



Effect of Rationalization, Opportunities, Pressure on Corruption in Baptist, COCIN and Catholic Seminary Jos, Plateau State

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Abstract

The study evaluates the effectiveness of rationalization, opportunity, and pressure in combating corruption in worship places in Nigeria. The study employed a field survey that is cross-sectional. The population of the study cover some selected churches in Jos Metropolis. This consists of 230 staff of COCIN headquarters, 150 staff of Baptist Seminary and 285 staff of Catholic seminary. All totaling 665 and a sample size of 291 using Krejcie and Morgan (1970) sample size determination formula as well as purposive sampling technique which was adopted. The study employed the used of structured questionnaire as method of data collection and the hypotheses were tested using multiple linear regression as method of data analysis. Findings shows that rationalization, opportunity and pressure have significant impact of corruption in worship places in Nigeria. The study recommends that there should be preventive approaches that address the rationalization, opportunity, and pressure that facilitate corruption in worship places in increasing the transparency and accountability in the management of worship places by adopting a code of conduct for religious leaders, and promoting a culture of integrity through awareness-raising campaigns. The implication of the study is that an improvement in curbing rationalization, opportunity and pressure will result to an improvement in curbing corruption.

Keywords: Corruption, rationalization, opportunity, pressure, worship places.

1. INTRODUCTION

Nigeria is a country that has been plagued by corruption, and the worship places have not been spared. Worship places such as churches and mosques are supposed to be places of worship and sanctity. However, in recent years, there have been reports of corruption and financial mismanagement in these institutions. Such corruption has the potential to undermine the moral and ethical standards that these institutions are supposed to uphold. Corruption in Nigeria is a pervasive problem that affects every sector of the country's economy. Corruption can take various forms, including embezzlement, bribery, extortion, and nepotism. Corruption in

Nigeria has been attributed to a lack of political will, weak institutions, and a culture of impunity (Transparency International, 2019).

In recent years, there have been reports of financial mismanagement and fraud in worship places in Nigeria. Such corruption has undermined the public's confidence in these institutions and has potentially tarnished their moral and ethical standards. This has affected all areas of society, including its religious organizations. A 2016 report from the Pew Research Center found that while religious affiliation remained high in Nigeria, there were concerns about the moral integrity of some religious leaders. The report attributed this to a lack of transparency in the financial management of religious organizations and the perception of officials as being corrupt. Worship centers have traditionally been regarded as a bastion of moral authority and integrity in Nigerian society. It is an essential aspect of the country's culture and society, providing spiritual, moral, and social guidance to millions of Nigerians. However, recent years have seen a growing number of cases of corruption within some churches, threatening to erode the Church's moral authority and credibility (Eneh, 2016).

Worship centers are expected to be a moral compass for society, teaching virtues of honesty, justice, and equity. However, the reality on the ground can sometimes be different. Several pastors of these churches have been accused of or charged with corruption and fraud, including embezzlement of church funds, mismanagement of church resources, and fraudulently obtaining government-approved plots of land for church construction. These actions by some clergy have resulted in a negative impact on church finances and, in some cases, lack of transparency and accountability in the handling of church funds (Ojo, 2016). Several pastors of these churches have been accused of or charged with corruption and fraud, including embezzlement of church funds, mismanagement of church resources, and fraudulently obtaining government-approved plots of land for church construction.

This study is conceptualized to rationalization, opportunity and pressure Rationalization refers to the use of legal means to minimize corruption by reducing the opportunities for corruption. Rationalization measures in Nigeria include the Bank Verification Number (BVN), the Treasury Single Account (TSA), and the whistleblower policy. These measures aim to reduce corruption by promoting transparency and accountability. However, despite these measures, there have been several reports of financial mismanagement and fraud in worship places. For example, in 2020, the Economic and Financial Crimes Commission (EFCC) arrested a pastor in Lagos for alleged money laundering (Premium Times, 2020). Such incidents show that rationalization measures have not been effective in reducing corruption in worship places in Nigeria. Opportunities refer to the chances or situations where corruption can occur. Opportunities for corruption can arise from poor governance, weak institutions, and inadequate legal frameworks. These opportunities can increase the likelihood of corruption in worship places. In Nigeria, the lack of legal frameworks to regulate religious institutions has provided opportunities for corruption to thrive. For example, there have been cases of churches and mosques accepting donations from politicians and other individuals with questionable sources of wealth. Such donations can compromise the moral and ethical standards of these institutions and promote corruption. Pressure refers to the use of external forces to reduce corruption. Pressure measures in Nigeria include the work of anti-corruption agencies such as the EFCC and the Independent Corrupt Practices and Other Related Offences Commission (ICPC). These agencies have the mandate to investigate and prosecute cases of corruption in Nigeria. However, the effectiveness of pressure on corruption in worship places in Nigeria has been limited. Some religious leaders have used their influence to resist investigations and prosecutions by these agencies. Moreover, the religious and cultural sensibilities of Nigerians make it difficult for these agencies to conduct investigations into religious institutions without

attracting criticism. Hence, the study is conducted to examine the effectiveness of rationalization, opportunities, and pressure on corruption in worship places in Nigeria.

1.2 STATEMENT OF THE PROBLEM

Corruption has become a pervasive problem in Nigeria, and religious institutions like churches and mosques have not been left out. The prevalence of corruption in worship places is evidenced by the numerous cases of financial mismanagement, embezzlement of funds, and other fraudulent practices that have been exposed in recent times. For instance, in 2019, the Economic and Financial Crimes Commission (EFCC) arrested a cleric in Ogun State for allegedly defrauding an American of over \$1.5m in the guise of helping him to procure a mining license. Similarly, in 2020, the EFCC arrested a prophetess in Lagos for allegedly defrauding a Canadian of over \$1m in a phony real estate deal.

The problem of corruption in worship places in Nigeria is a multi-faceted issue that can be attributed to several factors. These factors include rationalization, opportunity, and pressure. Rationalization is a psychological process through which individuals justify their unethical behaviors or actions. In the context of corruption in worship places in Nigeria, religious leaders and officials often rationalize their corrupt practices by claiming that the funds they embezzle or mismanage are meant for the growth and development of the church or mosque. According to Egbas (2014), some religious leaders in Nigeria have been found to be guilty of rationalizing their corrupt practices. He states that “religious leaders often justify their corrupt practices by citing the need to have money to fund the church’s activities, to meet personal needs, and to secure the future of their families”. Opportunity refers to the availability of means or resources that enable individuals to engage in corrupt practices. In Nigeria, the lack of oversight and accountability mechanisms has created an enabling environment for corrupt practices to thrive in worship places. Religious leaders and officials often have unfettered access to church or mosque funds and resources, which they can use for personal gain. This lack of transparency and accountability has made it difficult to track and prevent corrupt practices in worship places. As noted by Akande (2017), “the lack of transparency and accountability in religious organizations gives room for corrupt practices to thrive, thereby undermining the moral authority of religious leaders in the eyes of their followers”. Pressure refers to the need for individuals to conform to the expectations of their social and cultural environment. In Nigeria, religious leaders are often under immense pressure to maintain a certain standard of living or to meet the expectations of their followers. This pressure often leads to corrupt practices, as religious leaders seek to maintain their status and satisfy the expectations of their followers. As noted by Okoene (2019), “religious leaders are under immense pressure to maintain a certain lifestyle, and this often leads to corrupt practices, as they seek to meet the expectations of their followers”.

1.3 RESEARCH QUESTIONS

The following research questions will guide this study:

- i. To what extent does rationalization have impact on corruption in Baptist, Cocin and Catholic Seminary churches in Jos Plateau State.
- ii. To what extent does opportunities have impact on corruption in Baptist, Cocin and Catholic Seminary churches in Jos Plateau State?
- iii. To what extent does pressure have impact on corruption in Baptist, Cocin and Catholic Seminary churches in Jos Plateau State?

1.4 OBJECTIVES OF THE STUDY

The main objective of this study is to evaluate the effectiveness of rationalization, opportunity, and pressure in combating corruption in worship places in Nigeria. The specific objectives are:

- i. To examine the impact of rationalization on corruption in in Baptist, Cocin and Catholic Seminary churches in Jos Plateau State?
- ii. To evaluate the impact of opportunities on corruption in in Baptist, Cocin and Catholic Seminary churches in Jos Plateau State?
- iii. To assess the effectiveness of pressure on corruption in in Baptist, Cocin and Catholic Seminary churches in Jos Plateau State?

1.5 RESEARCH HYPOTHESES

H₀₁: Rationalization has no significant impact on corruption in in Baptist, Cocin and Catholic Seminary churches in Jos Plateau State?

H₀₂: Opportunity has no significant impact on corruption in in Baptist, Cocin and Catholic Seminary churches in Jos Plateau State?

H₀₃: Pressure has no significant effect on corruption in in Baptist, Cocin and Catholic Seminary churches in Jos Plateau State?

2. LITERATURE REVIEW

2.1 CONCEPTUAL REVIEWS

2.1.1 CORRUPTION

Khan (1996) defines corruption as an act which deviates from the formal rules of conduct governing the actions of someone in a position of public authority because of private - regarding - motive such as wealth, power or status. Otite (2000) on his own, argues that corruption is the perversion of integrity or state of affairs through bribery, favour or moral depravity... It takes place when at least two parties have interacted to change the structure or processes of society or the behaviour of functionaries in order to produce dishonest, unfaithful or defiled situations. In other words, corruption is a systematic vice in an individual, society or a nation which reflects favouritism, nepotism, tribalism, sectionalism, undue enrichment, amassing of wealth, abuse of office, power, position and derivation of undue gains and benefits.

Corruption also includes bribery, smuggling, fraud, illegal payments, money laundering, drug trafficking, falsification of documents and records, window dressing, false declaration, evasion, underpayment, deceit, forgery, concealment, aiding and abetting of any kind to the detriment of another person, community, society or nation (Ojaide, 2000). Also, Ofoeze (2004) opined corruption as any action or inaction of any person, or group (public or private) deliberately perpetrated to secure advantages for oneself, a relation, associate or group(s) in a manner that detract from the accepted regulations, morals, and/or ethical standard or code constituting a travesty of justice, equity and fair play. Lipset and Lenz (2000) viewed corruption as an effort to secure wealth or power through illegal means, private gain at public expense, or misuse of public power for private benefit.

2.1.2 Rationalization and Corruption

Rationalization is an act where the act is wrong or not good, but the perpetrator does not want to be blamed or blamed for his actions. Corruption has many forms, such as bribery, gratification, extortion, abuse of position and authority, and embezzlement of money. Some of these forms of corruption often occur in various activities, both government agencies, private institutions, organizations, and the community. Most individuals justify these actions for personal or group interests. Even though their actions are criminal acts of corruption. Until the Rationalization activity, habits emerged regarding corrupt practices, ranging from embezzlement of money, bribery of positions, and bribery of business licenses. In that light, it cannot do the action of Rationalization just like that, and it must still pay attention to aspects of right and wrong. For this reason, each individual must be required to distinguish between

good and wrong actions so that Rationalization does not occur or decrease. Rationalization relates to Corruption, this is in line with research conducted by (Iskandar & Kurniawan, 2020).

2.1.3 Opportunity and Corruption

The indicator of someone committing Corruption is because of the power and monopoly factors that are not accompanied by accountability. The opportunity itself is an opportunity that arises from an activity. This opportunity can occur due to the weakness of the supervisory system, especially within the organization, so Corruption practices arise by individuals or groups. Then because they are in power or have authority, someone has easy access to do Corruption, for example, such as officials who take bribes from law enforcement. Opportunity relates to Corruption, this is in line with research conducted by (Setiawan, 2018).

2.1.4 Pressure and Corruption

Lamba (2022) noted that the fraud perpetrator exhibits a non-shareable financial problem that motivates him to commit wrongdoings. Findings from previous research showed the influence of pressures on corruption occurrence (Alsagr & van Hemmen, 2022).). These authors suggest that if the pressures exist, regardless of monetary or non-monetary aspect, a person or an organization will tend to commit fraud. In this context, Awalluddin et al (2022) argued that an individual tends to get involved in fraudulent behavior to solve or reduce their financial or personal pressures. He further found that pressure on a worker and the probability to commit fraud in the workplace are positively related, indicating that the drive to perform also raises the tendency to behave fraudulently and allowing a benefit in salary increment. The pressure to obtain bonuses and higher wages also has a positive influence on the practice of fraud among employees (Awalluddin et al. 2022). According to Padmayanti et al. (2017), pressure is a strong need a student has inside of them to accomplish specific goals because of all the demands or chores that need to be completed. In accordance with this, Murdiansyah et al. (2017) propose that pressure is a motivator that comes from both inside and outside of an individual when they feel as though they are in a position where they must conduct fraud.

2.2 THEORETICAL REVIEW

2.2.1 Fraud Triangle Theory

The theory underpinning this study is the Fraud Triangle Theory. The Fraud Triangle Theory provides a useful framework for understanding the factors that contribute to corruption in religious institutions in Nigeria. The theory was propounded by Donald Cressey in 1953 and updated on many occasions, recently in the early 1970s, has been very carefully explained. The fraud triangle theory definition comes from sociological literature that used it as an empirical justification for fraud that explains three necessary conditions for offences: pressure (burden or force in life), opportunity (suitable conditions), and rationalization (moral justification of action). The theoretical definition of Cressey focused on individuals and defined improved internal organizational control mechanisms as anti-fraud dissuasion. Therefore, the 'Fraud Triangle Theory' can be discussed as the first model to describe individual factors for job fraud.

The Fraud Triangle Theory offers a useful framework for understanding the factors that contribute to corruption in worship places in Nigeria. Many religious institutions in Nigeria have been implicated in corruption scandals, with some religious leaders and officials being accused of using their positions to amass wealth and defraud their followers. These scandals have undermined public trust and contributed to a decline in ethical standards in religious institutions (Oyeleke-Ayomi, 2017). In religious institutions in Nigeria, rationalization takes many forms. For example, religious leaders may convince themselves that they are doing God's work by soliciting funds from their followers or misappropriating church funds for personal

use. They may also rationalize their behavior by arguing that they are providing essential services to their communities and need resources to carry out their work. Religious institutions in Nigeria provide ample opportunities for fraudulent behavior. For example, the lack of financial transparency and accountability, weak regulatory frameworks, and the absence of effective oversight mechanisms all provide opportunities for fraudulent behavior. Some religious leaders and officials take advantage of these opportunities to siphon funds from their churches and use them for personal gain. The pressure to commit fraud in religious institutions in Nigeria can come from several sources. For example, religious leaders and officials may face the pressure to maintain a certain lifestyle or to meet financial obligations. They may also face the pressure to maintain a certain image or reputation within their communities (Lawal & Yusuf, 2018; Obarisiagbon & Ikponmwo, 2016; Lawal, & Yusuf, 2018).

In the context of worship places in Nigeria, the lack of financial transparency and accountability, weak regulatory frameworks, and the absence of effective oversight mechanisms provide opportunities for fraudulent behavior. Religious leaders and officials may also face the pressure to maintain a certain lifestyle or meet financial obligations. To combat corruption in worship places, there is a need for increased transparency, accountability, and oversight mechanisms, as well as the promotion of ethical values and standards within religious institutions.

2.3 EMPIRICAL REVIEW

Awalluddin *et al.* (2022) empirically investigates the relationship between perceived pressure, perceived opportunity, perceived rationalization, and fraud tendency in people's trust at the individual level in Malaysia. The study adopted a case study that focuses on the Indigenous People's Trust Fund (Majlis Amanah Rakyat, MARA), a trust body fully supported by Malaysia's government. Recently, corporate fraud has gained much attention in Malaysia, which negatively affects foreign investors' perception. In Malaysia, several empirical studies were done on fraud, but fraud study in people's trust and organization linked to the government is scanty. This study applied a quantitative method of correlation and multiple regression. From 177 respondents, the study uncovered that fraud tendency is high in people's trust. This study suggests that follow up analysis and fraud control policy need to be done in Malaysia's organization. The study also reveals that perceived opportunity is considered as a significant variable influencing employees to commit fraud. The study's outcomes are in line with past studies on the actual and generalization of "Fraud Triangle Theory." It has practical implications in governance, internal control, fraud control, and employee hiring process.

Evelyn and Mardi (2021) determine the effect of pressure, rationalization, religiosity towards academic fraud. The research used quantitative methods, data were collected with survey techniques and using a questionnaire (likert scale). The population were all accounting students in XI grades with totaling 108 people. Using a proportional random sampling technique with a total sample of 85 people. The data analysis technique used is the requirements analysis test, the regression equation test, and the hypothesis test. The results indicates that there is a simultaneous significant effect of pressure, rationalization, religiosity towards academic fraud. Partially, pressure and rationalization have a positive and significant effect towards academic fraud, as well as a negative and significant effect of religiosity towards academic fraud. The test results of multiple correlation coefficient (R) of 0.775 have a close relationship and a determination coefficient of 58.5% indicates that pressure, rationalization, religiosity in influencing academic fraud. These findings indicate that the higher of pressure and rationalization, the higher of academic fraud and vice versa. Meanwhile, the lower of level religiosity, the higher level of academic fraud and vice versa.

Ado and Apine (2019) the Role of Organisational Climate in Fraud Perpetration and Detection in the Church. The objective of the study was to examine the role of organizational climate in fraud perpetration and detection in the church. The study used a cross-sectional survey design and found that the organizational climate significantly predicted fraud detection. The study recommended that Churches should create a positive organizational climate that promotes ethical behavior and integrity. Leaders should demonstrate leadership by example and foster a culture of accountability, transparency, and good governance.

Ado and Apine (2020) conducted a study on “Religious Institutions, Social Control and Corruption in Nigeria”. The objective of the study was to explore the relationship between religious institutions, social control, and corruption in Nigeria. The study used a qualitative research design and found that religious institutions serve as a mechanism for social control and a deterrent against corruption. It was recommended that Churches should use their religious authority to promote social control and act as a deterrent against corruption. Leadership should actively encourage and promote ethical behavior, and hold members accountable for their actions. It was recommended that Churches should adopt financial best practices that include regular, independent financial audits and compliance with regulatory requirements. Church leaders should also prioritize transparency and accountability in financial transactions.

Mbaya (2020) conducted a study on “Church Leadership and Financial Accountability in Nigeria: A Study of Selected Churches in Jos Metropolis”. The objective of the study was to assess the level of financial accountability among selected churches in Jos Metropolis. The study used a mixed-methods research design and found that financial accountability practices among the churches were generally low, with minimal adherence to regulatory compliance. It was recommended that Churches should adopt financial best practices that include regular, independent financial audits and compliance with regulatory requirements. Church leaders should also prioritize transparency and accountability in financial transactions.

Chigozie Gloria Nwokafor and Olayinka Olabode Fakunle (2019) explore how rationalization, opportunity, and pressure contribute to corruption in Nigerian worship places. The study adopted a qualitative approach through the use of in-depth interviews. Findings reveal that rationalization and opportunity are significant factors that influence corruption in worship places, with pressure having a negligible effect. Recommendations include the need for religious institutions to empower their members financially, encourage transparency, and accountability, and to promote ethical leadership.

Said *et al* (2018). The study simultaneously analyzed religiosity and the three elements of fraud risk factors of employee fraud committed by low and mid-level public officials. The data collected from 120 enforcement officers indicated that religiosity is negatively related to employee fraud. By contrast, all the three elements of fraud triangle theory, namely, pressure, opportunity, and rationalization, are positively related to employee fraud. These results imply that strong religiosity is crucial to mitigate employee fraud. To minimize employee fraud, the opportunity to commit such fraud should be reduced through strong internal control, reduction of negative rationalization, and employee financial pressure.

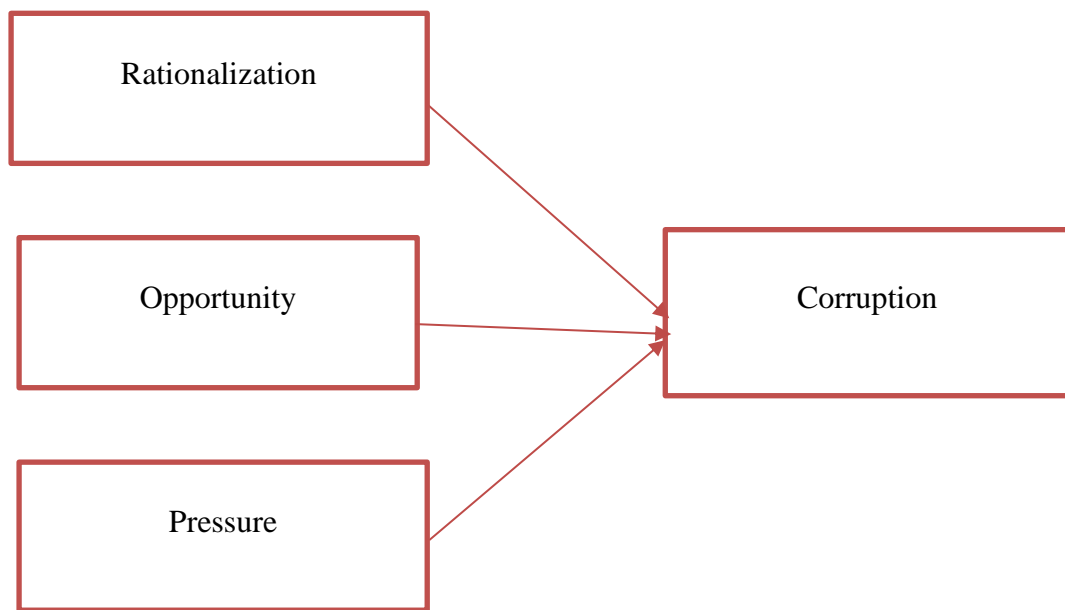


Figure 1: Conceptual Model
Source: Developed from conceptual review

3. METHODOLOGY

This study employed a survey design that is cross-sectional as opposed to longitudinal survey to enable the collection of data for both the dependent and the independent variable at the same point in time. The population of the study cover some selected churches in Jos Metropolis with 665 number of staff. This consists of 230 staff of COCIN headquarters, 150 staff of Baptist Seminary and 285 staff of Catholic seminary and a sample of 291 using Krejcie and Morgan (1970) sample size determination with the use of purposive sampling technique. The instrument for collecting the data was structured questionnaire which requires to rate the opinions of respondents on some specified categories on five-point Likert scales and the data were analyzed using multiple linear regression to test the direct association between the independent and the dependent variable. The regression model for testing the hypotheses is in the form;

$$CP_{tn} = b_0 + b_1RZ + b_2OPP + b_3PRSS + e_j$$

Where:

CP_{tn} = Corruption

RZ = Rationalization

OPP = Opportunity

PRSS= Pressure

b₀,= constant

b₁, b₂, b₃ = are the regression coefficients

e_j = error term

4.0 RESULTS AND DISCUSSION OF FINDINGS

4.1 RESULTS

4.1.1 Descriptive Statistics

The descriptive analysis is seen basically from the behavior of the descriptive statistics and the correlations. The above parameters are necessary to check if the statistical mean of the data provides a good fit of the observed data (descriptive statistics).

Table 8:
Descriptive statistics for the study variables

	N	Minimum	Maximum	Mean	Std. Deviation
Rationalization	283	1.75	5.00	3.5071	.95647
Opportunity	283	2.50	5.00	3.8004	.81643
Pressure	283	3.00	5.00	4.1355	.63837
Corruption	283	2.20	5.00	4.1180	.84689
Valid N (listwise)	283				

Source: SPSS Output v.26

The descriptive statistics for the study variables are presented in Table 8. The results indicate that the mean score of the latent variables range between 3.50 and 4.13 on a 5- point Likert scale, while the standard deviation ranges between 0.63 and 0.95. The standard deviations are small relative to their respective means, implying that the statistical mean provides a good fit of the observed data (Field, 2009).

Table 9:
Model Summary

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.809 ^a	.654	.650	.50087

a. Predictors: (Constant), Pressure, Rationalization, Opportunity

Table 9 shows the percentage of prediction of independent variables on the dependent variable. It could be seen Pressure, Rationalization, Opportunity account for 65.4% variation in corruption.

Table 10
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	132.266	3	44.089	175.743	.000 ^b
	Residual	69.992	279	.251		
	Total	202.258	282			

a. Dependent Variable: Corruption

b. Predictors: (Constant), Pressure, Rationalization, Opportunity

Table 10 above shows that Pressure, Rationalization, Opportunity significantly (0.000) predicts the dependent variable (corruption). It means that the model has a good fit for further analysis.

4.1.2 Test of Hypotheses

Multiple regression analysis was then employed to test the significance of such effect and hypotheses earlier formulated in the study. A multiple regression was run to test the impact of rationalization, opportunity and pressure on corruption. The results on table 10 shows their impact.

Table 11
Table of Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.506	.202		2.510	.013
	Rationalization	.151	.036	.171	4.223	.000
	Opportunity	.675	.049	.650	13.696	.000
	Pressure	.125	.058	.094	2.149	.032

a. Dependent Variable: Corruption

H0₁: Rationalization has no significant impact on corruption in worship places in Nigeria. From the regression analysis run, given the coefficients in table 11 above, it shows that there is positive and significant impact of rationalization on corruption in worship places, given ($\beta = 0.171$, $t = 4.223$; sig. 0.000). Thus, there is positive and significant impact of rationalization on corruption in worship place in Nigeria.

H0₂: Opportunity has no significant effect on corruption in worship places in Nigeria. From the regression analysis run, given the coefficients in table 11 above, it shows that there is positive and significant impact of opportunity on corruption in worship places, given ($\beta = 0.650$, $t = 13.696$; sig. 0.000). Thus, there is positive and significant effect of opportunity on corruption in worship place in Nigeria.

H0₃: Pressure has no significant impact on corruption in worship places in Nigeria. From the regression analysis run, given the coefficients in table 11 above, it shows that there is positive and significant impact of pressure on corruption in worship places, given ($\beta = 0.094$, $t = 2.149$; sig. 0.032). Thus, there is positive and significant effect of pressure on corruption in worship place in Nigeria.

4.2 DISCUSSION OF FINDINGS

Hypothesis 1 shows that rationalization has significant effect on corruption in worship places in Nigeria. This implies that church members cannot blame church elders for committing corruption, people pay tithe as required by the church, evade offering slightly are understandable and church members pay less contribution if they know not to be sanctioned. This finding is in consonant with the findings of Evelyne and Mardi (2021) who assert that there is significant impact of rationalization and religiosity towards corruption in Malaysia. Hypothesis 2 indicates that opportunity has significant effect on corruption in worship places in Nigeria. This means that there is Lack of control that prevent and or detect fraudulent behavior in the church, there is inability to judge the quality of performance in the church, Possibility of inability to understand the type of corruption perpetrator (failure to discipline fraud perpetrator) in the church. Also, it shows that there is always Lack of access to certain information in the churches and ignorance, apathy, and incapacity of church members as well as inability to conduct audit in the church characterized the prevalence of corruption. This result corroborates the results of Awalluddin *et al.* (2022) who opined that perceived opportunity is considered as a significant variable influencing employees to commit fraud and corruption.

Hypothesis 3 revealed that pressure has significant effect on corruption in worship places in Nigeria. This means that opportunity account for 65.4% of corruption. This is because financial pressures, that are cash conditions at the time of having to pay tithes affect corruption, there is a strong relationship of pressures including partners and church members and other parties in influencing corruption. It includes advisers, church officials, or families as a contributing factor

to corruption in worship places especially the church. This finding is in line with the findings of Awalluddin *et al.* (2022) who opined that perceived pressure is considered as a significant variable influencing employees to commit fraud and corruption. This finding contradicts the findings of Adeleke *et al.* (2017) who stated that pressure has no significant impact on corruption in worship places.

5. CONCLUSION AND RECOMMENDATIONS

The main objective of the study was to examine the impact of rationalization, opportunity and pressure on corruption in worship places in Nigeria. The study found that rationalization, opportunity, and pressure have a strong positive impact on corruption in worship places in Nigeria. This suggests that corruption is not solely a result of individual morality, but also influenced by situational factors. Therefore, addressing corruption in worship places requires a multi-dimensional approach, which includes tackling the structural and situational factors that facilitate corruption. Following recommendations are drawn from the findings and conclusion of the study;

- i. Religious leaders should adopt prevention approaches that address the rationalization, opportunity, and pressure that facilitate corruption in worship places. For example, increasing the transparency and accountability in the management of worship places, adopting a code of conduct for religious leaders, and promoting a culture of integrity through awareness-raising campaigns.
- ii. The study also highlights the need to strengthen law enforcement capacity and enhance the accountability of religious leaders. This may involve increasing the frequency of inspections of worship places to ensure compliance with regulations, establishing a code of ethics for religious leaders, and enhancing the capacity of law enforcement agencies to investigate and prosecute corruption cases.
- iii. Religious leader should deepen members understanding of the situational factors that facilitate corruption in worship places. Also, there is a need for knowledge-sharing platforms to facilitate the exchange of best practices and lessons learned among researchers, policy-makers, and religious leaders.

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