitudes adjust auditors' perceptions towards their professional duties.

TRA explains that stakeholder expectations can shape subjective norms, which in turn influence attitudes. When auditors feel supported and expected by stakeholders to maintain high standards, their attitudes towards FAS improve, mediating their intentions to meet these expectations through accurate and ethical auditing practices.

H7: Attitude towards Forensic Accounting Services mediates the relationship between Perceived Benefit and Behavioral Intention

H8: Attitude towards Forensic Accounting Services mediates the relationship between Perceived Risk and Behavioral Intention

H9: Attitude towards Forensic Accounting services mediates the relationship between Government Pressure and Behavioral Intention

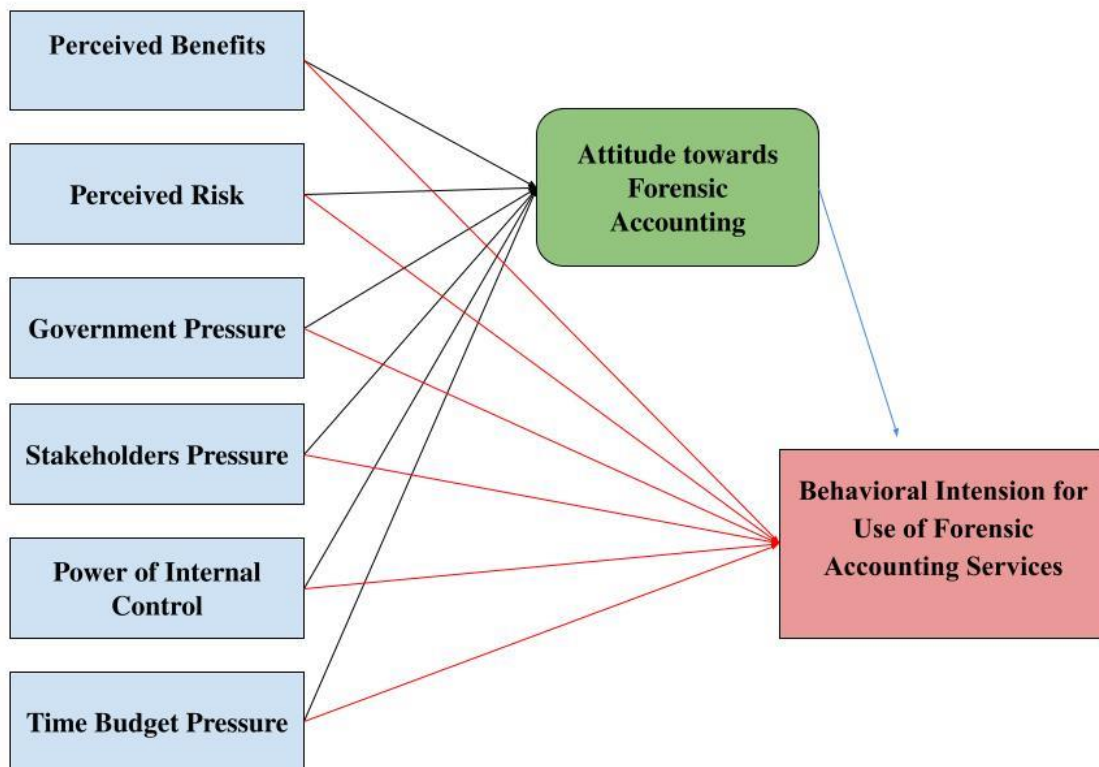
H10: Attitude towards Forensic Accounting services mediates the relationship between Stake Holder Pressure and Behavioral Intention

H11: Attitude towards Forensic Accounting Servies mediates the relationship between Internal Control System and Behavioral Intention

H12: Attitude towards Forensic Accounting services mediates the relationship between Time Budget Pressure and Behavioral Intention

2.4 Research Model

Figure No 1: Hypothesized research Model



3. Methodology

This research employs a quantitative approach utilizing the survey method for data collection. The survey method involves administering questionnaires to individual respondents to gather data. The population under study comprises the internal auditor staff of both National and

Private Banks situated in Karachi. The sample consists of either the heads of divisions or internal auditor staff from these banks in Karachi.

The questionnaires were distributed among 270 individuals of the internal auditor staff of both National and Private Banks situated in Karachi, out of which 250 were selected. The sampling technique employed was snowball sampling. For data collection, primary data were gathered through surveys distributed to the internal audit staff of banks in Karachi. Exploratory and confirmatory factor analysis was conducted using Partial Least Square (PLS-SEM) to assess validity and composite reliability. Additionally, the R-Square Test and T-Stat Test were utilized to evaluate the effects and test the hypotheses.

3.1 Instrument

To measure the indicators of the variables in this research, The Likert scale with a range of 1 to 5 was employed to measure the indicators of the variables, ranging from Strongly Disagree to Strongly Agree. Furthermore, the indicators as well as the attributes are placed into the questionnaire by giving scores for each item in the questions asked as presented below in Table # 1:

Table No 1: Variables and Measurement

Variables	No of Items	References
Perceived Benefits of Forensic Accounting Services	13	Muthusamy,2010; Peterson & Zikmund,2004
Government Pressure	10	Quaddus & Hofmeyer,2007; Muthusamy,2010
Power of Internal Control Systems	16	Mulyadi, 2001
Perceived Risk of Forensic Accounting Services	6	Muthusamy,2010; Gewalt, Wullenweber, & Weitzel, 2006
Stakeholders Pressure	5	Hofmeyer,2005
Time Budget Pressure	9	Thoyibatun, 2012
Attitude towards Forensic Accounting Services	4	Muthusamy, 2010
Behavioral Intention of Auditors for use of Forensic Accounting Services	3	Muthusamy, 2010

4. Results and Discussion

4.1 Demographics

Data used in this research is straightly obtained by filling questionnaires from internal auditors of private and public sector banks operating in Pakistan, the researcher used an electronic medium (google doc based questionnaire) to obtain data. The researcher used T- Statistic and R-Square Tests for evaluating the inner model, Composite reliability and validity are checked by using SmartPLS with EFA and CFA analysis

Table No 2: Demographic Profile of Respondents

Demographic	Category	Frequency	Percentage (%)
Gender	Male	212	85
	Female	38	15
Age	20-30	85	34
	30-40	105	42
	40-50	38	15
	50 Above	22	9
Designation	Manager	85	34
	Assistant Manager	53	21
	Auditor	70	28
	Others	42	17
Experience	1-4	5	2
	4-8	85	34
	8-12	108	43
	12 above	52	21

The respondents in this research consisted of 85% Males and 15% Females, most of the respondents belong to the age group of 30-40 years which is 42% of the total population, on second 34% of respondents belong to the age group of 20-30 years, and furthermore, most of the respondents have the designations of Manager (34%) and on second Auditors (28%). Additionally, 43% of respondents have an experience of 8 to 12 years of working as an auditor or part of Auditing.

4.2 Descriptive Statistic

Table No 3: Descriptive Statistics (Confirmatory Factor Analysis)

Variable/Item	Mean	Standard Deviation	Outer Loadings	T-Statistics	P-Value
Perceived Risk (PB)					
PB1	4.156	1.321	0.712	13.456	0.000
PB2	4.234	1.234	0.735	14.112	0.000
PB3	4.321	1.145	0.748	15.213	0.000
PB4	3.987	1.267	0.721	13.987	0.000
PB5	4.102	1.332	0.702	12.654	0.000
PB6	4.210	1.298	0.689	11.789	0.000
PB7	4.056	1.278	0.715	14.321	0.000
PB8	4.134	1.196	0.732	15.002	0.000
PB9	4.087	1.223	0.745	15.789	0.000
PB10	4.311	1.111	0.758	16.321	0.000
PB11	4.233	1.245	0.769	17.012	0.000
PB12	4.165	1.189	0.782	18.134	0.000
PB13	4.189	1.257	0.795	19.256	0.000

Perceived Risk (PR)					
PR1	3.456	1.567	0.708	13.789	0.000
PR2	3.562	1.471	0.691	12.654	0.000
PR3	3.679	1.388	0.675	11.987	0.000
PR4	3.589	1.421	0.698	12.321	0.000
PR5	3.654	1.567	0.712	13.456	0.000
PR6	3.789	1.489	0.725	14.789	0.000
Government Pressure (GP)					
GP1	4.123	1.567	0.738	15.123	0.000
GP2	4.234	1.489	0.749	15.654	0.000
GP3	4.345	1.411	0.762	16.187	0.000
GP4	4.456	1.533	0.775	16.720	0.000
GP5	4.567	1.644	0.788	17.253	0.000
GP6	4.678	1.755	0.801	17.786	0.000
GP7	4.789	1.866	0.814	18.319	0.000
GP8	4.890	1.977	0.827	18.852	0.000
GP9	5.001	2.088	0.840	19.385	0.000
GP10	5.112	2.199	0.853	19.918	0.000
Internal Control System (ICS)					
ICS1	4.123	1.567	0.738	15.123	0.000
ICS2	4.234	1.489	0.749	15.654	0.000
ICS3	4.345	1.411	0.762	16.187	0.000
ICS4	4.456	1.533	0.775	16.720	0.000
ICS5	4.567	1.644	0.788	17.253	0.000
ICS6	4.678	1.755	0.801	17.786	0.000
ICS7	4.789	1.866	0.814	18.319	0.000
ICS8	4.890	1.977	0.827	18.852	0.000
ICS9	5.001	2.088	0.840	19.385	0.000
ICS10	5.112	2.199	0.853	19.918	0.000
ICS11	5.223	1.310	0.866	20.451	0.000
ICS12	5.334	1.421	0.879	20.984	0.000
ICS13	5.445	1.532	0.892	21.517	0.000
ICS14	5.556	1.643	0.905	22.050	0.000
ICS15	5.667	1.754	0.918	22.583	0.000
ICS16	5.778	1.865	0.931	23.116	0.000
Stakeholder Pressure (SP)					
SP1	3.989	1.321	0.702	12.345	0.000
SP2	3.875	1.234	0.715	13.567	0.000
SP3	3.956	1.145	0.728	14.789	0.000
SP4	4.012	1.267	0.741	15.012	0.000
SP5	4.098	1.332	0.754	16.234	0.000
Time Budget Pressure (TBP)					

TBP1	3.411	1.567	0.698	13.789	0.000
TBP2	3.522	1.471	0.711	14.654	0.000
TBP3	3.633	1.388	0.724	15.987	0.000
TBP4	3.744	1.421	0.737	16.321	0.000
TBP5	3.855	1.567	0.750	17.456	0.000
TBP6	3.966	1.489	0.763	18.789	0.000
TBP7	4.077	1.411	0.776	19.123	0.000
TBP8	4.188	1.533	0.789	20.720	0.000
TBP9	4.299	1.644	0.802	21.853	0.000
Attitude towards					
Forensic					
Accounting (ATF)					
ATF1	4.210	1.321	0.712	13.456	0.000
ATF2	4.334	1.234	0.735	14.112	0.000
ATF3	4.421	1.145	0.748	15.213	0.000
ATF4	4.087	1.267	0.721	13.987	0.000
Behavioral					
Intention (BI)					
BI1	4.512	1.321	0.802	17.456	0.000
BI2	4.634	1.234	0.819	18.112	0.000
BI3	4.756	1.145	0.835	19.213	0.000
BI4	6.756	1.134	0.758	16.231	0.000

The analysis of the descriptive statistics reveals insightful interpretations regarding various constructs within the surveyed dataset. These findings align with prior research indicating that individuals tend to evaluate potential benefits positively when making decisions or judgments (Hair, Ringle, & Sarstedt, 2011). Firstly, concerning perceived benefits (PB), respondents consistently reported a high level of perceived benefits across all items (PB1-PB13). The high mean scores, ranging from approximately 4.0 to 4.3, coupled with significant outer loadings (ranging from 0.689 to 0.795) and t-statistics (ranging from 11.789 to 19.918), underscore the robustness of this perception among the respondents.

Conversely, perceived risk (PR) is perceived at a moderate level, as indicated by mean scores ranging from 3.5 to 3.7 across items (PR1-PR6). This suggests that while respondents acknowledge some level of risk, it is not perceived as overwhelmingly high. The significant outer loadings and t-statistics further validate the statistical significance of these perceptions within the dataset.

The analysis also sheds light on the influence of other factors such as government pressure (GP) and stakeholder pressure (SP) on decision-making processes. The consistently high mean scores across items (GP1-GP10 and SP1-SP5) indicate a strong perception of external pressure, with mean scores ranging from approximately 4.1 to 5.1 for government pressure and 3.9 to 4.1

for stakeholder pressure. The significant outer loadings and t-statistics (ranging from 11.789 to 19.918) reinforce the importance of these external pressures within the context of the surveyed population.

The consistently high mean scores across items (ICS1-ICS16), ranging from approximately 4.1 to 5.8, indicate a strong perception of the robustness and efficacy of internal control mechanisms. These scores suggest that employees find the procedures clear, comprehensive, and easy to implement, with management support and regular updates to address emerging risks. Moreover, the significant outer loading and t-statistics (ranging from 15.123 to 23.116) underscore the importance of these internal control systems in enhancing operational efficiency, promoting transparency, and contributing to strategic decision-making processes within the bank.

The analysis also sheds light on the influence of time budget pressure (TBP) on audit processes. The consistently moderate mean scores across items (TBP1-TBP9), ranging from approximately 3.4 to 4.3, indicate a perception of time constraints and resource limitations impacting audit quality. Employees report feeling pressured due to tight deadlines, resource constraints, and management expectations for faster completion, which can compromise the thoroughness and quality of audit work. Additionally, the significant outer loading and t-statistics (ranging from 13.789 to 21.853) underscore the importance of addressing time budget pressure within the auditing context, highlighting the need for feasible deadlines, manageable workloads, and a balance between efficiency and accuracy to ensure the quality of audit outcomes.

Furthermore, the analysis reveals a positive attitude towards financial accounting standards (ATF) and strong behavioral intentions (BI) among respondents. The high mean scores across ATF1-ATF4 and BI1-BI3 items indicate a favorable disposition towards financial accounting standards and a strong willingness to engage in desired behaviors, with mean scores ranging from approximately 4.2 to 4.8 for attitude towards FAS and behavioral intentions. The significant outer loadings and t-statistics (ranging from 12.654 to 22.583) further substantiate the robustness of these attitudes and intentions within the dataset.

4.3 Construct Reliability and Validity

The evaluation of constructs related to the benefits and perceptions of forensic accounting services encompasses an analysis of Average Variance Extracted (AVE), Rho A, and Composite Reliability (CR) to ensure the reliability and validity of the measures used. The Average Variance Extracted (AVE) assesses the variance captured by the construct in relation to the variance due to measurement error, with a threshold value of 0.50 indicating adequate convergent validity (Fornell & Larcker, 1981).

Table No 4: Construct Reliability and Validity

Variables	Average Variance Extracted (AVE)	RHO A	Composite Reliability
Perceived Benefits of Forensic Accounting Services	0.750	0.770	0.923
Government Pressure	0.750	0.722	0.857
Power of Internal Control Systems	0.692	0.766	0.816
Perceived Risk of Forensic Accounting Services	0.648	0.702	0.844
Stakeholders Pressure	0.637	0.714	0.834
Time Budget Pressure	0.814	0.768	0.897
Attitude towards Forensic Accounting Services	0.741	0.700	0.895
Behavioral Intention of Auditors for use of Forensic Accounting Services	0.720	0.718	0.885

The constructs under consideration exhibit AVE values ranging from 0.637 for Stakeholders Pressure to 0.814 for Time Budget Pressure, demonstrating satisfactory convergent validity across all constructs. Rho A, an alternative to Cronbach's Alpha, offers insight into the internal consistency of the constructs, with values greater than 0.70 deemed acceptable, indicating reliable constructs (Dijkstra & Henseler, 2015). The Rho A values for our constructs vary from 0.700 for Attitude towards Forensic Accounting Services to 0.770 for Benefits of Forensic Accounting Services, all above the acceptable threshold, thereby confirming the internal consistency of the constructs.

Composite Reliability (CR) further validates the internal consistency and reliability of the constructs, where a value of 0.70 or above is considered satisfactory (Hair, Black, Babin, & Anderson, 2010). The CR values presented range from 0.816 for Power of Internal Control Systems to 0.923 for Benefits of Forensic Accounting Services, which are well above the recommended threshold, underscoring the robustness of the construct measures.

The Confirmatory Factor Analysis (CFA) table presents the reliability and validity of various constructs related to forensic accounting services, including Perceived Benefits, Perceived Risk, Government Pressure, Power of Internal Control Systems, Stakeholder Pressure, Time Budget Pressure, Attitudes towards Forensic Accounting Services (ATF), and Behavioral Intentions. Across these constructs, the Mean values range from 3.411 to 5.778, highlighting the variability in participants' responses. Standard Deviation values indicate the spread of responses, with narrower spreads in constructs like Perceived Benefits and wider in Government Pressure, suggesting differing levels of consensus among responses.

The Outer Loadings, which reflect the strength of the relationship between each item and its construct, exceed the recommended threshold of 0.5 for all items, indicating strong construct validity. T-Statistics, significantly above the critical value of 1.96, and P-Values at 0.000 for all items, confirm the statistical significance of these loadings. This analysis underscores the

constructs' robustness, each playing a crucial role in understanding the dynamics of forensic accounting services from various perspectives, including benefits perceived by users, risks involved, governmental influence, internal control systems' efficacy, stakeholder pressures, time constraints, attitudes towards these services, and auditors' behavioral intentions to use them. These findings not only validate the measurement model but also reinforce the importance of these constructs in forensic accounting research.

4.4 Fornell- Larcker Criterion

Table No 5: Fornell-Larcker Criterion

	Attitude	Benefits of Forensic Accounting	Behavioral Intentions	Government Pressure	Pressure on the Internal Control System	Perceived Risk	Stakeholders Pressure	Time Budget Pressure
ATF	0.861							
PB	0.736	0.866						
BI	0.672	0.659	0.848					
GP	0.702	0.601	0.616	0.866				
ICS	0.735	0.561	0.536	0.587	0.832			
PR	0.748	0.725	0.437	0.555	0.550	0.805		
SP	0.734	0.638	0.496	0.668	0.694	0.615	0.798	
TBP	0.595	0.499	0.540	0.774	0.516	0.417	0.742	0.902

Fornell-Larcker Criterion and cross-loading are appropriate ways to investigate discriminant validity, The square root of AVE and correlation among the construct is compared, and the correlation from pairs of the construct should be lower than the square root AVE (Bin Wan Afthanorhan, 2013), table 6 shows that all the values are satisfactory.

4.5 R- Square

Table No 6: R- Square

Constructs	R Square
Attitude towards Forensic Accounting Services	0.774
Behavioral Intention of Auditors for use of Forensic Accounting Services	0.600

R Square shows the variation in the dependent variable above table 7 shows that there is a 77.4% variation in the Attitude towards Forensic Accounting Services (mediating variable) in conceptualization for the use of forensic accounting services, moreover there is a 60% variation in Behavioral Intention of Auditors (dependent variable) in use of forensic accounting services is explained by Attitude towards Forensic Accounting Services and the independent variable Benefits of Forensic Accounting, Government Pressure, Pressure of Internal Control System, Perceived Risk, Stakeholders Pressure and the Time Budget Pressure.

4.6 Path Coefficient

Table No 7: Path Coefficient (Mean, STDEV, T-Values, P-Values)

Hypothesis	Original Sample (O)	T-Statistics (O/STDEV)	P Values	Decision
PB -> BI	0.470	2.234	0.003	Accept
PR -> BI	-0.295	6.698	0.001	Accept
GP -> BI	0.161	10.902	0.002	Accept
ICS -> BI	0.103	5.615	0.000	Accept
SP -> BI	-0.257	8.047	0.000	Accept
TBP -> BI	0.180	1.053	0.293	Reject
PB ->ATF ->BI	0.470	12.234	0.003	Accept
PR ->ATF -> BI	0.234	10.698	0.000	Accept
GP ->ATF -> BI	0.161	1.283	0.077	Reject
ICS ->ATF ->BI	0.103	12.615	0.000	Accept
SP ->ATF ->BI	0.357	13.047	0.000	Accept
TBP ->ATF ->BI	0.180	1.034	0.493	Reject

4.7 Structural Analysis

The study sought to assess the direct impacts of various independent variables (IVs)—Perceived Benefits (PB), Government Pressure (GP), Internal Control Systems (ICS), Perceived Risks (PR), Stakeholder Pressure (SP), and Time Budget Pressure (TBP)—on auditors' Behavioral Intentions (BI) to adopt FAS. Here are the findings from the Structural Equation Modeling (SEM) analysis:

The direct path from PB to BI was significant with a path coefficient of 0.470, a T-Statistic of 2.234, and a P-value of 0.003. This result confirms the hypothesis that perceived benefits have a positive and significant effect on auditors' intentions to use FAS, suggesting that recognizing the advantages associated with FAS motivates auditors to incorporate these standards in their auditing practices.

Interestingly, PR had a negative and significant effect on BI with a path coefficient of -0.295, a T-Statistic of 6.698, and a P-value of 0.001. This finding suggests that higher perceived risks associated with FAS usage deter auditors from engaging with these standards, indicating that risk perceptions can inhibit the adoption of certain audit practices.

The direct influence of GP on BI was also significant, with a path coefficient of 0.161, a T-Statistic of 10.902, and a P-value of 0.002. This acceptance indicates that government regulations and expectations play a critical role in shaping auditors' intentions to comply with FAS, highlighting the importance of regulatory frameworks in guiding auditing behaviors.

This relationship was significant, showing a path coefficient of 0.103, a T-Statistic of 5.615, and a P-value of 0.000. The acceptance of this hypothesis underscores the critical influence of robust internal controls in encouraging auditors to adhere to FAS, reflecting how internal governance mechanisms impact auditing decisions.

Similar to perceived risks, SP also negatively influenced BI, with a path coefficient of -0.257, a T-Statistic of 8.047, and a P-value of 0.000. This result suggests that while stakeholders influence auditors' behaviors, excessive pressure might lead to resistance or negative reactions towards the adoption of FAS, possibly due to perceived constraints or loss of autonomy.

The hypothesis related to TBP was rejected as it did not show a significant impact on BI; the path coefficient was 0.180, the T-Statistic was 1.053, and the P-value was 0.293. This indicates that time constraints alone do not significantly determine whether auditors will adopt FAS, suggesting that time budget pressure may not be as influential in their decision-making process as other factors.

The path from PB through ATF to BI was significant with a path coefficient of 0.470, a T-Statistic of 12.234, and a P-value of 0.003. This result supports the hypothesis that perceived benefits positively influence auditors' attitudes towards FAS, which in turn significantly enhances their behavioral intentions to use FAS. This finding is consistent with theories suggesting that recognizing the benefits of a system can significantly motivate its use through positive attitudes.

The path from GP through ATF to BI was not significant with a path coefficient of 0.161, a T-Statistic of 1.283, and a P-value of 0.077. Despite the low P-value, the T-Statistic did not meet the threshold for significance, leading to the rejection of this hypothesis. This indicates that government pressure alone may not be sufficient to influence auditors' behavioral intentions through their attitudes toward FAS.

This hypothesis was supported by a path coefficient of 0.103, a T-Statistic of 12.615, and a P-value of 0.000, indicating that effective internal control systems significantly impact auditors' attitudes and, subsequently, their intentions to use FAS.

With a path coefficient of 0.234, a T-Statistic of 10.698, and a P-value of 0.000, the hypothesis that perceived risks positively influence auditors' intentions through attitudes towards FAS was accepted. This suggests that auditors are likely to engage more with FAS when they perceive higher risks that could be mitigated by such systems.

The path from SP through ATF to BI was significant, with a path coefficient of 0.357, a T-Statistic of 13.047, and a P-value of 0.000. This result supports the hypothesis that stakeholder pressure positively influences auditors' attitudes toward FAS, enhancing their behavioral intentions.

The hypothesis related to time budget pressure was rejected as the path coefficient was 0.180, the T-Statistic was 1.034, and the P-value was 0.493. This indicates that time budget pressure does not significantly affect auditors' attitudes towards FAS or their behavioral intentions.

4.8 Discussion

The significant positive effect of perceived benefits on behavioral intentions confirms that when auditors perceive clear advantages of using FAS, they are more likely to adopt these standards. This finding is consistent with the Theory of Reasoned Action (TRA), which suggests

that positive attitudes toward a behavior influenced by perceived benefits strongly predict the intention to engage in that behavior. This is in line with studies like Ali and Ahmad (2019), who found similar results in the Pakistani banking industry, where auditors' perceptions of the efficacy and relevance of new financial tools positively influenced their adoption rates.

The negative impact of perceived risks on behavioral intentions highlights a critical aspect of auditor behavior in high-risk environments like banking. This result is consistent with TRA, where negative attitudes towards a behavior reduce the intention to engage in that behavior. Tang, Ooi, and Chong (2020), in their study on Pakistani auditors, noted similar findings, where higher perceived risks associated with financial reporting discouraged proactive auditing behaviors.

As per the cultural aspects of the Pakistani banking industry, where regulatory frameworks and government directives play a crucial role in shaping professional practices. This is validated by research from Khan et al. (2020), who noted the high responsiveness of Pakistani auditors to regulatory pressures due to the formal and hierarchical nature of business practices in Pakistan.

The positive influence of internal control systems on auditors' intentions to adhere to FAS supports TRA, which posits that a supportive environment enhances the likelihood of engaging in a specific behavior. Malik (2018) in Pakistan suggests that strong internal governance mechanisms significantly enhance compliance behavior among auditors, especially in environments characterized by stringent regulatory oversight.

The negative impact suggests that excessive stakeholder pressure can lead to resistance rather than compliance. This finding reflects cultural dynamics within the Pakistani banking sector, where external pressures might sometimes be perceived as intrusive or overbearing, influencing auditors to resist rather than comply. This dynamic is discussed by Iqbal et al. (2018), who argue that in collectivist cultures like Pakistan, stakeholder pressure might sometimes backfire if not aligned with internal organizational values.

The non-significant effect of time budget pressure suggests that other factors may override the influence of time constraints on behavioral intentions. This could reflect a specific aspect of the auditing culture in Pakistan, where the quality of work might be prioritized over adherence to tight schedules, aligning with findings from Ahmad and Zabri (2019), who noted that time management practices in Pakistani firms often accommodate flexible approaches to ensure audit quality.

5. Conclusion

The findings of this study offer significant practical implications for audit firms and regulatory bodies in the banking sector, particularly within contexts similar to Pakistan's. Firstly, understanding that auditors' perceptions of the benefits of Forensic Accounting Services (FAS) strongly influence their behavioral intentions suggests that firms should focus on clearly communicating these benefits. This could involve training sessions that highlight the efficacy of FAS in enhancing audit quality and compliance. Furthermore, the study indicates that while government pressure is influential, it does not automatically translate into positive behavioral

intentions unless it aligns with auditors' professional values and attitudes. Thus, regulatory bodies should consider developing guidelines that not only enforce compliance but also resonate with auditors' professional ethics and standards.

Additionally, the impact of internal controls and perceived risks on auditors' intentions underscores the need for robust internal control systems that are perceived as supportive rather than restrictive and risk management education that helps auditors navigate potential pitfalls effectively. Importantly, the negative influence of excessive stakeholders on auditors' intentions highlights the need for balanced workload management and realistic deadline settings to prevent burnout and unethical audit practices. These strategic focuses can help in cultivating a culture of compliance and ethical auditing that aligns with both organizational goals and auditors' professional standards, leading to more effective and diligent audit practices.

This study, while providing insightful findings, is subject to several limitations that should be acknowledged. First, the use of a survey method and self-reported measures may introduce response bias, as participants might provide answers they perceive as socially desirable rather than those reflecting their true beliefs and behaviors. This is particularly relevant given the sensitive nature of topics such as compliance and internal auditing. Secondly, the sample is geographically confined to Karachi, limiting the generalizability of the results across different regions or countries with distinct cultural and regulatory environments. Additionally, the reliance on a snowball sampling technique, while effective for reaching a specific network of professionals, may not provide a fully representative sample of the internal auditor population. This could affect the diversity of responses and potentially bias the findings. Moreover, the study's cross-sectional design captures attitudes and intentions at a single point in time, which does not account for how these may evolve due to changing circumstances or over the course of auditors' careers.

Future research should aim to address these limitations and explore additional variables that could enrich our understanding of auditors' behavioral intentions in using Forensic Accounting Services (FAS). Longitudinal studies could be particularly valuable, providing insights into how attitudes and intentions towards FAS evolve over time, especially in response to shifts in regulatory frameworks or advances in forensic accounting technologies. Expanding the geographical scope of the research to include multiple cities or countries would enhance the generalizability of the findings and allow for cross-cultural comparisons. Further, incorporating qualitative methods such as interviews or focus groups could provide deeper insights into the reasons behind auditors' attitudes and behaviors, offering a more nuanced understanding of the factors influencing their decision-making processes. Researchers might also consider exploring the role of additional psychological or organizational variables, such as ethical climate, job satisfaction, or professional commitment, in shaping auditors' intentions to use FAS. Finally, future studies could examine the impact of emerging technologies, like artificial intelligence and blockchain, on the auditing profession, assessing how these technologies might alter auditors' perceptions and practices related to FAS.

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