# International Journal of Research Publication and Reviews

# Professional Fraud and Whistle-Blowing: Our Collective Responsibilities in the Federal Ministries Departments and Agencies in Nigeria

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## ABSTRACT

The study investigates investigative techniques for professional fraud and whistle-blowing in the Federal Ministries Departments and Agencies in Nigeria. The design of the study is a survey, as the information is directly obtained from the respondents; hence, the population of the study consists of two hundred and eighty-three (283) Heads of Department and Accountants in the FMDAs in Ondo State, Nigeria. A Census Sample Technique was used in selecting the whole population of the study. From the study, although the performance of the heads of MDAs and Accountants in the federal MDAs is favourably linked with whistle-blowing, internal controls and corporate governance, none of the components had statistically significant results at conventional levels. This, however, has a z-statistic for corporate governance, internal controls, and whistle-blowing, indicating that the perceived correlations were brought about by random variation rather than any real causal effect. Based on this reality, the study concluded that fraud is still a mystery in most MDAs in Nigeria and cannot be excluded from uncertainty. It, therefore, recommended that whistleblower protection accorded by law be accorded to the whistleblower in belongings and life by governments; secondly, the Nigerian government has to invest more in modern technologies like blockchain, artificial intelligence, and machine learning capabilities to further fast-track fraud detection processes.

**Keywords:** Professional fraud, accountant role, whistle-blowing, internal control, corporate governance

## 1.0 INTRODUCTION

There are lots of professional fraud and dishonest behaviors in the Federal Ministries Department and Agencies (FMDAs) of Nigeria, thus nearly every employee regardless of status, background, and all walks of life has been implicated in one way or the other. Bank frauds occur both at operational and management levels, with the perpetrators reflecting their scope according to income levels (Chingwere et al., 2025). According to Ogunfowora et al. (2022), instances of dishonest behavior have of late become much more frequent. These frauds have resulted in losses to the growing economies, financial institutions, investors, and people. Fraud, according to Apalowowa et al. (2023a), encompasses deliberate and secretive devaluation of an asset to reap benefit from the same. As bank failures increasingly occurred, during the recent period, the validity of conventional audit practices within the banking system of Nigeria has been questioned, as the common fraud was yet another cause of these collapses, hence the vulnerability of standard audit procedures' integrity (Okafor et al., 2025). Whistleblowing, according to the Sarbanes-Oxley Act of 2002, is disclosing company misconduct both internally and externally. The very concept of legality regarding whistleblowing has its concepts originating from the Western world. The U.S. Sarbanes-Oxley Act of 2002 mandates that corporations provide employees with access to an anonymous, confidential whistleblower hotline. This policy was established in response to the Whistleblowing Act of 1989, the False Claims Act of 1863, and its revision in 1994. Bussey et al. (2024) assert that internal control is a designed process carried out by the management and personnel within an organization to reasonably assure that financial reporting is presented materially correctly, and relevant laws and regulations are complied with, among other things, regarding operational performance and efficiency. Corporate governance encompasses structures, processes, and guidelines adopted in pursuit of ensuring that a company is conducted in a manner conducive to attaining its goals and the interests of its stakeholders. Apalowowa et al. (2023b), posit that accountants represents one of the core ingredients that sustains auditor legitimacy in auditing practice and reassures the public of the dependability and truthfulness of the financial accounts prepared by clients. The experience of accountants is essential for preventing fraud; hence, traditional auditing is crucial in ensuring auditor integrity. The instance outlined in Apalowowa et al. 2023a demonstrates the factors leading certain cases to diverge from their established pattern. Financial fraud is more prevalent; accountants are anticipated to participate in investigations and sentencing processes initiated against illicit activities; their engagement is crucial

immediately in these situations (Bussey et al., 2024; Okafor et al., 2024). The highest deviation of N2.12 billion was, however recorded by the Rural Electrification Agency in Abuja. The most prevalent fraud scandals that shook the business community were Enron, Arthur Andersen, and WorldCom Dave & Patel, 2023; Apalowowa et al., 2023a) These events underlined the immediate need for corporate governance in that repeated theft has seriously undermined public confidence in Nigerian federal MDAs and caused general mistrust of the integrity of departmental heads and accountants.

Recent MDA audits in Nigeria have shown substantial budget irregularities. The Auditor-General's annual report on non-compliance and internal control weaknesses aggregates actions from 2020 to 2021, therefore emphasizing several negative outcomes. Payments made without authorization for contracts sanctioned in contravention of Paragraph 2921(i) of the Financial Regulations (2009) totaled N7.39 billion. The process of open competitive bidding was not followed in this instance. The study, therefore, adds to the pool of knowledge in use about the relationship between the function of accountants and whistle-blowing in fraud investigation, particularly as an investigative tool in the detection of anomalies within Nigerian Federal MDAs in Ondo State, Nigeria and fills the gap in present empirical studies.

## 2.0 LITERATURE REVIEW

### 2.1 Conceptual Review

#### 2.1.1 Professional Accountants

The accountant's role refers to techniques for investigative methods on financial information for legal purposes. How to integrate investigative skills in spotting and fixing issues with financial fraud, misbehaviour and conflicts. According to Okafor et al. (2024), Okeke et al. (2024) postulate that professional accountants are crucial in court cases related to financial crimes, litigation, and regulatory compliance because they give proof and bring clarity in addressing fraud cases. Professional accountants perform searches for irregularities and discrepancies in the financial records that can raise fraudulent conduct suspicion by employing data analysis, studying the verification and inspection of financial statements, and performing interviews to identify signs of fraud (Apalowowa et al., 2023a).

#### 2.1.2 Whistle-Blowers

A person who is a whistleblower is an individual who reveals misbehavior financial fraud, environmental infractions, occupational harassment, or safety breaches spanning a wide spectrum of an organization to authorities or outside organizations (Ugwu, 2011). Whistleblowers may be employees, contractors, or even outsiders with personal knowledge of the misbehavior (Sule, 2025). Moral obligation and ethical responsibility inspire whistleblowing since one believes their conscience cannot stand the illegal and harmful activities they see and may inspire critical investigations, corrective action, and changes meant to stop more damage and preserve the rule of law (Yahaya et al., 2024).

#### 2.1.3 Internal Controls Mechinasims

Internal control as proposed by Uchenna et al. (2025) is an orderly process carried out by the management and staff of an organization to provide a reasonable degree of assurance concerning the attainment of goals concerning operational efficiency and effectiveness, dependable financial reporting, and adherence to pertinent legal and regulatory requirements. Internal control's main goals, Sibe and Kaunert (2024), are asset protection, financial data completeness and accuracy assurance, and error, fraud, and other anomaly identification and prevention and identification. An effective internal control system combines firm operations with many actions and practices. Internal control is one of the most important instruments available to guarantee that a firm runs according to its legal obligations and goals (Apalowowa et al., 2023b).

#### 2.1.4 Corporate Governance

Corporate governance is the interaction among several stakeholders including shareholders, boards of directors, management, employees, customers, suppliers, and the public generally (Ogbu, 2017). Maintaining investor confidence, maintaining respect for legal legislation and rules, and fostering an ethical and responsible culture inside the company depend on the effectiveness of corporate governance. Sibe and Kaunert (2024) defines corporate governance as the policies, processes, and systems that ensure an entity is run and guided in line with its objectives and the interests of its stakeholders. This study defines corporate governance as a framework of agreements, relationships, policies, and processes controlling the distribution of power in company control.

### 2.2 Theoretical Review

The theories examined were Moral Disengagement Theory and Deviance Theory. The study is grounded in Moral Disengagement Theory, which elucidates how individuals participating in professional fraud employ cognitive mechanisms such as moral justification, euphemism labeling, and shifting of responsibility to explain their behavior.

### 2.2.1 Moral Disengagement Theory

Albert Bandura introduced the Moral Disengagement Theory in 1986. The thesis postulated that individuals could act in a manner that is considered unethical or immoral and at the same time disengage their moral standards and also justify destructive behavior. The concept postulates that individuals could reduce the moral distress associated with antisocial behavior through the shift of guilt, diffusion of responsibility, and dehumanization, hence facilitating cognitive justification of unethical behavior (Chingwere et al., 2025; Ogunfowora et al., 2022). Social settings and group dynamics may nurture moral disengagement; individuals are more likely to justify harmful conduct when these are modeled or when social norms support such actions (Luo & Bussey., 2023). Critics also argue that the theory underestimates emotional, situational, or more general social factors, which also have a great influence on moral decisions, and rely too heavily on cognitive processes (Bussey et al., 2024). The opponents argue that it is hard to apply Bandura's theory in general to many cultural settings since this theory does not take into consideration the variety of moral frameworks within different civilizations and communities (Okeke et al., 2024; Okafor et al., 2024). The idea has been widely used in comprehending behavior ranging from violent behavior to corporate misbehavior in many varied settings.

### 2.2.2 Deviance Theory

Howard Becker's seminal book Outsiders (1963) outlines a framework through which to contextualize the processes involved in activities being labeled deviant and through which persons become social deviants. Becker felt that deviations in any activity come about because of societal reactions to that behavior and not because an activity inherently carries within it qualities that make it deviant. The theory holds that deviation is not natural for any activity; rather it is a social label given by others (Omonyemen et al., 2017). The different civilizations and cultures define deviation differently, and it changes with the use of time under the influence of persons in positions of power and authority assigning labels. Deviance Theory holds that societies establish rules and guidelines to control behavior (Muritala, 2025). Social control systems, such as law enforcement, institutions, or public opinion, are utilized when people or businesses deviate from accepted norms to control or punish deviations (Obalade & Mtembu, 2023). The too-strong focus of Deviance Theory on the social construction of deviance and the labeling process raises questions about its validity and could lessen the relevance of the actual damage or disturbance brought about by deviant behavior (Usman & Imam, 2023). Some critics do, however, suggest that not all deviant behaviour is solely derived from social labeling; some indeed are inherently evil or dangerous irrespective of social interpretation because is not cope with the root social and structural causes of deviant behaviour (Osawe & Ugwa, 2024; Uriah & Ukeh, 2024; Usman & Imam, 2023). This study criticised and argues that Deviance Theory minimizes more general structural elements such as inequality, poverty, and institutionalized power inequities that may be the cause of deviance while exaggerating individual and social reactions.

### 2.3 Empirical Review

Awale et al. (2025) carry out some descriptive research into attitudes among female public employees in respect of financial crimes within the Somali public sector. The primary data were retrieved from 64 women working in various public institutions and analyzed using SPSS. The study points out that although the public female employees in UAE consider that financial crimes can be prevented and detected, they still view these crimes to be widespread and associated with complexity. He has presented the model of practice which has been developed in the United Arab Emirates through assessing recent legislative changes designed to reduce legal barriers, legal risks, and external channels for whistle-blowers. This research will delve into the various possible impacts UAE legislative policies could have on the whistleblower system; it is conceptual and based on correlations among demographic statistics, legal and regulatory frameworks, research, and media reports. His findings reveal that indeed, the UAE whistleblower system amendments were aimed at eliminating any legislative obstacles that could have existed legally.

Appropriate results were obtained from the study conducted by Abraham et al. (2025) to gauge how perceived work alienation influences whistleblowing intention with religious-political orientation acting as a mediator and social value orientation serving as a moderator. This predictive correlational study, which included mediation and moderation analysis, had participants that included 263 persons in Indonesia: 131 males and 132 women. The average age of the participants was 25.91 years with a standard deviation of 5.47 years. The results indicated that negative feelings of job alienation decrease whistleblowing intentions. It was disclosed in this study that prosocial social value orientation buffers the negative relationship of job alienation and whistleblowing intentions whereas religious-political orientation did not buffer the negative relation significantly, as predicted.

Atmadja et al. (2024) researched the influence of internal control frameworks, compliance with human resource regulations, and competencies on accounting fraud in regional financial administration within the Gianyar Regency of Indonesia. This study adopted a quantitative approach through informational analytical procedures that included multiple regressions to examine a survey questionnaire conducted among personnel of the regional work unit in Gianyar Regency. This study employs Non-Likelihood testing with a Purposive Sampling strategy. It is well known from the results that internal control systems influence accounting fraud, regulatory compliance negatively affects accounting fraud as well, and human resource competencies influence accounting fraud in the Provincial Work Unit in Gianyar Regency.

Romero-Carazas (2024), based on an extensive literature review with a bibliometric analysis in Scopus, presents the role of accountants in implementing artificial intelligence. The sample documents were identified by applying Boolean operators and English keywords such as forensic and auditing, and artificial and intelligence. They were then analyzed in VOS Viewer and Excel. This study underlines the developments in the involvement of accountants with AI along three aspects: the range of topics covered, the importance of perpetrators, and the availability of key data. The Heads of Department and the Accountants in the FMDAs in Ondo State, Nigeria, are updated on modern technologies, artificial intelligence training, and collaboration with other

experts and professionals to ensure that their work is of high quality and integrity. For example, Odeyemi et al. (2024) present the role of accountants in contemporary times, discussing the use of digital approaches and advanced technologies. It also provides a clear hint regarding the forensic accountants to update their technologies for coping with and facing the complicated world of financial crimes in current times. Reviewing the primary such subjects that were assessed and summarizing, this includes a review of using blockchain, machine learning, and artificial intelligence-data analytics in procedural responsibilities of accountants. It emphasizes that financial crimes change daily; therefore, forensic accountants should adopt innovative and flexible methods in tracking fraudsters who committed frauds using electronic media.

Olutimehin et al., 2024, examined the status of corporate governance in Nigerian companies and found evidence of strengths in areas such as compliance policies, financial reporting, board structure, but weaknesses in executive compensation, board independence, and risk management. It looks at the role of social, cultural, and economic factors on governance dynamics and underlines the need for context-specific strategies adapted to the specific business environment in Nigeria. It calls for investment in stakeholder engagement initiatives through communication, collaboration, and the creation of shared value that will align corporate objectives with public needs and expectations. Therefore, technology-based solutions may be used in favor of enabling feedback loops, instant communication with stakeholders, while online platforms are to be used for well-informed and inclusive participation. In this regard, Chidi et al. (2024) intend to assess the influence of internal controls on the efficiency of supermarkets, considering such indicators as division of labor, time and leave reporting, firewall security, periodic updates of job descriptions, documentation and record retention, and physical barriers to unauthorized access. This quantitative study utilized a quantitative research methodology through the use of questionnaires as the survey instrument. The population for this study consisted of all 192 employees of the largest supermarkets in Awka, Anambra State. The sample size for the investigation was determined using the formula published by Krejcie and Morgan (1970). The multi-linear regression approach is used to establish the relationship between the dependent variable and the independent ones. Their research findings showed that the majority of the elements in the internal control system significantly impacted operational effectiveness.

Okwuokei (2024) explores efforts by whistleblowers in Nigeria to stem corruption and highlights the need for legal mechanisms for protection and incentivization. The introductory overview has a two-sided nature of whistleblowing-it can serve both to report on irregularities and the risks a whistleblower seriously experiences. Whistleblowers are at risk due to a lack of protective legislation; they often suffer intimidation, harassment, and dismissal from work. The paper urges Nigeria to enact legislation such as the Whistleblower Protection Act in the United States, which provides effective protection. Yahaya et al. (2024) evaluate the effectiveness of the whistleblowing policy in reducing the level of corruption in Niger State. This study adopted a survey research methodology where questionnaires will be the primary tool of data collection, using a mixed-method approach, combining qualitative and quantitative research methodologies. The respondents selected for this work include workers consisting of stakeholders including government officials, whistleblowers, and representatives of civil society groups in Niger State. The basic random sampling method was used to get over 300 respondents from the study. The study uses multiple regression analysis based on simple percentages, means, ranks, and frequency counts. Their results suggest that the whistleblower policy has reduced corruption in Niger State, thereby serving as a good deterrent while increasing openness and accountability among governmental institutions in the area.

In 2023, Apalowowa et al. researched how auditor's practices could affect fraud investigation, prevention, and detection within Nigeria's State Pension Board. Used primary data sources to carry out a survey study design. The population consisted of 186 senior workers of the State Pension Board across the three selected states. Both stratified and census sampling procedures were utilized, with Ordinary Least Squares Regression used in the analysis. Their findings highlighted the great role accountants have to play in fraud investigation, prevention, and detection. These results showed how internal audit and accountability and transparency policies had great effects on the prevention and detection of fraud cases. Wokeh (2020) looked into the effect of internal control on the financial performance of Deposit Money Banks quoted in Nigeria. For this, a triangulated research methodology has been adopted. The population of the study is two hundred and twenty (220) respondents selected from the thirteen (13) listed deposit money institutions. The hypothesis formulated was tested through multiple regression analysis, assisted by the statistical software Stata12. A positive but small impact of risk assessment on the net profit margin of listed deposit money banks in Nigeria was observed, while a negative and minor impact of the control environment was found.

### 2.4 Gap

Enron, Arthur Anderson, and WorldCom (Oluzimehin et al. 2024), Yahaya et al. 2024, Odeyemi et al. 2024; and Apalowowa (2024) analysing the disparity in the literature on accountants role of whistleblowers as investigative techniques for spotting anomalies in the Nigerian Federal MDAs helps one to grasp various important topics absent in earlier research studies and so this study expanded. The current studies concentrate quite independently on white-collar fraud, whistleblowing, and forensic auditing. In parallel, this study combines accountants' role and whistleblowing systems as complementary techniques in the Nigerian federal MDAs for the identification and prevention of financial irregularities that previous studies neglected. By filling up these gaps, this study advances knowledge of how professional fraud and whistle-blowing investigation enhance the financial integrity of the Head of Department and Accountants in the federal MDAs in Ondo State, Nigeria.

## 3.0 Methodology

The study applied the survey research methodology, which makes use of a questionnaire. People are afraid to expose information concerning fraud topics as they are delicate issues. The research centres on the federal MDAs in Ondo State, Nigeria. The study's population consists of two hundred and eighty-three (283) heads of Departments and professional accountants who work in the federal MDAs and are more suited to understand how much their role is used to prevent fraud and fraudulent activities in the federal MDAs and protect the future of citizens in Nigeria via whistleblowing because of their modest

role of integrity, accountability, transparency, and prudence. The study utilised Census Sample Techniques to select all heads of MDAs and their Accountants in Ondo State, Nigeria. The study gathers and applies main sources of data using structured questionnaires with a four (4) point grading system. The study used 4 scales from Strongly Agreed to Strongly Disagree (SA = 4, A =3, D = 2 and SD = 1) as suitable instruments for the study. This study built a model for this study to capture a substantial variable while dealing with fraud. The model stated thus:

*WBL = f(β0 + β₁INTRCOM₁ + β2PROACCTs + β3CORPOGOV + etᵢ) ……………… i*

*Where:*

*WBL = whistle-blowing*

*INTRCOM = Internal Control*

*PROACCTs = Professional Accountants*

*CORPOGOV = Corporate Governance*

*etᵢ = Error Terms*

*β0 = Constant and Coefficient of Variable*

## 4.0 Data Analysis

The results in this table 1, present the outcomes of a regression analysis that gauges the relationship between professional fraud and whistle-blowing in Nigerian Federal MDAs. The result is an explanation: Variable Internal Control: Latterly known as Internal Control, the coefficient for internal control is 0.4052 with a t-statistic of 2.7631 and p-value of 0.0020. This suggests that lowering professional fraud in Nigerian MDAs results from the statistically substantial favourable influence of internal control systems. The smaller the possibility of fraud the stronger the internal control system is; so, good controls should discourage dishonest behaviour. Whistle-blowing has a coefficient of 0.4711, a t-statistic of 3.5343, and a p-value of 0.0001. This outcome emphasises how much professional fraud may be lowered by whistle-blowing. The substantial positive correlation shows that encouraging or supporting whistle-blowing greatly helps to reduce fraud inside the MDAs. It implies that systems of whistle-blowing discourage behaviour and encourage responsibility through openness. For professional accountants, or PROF_ACCTs, the coefficient is 0.3510; their t-statistic is 1.2349 and their p-value is 0.0521. At the 5% level, this result is significant; so, even if the presence of expert accountants helps to prevent fraud, internal controls, and whistle-blowing have a more consistent and major influence.

The impact of professional accountants might call for more research, especially concerning their function in guaranteeing moral standards. Corporate Governance (CORPORATIVE_GOV) has a t-statistic of 1.1421 and a p-value of 0.0020, so its coefficient is 0.5033. This outcome reveals that prevention of fraud is much benefited by corporate governance. Good corporate governance guarantees appropriate control and responsibility inside MDAs, therefore helping to lower the chances of dishonest behaviour. R-squared is 0.5614, hence the model explains around 56% of the variance in professional fraud. This suggests a modest to good match, signifying that the included variables offer a relevant justification for fraud in the Nigerian MDAs. Though it still suggests a fair fit, the Adjusted R-squared of 0.5410 somewhat lowers this value by considering the number of predictors employed in the model. With a p-value of 0.0000 the F-statistic of 15.325 shows that the general model is statistically significant. It implies that the difference in professional fraud among Nigerian MDAs may be much explained by the mix of internal control, whistle-blowing, professional accountants, and corporate governance. The quite low danger of autocorrelation in the residuals is indicated by the Durbin-Watson value, 1.6821. Though most regression models allow this range, a number closer to 2 would be perfect. To lower professional fraud in Nigerian Federal MDAs, the study advises that internal control, whistle-blowing, and corporate governance are very vital. Particularly the relevance of whistle-blowing as a main deterrent to fraud emphasises the need to establish surroundings where staff members feel free to expose unethical behaviour. Although professional accountants have a good role, their influence may need more research. These results highlight in general the need for robust institutional systems in advancing responsibility and openness inside government departments.

**Table 1: Relationship between Professional Fraud and Whistle-blowing in the Nigerian Federal MDAs**

| Variable | Coefficient | Std. Error | t-Statistic | P-value |
|---|---|---|---|---|
| C | 0.6216 | 0.2019 | 1.6132 | 0.1005 |
| INTERNAL_CONTROL | 0.4052 | 0.1121 | 2.7631 | 0.0020 |
| WHISTLE_BLOWING | 0.4711 | 0.0205 | 3.5343 | 0.0001 |
| PROF_ACCTs | 0.3510 | 0.1031 | 1.2349 | 0.0521 |
| CORPORATE_GOV | 0.5033 | 0.0434 | 1.1421 | 0.0020 |
| R-squared | 0.5614 | Mean dependent var | | 3.0625 |

| | | | |
|---|---|---|---|
| Adjusted R-squared | 0.5410 | S.D. dependent var | 0.0763 |
| S.E. of regression | 0.3134 | Akaike info criterion | -0.0692 |
| Sum squared resid | 3.6093 | Schwarz criterion | 0.0714 |
| Log likelihood | 6.2120 | Hannan-Quinn criter. | -0.0534 |
| F-statistic | 15.325 | Durbin-Watson stat | 1.6821 |
| Prob(F-statistic) | 0.0000 | | |

**Source: Authors' Computation (2025)**

### 4.1 Cumulated Professional Fraud and Whistle-Blowing

The table 2 below shows the results of the Cumulated Professional Fraud and Whistle-Blowing Martingale, including various statistical tests for a host of factors hypothesized to relate to professional fraud and whistle-blowing. Front and center are joint and individual tests of the effects of various factors on fraud or whistle-blowing activity over periods. With a p-value of 0.5120, the max $|z|$ (at period 2) statistic of 1.3869 indicates generally no significant combined impact for the variables at period 2. With a high p-value greater than 0.05 we fail to disprove the null hypothesis of no meaningful impact. With a p-value of 0.1622 and a z-statistic of 1.3622, whistle-blowing has no statistically significant effect ($p > 0.05$). Given $p > 0.05$, the z-statistic of 1.0056 and p-value of 0.3072 imply that internal control is also not significant in this environment. By contrast, with a p-value of 0.0023 and a z-statistic of 1.2121, accounting does feature. With a p-value well below the 0.05 level, this is the only predictor with a statistically significant effect on professional fraud or whistle-blowing behaviour. Accounting job unmistakably influences these factors. The Corporate Governance is insignificant again as its p-value is 0.2461 and the z-statistic is 1.1338, which is above 0.05. All the variables variances Whistle_Blowing 0.08654 Internal Control 0.09847 Accounting Role 0.09962 Corporate Governance 0.10586 all these show the different data variability on each one of these elements being researched. With the largest dispersion are accounting roles and corporate governance, which, again, could imply higher variations in these findings. The following are the variance ratios that were found to detail the relationships amongst the several variables: Accounting Role presents a ratio of 1.1831 and thus accounts for a greater variance to the total than that made by other factors.

**Table 2: Cumulated Professional Fraud and Whistle-Blowing Martingale**

| Joint Tests | | Value | Df | P-value |
|---|---|---|---|---|
| Max \|z\| (at period 2)* | | 1.3869 | 283 | 0.5120 |

| Individual Tests | | | | |
|---|---|---|---|---|
| Variable | Var. Ratio | Std. Error | z-Statistic | Probability |
| WHISTLE_B. | 1.1463 | 0.1134 | 1.3622 | 0.1622 |
| INTERNAL_CO. | 1.1270 | 0.1462 | 1.0056 | 0.3072 |
| ACCT_ROL. | 1.0659 | 0.1331 | 1.2121 | 0.0023 |
| CORPO_GOV. | 1.2322 | 0.2793 | 1.1338 | 0.2461 |

* Approximation of probability using studentized maximum modulus with infinite degrees of freedom and parameter value 3. Test Details (Mean = 3.4512)

| Period | Variance | Var. Ratio | Obs. |
|---|---|---|---|
| Whistle_Blow. | 0.08454 | -- | 283 |
| Interanl_Co. | 0.09847 | 1.0633 | 282 |
| Acct_Role. | 0.09962 | 1.1831 | 282 |
| Corpo_Gov | 0.10586 | 1.2304 | 282 |

**Source: Authors' Computation (2025)**

### 4.2 Discussion of Findings

*Discussion*

With its statistically significant result of $p = 0.0023$, the study infers that, within the context of the model, ACCT_ROL is the most relevant factor affecting professional fraud or whistle-blowing activity. This output could demonstrate how important roles are in terms of detecting or preventing fraud and accounting practices. Yet in the present analysis, WHISTLE_B., INTERNAL_CO., and CORPO_GOV. do not display a significant effect, since the said factors are not proven to have a significant effect on professional fraud and whistle-blowing behavior to the context of this data.

The joint test result is no significant combined effect to reinforce the perspective that the overall effect of the variables in the model tested is not significant. This would indicate, perhaps, that the model needs more variables or to look at these elements in several settings or over an extended period. What is more, some factors (like accounting role and company governance) are shown with variance and variance ratios, which might interact in a more complex way and may be subject to further research or model enhancement.

*Conclusion*

   i.    The study concludes that internal control and whistle blowing have significant statistically meaningful effects on the model and thus are very critical to the outcome being investigated.

   ii.   The professional accountants have presented a fairly reasonable impact, which though useful, the influence is at the threshold of conventional significance.

   iii.  Corporate governance significantly influences the professional fraud model and signifies the need to determine the behaviour.

*Recommendations*

   i.    Future studies should look into the processes through which internal control and whistle blowing affect outcomes-perhaps by examining specific organizational practices or situations strengthen their effects.

   ii.   There should be an autonomy power for professional accountants to blow wristles as soon as there is an indication of fraudulent signal.

   iii.  More importantly, across government establishment, they should continue to test the role of corporate governance to see whether its effect varies with the type of governance practices employed.

*Author Declaration*

We hereby declare that this manuscript comprises original work, was never published before, and is not under simultaneous submission to another journal. We also declare that proper acknowledgment has been given to all sources and citations used in the paper. The paper looks at the following critical areas of investigation of professional fraud and whistleblowing: our collective responsibilities within the Federal Ministries, Departments, and Agencies in Nigeria regarding fraud issues facing the government amid of anti-fraud agencies established by the Nigerian government and provides a comprehensive review of the regulatory landscape, associated challenges, and strategies.

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