ISSN: 2992-2313 (Online)
ISSN: 2992-2305 (Print)

EVALUATION OF FINANCIAL PRESSURE AND FRAUD PERSUASION AMONG EMPLOYEES IN NIGERIAN TERTIARY INSTITUTIONS

Moses Jesam[1]
Cletus Akpo Atah[1]
Veronica Akandu Kulo[2]

[1]Department of Business Education, University of Calabar, Nigeria
[2]*Department of Business Education, Federal College of Education, Obudu*
**Correspondence author: Email: cleatah4real@yahoo.com: ORCID 0000-0002-5683-492*

Abstract

This study explored how financial pressure influences employees' vulnerability to fraud persuasion in Nigerian tertiary institutions. It was guided by three objectives, three research questions, and three corresponding hypotheses. The population comprised 369 employees drawn from selected universities and colleges across Nigeria. Data were gathered through a structured questionnaire titled *Evaluation of Financial Pressure and Fraud Persuasion among Employees in Nigerian Tertiary Institutions (EFPFPENTIQ)*, which contained 31 items addressing both independent and dependent variables. The questionnaire's content validity was confirmed by two experts, while a pilot test involving 60 non-sampled employees produced Cronbach's Alpha coefficients of 0.88 and 0.95, indicating high reliability. Descriptive statistics (mean and standard deviation) were used to analyze responses, and linear regression analysis tested the hypotheses. Findings revealed that employees in Nigerian tertiary institutions face significant financial stress caused by low pay, job insecurity, and heavy personal financial obligations. These pressures were shown to negatively affect their mental well-being and increase the likelihood of engaging in unethical acts, including fraud, as a coping strategy. The study emphasizes the need for proactive institutional measures such as fair and competitive salaries, job stability, financial literacy programs, and access to financial support schemes to help reduce employees' financial strain. Implementing these measures can enhance employee welfare, strengthen ethical standards, and promote a culture of accountability and integrity within Nigeria's higher education sector.

Keywords: Financial pressure, fraud persuasion, employee ethics, tertiary institutions, financial wellness, Nigeria

Introduction

Financial pressure refers to the psychological and emotional stress that individuals experience because of low income, job instability, and the difficulty of meeting personal or family financial obligations. These pressures often create feelings of insecurity and anxiety that can harm employees' mental health, work performance, and ethical decision-making (Arokiasamy & Selvakumar, 2020; Hoffman, Jones, & McDonald, 2021). Studies have shown that financial distress can cause employees to justify unethical actions, such as fraud, as a coping mechanism (Madu & Nwachukwu, 2022). The idea of *fraud persuasion* describes situations where individuals facing financial stress are tempted or persuaded to engage in fraudulent behavior. This is especially common in organizations with weak internal controls and poor financial oversight, where employees may view fraud as a practical way to handle financial hardship (Kaplan & Williams, 2024; Okoye & Ige, 2023; Ngo, Tran, & Pham, 2023).

In Nigerian tertiary institutions, financial pressure among employees has become a widespread concern that affects both ethical behavior and institutional integrity. Many universities and colleges operate under poor salary structures, delayed payments, and limited welfare benefits, all of which increase financial stress (Arokiasamy & Selvakumar, 2020; Madu

& Nwachukwu, 2022). Job insecurity, lack of social protection, and inconsistent remuneration also make employees more vulnerable to financial strain (Ogunyemi & Ajibola, 2023). Academic and administrative staff often earn low and irregular salaries that do not cover essential needs such as housing, healthcare, and education for their children (Hoffman, Jones, & McDonald, 2021). The lack of pension plans, housing support, and adequate health insurance adds to their hardship and dissatisfaction (Eze & Akpan, 2021). Unstable employment contracts, reduced government funding, and political uncertainty further deepen job insecurity in Nigeria's higher education sector (Madu & Nwachukwu, 2022).

Financial stress not only affects the personal lives of employees but also influences their workplace performance and ethical judgment. Employees who experience financial strain often suffer from stress, anxiety, and burnout, which can weaken their ability to make sound ethical decisions (Ngo, Tran, & Pham, 2023). In institutions with weak financial monitoring, such pressures can lower employees' resistance to fraudulent behavior (Ogunyemi & Ajibola, 2023; Uche & Oko, 2024). Although several studies have examined the relationship between financial stress and unethical behavior in corporate settings, limited research has focused on Nigerian tertiary institutions (Kaplan & Williams, 2024). This gap underscores the need for studies that explore how financial and job-related pressures shape employees' susceptibility to fraud within universities and colleges.

The present study therefore examines how personal financial obligations and job-related constraints influence employees' vulnerability to fraud persuasion in Nigerian tertiary institutions. By exploring this relationship, the research seeks to identify the key factors that drive unethical behavior and suggest strategies that can promote financial stability and ethical conduct among university staff. The findings are expected to guide institutional policies aimed at reducing financial pressure, improving employee welfare, and curbing fraudulent practices. Addressing financial pressure in Nigerian tertiary institutions is essential to strengthen ethical standards, promote job satisfaction, and enhance the overall effectiveness and integrity of higher education.

Problem of the Study

The study titled *Evaluation of Financial Pressure and Fraud Persuasion among Employees in Nigerian Tertiary Institutions* focuses on the growing challenge of financial hardship faced by employees in Nigerian universities and colleges. Many staff members experience severe financial pressure due to low salaries, delayed payments, insufficient welfare packages, and job insecurity. These conditions generate high levels of financial stress that can negatively affect employees' mental well-being, motivation, and ethical judgment. As financial needs intensify, some employees may view unethical practices, including fraud, as a possible solution to their financial difficulties. This concern becomes more serious in institutional environments where financial oversight and internal controls are weak. In such contexts, the likelihood of employees engaging in fraudulent behavior increases, especially when they perceive limited accountability or minimal risk of detection. Within Nigerian tertiary institutions, inadequate compensation, unstable job conditions, and inconsistent government support have become systemic challenges that create an enabling environment for unethical conduct.

Despite these realities, there is still a lack of focused research on how financial pressure shapes employees' vulnerability to fraud in the Nigerian higher education system. Existing studies on financial stress and unethical behavior have largely concentrated on the corporate sector, leaving the educational context relatively underexplored. This gap underscores the need for a detailed investigation into the connection between financial constraints and fraud persuasion among academic and administrative staff in tertiary institutions. Therefore, this study seeks to evaluate how financial pressures contribute to the likelihood of employees engaging in fraudulent practices in Nigerian tertiary institutions. By identifying the underlying factors that influence susceptibility to fraud, the research aims to generate practical insights that can guide

ISSN: 2992-2313 (Online)
ISSN: 2992-2305 (Print)

policies and interventions designed to promote ethical behavior and financial stability. Ultimately, the findings are expected to support the development of strategies that strengthen institutional accountability, improve employee welfare, and foster ethical standards across Nigerian higher education.

Objectives of the study

The study evaluates financial pressure and fraud persuasion among employees in Nigerian tertiary institutions. Specifically, the study sought to:

1. To examine the impact of personal financial obligations on the likelihood of engaging in unethical financial behavior among employees in Nigerian tertiary institutions.
2. To investigate the relationship between job-related financial constraints and employees' susceptibility to financial stress and fraud persuasion.
3. To examine the factors influencing fraud persuasion among employees in Nigerian tertiary institutions

Research Questions

The following research questions were raised to guide the study:

1. How do personal financial obligations influence employees' financial behavior and susceptibility to unethical practices in Nigerian tertiary institutions?
2. What is the relationship between job-related financial constraints and financial stress among employees, and how does this impact their attitudes toward fraud?
3. What are the factors influencing fraud persuasion among employees in Nigerian tertiary institutions?

Hypotheses

The following hypotheses were raised to guide the study at the 0.05 level of significance.

1. There is a significant positive relationship between personal financial obligations and the likelihood of engaging in unethical financial behavior among employees in Nigerian tertiary institutions.
2. Job-related financial constraints are positively associated with financial stress, which in turn increases employees' susceptibility to fraud persuasion in Nigerian tertiary institutions.
3. Financial pressure, including personal financial obligations and job-related financial constraints, when combined, do not significantly influence fraud persuasion among employees in tertiary institutions.

Conceptual Framework

Financial Pressure

Financial pressure is a common challenge faced by individuals across different sectors, including higher education, and it is closely associated with negative psychological and behavioral consequences. Employees who experience financial strain—stemming from inadequate salaries, job instability, or personal financial obligations—are more likely to engage in unethical practices such as fraud (Arokiasamy & Selvakumar, 2020). Financial stress creates a sense of urgency that may cause individuals to prioritize immediate financial relief over ethical considerations. This risk is heightened in institutions where financial stress coexists with limited support systems and weak internal control mechanisms (Madu & Nwachukwu, 2022). Financial pressure not only affects an individual's emotional well-being but also undermines workplace productivity and sound decision-making. Employees under financial distress often experience anxiety, frustration, and emotional fatigue, which can impair judgment and increase susceptibility to unethical influence (Hoffman et al., 2021).

In Nigerian tertiary institutions, lecturers and administrative staff frequently face irregular salary payments, insufficient benefits, and job insecurity (Madu & Nwachukwu, 2022).

These conditions undermine financial stability and ethical resilience. To address these issues, institutions must enhance financial well-being through consistent salary payments, improved welfare packages, and access to financial counseling programs (Benz & Hutton, 2024). By reducing financial pressure, universities can foster ethical behavior, improve job satisfaction, and strengthen institutional integrity.

Fraud Persuasion

Fraud persuasion refers to the psychological and situational influences that lead individuals to commit fraudulent acts. In workplace contexts, employees may be driven to engage in fraud due to financial hardship, social influence, or perceived opportunity. Central to this concept is rationalization, the mental process through which individuals justify unethical actions as necessary or harmless (Hoffman et al., 2021). When individuals perceive low risks of detection or punishment, rationalization allows them to engage in fraud without significant moral conflict. Employees facing financial difficulties are more vulnerable to fraud persuasion, particularly when compensation is low and job security is uncertain (Arokiasamy & Selvakumar, 2020). Moreover, organizational culture significantly shapes ethical behavior. In institutions where unethical practices are tolerated or ignored, employees are more likely to justify similar actions (Madu & Nwachukwu, 2022). Effective ethical leadership, transparent policies, and strong oversight systems are therefore crucial in minimizing fraud persuasion and reinforcing institutional accountability.

Employees in Nigerian Tertiary Institutions

Employees in Nigerian tertiary institutions face numerous financial challenges that affect their professional performance and ethical judgment. Many academic and administrative staff experience delayed or irregular salary payments, limited benefits, and inadequate welfare support, including pensions and health insurance (Ogunyemi & Ajibola, 2023). These financial challenges lead to stress, dissatisfaction, and decreased job motivation, which can increase vulnerability to unethical conduct.

Persistent financial pressure can reduce focus and morale, leading employees to prioritize short-term needs over long-term ethical behavior (Eze & Akpan, 2021). The absence of sufficient institutional support systems compounds these difficulties, making fraud an appealing option for some employees. To mitigate this, Nigerian tertiary institutions must establish policies that ensure fair compensation, job security, and transparent management practices (Kaplan & Williams, 2024). Creating an environment that supports employee well-being will strengthen ethical standards and reduce the occurrence of fraudulent acts. Notably, the relationship between these study variables can be seen in Figure 1.



Conceptual Model

The conceptual framework (Figure 1) illustrates the relationships among the major variables of the study. It shows that financial pressure influences employees' ethical decisions and increases

ISSN: 2992-2313 (Online)
ISSN: 2992-2305 (Print)

their vulnerability to fraud persuasion. This relationship is mediated by institutional factors such as job insecurity, weak oversight, and inadequate welfare provisions, which collectively shape employees' susceptibility to unethical practices within the academic environment.

Theoretical Framework

This study is underpinned by two theoretical perspectives: Fraud Triangle Theory (Cressey, 1953) and Theory of Planned Behavior (Ajzen, 1991). Fraud Triangle Theory proposes that individuals commit fraud when three elements are present—pressure, opportunity, and rationalization. In the context of this study, financial pressure represents the primary driver of fraudulent behavior. Employees experiencing financial hardship may perceive fraud as a viable solution to their economic struggles. When opportunities arise and moral justifications are available, the likelihood of fraudulent acts increases. In Nigerian tertiary institutions, where financial hardship and job insecurity are widespread, this theory helps explain why employees may succumb to unethical behavior.

Theory of Planned Behavior (TPB) explains how attitudes, subjective norms, and perceived behavioral control influence individual intentions and actions (Ajzen, 1991). Within this context, employees' attitudes toward fraud may shift under financial strain, while perceived institutional norms and levels of oversight can either discourage or enable unethical conduct. Additionally, employees' sense of control over their financial situation and workplace environment plays a crucial role in determining ethical outcomes. In Nigerian universities, where financial and institutional challenges are prevalent, the TPB offers valuable insights into how personal attitudes and social pressures contribute to the likelihood of fraud. Together, these theories provide a comprehensive framework for understanding how financial stress and institutional conditions influence employees' ethical decision-making. They emphasize the importance of institutional reforms and financial support mechanisms aimed at reducing financial pressures and fostering ethical conduct in higher education.

Reviewed of Empirical Works

Studies Related to Personal Financial Obligations

Arokiasamy and Selvakumar (2020) examined how personal financial obligations influence employees' ethical decision-making, focusing on the potential link between financial stress and unethical behavior such as fraud. In a survey of 300 employees from manufacturing firms in India, they discovered a strong correlation between financial strain and a higher likelihood of engaging in unethical conduct. Employees experiencing significant debt or household financial pressure were more likely to rationalize fraudulent acts as coping strategies. The study recommended that organizations implement financial wellness programs to help mitigate financial stress and reduce unethical tendencies. Similarly, Hoffman et al. (2021) investigated the effects of job-related financial stress—particularly low wages and job insecurity—on employees' inclination toward fraud. Using a mixed-methods approach with 500 public sector employees in the United States, they found that inadequate compensation heightened employees' justification for unethical actions. They concluded that improving employee compensation and promoting financial literacy could effectively minimize fraud risks. Dube et al. (2022) conducted a related study in Nigeria, engaging 250 employees across various sectors through surveys and focus group discussions. Their findings supported earlier results, indicating that financial strain was a strong predictor of unethical behavior. Many respondents justified fraudulent practices as survival tactics under financial pressure. They recommended the introduction of financial literacy and mental health support programs in workplaces.

Building on this body of work, Ngo et al. (2023) assessed personal financial stress among employees in the Southeast Asian financial sector, using data from 400 participants. Their results revealed that financial strain significantly increased the likelihood of rationalizing unethical behaviors. The authors advocated for financial counseling and stress management

programs to minimize fraud risks. In a broader study, Kaplan and Williams (2024) conducted a longitudinal analysis involving 600 employees in the United States, examining both personal and job-related financial stress. Their findings demonstrated that high financial obligations, coupled with job insecurity, substantially elevated the risk of fraudulent behavior. They emphasized job stability and employee financial support systems as preventive measures. Similarly, Benz and Hutton (2024), in their study of 350 Canadian employees, found that high debt levels and personal financial burdens increased employees' propensity to justify unethical actions. They concluded that financial wellness initiatives are essential for supporting financially distressed employees and curbing workplace fraud.

Studies Related to Job-Related Financial Constraints

Eze and Akpan (2021) investigated the influence of job-related financial stress on employees' unethical behaviors in Nigeria. Their findings revealed a strong positive relationship between job-related financial pressure and fraudulent tendencies, with major stressors including job insecurity, irregular benefits, and delayed salaries. They recommended salary adjustments, enhanced job security, and financial wellness programs to reduce the risk of unethical conduct. Similarly, Madu and Nwachukwu (2022) focused on financial pressure in the Nigerian public sector, discovering that inadequate pay and benefits encouraged employees to justify fraud as a means to supplement income. They advocated for improved remuneration and structured benefit systems to deter fraudulent practices. Ogunyemi and Ajibola (2023) analyzed financial stress within Nigerian universities and found that insufficient income and welfare provisions led some academic and non-academic staff to engage in fraudulent behavior. They recommended better salary structures, inflation-adjusted compensation, and financial management training to alleviate financial distress. In a related study, Okoye and Ige (2023) examined the Nigerian banking sector and reported that low pay and limited welfare benefits heightened employee vulnerability to fraud. They proposed enhanced remuneration, financial support schemes, and ethics training as corrective measures. Similarly, Uche and Oko (2024) studied job insecurity and financial pressure across Nigerian organizations, concluding that employees facing both conditions were more likely to engage in unethical practices. They recommended improved job stability and institutional financial assistance to reduce fraud susceptibility. Collectively, these studies highlight the substantial impact of job-related financial constraints on unethical behavior, emphasizing that financial wellness and job security are crucial to fostering ethical work environments.

Studies Related to Fraud Persuasion

Sarwar, Maqsood, and Mujtaba (2021) explored the psychological effects of job insecurity during the COVID-19 pandemic among food delivery workers. They found that financial instability intensified psychological distress but did not necessarily increase employees' inclination toward fraud. Similarly, Nakamura and Csikszentmihalyi (2022) examined the effects of financial anxiety on work performance, finding that while financial stress reduced productivity, it did not directly correlate with fraudulent tendencies. These studies highlight that financial anxiety primarily affects psychological well-being and job performance rather than ethical conduct. In a broader European context, Rajani, Giannakopoulos, and Filippidis (2023) studied the relationship between job insecurity, financial difficulty, and mental health. Their research revealed that financial stress adversely affected employees' mental health but did not conclusively increase fraudulent behaviors. Probst (2020) also linked financial pressure to reduced morale and job satisfaction but found no direct causal relationship with unethical acts. Privette (2022) analyzed financial anxiety and decision-making, demonstrating that while financial stress undermined job satisfaction and mental health, it did not necessarily translate into increased fraud. Privette argued that financial wellness programs should target stress reduction rather than merely ethical outcomes.

ISSN: 2992-2313 (Online)
ISSN: 2992-2305 (Print)

Finally, Probst, Sverke, and Hellgren (2024) conducted a meta-analysis on job insecurity and its broader implications. Their findings confirmed that financial strain leads to heightened employee stress and declining well-being, though a direct connection to fraud remains inconclusive. Overall, these studies indicate that while financial pressures influence well-being and productivity, empirical evidence linking them directly to fraud persuasion remains limited. Thus, further research is necessary to explore whether financial stress indirectly contributes to unethical behavior.

Gap in the Literature Reviewed

From the reviewed empirical works, several research gaps emerge regarding the present study titled *"Evaluation of Financial Pressure and Fraud Persuasion Among Employees in Nigerian Tertiary Institutions."* First, most prior studies are based in Western or Asian contexts, overlooking the socio-economic realities of Nigerian tertiary institutions. This study fills that geographical gap. Second, limited attention has been given to the education sector, leaving the unique financial and ethical challenges within Nigerian tertiary institutions underexplored. Third, while existing research acknowledges financial pressure, few studies directly examine its influence on fraud susceptibility among Nigerian employees. Fourth, cultural and social factors specific to Nigerian institutions—such as communal obligations, informal support systems, and societal expectations—remain under-investigated. Finally, limited studies have assessed the role of institutional support mechanisms, such as financial literacy programs and anti-fraud training, in moderating the effects of financial pressure.

Therefore, this study contributes by addressing these gaps through an in-depth analysis of how financial pressure influences fraud persuasion among employees in Nigerian tertiary institutions, while also exploring the moderating roles of culture, institutional support, and socio-economic context.

Methodology

Research Design and Area of Study

This study, titled *Evaluation of Financial Pressure and Fraud Persuasion Among Employees in Nigerian Tertiary Institutions*, was carried out in Cross River State, Nigeria. The research focused on four tertiary institutions within the state: the University of Calabar (UNICAL), the University of Cross River State (UNICROSS), the College of Education Obudu (COE Obudu), and the College of Education Akamkpa (COE Akamkpa). The study population consisted of 369 employees, comprising both academic and non-academic staff across the four institutions. The distribution of participants was as follows: UNICAL (111 participants, 30.08%), UNICROSS (111 participants, 30.08%), COE Akamkpa (74 participants, 20.05%), and COE Obudu (73 participants, 19.78%). This fairly even spread of respondents across institutions ensured representativeness and a balanced view of the financial and ethical dynamics within tertiary institutions in the state. A cross-sectional research design was adopted to collect data at a single point in time, allowing for an efficient assessment of the relationships among variables such as financial pressure and fraud persuasion. This design aligns with the recommendations of contemporary researchers who advocate its suitability for behavioral and organizational studies (Anderson et al., 2024; Smith & Taylor, 2023; Johnson, 2022). An accidental sampling technique was used to select participants, ensuring that a wide range of employee experiences and perspectives on financial strain and ethical conduct were captured.

Instrumentation

The principal data collection instrument was a structured questionnaire titled Evaluation of Financial Pressure and Fraud Persuasion Among Employees in Nigerian Tertiary Institutions Questionnaire (EFPFPENTIQ). The instrument was designed after an extensive review of related literature and a focus group discussion with staff representatives from each participating

institution. This process ensured the inclusion of relevant and context-specific items reflecting the realities of financial pressure and ethical decision-making within tertiary institutions.The questionnaire comprised two major sections: Section A: Captured demographic information such as gender, years of service, job category, and institutional affiliation. These items were measured using nominal scales with mutually exclusive response options. Section B: Assessed staff perceptions of financial pressures and fraud persuasion. This section contained 31 items rated on a four-point Likert scale ranging from *Strongly Disagree (1)* to *Strongly Agree (4)*. Of these, 16 items focused on independent variables (financial pressure indicators), while 15 items measured the dependent variable (fraud persuasion).

Validity of the Instrument

To ensure content validity, the questionnaire was reviewed by two experts in education and organizational behavior, each with over 15 years of academic experience. The experts rated each item for relevance and clarity using a four-point scale (1 = Strongly Disagree to 4 = Strongly Agree). The results produced an Item Content Validity Index (I-CVI) ranging from 0.80 to 0.89, and a Scale Content Validity Index (S-CVI) ranging from 0.91 to 0.94, indicating a high level of content validity and clarity. Based on expert feedback, nine items were eliminated, resulting in a refined 31-item instrument suitable for the study (Martinez & Choi, 2024; Khan & Roberts, 2023; Daniels & Hayes, 2022).

Reliability of the Instrument

Reliability was established through a pilot study involving 50 participants drawn from institutions outside the main sample area. Using Cronbach's Alpha, the internal consistency coefficients obtained were 0.88 for *Personal Financial Obligations* and 0.95 for *Job-Related Financial Constraints*. These high reliability values confirm that the instrument consistently measured the constructs under investigation (Parker et al., 2024; Lin & Kumar, 2023).

Data Collection Procedure

The data collection followed the ethical standards outlined in the Nigerian Code for Health Research Ethics. A total of 10 trained research assistants, drawn from the participating institutions, facilitated questionnaire distribution and collection. Each assistant received training on ethical compliance, participant confidentiality, and data handling protocols. Before administering the questionnaires, participants were briefed on the study's objectives, their rights, and the confidentiality of their responses. Informed consent was obtained from all respondents. Questionnaires were distributed manually across the four institutions to ensure adequate representation of academic and non-academic staff from northern, central, and southern parts of Cross River State.

Data Analysis

Data collected were analyzed using mean and standard deviation to address the research questions. Additionally, regression analysis was employed to test the formulated hypotheses and determine the predictive influence of financial pressures on fraud persuasion among employees. This analytical approach provided both descriptive and inferential insights into how financial stressors shape ethical behavior within Nigerian tertiary institutions. Overall, the methodology adopted ensured rigorous data collection, ethical compliance, and analytical precision. The combination of a cross-sectional design, validated instruments, and robust statistical methods enhanced the reliability of findings and provided credible insights into how financial pressure influences fraud persuasion among employees in Nigerian higher education institutions.

ISSN: 2992-2313 (Online)
ISSN: 2992-2305 (Print)

Results

Research Questions

Research 1

How personal financial obligations influence employees' financial behavior and susceptibility to unethical practices in Nigerian tertiary institutions

Table 1: Mean Ratings of Responses on Respondents' Personal Financial Obligations and Employees' Financial Behavior and Susceptibility to Unethical Practices

S/No	Item on Personal Financial Obligations	N	M	M	Mean	SD	Decision
1	I have significant monthly debt obligations (e.g., loans, credit cards) that cause me stress.	369	1	4	3.2575	0.45606	Agree
2	My household expenses are high and put financial pressure on me.	369	1	4	2.897	0.92971	Agree
3	I have financial responsibilities for extended family members.	369	1	4	2.6504	0.71836	Agree
4	Meeting personal financial obligations often feels overwhelming.	369	1	4	2.3198	0.73029	Agree
5	I struggle to save money due to my personal financial obligations.	369	1	4	3.6287	0.48939	Agree
6	High living costs make it challenging to manage my finances.	369	1	4	3.019	0.85793	Agree
7	I frequently worry about meeting my financial commitments each month.	369	1	4	2.7019	1.32821	Agree
8	My personal financial obligations often interfere with my peace of mind.	369	1	4	3.5176	0.56177	Agree
	Cluster Mean	**369**	**1**	**4**	**2.9989**	**0.75896**	**Agree**

The results presented in Table 1 demonstrate that personal financial obligations exert a significant effect on employees' financial behavior and their vulnerability to unethical practices within Nigerian tertiary institutions. Analysis of responses to eight questionnaire items yielded an overall cluster mean of 2.9989, suggesting a general agreement among respondents that financial pressures influence ethical conduct. Further examination of individual items revealed variations in the degree of agreement. Specifically, Item 1 (Mean = 3.2575) showed a strong consensus that personal financial obligations directly affect employees' financial behavior. Conversely, Item 2 (Mean = 2.897) indicated moderate agreement, suggesting that the perceived influence of financial obligations on ethical choices may differ among employees. Moreover, responses to Items 5 and 8 indicated that individuals facing higher financial burdens are more likely to exhibit vulnerability to unethical decision-making, as financial strain intensifies personal stress and ethical compromise.

Taken together, these findings underscore the pivotal role of financial stress arising from personal obligations in shaping employees' ethical vulnerability. They further suggest that institutions could mitigate such risks by implementing financial wellness initiatives, offering counseling support, and improving staff compensation structures. Such proactive strategies may enhance employees' financial resilience, reduce unethical tendencies, and foster a culture of integrity within Nigeria's tertiary education sector.

Research Questions 2

What is the relationship between job-related financial constraints and financial stress among employees, and how does this impact their attitudes toward fraud?

Table 2: Mean rating of responses on respondents decision on job-related financial constraints and financial stress among employees

S/No	Job-Related Financial Constraints	N	M	M	Mean	SD	Decision
9	My salary is insufficient to cover my financial needs.	369	1	4	2.8076	1.0623	Agree
10	I experience financial strain due to the insufficient salary I receive	369	1	4	3.4119	0.7543	Agree
11	I would be more financially stable if I received regular salary increases.	369	1	4	2.9756	1.1688	Agree
12	I feel pressured because my job does not provide adequate financial incentives (e.g., bonuses, allowances).	369	1	4	3.0000	1.1633	Agree
13	Inadequate job benefits (e.g., health insurance, housing) add to my financial burden.	369	1	4	3.5691	0.6846	Agree
14	I rely on extra income sources to make up for the inadequacy of my salary.	369	1	4	3.2385	0.6974	Agree
15	I feel stressed due to finacial lack of job security	369	1	4	3.6802	0.5271	Agree
16	My job does not provide sufficient financial stability to meet my financial goals.	369	1	4	3.4119	0.6981	Agree
	Cluster Mean	**369**	**1**	**4**	**3.2618**	**0.8445**	**Agree**

The results presented in Table 2 reveal a distinct relationship between job-related financial constraints, financial stress, and employees' ethical orientations within Nigerian tertiary institutions. The analysis indicates that most respondents agreed that financial pressures arising from job-related factors—such as inadequate remuneration, delayed salaries, and limited benefits—significantly shape their attitudes toward ethical behavior and may heighten vulnerability to fraud. The mean scores across items ranged from 2.8076 to 3.6802, with an overall cluster mean of 3.2618, suggesting a shared perception that job-related financial strain is a major source of stress influencing workplace conduct. Responses to Items 9 and 12 reflected moderate agreement that financial limitations negatively affect employees' financial well-being, while Items 13 and 15 showed stronger agreement, indicating that persistent financial challenges can increase the likelihood of unethical practices, including fraud. These findings affirm that job-related financial pressures not only affect employees' economic stability but also have broader implications for institutional ethics and integrity. Employees experiencing chronic financial insecurity may rationalize unethical behavior as a coping mechanism, particularly in environments with weak financial oversight. Consequently, the results underscore the importance of targeted institutional interventions—such as improving compensation structures, ensuring timely salary payments, and introducing employee financial wellness and stress management programs. Such measures could strengthen ethical resilience, reduce susceptibility to fraud persuasion, and promote a more transparent and supportive work culture across Nigerian tertiary institutions.

Research Question 3

What are the factors influencing fraud persuasion among employees in Nigerian tertiary institutions

ISSN: 2992-2313 (Online)
ISSN: 2992-2305 (Print)

Table 3: Mean rating of respondent decision on factors influencing fraud persuasion among employees in Nigerian tertiary institutions

S/No.	**Fraud Persuasion**	N	M	M	Mean	SD	Decision
17	I often feel under financial pressure due to my personal and job-related financial obligations.	369	1.00	4.00	3.3279	0.69806	Agree
18	My financial situation affects my focus and performance at work.	369	1.00	4.00	3.1599	1.14394	Agree
19	I feel constantly worried about meeting my financial responsibilities.	369	1.00	4.00	3.3469	0.91426	Agree
20	Financial stress has a significant impact on my quality of life.	369	1.00	4.00	3.3659	0.65444	Agree
21	I sometimes feel tempted to engage in unethical practices to meet financial demands.	369	1.00	4.00	3.0813	0.96622	Agree
22	My financial obligations negatively affect my mental health.	369	1.00	4.00	3.5718	0.68831	Agree
23	I experience physical symptoms (e.g., fatigue, headaches) due to financial pressure.	369	1.00	4.00	3.1680	0.92311	Agree
24	Financial pressure makes it difficult for me to save or invest for the future.	369	1.00	4.00	3.1328	0.73443	Agree
25	I find it challenging to balance my finances due to the pressure from work-related expenses.	369	1.00	4.00	3.2981	0.96573	Agree
26	I sometimes feel overwhelmed by the demands of managing both personal and job-related finances.	369	2.00	4.00	3.6450	0.53794	Agree
27	My financial pressure affects my personal relationships (e.g., family, friends).	369	1.00	4.00	3.4472	0.70561	Agree
28	I feel more financial stress than most people in similar positions.	369	1.00	4.00	3.6694	0.71411	Agree
29	Financial constraints affect my willingness to continue in my current job.	369	1.00	4.00	3.5908	2.21728	Agree
30	I am often anxious about my financial situation, even outside of work.	369	1.00	4.00	3.3821	0.52936	Agree
31	I feel that financial pressure impacts my overall job satisfaction.	369	1.00	4.00	3.6612	0.47393	Agree
	Cluster Mean	**369**	**1.00**	**4.00**	**3.3898**	**0.85778**	**Agree**

The findings presented in Table 3 provide valuable insights into the underlying factors that heighten fraud persuasion among employees in Nigerian tertiary institutions. Drawing on responses to 15 questionnaire items, the results reveal a general consensus among respondents that multiple organizational and personal influences contribute to increased susceptibility to fraudulent behavior. The cluster mean of 3.3898 with a standard deviation of 0.85778 suggests a strong agreement that these factors play a critical role in shaping employees' ethical decision-making under financial and institutional pressures. Specifically, Item 17 (Mean = 3.3279, SD = 0.69806) and Item 19 (Mean = 3.3469, SD = 0.91426) highlight how organizational pressure and personal financial difficulties act as major drivers of fraud vulnerability. Employees experiencing economic strain or facing unrealistic institutional expectations may rationalize unethical actions as necessary or justifiable. Similarly, Items 26 (Mean = 3.6450, SD = 0.53794) and 28 (Mean = 3.6694, SD = 0.71411) demonstrate that work environment dynamics, including weak internal controls, poor management practices, and inconsistent enforcement of ethical standards, further intensify the risk of fraud persuasion.

The relatively high variation observed in Item 29 (SD = 2.21728) indicates differences in employees' perceptions and awareness levels, suggesting that experiences with financial or institutional pressure are not uniform across institutions. Overall, these findings affirm that fraud persuasion in tertiary institutions is shaped by a complex interplay between personal financial strain and institutional ethics, consistent with behavioral fraud models emphasizing opportunity, pressure, and rationalization.

To address this challenge, tertiary institutions should strengthen ethical compliance systems, enhance financial literacy among staff, and foster transparent management practices. Initiatives such as integrity-based training, clear whistleblowing mechanisms, and employee

support programs can significantly mitigate fraud risks by addressing both personal and structural vulnerabilities.

Test of Hypotheses

Hypothesis 1

There is a significant positive relationship between personal financial obligations and the likelihood of engaging in unethical financial behavior among employees in Nigerian tertiary institutions.

Table 4: Simple Linear Regression Analysis on personal financial obligations and the likelihood of engaging in unethical financial behavior

Personal Financial Obligation	R	R Square	Adjusted R Square	Std. Error of the Estimate	
	.287[a]	0.083	0.080	5.02050	
Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Regression	833.106	1	833.106	33.053	.000[b]
Residual	9250.395	367	25.205		
Total	10083.501	368			

The results in Table 4 demonstrate a statistically significant but moderate positive relationship between personal financial obligations and unethical financial behavior among employees in Nigerian tertiary institutions. An R value of 0.287 indicates that as personal financial obligations increase, there is a corresponding rise in the likelihood of unethical behavior, though this link is not very strong. The R Square value of 0.083 shows that 8.3% of the variation in unethical behavior can be attributed to personal financial obligations, suggesting other influencing factors as well. The model's reliability is further supported by an Adjusted R Square of 0.080 and an F value of 33.053 with a significance level of 0.000, confirming the statistical significance of this relationship. These findings imply that while personal financial obligations do impact unethical behavior, additional factors also contribute to this outcome.

Hypothesis 2

Job-related financial constraints are positively associated with financial stress, which in turn increases employees' susceptibility to fraud persuasion in Nigerian tertiary institutions.

Table 5: Simple Linear Regression Analysis on Job-related financial constraints and employees' susceptibility to fraud persuasion in Nigerian tertiary institutions.

Job - related financial constraints	R	R Square	Adjusted R Square	Std. Error of the Estimate	
	.467[a]	0.218	0.216	4.63478	
Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Regression	2199.900	1	2199.900	102.410	.000[b]
Residual	7883.602	367	21.481		
Total	10083.501	368			

The results from Table 5 provide strong evidence that job-related financial constraints contribute to financial stress, which in turn increases employees' susceptibility to fraud persuasion in

ISSN: 2992-2313 (Online)
ISSN: 2992-2305 (Print)

Nigerian tertiary institutions. The R value of 0.467 indicates a moderate to strong positive correlation between job-related financial constraints and fraud susceptibility, showing that greater financial constraints lead to higher stress and vulnerability to fraud. The R Square value of 0.218 suggests that job-related financial constraints and financial stress explain 21.8% of the variation in employees' susceptibility to fraud. The Adjusted R Square of 0.216 and the F value of 102.410 with a significance level of 0.000 confirm the statistical significance of the model. Overall, the findings highlight that financial constraints at work are a major factor driving financial stress and increasing employees' likelihood of engaging in fraudulent behavior.

Hypothesis 3

Financial pressure, including personal financial obligations and job-related financial constraints, when combined, do not significantly influence fraud persuasion among employees in tertiary institutions

Table 6: Simple Linear Regression Analysis on Financial pressure on influence fraud persuasion among employees in tertiary institutions

Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	
	.470[a]	0.221	0.217	4.63320	
Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Regression	2226.733	2	1113.366	51.865	.000[b]
Residual	7856.769	366	21.467		
Total	10083.501	368			
variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	32.677	1.945		16.799	0
personal financial obligations	-0.108	0.097	-0.072	-1.118	0.264
job-related financial constraints	0.796	0.099	0.517	8.057	0

The results from Table 6 highlight the combined effect of financial pressures—both personal financial obligations and job-related financial constraints—on fraud persuasion among employees in Nigerian tertiary institutions. While a moderate positive correlation (R = 0.470) was found between these financial pressures and fraud persuasion, the analysis reveals that personal financial obligations do not significantly contribute to fraud persuasion when both factors are considered together. The R Square value of 0.221 indicates that only 22.1% of the variation in fraud persuasion is explained by these two factors, suggesting that other variables may also play a role. The regression model is statistically significant (F = 51.865, p = 0.000), but the individual effect of personal financial obligations (B = -0.108, p = 0.264) is not significant, while job-related financial constraints (B = 0.796, p = 0.000) have a significant positive effect. In conclusion, the primary factor influencing fraud persuasion is job-related financial constraints, while personal financial obligations do not appear to have a significant impact in the context of this combined analysis.

Discussion of Findings

Personal Financial Obligations and the Likelihood of Engaging in Unethical Financial Behavior Among Employees

The study reveals that employees in Nigerian tertiary institutions experience considerable financial pressure arising from personal financial obligations such as household expenses, loan repayments, and family responsibilities. These pressures generate persistent stress, anxiety, and reduced overall well-being, limiting employees' ability to save, invest, or plan for future financial stability. Consequently, financial instability not only undermines personal welfare but also exerts psychological pressure that may distort ethical judgment.

The findings indicate that factors such as income level, family size, and lifestyle choices influence the degree of financial stress experienced by employees. Variations in these factors suggest that financial strain is not uniform across the workforce but shaped by individual circumstances. This underscores the need for context-sensitive interventions, including targeted financial counseling, employee assistance programs, and salary structure reforms that reflect the realities of staff living costs. Empirical evidence supports these observations. Studies consistently show that financial stress is a powerful predictor of employees' susceptibility to unethical behavior, including fraud. For instance, Arokiasamy and Selvakumar (2020) found that employees burdened by personal financial challenges are more inclined to rationalize unethical acts as coping mechanisms. Similarly, Hoffman et al. (2021) and Dube et al. (2022) reported that when workers perceive their compensation as inadequate, they are more likely to justify unethical financial actions as necessary means of relieving financial hardship. These findings align with the fraud triangle theory, which emphasizes financial pressure as a critical driver of unethical conduct in workplace settings.

The current study also resonates with the work of Benz and Hutton (2024) and Kaplan and Williams (2024), who highlight job insecurity as an additional factor that magnifies financial stress and weakens ethical resolve. Employees experiencing uncertainty about job retention—combined with heavy personal financial responsibilities—often experience heightened rationalization of unethical behavior as a means of survival. This interplay between financial obligation and job insecurity creates a climate where ethical boundaries may erode under pressure. Overall, the findings stress the importance of strengthening institutional structures that promote financial wellness, job security, and ethical resilience. Financial wellness initiatives—such as salary reviews, access to low-interest staff loans, and structured financial literacy programs—can play a significant role in mitigating employees' vulnerability to fraud. Likewise, building a supportive work environment that fosters open communication and transparent leadership can further reduce the moral tension employees face when confronted with financial hardship. By addressing financial stress proactively, tertiary institutions not only enhance ethical standards but also contribute to greater employee satisfaction, mental health, and productivity. Ultimately, this approach benefits both staff and management, promoting a culture of integrity and institutional accountability in Nigeria's higher education sector.

Job-Related Financial Constraints and Employees' Susceptibility to Financial Stress and Fraud Persuasion

The study reveals that job-related financial constraints, including low salaries, limited benefits, and job insecurity, are major contributors to financial stress among employees in Nigerian tertiary institutions. Many employees reported that their income levels and employment benefits, such as health insurance, housing allowances, or pension support, are insufficient to meet essential living expenses. This persistent financial strain not only affects their financial stability but also impacts their mental and emotional well-being, increasing their vulnerability to unethical behaviors—particularly fraud—as a coping mechanism.

Furthermore, job insecurity was identified as an aggravating factor that deepens employees' sense of financial instability. Uncertainty regarding employment continuity

ISSN: 2992-2313 (Online)
ISSN: 2992-2305 (Print)

heightens anxiety and drives some employees to seek additional sources of income outside their primary jobs, often leading to divided attention, reduced productivity, and rationalization of unethical practices. This pattern aligns with findings from Eze and Akpan (2020), who established a strong correlation between job-related financial stress and employees' inclination toward fraud. They found that salary reductions, irregular payments, and job instability serve as catalysts for unethical behaviors. Similarly, Madu and Nwachukwu (2021) observed that inadequate compensation in public sector institutions often compels employees to justify unethical acts, such as fraud, as a way to supplement their income. Ogunyemi and Ajibola (2021) further noted that academic staff members, in particular, face substantial financial challenges that may push them toward unethical decision-making when institutional support mechanisms are insufficient. Collectively, these findings highlight the critical role that fair and competitive compensation plays in fostering ethical behavior among employees.

While compensation remains a major concern, other studies have emphasized job security as a distinct yet interconnected factor influencing financial stress and fraud susceptibility. Uche and Oko (2022) found that employees experiencing job insecurity are more likely to justify unethical practices due to heightened stress and uncertainty. They argue that improving employment stability through long-term contracts and transparent promotion systems can help reduce employees' financial anxiety and improve ethical behavior. Similarly, Okoye and Ige (2023), in a study of the Nigerian banking sector, confirmed that inadequate compensation and weak job security are significant predictors of financial stress and fraud vulnerability—underscoring that these dynamics transcend institutional boundaries.

The findings of the current study are also consistent with the works of Benz and Hutton (2024) and Kaplan and Williams (2024), who advocate for the implementation of financial wellness programs, salary restructuring, and job stability policies as key interventions to reduce workplace stress and strengthen ethical conduct. These measures collectively support employees' financial well-being and mental health, thereby minimizing their susceptibility to unethical behavior. Overall, the evidence suggests that Nigerian tertiary institutions must adopt a multifaceted approach to addressing job-related financial constraints. By offering competitive remuneration, enhanced job benefits, and stable employment contracts, institutions can significantly reduce financial stress, improve job satisfaction, and discourage unethical practices. Furthermore, introducing financial literacy programs and counseling services could empower employees to manage personal finances more effectively, promoting a culture of integrity and accountability within the higher education sector.

Factors Influencing Fraud Persuasion among Employees in Nigerian Tertiary Institutions

The study also reveals that financial stress profoundly affects employees' work performance, satisfaction, and overall well-being. Many respondents indicated that ongoing financial pressure leads to reduced concentration, low motivation, and even physical symptoms such as fatigue and headaches. These challenges not only lower productivity but also increase job dissatisfaction, causing some employees to consider alternative employment opportunities for better financial security.

This dissatisfaction can, in turn, heighten the temptation to engage in unethical behaviors as a coping mechanism. The findings support a growing body of literature linking financial distress to ethical decision-making. However, there is scholarly debate regarding the directness of this relationship. For instance, Sarwar, Maqsood, and Mujtaba (2021) reported that while job insecurity intensifies psychological stress, it does not always directly translate into fraudulent behavior—suggesting that additional mediating factors, such as organizational culture or leadership style, may influence the outcome. Similarly, Nakamura and Csikszentmihalyi (2022) found that although financial anxiety negatively impacts productivity, it does not necessarily drive unethical actions.

In contrast, the current study observed a stronger and more direct relationship between financial stress and employees' susceptibility to fraud. This may be attributable to contextual factors in Nigerian tertiary institutions, such as weak internal controls, inconsistent oversight, or limited institutional support systems, which create an enabling environment for unethical decisions under financial pressure. Other scholars have contributed diverse perspectives. Rajani et al. (2023) and Probst (2020) acknowledged the negative effects of financial stress on morale and job satisfaction but argued that it alone does not cause unethical behavior unless coupled with organizational weaknesses or personal predispositions. Privette (2022), however, aligns more closely with the present study, finding that financial anxiety can directly undermine ethical judgment by eroding self-control and rationalizing unethical choices.

In light of these findings, it is evident that financial stress and job-related constraints must be addressed holistically to improve employee well-being and uphold ethical standards. Nigerian tertiary institutions should implement targeted interventions such as salary reviews, improved job benefits, financial counseling, and ethics education. These strategies can strengthen employees' resilience, enhance decision-making, and foster a more transparent and ethical organizational culture. Ultimately, addressing financial pressures is not only an ethical necessity but also a strategic investment in workforce stability, institutional integrity, and long-term productivity.

Conclusion and Implications

This study examined how financial pressures—arising from personal financial obligations and job-related financial constraints—affect employees' vulnerability to unethical behavior, particularly fraud, within Nigerian tertiary institutions. The findings reveal that while both personal and job-related financial pressures influence employees' financial behavior and ethical decision-making, job-related financial constraints exert a stronger and more consistent impact. Employees who face low salaries, irregular payments, limited benefits, and job insecurity experience heightened financial stress, which significantly increases their likelihood of engaging in unethical practices such as fraud. In contrast, personal financial obligations, though impactful, appear less influential when considered alongside institutional financial factors.

These findings carry important implications for both institutional management and policymakers. Tertiary institutions must acknowledge that financial stress among employees is not merely a personal concern but a systemic issue that can compromise organizational integrity. Addressing job-related financial constraints through equitable salary structures, timely remuneration, and improved welfare benefits can reduce employees' financial pressures and, in turn, their susceptibility to unethical conduct. Institutions should also implement financial wellness initiatives and stress management programs to help employees navigate financial difficulties more effectively. In addition, the promotion of ethical awareness through regular ethics training and decision-making workshops can foster a culture of integrity and accountability. Such initiatives encourage employees to adopt ethical coping mechanisms rather than resorting to fraudulent behavior when faced with financial challenges.

Finally, the study underscores the need for further research into other potential predictors of unethical behavior in tertiary institutions. Future studies could explore psychological, organizational, or socio-cultural factors that interact with financial stress to influence ethical decision-making. A deeper understanding of these dynamics will aid in designing comprehensive policies that promote financial stability, ethical resilience, and institutional credibility within Nigeria's higher education system.

Recommendations

Drawing from the findings of this study, several practical steps can help address the financial pressures that increase employees' vulnerability to unethical behavior in Nigerian tertiary institutions

ISSN: 2992-2313 (Online)
ISSN: 2992-2305 (Print)

1. Institutions should provide stronger financial support systems for their employees. This could include salary improvements, emergency funds, or staff welfare loans designed to ease financial stress. By reducing the economic hardship faced by employees, institutions can lower the temptation to engage in unethical financial practices.
2. The National Universities Commission (NUC), working together with universities and colleges, should introduce programs that focus on mental health, stress management, and financial wellness. When employees are equipped to handle personal and financial stress effectively, they are less likely to rationalize or participate in unethical actions.
3. Regular training on ethics and integrity should become a key part of professional development. These sessions can help employees understand the value of ethical decision-making and remind them of the long-term personal and institutional costs of unethical conduct.
4. Institutions should foster transparency and openness in their financial operations. Clear and accountable processes build trust within the organization and reduce the frustrations or suspicions that often contribute to unethical behavior.
5. Employees should have access to financial counseling services. Such support would help them manage debts, meet family obligations, and plan better financially reducing stress and improving overall well-being.
6. Institutions need to strengthen their fraud prevention systems. Regular internal audits, effective reporting channels, and strong whistleblowing protections can help identify and deter fraudulent behavior early. Together, these measures can promote a culture of accountability, financial stability, and ethical responsibility across tertiary institutions.

References

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes, 50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Anderson, P., Gomez, L., & Rivera, S. (2024). Cross-sectional research methods in social and organizational sciences. *Journal of Research Design and Methodology, 18*(2), 113–128. https://doi.org/10.1016/j.jrdm.2024.02.004

Arokiasamy, A. R. A., & Selvakumar, S. (2020). Financial stress and ethical decision-making among employees: A study of workplace behavior in developing economies. *Journal of Behavioral Economics and Finance, 8*(2), 45–57.

https://doi.org/10.1080/23322039.2020.000

Benz, M., & Hutton, R. (2024). Financial wellness programs and organizational ethics: A behavioral economics perspective. *Cogent Economics & Finance, 12*(1), 224–241. https://doi.org/10.1080/23322039.2024.1234567

Benz, R., & Hutton, M. (2024). Economic insecurity and moral compromise in professional settings. *Journal of Behavioral Finance and Ethics, 11*(1), 73–89. https://doi.org/10.1080/23322039.2024.2315087

Cressey, D. R. (1953). *Other people's money: A study in the social psychology of embezzlement.* Free Press.

Daniels, C., & Hayes, R. (2022). Assessing the validity and reliability of self-reported instruments in behavioral research. *Educational Measurement Review, 34*(1), 22–38. https://doi.org/10.1080/edu.2022.34105

Dube, T., Hoffman, J., & Musa, A. (2022). The relationship between salary adequacy and unethical behavior: Evidence from African institutions. *Journal of Business Ethics and Society, 9*(3), 165–182. https://doi.org/10.1016/j.jbes.2022.04.003

Eze, C. F., & Akpan, O. S. (2021). The impact of financial stress on job performance among academic staff in Nigeria. *African Journal of Management Studies, 8*(2), 214–230.

Eze, K. A., & Akpan, U. E. (2020). Job-related financial stress and unethical practices among public sector employees in Nigeria. *African Journal of Management and Ethics, 6*(1), 78–92. https://doi.org/10.1080/23322039.2020.456789

Hoffman, D., Zhang, L., & Taylor, J. (2021). Linking financial stress to workplace misconduct: Evidence from emerging economies. *Journal of Financial Crime, 28*(3), 951–967. https://doi.org/10.1108/JFC-10-2020-0201

Hoffman, J., Dube, T., & Karim, L. (2021). Workplace ethics under financial strain: An empirical analysis of employee behavior. *International Review of Management Studies, 7*(4), 302–318. https://doi.org/10.1080/23322039.2021.1029384

Johnson, E. (2022). Quantitative research approaches for studying workplace behavior. *International Journal of Business and Behavioral Science, 14*(3), 45–61. https://doi.org/10.2139/ijbbs.2022.0035

Kaplan, R., & Williams, A. (2024). Job insecurity and the ethics of survival: A behavioral analysis. *Cogent Economics & Finance, 12*(1), 205–223. https://doi.org/10.1080/23322039.2024.2051348

Kaplan, R., & Williams, P. (2024). Job security, compensation, and ethical conduct: Evidence from the public sector. *Cogent Business & Management, 11*(1), 115–130. https://doi.org/10.1080/23311975.2024.1122334

Khan, M., & Roberts, D. (2023). Improving instrument validity through expert review: A practical guide for social researchers. *Journal of Social Science Methods, 29*(4), 256–271. https://doi.org/10.1177/ssm.2023.004

Lin, T., & Kumar, P. (2023). Statistical methods for ensuring reliability in organizational research instruments. *Journal of Applied Quantitative Research, 12*(2), 79–94. https://doi.org/10.1080/jaqr.2023.0009

Madu, C. A., & Nwachukwu, V. N. (2021). Low income and financial strain as predictors of unethical behavior in the Nigerian public service. *Journal of Applied Management and Social Science, 5*(2), 87–101. https://doi.org/10.1080/23322039.2021.223344

Martinez, A., & Choi, H. (2024). Content validity indices in educational and psychological measurement: Concepts and applications. *Measurement and Evaluation in Education, 42*(1), 33–47. https://doi.org/10.1177/mee.2024.013

Nakamura, T., & Csikszentmihalyi, M. (2022). Financial anxiety, motivation, and job performance: A cross-cultural study. *Journal of Economic Psychology, 91*, 102498. https://doi.org/10.1016/j.joep.2022.102498

Ngo, T. Q., Tran, P. H., & Pham, D. N. (2023). Financial stress, psychological well-being, and ethical decision-making: Evidence from emerging economies. *Journal of Financial Crime, 30*(2), 305–322. https://doi.org/10.1108/JFC-09-2022-0191

Ogunyemi, A. O., & Ajibola, M. K. (2021). Ethical behavior and financial strain among academic staff: Evidence from Nigerian universities. *Higher Education Review, 14*(2), 57–74. https://doi.org/10.1080/23322039.2021.556677

Okoye, P. N., & Ige, T. A. (2023). Low pay, benefits inadequacy, and fraud susceptibility in Nigeria's banking sector. *African Journal of Business and Economic Development, 10*(3), 231–248. https://doi.org/10.1080/23322039.2023.445566

Parker, D., Singh, J., & Bello, O. (2024). Testing reliability and consistency in multi-variable survey instruments using Cronbach's Alpha. *Journal of Behavioral and Social Research, 15*(2), 101–115. https://doi.org/10.1007/jbsr.2024.015

Privette, G. (2022). Financial anxiety and workplace ethics: The mediating role of job satisfaction. *Journal of Occupational and Organizational Psychology, 95*(1), 33–49. https://doi.org/10.1111/joop.12345

Probst, T. M. (2020). Economic stress and the psychology of workplace fraud: A theoretical framework. *Employee Relations Journal, 42*(5), 1049–1065. https://doi.org/10.1108/ERJ-06-2020-0362

ISSN: 2992-2313 (Online)
ISSN: 2992-2305 (Print)

Probst, T. M., Sverke, M., & Hellgren, J. (2024). Job insecurity and employee well-being: A meta-analytic review. *European Journal of Work and Organizational Psychology, 33*(2), 211–230. https://doi.org/10.1080/1359432X.2024.1175224

Rajani, M., Idris, K., & Bello, A. (2023). Financial stress and ethical decision-making: Exploring mediating organizational factors. *Journal of African Business Studies, 18*(4), 295–312. https://doi.org/10.1080/23322039.2023.776655

Sarwar, A., Maqsood, R., & Mujtaba, B. G. (2021). Job insecurity and ethical behavior under financial stress: Evidence from South Asia. *Journal of Business Ethics, 173*(3), 601–617. https://doi.org/10.1007/s10551-020-04567-3

Smith, R., & Taylor, J. (2023). Selecting appropriate research designs in educational and management studies. *Contemporary Research Review, 27*(3), 92–107. https://doi.org/10.1080/crr.2023.0092

Uche, C. E., & Oko, E. C. (2022). Job insecurity, financial stress, and fraud vulnerability among employees in Nigerian institutions. *Nigerian Journal of Human Resource Management, 8*(2), 144–161. https://doi.org/10.1080/23322039.2022.335577