

## **Capability Requirements on Fraud Prevention in the Nigerian Public Sector: The perception of Professional Accountant**

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### **ABSTRACT**

The objective of the study is to investigate the knowledge, skills, and ethics from the perception of Professional Accountant on fraud prevention in the Nigerian public sector. The primary data was collected from a Professional Accountant in the Office of Accountant General and Auditor General for the Federation in Nigeria through a self-administered questionnaire. Five hundred questionnaires were distributed, out of which 312 were retrieved from respondents. This study employed the Statistical Package for Social Science (SPSS) as statistical analysis tools. Three hypotheses developed in the study were tested through the correlation and regression analysis regarding their relationships. The results obtained from the analysis provided support for the hypothesized relationships. Furthermore, it is apparent that the significant positive influence of skills and ethics of a professional accountant indicated that the variables are essential requirements in enhancing fraud prevention in the Nigerian public sector. The study concluded that auditors in the public sector environment should develop more interest in enhancing their capabilities in fraud prevention.

**KEYWORDS:** Capability requirement, fraud prevention, professional accountant, public sector

### **Introduction**

The bane of public sector organization financial mismanagement in Nigeria since the oil boom years has created a variety of loopholes and a near total absence of skills, ethics, and accountability in the conduct of public affairs which tend to facilitate and sustain corrupt practices in the country (Ademola, Ayoib & Popoola, 2017; Adewusi, 2016). To the extent that fraud has had a severe negative impact on Nigeria economic activities and national image. Transparency International's (TI) Corrupt Perception Index (CPI) ranked Nigeria as one of the most corrupt countries. Despite the efforts of the government to get rid of fraudulent practices, the country was ranked 136<sup>th</sup> out of 176<sup>th</sup> corrupt nations (Adewusi, 2016). It was also reported that Nigeria was ranked 143<sup>th</sup> out of 182 nations in the world (Akosile, 2011). Corruption accounts for 20% of the GDP of Nigeria (Akosile, 2011).

In Nigeria, reported cases of fraud are many, which have resulted in the abject poverty of the citizens (Mefor, 2013). For instance, the major source of Nigeria's revenue, which is Nigerian National Petroleum Corporation (NNPC), was reported to overdeduct wrongly to the tune of \$79.3 million on subsidy claim on local petroleum consumption (Oboh, 2012). Earlier in 2009, the case of the aviation fraud of \$15.6 million was reported. The incidence of fraud is not limited to the federal level alone; states are also affected. An illustration is the case of Bayelsa State on a salary of workers where the sum of \$5.56 million was not accounted for in 2010 (Oboh, 2012).

Similarly, salary fraud of \$5.29 million fraud was also reported in Kogi State (Osawe, 2014). In addition, the capital market (Nigeria Stock Exchange) has not been immune from fraud incident (Ojeme, 2010). According to Gbegi & Adebisi (2014), EFCC report 2015 stated that from 2012-2014, Nigeria had lost \$138 billion to various financial fraud on the NSE. Accordingly, all these tend to reflect the unabated fraud in the Nigerian public sector. The non-compliance with the government accounting policies has been argued to be a reason for the failure to control fraudulent practices in the public sector, making the accounting system in the public sector porous with the potentials for corrupt and fraudulent practices (Popoola, 2014).

Because of the above issues, several scholars in Nigeria have mentions many factors that contributed to the frequent occurrence of fraud and corruption in Nigeria. It is believed that knowledge, skills, attitude, trait, ethics, and professionalism should curb fraud and other irregularities in the Nigeria public sector. However, it has been established by previous studies that auditors in Nigeria have failed to prevent fraud in the public sector because they lack the required skills and knowledge to function effectively (Ademola et al., 2017; Imam, Kumshe & Jarere, 2015; Popoola 2014). Similarly, low ethics practice is one of the major issues that are affecting Nigerian public services most especially the public sector accountants who are responsible for the receiving, custody and disbursement of the public fund (Ademola et al., 2017; Omisore & Adeleke, 2015; Inyang & Akaegbu, 2014; Casimir et al, 2014; Eketu & Nwuche, 2014; Osawe; 2014; Adesopo, 2013; Fatile, 2013). For instance, the level of accountability and transparency of public officers in the office of accountant general has been adjudged very poor and insufficient of all the good attributes of quality and timely information about government financial activities for the use by citizens to assess the performance of the government (Chi-chi & Ebimobowei, 2012). This study desires to examine the capability requirement (Knowledge, skill, and ethics) of Professional Accountant on fraud prevention in the Nigerian public sector.

## **Literature Review**

### **Public Sector**

The public sector is an organization created, managed, and funded through taxpayers' money by the government agent to get good leadership and expertise to enhance the integrity, effectiveness, and efficiency (Okoduwa, 2007). It is a non-profit making organization (government owned) that provides social amenities to the citizens (IPSASB, 2012; ICAN, 2009; Hassan, 2001). The public sector in Nigeria is administered by the

legal, constitutional, and institutional framework that includes Nigeria Constitution of 1999 as amended; audit ordinance of 1956; financial control and management act of 1958; financial regulation for MDA; and financial or treasury circulars (Bammeke, 2008).

Public sectors are the most vulnerable to fraud due to their large demand-driven commitments, spending, and policies that do not allocate enough time and resources to assess risk and implement controls to prevent fraud (PWC, 2011). Hence, the study makes a clear distinction of professional accountant's skills, knowledge, and ethics with an emphasis on fraud prevention in the Nigerian public sector to show a clear contribution to the institutional, regulatory, and legal framework in the area of operating, reporting, and compliance objective to enhance accountability and transparency in the Nigerian public sector.

### **Fraud Prevention**

Fraud prevention involves identifying and reducing actual fraud. It encompasses policies, procedures, training, and communication (Brooks et al., 2006). In addition, Fraud prevention involves a vigorous and iterative process for identifying and assessing risks to the achievement of organization objectives (COSO, 2011). As revealed from the previous studies, billions of Naira are lost every year in the public sector through one fraudulent means or the other in Nigeria. Appah and Appiah (2010) argue that cases of fraud are prevalent in the Nigerian public sector that every segment of the public service, would seem to be involved in one fraudulent act or the other. To prevent fraud, controls are needed to be put in place as mentioned by Committee of Sponsoring Organization (COSO, 2011) such controls include; control activities, control environment, information, and communication; risk assessment and monitoring. Furthermore, Sengur (2012) carried out a study on auditors' perception of fraud prevention measures in Turkey. The study categorized the fraud prevention measures into three, in compliance with SAS 99: creating a culture of honesty and high ethics; evaluating anti-fraud processes and controls, and developing an appropriate oversight process. These three fraud prevention measures also sub-divided into fourteen (14) items. The study revealed that the mechanism has effectiveness on fraud prevention.

### **The Concept of Capability**

The capability defined as an individual's attribute that enables the professionals to perform the task competently in their workplace. (IFAC IES 8, 2006). It comprises skills, traits, attitudes, knowledge, professional ethics, and value possessed by individuals who give the chance to perform the professional task (Chui, 2010; DiGabriele, 2008). It also encompasses professional values, ethics and attitudes, behavioral skills, content knowledge, technical skills, functional skills, and intellectual knowledge and abilities (Popoola, 2014; IFAC-IES8, 2006). As recommended by the prior study, the study will focus on the knowledge, skills, and ethics capability, which will enable the professional accountant to prevent fraudulent practices in both private and public organization.

### **Professional Accountant Knowledge**

Durkin and Ueltzen (2009) define professional accountant's knowledge as the management practice and professional responsibilities, law court and dispute resolution; preparation and planning; preservation and information gathering; reporting, experts, testimony, and discovery. As mentioned by Davis et al. (2010), Professional Accountant must possess a fundamental knowledge of the law, information technology, accounting, investigative, and communication - both oral and written communication. Digabriele (2008) also recommended that professional accountant should acquire the knowledge of the law, auditing, accounting, and investigative techniques and it should be complemented strong ethical values and soft skills, interpersonal skills, and rules of evidence (Ahmad, 2008).

### **Professional Accountant Skills**

IES (2005) describes the professional skills as essential capabilities needed for a professional accountant to showcase his competence. Messmer (2004) defines professional skill as analytical and ability skills; written and oral communication skills; creative mindset and business acumen; skepticism on duty; and interview and elicit information from uncooperative people. Also, Grippo and Ibex (2003) state that essential skills of the professional accountant come from experience in internal controls, management process, accounting, auditing, taxation, business operations, communication, and interpersonal relationship. In the opinion of Ramaswamy (2005), the in-depth knowledge of financial reports, understanding of the fraud scheme; analyze result critically, understand the system of internal control of the company; ability to assess the risks; knowledge of psychology; communication and interpersonal skills; and courtroom procedures and legal systems are the essential skills that must be possessed by the professional accountant. Finally, DiGabriele (2008) suggests nine (9) essential skills based on the nationwide survey of a random sample of the accounting practitioners, forensic accountants, users of the forensic accountant. One thousand five hundred respondents were selected from the population. The supported skills were (a) Unstructured problem solving; (b) Critical thinking; (c) Deductive analysis; (d) Oral communication; (e) Analytical proficiency; (f) Investigative flexibility; (g) Legal knowledge; (h) Written communication; and (i) Composure. Having the required skills mentioned by several scholars will enable the professional accountant to have adequate controls over the fraud and serves as a deterrent and prevention in the environment of the public sector.

### **Professional Accountant Ethics**

Ethics is a communal agreement between the Professional accountant and public (Bay, 1997). The ethics of Professional accountant is established to influence users of accounting report (financial statement) such as employees, lenders, investors, suppliers, management, customers and government for accurate decision making on the way to prevent fraud (Payne & Landry, 2005). Similarly, ethics is seen as an essential element of a professional accountant (Bay, 1997). The code of conduct of professional accountant

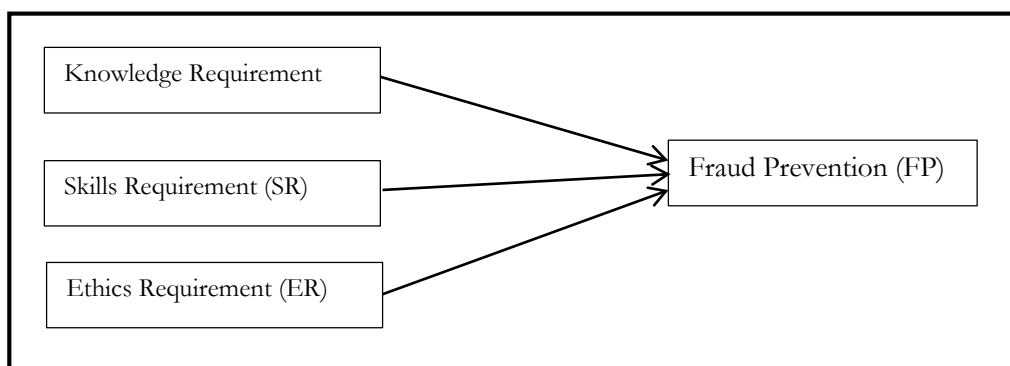
is comprised of six principles: the principle of integrity, confidentiality, independence and objectivity, scope and nature of services, professional judgment, and Public interest (ICAN, 2009).

### Competency Theory

The competency theory is a predictor of human performance, which was developed by McClelland (1973). It describes the specific knowledge, skills, and other characteristics needed to effectively perform a task in an organization and is used as human resource tools for appraisal, selection, training and development and succession planning (Lucia & Lepsinger, 1999). The competency approach, as framed by McClelland (1973) suggests that competencies are ideal for determining the potentials for the effective performance of individuals, which ultimately affect organizational outcomes. In this study, competencies are the capabilities (skills, knowledge, and ethics) of the Professional Accountant in the Nigerian public sector required for the prevention of fraud. The capabilities are key and crucial for the Professional Accountant in the performance of their respective responsibilities, particularly the prevention of fraud.

### Conceptual Framework

A conceptual framework, a set of ideas organized in a manner that is easy to communicate to others (Rayan, et al. 2016; Yearwood, 2011). The purpose of the conceptual framework formulated in this study is to define how a professional accountant in the Nigerian public sector can prevent fraud given the capabilities of potential fraud perpetrators in the public sector to commit fraud. The framework is as presented in Figure 1.



**Figure 1: The conceptual framework of capability requirement on fraud prevention**

### Hypotheses Development

The theoretical linkage in the research framework explains the factor of capability element of a Professional Accountant on fraud prevention. Capability refers to the quality possessed by individuals that give such individuals the opportunity to perform. This attribute is recognized as knowledge, skills, values, ethics, and attitudes necessary for

individual accountants to demonstrate competence (Rayaan et al. 2016; IFAC. 2006). In essence, capability enhances individual performance in the workplace.

Capability component of fraud, therefore, possesses a direct relationship on decision-making task through the development of fraud measures of the control structure, which is referred to as fraud prevention (Rayaan et al. 2016; Wolfe and Hermanson, 2004). Furthermore, the relationship between capability element and fraud prevention have been recognized and supported by the psychology and accounting literature. These studies made available empirical evidence about the statement that capability element correlates the development of individuals' behavior, which in turn inspire their task fraud prevention (Ademola et al., 2017; Sengur, 2012; AICPA, 2002). This study intends to assert that there is a significant positive relationship between capability element and fraud prevention. The hypothesis is formulated based on the recognized reasoning thus:

- H<sub>1</sub>: There is a positive relationship between knowledge (KR) and fraud prevention (FP) in the Nigerian public sector.
- H<sub>2</sub>: There is a positive relationship between Skills (SR) and fraud prevention (FP) in the Nigerian public sector.
- H<sub>3</sub>: There is a positive relationship between Ethics (ER) and fraud prevention (FP) in the Nigerian public sector.

## **Methodology**

As this study targeted respondents that are Professional Accountant in the Nigerian public sector, the respondents consist of forensic accountants, accountants, and auditors in the office of the accountant general of the federation and auditor general for the federation who are the main users of the professional accountant in the Nigerian public sector. The study used the cross-sectional design and a survey method. The questionnaire requests the respondents on their capabilities about fraud prevention. In total, 500 questionnaires distributed, 312 questionnaires were returned that represents a 63% response rate. Out of 312, 14 questionnaires were declared unusable due to incompleteness and ineligibility; and outliers of 31 (6.2%), while usable questionnaires 267 (54%) constitute the effective response rate. According to Linus (2001), the 50% is considered as the acceptable response rate for any social science studies in Nigeria. This indicates that the study met the response rate requirement of 63% and an effective response rate of 54%. All the measurement instruments for the four constructs (KR, SR, ER, and FP) in this study were adapted. The Dependent variable instruments of Fraud Prevention (FP) were adopted from Sengur (2012) with 14 items based on five point Likert scales. The independent variables measurement instruments of Knowledge (KR) with 7 items were adapted from DiGabriele (2008) and Davis et al. (2010); Skills (SR) with 9 items were adopted from Davis et al. (2010) and Ramaswamy (2005); and lastly, Ethics (ER) with 28 items were adapted from Aidaros (2012). All instruments were measured on a 5 points Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) on the average result to the ordinal values for all four variables.

## Results and Discussion

### Data Screening and Cleaning

Data screening is the method of checking for errors in the data collected (Pallant, 2010). The error expected to take various forms which may include missing data or data that is outside the normal range stated by the researcher (out of range data). Data cleaning is essential in conducting any multivariate analysis. It is because the quality and the meaningfulness outcome of the analysis depend on the data screening and editing (Pallant, 2010). Hence, the descriptive statistics result shows that only six (6) missing value is recorded and corrected. In addition, 6 outliers were detected and removed univariate and multivariate method of assessing outliers. Finally, missing data and outliers were thoroughly checked and treated, and 267 data were usable for the further analysis.

### Reliability Test

It is expected that the reliable instrument reduce the measurement error largely. The most common test of inter-item consistency reliability is Cronbach's alpha coefficient. Hence, the Cronbach's alpha coefficient was used to measure the internal consistency of the instrument in this study. Table 1 indicated the reliability result of the latent constructs.

**Table 1: Reliability test of the constructs**

Latent variable	Items	Cronbach's Alpha
Fraud Prevention (FP)	14	0.847
Knowledge (KR)	7	0.825
Skills (SR)	9	0.743
Ethics (ER)	28	0.916

After running the data, it was found that all the measures possess a high-reliability standard ranging from 0.743 to 0.916. This is by the standard that an instrument with a coefficient of 0.60 is regarded to have average reliability; whereas a coefficient of 0.70 and above shows that the instruments have a high level of reliability (Sekaran & Bougie, 2010).

### Descriptive Statistics and Correlation Analysis

This study adopts five points Likert scale, and Nik, Jantan, and Taib (2010) interpretation of the level of the score are used through the ordinal value of the scaling methods. They recommended that scores of less than 2.33 are below level, 2.33 to 3.67 are moderate level, and 3.67 and above are regarded as high level. In addition, the following are the examination of the correlation matrix for the exogenous latent constructs. The correlation matrix of the exogenous latent constructs was examined. According to Hair et al. (2010), correlation coefficients of 0.90 and above indicate multicollinearity between exogenous latent constructs. Table 2 shows the correlation matrix of all latent variables.

**Table 2: Correlation matrix of the latent variables**

Latent variable	Mean	SD	ER	FP	KR	SR
Fraud Prevention (FP)	4.303	.361	1			
Knowledge (KR)	4.211	.444	0.656**	1		
Skills (SR)	4.219	.371	0.752**	0.713**	1	
Ethics (ER)	4.211	.355	0.695**	0.778**	0.703**	1

As shown in Table 2, the mean and standard deviation of the entire variables used in this study explained that Fraud prevention has the highest mean ( $M = 4.30$ ,  $SD = 0.361$ ) while ethics recorded the lowest mean ( $M = 4.211$ ,  $SD = 0.355$ ). As reported in Table 2, the entire variables means are in the range of high level. In addition, the correlations between the exogenous latent constructs were sufficiently below the suggested threshold values of 0.90 or more, which suggests that the exogenous latent constructs were independent and not highly correlated.

### Multiple Regression Analysis and Hypotheses Test

Multiple regression analysis was conducted in determining the relationship between skills, knowledge, ethics, as well as fraud prevention. The results as shown in Table 3 with predictors that were significant,  $R = .789$ ,  $R^2 = .622$ ,  $Adj. R^2 = .618$ ,  $F\text{-Change} = 144.504$ . The multiple correlation coefficients between the independents and the dependent variable were .789; the predictor accounted for 62.2% of the variance in fraud prevention. Cohen (1988) classified  $R^2$  into three as: a) 0.02 as weak; 2) 0.13 as moderate; 3) 0.26 as substantial. Based on the Cohen (1988) classifications the value of  $R^2$  is substantial. The generalizability of this model in the population was 0.622.

**Table 3: Multiple regression result between skills, knowledge, ethics and fraud prevention**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.784	.174		4.513	.000
H <sub>1</sub> Knowledge	.069	.053	.085	1.302	.194
H <sub>2</sub> Skills	.480	.056	.494	8.606	.000
H <sub>3</sub> Ethics	.286	.065	.281	4.387	.000
<b>R</b>	<b>R<sup>2</sup></b>	<b>Adj. R<sup>2</sup></b>	<b>R<sup>2</sup> Change</b>		<b>F-Change</b>
.789	.622	.618	.622		144.504

Note: Two hypotheses ( $H_2$  &  $H_3$ ) are accepted based on their t-values ( $t\text{-value} \geq 1.96$ ). \*\* p-value @ 5% significant level.

The significant F-test (144.504,  $p < 0.000$ ) shows that there is a overall significant prediction of independent variables to the dependent variable but did not explain the relative contribution of each independent variable to the dependent variable. Among the three predicting variables, skills are the variable that best predicts the criterion with the following values ( $\beta = .480$ ,  $t = 8.606$ ,  $p < .000$ ).



The next vital predictor in order of importance is the ethics ( $\beta = .286$ ,  $t = 4.387$ ,  $p < .000$ ). However, Knowledge ( $\beta = -.069$ ,  $t = 1.302$ ,  $p < .194$ ) is not significantly related to fraud prevention. Two out of three independent variables affected the directional hypothesis. Therefore, hypothesis  $H_2$  and  $H_3$  are supported, whereas  $H_1$  is rejected.

As indicated from the result of the analysis, the skills requirement variable is a predictor for Fraud prevention with the following figures ( $\beta = 0.291$ ,  $t = 4.988$ ,  $p < .000$ ). Hence, the Hypothesis  $H_1$  is supported. As such, the result indicates that the skills requirement is significantly related to Fraud prevention in Nigerian public sector. This is in line with the Competency Model, which explained the skills of professional accountant towards the prevention of financial fraud and other irregularities. Scholars such as Albrecht et al. (2009); and Ahmad (2008) agreed that prevention of fraud and other irregularities depend on skills of the professional accountants such as forensic accountant, auditors, financial accountant among others. In addition, the ethics requirement variable found to predict fraud prevention with the following figures ( $\beta = 0.286$ ,  $t = 4.387$ ,  $p < .000$ ). Hence, the Hypothesis  $H_1$  is supported. As such the result indicates that the ethical code of conduct is constantly and most important for the forensic accountant, auditor and the users of the accounting information within and outside the organization (Mohammed, 2008). With the ethics of the accounting profession, the practitioners are protected not to derail from the codes of conduct emphasizing transparency, accountability, and professionalism. However, the relationship between the knowledge requirement and fraud prevention indicate insignificant. This revealed that knowledge requirement is not predictor to the effective fraud prevention in the Nigerian public sector.

## Conclusions

The findings of the research work have provided insights on the capability requirements of a professional accountant on fraud prevention in the Nigerian public sector, which are considered as a contribution to the body of knowledge in the area. The knowledge, skills, and ethics of a professional accountant are in agreement with the competency theory (McClelland, 1973; Cohen et al., 2010). In essence, the competency theory refers to the expectation of a Professional Accountant about the degree to which they are capable of controlling fraud be it external or internal. The theory refers to the combination of knowledge, skills, abilities, and other characteristics needed by the Professional Accountant to prevent fraud and other irregularities (Lucia & Lepsinger, 1999; McClelland, 1973).

Empirically, this study has provided evidence to support the argument that skills and ethics are significantly related to fraud prevention in the Nigerian public sector, most especially the office of the AGF and AudGF. If Professional Accountant has the required capabilities, fraud will not only be curbed but prevented in the Nigerian public sector. Hence, it deserves more attention by the authorities concerned through constant updating and raising the standard of those capability requirements to be attained by a professional accountant.

Furthermore, the management in the authority position should encourage and promote the culture of appreciating forensic accountant knowledge, skills, and ethics to reduce the issue of fraudulent practices in the public sector.

Finally, it is noted from the previous studies that forensic accounting is a new area in Nigeria. Thus, the study recommends the forensic accounting skills, knowledge, and ethics to be part of compulsory courses offer to the accounting professionals by the Nigerian accounting professional body. This study recommends that the professional accountant need to introduce forensic accounting knowledge, skills and ethics before, during and after the audit exercise, as well as to develop effective forensic accounting knowledge, skills, and ethics. Also, training and development on required capabilities must frequently be organized to the accountants and auditors in their place of work to enhance capacity development.

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