

Gender, Religiosity and Internal Whistle blowing Intentions in the Nigeria Banking Industry

Awosusi, Charles Temitope¹, *Ayemidotun Damola.², Ajayi, Olorunfemi Samuel³

¹Department of Banking and Finance, Faculty of Administration and Management Sciences, Adekunle Ajasin University, Akungba-Akoko, Nigeria

²Department of Business Administration and Management Rufus Giwa polytechnic Owo, Ondo State, Nigeria,

³Department of Management and Accounting, Faculty of Administration, Obafemi Awolowo University, Ile-Ife.

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ABSTRACT

This research investigated the correlation between gender, religion, and internal whistle blowing intents within the Nigerian banking sector. The study only used primary data obtained via the distribution of a meticulously designed questionnaire. The research was carried out at the headquarters of several banks situated in Lagos. The researchers used a random sample approach to pick the banks for inclusion in the study. Subsequently, the workers of these banks were purposively chosen due to their essential role in the research investigation. The Yamane formula was used in order to ascertain the appropriate sample size, which was determined to be 397 workers. The examination of multiple stepwise regression (MSR) revealed that the coefficient of determination (R^2) was 0.024. Additionally, the F-statistic, with degrees of freedom (2, 394), was found to be 4.805, and the associated p-value was less than 0.01. The study revealed that gender had a favourable effect ($\beta_1=0.105$), but religion demonstrated a negative contribution ($\beta_0=-0.130$). Therefore, it can be concluded that the enhancement of internal whistleblowing intents within the Nigerian banking business is favourably impacted by gender, whereas religion has a negative effect. The study thus suggests that in order to enhance internal whistleblowing intentions in the Nigerian banking sector, organizations should adopt gender-specific training and awareness programs, customize whistleblowing policies to address gender-related issues, establish communication channels that are inclusive and respectful of religious beliefs, provide cultural competency training, cultivate an ethical organizational culture, and regularly evaluate mechanisms in collaboration with religious leaders. Moreover, doing additional study, particularly longitudinal studies, has the potential to provide more profound understandings of the intricate dynamics between gender, religion, and whistleblowing behaviours. This, in turn, may inform more nuanced suggestions for organizational practices.

Keywords: demographic factors; whistleblowing; intentions; disclosures, banking industry; Nigeria banking system.

INTRODUCTION

There have been series of happenings in Nigeria in the recent time such snake's swallowing money at Joint Admission and Matriculation Board (JAMB) office among others. These events have codenamed Nigeria as a corrupt country. Hence, the present administration in Nigeria adopted whistleblowing as a measure to savage and redeem the country's image with the adoption of the popular slogans "*Corruption, not in my country*".

Whistle blowing begin 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 organisation to higher authority for corrective measures. Nadler and Schulman (2006) 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 organisation, and it is external in a situation where the report is made to persons, institutions, agencies or government outside the organization (Suyatno, 2018). 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).

The Federal Government of Nigeria declared its support for whistleblowing publicly in order to further arrest the situation on the 21st December, 2016 by approving a policy that henceforth entitle 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 a N500 million whistle-blower protection fund (Erin, Ogundele, & Ogundele, 2016). These wide 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 need for more empirical evidences to further examine the determining factors for whistle blowing intentions as well as the extent of whistle blowing practices and policies in Nigeria.

Most of the empirical studies on whistle blowing were conducted in Europe (Brewer & Seiden, 1998; Sims & Keenan, 1998; Miceli & Near, 2002) and North America (Miceli & Near, 1992; Miceli et al., 2009), but only few have been conducted in Africa; South Africa (Uys, 2005; Fatoki, 2013; Pillay et al., 2015), Zimbabwe (Masaka, 2007), Kenya (Mawanga, 2014), Ghana (Puni et al., 2016) and Nigeria (Erin et al., 2016; Onakoya & Moses, 2016; Aderotimi, 2017; Appah, 2017). Besides, there are differences in the societal cultures, national laws, and organizational environments in these countries which could influence the willingness of individuals to whistle blow in their unique ways. In view of these gaps in the whistleblowing literature; the difference in the settings (cultures, laws and environments) in which previous whistleblowing studies have been conducted, the dearth of empirical studies in the country, and conflicting of results regarding the likely determinants of internal whistleblowing intentions. This study seeks to investigate the gender, religiosity and internal whistleblowing intentions of employees in the Nigeria Banking Industry.

Research Hypothesis

H₀: There is no significant relationship between gender, religiosity and internal whistleblowing intentions of employees in the Nigeria Banking Industry.

It is hoped that the study will contribute to existing body of literature. In particular, this study focused on whistleblowing studies which provide empirical evidence to buttress the importance of whistleblowing in the 21st century work place. Results from this study will provide a trust environment for customer's confidence in the Nigeria banking system.

LITERATURE REVIEW

• Conceptual Review

Whistleblowing came into limelight in 1963 as a result of the action of Otto Otopoka, that provides security

evidences available to the Chief Counsel of United States Internal Security (Hersh, 2002). Whistleblowing was adopted in other to differentiate between internal reporting and external reporting of organizational wrongdoing in the 1970's (Near & Miceli, 1985). Its origin is also traceable to the act of English policemen blowing the whistle to inform/alert the community about criminal acts (Strader, 1993) as well as the external reporting of organizational information (Bernstein & Jasper, 1996; Judd, 1999).

According to Susmanschi (2012), whistleblowing is the resolution to make a report on illegal or improper activities/situations based on certain impulses whether personal or selfless. Whistleblowing is also a process of communication where the process centres on the reporting of unethical acts of an organisational member voluntarily to the appropriate authorities (Rocha & Kleiner, 2005). MacNab and Worthley (2008) referred to whistleblowing as charges made by employees (whether former employees or present) within organizations. This definition extricates allegations made by insiders from those made outside the organizations.

Whistleblowing is seen as a contradictory phenomenon to the custom that senior's decisions and actions should not be question by personnel's in the lower cadre especially, when in public (Carol & Buchholtz, 2000). The power of an employees to speak is at risk in such a situation, especially, when they believe the management is involved in unethical actions. The definitions above suggest that whistleblowing involved the whistle-blower and the wrongdoer as the two primary parties involved in whistleblowing. Aderotimi (2017) argued that the employer may not or may be aware of unethical practices and may either encourage or prohibit whistleblowing; 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.

Uys (2005) stressed that disclosures may be controversial or unauthorized due to the unapproved nature of the organizational response because of the nature of the organizational wrongdoing itself. He further argued that whistleblowing may be considered inappropriate if channels for disclosing are not available. This may lead to the use of unauthorized channel to seek solution to the problem (Binikos, 2008).

Uys (2005) further argued that neither external nor internal reporting is authorized after whistleblowing has taken place, and that the only acceptable channels for reporting is through internal reporting which is not necessarily always true. Therefore, the notion about a reporting being unauthorized could arise at any phase of reporting either external or internal. Precisely, whistle-blower could be accused of treachery, if the disclosure channel is considered as an unauthorized (Uys, 2005).

• Theoretical Review

Prosocial Organizational Behaviour and Whistleblowing

It is a noted fact by previous whistleblowing researchers that there is not consensus on a perfect theory on whistleblowing (Near & Miceli, 1985; Miceli & Near, 1988; Park & Blenkinsopp, 2009). It is therefore of the opinion of Miceli and Near (1988) that whistleblowing studies can be based on behavioural studies which seems appropriate in some way, with reporting act.

Gundlach, Douglas and Martinko (2003) argued that the framework for whistleblowing was dominated by prosocial standpoint because it is a very helpful means of predicting the behaviour of individuals towards wrongdoings. The Whistleblowing act according to Brief and Motowidlo (1986) is well explained by prosocial behaviour studies because; prosocial behaviour is an integral aspect of an organizations; the behaviours beyond an individual's given roles in organizations are revealed such that are important in promoting peace in the organization; and very helpful in ensuring the survivability of the organizational. Brief and Motowidlo (1986) stresses the consequential influences of prosocial behaviour, instead of the motive behind the acts, which is central to the definitions of many researchers of prosocial behaviour. Brief

and Motowidlo (1986) define prosocial behaviour as; firstly, done by an organisation member on other to promote and protect the individual's welfare, and secondly, done in an organisation in the doing one's duties. The study of Brief and Motowidlo (1986) further stressed that internally voicing out one's disquiet by member of a corporation should by no means be seen as injurious to the organization rather, it should be regarded as a way of protecting the corporation against preventable damage if the reporting is made to an agency(s) outside of the corporation.

Few whistleblowing actions are seen as antisocial. Rather, scholars believe that generally, whistleblowing is a positive behaviour, intended to halt adverse consequences of misconduct for organizational and public interests (Dworkin & Near, 1997). Besides, whistleblowing is an effective means of detecting and preventing fraud in place of professional audits and internal controls (KPMG, 2006; PWC, 2008). Research in the Australian public sector (Brown, 2008) and the United States (ERC, 2005 cited in Bowden, 2014) indicate that several whistle-blowers experience retaliation (around 22 percent). On the other hand, Lennane (2012) stressed that more than 90 percent of whistle-blowers claim that they lost their jobs due to their reporting action.

Miceli, Near, and Dworkin (2013) thus encourage scholars to identify the range of applicability of other possible influential variables across interdisciplinary practices, to use various methods, and to explore, re-examine and test whistleblowing issues in different countries. Moreover, Ab-Ghani (2013) argued that little research has been conducted regarding whistleblowing in several Asian countries, including Indonesia. Hence, a study that focuses on Indonesia might provide additional insight and contribute to whistleblowing literature.

Ethical Work Climate Theory

The model or dimensions to the theory of ethical climates in an organization varied. along the ethical approach routinely used in decision making processes, such as egoism, benevolence, and principle. thus, the theory pose that employees will always be selfish in making decision an organization characterized by using egoistic criterion when in ethical dilemma. The welfares of other members of the organization will be prioritised in an organisation where benevolence ethical theory is used in making decision. Thus, laws, rules and principles will be strictly used by employees in making ethical decisions. The other model of ethical climates theory is the ethical referent dimension such as cosmopolitan referents, local, and individual. Moral belief/judgement is applied in the case of individuals. The standard code of practice takes prevalence in the local dimensions, and lastly, the ethical decision making is external to individuals such as professional code of ethics in a cosmopolitan decision making process, thus, the general societal interest take prevalence (Cullen, Parboteeah, & Victor, 2003).

• Empirical Review

Similarly, Erin et al. (2016) examined whistleblowing and its effects on financial reporting quality in the Nigeria banking sector. Using regression analysis to analyse data collated from some of the biggest audit firms in Nigeria. The study found that the adoption of whistleblowing 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) which is based basically on content analysis of past literatures on whistleblowing to identify the gap and weaknesses in past researches argued that whistleblowing affords an organisation the opportunity of preventing unethical act before its goes out of hand.

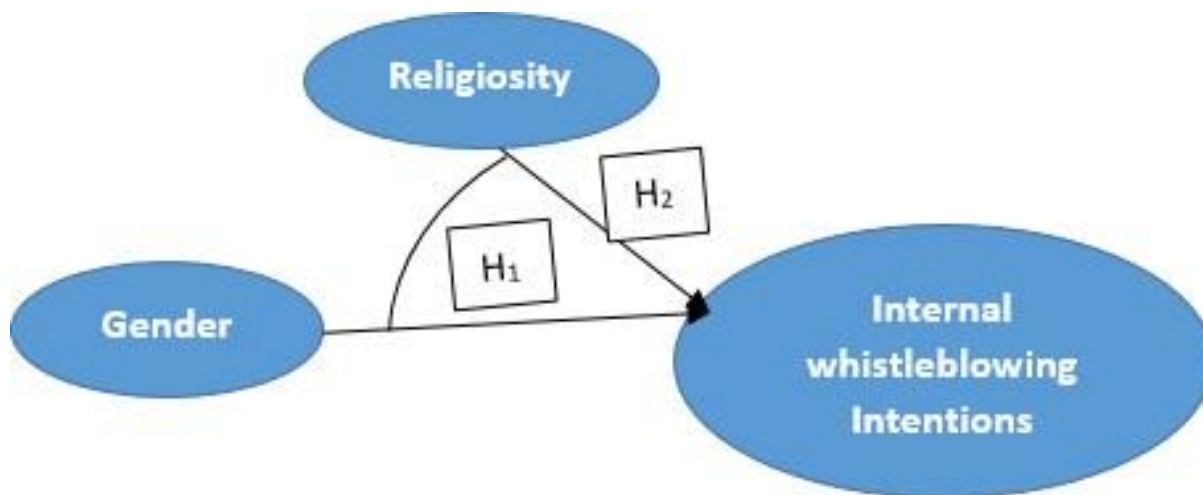
The study further argued that organisations don't just foldup but rather it is a continuing process consequential from a series of illegalities acts left unaddressed.

Appah (2017) investigate the internal whistleblowing intentions of internal auditors and corporate wrongdoings in Nigeria. He used purposive sampling techniques and well-structured questionnaire to collection data from selected manufacturing firms in Nigeria. The study showed that size of organization, ethical climate, locus of control, ethical judgment organizational commitment, job status of wrongdoer’s, 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 whistleblowing intentions in some selected manufacturing firms in south-western Nigeria. The study used a two stage sampling techniques to select thirty (30) manufacturing companies within the studied area. Descriptive and inferential statistics ware used in analyses of the primary data collected through questionnaire. The findings revealed that the overall extent of internal whistleblowing intentions was average in quoted production companies in Nigeria. the study also showed that attitudes towards whistleblowing, job status of wrongdoer, whistleblowing policy and reporting channel, religiosity, and work experience has positive and significant effects on internal whistleblowing intentions. However, fear of retaliation has a significant but negative effects on whistleblowing decisions.

Conceptual Framework

Figure 1: Conceptual Framework of gender, religiosity and internal whistle blowing intentions of employees in the Nigeria Banking Industry.



Source: Author, 2020.

METHODOLOGY

This study will make use of primary data. The study will be 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. Random sampling technique was used to select the banks and purposive sampling technique was used to select the bank’s employees. The banks employees were purposively selected because they are the centre piece of the study. Yamane formula was used to determine the sample size of 397 respondents out of the total population of 52,596. Data collected will be analysed using multiple stepwise regression (MSR) analysis.

The full regression model for the study was:

$$IWI = \beta_0 + \beta_1 REL + \beta_2 GEN + \varepsilon$$

Where

IWI = Internal Whistleblowing Intentions

REL = Religion

GEN = Gender

E = Stochastic error

A positive relationship is expected between all the variables

DATA ANALYSIS AND INTERPRETATIONS

Table 1: Multiple Stepwise Regression (MSR) of the Relationship between Gender, Religiosity and Internal Whistleblowing Intentions

Analysis of Variance					
	Sum of Squares	Df	Mean Square	F	Significance
Regression	117.875	2	58.938	4.805	0.009 ^b
Residual	4832.961	394	12.266		
Total	4950.836	396			
Coefficients					
Independent variables	Beta	t	Significance	Tolerance	VIF
REL	-0.130	-2.588	0.010	0.976	1.025
GEN	0.105	2.087	0.038	0.976	1.025
Correlational Statistics					
Dependent variable	Multiple R	R ²	Adjusted R ²	S.E of Estimate	Durbin Watson
IWI	0.154 ^a	0.024	0.019	3.5023	1.926

Source: Author's computation, 2020

The hypothesis stated that there is no significant relationship between gender, religiosity and internal whistleblowing intentions in the Nigeria banking industry. The factors considered were religion (REL), and gender (GEN) while internal whistleblowing intentions was the dependent variable. The analysis in table 1 showed a Multiple linear regression of the relationships between all the variables. The internal whistleblowing intentions was significantly predicted at $R^2 = 0.024$, $F = (2, 394) = 4.805$, $P < 0.01$. The model explains 2.4% of the variance in internal whistleblowing intentions.

The multiple coefficient of variation (R) of 0.154 depicted a positive relationship between the variables. Also, the F ratio of 4.805 was statistically significant at 0.01 level. The beta weights (?), showed that gender (GEN) has the strongest impact of (10.5%); while religion (REL) have the least and negative contribution of (-13%). These results are inconsistent with Aderotimi (2017) where gender (GEN) have the least contribution in predicting internal whistleblowing behaviours of employees. It is also against the findings of Syatno (2018) where religion played a vital role in whistleblowing process.

Thus, based on these results, the null hypothesis (H_{01}) is rejected and the alternative (H_1) is accepted for gender while revise is the case for religiosity. Therefore, there is a significant relationship between gender and internal whistleblowing intentions in the Nigeria banking industry. While there is no significant relationship between religiosity and internal whistleblowing intentions in the Nigeria banking industry

CONCLUSION AND RECOMMENDATIONS

The study provided insight into the relationship between gender, religiosity and internal whistleblowing behaviour in the Nigeria banking system. The findings revealed that gender played a significant role in influencing the internal whistleblowing intentions in the Nigeria banking industry while revise is the case for religiosity. To improve internal whistleblowing intentions within the Nigeria banking industry, organizations should implement gender-specific training and awareness initiatives, tailor whistleblowing policies to address gender-related concerns, establish inclusive communication channels sensitive to religious beliefs, offer cultural competency training, foster an ethical organizational culture, and periodically assess mechanisms while collaborating with religious leaders. Additionally, further research, including longitudinal studies, could provide deeper insights into the complexities of gender, religiosity, and whistleblowing behaviours, guiding more nuanced recommendations for organizational practices.

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