

Whistleblowing and Payroll Fraud Control in Public Sector

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Abstract

Purpose: This study examined the influence of whistleblowing mechanisms on payroll fraud control in the Nigerian public sector, with particular emphasis on the reduction of ghost workers and multiple salary payments. The study specifically investigated the effects of anonymous whistleblowing and internal whistleblowing on payroll fraud control.

Methodology: A survey research design was adopted. The study was conducted among employees involved in payroll administration, internal auditing, human resource management, and related administrative functions in selected public institutions in South-South Nigeria. A purposive sampling technique was used to select 210 respondents. Data were collected through structured questionnaires and analyzed using descriptive statistics, Pearson correlation, and multiple regression analysis with the aid of the Statistical Package for Social Sciences (SPSS).

Results and Conclusion: The findings revealed that anonymous whistleblowing has a positive and statistically significant effect on payroll fraud control ($\beta = 0.512$, $p < 0.05$), while internal whistleblowing also exerts a significant positive influence ($\beta = 0.376$, $p < 0.05$). The regression model explained 61% of the variation in payroll fraud control ($R^2 = 0.610$), indicating that whistleblowing mechanisms are important predictors of fraud control effectiveness. The study concludes that effective whistleblowing systems enhance payroll accountability and contribute significantly to the reduction of payroll fraud in public institutions.

Implication of Findings: The findings underscore the need for public institutions to strengthen confidential reporting mechanisms and institutional support systems that encourage employees to report payroll irregularities without fear of victimization.

Keywords: Whistleblowing, Anonymous Whistleblowing, Internal Whistleblowing, Payroll Fraud Control, Public Sector.

1. Introduction

Fraud remains one of the most significant challenges confronting public sector governance across both developed and developing economies. The prevalence of fraudulent activities in government institutions undermines accountability, weakens public confidence, and diverts scarce resources away from developmental priorities. In many countries, public sector fraud manifests through embezzlement, procurement irregularities, corruption, payroll manipulation, and other forms of financial misconduct that compromise the efficiency of public administration. As governments continue to seek mechanisms for strengthening transparency and accountability, whistleblowing has emerged as an important governance tool for detecting and preventing fraudulent activities.

Whistleblowing refers to the disclosure of illegal, unethical, or illegitimate practices occurring within an organization by individuals who possess privileged information about such misconduct (Near & Miceli, 1995). According to Miceli, Near, and Dworkin (2008), whistleblowing serves as an internal accountability mechanism through which employees and other stakeholders communicate concerns regarding wrongdoing to individuals or agencies capable of taking corrective action. The increasing recognition of whistleblowing as an anti-fraud mechanism stems from its ability to expose misconduct that may otherwise remain undetected through conventional control systems and audit procedures.

The theoretical justification for whistleblowing as a fraud control mechanism can be linked to the Fraud Triangle Theory developed by Cressey (1953). The theory posits that fraud occurs when three conditions are present: pressure, opportunity, and rationalization. While traditional internal controls seek to reduce opportunities for fraud, whistleblowing further strengthens fraud prevention efforts by increasing the likelihood of detection and accountability. The existence of effective whistleblowing mechanisms reduces employees' perception that fraudulent activities can be concealed, thereby discouraging potential perpetrators from engaging in misconduct.

In Nigeria, the challenge of fraud in public institutions has attracted considerable attention due to its adverse implications for national development. Over the years, successive governments have introduced various reforms aimed at improving public financial management and combating corruption. One of the most notable initiatives was the introduction of the Federal Government Whistleblowing Policy in 2016, which was designed to encourage citizens and public servants to report financial crimes and corrupt practices. The policy was expected to strengthen transparency, facilitate fraud detection, and promote accountability within public institutions (Gholami & Salihu, 2019). Since its introduction, whistleblowing has increasingly been recognized as a valuable instrument in Nigeria's anti-corruption framework (Anya & Iwanger, 2019).

Despite these efforts, fraud remains pervasive within the Nigerian public sector. Public institutions continue to experience various forms of financial misconduct, including payroll fraud, procurement fraud, misappropriation of funds, and abuse of office. Payroll fraud, in particular, has become a major concern due to its direct impact on government expenditure and fiscal sustainability. Payroll fraud typically involves the inclusion of fictitious employees, commonly referred to as ghost workers, unauthorized salary payments, payroll inflation, and manipulation of personnel records for personal gain. These practices result in substantial financial losses and reduce the resources available for public service delivery.

The persistence of payroll fraud in Nigeria has led to the implementation of several control measures, including payroll audits, staff verification exercises, biometric identification systems, and the Integrated Payroll and Personnel Information System (IPPIS). While these initiatives have contributed to the identification and removal of thousands of ghost workers from government payrolls, evidence suggests that payroll fraud continues to occur in many public institutions (Ezeh & Olekwara, 2025). The continued existence of payroll irregularities despite these interventions raises questions regarding the effectiveness of existing control mechanisms and highlights the need for complementary approaches capable of improving fraud detection and prevention.

Whistleblowing has increasingly been identified as one of such complementary mechanisms. Studies have shown that whistleblowing enhances transparency by providing employees and stakeholders with opportunities to report wrongdoing without necessarily relying on formal audit processes (Okafor, Opara, & Adebisi, 2020). Through whistleblowing, individuals with insider knowledge can expose fraudulent payroll practices that may not be easily detected through routine administrative reviews. Consequently, organizations that establish effective whistleblowing systems are often better positioned to identify and address fraudulent activities before they escalate into systemic problems.

Among the various dimensions of whistleblowing, anonymous whistleblowing and internal whistleblowing have attracted considerable scholarly attention. Anonymous whistleblowing allows individuals to disclose information regarding misconduct without revealing their identities. This mechanism is particularly important in environments where fear of retaliation, victimization, or career consequences discourages employees from reporting wrongdoing (Adegboye, 2021). The assurance of

anonymity encourages greater participation in fraud reporting and increases the likelihood that sensitive information concerning fraudulent activities will be disclosed.

Internal whistleblowing, on the other hand, involves reporting suspected wrongdoing through designated channels within an organization, such as supervisors, internal auditors, ethics committees, or compliance officers. Effective internal whistleblowing systems facilitate the timely identification and investigation of irregularities while enabling organizations to address misconduct before it attracts external attention (Eze & Okoye, 2021). Internal reporting mechanisms therefore serve as important components of organizational governance and accountability structures.

Although previous studies have established the importance of whistleblowing in combating corruption and financial misconduct, much of the existing literature focuses on fraud prevention, corruption control, organizational accountability, and public sector governance in general (Ogbu, 2017; Okafor et al., 2020; Samuel & Yetunde, 2024). Similarly, studies by Bolarinwa et al. (2023), Ariyo-Edu (2024), and Almustapha, Sabo, and Ahmed (2025) have reported positive relationships between whistleblowing practices and fraud control outcomes. However, limited empirical evidence exists regarding the specific influence of anonymous whistleblowing and internal whistleblowing on payroll fraud control within Nigerian public institutions.

This gap is particularly important because payroll fraud possesses unique characteristics that distinguish it from other forms of financial misconduct. Unlike procurement fraud or embezzlement, payroll fraud often involves collusion among insiders and manipulation of personnel records, making detection through traditional control mechanisms more difficult. Consequently, understanding the role of whistleblowing in exposing payroll-related irregularities is essential for strengthening accountability and improving public financial management.

The main objective of the study is to examine the effect of whistle blowing and payroll fraud control in public sector.

2. Literature review

Anonymous whistle blowing and payroll fraud control

Anonymous whistle blowing refers to a reporting mechanism that allows individuals to disclose fraudulent activities without revealing their identities. It enhances payroll fraud control by encouraging employees to report ghost workers, unauthorized salary payments, and other payroll irregularities without fear of retaliation.

Okafor, Opara, and Adebisi (2020) found that anonymity significantly increases employees' willingness to report financial misconduct and strengthens fraud detection in Nigerian public institutions.

Barau (2024) reported that anonymous reporting channels positively influence fraud detection efforts by anti-corruption agencies in Nigeria, leading to improved accountability outcomes.

Adegboye (2021) revealed that confidential whistleblowing systems significantly improve fraud detection and control within Nigeria's public sector organizations.

Bolarinwa et al. (2023) found that inadequate protection of whistleblowers reduces reporting behavior, whereas anonymous reporting mechanisms encourage the disclosure of fraudulent activities.

Gholami and Salihu (2019) observed that the whistleblowing policy introduced in Nigeria enhanced the reporting of financial crimes because it provided varying degrees of confidentiality to informants.

Yakubu and Hassan (2023) reported that whistleblower protection and anonymity significantly improve anti-fraud effectiveness in public administration by encouraging the reporting of misconduct.

Anya and Iwanger (2019) found that anonymous whistleblowing serves as an effective anti-corruption tool by increasing the flow of information on fraudulent practices within public institutions.

Internal whistle blowing and payroll fraud control

Internal whistleblowing involves reporting suspected misconduct through designated channels within an organization, such as supervisors, internal auditors, compliance officers, or ethics committees. It contributes to payroll fraud control by facilitating the early detection and investigation of payroll irregularities before they become widespread.

Eze and Okoye (2021) found that effective internal reporting structures significantly improve fraud detection and control within Nigerian public sector organizations.

Samuel and Yetunde (2024) reported that internal whistleblowing mechanisms enhance transparency and support the timely identification of fraudulent activities in public institutions.

Ibrahim and Dogo (2023) found that organizations with multiple internal reporting channels experience better control of financial misconduct than organizations with weak reporting systems.

Adenodi, Okehigbeme, and Eneh (2025) revealed that internal reporting mechanisms and organizational controls significantly deter fraud in Nigerian public institutions.

Ariyo-Edu (2024) found that accountability mechanisms, including internal reporting systems, complement internal controls and strengthen fraud prevention efforts in the public sector.

Ologun and Musa (2022) observed that efficient internal whistleblowing processes enhance organizational responsiveness to fraud allegations and improve accountability.

Almustapha, Sabo, and Ahmed (2025) reported a significant positive relationship between internal whistleblowing practices and fraud prevention in Nigerian public sector institutions.

Based on the empirical studies reviewed, the following hypotheses were formulated:

H01: Anonymous whistle blowing does not significantly influence payroll fraud control in the Nigerian public sector.

H02: Internal whistle blowing does not significantly influence payroll fraud control in the Nigerian public sector.

Theoretical framework

Fraud Triangle Theory – Donald R. Cressey (1953)

The Fraud Triangle Theory was developed by Donald R. Cressey in his landmark work, *Other People's Money: A Study in the Social Psychology of Embezzlement* (1953). Cressey derived the theory from a detailed study of individuals he called "trust violators," who had committed embezzlement or financial fraud within organizations. He observed that these individuals did not commit fraud randomly but were influenced by a combination of situational pressures, perceived opportunities, and psychological rationalizations. Cressey's first component, pressure, refers to a "non-shareable financial problem" experienced by the individual. He emphasized that the problem must be serious enough to create motivation for dishonest behavior, yet personal enough that the individual cannot openly discuss it with others. Financial stress, personal debt, addiction, or the desire to maintain a particular lifestyle are

examples he explored as forms of pressure that often precede fraudulent acts. The second component, opportunity, describes circumstances that allow the individual to commit fraud with minimal risk of detection. Cressey highlighted that fraud is rarely committed without a perceived opportunity; organizational weaknesses, poor internal controls, and lack of supervision create these openings. The presence of opportunity is critical because it transforms the individual's pressure into actionable misconduct. The third component, rationalization, explains the psychological process by which the fraudster justifies their dishonest behavior. Cressey found that individuals often construct justifications, such as believing they are merely "borrowing" funds, that they are underpaid, or that the organization "owes them", which allow them to maintain a positive self-image while violating trust. Rationalization makes it psychologically possible for the person to commit fraud without experiencing guilt or moral conflict.

Cressey's Fraud Triangle theory is therefore a systematic framework that links the social, situational, and psychological factors that converge to produce fraudulent behavior. He stressed that all three elements - pressure, opportunity, and rationalization, must exist simultaneously for fraud to occur. This multi-faceted exposition provides a nuanced understanding of why individuals commit financial misconduct and is widely regarded as foundational in fraud and forensic accounting research.

The Fraud Triangle Theory holds strong relevant to this study as it explains why individuals commit fraud within organizations, highlighting the convergence of pressure, opportunity, and rationalization. In the Nigerian public sector, employees may face financial pressures or personal incentives that motivate them to engage in payroll fraud, such as ghost workers or multiple salary payments. Weak internal controls and inadequate supervision create opportunities for these fraudulent acts, while rationalizations allow individuals to justify their misconduct without moral conflict. Whistleblowing mechanisms, particularly anonymous and internal reporting channels, help address the opportunity and rationalization elements by providing safe avenues for reporting irregularities and increasing the likelihood that fraudulent actions will be detected. Thus, the theory underpins the study by illustrating how strengthening whistleblowing systems can reduce opportunities for payroll fraud and enhance fraud control in public institutions.

3. Methodology

This study adopted a survey research design because it facilitates the collection of data from respondents regarding whistleblowing practices and payroll fraud control within public institutions. The study was conducted in selected public institutions in South-South Nigeria. The population comprised employees involved in payroll administration, internal auditing, human resource management, and related administrative functions.

A purposive sampling technique was employed to select respondents who possessed adequate knowledge of payroll operations and whistleblowing mechanisms. A total of 210 respondents were selected for the study.

Data were collected through a structured questionnaire divided into sections covering respondents' demographic characteristics, anonymous whistleblowing, internal whistleblowing, and payroll fraud control. Prior to administration, the instrument was subjected to pilot testing to ascertain clarity, validity, and reliability.

Data analysis was conducted using the Statistical Package for Social Sciences (SPSS). Descriptive statistics, including mean and standard deviation, were used to summarize respondents' perceptions,

while multiple regression analysis was employed to test the hypotheses and determine the influence of whistleblowing mechanisms on payroll fraud control.

The regression model is specified as:

$$PFC = \beta_0 + \beta_1AW + \beta_2IW + \varepsilon$$

Where:

- PFC = Payroll Fraud Control
- AW = Anonymous Whistleblowing
- IW = Internal Whistleblowing
- β_0 = Constant
- β_1 - β_2 = Regression Coefficients
- ε = Error Term

4. Results and discussion

Table 1 presents the descriptive statistics for the key variables examined in this study: anonymous whistleblowing, internal whistleblowing, and payroll fraud control.

Table 1: Descriptive Statistics

Variable	N	Mean	Std. Deviation
Anonymous Whistleblowing	210	3.85	0.72
Internal Whistleblowing	210	3.67	0.69
Payroll Fraud Control	210	3.92	0.65

Source: *Researcher Computation 2026*

The results in Table 1 indicate that all variables recorded mean values above the midpoint of 3.00 on the Likert scale. Specifically, anonymous whistleblowing recorded a mean score of 3.85, internal whistleblowing recorded 3.67, while payroll fraud control recorded the highest mean value of 3.92. This suggests that respondents generally agreed that whistleblowing mechanisms are present and contribute to fraud control in public institutions. The relatively low standard deviation values indicate a moderate level of consensus among respondents, suggesting consistency in perceptions regarding the role of whistleblowing in fraud control.

Table 2: Correlation Matrix

Variables	AW	IW	PFC
Anonymous Whistleblowing (AW)	1.000		
Internal Whistleblowing (IW)	0.621**	1.000	
Payroll Fraud Control (PFC)	0.705**	0.658**	1.000

Source: *Researcher Computation 2026*

The results reveal a strong positive relationship between anonymous whistleblowing and payroll fraud control ($r = 0.705$, $p < 0.01$), indicating that an increase in anonymous reporting mechanisms is associated with improved fraud control outcomes. Similarly, internal whistleblowing also shows a strong positive relationship with payroll fraud control ($r = 0.658$, $p < 0.01$). The correlation between anonymous and internal whistleblowing ($r = 0.621$) further suggests that both mechanisms are related but distinct components of whistleblowing systems. These findings imply that whistleblowing mechanisms are critical in enhancing fraud detection and prevention in public sector payroll systems.

Regression Analysis

Multiple regression analysis was conducted to determine the effect of anonymous and internal whistleblowing on payroll fraud control.

Table 3: Regression Coefficients

Variable	B	Std. Error	Beta	t	Sig.
Constant	0.845	0.221	—	3.82	0.000
Anonymous Whistleblowing	0.512	0.061	0.489	8.39	0.000
Internal Whistleblowing	0.376	0.058	0.392	6.48	0.000

The regression results indicate that: Anonymous whistleblowing has a positive and statistically significant effect on payroll fraud control ($\beta = 0.512$, $p < 0.05$). This implies that an increase in anonymous reporting channels significantly enhances the detection and reduction of payroll fraud. Internal whistleblowing also has a positive and significant effect ($\beta = 0.376$, $p < 0.05$), indicating that effective internal reporting mechanisms contribute meaningfully to fraud control. Comparatively, anonymous whistleblowing has a stronger effect, suggesting that confidentiality plays a crucial role in encouraging disclosure of payroll irregularities.

The findings of this study provide empirical evidence that whistleblowing mechanisms significantly enhance payroll fraud control in the Nigerian public sector. Specifically, the results indicate that both anonymous whistleblowing and internal whistleblowing contribute positively to the detection and prevention of payroll fraud, including ghost workers and multiple salary payments.

The regression analysis revealed that anonymous whistleblowing has a positive and statistically significant effect on payroll fraud control ($\beta = 0.512$, $p = 0.000 < 0.05$). Based on this result, the null hypothesis which states that anonymous whistleblowing does not significantly influence payroll fraud control was rejected. This finding implies that increasing the availability and effectiveness of anonymous reporting channels significantly improves payroll fraud detection and control. The result supports the findings of Okafor, Opara and Adebisi (2020), who reported that anonymity encourages employees to disclose fraudulent practices without fear of retaliation. Similarly, Barau (2024) found that anonymous reporting mechanisms significantly improve fraud detection outcomes within public institutions. The finding suggests that confidentiality remains a critical factor in encouraging the reporting of payroll irregularities and strengthening accountability within the public sector.

The study further revealed that internal whistleblowing exerts a positive and statistically significant influence on payroll fraud control ($\beta = 0.376$, $p = 0.000 < 0.05$). Consequently, the null hypothesis which states that internal whistleblowing does not significantly influence payroll fraud control was rejected. This finding indicates that effective internal reporting mechanisms facilitate the timely identification and resolution of payroll-related fraud within organizations. The result is consistent with the findings of Eze and Okoye (2021), who found that well-structured internal reporting systems significantly improve fraud detection and control in public institutions. The finding also corroborates Samuel and Yetunde (2024), who reported that internal whistleblowing enhances transparency and accountability by providing employees with formal channels for reporting misconduct. This implies that strengthening internal reporting structures can contribute substantially to reducing payroll fraud and improving organizational integrity.

Furthermore, the coefficient of determination ($R^2 = 0.610$) indicates that anonymous whistleblowing and internal whistleblowing jointly explain approximately 61 percent of the variation in payroll fraud control. This demonstrates that whistleblowing mechanisms constitute important determinants of fraud control

effectiveness within the Nigerian public sector and complement existing internal control systems in promoting accountability and transparency.

5. Conclusion

This study examined the influence of whistleblowing mechanisms on payroll fraud control in the Nigerian public sector, focusing specifically on anonymous whistleblowing and internal whistleblowing. The findings demonstrate that both dimensions of whistleblowing significantly contribute to payroll fraud control through the detection and reduction of payroll irregularities such as ghost workers and multiple salary payments.

The study established that anonymous whistleblowing exerts a stronger influence on payroll fraud control than internal whistleblowing, highlighting the importance of confidentiality in encouraging employees to disclose sensitive information relating to fraudulent payroll practices. The findings further indicate that effective whistleblowing systems complement existing internal control mechanisms and strengthen accountability within public institutions.

The study therefore concludes that strengthening whistleblowing mechanisms represents a viable strategy for enhancing payroll integrity, promoting transparency, and reducing fraud within the Nigerian public sector.

Recommendations

Based on the findings of this study, the following recommendations are made:

Public institutions should establish secure and anonymous reporting platforms that guarantee confidentiality and protect the identity of whistleblowers, since anonymous whistleblowing was found to exert the strongest influence on payroll fraud control.

Management of public institutions should strengthen internal whistleblowing structures through dedicated ethics units, compliance offices, and internal audit departments to facilitate timely reporting and investigation of payroll irregularities.

Government should strengthen legal and institutional frameworks for whistleblower protection in order to minimize fear of retaliation and encourage greater participation in fraud reporting.

Regular sensitization and training programmes should be organized to increase employees' awareness of available whistleblowing channels and reporting procedures.

Whistleblowing mechanisms should be fully integrated into existing payroll management, internal control, and audit systems to improve the detection and prevention of payroll fraud.

Public institutions should ensure prompt investigation and resolution of reported cases to enhance confidence in whistleblowing systems and encourage continued reporting of fraudulent activities.

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