VOL. 04 NO. 7,
MAY, 2024
E-ISSN 3026-9679
P-ISSN 3026-9423

African Scholar Publications & Research International
www.africanscholarpub.com

Journal of Business Dev. and Management Res. (JBDMR)

EXPLORING THE CONDITIONS AFFECTING FRAUDULENT PRACTICES IN NIGERIAN PUBLIC SECTOR

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Abstract

This paper aims to explore the conditions affecting fraudulent practices among Nigerian public sector employees. Using the fraud diamond theory, researchers conducted 16 in-depth interviews with respondents from four related functional disciplines. The researchers explored factors that influence public employees to engage in fraudulent practices in the Nigerian public sector. The researchers used qualitative thematic data analysis for the study. By using the lens of fraud diamond theory, the study reveals several salient points. First, perceived pressure arises from both financial and non-financial factors: the desire to accumulate huge wealth, high expectations from the community, and poor remuneration of the public service. Second, the opportunity for fraudulent activities to occur exists through poor control mechanisms and a lack of discipline against the perpetrators. Third, perpetrators were able to rationalize their wrongdoing because they felt a lack of patriotism for their country and an absence of ethics. Lastly, the study sheds light on the capability of the perpetrator when they can influence public decisions and have the intellectual aptitude. The findings of this study have practical implications for anti-graft agencies like Assets Mamagemant Corporation of Nigeia, the Economic and Financial Crime Commission, and the Independent Corrupt Practices Commission. The originality of this study is that it is one of the very few studies of the Nigerian public service. Fraud in Nigeria is a major problem, and this study goes some way toward explaining it.

Keywords: Fraudulent Practices, Nigeria, Pressure, Opportunity, Rationalization, Capability, Fraud Diamond Theory.

Introduction

Fraud, bribery, corruption, financial scandals, and misappropriation are global phenomena that affect virtually every aspect of life at an annual cost to organizations of over US$500 billion (Rezaee, 2005). The impacts have caused a serious problem to human life and nations' economies, especially in developing countries where it has led to a tremendous loss of funds over several years (Tang & Karim, 2019). To an enormous degree, most services are very much affected by unethical behavior (Suleiman & Othman, 2017). Fraudulent activities happen in both the public and private sectors globally (Elliott, 1997; Glynn et al., 1997; Hafner-Burton & Schneider, 2017).

The term 'fraud' has existed for some decades, and so-called "money-related embarrassments" have for a long time stagnated the world's economy, even before 1820 – 1840, which marked the end of the Industrial Revolution (Pearson & Singleton, 2008). Fraud has turned into a threat to world economic development that necessitates the maximum intervention of different anti-graft bodies globally (Lail, et al., 2017; Teichmann & Futter; 2019). Despite numerous efforts aimed at mitigating fraudulent activities, different types of fraud undoubtedly remain unexplored (Wolfe & Hermanson, 2004).

Diversion of public funds to personal advantage is a daily headline in Nigerian newspapers, on radio, and on television (Oyebode, 2017). The most recent report of job-related fraud and abuse of entrusted power published by the Association of Certified Fraud Examiners (ACFE), shows fraud on average costs an organization more than 5% of its annual income. The report by ACFE indicates that 5% of the estimated gross world product (US$84.84 trillion) resulted in a global loss of US$4.24 trillion for the year 2018. Thus, such losses due to fraud may impact the socio-economy and development of any country.

Several attempts have been made to mitigate fraudulent practices in Nigeria's public sector. Certain attempts have focused on legal measures by establishing a framework to curtail fraudulent activities (Amaefule & Umeaka, 2016). However, there has not been enough emphasis on the conditions affecting fraudulent behavior in Nigeria (Agbata et al., 2017; Bakre, 2007). Furthermore, most studies on fraudulent practices in Nigeria have focused on private sector settings (Ijewereme, 2015). Consequently, the occurrence of fraud in the Nigerian public sector (NPS) continues to rise. This study seeks to explore why public employees commit fraud in the NPS.

Section 2 of this paper describes the prevalence of fraud in Nigeria, and Section 3 presents the literature review; Section 4 explains the theoretical framework and Section 5 discusses the methodology. Our research findings and discussion are in Section 6, and Section 7 concludes the paper.

Prevalence of fraud in Nigeria

The history of fraud in the NPS can be traced back to colonial administration. The British government used an indirect system of government to colonize Nigeria, with traditional rulers being appointed as administrators and deployed to various part of the country to aid the British administration (Appiah & Gates, 2005).

Eventually, some of these traditional rulers abused this power to enrich themselves. In 1966, the first civilian government was overthrown by the military due to the high level of misappropriation and fraud perpetrated by the politicians (Ogbeidi, 2012). The new military government established a committee to investigate the previous government, which was found guilty of mismanagement of funds and violation of state regulation (Okonkwo, 2007).

Literature Review

Every economy or nation is prone to fraudulent activities that constitute a deliberate attempt or abuse of power to deprive other people or an organization to gain personal benefit, either by physical force or trickery (Ruankaew, 2016). The literature revealed that both the public and private sector experience fraudulent activities for personal gain, and combating the problem remains a challenge (Imhonopi & Ugochukwu, 2013; Hassan & Giorgioni, 2019).

A well-known theory that discussed the conditions that lead an individual to perpetrate or commit fraudulent activities is the fraud triangle theory (FTT) by Cressey (1950). This research focuses on three conditions that must be present for fraudulent activities to happen in any organization. These conditions are: 1) perceived pressure, 2) perceived opportunity and 3) rationalization. However, Wolfe & Hermanson (2004) considered that a fourth element must also be present, which is "capability". According to their theory, fraudsters must have the skills as well as the influence for fraud to occur. Hence, the four elements known as "fraud diamond theory" (FDT) were developed as an extended version of FTT theory. Our research uses FDT as shown in the figure below.

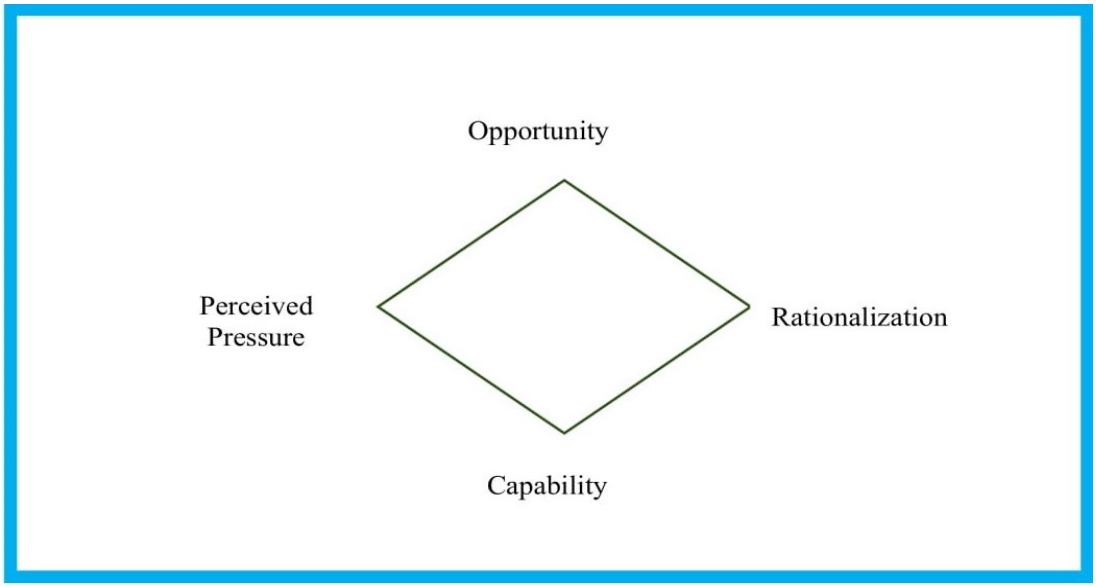


Figure 1. Fraud Diamond Theory
Source: Wolfe and Hermanson (2004).

Perceived pressure

For an employee to perpetrate fraud there must be a "perceived pressure". Perceived pressure is considered as the first element that motivates the perpetrator to adopt an unethical attitude, and this can happen to any employee at any level within the organization, for several reasons. The pressure might be financial or non-financial depending on the circumstances, and it does not have to be real. Once the fraudster is convinced of being pressured, such pressure can pave the way for unethical conduct (Albrecht et al., 2006). Examples of financial pressure include sudden or unexpected financial loss, peer pressure, poor productivity, unscheduled demand, and being unable to obtain a soft loan (Schuchter & Levi, 2015). Non-financial pressure includes job discrimination, which occurs when an employee is subjected to unfair treatment based on gender, age, race, or religion. Poor remuneration, a delay in promotion, or a lack of incentives motivates the employee to feel less sense of belonging, a misplacement of priority, and selfishness (Schuchter & Levi, 2015).

Non-shareable financial weight is one of the related factors that can cause a skilled person to commit fraud, where such a person does not intend to discuss the financial challenge with others (Cressey, 1953). Prejudicial dealing concerning promotion, compensation, and ungratefulness on the part of employees were all quoted as reasons that employees engage in fraudulent activities. In such a situation, the employees mostly have little or no regard for the organization they are working for; hence, they consider fraud as a means of vengeance against their employers (Lokanan, 2015). Poor behavior, for example, betting and drug abuse is another class of pressure that encourages individuals to defraud their employer (Dellaportas, 2013). Recently, literature has shown that most of the fraudsters these days are primarily motivated by bad behavior such as alcohol, gambling, mixing with wealthy individuals, and drugs (Said et al., 2018).

According to Lister (2007), pressure is the essential factor that leads to unethical behavior and it comes in three forms: 1) employment stress, 2) personal pressure, and 3) external pressure. The perceived pressure may be greediness, living above one's earnings, very high expenses, high personal liability, drug addiction, gambling, family economic needs, and unforeseen circumstances like illness and disaster. Most of the fraudsters are materialistic, and that is what creates more pressure for them to live as though they are rich by pretending to maintain the status of the wealthy counterpart (Neu et al., 2013).

The pressure that leads to unethical or fraudulent activities may be political, personal financial loss, or societal pressure, which occurs when a perpetrator is convinced of their status and hence cannot afford to concede defeat (Murdock, 2008). Corporate and personal pressure is the key element that motivates a perpetrator to commit fraudulent activities, meaning that without pressure on an individual there is no basis to engage in any unethical act (Rasha & Andrew, 2012; Vona, 2012). According to Chen & Elder (2007), six different forms of pressure, such as personal problems, contravention of obligation, organizational inversion, and the relationship among employees, can pave the way for people to commit fraud. However, for fraudulent activity to occur in an organization, there must be pressure, and about 80% to 95% of fraud cases were influenced by monetary pressure (Albrecht et al., 2006).

Opportunity

Opportunity is the second essential condition that leads to deception. It is created by poor control mechanisms within the organization. A weak internal control system alerts the perpetrator to take advantage of those circumstances and engage in unethical behavior (Kelly & Hartley, 2010). Breach of rules, policies, and regulations, the negligence of management, and a lack of punishment of perpetrators are some of the key elements that create the opportunity for fraudulent activities (Sauser Jr, 2007).

Rae & Subramaniam (2008) believed that the opportunity to commit fraudulent behavior lies in the ability of an employee to understand that weak internal control exists within the organization. Even if the pressure is extreme, unethical behavior cannot transpire without an opportunity being in place; this may be either the inherent weakness of the organization to manipulate or the organization's condition. For instance, a lack of job division, infrequent audits, weak internal control, poor management, and unhealthy employee relationships may present as opportunities. Three factors were used to measure the opportunity to engage in fraud: related party transactions, effectiveness of the chief executive officer (CEO), and disparity between controls (Aghghaleh et al., 2014).

Kakabadse *et al.* (2017) noted that a sound and effective organization's internal control system that assures adequate fraud control requires the continuous intervention of the CEO, as the middle-level managers lack the power to make quick decisions to alleviate the occurrence of fraud. The "Association of Certified Fraud Examiners" reveals that lack of consistent 'job rotation' alerts both the employee as well as the managers to organizational failure and provides an opportunity to engage in unethical behavior (Singleton & Singleton, 2010).

According to Asmah (2019), an ineffective audit function and poor governance processes create an avenue for perpetrators to behave unethically. Such an opportunity emerges when an employee has the practical skills and knowledge of assets, information and ICT, which enables the employee to conceal fraudulent activities (Lokanan, 2015). In reality, the chance to take part in fraudulent acts increases when the organization's control mechanism weakens, there is poor "corporate governance", ineffective channels of administration, and an inadequate internal audit function (Neu et al., 2013). To the criminologist, coercion and social support are the fundamental factors affecting fraudulent behavior. Mostly, people that are deprived of access to lawful social benefits might look for such a benefit unlawfully (Baron, 2015). In the finding of Colvin *et al.* (2002) concerning the absence of social benefit, an individual that learns *"to manipulate others in efforts to gain social support and in the process develop an intermediately intense, calculative social bond, will be more likely to approach a criminal opportunity with a calculating spirit"* (p.31). An opportunity that leads perpetrators to commit fraud arises from sub-cultural practices that either send signals to support and/or restrain the occurrence of unethical conduct (Lokanan, 2015).

Rationalization

Rationalization is the third element for both FTT and FDT. It refers to excuses, justification or beliefs by individuals or employees that immoral action or behavior is different from criminal action. The concept indicates that for a fraudster to commit fraud, they must develop

what they consider to be an acceptable behavior to rationalize their thought that their action is not a criminal offense (Dorminey et al., 2010). It means that if employees or management cannot justify their unethical behavior, it is not likely they will engage in fraudulent behavior. Common examples of moral justification or rationalization include: "I was entitled to the money", "I was only borrowing the money", "my employer is cheating me", "I had to steal to meet my needs or family needs", "other people did it, why not me too?", "everyone is getting rich", "I deserved a bonus but did not get it", "I will refund the money later", "it's nothing really serious" (Cressey, 1950).

Rationalization is hard to measure, as it is virtually impossible to predict immoral behavior. Fraudsters possess a mindset that encourages them to rationalize their immoral attitude (Hooper & Pornelli, 2010). The desire to get involved in deceitful activities lies in the ethical values and personal attitude of an employee. Howe and Malgwi (2006) argued that the connection between the perceived pressure and the opportunity to engage in unethical behavior is created only when an employee can justify their immoral behavior.

Rationalization is a system used by deceitful employee to clarify that their unethical conduct is okay in their mind (Kouchaki & Wareham, 2015)The procedure of justifying the immoral act is mostly simple and easy for an individual who lacks moral codes; it may not be simple and easy for an individual with a high moral attitude to convince themselves or to justify that fraudulent practices are okay and not a crime (Lokanan, 2015). The literature from both criminology and psychology contributed immensely to the understanding of the concept of rationalization. A criminologist in their work on neutralization theory maintains that criminals usually use "the techniques of neutralization" to justify their intentions. Neutralization techniques are mostly used to safeguard people from their inner qualities or values encircling their society (Stout, 2006). Murphy & Dacin (2011) recently expanded on the psychological process of sanitizing one's conscience; this is the continuation of work on the theory of moral disengagement (Bandura, 1999) and cognitive dissonance theory (Festinger, 1957). Murphy and Dacin (2011) identified three psychological processes that create an avenue to rationalize or justify the attitude of the perpetrator; these are: (a) Lack of information/awareness, (b) Intuition combined with justification, and (c) Thinking the apparent advantages exceed the disadvantages. This framework clarifies how fraud can become regularized within an establishment. It tallies with the findings of earlier studies (Ashforth & Anand, 2003; Ball, 2009) on how most of the public officials justify their criminal behavior because they consider it to be an important aspect of their responsibilities.

Rationalization likewise involved the fraudster accommodating their activities with commonly recognized "principles of decency and trust which is necessary before" unethical behavior can take place in an organization (Dorminey et al., 2010). The rationalization for engaging in fraudulent practices for corporate executives might embrace thoughts such as "we have to keep the stock value/price high", "all organizations use forceful accounting practices", "it is for the benefit of the organization", or "the issue is transitory and will be balanced by future positive outcomes" (Lokanan, 2015). This allows the fraudster to view unethical acts as acceptable and consistent with their code of morals (Neu et al., 2013).

Capability

Capability is the fourth element of FDT that must be pesent for fraud to take place in an organization. An individual's official position in an organization might give them a chance and the skill to capitalize on an opportunity for unethical behavior, which might not be

available for others (Ruankaew, 2016). Wolfe & Hermanson (2004) recognized that a commanding position/rank within a company/organization is essential to an individual's ability to perpetrate fraud. For example, a CEO, a head of ministry, and any person having public authority might use their position to influence decisions that favor their interest and to behave unethically. That means the higher-ranking executives have a higher chance of partaking in organizational fraud (Dellaportas, 2013). Intellectual ability to influence financial information and internal control weaknesses, as well as the ability to know how the system operates, creates an avenue for fraudulent practices (Kranacher & Riley, 2019). Capable fraudsters successfully deal with the risk of being trapped and succeed in their unethical behavior over a lengthy period. Ego and confidence that deceitful behavior will not be discovered affect decision-making. The more self-confident fraudsters are, the greater their chance to behave unethically.

Ong (2018) affirmed that only talented individuals will quickly recognize the weakness of the organization's internal control system and use such an opportunity to perpetrate fraud. Mansor (2015b) reveals that rationalization and capability are interrelated, and their strength impacts one another. Successful fraud perpetrators must lie consistently to avoid detection, and also to persuade others that fraud does not exist.

For fraudulent activity to occur in both the private and public sectors, the four elements of FDT must be in place (Wolfe & Hermanson, 2004). However, the organizational model and controls used vary between private and public organizations; therefore, different opportunities for fraud perpetrators may arise in the two sectors (Holmes, Strawser & Welch, 2000).

Theoretical framework

A conceptual framework is an analytical device with numerous variations and settings that can be used in the various classifications of work where a general picture is required. It is used to make theoretical qualifications and organize thoughts or ideas. A well-designed conceptual framework captures most of the real facts and in a manner that is simple to remember and apply (Driver & Erickson, 1983; Scott et al., 2013).

The conceptual framework of this research is based on the theory employed to determine why people violate the trust conferred on them by other people. This theory is the fraud diamond theory (FDT) of Wolfe & Hermanson (2004). The theory has four elements that must be present before fraud can occur in any organization. Figure 2 represents the graphical structure of the conceptual framework using FDT.

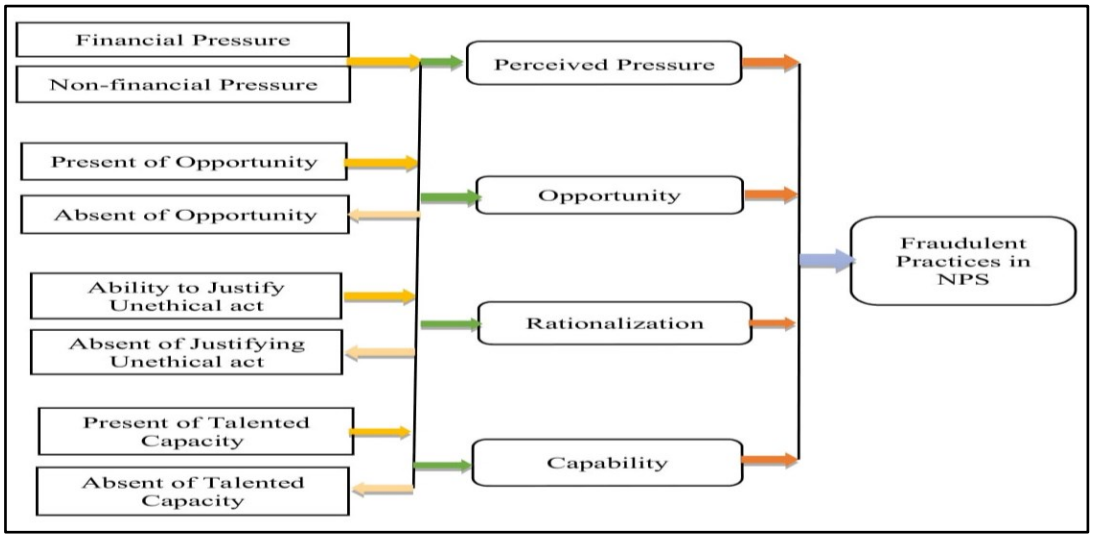


Figure: 2 Research Framework

Source: Designed by the Researchers using Fraud Diamond Theory.

Interpretation of the above framework based on FDT

From the figure above, the first condition affecting fraudulent practices or unethical behavior is perceived pressure (Cressey, 1953; Wolfe & Hermanson, 2004). It is one of the conditions of both FTT and FDT that gives room for unethical practices to take place in any establishment, be it private or public. Although perceived pressure can either be (a) socioeconomic conditions (financial) or (b) non-financial pressure, Albrecht et al. (2006) found that about 80% to 95% of fraudulent cases were affected by monetary/socioeconomic conditions. Additionally, in Nigeria, most fraudulent cases have a link with socioeconomic factors, such as greed and a desire to accumulate wealth. For example, a Nigerian newspaper reported that EFCC discovered the sum of US$9.772 million and £74,000 in the house of former Nigerian National Petroleum Corporation (NNPC) Managing Director; the money was allegedly defrauded, as no justification was given (Premium Times, 2017).

In another case, the previous Inspector General (IG) of Police Tafa Balogun was detained for diverting over US$100 million. Furthermore, Sunday Ehindero nominated to supplant the former IG, was appointed and was eventually charged with money laundering of over US$20 million in police cooperate funds (Bakre, 2013). This shows that the Nigerian perpetrators were mostly prominent public servants who have adequate wealth. However, having an urgent need to accumulate huge amounts of money influences fraudulent practices (Abdullahi & Mansor, 2018). In our study, the interview data revealed that most fraud is perpetuated by high-ranking public officers, who are the wealthiest.

Both the NNPC Managing Director and the IG of Police were prominent and wealthy but found to be involved in unethical behavior by defrauding public funds for their benefit. This reflects the influence of socioeconomic factors. Without greed and a desire to accumulate huge wealth, such behavior of fraud cannot occur.

The next condition that influences fraudulent practices in FDT is perceived opportunity. This is the result of poor internal control mechanisms within the organization and a lack of disciplinary action against perpetrators (Sauser Jr, 2007). In Nigeria, the top-ranking public servants usually use their public authority to create the opportunity themselves, by influencing both the internal and external control of the organization. No legal action is taken against them because of their official status. For example, it was reported by the EFCC that in April 2018 it had discovered US$1,545,751 in the possession of the former Minister of Defense. The Minister used his official status to defraud the ministry, knowing that no legal action would be taken against him due to the lack of political will in the government. As discussed by Quah (2017), political will determines the success or failure of curtailing financial crimes in any economy.

The last two conditions of FDT that must be in place for fraudulent practices to occur are rationalization (the ability to justify that unethical behavior is not a criminal act) and capability (the talent, capacity, or skills to behave unethically and conceal it) (Wolfe & Hermanson, 2004).

The following case demonstrates these last two conditions. In the suit filed, the EFCC had claimed that the immediate past government of Bauchi State was engaged in the money laundering of N19.8 billion. Cheques were raised on the eve of transferring power to the incumbent government for a purportedly non-existing contract (Premium Times, 2019). A Federal High Court in Abuja has ordered the EFCC to freeze the Bauchi State government's account with the First City Monument Bank while awaiting the outcome of the ongoing investigation by the commission.

In another incident, the Nigerian government confirmed its effort to recover the sum of US$153.3 million in misappropriated public funds by Nigeria's controversial ex-petroleum minister (Nkrumah, 2018). The accused are public servants who took an oath to serve the public by putting the public interest ahead of their interests. They had succeeded in justifying to themselves that their fraudulent behavior was not a criminal act, and their skills and talent facilitated the occurrence of fraud. As Wolfe & Hermanson (2004) stated, for fraud to occur in any organization, the four conditions of FDT must be present.

Methodology

Using FDT, researchers conducted 16 in-depth interviews with respondents from four related functional disciplines. The study explored the conditions affecting fraudulent practices among NPS employees. The researchers used qualitative thematic data analysis; this approach helps explain recorded textual data through a "systematic classification" by identifying the themes and sub-themes (Hiseh & Shannon, 2005). Open-ended interviews allowed the interviewees a great opportunity to share their knowledge and experience of the conditions affecting fraudulent behavior in the NPS, freely and without being restricted.

The following steps were followed to ensure the reliability of the study: First, 20 interviewees were contacted by phone and email to seek their consent to be part of the study. However, as the interviewees were public servants in Nigeria, some of them later refused to take part.

Ultimately, we managed to interview 16 participants. This is perhaps due to the nature of the phenomenon being studied.

Second, the interview guides were validated by four experts of the Nigerian public sector all of whom have experience in the area being studied. We sent them the interview guides and the study objectives, and the public servants commented on the wording, structure, and understandability of the interview questions and the feasibility of achieving the study objectives. The experts' comments and observations were taken into consideration and necessary amendments were made to the interview questions. Next, pilot interviews were conducted with three of the interviewees: two auditors and an accountant. These aided the process of establishing the concept of validity and reliability.

The sample for this study comprised five public accountants, five public auditors, three legal practitioners, and three staff of EFCC. We coded the interviewees as accountant (ACT), auditors (AUT), the staff of EFCC (EFCC), and legal practitioners (LP). For a qualitative study, there are a variety of opinions as to how many interviewees are sufficient to ensure the reliability of the interview data. Many scholars have suggested a different number of interviews that can give quality data. For example, Creswell (2009) suggested 5-25 interviews, Bertaux (1981) thought 15 interviews, and Kuzel (1992) argued 6-8 interviews are required for a study of a consistent sample. We, therefore, considered 16 interviews as sufficient for reliable data. Moreover, all our interviewees were public servants with vast experience on the subject being studied.

Accountants and auditors were included for several reasons. Firstly, auditors and accountants have a critical role, and knowledge of most financial information, in the NPS (Ojo, 2019). Secondly, they are on the front line to safeguard against financial misrepresentation in public sector settings (Abedin, 2018). The inclusion of EFCC staff and legal practitioners helped enrich the data. The EFCC is the law enforcement body established to inspect financial crime money laundering, misappropriation, and fraud, and their experience of dealing with fraudulent activities was very relevant to us (Obuah, 2010). Legal practitioners were added based on the reasoning given during the pilot interviews that the ability of the judiciary to investigate and execute fraudsters depends largely on legal practitioners and law enforcement (Gholami, 2019).

Research Findings and Discussion

The study explored the conditions affecting fraudulent practices among NPS employees by using the fraud diamond theory (FDT) of Wolfe & Hermanson (2004). The FDT coherently highlighted four elements that must be present: a) perceived pressure, b) opportunity, c) rationalization and d) capability. The findings of the study are analyzed as follows:

Perceived Pressure

Perceived pressure is recognized by both FTT of Cressey (1953) and FDT of Wolfe and Hermanson (2004) as one of the conditions that influence an individual to perpetrate fraudulent activities and an unethical attitude. This can happen to any employee at any level within the organization for several reasons. This pressure could either be socio-economic or

non-financial depending on the conditions. It is the condition that creates an avenue for fraudulent behavior (Albrech et al., 2006).

In illustrating financial pressure, nine of the interviewees (ACT 1, ACT 2, ACT 3, ACT 4, AUT 1, AUT 2, AUT 3, EFCC 1, and LP1) believed that financial pressure is a factor that leads to fraudulent practices. For example, ACT2 gave the example of the desire to accumulate huge wealth, together with an employee facing high expectations from the community or family members that are unreasonable given the employee's salary. LP1 also alluded to pressure from friends, as most people assume that once someone is holding a particular position, particularly in the public sector, then such a person must be wealthy enough to cater to family and community needs. The literature affirmed that pressure is a common reason for people to engage in fraud (Albrecht et al., 2006). And this pushes them to engage in fraudulent activities to meet the demand of family members and the community so as not to be ashamed. This is in line with the finding of Murdock (2008), who argued that societal pressure creates an avenue for unethical behavior when fraudsters believe in their status and hence cannot afford to admit defeat. This means that, without pressure and fear of dishonor, there would be no fraud (Rasha & Andrew, 2012; Vona, 2012).

Likewise, in relation to financial pressure, interviewees believed that poor salary is another influencing factor that leads an employee of the Nigerian public sector to engage in fraudulent activities. Nine of the interviewees (ACT 2, ACT 3, ACT 4, AUT 1, AUT 2, AUT 4, EFCC 2, LP1, and LP2) mentioned poor remuneration/salary as a financial pressure that leads to fraud. ACT4 was of the view that Nigeria has a poor wage system, particularly the public sector, which is not in line with international standards; workers are paid peanuts and there is a slogan used by some Nigerian labor organizations that 'my take-home cannot take me home'. One study revealed that, in most of the public sector, people work very hard and sometimes under hard conditions but are paid a poor salary that does not meet their primary needs (Hearn, 2013). Hearn believed poor remuneration, coupled with other financial obligations from the individual's family, extended family, and others, gives rise to fraud.

The literature confirmed that unexpected financial loss, family pressure, unscheduled demands, and an inability to obtain a soft loan are the financial pressures that result in fraudulent activities (Schuchter & Levi, 2015). Mukoro (2013) considered that low wages in the public service influenced the public servant to use their official rank to create an avenue to defraud the fund entrusted to them to meet their needs, especially if it was easy to conceal the fraud.

On the other hand, non-financial factors can also explain why public employees in Nigeria violate the trust given to them by engaging in fraud. Schuchter & Levi (2015) considered that pressure that leads to fraud includes job discrimination, poor remuneration, a delay in an employee's promotion, lack of incentive, misplacement of priority and selfish interest in dealing with employees. This was corroborated by nine of the research interviewees who were of the view that the poor Scheme of Service greatly influences NPS employees to engage in any form of financial crime.

For instance, AUT2 notes that working conditions in Nigeria are not friendly in the sense that the promotion of personnel does not follow civil service guidelines. And AUT2 notes that

sometimes an employee may stagnate in a particular position for several years without a promotion. This can lead the employee to develop negative thinking toward the job and gradually start to behave unethically.

This finding coincides with the literature, which stated that prejudicial treatment concerning promotion and compensation of employees is a reason for employees becoming involved in a financial scandal. In such a situation, the employees mostly have little or no regard for the organization they are working for and consider fraud as a way of taking revenge against their bosses (Baucus, 1994; Lokanan, 2015). The study found that most of the employees believed they were not being fairly treated by their employers. It takes a long time for the benefits or entitlements associated with promotion to become effective, and most of the time these entitlements are not paid in arrears. Therefore, aggrieved employees consider employment to be an opportunity for revenge rather than contributing to the overall profitability of the organization. Insufficient wages and incentives lead employees to engage in fraudulent behavior (Wells, 2017). A study conducted in Indonesia by Purnamasari & Amaliah (2015) revealed that unfavorable working conditions and lack of religious values in the working environment often erode the behavior and integrity of employees who then engage in fraudulent practices.

Although the promotion of an employee in the Nigerian public sector is a privilege by law, not a right, it is still widely regarded as a right (Oyedele, 2015). Therefore, denial of such privilege can cause public employees to defraud their organization. In other words, an individual or group of people deprived of gaining social benefits legally might think to acquire such benefits through unlawful means (Baron, 2015).

Opportunity

Opportunity is another essential condition from both FTT and FDT that leads to fraud (Cressey, 1953; Wolfe & Hermanson, 2004). Opportunity mostly results from weak control mechanisms in public organizations.

The view of 12 out of 16 interviewees (ACT1, ACT2, ACT3, ACT4, AUT1, AUT2, AUT5, EFCC1, EFCC2, EFCC3, LP1, and LP2) was that a weak internal control system creates an avenue for a public employee to engage in fraudulent activities. ACT3 stated that all the necessary control mechanisms that assure asset protections are not in place in the Nigerian public sector, unlike in the private sector. Where sound controls do exist in the public sector and a culprit is caught, there is then no adequate punishment that would deter other people from undertaking fraudulent activities.

The theory affirmed that a weak internal control system signals to public employees to take advantage of those circumstances by engaging in misappropriation of public funds (Kelly & Hartley, 2010). It is argued that public employees at both levels (management and subordinates) could be motivated by the opportunity presented by an organization's weak internal control to behave unethically (Kassem, 2018). Sauser Jr (2007) stated that the breach of rules, negligence of management, and lack of discipline against the perpetrators contribute to fraud.

Asmah (2019) argued that an ineffective audit function and poor control mechanisms give room for financial crime or mismanagement of public funds. In addition, the ability to engage in any financial crime increases when the effectiveness of internal control decreases, there are ineffective channels of administration, and an inadequate internal audit function (Neu et al., 2013). A study conducted in Barbados revealed that an organization with a sound and effective internal control stood a better chance of dealing with fraudulent practices (Vinten et al., 2005).

Rationalization

The theory states that for an employee to violate the trust conferred on them by engaging in fraud, such an employee must rationalize their immoral behavior that fraud is not a criminal offense (Dorminey et al., 2010). FDT further states that the possibility of justifying/rationalizing immoral behavior as different from illegal conduct only occurs when individuals lack ethics and a moral code (Lokanan, 2015).

Eight of the interviewees (ACT1, ACT2, ACT4, AUT1, AUT3, EFCC3, LP1, and LP3) emphasized that lack of ethics among employees was a factor that influences the justification of immoral acts. LP1 identified that if an employee is patriotic and ethical, such a person will not commit fraud and will not regard public resources as theirs, because those resources are meant to provide services for the entire public.

ACT2 noted that most misappropriation and financial crime originates among the executive cadre of government officials who cannot combat what they are involved in. Hence, the subordinates look at fraud as the normal business of the day. This has led to a justification by most public servants that immoral acts are prudent and ethical. This coincided with the finding of Lokanan (2015) who argued that an individual with strong moral attitude finds it very difficult to justify that fraudulent behavior is not a crime. In the same way, Cressey (1986) opined that financial crime and misappropriation are the byproducts of an unpatriotic attitude. Jackson et al. (2010) posit that an individual or employee who cannot justify unethical behavior is unlikely to engage in financial misconduct. The desire to engage in fraudulent activities lies in the ethical values and personal attitude of the employee. Howe & Malgwi (2006) argue that the connection between perceived pressure and opportunity to engage in unethical behavior is created only when an employee can justify their immoral behavior.

Besides, the FDT affirmed that rationalization is not only about the justification of unethical attitudes but also the conditions that affect or lead to misappropriation of public funds. The civil servant or employees have a mindset or particular thought or reason for justification to defraud (Rustiarini el al., 2019). It may not be simple as well as easy for an individual with a high moral attitude to convince themselves that fraudulent practices are okay and not a crime (Lokanan, 2015).

Capability

Capability in the FDT is the highest level of ability to influence action or power to execute an action under the due process (Endsley, 1995). An authorized position in an establishment creates an avenue, power, and skill for an employee to misappropriate organizational assets

that might not be available for others (Ruankaew, 2016). This means misappropriation and fraudulent activities are mostly done by those having official influence.

This corresponds with the opinion of eight interviewees (ACT2, ACT3 ACT5, AUT4, AUT5, EFCC3, LP1, and LP2). LP2 stated that most of the financial crime in the NPS is perpetrated by the top-government official who has access to the public fund. The study found that their official position creates an opportunity for them to misappropriate public funds.

These views are in line with the FDT of Wolfe & Hermanson (2004), which opined that commanding position/rank within an organization might pave the way to fraud. For example, a CEO in the public sector might use their position to influence a decision that favors his/her interest and therefore behave unethically.

In contrast to the official position, the study also pointed out the intellectual ability of the employees or executive officers to commit fraud and conceal it. AUT5 argued that most of the intellectual brains of the NPS employees are used to embezzle public funds and conceal the fact. LP2 further states that, although auditors, accountants, or lawyers act prudently, when they examine the records, they find everything is correct and intact. As the fraud is mostly committed by management who are skilled and well trained, they are rarely caught and can escape punishment.

According to the theory of Wolfe and Hermanson (2004), the intellectual ability to influence financial matters, as well as the ability to know how the system operates, creates an avenue for misappropriating public funds. In other studies, it was found that only intellectual employees will understand that weak internal control exists and combat such an opportunity to commit fraud (Ong, 2018).

Therefore, for fraudulent activities to occur in any organization, be it private or public, four elements of FDT must be present. This is justified by Wolfe and Hermanson (2004) who argued that *"opportunity opens the doorway to fraud, and perceived pressure and rationalization lead a perpetrator toward the door, and capability empowers the perpetrator to identify the open doorway as an opportunity and to take advantage of it by walking through repeatedly"* (p.1). Even though private and public organizations operate differently and employ different measures to control their operations, various opportunities for fraudulent behavior may emerge from the two economic sectors (Holmes et al., 2000).

Conclusion

In understanding the reasons why public sector employees commit fraud in Nigeria, this study brings fruitful insights.

First, the findings revealed that pressure, financial or non-financial, from family, friends, and community influences public sector employees to violate the trust given to them and engage in fraudulent practices. This was the opinion of most of the interviewees and is consistent with the finding of many previous researchers (Lister, 2007; Lokanan, 2015; Neu et al., 2013; Rasha and Andrew, 2012; Vona, 2012). This indicates that pressure, in the form of socioeconomic conditions, is a strong influence that leads to fraud.

Second, the views of the interviewees revealed that an opportunity created by weak internal controls and lack of punishment leads to the perpetration of fraud by public sector employees

against their employer. This finding corroborates those of previous scholars (Aghghaleh et al., 2014; Asmah, 2019; Singleton & Singleton, 2010).

Next, the opinions of the interviewees revealed that the ability to rationalize or justify unethical behavior as other than criminal is a fundamental factor that motivates public sector employees to engage in it. This result is supported by the findings of (Ashforth & Anand, 2003; Ball, 2009; Dorminey et al., 2010; Howe & Malgwi, 2006). This signifies the influence of rationalization as a culture that pave the way for the menace of fraudsters.

Finally, the interviewees acknowledged that possession of official influence by public sector employees and the intellectual ability to influence the decisions of the organization lead such people to engage in massive fraudulent activities. 'Capability' is created by a commanding position, political or executive power, an ability to recognize the existence of weak internal controls, and to utilize these. This finding is in line with the findings of (Dellaportas, 2013; Kranacher & Riley, 2019; Mansor, 2015a; Ong, 2018; Wolfe & Hermanson, 2004).

The evidence from the study illustrates reasons for fraudulent practices in the NPS. It, therefore, offers a significant resource to the Nigerian government and law enforcement agencies, such as the Economic and Financial Crime Commission (EFFC) and the Independent Corrupt Practices Commission (ICPC). Consequently, it may ease the process of contending the menace of fraud in Nigeria.

It is acknowledged that further study should be conducted involving comparisons between the public sector in developed and developing countries, which may give a different result.

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