

EFFECTIVENESS OF INTERNAL CONTROL SYSTEM AND FRAUD PREVENTION: EVIDENCE FROM GOMBE STATE INTERNAL REVENUE SERVICE

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P-ISSN: 2315-9391 AJAF September 2025,
9(2) 153-163

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Abstract

The need for an effective internal control system cannot be underestimated as it helps an organization to articulate its objectives, strategy, and grow on a sustained basis. This study determines the interface between effective internal control systems and fraud prevention. Survey research design was employed, primary data was obtained from 62 staff of Gombe state internal revenue service using a closed-ended questionnaire. Primary data was analyzed using multiple regression analysis. Regression results shows R^2 of 0.937, F -statistics of 16.288 and P -value of 0.000 at 5% significance level. The findings revealed that internal control system exist in Gombe state internal revenue service, the finding confirmed the effectiveness and usefulness of internal control system. in addition, the findings revealed a significant interface between effective internal control system in fraud prevention and detection. Hence the study concluded that the influence of an effective internal control system on fraud prevention and detection cannot be overemphasized. It was recommended that the management should ensure that an effective system of internal control is put in place since strengthening internal control will significantly minimize fraud. In addition, management should take system of internal control seriously to avoid errors, prevent and detect fraud.

Keywords: Internal Control Effectiveness, Fraud Prevention & Detection

1.0 Introduction

Fraudulent activities are common in all organizations irrespective of the size, nature of their operation or ownership however it is more prevalent in institutional setting that are financial in nature such as the internal revenue service. These organizations are more susceptible to fraud as a result of operating in liquid cash (Adetiloye, et al 2016).

Internal control system is an important segment of an entity's corporate governance that helps an organization accomplish its objectives of shareholders wealth maximization. Effective internal controls system of checks and balances are put in place by the management to keep organization on course towards increasing organizational efficiency and effectiveness in not only resources utilizations but also in realization of its strategic vision. Good system of internal control enable management to deal squarely with the rapid changes in the economic and competitive environment for growth and survival. This will promote not only organizational efficiency, but also reduce the severity of risks of loss of valuable assets and will significantly help to ensure not only compliance with extant laws and regulations but also support and gives assurance on the reliability and objectivity of the financial and non-financial information contained in the financial statements (COSO, 2011).

A study by Suh et al. (2019) asserts that one of the major contributing factors for the banking crisis in the US is the issue of internal fraud where 355 commercial banks and 57 thrift institutions became insolvent resulting to a damage costing up to \$90 billion. As such the issue of internal fraud is not peculiar to developing economies in that even developed economies are experiencing it because the willingness of committing a fraud is in the human nature which may not be determine but can be made inactive when the system of internal

control is robust and effective. Perhaps, is because the willingness, opportunities and exit parameters for the perpetrators of fraud will be significantly prevented and detected by an effective system of internal control and this will significantly minimize the value of the resources lost belonging to the Nigerian public each year as a result of fraud and corruption defies exact quantification, but certainly it runs to billions of naira (Al-Fatlawi and Kadhim, 2018; Nugraha & Bayunitri, 2020).

Despite the existence of previous studies on the effectiveness of internal control system on fraud prevention, prior studies did not cover Gombe State Internal Revenue Service. Furthermore, it is part of the new management initiative of Gombe state internal revenue service to ensure the implementation of a robust, effective and efficient system of internal control saddled with the responsibility of initiating and implementation of new strategies capable of not only preventing but also detecting any form of error, omission, corruptions and fraud. As such the main objective of this study is to determine the influence of an effective system of internal control on prevention and detection of fraud in Gombe State Internal Revenue Service.

2.0 Literature Review

2.1 The Concept of Fraud Prevention

Fraud originated from the Latin word, which means harm, wrongdoing, and deceit (Abu-saeed & Kabir, 2012; Salawu *et al.*, 2024). It is defined as an activity that takes place in a social setting and has severe consequences for the economy, corporations, and individuals. Ramamoorti and Olsen (2007) viewed fraud as human endeavor, involving deception, purposeful intent, intensity of desire, risk of apprehension, violation of trust, rationalization, for personal gain at the expense of public interest. However, in the view of Petraşcu and Tieanub (2014) the term 'fraud' appears in the broader concept of irregularities. An irregularity

refers to any transgression from legality, regularity, or conformity, as well to any breach of the above mentioned. Deficiencies, transgressions, and malfunctions represent breaches of the normative framework, violations of the procedural code consisting of errors, omissions, or unintentional mistakes. According to Kabue and Aduda (2017) fraud has been in existence throughout history and has taken many different dimensions. Organizational fraud has grown in the public sector, and has been facilitated by the technological innovations and the widespread use of the internet.

2.2 The Concept of Internal Control System

According to American Institute of Certified Public Accountants (2003) internal control is defined as a process affected by organization's structure, work and authority flows, people and management information systems, designed to help the organization accomplish organizational goals and objectives. Muhunyo, (2018) defined internal control system as the summation of company's components (including its resources, system, process, culture, structure and tasks) that help the employees to achieve the company's objective. Similarly, Salawu, et al (2024) Muhunyo, (2018) defined internal control as the entire systems of controls, financial and otherwise established by the management in order to carry out organizational activities in an orderly and efficient manner, safeguard organizational resources and ensure the completeness and accuracy of all organizational records. Hence, an effective internal control system can be defined as the system of control financial and non-financial established by the management to ensure adherence to organizational policies in carry out organizational activities and the aim is to effectively, safeguard organizational assets, ensure the accuracy and reliability of organizational records.

2.3 Review of Empirical Studies

Previous studies that assess the influence of effective internal control system on fraud prevention includes but not limited to the following for example Adetiloye, et al. (2016) examined the influence of internal control on fraud prevention using primary and secondary data of deposit money banks in Nigeria. The regression results revealed that internal control has significance influence on fraud prevention, however some staff are not committed to it, the secondary data result support the results of primary data but is more exemplifying in that qualifications of the staff and technology usage was found to be significantly preventing and detecting fraud. This study considers banking sector in Nigeria and did not evaluate the effectiveness and usefulness of internal control system on fraud prevention.

Similarly, Siyad and Omar (2016) determined the influence of internal control systems on fraud detection of commercial banks in Somali. The study used a sample of 5 commercial banks in Mogadishu using internal control system parameters including documentation of processes and procedures, segregation of duties, and mechanisms of physical controls. The study used descriptive study design on a target population of 240 respondents using stratified random sampling technique. Close-ended questionnaires was used in collecting data which were analyze with regression analysis. The findings revealed a positive relationship between internal control system and fraud prevention of banks in Somalia. The study suggested for the need to strengthen the internal control system parameters including documentation of processes and procedures, segregation of duties, and mechanisms of physical controls since they significantly prevent fraud. This study considers banking sector in Somalia and did not uncover the interface between internal control

system and fraud prevention using Gombe state board of internal revenue.

Al-Hawatmeh and Al-Hawatmeh (2016) evaluate the effectiveness of internal control system on financial control in the administrative units of government in Jordan. Primary data was used via questionnaire, sourced data was analyzed with correlation and chi-square statistics. The findings revealed a strong and significant influence of internal control system on financial control in the administrative units of government in Jordan. This study considers administrative unit of government parastatals and did not evaluate the effectiveness internal control system on fraud prevention.

Similarly, Sorunke and Abayomi (2016) investigated the impact of internal audit in fraud control in public institutions in Nigeria with specific reference to local government councils of Osun State. Primary data was obtained using closed-ended questionnaire which is analyzed using chi-square, the results revealed that the internal audit unit are not effective because they not equipped with the necessary resources and expertise. The finding further revealed that internal audit unit does not have a significant influence on fraud prevention and control in the administration of the local governments in Osun State. This study considers internal audit unit without evaluate the effectiveness and usefulness of internal control system on fraud prevention.

In the same vein, Agwor and Akani (2017) examined whether there is significant interface between internal control system and fraud prevention in the public service in Bayelsa State, Nigeria. Primary data were obtained using questionnaire and analyzed with spearman rank order correlation coefficients analysis. The findings revealed a significant interface between internal control and fraud detection and prevention in the state public services of Bayelsa State in Nigeria.

Udochi (2022) examined the effectiveness of internal control system in preventing financial fraud in Abia State Board of Internal Revenue using data obtained through primary and secondary sources, the data were analyzed using chi-square technique. The results revealed that internal control system has a significant impact on fraud prevention in the Abia state board of internal revenue. This study considers and evaluate the effectiveness and usefulness of internal control system on fraud prevention however the findings cannot be applied to Gombe state board of internal revenue.

Azeez et al (2023) examined the impact of mechanisms of systems of internal control and its influences in detection and prevention of financial and non-financial fraud in the Nigerian deposit money banks. Primary data obtained using a structure questionnaire was analyzed with OLS regressions analysis. The findings revealed a positive and significant interface between mechanisms of control environment, system of assessing and monitoring of risk activities and fraud detection and prevention in deposit takings banks in Nigeria. However, the result shows that control activities have positive but not significant influence on fraud detection and prevention in Nigeria DMBs. the study recommended for a proactive measure to be taking by management to ensure the effectiveness of the system of internal control since this will not only improve its soundness but will also prevent and control fraudulent activities. This study considers banking sector in Nigeria and did not evaluate the effectiveness and usefulness of internal control system on fraud prevention.

Olawole, et al (2023) determined the influence of systems of internal control in preventing fraud using public organizations in Osun state, the study use survey research design and one hundred and seventy-seven questionnaires were distributed to personnel from the ministries of business,

agriculture, and culture in Osun state. The data was analyzed using Chi-square analysis and the findings confirmed the existence of an effective system of control in the ministries under study, in addition a significant difference in the areas of effectiveness of the internal control system in government business accountability and prevention of fraud was uncovered. Though the study considers consider public organization but their findings will not be applied to Gombe state board of internal revenue.

Opaleye and Adelugba (2024) examined the influence of the internal control system on fraud prevention of some selected retail supermarkets business in Ibadan. Adopting a descriptive research design, 5 employees were drawn from each selected 30 supermarket where 150 respondents are selected as a representative of the population. Primary data was sourced using a structured questionnaire. The multiple regression results showed that internal control system has a significant effect on fraud prevention which significantly influence the financial performance of retail supermarket business in Ibadan. This study considers supermarkets businesses and did not evaluate the effectiveness and usefulness of internal control system on fraud prevention.

Salawu, et al. (2024) examined the influence of internal control parameters, risk assessment and management practices in detecting and preventing using selected state within South-western part of Nigeria using primary data obtained from the staff in the office of Accountant General and Auditor General of three different states (Oyo, Ondo & Lagos). Primary data obtained via structured questionnaire was analyzed using an ordinal logit regression analysis. The results show that control and monitoring activities, information & communication and risk management practices have a significant influenced on fraud prevention among state governments in southwestern part of

Nigeria. This study consider auditor general and accountant general office however existing peculiarities with internal revenue service may not allowed applicability of their findings on the effectiveness and usefulness of internal control system on fraud prevention in Gombe state board of internal revenue service.

It is obvious that previous studies on the effectiveness of internal control system and fraud prevention have confirmed on different degrees the influence of control activities, risk assessment and monitoring activities on fraud prevention and detection. However, this study argued on the need for not only the existence of internal control system but also on the effectiveness of the systems to ensure perpetual existence of the public institutions since their main objective is to lubricate the overall system of governance to ensure the satisfaction of all citizen.

2.4 Theoretical Review

Fraud can only be successful when the willingness, opportunities and exit parameters are available. However, Opaleye and Adelugba (2024) asserted that, even when presence of perceived pressure, incentive, opportunities and rationalization to commit a fraud, it is unlikely to be successful unless the fourth element as capacity is present. In other words, the potential perpetrator of fraud must be knowledgeable and have the knowledge, ability and the intention to commit a successful fraud. Hence, once opportunities and exit are blocked perpetrators of fraud cannot start thinking of committing a fraud, however pricewaterhousecoopers (2018) assert that perpetrators a times do not perceive their actions as unethical just because of their failure to differentiate between wrong and right.

However, a study by Ramamoorti and Olsen (2007) argued on the need to understand the underlying behavioral and psychological dynamics of fraud perpetrators cannot be underestimated, because

fraud is a "human endeavor" which goes beyond willingness, opportunities and exit or the financial pressure, opportunity, and rationalization. They emphasize the need to focus on the malleable human factor, including psychological traits and personality dynamics, to provide a dynamic as well as fresh perspective for developing new fraud detection and deterrence tools to ensure the protection of organizational resources. As such proper documentation of organizational policies, procedures and guidelines will help in determining not only how the control activities are executed but also provide adequate explanation and information for cross references by external auditors when evaluating the adequacy or otherwise of the internal control system.

In addition, the elements of fraud pentagon theory which include incentive/pressure, opportunity, rationalization and capacity confirmed the need for these parameters to be present for a successful fraud. Hence the theory asserts that when the opportunities are blocked as a result of the installation of an effective and efficient systems of internal control the perpetrators will be helpless and their willingness to commit a fraud will not prevail. As such this theory has redefined the concept and chances that must be available for a successful fraud to be executed.

This study is underpinned by fraud pentagon theory because the theory is used to analyze and understand the behavior of the people and the motivation for them to commit fraud, by assessing how pressure, opportunity, rationalization, competence or capability, will influence decision to commit fraud. As such this theory is adopted to guide this study.

3.0 METHODOLOGY

Considering the use of closed-ended questionnaires to get the required data, Survey research design was used and primary data collected via a structured questionnaire. The population of the study include

all staff of Internal Revenue Service in Gombe state. A total sample size of 70 staff were selected using simple random sampling techniques and a well-structured closed ended questionnaire was used. The choice of questionnaire is justified by the fact that in previous similar researches for example the study by Udochi (2022) questionnaire was used. In the same vein, it places less pressure on the respondents and allows the respondents to express their views freely. Responses from the structured questionnaire was analyzed using multiple regressions analysis.

4.0 RESULTS AND DISCUSSION

This section present, analyze and discuss the findings based on the objective of the study. Out of the seventy (70) questionnaires distributed, sixty-two (2) questionnaires were retrieved duly field. Accordingly, the internal scale reliability (20 items, 0.918) was measured using Cronbach's alpha.

Table 1 Existence of Internal Control System

Statement	N	Mean	Std. Deviation	Decision
There is segregation of duties among staff of the organization	62	3.92	1.105	Strongly Agree
There is internal audit department	62	3.81	0.999	Agree
There are securities / watchmen in the organization	62	4.03	1.014	Strongly Agree
Financial transaction is analyzed and approved by authorities in the organization	62	4.00	0.955	Strongly Agree
Fixed assets are regularly checked by authorities in the organization	62	4.00	1.021	Strongly Agree
Cumulative Mean	62	3.95	1.028	Strongly Agree

Source: Authors Output, (2024).

The results of the questionnaire items used to answer research question on the existence of internal control were found to be within the mean score for agree and strongly agree (3.96 to 4.06). The cumulative mean score obtained was 4.01 with standard deviation of 0.937. The mean score falls under the index score for Agree.

Table 1 shows that respondents agreed that there is segregation of duties among staff of the organization, internal audit department exist in this organization, securities / watchmen in the

organization, financial transaction are analyzed and approved by authorities in the organization and that fixed assets are regularly checked by authorities in the organization.

Table 2 Effectiveness of Internal Control System in Gombe State Internal Revenue Service

Statement	N	Mean	Std. Deviation	Decision
Policies and procedure are reviewed periodically to ensure that resources of the organization are safe	62	4.06	0.959	Strongly Agree
Petty cash are reconciled and replenished regularly as required by regulation	62	3.99	0.889	Agree
Internal audit unit performs its audit function regularly	62	4.02	0.914	Agree
Annual financial report are examined by external auditors	62	3.96	0.987	Agree
Staff are educated regularly on fraud issues	62	4.05	0.895	Agree
Cumulative Mean	62	4.02	0.937	Strongly Agree

Source: Authors Output, (2024).

The results of the questionnaire items used to answer research question on the existence of internal control were found to be within the mean score for agree and strongly agree (3.96 to 4.06). The cumulative mean score obtained was 4.02 with standard deviation of 0.937. The mean score falls under the index score for Agree.

The first question from table 2 under Effectiveness of Internal Control System in Gombe State Internal Revenue Service was designed to find out whether policies and procedure are reviewed periodically to ensure that assets of the organization are safe. It was evident from the that policies and procedures are reviewed periodically to ensure that assets of the organization are safe, petty cash are reconciled and replenished regularly as required by regulation, internal audit unit performs its audit function regularly, annual financial statements are examined

annually by independent auditors, staffs are educated regularly on fraud issues.

Table 3 Analysis of Empirical Data (Usefulness of Internal Control System in Fraud Prevention in Gombe State Internal Revenue Service)

Statement	N	Mean	Std. Deviation	Decision
Use of ICT enabling tools (passwords & firewalls)	62	3.85	0.739	Agree
Internal control system of the organization assists in ensuring that transactions are appropriately processed	62	3.81	0.804	Agree
Internal control system of the organization helps in preventing fraud	62	3.66	0.743	Agree
Internal control system of the organization helps in detecting fraud	62	3.70	0.979	Agree
Assessment and prosecution of fraud cases	62	3.82	0.985	Agree
Cumulative Mean	62	3.78	0.816	Agree

Source: Authors Output, (2024).

The first question from table 3 under usefulness of internal control system in fraud prevention in Gombe State Internal Revenue Service was designed to find out whether internal control system of the organization makes it difficult to commit fraud. It was evident from the study that respondents strongly agreed on usefulness of internal control system in fraud prevention in Gombe State Internal Revenue Service, ICT enabling tools including passwords and firewalls are used, internal control system of the organization helps in ensuring that transactions are appropriately processed, internal control system of the organization helps in preventing fraud, internal control system of the organization helps in detecting fraud, in addition process and procedures for assessment and prosecution of fraud cases are strictly adhered to.

Table 4 Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance	VIF
	B	Std. Error					
(Constant)	0.046	0.256		0.179	0.919		
Existence of internal control system	1.926	0.177	1.724	10.86	0.000	0.105	1.506
Effectiveness of internal control system	0.505	0.890	.114	0.567	0.039	0.285	0.504
Usefulness in fraud prevention and detection	0.307	0.890	.114	0.567	0.039	0.285	0.504

Source: Authors Output, (2024).
a. Dependent Variable: Fraud Prevention and Detection.

A. Predictors: (constant), existence of internal control system, effectiveness of internal control system and its usefulness in fraud prevention and detection.

From the ANOVA table 4 it is clear that the overall fitness of multiple regression analysis (the model involving a constant, internal control system, effectiveness of internal control system and its usefulness in fraud prevention and detection) is significant in predicting how effective internal controls systems prevent and detect fraud in Gombe state internal revenue system. The regressions model is fit as reflected by an R^2 of 0.937 ($F = 16.288$; $P = 0.000 < 0.05$).

Table 4 shows the regression coefficients of how existence of internal control system, its effectiveness and usefulness in detecting fraud. The results show a negative and significant influence between existence of internal control system, its effectiveness, usefulness and fraud prevention and detection in Gombe state internal revenue. This finding is consistent with the findings of Siyad and Omar (2016) whose findings revealed a positive interface between established responsibilities, check and balances, segregation of duties, documentation of process and procedures, systems of controls and fraud prevention deposit taking institutions in Somalia.

Conclusion and Recommendations

This study determined the roles and influence of internal control systems in fraud prevention in Gombe State Internal Revenue Service. The findings therefore lead to a conclusion that effective internal control system has significant influence on fraud prevention in Gombe State Internal Revenue Service, and that the effectiveness of internal control system in Gombe State Internal Revenue Service is confirmed, and also the usefulness of internal control system in fraud prevention and detection cannot be underestimated. The major limitation of this study is the use of primary data which may be affected by the respondent's subjectivity, however future studies may use both primary and secondary data to uncover the interface between internal control systems and fraud prevention. Hence, it was recommended that the management of Gombe state internal revenue should ensure that an effective system of internal control is put in place since strengthening internal control will significantly prevent and detect fraud. In addition, management should take system of internal control seriously to avoid errors, prevent and detect fraud.

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