

Effects of Demographic Factors on Internal Whistleblowing Intentions in the Nigeria Banking Industry

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Abstract

This study examined the relationship between demographic factors and internal whistleblowing intentions in the Nigeria 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. Random sampling technique was used to select the banks and 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 employees. The multiple regression analysis showed that all the stated predictors significantly affected internal whistleblowing intentions in the Nigeria banking industry, the employees age; where $R^2 = 0.047$, $F = (4, 392) = 4.838$, $P < 0.01$. Thus, there is a significant relationship between demographic factors and internal whistleblowing intentions in the Nigeria banking industry. The study therefore recommends that every banks must develop a personal ethical code guiding or moderating their employee's behaviours within the industry.

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

I. INTRODUCTION

Nigeria have experience series of event in the recent time such as the discovery of millions of Naira at a residence in Ikoyi, Lagos State; millions of Naira at the residence 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, whistleblowing is now the hallmark of the present administration in Nigeria as a measure to savage and redeem the country's image with the adoption of these popular slogans "*if you see something, say something.*" and "*Corruption not in my country*".

The word "Whistleblowing" 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). Whistleblowing is all about exposing wrongdoings, illegal, and unethical practices in an organisation to higher authority for corrective measures. Nadler and Schulman (2006) described whistleblowing 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 whistle-blower, and he could make the disclosure anonymously or by showing his identity (Hayati et al., 2018). Vandekerckhove and Lewis (2012) stipulated that whistleblowing help in preventing illegal acts or negligent behaviours that could be harmful to others, and in this sense, whistleblowing 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 whistle-blower 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 whistleblowing 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 whistleblowing intentions as well as the extent of whistleblowing practices and policies in Nigeria.

Most of the empirical studies on whistleblowing 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 demographic factors that could influence whistleblowing intentions of employees in the Nigeria Banking Industry.

Research Hypothesis

H₀: There is no significant relationship between demographic factors and internal whistleblowing intentions 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.

II. LITERATURE REVIEW

A. 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 practices 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).

B. Theoretical Review

Prosocial Organizational Behaviour and Whistleblowing

It is a noted fact by previous whistleblowing researchers that there is no 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 disquiets 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 poise 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).

C. 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.

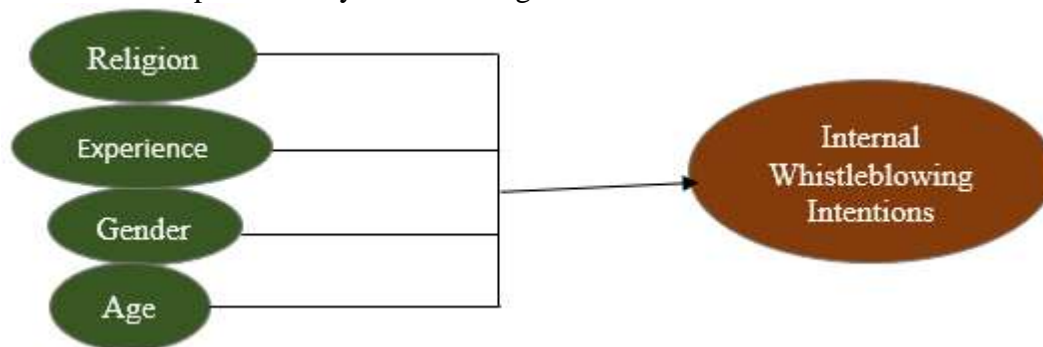
The conceptual perspective of Onakoya and Moses (2016) which is based basically on content analysis of past literatures on whistleblowing to identify the gap and weaknesses in past researches argued that whistleblowing affords an organisation the opportunity of preventing unethical act before its goes 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.

D. Conceptual Framework

Figure 1: Conceptual Framework of Demographic factors and Internal Whistleblowing Intentions in the Deposit Money Banks in Nigeria.



Source: Author, 2020.

III. 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 regression analysis.

The full regression model for the study was:

$$IWI = \beta_0 + \beta_1REL + \beta_2AG + \beta_3EXP + \beta_4GEN + \varepsilon$$

Where

IWI = Internal Whistleblowing Intentions

REL = Religion

AG = Age

EXP = Experience

GEN = Gender

E = Stochastic error

A positive relationship is expected between all the variables

IV. Data Analysis and Interpretations

Table 1: Multiple Regression of Effect of Demographic Factors on Internal Whistleblowing Intentions

Analysis of Variance					
	Sum of Squares	Df	Mean Square	F	Significance
Regression	232.901	4	58.225	4.838	0.001
Residual	4717.935	392	12.036		
Total	4950.836	396			
Coefficients					
Independent variables	Beta	t	Significance	Tolerance	VIF
REL	0.049	0.921	0.358	0.853	1.172
AG	0.106	1.745	0.082	0.664	1.506
EXP	0.079	1.299	0.195	0.652	1.534
GEN	-0.139	-2.717	0.007	0.935	1.069
Correlational Statistics					
Dependent variable	Multiple R	R ²	Adjusted R ²	S.E of Estimate	Durbin Watson
IWI	0.217	0.047	0.37	3.4692	1.934

Source: Author's computation, 2020

The hypothesis stated that there is no significant relationship between demographic factors and internal whistleblowing intentions in the Nigeria banking industry. The factors considered were religion (REL), age (AG), experience (EXP), 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 demographic variables and internal whistleblowing intentions. The internal whistleblowing intentions was significantly predicted at $R^2 = 0.047$, $F = (4, 392) = 4.838$, $P < 0.01$. The model explains 4.7% of the variance in internal whistleblowing intentions.

The multiple coefficient of variation (R) of 0.217 depicted a weak but positive relationship between the demographic factors and internal whistleblowing intentions. Also, the F ratio of 4.838 was statistically significant at 0.01 level. The beta weights (β), showed that age (Ag) has the strongest impact of (10.6%); followed by experience (EXP) with (7.9%) impact; and religion (REL) with (4.9%) impact; the least and negative contribution came from gender (GEN) with (-13.9%). These results are consistent with Aderotimi (2017) where gender (GEN) have the least contribution in predicting internal whistleblowing behaviours of employees.

Thus, based on these result, the null hypothesis (H_{01}) is rejected and the alternative (H_1) is accepted; hence, all the stated demographic factors significantly affected the internal whistleblowing intentions of deposit money banks employees in Nigeria, except the

respondent's gender which negatively affected internal whistleblowing intentions. However, this negativity from gender has little or no effect in the aggregate, therefore there is a significant relationship between demographic factors and internal whistleblowing intentions in the Nigeria banking industry.

The result for age (AG) is consistent with previous studies (Ponnu et al., 2008; Park & Blenkinsopp, 2009; Aderotimi, 2017; Suyatno, 2018) where age was seen as a significant factor in determining the whistleblowing behaviour of employees. In the same direction, the results for religion and experience was consistent with Rustiarini and Sunarsih (2017), Hayati, Syahira, Hilwani, and Razinah (2018), and Suyatno (2018) where it was concluded that experience and religion have a strong and positive relationship with internal whistleblowing intentions of the participants.

V. Conclusion and Recommendations

The study provided insight into the relationship between demographic factors and internal whistleblowing behaviour in the Nigeria banking system.

The findings revealed that all the stated variables played a significant role in influencing the internal whistleblowing intentions in the Nigeria banking industry except the gender. The identified predictors are religion (REL), age (AG), experience (EXP), and gender (GEN). Among all the identified predictors, age (Ag) has the strongest impact; followed by experience (EXP); and religion (REL); the least and negative contribution came from gender (GEN). Therefore, every banks must develop a personal ethical code guiding or moderating their employee's behaviours. This ethical code should emphasize character recognition for disclosures that have positively contribute towards eliminating wrongdoings. Such a programme could be devised to reward whistle-blowers that used the right channels and procedures for whistleblowing within the organisation; provided the disclosure was made in good faith.

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