

**INTERNAL AUDITING PRACTICES AND FRAUD MANAGEMENT IN ORGANIZATIONS IN
UGANDA, A CASE STUDY OF STANBIC BANK, NANSANA BRANCH**

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ABSTRACT

The study aimed at internal auditing practices and fraud management in organizations in Uganda with a case study of Stanbic Bank, Nansana branch and it was guided by the following objectives; To examine the effect of control environment on fraud prevention in an organization, a case study of Stanbic Bank, Nansana branch, Wakiso District, to assess the effect of communication and information on fraud prevention in an organization, a case study of Stanbic Bank, Nansana branch, Wakiso District, to evaluate the effect of internal control activities on fraud prevention in an organization, a case study of Stanbic Bank, Nansana branch, Wakiso District and to analyze the relationship between internal auditing practices and fraud management in an organization, a case study of Stanbic Bank, Nansana branch, Wakiso District. This study used a research design called descriptive survey. Descriptive survey research designs were employed in exploratory and preliminary studies to permit the study to collect information, summarize, present and construe for the principal reason of clarification. From the findings, the constant 0.439, shown that keeping all other factors constant, fraud prevention of Stanbic Bank on average increased by 0.439. The coefficient 0.875 shown that a unit increase in the control environment would lead on average to 0.875 increases in the fraud prevention of an organization. The p-value (0.00) < 0.05 (was statistically significant at 95% confidence level); this implied that; control environment had a significant impact on organizational fraud prevention expressed in form of customer authentication. The coefficient 0.049 shown that a unit increase in control environment on average led to 0.049 increase in sales volume. The researcher therefore recommends that Stanbic Bank should implement an effective internal auditing department to ensure that it never declines in their organizational fraud prevention.

Key words: internal, auditing practices, fraud management and organizations

Background of the Study

Internal audit is an independent body which is not affiliated with the client's company which is appointed by the company shareholder (Alex & Kazaara, 2023). Internal audit plays an important part in improving financial reporting and to ensure businesses are in compliance with the accounting framework (Alex et al., 2023). They act as an important role in identifying and protecting the organisation from fraudulent activities by performing the annual statutory audit of the financial account, providing an opinion on whether the accounts are true and fair reflection of the company's financial position (Polycarp et al., 2023). Internal auditors often examine and evaluate all the internal controls that are put in place to manage financial risks which could affect the financial accounts and to assess whether they are working effectively, (Ramadhan et al., 2023). Kassem & Higson (2016) notes that auditors play an important role in combating corruption in an organization (Pdu et al., 2023). Rather than act as deterrents to the managements from engaging in the different irregularities, the auditors must make

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extra effort in detecting the various irregularities thus playing an important role in changing the perception of the management of the organisations (Racheal et al., 2023). ISA 201 developed by the International Auditing and Assurance Standards Board (IAASB) and ISA 240 especially regarding what the audit needs to do in line with the standards and their responsibilities relating to the frauds (Innocent et al., 2023).

The menace of fraud and corruption in nation building cannot be over-emphasized. Fraud and corruption are gargantuan twin brothers that have limited the growth and infrastructure of many nations and led many firms to the road of bankruptcy (Johnson-Rokosu, 2017). According to (Wegulo et al., 2023), financial irregularity is a severe problem of concern globally. It is the major concern to developing nations, an endemic that has become a normal way of life. (Akankwasa et al., 2022) argued that fraud is rarely seen. However, the symptoms of fraud are usually observed. Fraud is a legal term that refers to the intentional misrepresentation of the truth in order to manipulate or deceive a company or individual. When companies undergo severe financial problems and end up in bankruptcy, fraud by senior management may be involved (Koh, et al., 2019). Fraud has been classified into three to include; asset misappropriation, corruption and fraudulent statements (Kazaara, Deus, et al., 2023).

Problem Statement

Stanbic Bank was incorporated in 1991 after the acquisition of Grindlays Bank by the Standard Bank Group (SBG). In February 2002, the Group acquired 90% of the shareholding in Uganda Commercial Bank Limited, a government-owned bank with sixty-five branches (Wegulo et al., 2023). The Group merged their new acquisition with the existing Stanbic Bank (Uganda) Limited, to form Uganda's largest commercial bank by assets and branch network (Stanbic bank manual, 2017). The bank has been conscious about fraud after a number of minor and major occurrences of fraud which almost crippled the survival of the bank in the late 2000s (Winny et al., 2023)

Due to the apparent threat of fraud in organizations, most corporate entities like Stanbic bank have put in place specialist departments like internal audit to manage the fraud risk. This has enabled them to safeguard their business against potential breaches, minimizing loss due to embezzlement; protecting the sustainability of the organization and ensuring the confidence and trust that customers and the general public places in the organization over the long term (Isaac et al., 2023). Internal audit also supports fraud management by ensuring the safety of the shareholders' interests in the company and assures all stakeholders of the existence of the organizations (K. Moses et al., 2023). However, some organizations have not appreciated the internal audit practice (Adeyemo, K.A. 2017) because it is believed to be costly and unsuitable for small organizations, ineffective and provides unreliable opinion because some internal auditors lack specialist expertise to guarantee fraud prevention (Winny et al., 2023). This study will therefore examine the effect of internal auditing practices on fraud management in organizations in Uganda, case study of Stanbic bank, Nansana branch.

Objectives of the Study

1. To examine the effect of control environment on fraud prevention in an organization, a case study of

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Stanbic Bank, Nansana branch, Wakiso District.

2. To assess the effect of communication and information on fraud prevention in an organization, a case study of Stanbic Bank, Nansana branch, Wakiso District.
3. To evaluate the effect of internal control activities on fraud prevention in an organization, a case study of Stanbic Bank, Nansana branch, Wakiso District
4. To analyze the relationship between internal auditing practices and fraud management in an organization, a case study of Stanbic Bank, Nansana branch, Wakiso District.

Methodology

Research Design

This study used a research design called descriptive survey. Descriptive survey research designs were employed in exploratory and preliminary studies to permit the study to collect information, summarize, present and construe for the principal reason of clarification (Orodho,2017). Borg and Gall (2019) observed that theintension of the descriptive survey research was to create statistical information about facets of education that appeal to the educators and policy makers. The research was suited within the provisions of descriptive survey research design because the researcher gathered data andreport the state in which things were without changing any variables.

Target Population

The target population for this project consisted of the staff of Stanbic Bank, Nansana branch, totaling 210 officers. These included both operational and management staff.

Sampling Procedure and Sample Size

Sampling Procedure

The project used the probability sampling method specifically the systematic sampling technique to get sampling units from which the respondents were chosen from the given list of 210 members of staff. According to Morgan and Kreijic sample determination table, a population of 210 yields a sample size of 136 participants.

Sampling Technique

The researcher employed several techniques to select the appropriate sample for the study. These included both probability and non-probability sampling techniques. In this study a purposive sampling, a non-probability sampling was employed in selecting respondents from the population. This technique enabled the study to give an opportunity to only eligible participants by selecting from each unit within the population of the study. In this case, the researcher ensured that participants from different categories like sales staff, marketing staff and clients of the company had equal chance to participate.

Probability sampling

Random Sampling

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A probability sampling method is any method of sampling that utilizes some form of random selection. In order to have a random selection method, you must set up some process or procedure that assures that the different units in your population have equal probabilities of being chosen. The probability sampling approach involves selecting a sample in such a way that all the elements in the population have same chances of being selected (Amin, 2019). The simple random sampling technique was also used such that all population elements were accorded a proportionate likelihood of being nominated within the sample.

Cluster sampling method

Cluster sampling is a probability sampling technique where researchers divide the population into multiple groups (clusters) for research. Here, the researcher grouped the respondents into different clusters of employees, and owners of small and medium sized enterprises. This helped the researcher to easily identify the respondents and apply the right data collection instruments upon the right respondents.

Data Analysis

The researcher conducted data cleaning after all data was collected. The data cleaning involved identification of inaccurate or incomplete responses, which was rectified to improve the quality of the responses. After data cleaning, the data was coded and entered in the computer for analysis using the Statistical Package for Social Sciences version 22 (Nelson et al., 2022). This research produced both quantitative and qualitative data. The data was analyzed in line with the objectives of the study. Qualitative data was analyzed qualitatively using content analysis based on analysis of meanings and implications emanating from respondents' information and documented data. As observed by Gray (2017) qualitative data provides rich descriptions and explanations that demonstrate the chronological flow of events as well as often leading to serendipitous (chance) findings. On the other hand, simple descriptive and inferential statistics (regression model) was employed to analyze quantitative data.

The regression model will assume the following equation:

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon.$$

RESULTS

Correlation analysis

Table 2 Shows the relationship between control environment and organizational fraud prevention of Stanbic Bank

	Control environment	Organizational prevention	Fraud
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Control environment	Pearson Correlation	1.000	.823**
	Sig. (2-tailed)		.000
Fraud prevention	N	35	35
	Pearson Correlation	.823**	1.000
	Sig. (2-tailed)	.000	
	N	35	35

Source: Statistical Package for Social Scientists (SPSS)

The relationship between the variables was tested using Pearson correlation coefficient. This was used because the control environment and organizational were assigned numerical values. From the table above, it is clearly indicated that there is a strong relationship between control environment and organizational fraud prevention in Stanbic Bank. This is indicated by positive results of Pearson Correlation, where $r = 0.823$, $p < .01$ (Nelson et al., 2023). It therefore implies that control environment strongly affects organizational fraud prevention in Stanbic Bank. The leadership of Stanbic Bank should therefore continue assessing its risks to ensure smooth running and excellent fraud prevention of the organization.

Table 2: Regression Analysis

Model Summary (b)

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.816(a)	.666	.334	4.107

a Predictors: Control environment.

b Independent Variable: Internal auditing.

The R-square measures the goodness of fit. Therefore, the R-square 0.666 shows that 66.6% of the variations in the fraud prevention of an organization can be explained by control environment while only 33.4% can be explained by other factors. Therefore, since $R\text{-square } 0.666 > 0.5$, hence a good fit.

Table 3: Coefficients (a)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta	B	Std. Error

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1 (Constant)	0.439	0.343		0.730	0.468
Customer authentication	0.875	0.637	0.815	0.790	.000
Card verification	0.049	0.882	-0.089	0.189	.001
Biometrics verification	0.252	0.462	0.041	0.545	0.018
Other factors	0.875	0.437	0.615	0.790	0.234

a. Dependent Variable: Organizational Fraud prevention

The constant 0.439, shows that keeping all other factors constant, fraud prevention of Stanbic Bank will on average increase by 0.439. The coefficient 0.875 shows that a unit increase in the control environment would lead on average to 0.875 increases in the fraud prevention of an organization. The p-value (0.00) <0.05 (is statistically significant at 95% confidence level); this implies that; control environment has a significant impact on organizational fraud prevention expressed in form of customer authentication. The coefficient 0.049 shows that a unit increase in control environment would lead to an average 0.049 increase in sales volume. The p-value (0.00) <0.05 (is statistically significant at 95% confidence level); this implies that; control environment has a significant positive relationship with the biometrics verification of an organization. The coefficient 0.252 shows that a unit increases in control environment would lead on average 0.252 increases in the biometrics verification of an organization (Oromo et al., 2023). The p-value (0.00) <0.05 (is statistically significant at 95% confidence level); this implies that; control environment has a significant positive relationship with efficient biometrics verification.

Effect of communication and information on fraud prevention

Table 4 showing the effect of communication and information on fraud prevention

Response	Response											
	Strongly agree		Agree		Not sure		Disagree		Strongly disagree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Stanbic Bank has policies that allow continous fraud prevention	13	37	15	43	3	8	1	4	3	8	35	100

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Stanbic Bank offers training to staff on fraud prevention	23	65	12	35	-	-	-	-	-	-	35	100
Stanbic Bank compares its processes and products with the market leaders	20	57	12	33	-	-	3	10	-	-	35	100
Stanbic Bank has policies for handling fraud prevention	13	37	18	51	1	4	-	-	3	8	35	100
Customer information and communication is given a priority by the management of Stanbic Bank to prevent fraud	13	37	15	43	3	8	1	4	3	8	35	100
Stanbic Bank compares its fraud prevention efforts with other firms in the industry	23	65	12	35	-	-	-	-	-	-	35	100
The top management recognizes communication and information	20	57	12	33	-	-	3	10	-	-	35	100
The top management trains the staff on fraud prevention	13	37	18	51	1	4	-	-	3	8	35	100

Source: Primary data 2022

From table 4 above, it can be observed that 13 (37%) of the respondents strongly agreed to the assertion that Stanbic Bank has policies that allow continuous fraud prevention, 15 (43%) agreed, 3 (8%) were not sure, 1 (4%) disagreed while 3 (8%) strongly disagreed. This implies that indeed Stanbic Bank has policies that allow continuous fraud prevention to ensure excellent organizational fraud prevention (Lydia et al., 2023).

Respondents were also asked whether Stanbic Bank offers training to staff on fraud prevention. 23 (65%) strongly agreed, 12 (35%) agreed, and none neither disagreed nor strongly disagreed nor were not sure. Since all of the respondents strongly agreed and agreed to the assertion, it can therefore be stated that Stanbic Bank offers training to staff on fraud prevention (Lucky et al., 2023).

Further still, 20 (57%) strongly agreed to the assertion that Stanbic Bank compares its processes and products with the market leaders, 12 (33%) agreed and 4 (10%) disagreed. Neither of the respondents were not sure nor strongly disagreed. This vividly implies Stanbic Bank compares its processes and products with the market leaders services so as to improve its fraud prevention (Annet et al., 2023).

Respondents were asked whether Stanbic Bank has policies for handling customer complaints; 13 (37%) strongly disagreed, 18 (51%) agreed, 1 (4%) were not sure, none disagreed while 3 (8%) strongly disagreed to

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the assertion. It can therefore be stated that Stanbic Bank has policies for handling customer complaints. This enables the bank to evaluate the quality of its services based on customer feedback (Rashid et al., 2023).

Respondents were also required to comment on whether or not relevant customer information and communication is given a priority by the management of the bank 13 (37%) of the respondents strongly agreed to the assertion that the bank gives priority to relevant customer information and communication, 15 (43%) agreed, 3 (8%) were not sure, 1 (4%) disagreed while 3 (8%) strongly disagreed. This implies that indeed relevant customer information and communication is a very important element of communication and information of an organization (Brighton et al., 2023).

Respondents were also asked whether Stanbic Bank compares its fraud prevention efforts with other firms in the industry. 23 (65%) strongly agreed, 12 (35%) agreed, and none neither disagreed nor strongly disagreed nor were not sure. Since all of the respondents strongly agreed and agreed to the assertion, it can therefore be stated that Stanbic comparing an organization's fraud prevention efforts with the competitors in the industry makes a good component of communication and information of an organization (Frank et al., 2023).

Further still, 20 (57%) strongly agreed to the assertion that top management recognizes communication and information, 12 (33%) agreed and 4 (10%) disagreed. Neither of the respondents were not sure nor strongly disagreed. This vividly implies that communication and information is only possible when management is committed to communication and information. Finally, respondents were asked whether top management trains staff on fraud prevention; 13 (37%) strongly disagreed, 18 (51%) agreed, 1 (4%) were not sure, none disagreed while 3 (8%) strongly disagreed to the assertion. It can therefore be stated that communication and information involves training of staff on fraud prevention efforts to ensure excellent fraud prevention of the organization (Collins et al., 2023).

Role of control activities on organizational fraud prevention.

Table 5 showing the role of control activities on organization fraud prevention

Role of control activities on organizational fraud prevention	Response											
	Strongly agree		Agree		Not sure		Disagree		Strongly disagree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Stanbic Bank maintains physical controls of all assets	23	65	12	35	-	-	-	-	-	-	35	100
Equipment in use are properly maintained and controlled	20	57	12	33	-	-	3	10	-	-	35	100
Information processing is accurately controlled	13	37	14	41	3	10	1	4	3	10	35	100
Physical controls of assets have improved organizational fraud prevention	23	65	12	35	-	-	-	-	-	-	35	100
Physical control of facilities and equipment are efficient and effective	20	57	12	33	-	-	3	10	-	-	35	100
Information processing control enhances organizational fraud prevention	23	65	12	35	-	-	-	-	-	-	35	100

Source: Primary data 2022

Table 5 above shows that Respondents were finally asked whether information processing control enhances organizational fraud prevention 23 (65%) strongly agreed to the assertion that Stanbic Bank maintains controls on information processing, 13 (33%) agreed, and none neither disagreed nor strongly disagreed nor were not sure. Since all of the respondents strongly agreed and agreed to the assertion, it can therefore be stated that for a company to perform well, it is paramount to establish and maintain physical controls on its information processing to curb fraud and other dangers (Kazaara, Prudence, et al., 2023).

Furtherstill, 13 (37%) strongly disagreed to the assertion that information processing is accurately controlled, 16 (41%) agreed, 4 (10%) were not sure, none disagreed while 4 (10%) strongly disagreed to the assertion that information processing should be accurately controlled so that documents like receipts, vouchers and correspondents are executed by the mandated officials, to ensure positive organizational fraud prevention (Rashid et al., 2023).

Further still, 20 (57%) strongly agreed to the assertion that all equipment in use are properly maintained and controlled, 12 (33%) agreed and 3 (10%) disagreed. Neither of the respondents were not sure nor strongly disagreed. It can therefore be stated that equipment like cars, etc should be properly maintained and controlled to avoid wastage and misuse and improve organizational fraud prevention (Mark et al., 2023).

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Respondents were asked to respond as to whether physical controls of assets have improved organizational fraud prevention. 26 (65%) of the respondents strongly agreed; and 14 (35%) agreed to the assertion. None respondents disagreed nor were unsure. This implies that indeed, physical controls are paramount in ensuring that the organization's performance is not interrupted by outside violators like thieves, climatic hazards, access of property and assets by unauthorized individuals, etc (Polycarp et al., 2023)

23 (65%) strongly agreed to the assertion that Stanbic Bank maintains physical controls of all assets, 13 (33%) agreed, and none neither disagreed nor strongly disagreed nor were not sure. Since all of the respondents strongly agreed and agreed to the assertion, it can therefore be stated that for a company to perform well, it is paramount to establish and maintain physical controls like perimeter walls, security guards, biometric systems, checkpoints (Ntirandekura et al., 2022).

Respondents were further asked whether the physical controls of Stanbic Bank are effective and efficient., 23 (57%) of the respondents strongly agreed that physical controls of Stanbic Bank are effective and efficient, 13 (33%) agreed while 4 (10%) were not sure. None of the respondents disagreed. This implies that indeed efficient and effective physical controls are paramount for the efficient fraud prevention of an organization (N. Moses et al., 2022).

Conclusions

The researcher also concludes that internal auditing which includes control environment, communication and information and internal control activities are paramount for the survival and customer authentication of Stanbic Bank

The study further concludes that internal auditing enables Stanbic Bank to master its customer authentication, increase its biometrics verification and position itself to be more competitive in the market.

Recommendations

The researcher therefore recommends that Stanbic Bank should implement an effective internal auditing department to ensure that it never declines in their organizational fraud prevention.

The study recommends that Stanbic Bank should be cautious when accumulating the internal controls because it may affect its customer authentication in the long run.

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