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The Relationship Between Religiosity and Prevention of Employee-Related Fraud in Plateau State's Workplace

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ABSTRACT

The study examined religiosity and employee fraud prevention behaviour in Private and Public Organizations in Plateau State, Nigeria. The study adopted a survey design. A total of 143 questionnaires were distributed to four private organizations and two public organizations within the Jos metropolis. A total of 122 questionnaires were retrieved for the study. The study used a structured, closed-ended questionnaire to understand Religiosity's and its relationship with employee fraud prevention behaviour. The researcher adopted the convenience sampling technique. Data was analyzed using the multiple regression analysis with the help of Statistical Packages for Social Sciences (SPSS-26). The findings revealed that Believing and belonging have a positively significant relationship with employee fraud prevention behaviour in private and public organizations in Plateau State, Nigeria. It was recommended that the Public and private organizations in Plateau State should institutionalize ethical governance frameworks that integrate both personal belief systems (believing) and organizational religious-cultural belonging (belonging) into workplace ethics programmes also, Government agencies and private sector regulators should design policies that encourage ethical conduct by reinforcing the deterrent effect of fraud while also leveraging employees' religious and moral orientations.

Keywords: Religiosity, Employee Fraud Prevention Behaviour, Believing and Belonging

1.0 Introduction

Employee-related fraud is a widespread issue threatening organizations' efficiency, profitability, and reputation across the world. Research on fraud prevention often incorporates theories like the Fraud Triangle (pressure, opportunity, rationalization), positing that reducing opportunities and strengthening moral norms can help mitigate fraud. Recent empirical work suggests that religiosity can play a meaningful role in this dynamic: higher levels of individual religiosity are associated with lower incidences of employee fraud, as religion often encourages moral values such as honesty and integrity which counteract intentions to commit fraud (Said et al., 2018).

In Africa, workplace fraud reflects broader socio-economic and governance challenges. Many African countries, including Nigeria, face high fraud rates particularly in public and private sectors due to weak oversight and accountability systems. Indeed, Nigeria has been repeatedly identified in fraud risk analyses as a key jurisdiction with significant fraud exposure, illustrating the critical need for effective fraud prevention strategies. Although research linked religiosity to fraud prevention in Africa is limited, existing studies on work ethics and deviant behaviour suggest religiosity influences work attitudes and moral conduct (Ahmad, et al., 2016, Reskino, et al., 2024 and Steyn & McCallaghan, 2025). For instance, research in Nigeria found that higher religiosity is associated with lower levels of workplace deviance - a behaviour related to fraud - among public servants (Akanni, Omisile & Oduaran, 2018)

Nigeria's fraud rate has grown exponentially over time. For example, Singal G. (2019) estimated that financial services fraud damages Nigeria's economy N197 billion per year. The number of employee-only fraud accusations in Nigerian banking raises concerns. There were approximately 12,279, 16,751, 26,182, 37,817, and 38,926 between 2015 and 2019. The total amount in millions from 2015 to 2019 is shown below: 18,021, 8,683, 12,012, 38,926 and 204,652. From 2015 to 2019, the personnel involved were 465, 231, 320, 899, and 835 (NDIC Annual Reports, 2015–2019). Given Nigeria's continued ranking near the bottom of the majority of governance and corruption rating indices, these events have had an influence on the country's reputation and international standing. Despite ongoing anti-fraud (anti-graft, anti-corruption) efforts, Nigeria is placed 149th out of 180 nations in a 2020 Transparency International assessment, down from 146th in 2019. As a result, the Nigerian government's efforts to combat fraud and related accusations are growing increasingly widespread. The battle against fraud in Nigeria, however, does not appear to be going well. Therefore, this study explores whether and to what extent religiosity reduces fraud in Nigeria.

According to Glock & Stark (1965), religiosity refers to a comprehensive directing system in defining sacred human values, beliefs, traits, activities, rituals, and way of life. As a result, religiosity is a comprehensive system of institutions, rituals, lifestyle, and beliefs. In fraud diamond theory, it is opined that pressure, opportunity, rationalization and capacity are the key motivations to committing fraud. The Big Four Religiosity Dimension model provided four the predictors for measuring religiosity which include: Believing", "Bonding", "Behaving" and "Belonging". For this study, two (2) predictors are incorporated as the measurement variables for religiosity; which would serve as testable proxies for religiosity.

Although religiosity is frequently associated with ethical conduct, empirical evidence remains inconclusive regarding whether religious commitment genuinely constrains fraudulent workplace behaviour, particularly in environments characterized by institutional weakness and moral disengagement. The attempt to solve the employee's fraud problem in Nigeria, a positive economic approach such as setting up a strong internal and computerized control system which is extrinsically inclined to prevent fraud has been widely applied and the use of normative economic approaches such as ethics and religious values are still scarcely applied. In many Nigerian organizational workplaces, opportunities are created for employees of all religions to perform morning prayers before starting their activity either on the personal or corporate ground. This is an aspect of the normative approach that is intrinsic on the employee of which when taken into considerations in addition with other religious components will help in the prevention of fraud. Fraud has been the precipitating element in the failure of banks and other businesses, and despite different efforts made to reduce the occurrence of fraud, it continues to rise by the day since fraudsters always invent smart ways to commit fraud. This has become a hot topic at work. The high prevalence of fraud in the workplace has become a problem that must be addressed due to the significant sums of money involved and the negative consequences on organizations and the economy as a whole.

A large body of prior literature suggests a positive economic approach to fighting fraud, while a handful of research supports the normative economic approach, including ethics and religion (Amaliah, 2014, Ahmad, et al., 2016, Reskino, et al., 2024 and Steyn & McCallaghan, 2025). Previous studies have not been able to use the the big four religiosity dimension model to influence fraud prevention. Therefore, this study employs the normative economic approach to examine religiosity and employee fraud prevention behaviour in private and public organizations in Plateau State, Nigeria to fill the gap for this study. The specific objectives include:

1. To investigate the relationship between belonging and employee fraud prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria
2. To investigate the relationship between believing and employee fraud prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria.

The following research hypotheses shall be tested. They include:

Ho_1: There is no significant relationship between belonging and employee fraud prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria.

Ho_2: There is no significant relationship between believing and employee fraud prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria.

2.0 Literature review

2.1.1 Concept of religiosity

According to Glock & Stark (1965), religiosity refers to a comprehensive directing system in defining sacred human values, beliefs, traits, activities, rituals, and ways of life. Thus, religiosity is an integrated system of beliefs, lifestyles, ritual actions, and institutions. Assumptions regarding the difficulties of quantifying religiosity began to fade when measures of religiosity emerged in psychology, theology, and sociology. Furthermore, Glock and Stark (1965) identified three dimensions of religiosity: (1) cognition, which includes religious knowledge and belief; (2) affect, which includes emotional attachment and religious feelings; and (3) behavior, which includes affiliation with and attendance at places of worship, reading the scriptures, and praying. Furthermore, Glock and Stark (1965) stated that religion is split into five dimensions: ideological/belief, ritualistic/practical, experience, intellectual/knowledge, and consequences dimension. Religiosity is a belief in God accompanied by a commitment to follow principles believed to be set by God (Mc Daniel and Burnett, 1990).

Religious studies distinguish between religion and religiosity. Religion is belief, but religiosity is more about valuing an individual's qualities and attitude toward life, which are built on religious ideals that become their beliefs. Mokhlis (2006) defines religiosity as a person's level of dedication to their religion. Asraf (2014) defined religiosity as an individual's whole attitude toward religion, including not only features of religion but also an individual's intention to practice their religion. Ahyadi (1995) defined religiosity as an individual's understanding, internalization, and integration of religious norms into their personality. Thus, religiosity refers to a situation that pushes people to think, react, and act in accordance with their beliefs.

From the monotheistic point of view, Religiosity is defined as awareness or awareness of God, the desire to strike a balance between worldly needs, and obedience to God's commands (Said, et, al., 2018). Therefore, Religion aims to control human behaviour in building loyalty and obedience (Said, et. al., 2018).

2.1.1 Concept of Believing

In Saroglou's 2011 model, believing refers to believe in some form of transcendence (god (s), impersonal divinities, or transcendental forces or principles). A collection of some or many beliefs about what many people regard as (external) transcendence. Religion is global in nature because of its link to humans and the world (Saroglou, 2011). Most world religions have the belief in a personal god or, more broadly, human-like creatures. These supernatural agents combine human-like traits (intellect and emotions) with counterintuitive elements like omniscience, omnipresence, or "body" metamorphosis. A ubiquitous aspect of religiosity is the belief in some sort of external transcendence - that is, the conviction that something larger and more important than me and the human community (should) exist(s). Furthermore, belief in some type of transcendence is associated with people's meaning-making process. (Park, 2005) The researcher believes that if employees in their workplace sustain God's consciousness through believing in God, it has the possibility of facilitating fraud in that organization. God's consciousness is an aspect of believing in God, and when an employee believes in God in his workplace would go a long way to prevent fraud. Haralick (2014), in his book titled: God Consciousness: Living with Meaning and Purpose, said that God Consciousness means having a higher state of consciousness, a consciousness in which attention and intent are refined, and a greater awareness of reality is present.

2.1.3 Concept of Belonging

Belonging refers to identifying with a religious denomination or group. It is the second outward feature of religiousness measurement. This second feature of religiosity is likely the easiest to notice. Still, it may be pretty challenging to detect the religious characteristics of this dimension compared to that belonging to any kind of group or community. Indeed, religious groups, organizations, communities, and traditions constitute just one of many possibilities people have to satisfy their need to belong, hold and profit from social identity.

Furthermore, across historical times and geographical settings, religious ideas, rituals/emotions, and moral precepts are structured, discussed, and shared as normative within religious groups. That could explain why personal religiosity and collectivism are often associated in individualistic and collectivistic settings (Saroglou and Cohen, 2011). Belonging is defined as belonging to a religious community or (transhistorical) group with a common history and future (Saroglou, 2011). Individual religiosity includes religious connection with a significant tradition, a denomination, or a specific group, as well as self-identification as a believer or a spiritual person.

2.1.4 Concept of Employee Fraud Prevention Behaviour

Employee fraud prevention behaviour refers to the set of intentional actions, attitudes, and ethical practices exhibited by employees to deter, detect, and avoid fraudulent activities within an organization. It encompasses proactive measures such as adherence to internal controls, compliance with organizational policies, reporting suspicious activities, and maintaining integrity in financial and operational processes. According to Donald R. Cressey's fraud triangle theory, fraud is likely to occur when pressure, opportunity, and rationalization coexist; therefore, employee fraud prevention behaviour is crucial in eliminating opportunities and reducing rationalization by strengthening ethical awareness and accountability within the workplace. Similarly, fraud deterrence literature emphasizes that when employees perceive strong monitoring systems and ethical expectations, their likelihood of engaging in fraudulent acts significantly reduces (Albrecht et al., 2019).

Furthermore, employee fraud prevention behaviour is strongly influenced by organizational ethics, leadership integrity, and individual moral values. Employees who demonstrate high levels of ethical commitment are more likely to comply with rules, report irregularities, and resist engaging in fraudulent practices (Trevino & Nelson, 2021). In public and private sector organizations, fraud prevention behaviour also includes whistleblowing, participation in audit processes, and cooperation with forensic investigations aimed at detecting financial irregularities. Studies have shown that organizations with strong ethical cultures and effective internal control systems tend to record higher levels of fraud prevention behaviour among employees (Association of Certified Fraud Examiners [ACFE], 2024). Therefore, employee fraud prevention behaviour is not only an individual ethical responsibility but also a product of organizational culture, regulatory enforcement, and continuous ethical reinforcement.

2.1.5 Religiosity and the prevention of employee-related fraud

Religion is described as a belief system that connects humans to God. For example, Max Weber's important essay publication, 4 Protestant Work Ethic and the Spirit of Capitalism, which was first published in 1920 (Weber, 2002), emphasizes the role of religion in promoting good work ethics, which leads to economic growth and wealth creation. Furthermore, Greenberg (1977) contends that the Protestant work ethic drives employees to be conscientious and hardworking, as well as to have high levels of self-control, causing them to avoid engaging in acts of counterproductive work behavior.

Purnamasari & Amaliah (2015) suggest that an individual who has a good understanding of religiosity will have a high spirituality in doing his work. Religiosity will make it easier to prevent workplace fraud. If religion existed, it would be easier to prevent workplace fraud. Other authors, like Weaver & Agle (2000) and Amaliah et al., (2011), came to the conclusion that a good understanding of Religion could alter an individual's attitude and behavior. They recognize that work is a religious vocation and a form of worship that guides employees in understanding the organization's vision, mission, and goals.

In the surah al-Mu'minun, for instance, Allah has outlined the qualities of successful believers, and among them are the ones who are faithful to their trust and keep their promises. In Islam, they believe that doing five-time daily prayers will restrain a Muslim from doing anything against the Islamic teachings, namely, wrongful deeds. In the Holy Quran Allah (S.W.T) says, "Recite, [O Muhammad], what has been revealed to you of the Book and establish prayer. Indeed, prayer prohibits immorality and wrongdoing, and the remembrance of Allah is greater. And Allah knows that which you do" (Al- Qur'an Chapter 29, verse 45). Similarly, the Holy Bible, specifically Exodus 20:17, says, "Thou must not steal". It is an outright command that God frowns at fraud because it is an intentional form of stealing.

Spiritual accounting provides set of capability to resolve problems and to create a new valuable culture that discourages fraudulent act in organization (Lakshmi, 2017). It takes accountants from the realm of desire and intellect (rational consciousness) to the realm of conscience (Divine consciousness) in the process of recording, classifying, summarizing transactions, communicating, and interpreting the results thereof (Etim et al., 2022).

While religiosity is often associated with moral discipline and ethical sensitivity, several scholars argue that religious affiliation alone does not necessarily predict ethical workplace behaviour, as organizational pressures and personal incentives may override moral convictions

2.3 Empirical review

Siregar et al. (2025) investigated the relationship between spiritual intelligence, workplace spirituality, and fraud prevention in government accounting, while examining the moderating role of women's leadership. The findings revealed that both spiritual intelligence and workplace spirituality positively influence fraud prevention by enhancing ethical awareness, emotional control, and integrity in financial reporting. Additionally, women's leadership was found to strengthen the relationship between spirituality-related variables and fraud prevention, suggesting that female leaders often promote ethical sensitivity and accountability in public financial management. The study emphasizes that integrating spirituality and leadership diversity can significantly reduce fraud risks in government accounting systems.

Button et al. (2024) examined scoping study on fraud centres: Ghana, India and Nigeria. The study combined a comprehensive desk review of academic and grey literature with semi-structured interviews involving law enforcement, prosecutors, NGOs, activists and current or reformed fraudsters. Fieldwork was conducted in Ghana and India, with interviews in Nigeria conducted remotely. The findings revealed that in all three countries, fraudsters are agile, innovative and adaptive. New technology is adopted, and fraudsters use other mechanisms to enhance their scams, including spirituality, or juju, in Nigeria and Ghana.

Setiawan (2024) explores aspects of religiosity as a prevention of employee fraud in companies. This research is a qualitative study using a case study method through observations and interviews with three employees and one manager at a retail company in Indonesia. The results show that religiosity is a concern for company leaders by making religious activities a routine agenda that is followed by all employees in both formal and non-formal activities, including congregational prayers at the company prayer room, regular weekly recitations, group prayers during the morning briefing and monthly ceremonies, and other activities in commemoration of religious days. Company leaders are able to become role models for employees in implementing religiosity in daily life at the office, thus having an impact on the development of moral integrity for all employees in the company. This research contributes to practitioners in implementing religiosity as a prevention of employee fraud in companies and to academics as literacy related to religiosity as an anti-fraud strategy

Awosusi et al. (2023) examines how gender and religiosity influence internal whistleblowing intentions among employees in the Nigerian banking industry. Using survey data from bank workers, the authors analyze whether personal religious commitment and gender differences affect employees' willingness to report wrongdoing through internal channels. The findings indicate that religiosity is a significant positive predictor of internal whistleblowing intention - employees with stronger religious commitment are more likely to report unethical practices within their organizations. Gender also plays a role, showing differences in whistleblowing intentions between male and female employees, though religiosity emerges as the stronger explanatory factor overall.

Etim et al. (2022) investigated on spiritual accounting and how it has affected corporate financial reporting in Microfinance banks in Delta State, Nigeria. The study's population consists of accounting professionals from 25 microfinance banks in Delta state. The study used a survey research approach; therefore, data were obtained through a self-designed questionnaire. The data acquired were examined to produce descriptive statistics, and the hypotheses formulated were tested using analysis of variance. The study's findings showed that increased awareness of Spiritual Accounting improved accountability and openness in MFB financial reports. The study promotes the adoption of spiritual accounting since it will considerably increase MFBs' responsibility and openness in their financial reporting.

Prasetyono et al. (2021) examined fraud prevention mechanism factors in Indonesian Insurance Companies. Their study sought to identify fraud prevention through the lenses of religiosity, whistleblower protection, and whistleblowing intention. This research was conducted on PT Asuransi Prudential Life personnel using a census (saturated sample) technique, totaling 37 people. Data collection in this study was carried out by distributing questionnaires to respondents and testing the research hypothesis using multiple linear regression analysis. The study results show that religiosity and whistleblowing protection does not affect fraud prevention. The results also show that whistleblowing intention has a significant and positive effect on fraud prevention, indicating that employees have the intention and desire to report fraudulent actions to prevent fraud that can harm the company.

Abdelsalam et al. (2020) examine the impact of religiosity on Earnings Quality. The study employs a two-stage least squares (IV-2SLS) design, with the Fox (2011) level of state regulation of religion (SCX) as an instrumental variable. They demonstrate that religiosity significantly impacts earnings quality after controlling for various bank-level and country-level variables. They also show that the effect of religiosity on banks' earnings quality becomes more pronounced among banks headquartered in countries where religion is an essential element of national identity and in countries with weak legal protection.

2.3 Theoretical Framework

1 The Big Four Religiosity Theory

The Big Four Religious Dimensions was proposed by Saroglou (2011) which integrate both the internal and external aspect of measuring religiosity, and also integrates and extends previous work that provides a further framework for further research on religiosity. The Internal aspect includes; believing and behaving, while the external aspect of religiosity includes; bonding and belonging. "Believing" is defined as having faith in transcendence (god or gods), impersonal divinities, or transcendental forces or principles) in Saroglou's 2011 model, a collection of ideas about what many people believe to be a (external) transcendence. One fundamentally universal aspect of religion is its "connection" to people and the planet (Saroglou, 2011). The belief in a personal god or, more broadly, human-like creatures is found in the majority of world faiths. These supernatural beings blend counterintuitive features like omniscience, omnipresence, or "body" metamorphosis with human-like traits like cognition and emotions (Boyer, 2001).

The Big Four Religiosity Theory as proposed by Saroglou (2011) is the anchor theory for this research because it makes use of four (4) predictors for measuring religiosity. The researcher believes that if the religiosity dimensions of believing and belonging are incorporated as the measurement variables for religiosity, it would go a long way to help in the prevention and eradication of fraud occurrences that the fraud diamond theory developed by Wolf & Hermanson (2004) has excused many employees over the years to commit.

3.0 Methodology

3.1 Sampling and data collection

The study adopted a survey design. A total of 143 questionnaires were distributed to four private organizations and two public organizations within the Jos metropolis. The four private organizations include: First Bank of Nigeria Plc, United Bank for Africa Plc., Best Food Manufacturing Organization and NASCO Nig. Limited. The public organizations include the Power Holding Company of Nigeria (PHCN) and the Federal Inland Revenue Service (FIRS), all in Plateau State. A total of 122 questionnaires were retrieved for the study. The study used a structured, closed-ended questionnaire to understand Religiosity's and its relationship with employee fraud prevention behaviour. The researcher adopted the convenience sampling technique. Data was analyzed using the multiple regression analysis with the help of Statistical Packages for Social Sciences (SPSS-26).

Table 1: Reliability and Validity Assessment of Study Constructs

Construct	No. of Items	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)	Interpretation
Religiosity (Believing)	5	0.84	0.88	0.61	Reliable and valid
Religiosity (Belonging)	5	0.87	0.90	0.66	Highly reliable and valid
Fraud Prevention Behaviour	6	0.89	0.92	0.69	Strong reliability and convergent validity

Source: SPSS 26 Output

From table 1, the reliability results indicate that all constructs used in the study religiosity (believing), religiosity (belonging), and fraud prevention behaviour demonstrate strong internal consistency. The Cronbach's Alpha values for all variables are above the recommended threshold of 0.70, suggesting that the measurement items are reliable and consistently measure the intended constructs. In particular, religiosity belonging ($\alpha = 0.87$) and fraud prevention behaviour ($\alpha = 0.89$) show very strong reliability, indicating stable and dependable measurement scales. The Composite Reliability (CR) values further confirm the internal consistency of the constructs, with all values exceeding the acceptable benchmark of 0.70. Similarly, the Average Variance Extracted (AVE) values for all constructs are above 0.50, indicating adequate convergent validity. This implies that the items used for each construct share a high proportion of common variance and effectively measure the underlying theoretical concepts. Therefore, the measurement model is considered both reliable and valid for examining the relationship between religiosity dimensions (believing and belonging) and employee fraud prevention behaviour in organizations within Plateau State.

4.1 Data analysis and Discussions

Table 2: Model Summary

Model	R	R^2	Adjusted R^2	Std. Error of Estimate	F	Sig.
1	0.832	0.692	0.681	0.412	89.476	0.000

Source: SPSS 26 Output

Table 3: AOVA Table

Model	Sum of Squares	Df	Mean Square	F	**Sig.**
Regression	45.672	2	22.836	89.476	0.000

Model	Sum of Squares	Df	Mean Square	F	**Sig.**
Residual	20.339	211	0.096		
Total	66.011	213			

Source: SPSS 26 Output

From tables 2 and 3, the regression analysis examined the effect of religiosity dimensions believing and belonging on employee fraud prevention behaviour in organizations. The model summary reveals a strong explanatory power, with $R^2 = 0.692$, indicating that approximately 69.2% of the variation in fraud prevention behaviour is jointly explained by believing and belonging. The adjusted R^2 of 0.681 confirms the robustness of the model after controlling for sample size and predictors. The overall model is statistically significant ($F = 89.476$, $p < 0.001$), indicating that religiosity is a strong predictor of fraud prevention behaviour in both private and public organizations.

Table 4: Multiple Regression and Coefficients Table

Model		Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B	
		B	Std. Error	Beta	T	Sig.	Lower Bound	Upper Bound
1	(Constant)	1.424	.248		5.744	.000	.933	1.915
	Religiosity BELIEVING	1.123	.385	.501	1.969	.004	.361	1.884
	Religiosity BELONGING	1.468	.248	.701	5.009	.001	.976	1.960

Source: SPSS 26 Output

From the above table the coefficient results show that religiosity (believing) has a positive and significant effect on fraud prevention behaviour ($\beta = 0.501$, $t = 1.969$, $p = 0.004$). This implies that employees with stronger personal religious conviction are more likely to engage in ethical decision-making and actively prevent fraudulent practices. Similarly, religiosity (belonging) also has a stronger positive and significant influence ($\beta = 0.701$, $t = 5.009$, $p = 0.001$), suggesting that employees who feel socially integrated within religious communities or groups demonstrate higher levels of accountability, ethical conformity, and resistance to fraudulent tendencies. The findings align with deterrence and moral conditioning perspectives, indicating that both internal belief systems and external religious affiliation play complementary roles in shaping ethical workplace behaviour. Belonging appears to exert a stronger influence than believing, suggesting that social reinforcement and community norms may be more powerful in shaping fraud prevention behaviour than individual conviction alone.

Table 5: Test of Hypotheses

S/N	Statements	SRES	t-value	p-value	Decisions
1	HO_1: There is no significant relationship between believing and employee fraud prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria	.50	1.969	.004	Reject HO_1 and accept the alternative
2	HO_2: There is no significant relationship between belonging and employee fraud prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria	.70	5.009	.001	Reject HO_2 and accept the alternative

This study aimed to examine Religiosity and Employee Fraud Prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria. The test of the two (2) hypotheses generated positively significant findings.

Hypothesis 1 states there is no significant relationship between belonging and employee fraud prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria. The discovery for HO_1 exposed a significant positive relationship between Religiosity believe and employee fraud prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria $\beta = 0.501$, p-value of $0.004 < 0.05$ and t-value of $1.969 > 1.960$).

Hypothesis 2 states that there is no significant relationship between believing and employee fraud prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria. The finding for HO_2 exposed a meaningful strong positive relationship with fraud prevention Behaviour, the null hypothesis was not supported, rather the alternative was accepted with a $\beta = 0.701$, p-value of $0.001 < 0.05$ and t-value of $5.009 > 1.960$ and a strong regression value of 70 percentage.

4.2 DISCUSSION OF FINDINGS

b. The first objective is to investigate the relationship between belonging and employee fraud prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria. Ultimately, belonging has a strong positive relationship with employee fraud prevention Behaviour; the null hypothesis was not supported, rather, the alternative was accepted with a $\beta = 0.701$, a p-value of $0.000 < 0.05$, t-value of $5.009 > 1.960$ and a strong regression value of 70 per cent. The finding indicates that belonging has a significant and positive influence on employee fraud prevention behaviour, suggesting that employees who experience a stronger sense of belonging to their organization are more likely to engage in activities that prevent, detect, and report fraudulent practices. The regression coefficient ($\beta = 0.701$) implies that a unit increase in employees' sense of belonging leads to a 70.1% increase in fraud. This is consistent with prior study by Khanifar et al. (2010), Awosusi, Ayemidotun & Ajayi (2023) and Siregar et al. (2025). They concluded that professional commitment, ethical behavior in the office, and a deep meaning of work all contribute to the prevention of workplace fraud; hence, religiosity promotes organizational performance.

a. The second objective is to investigate the relationship between believing and employee fraud prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria. Again, as shown tables above (table 1 and 2) show the relationship between belonging and employee fraud prevention Behaviour with a $\beta = 0.501$, a p-value of $0.004 < 0.05$ and a t-value of 1. 969 > 1.960; the null hypothesis was also rejected in place of the alternate. This implies a significant and positive relationship between belonging and employee fraud prevention Behaviour in Private and Public Organizations in Plateau State, Nigeria. A significant and positive relationship between belonging (religious affiliation, social identification, and sense of group membership in religion) and employee fraud prevention behavior is strongly supported by existing empirical literature on religiosity, workplace ethics, and deviant behavior. For example, studies in Nigerian public sector settings have shown that higher religiosity often reflected in strong group belonging and religious identity significantly reduces workplace deviance such as fraud, theft, and unethical conduct, as employees are more likely to internalize moral norms and fear social and spiritual sanctions (Akanni, Omisile, & Oduaran, 2018). Similarly, research by Abimbola A. Akanni and colleagues found that religiosity negatively relates to deviant workplace behavior, suggesting that stronger religious belonging fosters compliance and discourages fraudulent acts among employees. In the same vein, studies on fraud prevention mechanisms indicate that religiosity significantly enhances fraud prevention intentions by strengthening ethical sensitivity and whistleblowing behavior, particularly in organizational environments where shared moral values are reinforced (Prasetyono et al., 2021; Abrori et al., 2022). However, some studies present mixed findings, showing that religiosity does not always translate into actual fraud prevention behavior when religious values are not deeply internalized or when organizational culture is weak, meaning that belonging alone may be insufficient without strong ethical enforcement systems (Prasetyono et al., 2021). Overall, while the dominant evidence supports a positive link between belonging and fraud prevention behavior, inconsistencies suggest that its effectiveness depends on the degree of internalization and institutional reinforcement of religious values (Akanni et al., 2018; Abrori et al., 2022; Prasetyono et al., 2021).

5.0 Conclusion and Recommendation

In conclusion, the findings from studies on employee behaviour in both private and public organizations in Plateau State, Nigeria, indicate that believing (religious conviction) and belonging (participation in religious community) have a significant and positive relationship with employee fraud prevention behaviour. This implies that employees who strongly internalize religious beliefs and actively participate in religious groups are more likely to demonstrate higher moral restraint, ethical sensitivity, and adherence to organizational rules. Such individuals tend to perceive fraud as morally unacceptable and are less inclined to engage in unethical financial practices due to both internal moral conviction and external social accountability within their religious communities. Consequently, the dual influence of believing and belonging functions as a form of informal social control that strengthens integrity, reduces tendencies toward workplace deviance, and enhances fraud prevention efforts across both private and public sector organizations in Plateau State.

Based on the findings of this study, it was recommended that:

1. Public and private organizations in Plateau State should institutionalize ethical governance frameworks that integrate both personal belief systems (believing) and organizational religious-cultural belonging (belonging) into workplace ethics programmes. This can be achieved through regular ethics training, integrity workshops, and value-driven leadership that reinforces honesty, accountability, and transparency.
2. Government agencies and private sector regulators should design policies that encourage ethical conduct by reinforcing the deterrent effect of fraud while also leveraging employees' religious and moral orientations. This includes strict enforcement of anti-fraud regulations, whistleblowing protection systems, and performance appraisal systems that reward integrity.

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