

Individual Factors and Internal Whistle blowing Intentions in the Nigeria Banking Industry

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Abstract: This study examined the relationship between the individual factors and internal Whistle blowing intentions in the Nigerian banking industry; The study relied solely on primary data sourced through the administration of a well-structured questionnaire and was conducted in banks' headquarters located in Lagos. The random sampling technique was used to select the banks, and the bank's employees were purposively selected because they are directly involved in the Whistle blowing processes. Yamane formula was used to determine the sample size of 397 employees out of the total population of 52,596. The multiple regression analysis showed that all the stated individual factors significantly affected the internal Whistle blowing intentions of employees in the Nigerian banking industry, where $R^2 = 0.207$, $F = (3, 396) = 34.295$, $P < 0.01$. thus, there is a significant relationship between individual factors and internal Whistle blowing intentions in the Nigerian banking industry. The study, therefore, recommends that there is a need for direct organizational support from supervisors, top management, government, and independent bodies. They should "work the talk" by establishing a more functional protection scheme to adequately protect whistleblowers against possible attacks, loss of a job, among others.

Keywords: *Attitude, internal Whistle blowing intentions, Nigeria, whistleblowers, wrongdoing.*

I. Introduction

Whistle blowing has become a highly pertinent and topical issue following a series of recent happenings in Nigeria and the world at large. Nigeria has experienced series of event in the current time such as the discovery of millions of Naira at a residence in Ikoyi, Lagos State; millions of Naira at the home of a politician in Kaduna State; snake's swallowing money at Joint Admission and Matriculation Board (JAMB) office among others. These events have labelled Nigeria as one of the most corrupt countries in the world. Hence, Whistle blowing is now the hallmark of the present administration in Nigeria as a measure to salvage and redeem the country's image with the adoption of these famous slogans "if you see something, say something." and "Corruption, not in my country".

The word "Whistle blowing" originated from sporting activities where the whistle is blown by the referee to stop a foul play or an unacceptable act against the rule of the game (Gao, 2017). Whistle blowing is all about exposing wrongdoings, illegal, and unethical practices in an organization to a higher authority for corrective measures. Suyatno (2018) described Whistle blowing as calling attention to unethical practices occurring within an organization.

The disclosure could be internal in a situation where the report is made to superior persons in the organization, and it is external in a case where the report is made to persons, institutions, agencies, or government outside the organization (Aderotimi, 2017). The person who made the disclosure is the whistleblower, and he could make the disclosure anonymously or by showing his identity (Hayati et al., 2018). Vandekerckhove and Lewis (2012) stipulated that Whistle blowing help in preventing illegal acts or negligent behaviours that could be harmful to others, and in this sense, Whistle blowing is seen as the most effective strategy to bring about an ethical organizational environment (Bowden & Smythe, 2009).

Globally, we have whistleblowers like Allan Cutter in Canada whose Whistle blowing act led to the defeat of the liberal party in 2006 elections. It led to the disclosure of a suspected fraud involving millions of misappropriated public funds in the sponsorship scandal. Likewise, in China, there is Jiang Yanyong who, contrary to the explicit orders, blew the whistle on the spread of the SARS virus, which safeguard the lives of millions of Chinese (Banisar, 2010). In

Nigeria, there have been cases of retaliation from colleagues and employers against the whistleblowers. According to Udoh (2015) Aaron Kaase (an officer with the Police Service Commission), and Fatima Bamidele (permanent secretary at the Ministry of Niger Delta) faces series of threats, deprivations, and criticisms for disclosing misappropriation of funds and unethical dealings in their various organizations.

Financial institutions in Nigeria, especially banks, have experienced massive criticism due to unethical and unprofessional ways of harbouring corrupt business people, politicians, and public officeholders. These had led to the major financial crisis across the nation within the sector as a result of the relentless efforts of Economic and Financial Crime Commission (EFCC) and other government anti-corruption agencies (Onakoya & Moses, 2016). Onakoya and Moses (2016) further stressed that financial institutions across the globe had been experiencing a similar situation. Thus, to protect the stakeholder's interest as well as restored people's confidence and integrity in the sector, most countries of the world have issued guidelines on the *modus operandi* of Whistle blowing, so that organizations would conduct their operations most ethically and professionally (Ponnu, Naidu, & Zamri, 2008).

The Federal Government of Nigeria declared its support for Whistle blowing publicly to further arrest the situation on December 21, 2016. It then approved a policy that henceforth entitles a whistleblower to a financial reward that ranges between 2.5 percent (minimum) and 5.0 percent (maximum) of the total loot recovered from corrupt individuals in the country (Aderotimi, 2017). In the same vein, the Institute of Chartered Accountants of Nigeria (ICAN) took a further step forward in order to protect its members from victimization and retaliation by establishing an N500 million whistleblower protection fund (Erin, Ogundele, & Ogundele, 2016). These extensive supports for Whistle blowing attitudes from both government and private sector shows that more acceptance is expected in the future from the general public (Aderotimi, 2017). Therefore, there is a need for more empirical pieces of evidence to examine further the individual factors and internal Whistle blowing intentions in Nigeria banking Industry

II. Literature Review

2.1 Conceptual review

Whistle blowing as the reporting act made by a present or former organizational member to inform the superior authority about wrongdoing (Ahern & McDonald, 2002; Bolsin, Faunce, & Oakley, 2005; Suyatno, 2018). Whistle blowing is seen as a contradictory phenomenon to the custom that senior's decisions and actions should not be questioned by personnel's in the lower cadre especially, when in public (Carroll & Buchholtz, 2000). The power of employees to speak is at risk in such a situation, especially when they believe the management is involved in unethical actions. The definitions above, in fact, suggest that Whistle blowing involved the whistleblower and the wrongdoer as the two primary parties in Whistle blowing. Aderotimi (2017) argued that the employer may not or may be aware of unethical practices and may either encourage or prohibit Whistle blowing; thus, when an illegal or unacceptable practice is disclosed to the management team, and the allegations are verified or dismissed, the employee who committed such act will be considered a wrongdoer, and the person who made the disclosure is the whistleblower. Read, and Rama (2003) stressed that whistleblowers could whistleblow either externally or internally.

2.1.1 Whistle blowing legislation in Nigeria

There is also an observed absence of internal procedures to protect whistleblowers whose identity is identified. The implication of this is that a whistleblower may not be protected in the long run. The inadequacy of the mechanisms in providing the protection currently available is confirmed by the country's (Nigeria's) track record in curtailing corruption. These same inadequacies in the CBN guidelines regarding inadequate protection for whistleblowers are evident in the EFCC (Act, 2004) and the Independent Corrupt Practices and other Related Offences Commission (ICPC) Act 2000. However, S. 39(1) of the EFCC act 2004, and S. 6.4 (1) of the ICPC Act provide for the protection of the identification of whistleblowers. However, if the whistleblower identity is for any reason made known, his protection is not guaranteed (Adeyemo, 2015).

It is therefore apparent from the preceding observations there is no specific regulation protecting whistleblowers in Nigeria and although the whistleblower Bill 2011 is still pending at the National Assembly. Whenever this bill is passed, the culture of wrongdoing in organizations will be catered for adequately (Adeyemo, 2015). According to Mohammed, Ahmad, and Baig (2015), the preface to the 2011 Bill defines it as a Bill for an Act that empowers individuals to make a report in the interest of the general public on unlawful conduct of others.

2.2 Theoretical Review

The prosaic behaviour theories, especially the Theory of Reasoned Action (TRA) and the Theory of Planned Behaviour (TPB) formed the basis of this study. The TPB of Ajzen (1985) succeeded in the TRA. These theories were developed to determine the behavioural intentions of individuals when having absolute control (TRA) or not having absolute control (TPB) over his behaviour. It is assumed by these theories that human beings are rational in making use of information at their disposal in making decisions Chang, (1998). The TRA was introduced in the 1960s by Fischbein and Ajzen with a primary focus on the probability of an individual's exhibiting specific behavioural patterns. The intention is the probability that individuals would exhibit the behaviour pattern in question, according to Davis, Bagozzi and Warshaw (1989), the TRA is a model, designed to explain human behaviour. Davis et al. (1989) further argued that TRA makes use of the social and personal mechanisms in behavioural intention patterns.

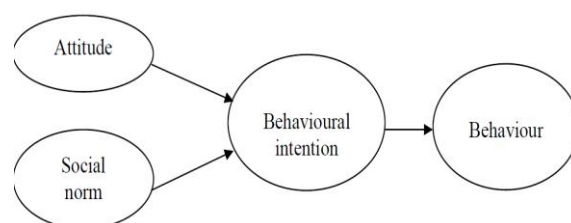


Figure i: The Theory of Reasoned Action

Source: Fischbein and Ajzen (1963).

Realizing that not all behaviours are under individuals' complete control, Ajzen, therefore, introduces the TPB as an extension of TRA (Ajzen, 1991) by adding perceived behavioural control as one of the variables determining individual's behavioural intentions. The TPB explains behaviours which are downright not under individual control.

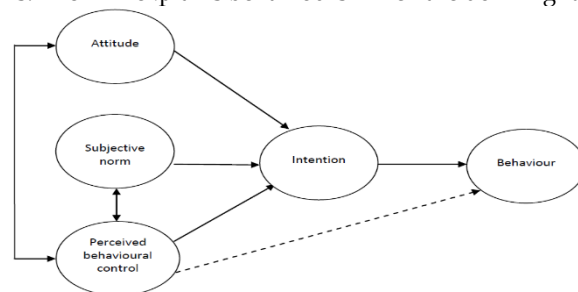


Figure ii: The Theory of planned behaviour

Source: Ajzen (1985)

Both the TRA and TPB upheld that attitude and other factors are a function of behavioural intentions. The study of Bagozzi (1992) stressed that these theories are flexible because all the factors are compensatory to each other.

2.2 Empirical Review

Studies on Whistle blowing are recent and very few in the African context. Studies like Fatoki (2013) and Uys (2000) in South Africa examined the effect of perception of Whistle blowing , retaliation, the morality of loyalty and general characteristics of whistleblowers. Biniko (2008) and Holtzhausen (2007) expounded the variables that will affect the decisions to whistleblow in South Africa and posit that organizations must have a Whistle blowing process that appeals to both the organization and the individual whistleblower to blow the whistle. The study of Pillay, Dorasamy, and Vranic (2012) stressed the significance of good organizational culture and continuance of business ethics mindfulness in South Africa.

The study conducted by Masaka (2007) in Zimbabwe argued in support of Whistle blowing so long as perceived immoral activities were potentially detrimental to public health and wellbeing. Also, the study of Mawanga (2014) in Kenya showed that there is perceived retaliation against internal whistleblowers and was positively correlated to the wrongdoer's position and severity of wrongdoing.

The study of (Puni, Agyemang, & Asamoah, 2016) on job status, religiosity and Whistle blowing in selected micro-finance banks in Ghana used a quantitative approach in analyzing the link between the dependent variable (Whistle blowing) and the independent variables (job status and religiosity). The study proved that though religiosity and job status can affect Whistle blowing , the extent is minor, and thus, other factors in could affect Whistle blowing intentions in an organization. It was concluded that Whistle blowing is yet to have a high standing in the Ghanaian context because of the belief of the absence of whistleblowers and the fear of retaliation and harassment, including job loss by the person that blows the whistle.

Studies on Whistle blowing are very few in the Nigerian context, thus creating a severe gap in the literature. (Ogunbamila, 2014) investigated anti-corruption and Whistle blowing in Nigeria. Specifically, he examines the magnitude of the relationship between Whistle blowing and the Corruption Perception Index (CPI) score, the degree to which employees will whistleblow on corruption and the reason for not reporting corrupt cases in the public sector in Nigeria. The study shows that majority of the respondents were not encouraged to blow the whistle because of psychological and social factors such as the stress of being called upon as a witness to corrupt deeds, fear of being ostracized, perceived absence of due court process, perceived power of the wrongdoer, the feelings that he might be victimized and also that blowing the whistle might not bring the desired change.

Whistle blowing practices and organizational performance in the Public Sector in the Nigerian context was examined by Taiwo (2015). He employed a descriptive survey research design and obtained data from 792 respondents through a well-structured questionnaire; the study shows a weighty connection between whistleblower's protection and performance in the public sector. The study also revealed that employees do not have confidence in reporting wrongdoings within their organizations to agents outside the organization.

Similarly, Erin et al. (2016) examined Whistle blowing and its effects on financial reporting quality in the Nigerian banking sector. They used regression analysis to analyze data collated from some of the biggest audit firms in

Nigeria. The study found that the adoption of a Whistle blowing policy of the federal government had a positive effect on financial reporting quality in the public sector.

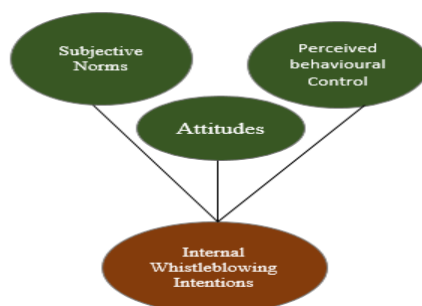
The conceptual perspective of Onakoya and Moses (2016) was based on content analysis of past kinds of literature on Whistle blowing to identify the gap and weaknesses in past researches. Thus, it argued that Whistle blowing affords an organization the opportunity of preventing unethical act before it goes out of hand. The study further argued that organizations don't exist just foldup, but instead, it is a continuing process consequential from a series of illegalities acts left unaddressed.

Appah (2017) investigates the internal Whistle blowing intentions of internal auditors and corporate wrongdoings in Nigeria. He used purposive sampling techniques and a well-structured questionnaire to collect data from selected manufacturing firms in Nigeria. The study showed that the size of the organization, ethical climate, locus of control, ethical judgment organizational commitment, job status of wrongdoers, the seriousness of wrongdoers, gender, office tenure, and age are significantly related to the intentions of internal auditors' to blow the whistle.

Aderotimi (2017) investigated the determinants of internal Whistle blowing intentions in some selected manufacturing firms in south-western Nigeria. The study used two-stage sampling techniques to select thirty (30) manufacturing companies within the studied area. Descriptive and inferential statistics were used in analyses of the primary data collected through a questionnaire. The findings revealed that the overall extent of internal Whistle blowing intentions was average in quoted production companies in Nigeria. The study showed that attitudes towards Whistle blowing, job status of the wrongdoer, Whistle blowing policy and reporting channel, religiosity, and work experience have positive and significant effects on internal Whistle blowing intentions. However, fear of retaliation has a significant but negative effect on Whistle blowing decisions.

2.3 Conceptual Framework

The study focused on individual characteristics as a determinant of internal Whistle blowing intentions in the Nigerian banking industry. Internal Whistle blowing intentions are the dependent variable, while individual factors (attitudes, subjective norms and perceived behavioural control) are the independent variables. Since Whistle blowing is a prosocial behaviour (Brief & Motowidlo, 1987). Therefore, a theory of reasoned action (Fischbein & Ajzen, 1963), and theory of planned behaviour (Ajzen, 1991) will be the bedrock of this study because it has been established to be specifically suitable for elucidating individual Whistle blowing intentions (Chiu, 2003; Heungsik, 2004; Park & Blenkinsopp, 2009).



Source: Authors, 2020.

1.0 Methodology

The study relied solely on primary data and was conducted in banks' headquarters located in Lagos. The choice of Lagos State was based on the fact that most head offices of Nigerian banks are in Lagos. The random sampling technique was used to select the banks, and the purposive sampling technique was used to select the bank's employees because they are directly involved in the Whistle blowing processes. Yamane formula was used to determine the sample size of 397 employees out of the total population of 52,596. The data collected was analyzed using multiple regression.

The full regression model used to investigate the study was stated as follows:

$$IWI = \beta_0 + \beta_1 ATW + \beta_2 PBC + \beta_3 SJN + \varepsilon$$

2.0 Analysis and Interpretations

The internal Whistle blowing intentions was significantly predicted at $R^2 = 0.207$, $F = (3, 396) = 34.295$, $P < 0.01$. The model explains 20.7% of the variance ($R^2 = 0.207$) in internal Whistle blowing intentions.

The multiple coefficients of variation (R) of 0.455 depicted a healthy and positive relationship between the individual factors and internal Whistle blowing intentions. Also, the F ratio of 34.295 was statistically significant at the 0.01 level. The beta weights (β), showed that SJN (Subjective Norm) has the most definite impact of (35.6%), followed by ATW (Attitude towards Whistle blowing) (12.9%), and the least contribution came from PBC (Perceived behavioural control) (7.5%). These results are consistent with Aderotimi (2017) where perceived behavioural control (PBC) has the least contribution in predicting internal Whistle blowing behaviours of employees.

The Durbin Watson statistic is used in discovering evidence of serial correlation. A Durbin Watson value of less than 1.5 is an indication of serial correlation. A value higher than one or less than three is recommended (Field, 2009).

The multiple linear regression assumptions were checked for autocorrelation and multicollinearity. The result of the Durbin Watson (DW) was satisfactory (approximately 2), indicating no autocorrelation between the residuals from the regression model. The multicollinearity of the model was verified by Tolerance (Tol.), which showed satisfactory values for all variables (all greater than 0.10) and outcome of the variance inflation factor (VIF), which was less than 10 for all variables.

Thus, all the stated individual factors significantly affected the internal Whistle blowing intentions of employees in the Nigerian banking industry. Therefore, there is a significant relationship between individual factors and internal Whistle blowing intentions in the Nigerian banking industry.

The result for attitude towards Whistle blowing is consistent with previous studies (Ponnu et al., 2008; Park & Blenkinsopp, 2009; Aderotimi, 2017; Suyatno, 2018) where the attitude towards Whistle blowing is seen as a significant factor in determining the Whistle blowing behaviour of employees. In the same vein, the results for the subjective norm and perceived behavioural control is consistent with Rustiarini and Sunarsih (2017), Hayati, Syahira, Hilwani, and Razinah (2018), and Suyatno (2018) where it was concluded that subjective norm and perceived behavioural control have a strong and positive relationship with internal Whistle blowing intentions of the participants.

Table 1: Multiple Regression of Effect of Individual Factors on Employee's Internal Whistle blowing Intentions

Analysis of Variance					
	Sum of Square	Df	Mean Square	F	Sig.
Regression	158.425	3	52.808	34.295	0.000
Residual	605.152	393	1.540		
Total	763.577	396			
Coefficients					
Independent variables	Beta	t	Sig.	Tol.	VIF
ATW	0.129	2.584	0.010	0.807	1.240
SJN	0.356	7.011	0.000	0.783	1.277
PBC	0.075	1.397	0.163	0.692	1.445
Correlation Statistics					
Dependent variable	Multiple R	R ²	Adjusted R ²	S.E of Estimate	D.W
IWI	0.455	0.207	0.201	1.241	1.628

Source: Authors Computations, 2020

III. Conclusion and Recommendations

The study provided insight into the Whistle blowing behaviours of individual employees in the Nigerian banking industry.

The findings revealed that all the identified factors played a significant role in determining the individual bank employee's intentions to whistleblow internally. The identified predicting factors are attitude towards Whistle blowing, perceived behavioural control, and subjective norms. Among all the identified factors, subjective norms have the most predictive influence on internal Whistle blowing intentions, followed by the individual attitude towards Whistle blowing intentions. Therefore, there is a need for direct organizational support from supervisors, top management, government, and independent bodies. They should "work the talk" by establishing a more functional protection scheme to adequately protect whistleblowers against possible attacks, loss of a job, among others. Also, there is a need for more orientation and awareness programmes on Whistle blowing to stimulate individuals towards cultivating the right Whistle blowing attitude.

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