

**Review Article**

**Behavioral Auditing from A Perspective Of Behavioral Approach**

*Davranışsal Yaklaşım Perspektifinden Davranışsal Denetim*

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**Abstract**

Until 1960's, the researches carried out in accounting field are determined completely by the neo-classical assumptions about rational decision making of capital markets and actors. Although a large part of the work still depends on these assumptions, it is clear that a research field that has questioned these assumptions for the last 30-40 years is evolving. The developments have a close relationship with accounting and this contributes to the change and development of traditional accounting. The emergence of behavioral accounting (BA), which examines the behavior of financial information producers or users in the face of an accounting event, is a result of this change. BA practices in businesses are gathered in four groups; BA and motivation, BA and ethics, BA and performance evaluation and budgeting, and BA and auditing. The fourth, behavioral examination of auditing, represents the subject of this paper. The purpose of this study is (1) to discuss the situation of BA from auditing dimension by considering the factors that may affect the decision-making behaviors of auditors, (2) to explain the heuristics and cognitive biases that are selected from behavioral approach and (3) to present results by associating this literature with auditing. Study also offers suggestions for future behavioral studies in the dimension of auditing and decision-making aspects.

**Key Words:** behavioral accounting, behavioral auditing, behavioral approach, heuristics, cognitive bias

**Öz**

1960'lı yıllara kadar muhasebe alanında yapılagelen araştırmalara, sermaye piyasalarının işleyişi ve sermaye piyasası aktörlerinin rasyonel karar verme konusundaki neo-klasik varsayımlarının yön vermekte olduğu görülmektedir. Günümüzde hala çalışmaların büyük bir kısmı bu varsayımlara bağlı kalmakla birlikte, son 30-40 yıldır bu varsayımları sorgulayan bir araştırma alanının da gelişmekte olduğu açıktır. Yaşanan gelişmelerin muhasebeyi yakından etkilemesi, geleneksel muhasebenin değişmesine ve gelişmesine katkıda bulunmaktadır. Finansal bilgi üreticisi ya da kullanıcılarının bir muhasebe olayı karşısında gösterecekleri davranışları inceleyen davranışsal muhasebenin ortaya çıkması da bu değişimin bir sonucudur. İşletmelerdeki davranışsal muhasebe uygulamaları dört grupta toplanmakta, bunlar davranışsal muhasebe ve motivasyon ilişkisi, davranışsal muhasebe ve etik ilişkisi, davranışsal muhasebe ile performans değerlendirme ve bütçeleme ilişkisi ve davranışsal muhasebe ve denetim şeklinde sıralanmaktadır. Bu çalışmanın konusunu, denetimin davranışsal olarak irdelenmesini içeren

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*dördüncü grup oluşturmaktadır. Bu çalışmanın amacı (1) denetçilerin karar verme davranışlarını etkileyebilecek faktörleri dikkate alarak davranışsal muhasebenin muhasebe denetimi boyutundaki durumunu konu etmek, (2) davranışsal yaklaşımdan bilişsel kısa yollar ve bilişsel yanlılıkları seçerek detaylı olarak açıklamak ve (3) bu literatürü muhasebe denetimi ile ilişkilendirerek sonuçlar sunmaktır. Çalışma aynı zamanda denetçi ve karar verme aşamaları boyutunda gelecekteki davranışsal çalışmalar için de öneriler sunmaktadır.*

**Anahtar Kelimeler:** Davranışsal muhasebe, davranışsal denetim, davranışsal yaklaşım, hüristikler, bilişsel yanlılıklar

## 1. Introduction

Accounting is an information system that is intertwined with human behavior and has social and behavioral aspects that are at least as important as its traditional and technical aspects. Behavioral accounting, which is a sub-discipline of accounting science; examines the attitudes and behaviors of people when they encounter an accounting phenomenon. Behavioral accounting, unsurprisingly, is the product of a combination of accounting and behavioral sciences. In other words, it refers to the application of the view and methods of behavioral sciences to accounting problems.

Behavioral accounting, by establishing a relationship between accounting information and problems and human behavior, measures and helps to understand the impact of the decisions taken on the business and the individual; provides the measurement and reporting of thoughts by establishing a relationship between strategic planning and behaviors; ensures that individual behaviors are aligned with business policies and are open to innovations; while helping to establish accounting standards, it examines how this information is used by using psychology and sociology sciences.

According to behavioral accountants, traditional accounting deals with the past and is highly dependent on standards. They present the economic information they have measured to the users from the perspective of the standards to which they are adhered. However, measuring economic information is never viewed from the perspective of users. On the other hand, decision making is a complex process and involves significant uncertainties. At this point, behavioral accounting completes what traditional accounting leaves open.

In the classical management approach, while topics such as standard production for businesses, thinking of people as machines that are a part of production, and a strict hierarchical structure are discussed, in this period where even schools are seen as factories and students are perceived as raw materials, the social and psychological conditions of the school administration and the employees in the factory and the human element has been neglected. In this context, neo-classical organization theory was born as a reaction to classical organization theory. The subjects that the classical theory did not focus on were mentioned. Especially the efforts to bring humanistic features to classical theories, the difficulty of the working environment, the inadequacy of wages, the monotonous working style, alienation from the workplace and similar reasons caused the reaction of the working class against employers and administrations grow. For these reasons, while the footsteps of a new revolution in the organization were heard, the neo-classical management approach was put forward. In short, while the human element was ignored in the classical theory, the behavior of the individuals of the organization formed the basis of the neo-classical theory. When we apply the classical and neo-classical management approach to accounting, it can be stated that the behavioral approach, which expresses the examination of the behavior of accountants and non-accountants because they are affected by the accounting functions and reports, is related to the neo-classical management approach, while financial accounting is in the projection of the classical approach.

Behavioral approaches are highly important research topics that have become an integral part of the traditional role and future of accountants. Behavioral accountants characterize traditional accounting as narrow and limiting because it deals only with numerical data and standards and, while traditional accounting is concerned with *what ought to be* because it adheres to standards, behavioral accounting is concerned with *what is* because it deals with the behavior of individuals (Marsap and Okan Gokten, 2016: 348).

The accounting information system and financial reports, which are an output of this system, focus on the quality of the information, not the behavioral process of the decision makers. Likewise, auditors emphasize the effectiveness of the audit. *Auditing* is a systematic process that impartially collects and

evaluates evidence in order to investigate the level of compliance of claims related to economic activities and events with predetermined criteria and to inform those interested in the results. Financial statements are at the forefront of the tools that decision makers commonly use to access information, and the quality of these statements as a reliable source of information is related to the degree of compliance with predetermined criteria. In this context, an independent audit of the financial statements is made and an opinion is presented. The purpose of the independent audit is to enable the independent auditor to express an opinion on whether the operating tables show the operating results and financial position in a fair manner within the framework of determined criteria. The opinion of the independent auditor provides reasonable assurance to the decision makers and increases the reliability of the financial statements.

Independent auditors have two main tasks: collecting evidence and evaluating the evidence collected. Auditors agree on evidence-gathering techniques regarding what evidence should be collected and used in which situations. On the other hand, *there is no consensus on the evaluation of this collected evidence*. Therefore, the process of evaluating the evidence collected depends on the “professional judgments” of the auditors.

A foundational principle of law and economics analysis is that people behave rationally. This assumption leads law and economics scholars to conclude that we should assume that auditors always act honestly because (they make the further assumption) the only rational way for auditors to act is honestly for the reason that their reputation for honesty is their most valuable asset (Prentice, 2003: 422). But the point is that, it is possible to say that individuals cannot be fully rational in their decision-making processes and act under the influence of environmental factors (Alm and Bourdeaux, 2013: 92). Here, the heuristics and biases that are revealed by the rational and irrational behavior of the auditors at the point of decision-making that are discussed in detail in this paper, come to the fore.

It would be appropriate to pay attention to the three points made by Prentice about the auditors. Prentice (2003) noted three points in his article on auditors. First, the behavioral literature is clear that people’s decision making is shaped by heuristics and biases when they act on behalf of organizations as well as when they act on their own behalf. Second, structural and behavioral factors tend to make corporations systematically overoptimistic. Third, the phenomenon of subgoal pursuit – the tendency of heads of subunits to act as advocates of their own subunit’s best interests at the expense of the interests of the larger organization. Prentice’s (2003) point was *not that auditors are always irrational, just that it is irrational to assume that they are always rational, especially in the face of specific evidence of an audit failure*. Although individuals assume that they are rational when making decisions, they may be under various pressures. These pressures are divided into internal and external. While internal pressures form beliefs, attitudes, thoughts and principles of individuals, external pressures consist of traditions, culture and knowledge.

Despite its own limitations, behavioral research can improve upon standard law and economics analysis almost across the board (Prentice, 2000: 135). In making predictions and judgements under uncertainty, people do not appear to follow the calculus of chance or statistical theory of prediction; instead they rely on a limited number of heuristics which sometimes yield reasonable judgements and sometimes lead to severe and systematic errors (Shanteau, 1989: 166). The views put forth constitutes the starting point of this study.

Behavioral accounting practices in businesses can be grouped into four groups. These are behavioral accounting and motivation relationship, behavioral accounting and ethics relationship, behavioral accounting and performance evaluation and budgeting relationship, and finally behavioral accounting and auditing. The subject of this study is the fourth group, which includes the behavioral examination of the audit, which is based on decision making and human behavior, which is most affected by the behavioral dimension when all accounting processes are taken into consideration. When decision making is involved in most auditing in the accounting big picture, the focus is on behavioral auditing.

The concept of Behavioral Auditing was born in the 1970s with the introduction of a behavioral approach to auditing and behavioral aspects of auditing into the literature. Primary objective of behavioral auditing is to provide information that is useful to audit firms, regulators and corporations that are subject to external audit (Sayarı, 2017: 811).

The remainder of the study is structured as three sections. The first provides an overview of behavioral approach and discusses fundamental cognitive heuristics and biases. This section is organized in a way that the behavioral approach will form the basis for the auditor's decision-making behavior. The following section discusses behavioral auditing in terms of its basis, development and situation from behavioral approach. The final section offers a brief summary of the behavioral auditing from the behavioral approach perspective.

## **2. Behavioral Approach**

How does the individual in the social system perceive his environment? How are the decision-making processes of the individual shaped in a society faced with complex socio-economic events, and on the basis of what kind of process, are the reactions poured into individual behavior patterns? Is it possible to supervise or direct individuals as a whole? Similarly, is to be motivated in this way as a society possible? Are there any rules or practices to achieve this? How do the decision-making processes of individuals under uncertainty and risk take place? (Onder, 2018: 25)

There is no doubt that the answers to the above questions were shaped by the neo-classical economics doctrine, which was accepted as the mainstream thought in a significant part of the 20th century, and the basic propositions of this doctrine and the concept sets it produced. So much so that the positioning of individuals in any situation in social life, their decision-making processes and their transformation into behavior are handled directly through the discourses of mainstream thought.

The philosophical roots of the mainstream thought system are utilitarianism and, in this context, psychological hedonism, that is, hedonism. While pleasure is expressed as the feeling of getting rid of the painful tension in the actions of the individual in the most basic sense, it is hedonism when it takes the form of a life purpose. According to this view, the main thrust of the actions of individuals is to maximize the pleasure they have. For this reason, every form of action that provides maximum satisfaction with minimum effort in decision-making processes and its transformation into behavioral patterns is beneficial and rational for the individual.

In this context, the discourse of hedonism also constitutes the infrastructure of the definition of man trying to maximize his own interests. According to the mainstream thought, the behavior of the individual is shaped in a way that maximizes his own benefit in this sense and minimizes his harm. This configuration operates on the basis of the calculation of pleasure and pain. The individual is “homoeconomicus” in this context.

From this point of view, neo-classical discourse assumes that individuals are fully rational in making strategic decisions, making choices, and calculating what is beneficial for them. This assumption also means that individuals have full, precise, instantaneous and cost-free information about their own preferences, the preferences of others, and the institutional structure; also includes the presupposition that their cognitive capacities are developed enough to maximize their own interests (Akdere, Buyukboyaci, 2018: 107).

Therefore, the individual of the mainstream thought is capable of presenting universality, independent of the notion of time and space. So much so that, although he is always alive and able, he is a caricatured individual who is responsible only for himself, without a past and future, worthless and independent, without socio-political qualifications in this sense (Kaymakci, 2018: 66-68).

The main reason for the acceptance of the individual in this context stems from the desire to construct the mainstream thought and its economics on the basis of natural science, in other words, in a way that will produce truth, that is, reality. Especially with the 20th century, it is possible to say that the logical positivist movement made its impact felt significantly in the philosophical sense, and the necessity of acting on the basis of experiments and observations at the point of reaching the right information, and the increasing use of mathematics in the context of purifying science and philosophy from metaphysics.

There is no doubt that neo-classical doctrine was significantly influenced by the dominant philosophical tradition of the period and tried to adapt the methods of natural sciences to economics in this direction. Socio-psychological factors, which are thought to be very effective in the decision-making processes of the individual, were excluded from the analysis, since the psychological and social factors that shape human behavior on the basis of the approach to science and the handling of the individual cannot be

expressed mathematically. The exclusion of socio-psychological factors undoubtedly led to the reduction of the individual to a uniform rational being (Calık and Duzu, 2009). Because of the subjectivity of psychological factors such as happiness, altruism, and sadness, rationality has been excluded from discourse (Kirmizialtin, 2017: 31).

Undoubtedly, it is possible to say that the development of the science of psychology has also been effective on this process. The late emergence of psychology as a discipline and studies in the field of social sciences have been an important factor in ignoring psychology in the decision-making processes of individuals and its transformation into behavioral patterns, especially in studies aimed at understanding the relations of the individual with the individual and the individual with the society.

Although the science of psychology shows a late development, it does not eliminate the fact that economic or social decision-making processes, forward-looking forecasts, uncertainty and risk perception methods and cost calculations, which appear to be economic at first glance, always take place in the context of psycho-social and mental processes (Glimcher, 2011).

In other words, in the explanation of social events, as claimed by the mainstream system of thought, in the analysis of individual behaviors, empirical findings based on only explained behavior patterns, in other words, rational human discourse, are not sufficient. There is no doubt that behind the individual's decision-making processes, there are psycho-social processes and behavioral patterns that work on the basis of these processes.

The perception-decision-making-implementation processes have psychological implications, since the perceptions made by the individual through the sense organs involve mental processes, and the transformation of these decisions into decisions and behaviors in the psychological process. In addition, the influence of previously acquired patterns on the mental perception of environmental sensations is also known. Behind this, there are social and historical interactions (Onder, 2018: 30).

So much so that the psycho-social processes that shape the decision-making processes of the individual prevent the individual from thinking rationally in the event of risks and uncertainties arising on the basis of changes and transformations and differentiations in the social structure. In other words, the fact that environmental uncertainties complicate the decision-making process also forces the decision maker cognitively (Schwenk, 1984: 111).

From this point of view, as mentioned before, it is possible to say that individuals cannot be fully rational in their decision-making processes and act under the influence of environmental factors (Alm and Bourdeaux, 2013: 92). This situation, which is expressed by Herbert Simon with the concept of "bounded rationality", reveals that individuals can make irrational decisions due to different mental conditioning in situations involving uncertainty and complexity.

Simon explained this theory he developed with the metaphor of scissors. Accordingly, one end of the scissors is the cognitive limitations of the individual and the other end is environmental conditions. Elements that he refers to as cognitive limitations, such as incomplete information, temporal pressure, inaccuracies in evaluating results, and the uncontrollable power and dynamics of the environment make it necessary to consider and think rationality outside of a pure essence. Mainstream thought argues that within the framework of the economic individual conceptualization, the subject acts completely rationally and makes choices that will maximize his utility. However, on the basis of cognitive limitations and environmental conditions, the individual tends towards the most appropriate one among the alternatives. In other words, it tends towards the satisfying rather than the absolute best. Simon refers to this as the "satisfactory outcome" conceptualization (Brown, 2004: 305, 306).

Along with the bounded rationality theory developed by Simon, the direction of the studies based on the facts that determine the decision-making processes started to shift from mathematics, which had been dominant until then, towards psychology and sociology. As a result of the scientific shift, the human figure, which is abstracted from the influence of the social system, whose emotions are neglected, and which is accepted as a kind of machine with a cognitive ability to perfection, has been replaced by the social context in decision-making processes, which has a limited information processing capacity and mostly does not act rationally left to the human figure open to its influence (Dogan, 2021: 42).

The behavioral approach was born and embodied precisely in such a criticism. Behavioral approach, unlike the rationality discourse, which is produced by the mainstream thought systematic and which shapes human behaviors and decision-making processes, is a social orientation where rational thinking may not be the basis of every decision that an individual takes and its transformation into practice, and at the same time, a person who is a social being can be deceived. It has shaken the foundations of the behavioral model of mainstream thought to act in a way that puts the self-interest of the individual in the center, by revealing that one can adapt or act within the framework of altruism (Onder, 2018: 31).

According to the behavioral approach, individuals often need additional information when making choices in decision-making processes. However, they do not always have enough time to seek and find this additional information and to shape decisions based on this information. In such cases, individuals act according to their own good enough or according to their intuitive and emotional mechanism, unlike the discourses put forward by mainstream thought (Hanooh, 2002: 10). Individuals, while making decisions within the framework of the situations they face, in other words, while searching for the right thing for themselves, take shortcuts to speed up the process and involve heuristics in the decision-making processes (Simon, 1957: 198) and rely on cognitive biases (Kahneman, 2021).

Heuristic are mental shortcuts used in decision making or problem solving processes. According to Kahneman, when individuals are faced with a complex situation, they often turn to the easier one instead of being aware of the substitution situation. In other words, they use their intuition and emotions in difficult situations (Kahneman, 2021: 12-18).

Kahneman explains the application of individuals to cognitive biases and heuristics through the "double process theory" he developed. According to Kahneman, people act on the basis of two different mechanisms, called System 1 and System 2, when making decisions. System 1 is fed by intuitive, experiential and often unconscious thinking processes. It works very fast and it is possible to say that it is activated automatically in this context. On the other hand, System 2 is more controlled, reflective, analytical and reflective compared to 1. Finding solutions to mental processes that require effort is possible with System 2 (Kahneman, 2021: 26-31).

According to Kahneman, when individuals make decisions, they activate System 1 instead of System 2, contrary to expectations. In other words, the first solution that comes to mind in the decision-making stages comes from System 1. This shows us that decisions are made intuitively and mostly on the basis of unconscious thinking. In this sense, it is possible to say that System 1 is effective in turning individuals towards heuristics and facing biases (Kahneman, 2021: 32).

## **2.1. Heuristics (Cognitive Shortcuts)**

According to both Kahneman and Simon, cognitive limitations of individuals lead them to use heuristics, that is, cognitive shortcuts, in their decision-making processes (Kahneman, 2021; Simon, 1972: 170). As emphasized above, the reason why individuals resort to heuristics is that they are very effective in making the problems solvable with cognitive limits in situations of uncertainty (Gowda, 1999: 61). The most basic heuristics are "availability" and "anchoring".

**Availability:** In some situations, individuals may choose to evaluate the probability of an event by acting only on the examples that come to their minds most quickly, regardless of their actual repetition. In other words, individuals can evaluate the frequency of a category or the probability of an event according to the convenience of their instances being brought to mind (Tversky and Kahneman, 2021: 494). In this sense, in decision-making and preference situations, the ease of remembering examples of a particular event may cause a tendency to overestimate the probability of this event occurring (Gowda, 1999: 62). From this point of view, the frequency of remembering an event in the mind increases readiness. In addition, according to Kahneman, the fact that any event is memorized in a very dramatic way also paves the way for the use of the availability shortcut, as it will undoubtedly make it easier to remember. In this case, the effect of the event on the mind of the individual, rather than the frequency of its repetition, may be the main motivation that directs the individual in decision-making processes.

**Anchoring:** In the decision-making process, individuals generally develop behavioral patterns in the direction of not paying attention to the information that comes after, by being stuck with the first information. This situation, which is called anchoring, is due to the fact that the human mind attaches too much value to the first information and gives importance to it. Inferences are made by taking a starting point created in the mind as a reference. In this sense, anchoring can also be expressed as reference point-based shortcuts (Hogg and Vaughan, 2007: 96). According to Kahneman, the anchoring effect is threatening. Individuals are always aware of the anchor. In other words, they know that they rely on a reference when making decisions, but they do not have enough information about how that reference directs and limits their thoughts (Kahneman, 2021: 149).

## 2.2. Cognitive Biases

Cognitive bias refers to the deviation from rationality in the decision-making processes of individuals (Blanco, 2017: 1). Cognitive biases, which are also considered as judgmental errors, are undoubtedly inherent in human nature. The main cognitive biases<sup>1</sup> that shape and direct the individual's decision-making processes are framing effect, overconfidence, increased commitment, self-affirmation, and backwards.

**Framing Effect:** This situation, which is also expressed as the framework of decision-making processes, has a quality to emphasize that the way a certain information is presented will significantly affect decision-making. In particular, the definition of the problem faced, the choice of words containing this definition, the direction of emphasis and the quality of the expression undoubtedly shape the decision-making processes by causing individuals to turn to different attitudes and perceptions. While mainstream thought argues that framing, in other words, the way a certain information or alternative is presented, or the language or labeling used, is not important for the decisions taken, behavioral economists emphasize that framing is important on behavior (Kahneman and Tversky, 1984).

**Overconfidence:** Overconfidence refers to the situation in which individuals exaggerate their abilities towards other individuals, and in this context, they attribute a higher quality than their own abilities, the results of the value they create, or the general appearance (Camerer and Malmendier, 2016: 246). Overconfidence, which is one of the cognitive biases of the individual, also shows itself in estimating the real conditions in the uncertainty situation of the individuals. In other words, the individual may tend to overestimate his ability to make real predictions or make decisions in the face of a problem from time to time. According to Matlin (2005: 441-442), even if the source of the information that will be effective in shaping the decision-making process in individuals is reliable, it sometimes results in the ignoring of this information due to overconfidence and negatively affects the right decision making.

**Increased commitment:** Undoubtedly, increasing commitment is another factor that pushes individuals to cognitive misconceptions in their decision-making processes. Increasing commitment refers to the individual's insistence on his own decision, even though there are clear situations that show that the other decision is correct. This situation, which is maintained based on the insistence of a wrong decision made before, is maintained by the individual by denying that the first decision was wrong.

**Self-Validation Bias:** While individuals turn to the thoughts that they defend and support their beliefs, they prefer to reject or give less importance to the opposing arguments. In this sense, even if the following information causes the rejection of the previously taken decisions, there is a situation where the decision containing weak findings is preserved (Rabin, 1996: 31).

**Backsight Bias:** Backsight bias, which is found in the expression "I knew this would happen", is the tendency to think that the result of a problem is clear and the individual knows this result beforehand (Rabin, 1996: 35). In particular, self-validation bias and backsight bias can also cause the individual to exhibit a cognitively conservative attitude. In this sense, backsight bias can prevent rational behavior in decision-making processes by causing effects such as being stuck in the past and low reaction to new information in decision-making processes.

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<sup>1</sup> Although there are more than 100 cognitive biases in the literature, the study is limited in the context of the subject of the research.

### 3. Behavioral Auditing

#### 3.1. Basis

'I was asked "why include auditing research in an organizational behavior book? Aren't auditing and accounting just numbers?"' states Davidson at the beginning of his study and continues, *the answer of course, is that the distinguishing feature of the research included in this study is that is about auditors as people* in organizational roles (Davidson, 2001: 547).

Research in accounting and auditing is a fairly recent development. Historically accounting developed as a method of bookkeeping to measure results of business transactions. This function was not viewed as more than scorekeeping and no research was considered necessary to consider ways to improve accounting. As business developed and increased in volume and significance, however, the importance of accounting for business activities became more apparent. The history of auditing followed a similar pattern. Auditing was first developed to check the accuracy of bookkeeping numbers. As accounting became more complex, so did the work of auditors. With ever-increasing volumes of transactions, auditors could no longer check every transaction in detail. Auditing changed from checking arithmetic to processing complex information and being responsible for sophisticated decision making (Davidson, 2001: 547). Fundamentally, if the questions to which accounting answers, in its classical sense, are: how?, what?, the behavioral accounting answers us to the questions: why?, how does it happen and, respectively, what? (Danescu and the others, 2022: 68).

Interest in research in auditing is very recent and only became interesting as the role of the auditor became more complex and the decisions made in auditing became less straightforward. In a perfect world, auditors would be totally objective, allowing no personal characteristics or contextual factors to affect their decision making. Auditors are affected by these other factors, however and our knowledge of how and why is limited (Davidson, 2001: 548).

Auditors gather evidence and evaluate the evidence gathered. While auditors agree on the collection and use of evidence, they may differ on the evaluation of evidence. One of the fundamental aspects of the audit behavior is decision making. A complete understanding of the determinants of auditing decision performance requires that the impact of characteristics of accounting setting be examined.

Independent audit, is the type of auditing conducted by independent auditors to determine the degree of compliance of the financial statements of the businesses with the generally accepted accounting principles. The purpose of the independent auditing is to reach an opinion that the financial statements fairly reflect the condition, operating results, changes in financial position and cash flows in the light of generally accepted accounting principles. Individuals who carry out the auditing activities are called auditors. The auditor should have professional knowledge, experience, and a personality that can act independently with high moral qualities. Auditors are divided into three, as independent auditors, internal auditors and ombudsmen. Independent auditors do not have employee-employer relations with the businesses they audit, they provide professional auditing services and work alone. Independent auditors conduct financial statement audits, compliance audits and operational audits. *Expertise in such matters as knowing audit procedures, determining sample size, items to be examined and test times, and evaluating audit results distinguishes the auditor from the accountant.* Although there are differences between them in terms of purposes, methods, resources and timing, there is a close relationship between accounting and auditing. *Unaccounted auditing is baseless, and unaudited accounting is lacking.*

In order to gain prestige to the auditing profession and to increase the quality of the audit work carried out, Tentative Statement of Auditing Standards<sup>2</sup> were issued by the AICPA in 1947, which are called the basic principles for the conduct of audit activities. These standards, which have undergone little change until today, have been adopted as Generally Accepted Auditing Standards. The mentioned standards consist of three separate groups as general, field of study and reporting standards. General standards, which are the first of the generally accepted auditing standards, have two main purposes. The first is to determine the minimum qualifications that the auditors who will carry out the audit activities

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<sup>2</sup> American Institute of Certified Public Accountants (AICPA) Historical Collection  
[https://egrove.olemiss.edu/cgi/viewcontent.cgi?article=1406&context=aicpa\\_assoc](https://egrove.olemiss.edu/cgi/viewcontent.cgi?article=1406&context=aicpa_assoc)



should have, and the second is to specify which behavioral principles these auditors must comply with in order to carry out a quality audit work.

### 3.2. What is Behavioral Auditing?

The concept of Behavioral Auditing was born in the 1970s with the introduction of a behavioral approach to auditing and behavioral aspects of auditing into the literature. Primary objective of behavioral auditing is to provide information that is useful to audit firms, regulators and corporations that are subject to external audit (Sayarı, 2017: 811).

Independent auditors have two main tasks: collecting evidence and evaluating the evidence collected. They gather evidence and evaluate the evidence gathered. Auditors agree on evidence-gathering techniques to collect and use which evidence in what situations, but they have different opinions on the evaluation of the evidence collected. In other words, there is no consensus on the evaluation of this collected evidence. Therefore, the process of evaluating the evidence collected depends on the professional judgment of the auditors (Ayboga and Koc, 2022: 100).

Behavioral accounting practices in businesses are shaped as behavioral accounting and motivation, behavioral accounting and ethics, behavioral accounting and performance evaluation and budgeting, and finally behavioral accounting and auditing. And in the continuation, according to literature, mostly cited and evaluated four major categories of behavioral auditing research are, audit review and documentation, *decision making and audit judgement*, auditor characteristics and performance and audit-client relationship. Here, based on the behavioral accounting-audit relationship, the subject of the auditor's decision making and audit judgment is discussed in the sub-title of the audit title, by filtering through the behavioral approach.

In terms of behavioral auditing, the determinants of the auditor's work-related attitudes and behaviors are listed as internal organizational and professional conflict, auditor's role ambiguity, auditor's role overload, auditor's ethical orientation, audit judgment security and factors affecting independence risk.

In accordance with the behavioral audit theory, it deals with how auditors and other participants make decisions, how competent and effective the auditors and other participants are in the decisions and judgments made regarding the audit, what information, beliefs, perceptions and behaviors affect the decisions and judgments of the auditor and other participants. *The fact that the outputs obtained by two different personnel working in the accounting department are different according to the accounting policies they apply, or that the managers who face the same situation make different decisions, show that the cognitive characteristics of the person are an effective factor in the decision process.*

Unlike traditional financial statement auditing, in behavioral auditing methodology, how auditors and other participants make decisions, how competent and effective are auditors and other participants in decisions and judgments regarding the audit, how what information, beliefs, perceptions and behaviors affect the decisions and judgments of the auditor and other participants influence is under investigation.

Considering the determinants of the auditor's work-related attitudes and behaviors in terms of behavioral audit, organizational and professional conflict, auditor's role ambiguity, auditor's role overload, auditor's ethical orientation, and factors affecting audit judgment security and independence risk (client firm, working time, ethical environment) are examined.

Briefly, judging and deciding are two fundamental phases in auditing process. When an auditor investigates a specific financial statement contention such as valuation of inventory, he/she has to judge the significance of that contention in order to find out risk of misstatement, the evidence to confirm or disconfirm it. At the end of the judgment process, the auditor should decide on which information to transfer to the financial statement users (Sayarı, 2017: 826).

A number of studies handling behavioral auditing from some other aspects is observed as follows. Birnberg (2011), categorized behavioral accounting research as behavioral units. The focus is defined as the unit used to analyze the research question(s). The units range from the study of individuals to the study of environment that acts upon accounting or that accounting helps to shape. The mentioned four categories were selected because they define the distinct sets of research questions. The categories included are individuals, small groups, organizations and environmental conditions. Pawitra and

Suhartini (2019) examined the effect of the aspects of individual behavior consisting of knowledge, audit experience, pressure of obedience and complexity of tasks, and psychological aspects of self-efficacy as a moderating variable to the auditor's audit judgement. Colbert, Murray and Nieschwietz (2008) attempts to reconcile conflicting finding by using a behavioral research methodology that provides greater control over the independent variables and measures more directly financial statement user's perceptions, audit-client relationship is examined within the study.

### 3.3. Behavioral Auditing from Behavioral Approach

A foundational principle of law and economics analysis is that people behave rationally. In a perfect world, auditors would be totally objective, allowing no personal characteristics or contextual factors to affect their decision making. From another point, neo-classical discourse assumes that individuals are fully rational in making strategic decisions, making choices, and calculating what is beneficial for them. *But*, as mentioned before, in the explanation of social events, as claimed by the mainstream thought systematic, in the analysis of individual behaviors, empirical findings obtained from the basis of only explained behavior patterns, in other words, rational human discourse, are not sufficient. There is no doubt that behind the decision-making processes of the individual, there are psycho-social processes and behavioral patterns that work on the basis of these processes.

Behavioral approach, unlike the rationality discourse, which is produced by the mainstream thought systematic and which shapes human behaviors and decision-making processes, is a social orientation where rational thinking may not be the basis of every decision that an individual takes and its transformation into practice, and at the same time, a person who is a social being can be deceived by revealing that he can adapt or act in a self-helpful framework, he has shaken the foundations of the behavior model of mainstream thought to act in a way that will center the self-interest of the individual. When individuals make decisions within the framework of the situations they face, in other words, while searching for the right thing for themselves, they take shortcuts to speed up the process and involve *heuristics* in the decision-making processes (Simon, 1957: 198) and rely on cognitive *biases* (Kahneman, 2021).

According to both Kahneman and Simon, cognitive limitations of individuals lead them to use heuristics, that is, cognitive shortcuts, in their decision-making processes (Kahneman, 2021; Simon, 1972: 170). And cognitive biases refer to the deviation from rationality in the decision-making processes of individuals. Here, the heuristics and biases that are revealed by the rational and irrational behavior of the auditors at the point of decision-making that are discussed in detail in this paper, come to the fore.

For example, in arguing that it is quite plausible that auditors would not act rationally in auditing their clients, Prentice *pointed to a number of heuristics and biases* (2003, 423): (1) the evidence has long been clear that people are, at best, boundedly rational in that they “seldom have complete and perfectly accurate information and never have perfect capacity to process that information rationally, (2) people often display rational ignorance in that, they often choose to make decisions based on much less than full information. They willingly “satisfice” rather than optimize their decision making outcomes. (3) People tend to be subject to the confirmation bias in that they seek out and process information in such a way as to confirm preexisting beliefs rather than in a more optimally neutral manner. (4) People are often subject to the hindsight bias, the tendency to regard things that have occurred as having been relatively predictable and obvious. (5) Most people are subject to cognitive dissonance, meaning that once they have committed themselves to a particular position or belief, “the subsequent discovery of information that indicates harmful consequences flowing from that commitment directly threatens their self-concept as good, worthwhile individuals. Thus, cognitive process will work to suppress such information if at all possible. (6) Most people suffer memory limitations, including, a tendency to remember things as they wish to remember them and to be overconfident in the accuracy of their memories. (7) People tend to be influenced by overoptimism and overconfidence. Thus, for example, people tend to overestimate their own knowledge and ability to make accurate judgements. (8) People's judgements tend to be subject to framing effects in that their answers are affected by how problems are framed. (9) Most people tend to be affected by the representativeness heuristic, the tendency to judge probabilities via nonstatistical methods, for example, by relying on salient example of a friend who had a bad experience with a particular model of car than on a comprehensive survey by a consumer

magazine. (10) People tend to be insensitive to the source of information, crediting information even after they have evidence that its source is not credible. Even trained auditors tend to overweigh client explanations for suspicious accounting entries. (11) People's judgements are affected by the anchoring and adjustment heuristic, if auditors start with their clients' numbers, for example, their judgement is anchored on those numbers and they tend not to correct adequately for new information. (12) The self-serving bias means, among other things, that people's judgements, including judgements of fairness, tend to be influenced by their self-interest. Even if people are trying to be fair, what seems fair to them is inevitably influenced by what is in their own best interests. (13) People's judgements tend to be influenced by sunk cost effects in that while economists say it is irrational to allow sunk costs to influence judgements, people do so every day. (14) People are subject to time-delay traps in that they have difficulty appreciating the long-range implications of decisions. Therefore, they tend to value immediate over delayed gratification. (15) The time-delay trap is related to a fifteenth concept, bounded willpower. Even when they appreciate the long-range implications of activities such as smoking or drinking, people often lack the willpower to refrain from those activities.

The function of auditing in society, in other words, the value that auditors add to society is trust. Independence in auditing is having an impartial point of view. As explained above, individuals use cognitive shortcuts and biases when making decisions in uncertain situations.

Undoubtedly, it is possible to say that the development of the science of psychology was also effective on this process. As a psychologist looking at the field, there appear to have been three types of behavioral auditing studies, these are as follows (Shanteau, 1989); (1) *replication studies*, the methods and procedures are borrowed in total, the major research question is: will the original findings replicate with auditors as subjects? And for the most part, behavioral auditing studies of heuristics and biases fall into this category; (2) *adaptation studies*, that looks at a research problem originating from accounting and/or auditing concepts, but using methods adapted from behavioral research approaches; (3) *problem-driven studies*, involves research designed uniquely around the concerns of behavioral auditing, such studies lead to their own methods and procedures; in contrast, the first two types of studies are largely spin-offs from behavioral research, thus, the methods and procedures flow from important auditing problems, not the other way around.

Briefly, behavioral auditing research on heuristics and biases falls primarily into the replication category; such research can be viewed as a transition stage. Adaptation studies may apply some of the methods from heuristics and biases research to accounting / auditing problems; this is clearly an improvement over replication research. Finally, problem-driven studies represent the future of behavioral auditing research; it's not clear, however, that heuristics and biases will play any role in that future.

#### 4. Conclusion

Behavioral accounting is an offspring from the union of accounting and behavioral science. It represents the application of the method and outlook of behavioral science to accounting problems. Behavioral accounting deals with the attitude and behavior of people when they are encountered with an accounting phenomenon which determines the behavior that they will show in decision making. While with traditional accounting, financial transactions of businesses that can be expressed in money are reported, with behavioral accounting, mental accounts of individuals are reported and tried to be examined.

Accounting and auditing are in a close interaction with each other. Unaccounted auditing is baseless and unaudited accounting is lacking. When it comes to behavioral auditing, independent auditors collect evidence and evaluate the collected evidence. While auditors agree on the collection and use of evidence, they differ on the evaluation of evidence. Therefore, the process of evaluating the evidence collected depends on the professional judgment of the auditors. The primary purpose of behavioral audit is to provide useful information for firms, regulatory authorities and companies subject to external audit.

Research on behavior aims to identify the extent to which individuals make decisions, interact and influence other individuals, organizations, markets and society, and the first researchers that focused on this study of human behavior in a diversity of contexts were precisely economists and accountants. The objective of this study is to analyze and examine the research area of behavioral auditing. The substantiation for choosing this topic has its foundations in the literature that has confirmed, over time,

the interdependence between auditing and behavior. The central element in the study of behavioral auditing is the human being (*auditor*).

In this study, the subject of the auditor's decision making and audit judgment, which is one of the sub-headings of the audit title, is discussed through the behavioral approach. It is obvious that heuristics and biases have generated considerable interest in behavioral auditing. Accounting researchers have frequently had difficulty translating the Kahneman and Tversky demonstrations into an auditing framework. This paper provides extensive examples of possible cognitive shortcuts and cognitive biases that the auditor may use at the point of decision making and presenting audit judgment.

The point is not that auditors are always irrational, just that it is irrational to assume that they are always rational, especially in the face of specific evidence of an audit failure. In making predictions and judgements under uncertainty, people do not appear to follow the calculus of chance or statistical theory of prediction, instead rely on a limited number of heuristics and biases which sometimes yield reasonable judgements and sometimes lead to severe and systematic errors.

Audit procedures that are well designed and implemented will provide good results, thus increasing user confidence. The trust of users of audited financial statements to the public accounting profession is very dependent on the quality of the audit. Audit quality is the probability that the auditor can find and report errors and irregularities that occur in audited financial statements (Andreas and Hardi, 2019: 74). Errors and fraudulent implementations in auditing is another aspect of behavior field. In his paper Libby (1991) suggested that predictions of the financial statement implications of auditing weaknesses are based on two knowledge types: (a) knowledge of the double entry generating process, which results in the co-occurrence of certain pairs of account errors, and (b) knowledge of the associations of auditing weaknesses with particular account errors. It is believed that in future studies on behavioral audit research, subjects such as the level of the auditor's exposure to pressure, opportunities and threats called the fraud triangle, the auditor's ethical perception, not only the intentional element, but also the behavioral characteristics that cause mistakes that can be described as errors should be handled in different aspects more.

Considering that the behavioral approach is the underlying reason why two different audit opinions of two different auditors on the same period data of the same company are completely different from each other, it is thought that there are quite a lot of points that need to be clarified on the subject and it is believed that this paper presents a starting point.

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**Derleme Makale****Behavioral Auditing from A Perspective Of Behavioral Approach***Davranışsal Yaklaşım Perspektifinden Davranışsal Denetim*

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**Genişletilmiş Özet**

1960'lı yıllara kadar muhasebe alanında yapılagelen araştırmaların tamamının, sermaye piyasalarının işleyişi ve aktörlerinin rasyonel karar verme konusundaki neo-klasik varsayımlarla belirlenmekte olduğu görülmektedir. Günümüzde hala çalışmaların büyük bir kısmının bu varsayımlara bağlı kalmakta olmasıyla beraber, son 30-40 yıldır, bu varsayımları sorgulayan bir araştırma alanının da gelişmekte olduğu açıktır. Yaşanan gelişmelerin muhasebeyi yakından etkilemesi, geleneksel muhasebenin değişmesine ve gelişmesine katkıda bulunmaktadır. Finansal bilgi üreticisi ya da kullanıcılarının bir muhasebe olayı karşısında gösterecekleri davranışları inceleyen davranışsal muhasebenin ortaya çıkması da, bu değişimin bir sonucudur.

Davranışsal muhasebe, muhasebe ile davranış bilimleri alanlarının birlikte ele alınması sonucu ortaya çıkar. Geleneksel muhasebe ile işletmelerin para ile ifade edilebilen mali nitelikteki işlemleri rapor haline getirilmekte iken, davranışsal muhasebe ile kişilerin zihinsel hesapları raporlanarak incelenmeye çalışılmaktadır. Bu çalışmada, davranışsal muhasebenin, muhasebe denetimi boyutundaki durumu konu edilmekte ve bu noktada davranışsal denetim boyutuna geçilebilmesi amacıyla, ilk olarak davranışsal muhasebe kavramı ele alınmaktadır.

Davranışsal muhasebe, insanların bir muhasebe olayıyla karşı karşıya kalma durumunda gösterdikleri davranışları inceler. Davranışsal muhasebe, muhasebeci davranışlarının veya muhasebeci olmayanların muhasebe fonksiyonları ve raporlarından etkilenen davranışlarının incelenmesi olarak tanımlanır. Davranışsal muhasebe, geleneksel muhasebe yaklaşımlarının hazırlayıcı ve kullanıcılarının yeterince vurgulanmayan algıları, tutumları, değerleri ve davranışlarını düzeltmeye ve zenginleştirmeye çalışır. Davranış biliminin muhasebeye uygulanmasının temel amacı muhasebe bağlamında mümkün olan her durumda insan davranışının açıklanması ve tahmin edilmesidir.

İşletmelerdeki davranışsal muhasebe uygulamaları dört grupta toplanmakta, bunlar davranışsal muhasebe ve motivasyon ilişkisi, davranışsal muhasebe ve etik ilişkisi, davranışsal muhasebe ile performans değerlendirme ve bütçeleme ilişkisi ve davranışsal muhasebe ve denetim şeklinde sıralanmaktadır. Bu çalışmanın konusunu, denetimin davranışsal olarak irdelenmesini içeren dördüncü grup oluşturmaktadır. Bu çalışmanın amacı (1) denetçilerin karar verme davranışlarını etkileyebilecek faktörleri dikkate alarak davranışsal muhasebenin muhasebe denetimi boyutundaki durumunu konu etmek, (2) davranışsal yaklaşımdan bilişsel kısa yollar ve bilişsel yanlılıkları seçerek detaylı olarak açıklamak ve (3) bu literatürü muhasebe denetimi ile ilişkilendirerek sonuçlar sunmaktır.

Bağımsız denetçiler, kanıt toplar ve toplanan kanıtları değerlendirir. Denetçiler kanıtların toplanması ve kanıtların kullanılması konusunda hemfikir olmakla birlikte, kanıtların değerlendirilmesi konusunda

farklı fikirde bulunmaktadır. Bu nedenle toplanan kanıtları değerlendirme süreci, denetçilerin profesyonel kararlarına bağlıdır. Davranışsal denetimin öncelikli amacı, dış denetime tabi olan firmalar, düzenleyici otoriteler ve şirketler için yararlı bilgiler sağlamaktır. Davranışsal denetim, denetçiler ve diğer katılımcıların ne kadar etkili oldukları ve hangi tip bilgi ve kavramsal şartların denetçi ve diğer katılımcıların karar ve yargılarını etkilediğini keşfetmeye odaklanmıştır. Bu çalışma, davranışsal yaklaşımın geniş kapsamda incelenmesini, davranışsal muhasebe tanımının denetim perspektifinden ele alınmasını ve konunun teorik açıdan tartışılmasını amaç edinmektedir.

Toplumsal sistem içerisinde yer alan birey çevreyi nasıl algılamaktadır? Karmaşık düzeyde sosyo-ekonomik olaylarla karşı karşıya kalınan bir toplumda bireyin karar alma süreçleri nasıl şekillenmekte ve nasıl bir süreç temelinde tepkiler bireysel davranış kalıplarına dökülmektedir? Bireylerin bir bütün olarak denetlenmesi ya da yönlendirilmesi mümkün müdür? Bunu gerçekleştirmeye dönük kural ya da uygulamalar söz konusu mudur? Belirsizlik ve risk altında bireylerin karar alma süreçleri nasıl gerçekleşmektedir? Hiç kuşku yok ki bu sorulara yönelik cevaplar 20. yüzyılın önemli bir kısmında ana-akımcı düşünce olarak kabul edilen neo-klasik iktisat öğretisi ve bu öğretinin temel önermeleri ve ürettiği kavram setleri dolayımında biçimlenmiştir. Öyle ki bireylerin toplumsal yaşam içinde herhangi bir durum karşısında konumlanışı, karar alma süreçleri ve bunun davranışa dönüşme halleri doğrudan doğruya ana akımcı düşüncenin söylemleri üzerinden ele alınmıştır.

Ana-akımcı düşünce sistematığının felsefi kökenlerini faydacılık ve bu bağlamda psikolojik hedonizm yani hazcılık oluşturmaktadır. Haz, en temel anlamda bireyin eylemlerinde acı veren gerginlikten kurtulma duygusu olarak ifade edilirken, bunun bir yaşam amacı şekline bürünmesi ise hedonizmdir. Bu görüşe göre bireylerin eylemlerinin temel itkisi, sahip oldukları hazzı en yükseğe çıkarmaktır. Bunun için de karar alma süreçlerinde ve bunun davranış kalıplarına dönüşmesinde minimum çaba ile maksimum tatmini sağlayan her türlü eylem biçimi, birey için faydalıdır ve rasyonellik taşımaktadır.

Hazcılık söylemi bu bağlamda kendi çıkarını maksimize etmeye çalışan insan tanımının da altyapısını oluşturmaktadır. Ana-akımcı düşünceye göre bireyin davranışları, kendi çıkarını bu anlamda faydasını maksimize edecek ve zararını da minimize edecek şekilde biçimlenmektedir. Bu biçimleniş zevk ve acının hesaplanması temelinde işlemektedir. Birey bu bağlamda “homoeconomicus”tur. Bireyin bu bağlamda kabul görmesinin temel nedeni, ana-akımcı düşünce ve onun iktisadi, doğa bilimi temelinde bir başka deyişle hakikat yani gerçeklik üretecek bir biçimde inşa etme isteğinden kaynaklanmaktadır.

Kuşkusuz psikoloji biliminin gelişiminin de bu süreç üzerinde etkili olduğunu söylemek mümkündür. Psikolojinin bir bilim dalı olarak geç ortaya çıkması ve sosyal bilimler alanında yapılan çalışmalarda, özellikle bireyin bireyle ve bireyin toplumla kurduğu ilişkileri anlamaya dönük araştırmalarda bireylerin karar alma süreçleri ve bunun davranış kalıplarına dönüşmesinde psikolojinin göz ardı edilmesinde önemli bir etken oluşturmıştır. Her ne kadar psikoloji bilimi geç gelişim gösterse de iktisadi veya sosyal karar alma süreçleri, ileriye dönük tahminler, belirsizlik ve risk algılama yöntemleri ve maliyet hesaplamaları gibi ilk bakışta iktisadi olarak görünen olguların her zaman psiko-sosyal ve zihinsel süreçleri bağlamında gerçekleştiği gerçeğini ortadan kaldırmamaktadır.

Bir başka deyişle toplumsal olayların açıklanmasında, ana-akımcı düşünce sistematığının iddia ettiği bir biçimde, bireysel davranışların analizinde sadece açıklanmış davranış kalıpları bir başka deyişle rasyonel insan söylemi temelinden hareketle elde edilen ampirik bulgular yeterli değildir. Bireyin karar alma süreçlerinin arkasında hiç kuşku yok ki bunu aşan bir nitelikte psiko-sosyal süreçler ve bu süreçler temelinde işlerlik kazanan davranış motifleri bulunmaktadır. Bunların anlaşılmasına dönük her türlü çaba toplumsal sistem içerisinde yer alan bireyi tanıma anlamına da gelmektedir.

Öyle ki bireyin karar alma süreçlerini biçimlendiren psiko-sosyal süreçler, toplumsal yapı içerisinde yaşanan değişimler ve dönüşümler ve farklılaşmalar temelinde ortaya çıkan risk ve belirsizlikler durumunda bireyin önemli ölçüde rasyonel düşünmekten de alıkoymaktadır. Bir başka deyişle çevresel belirsizliklerin karar alma sürecini karmaşık hale getirmesi, karar vericiyi bilişsel anlamda da zorlamaktadır. Bu açıdan bakıldığında bireylerin karar alma süreçlerinde tam anlamıyla rasyonel olamayacaklarını ve çevresel faktörlerin etkisinde kalarak hareket ettiklerini söylemek mümkündür.

Sınırlı rasyonalite teorisi ile birlikte karar alma süreçlerini belirleyen olgular temelinde yapılan çalışmaların yönü o zamana kadar hâkim bir nitelik sergileyen matematikten, psikoloji ve sosyolojiye doğru kaymaya başlamıştır. Bilimsel anlamda yaşanan kaymanın sonucunda ise toplumsal sistemin



etkisinden soyutlanmış, duygularının ihmal edildiği, mükemmellik arz edecek şekilde bilişsel bir yeteneğe sahip bir nevi makine gibi kabul edilen insan figürü yerini sınırlı bir bilgi işleme kapasitesine sahip olan ve çoğunlukla da rasyonel davranmayan, karar alma süreçlerinde sosyal bağlamın etkisine açık insan figürüne bırakmıştır.

Davranışsal yaklaşım tam da böyle bir eleştirinin içinden doğmuş ve vücut bulmuştur. Davranışsal yaklaşım, ana-akımcı düşünce sistematığının ürettiği, insanın davranışlarını ve karar alma süreçlerini biçimlendiren mükemmellik arz eden rasyonellik söyleminden farklı olarak, bireyin aldığı her kararın ve bunun uygulamaya dönüşmesinin temelinde rasyonel bir düşünüşün olmayabileceği, aynı zamanda bir sosyal varlık olan insanın aldanabileceği, toplumsal yönelmelere uyum gösterebileceği ya da diğerkamalık çerçevesinde hareket edebileceğini ortaya koymak suretiyle ana-akımcı düşüncenin, bireyin öz çıkarını merkeze alacak bir biçimde hareket etmesine dönük davranış modelinin temellerini sarsmıştır.

Denetimin toplumdaki işlevi, bir diğer ifadeyle denetçilerin topluma kattığı değer, güvendir. Denetimde bağımsızlık, yansız bir bakış açısında sahip olunmasıdır. Denetim ve zihinsel kestirme yöntemleri, davranışsal yaklaşım kısmında da açıklandığı gibi, bireylerin belirsiz durumlarda karar alırken kısa yollar kullandıklarını ifade etmektedir. Bu kestirme yöntemler ulaşılabilirliğe dayanan kestirme yöntem, dayanak ve adaptasyon kestirme yöntemi ve temsile dayalı kestirme yöntemidir.

Bu çalışma üç bölüm olarak yapılandırılmıştır. İlk bölümde davranışsal yaklaşıma genel bir bakış ve temel bilişsel kısa yollar ve bilişsel yanlılıklar açıklanmış, davranışsal yaklaşımın davranışsal denetime temel oluşturacağı şekilde düzenlenmiştir. İkinci bölüm davranışsal denetimi temeli, gelişimi ve gelecekteki durumu açısından tartışmaktadır. Son bölüm, davranışsal yaklaşım perspektifinden davranışsal denetimin kısa bir özetini sunmaktadır. Çalışma davranışsal yaklaşımın detaylı olarak açıklanması ve muhasebe denetimi paralelinde bilişsel kısa yollar ve bilişsel yanlılıkları örneklemesi açısından literatüre katkı sağlamakta, gelecekteki çalışmalara alt yapı oluşturmayı hedeflemektedir.