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**PERCEIVED EFFECTIVENESS OF WHISTLEBLOWING IN DETECTION OF FRAUD
IN KENYAN FOOTBALL CLUBS: MODERATED BY ETHICAL CLIMATE**

COLLINS ORWA

**A THESIS SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR
THE DEGREE OF MASTER OF COMMERCE AT STRATHMORE UNIVERSITY.**

STRATHMORE BUSINESS SCHOOL

STRATHMORE UNIVERSITY

NAIROBI, KENYA



MAY 2025

DECLARATION

I declare that this work has not been previously submitted and approved for the award of a degree by this or any other University. To the best of my knowledge and belief, the thesis contains no material previously published or written by another person except where due reference is made in the thesis itself.

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Date: 21/05/2025



ABSTRACT

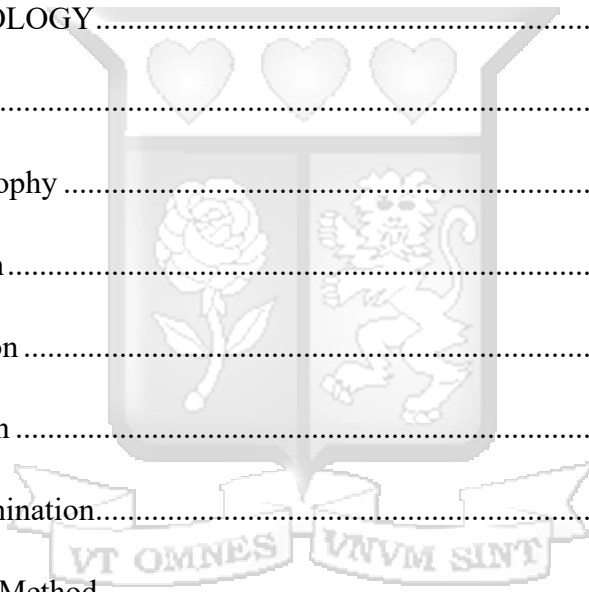
Fraud in sports organisations undermines financial stability, integrity and public trust. In the Kenyan football Premier League, governance challenges including fraud, financial mismanagement and corruption continue to pose significant risks. Whistleblowing is a globally recognised tool for uncovering fraud, but its implementation and effectiveness within the Kenyan Football Premier League clubs remain underexplored. This study's primary objective was to assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan Premier League Football Clubs. The specific objectives include: to examine the influence of the attributes of whistleblowing systems and to determine the influence of management perceptions towards whistleblowing on the detection of fraud in Kenyan Football Clubs. Additionally, the study sought to establish the moderating effect of ethical climate on the relationship between whistleblowing systems and the detection of fraud in Kenya. The study was underpinned by the Fraud Diamond Theory and the Machiavellianism Theory. It applied a pragmatism research philosophy along with a mixed methods research design. The target population was all the 18 football clubs in the Kenyan Premier League. A sample of 464 respondents was selected purposively. Primary data was collected using both closed and open-ended questionnaires. Descriptive and inferential statistical analyses were conducted using the Statistical Package for Social Sciences. The results were then presented using graphs and tables. The Pearson Correlation analysis indicated that all the predictor variables were positively and significantly correlated with the outcome variable. The predictor with the strongest association with the outcome variable was Attributes of Whistleblowing Systems followed by Management Perceptions Towards Whistleblowing. Additionally, Ethical Climate was found to have a positive and significant moderating role on the relationship between Whistleblowing Systems and Detection of Fraud. There are both significant and statistically significant relationships between the predictor variables and the outcome variable according to the regression analysis. The Beta Coefficient analysis showed that the Ethical Climate was the most critical determinant of Detection of Fraud, followed by Attributes of Whistleblowing Systems, and Management Perceptions Towards Whistleblowing, respectively. The study recommends that the Kenya Football federation should create clear rules to protect whistleblowers. These rules should allow football stakeholders to report wrongdoings anonymously and should protect them from being punished for speaking up. To make sure the rules are fair and accepted, the federation should involve different people in football like club officials, players and referees, when creating them. The federation should also take a strong stand against fraud by introducing tough penalties to stop dishonest behaviour in these clubs.

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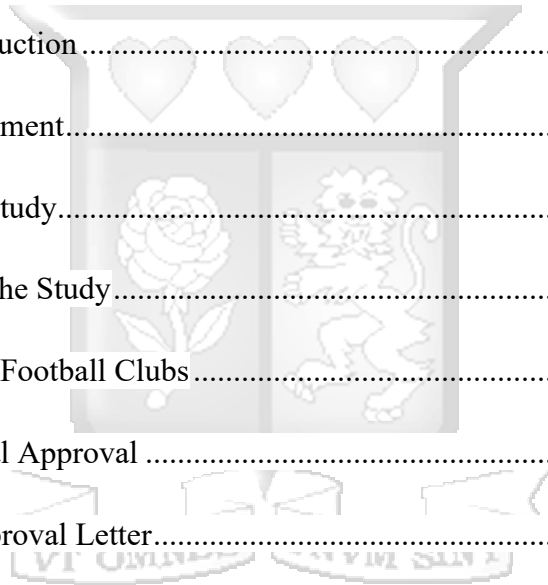
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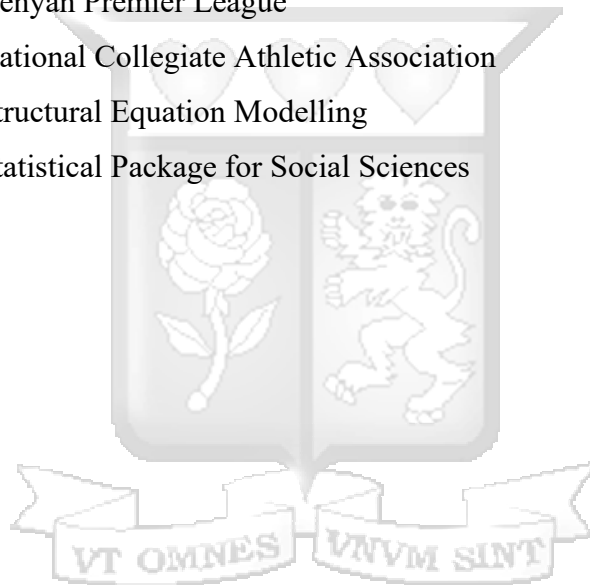
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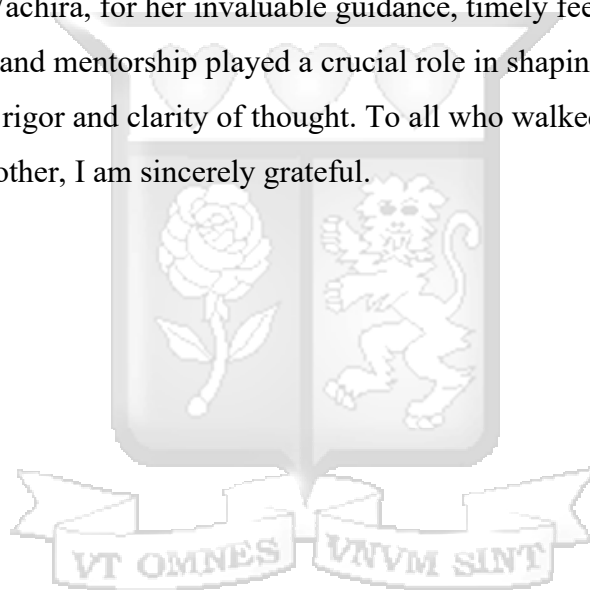
LIST OF ABBREVIATIONS AND ACRONYMS

ABC	Anti-Bribery and Corruption
ACFE	Association of Certified Fraud Examiners
DRC	Democratic Republic of Congo
EACC	Ethics and Anti-Corruption Commission
FIFA	Federation International de Football Association
FFP	Financial Fair Play
GDP	Gross Domestic Product
KFF	Kenya Football Federation
KPL	Kenyan Premier League
NCAC	National Collegiate Athletic Association
SEM	Structural Equation Modelling
SPSS	Statistical Package for Social Sciences



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DEDICATION

I dedicate this thesis to God, whose grace, strength, and wisdom have guided me through every step of this journey. To my parents, Mr. and Mrs. Onyango, thank you for instilling in me the values of discipline and hard work principles that continue to shape and guide my life. To my dear wife, Mercy Juma, your unwavering support, patience, and encouragement have been a constant source of strength. You have been my pillar throughout this journey, and I am deeply grateful. To my sons, Carlin Orwa and Calvin Orwa, you are my greatest inspiration. I hope this achievement serves as a reminder that with faith, dedication, and God's guidance, all things are truly possible.



DEFINITION OF TERMS

Attributes of Whistleblowing Systems include bespoke information disclosure solutions tailored towards the requirements of organisational members who are ready and willing to provide information (Scherbarth & Behringer, 2021)

Established Reporting Channels for Whistleblowing are tools that enable an individual to convey critical and sensitive information pertaining to corrupt or criminal behaviour to the concerned authorities, either internally or externally, in a confidential manner (Ulfah et al., 2020).

Ethical Climate encompasses the appropriate behaviour for organisational members and the manner in which ethical issues should be dealt with in organisations (Teresi et al., 2019).

Fraud a crime that involves the use of deception by the perpetrator to benefit whenever there is opportunity, pressure and rationalization (Al-Hashedi & Magalingham, 2021).

Fraud Detection is an evolving discipline that involves the investigation of an organisation's financial activities to reveal anomalies using increasingly automated techniques including statistics and data mining and other computer-based fraud detection techniques (Hilal et al., 2022).

Management Perceptions towards Whistleblowing the attitudes of the management team towards the concept of whistleblowing which influences their acceptance of the practice of whistleblowing and the level of support that they offer towards its integration in the operations of an organisation as an instrument of fraud detection (Brough et al., 2022).

Whistleblowing

entails disclosure of illegal, unethical or illegitimate practice by an individual to people in authority or organizations that are able to take action (Gao & Brink, 2017).



CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The detection of fraud is a critical preventive tool for any organisation. Al-Hashedi and Magalingham (2021) defined fraud as a crime that involves the use of deception by the perpetrator to benefit whenever there is opportunity, pressure and rationalization. Hilal et al. (2022) posited that the detection of financial fraud is an evolving discipline that involves the investigation of an organisation's financial activities to reveal anomalies using increasingly automated techniques including statistics and data mining and other computer-based fraud detection techniques. Indeed, the continual evolution of fraudsters' approaches so as to exploit persistent vulnerabilities of prevention techniques employed by organisations necessitates more advanced fraud detection. Poulipoulos and Georgiadis (2021) established that given the public interest generated by football, it is inevitable that fighting fraud in football is a public issue since fraud has damaging implications for the integrity of the sport in general including competitions, cultural, social and educational values.

Sanni (2024) stated that conventional investigation methods have failed to uncover all the incidences of fraudulent activities in the Nigerian sporting arena. Thus, the study recommended the reinforcement of such methods with effective whistleblowing systems. Al Natour et al. (2025) affirmed that the whilst there is a strong and positive association between forensic accounting skills in the improvement of auditors' self-efficacy and the detection of fraud in Egyptian football, this association is moderated by the application of computer-assisted audit techniques and tools (CAATTS). Lebea (2018) maintained that the issue of match fixing as the main manifestation of fraud in South African football has continued to harm the integrity of the sport with incidences of match manipulations through abuse of insider information for betting purposes on the rise.

Fraud in Kenyan football has become increasingly rampant with the main issues being player doping, age cheating, player trafficking, player tapping, match fixing and match betting; owing to the endemic poverty of the majority of Kenya players, the coaches win-at-all cost attitude, and

peer pressure on the players to cheat (Okoti & Njihia, 2024). Consequently, sporting federations in the country have been trying to prevent and enhance fraud detection through the implementation of stricter regulations for the registration of players and athletes, the institutionalisation of whistleblower protection, enhanced verification of players' or athletes' birth records, regular and real time monitoring of financial transactions, and frequent conduct of audits and investigations (Badenhorst & Beck, 2024).

Gate collections of a single high-profile match in the English Premier League, Bundesliga, Serie A or LaLiga generates revenues of over €683 million on average, as well as creates income earning opportunities to the other stakeholders such as gambling firms, merchandise dealers and broadcasting corporations (Deloitte, 2021). Deloitte Sports Business Group (2022) reported that the 20 richest club generated revenues of €9.2bn. In Kenya, football is growing at about 14% annually and its net worth exceeds Ksh.302 billion representing 3% of the country's Gross Domestic Product (GDP) (The Parliament, 2022). Besides exporting hundreds of soccer stars to the international markets, Kenya is home to a growing number of academies, merchandise houses, gambling, and ticketing firms. For instance, a report by Abdullahi (2025) established that the Government of Kenya had allocated KES. 1.7 billion for the establishment of 37 sports academies throughout the country. However, cheating in terms of match fixing has equally gained momentum with the vice robbing stakeholders of their rightful gains. For example, gambling firms generate \$1.45 trillion per year while match-fixing diverts over \$177 million to the hands of the fraudsters (Karpadis & Levi, 2023). Globally, the market value for gambling in football is estimated to grow by a compound annual growth rate of 9.2% (Etuk et al., 2022) with Asia-pacific region leading the industry growth.

According to a report by TransUnion (2024), the Kenyan gaming sector represented the highest digital fraud attempts in 2023 at 10.2% while 13.5% of all newly created gaming accounts were suspected to have been created with the intention to commit digital fraud. In a different study, Nyende (2024) determined that Kenya has also been involved in age-cheating as a form of fraud in football to the extent that the under-17 team had to be withdrawn from the Africa Cup of Nations in 2003 for fielding over-age players with one player being as old as 26 years of age leading the country's suspension from continental competitions for 2 years. The same study also found an

increased incidence of age-cheating amongst the country's athletes in 2024 with as many as 25 suspected cases which was conducted through the falsification of birth certificates and passports.

Many studies have been done on whistleblowing in sports, however, they do not depict a clear picture on their effectiveness in detecting and preventing fraud in sports (Karpadis & Levi 2023). For example, Moriconi and de Cima (2020) found that although there are numerous programs for promoting whistleblowing, the stakeholders are reluctant, and the level of denouncements are still low. A report by Transparency International Germany (2018) also focusing on whistle blowing in sports listed *esprit de corps* as a major challenge in whistleblowing in sports. This phenomenon is an informal norm characterizing organization subculture which prohibits or disincentives reporting of misconducts or suspicious acts of other members (Moriconi & de Cima, 2020). This code of silence is frequent in many professions hence remains a significant barrier to detecting fraud and related criminal activities. Members of sports teams are expected to make sacrifices and be loyal to each other in the face of adversity, which in turn, inculcates a culture of silence.

Efforts by the Nigerian Government to establish whistleblowing systems have not been effective owing to design deficiencies since monetary recovery was prioritised ahead of public protection leading to heightened risks of retaliation against would be whistleblowers (Ezeoha et al., 2025). The situation in South Africa is not much better given that there has been a lack of legal protection for whistleblowers in the country with more legal protection being offered to "protected disclosures" (Just Share, 2022). Other challenges have included weak institutions, lack of penalties for retaliation, and mismatch in resource endowments between whistleblowers and those targeted for exposure, all of which has discouraged the practice of whistleblowing altogether (Just Share, 2022).

The establishment of whistleblowing systems in Kenya is founded on the Bribery Act of 2016 which requires private entities, such as the Kenya Football Federation (KFF), to establish a whistleblowing system with respect to size, nature and scale of operation, so as to enable the prevention of bribery and corruption (Sang, 2023). In this regard and with the intention of further reinforcing the legal protections available to whistleblowers, the Whistleblower Protection Bill of 2023 was proposed where detailed provisions pertaining to the disclosure of information on

improper conduct of entities both in the public and private sectors so as to ensure the protection of individuals who make such disclosures from retaliation and victimisation so as to encourage more people to volunteer information (Sang, 2023).

The effectiveness of whistleblowing in sports is dependent upon another crucial ingredient, the ethical climate. This is supported by the fact that the sports world has been overwhelmed with ethical improprieties and scandals in recent times owing to the lack of adequate checks and balances within sporting organisations and institutions including football clubs (Burton et al., 2017). These scandals include the allegation by the National Football League in the US that there was minimal correlation between concussions and brain injury along with other ethical scandals involving the Federation International de Football Association (FIFA). According to Bartneck et al. (2021), ethics, which was derived from the Greek word '*ethos*', refers to a collection of norms, judgements and principles that represent what a given group of people hold to be right or wrong. Hursthouse (2017) affirmed that ethics relates to the distinction between what is right or wrong as well as the commitment to be bound by this distinction. Teresi et al. (2019) explained that ethical climate, a construct of ethics, encompasses the appropriate behaviour for organisational members and the manner in which ethical issues should be dealt with in organisations. This study seeks to establish the moderating effect of ethical climate on the relationship between whistleblowing and fraud detection.

1.1.1 Whistleblowing Systems

There are no generally agreed definitions of whistleblowing, however for this study, the Kenyan whistleblower protection Act 2021 definition will be adopted so as to ensure the Kenyan Context is well captured (Whistleblower Protection Act, 2021). According to this bill, a whistle blower means any person who has personal knowledge of or access to any data, information, fact or event constituting improper conduct and who makes a disclosure of that information to a person in authority. Therefore, whistleblowing entails disclosure of illegal, unethical or illegitimate practice by an individual to people in authority or organizations that are able to take action (Gao & Brink, 2017). Whistleblowing systems refer to early-warning systems aimed at ensuring the identification

and combating of poor administration and act as foundations of effective risk management (Nurhidayat & Kusumasari, 2018).

Accordingly, there are internal and external whistleblowing systems where the former utilise internal reporting channels, are managed with the company, and typically protect the whistle blower from retaliation; while the latter utilise external reporting channels, do not always protect the whistle blower against retaliation, and are conducted in the eyes of the public (Maulida & Bayunitri, 2021). The use of external whistleblowing systems has been riddled with controversy given the sensitivity of information pertaining to maladministration making disclosure potential damaging to an organisation as a whole in terms of damage to reputations (Scherbarth & Behringer, 2021). However, internal whistleblowing systems represent viable means through which the management of organisations can effectively maintain control and manage critical resources (Stikeleather, 2016).

There are a number of attributes of whistleblowing systems. The first one is bespoke information disclosure solutions tailored towards the requirements of organisational members who are ready and willing to provide information (Scherbarth & Behringer, 2021). Secondly, protection of individuals who are ready to disclose information from victimisation (Dussuyer & Smith, 2018). Thirdly, control over information received by management (Stubben & Welch, 2020). Fourthly, proven power to take action against the culprits by the recipients of the information where illegal, immoral or illegitimate practices have been proven (Oelrich, 2021). Finally, the existence of reporting mechanisms outside of the established hierarchy such as confidential hotlines (Mrowiec, 2022; Du Plessis, 2022).

Okafor et al. (2020) established that owing to lack of adequate awareness about whistleblowing, despite the acknowledgment of its relevance as an accountability mechanism, it remains highly risky for whistle blowers and regulators. These risks include threats to their lives and inherent institutional and operational constraints. Thus, the study recommended that policies should be institutionalised to protect whistle-blowers and entrench whistleblowing in order to make individuals more accountable for their actions.

Verschuuren (2019) found that there are an increasingly number of success stories in sports regarding the positive outcomes of whistleblowing, however, challenges abound including the reality of severe criticisms directed towards whistle blowers, questions regarding their integrity, as well as death threats. Additionally, many organisations remain reluctant to come up with policies aimed at ensuring the effectiveness of whistleblowing systems such as reporting mechanisms and whistle blower protection systems. Given the high stakes involved in sports, whistle blowers experience great difficulties fighting frauds and misbehaviours.

Whistleblowing systems are also dependent upon established reporting channels. Whistleblowing systems have several reporting channels which include call centres (these are whistleblowing hotlines), ombudspersons (trusted individuals such as lawyers who act as neutral contacts for the whistle blowers), mailboxes (suggestion boxes that enable confidential messages to be dropped anonymously), and digital channels (internet enabled devices that enable confidential and anonymous communication) (Ulfah et al., 2020). A study which was conducted by Verschuuren (2019) averred that sports clubs favour the use of internal reporting channels, although the often-intimidating tactics employed by authorities and management often inhibit whistleblowing. The study recommended that cultural and managerial changes be made to address inherent barriers to whistleblowing in sports clubs.

De Silvaa and de Sousab (2017) maintained that although many organisations favoured internal whistleblowing channels owing to the expedited nature of resolution devoid of external pressure as well as the protection of confidential information from disclosure, the lack of external support for the complainant (whistle blower) negates the impact of such channels on fraud detection.

Another critical component of whistleblowing systems is management perceptions towards whistleblowing. Management perceptions towards whistleblowing systems refer to attitudes, opinions and beliefs regarding the relevance, applicability and importance of whistleblowing systems by individuals holding managerial or supervisory positions and who are capable of supporting or resisting it (Alleyne et al., 2017). Goldsmith (2015) established that National Collegiate Athletic Association (NCAA) executives considered that a high ethical standard was essential for the effective execution of their jobs and, as such, were fully in favour of

whistleblowing as a practice in sports. However, the fact that the students participate in the sports as amateurs with little financial incentives makes the commitment by organisations such as the NCAA only an obligatory rather than one supported by obvious policies and legislation unlike in fully professional sporting institutions.

Newman et al. (2022) determined that the absence of a high moral culture in football made it difficult for whistleblowing to be effective since professional football infractions had been acceptable as the norm, with managers and other executives using intimidation and authoritarian tactics to cow down would-be whistle blowers. Additionally, professional football tended to entrap both players and managers to the acceptance or subservience to infractions such as bullying and that football was not expected to comply with the typical standard workplace traditions.

1.1.2 Moderating Effect of Ethical Climate

Ethical climate plays a significant moderating role in various behavioural relationships. According to Farlevi et al. (2022), the prevalent ethical climate influences individuals', attitudes and behaviour with regards to acceptable conduct in sports such as football such that in jurisdictions like Thailand where the ethical climate is very lax, wealthy individuals have been able to influence the results of football matches through match fixing by bribing players and referees. Khalil and Siddiqui (2021) affirmed that the ethical climate acts as a moderator on whistleblowing intention through the drive towards the establishment of mediation factors including anonymity, access to information, risk, reputation, criminal behaviour, benefit, and compliance. Indeed, a perceived strong ethical climate compels organisations to be concerned about employees' welfare while pursuing organisational objectives knowing that the ramifications of failure to do so will be costly to the integrity and overall image of the organisation.

Ulku and Doven (2019) established that Machiavellian individuals prioritise their personal gain ahead of the greater society good by manipulating situations to their favour; thus, the establishment of an appropriate ethical climate can check such tendencies and instead encourage whistleblowing of errant ethical behaviour. Given that Machiavellianism and whistleblowing are negatively correlated, it is critical for the ethical climate to be present to act as a moderator in order for whistleblowing to occur.

Sultan and Damayanti (2022) found that whilst internal control and whistleblowing were positively and significantly correlated, the relationship was strengthened by the existence of a positive ethical climate that encourages organisational members to behave in the right manner. Thus, in public organisations where the interests of the public are prioritised above those of individuals, owing to the existence of a sound ethical climate, internal control mechanisms will be effective which will lead to improved fraud prevention. Onakoya and Moses (2016) determined that employees who work in organisations which strong ethical climates and organisational cultures are more inclined towards engaging in whistleblowing whenever they discover improprieties owing to the perceived warmth, friendliness and transparent environment fostered where employees' opinions are valued

Abdelaal and Nafei (2022) found that there was a positive and significant correlation between ethical awareness and whistleblowing intentions. Additionally, this relationship was strongly moderated by cultural values. However, the study recommended that future research be focused on the moderating impact of ethical climate on the study variables. The study had conceptual gaps given the concentration on ethical awareness as the independent variable and whistleblowing intentions as the dependent variable which meant that it was investigating completely different relationships. Additionally, it had contextual gaps since its focus was on the hotel industry rather than the football industry which negated the relevance of the findings.

Onyango (2021) found that organisational cultural leanings towards parochial management styles and autocratic bureaucracy has a negative effect on whistleblowing behaviours and anti-corruption approaches in public institutions in the country. Indeed, the study established that corruption has become so embedded in the public service institutions owing to the persistence of a negative ethical climate and, as such, whistleblowing tends to be frowned upon rather than encouraged.

1.1.3 Fraud Detection in Football

According to Kassem (2024), there are a number of determinants of fraud risk in football including sporting performance, issues pertaining to financial regulation, sporting performance, anti-fraud controls, weak integrity culture in FIFA, governance mechanisms, and lack of accountability. Additionally, the football clubs have been found to be engaged in tax fraud, ticket fraud, match fixing, price-fixing, illegal betting, just to name a few. Kimpimaki (2018) found that in a football

club in Finland, one individual was able to bribe nine players between 2008 and 2011 with amounts ranging from € 1,000 to € 40,000 enabling the individual to make up to € 150,000 by betting on those matches. Neri et al. (2021) conducted a study on the purchasing and selling of players in Italy's Serie A and affirmed that asset manipulation was rife between 2005 and 2018.

Several other surveys advocate for the adoption of the voluntary and secure reporting systems. For example, Association of Certified Fraud Examiners report to the Nations (ACFE) reviewed about 2000 occupational fraud cases across 133 nations and established that at least 42% of the vices were detected as a result of tip offs (PwC, 2023). The exercise further showed that creating an effective whistleblowing system often leads to earlier fraud detection, as well as protection of firms from potential losses. In fact, tip-offs present the best mechanisms for fraud as compared to other measures such as internal audits, management review, document examination and account reconciliation.

Vanwersch et al. (2022) established that sports in general is susceptible to incidences of fraud owing to the absence of capable guardians for sports men and women, motivated offenders and suitable targets, and as a consequence incidences involving competition manipulation, financial fraud, corruption and human trafficking have started occurring with increasing regularity. However, despite this, the study found that attempts by sports organisations to invest in fraud detection mechanisms, particularly those related to competition manipulation, have not borne fruit such as the Early Warning Systems (EWS) that was applied in South Korean football leagues to enhance the detection of suspicious bets failed to achieve the intended results. The study had conceptual gaps given its expanded focus on sport in general rather than on football in particular which negates its relevance given the differences between football and other sports, as well as the lack of concentration on ethical climate as a moderating variable.

Kapardis and Levi (2023) determined that main initiators of match-fixing were the members of the management of football clubs at 76%, while referees (36%) and coaches (25%) were least prone to act as initiators. The primary motive for this was the over-emphasis on profiteering and the lack ethical principles amongst the owners of football clubs. Additionally, the study found that match-fixing and other forms of fraud in football were motivated by financial difficulties of football clubs

and the low risk involved (60%), personal difficulties of individuals (37%), pressure exerted by other stakeholders within football (27%), yielding to threats and blackmail (22%), and pressure exerted by stakeholders outside football (19%). This notwithstanding, the detection of fraud of football has been made difficult by the intricate layers of the criminal syndicate which includes agents, football owners, players, managers, betting agents and several layers of other intermediaries. This study had contextual gaps owing to the different geographical context, which negated the relevance of the findings given the differences in the operational conditions between Europe and Kenya, and conceptual gaps given the lack of focus on ethical climate as a moderating variable, which meant that it was investigating completely different relationships.

Ajala (2018) found that age-cheating had become one of the most critical forms of fraud in football in the country. Despite measures put in place to address the crime such as signatures, finger prints, voices and biometric tests, their effectiveness had been negated by the hurried approach to applying the measures, and the reliance by the clubs fully on information supplied by the players themselves without proper verification. Additionally, there has been a disconnect between magnetic resonance imaging tests undertaken by the Nigerian football authorities and those of FIFA, and the lack of commitment by the authorities to using data registration at birth and at first competitions. The study had contextual gaps owing to the focus on Nigeria, which is completely different geographical jurisdiction to Kenya, which negated the relevance of the findings given the operational and cultural differences between Nigeria and Kenya that make it difficult to generalise the findings.

Otieno (2022) affirmed that age fraud in football is propagated through changing of birth certificates and passports by footballers so as to lower their ages in order to attract lucrative deals with top football clubs in Europe. Additionally, the majority of these local football clubs have adopted a win by all means mentality at the lower levels of under 17 and under 20 tournaments which has made them unscrupulous in their dealings by conniving with football agents, parents and footballers to commit the fraud by manipulate their ages. The situation has been exacerbated by the lack of proper structures at the football academy level and the absence of appropriate development pathways for players. This study has conceptual gaps given the focus on age-fraud

rather than a more holistic treatment of fraud in football which meant that it was investigating completely different relationships.

1.1.4 Football Clubs in Kenya

Football has been in existence in Kenya since the early years of the British Administration. According to Siegelman (2018), the British introduced Football in Kenya to help spread the European morals and values, while at the same time promoting social control as it provided a structured yet regulated outlet for physical activities from 1925 to 1963. However, Kenya first competed in the Gossage cup in the 1940. This was a 3-team tournament that pitted it against its three East African neighbours. The affairs of the football within the country were managed by the Football Association at this point.

In 1960, Kenya became affiliated to FIFA, which is the world's football governing body, and the Kenya Football association was replaced by Kenya Football Federation (KFF). Most of the football clubs, drew their players and spectators from specific ethnic bases, a logical basis of how colonialism had segregated the country into ethnic blocs (Africog, 2010). Historically, Kenyan football management at club level has been voluntary. Football executives have for long been using their private resources to finance the activities of the club. The top tier league in the Kenyan Football pyramid is the Kenyan Premier League (KPL), which was first founded in 1963. Currently, there are 18 teams who compete in the KPL who play each other in a home and away format to produce a 34-game league campaign starting in August of every year and concludes in May of the following year.

Locally, the FKF has put in place mechanisms alongside the existing FIFA's reporting mechanisms to increase the monitoring and reporting of activities linked to allegations or suspicion of match manipulation. For example, the Federation has established a dedicated area in its website, as well as provides multiple platforms including emails, mailbox for letters and is in the process of developing an app for IOS and android to encourage exchange of information on suspicious activities. Nevertheless, the use of whistle blowing systems in these clubs is not widely reported. As a result, this study seeks to explore the effectiveness of whistleblowing on detection and prevention of the match-fixing fraud that is currently charactering Kenyan Premier League. A

study commissioned by the Kenya Institute for Public Policy Research and Analysis (KIPPRA) and conducted by Maitai and Chege (2024) established that in February 2020, FIFA banned four players from Kenya for participating in an international match-fixing conspiracy; while six players from Zoo Kericho FC were expelled from the KPL after being found guilty of match fixing.

1.2 Problem Statement

Football economy remains a leading contributor to GDP growth in Kenya. In 2022, soccer market net worth exceeded Ksh.302 billion, which represented 3% of the country's total GDP (Mboya et al., 2022). However, investigations indicate worrying trends, as far as, the free flow of funds is concerned. Significant amount of funds in the sector are directed to the hands of criminal organizations, fraudsters, and unscrupulous businesspersons (Onyango, 2021). In 2022 alone, the market externality accounted for over 1,212 suspicious activities (Sportsradar, 2022). This was a 34% increase as compared to the previous year. Soccer accounted for 77% of the suspicious activities. 52% of the suspicious events occurred in the lower tier championships and youth competitions. (Sportsradar 2022). Once a player develops networks with the criminal organization, he/she is likely to collaborate with them throughout his/her career growth. Surveys done so far, reveals that multiple players working together (Constandt & Willem, 2021), perpetrate the fraud. However, given that such leagues are the primary source of talents to the top clubs in the country yet this study is only focused on the premier league, then this represents a contextual gap.

In order to effectively deal with corrupt structures, organisations need to access insider information while the likely issues associated with reporting of crimes and malpractices externally rather than internally, mean that these organisations have a proprietary need to channel insider information through internal communication (Scherbarth & Behringer, 2021). Additionally, in many sporting institutions, internal whistleblowing can be easily manipulated through falsification of financial reporting and concealment by management (Kadir et al., 2022). Furthermore, many sporting organisations have been compelled by cost-benefit considerations to prefer internal over external whistleblowing systems thereby limiting their overall effectiveness given the aforementioned deficiencies (Toner et al., 2024).

Locally, match-fixing, another dimension of fraud in football, has infiltrated the local football leagues. Recently, three suspects which included a Russian, Uganda and Kenya nationals were arraigned in court for allegedly offering sh.18 million to Nairobi City Stars players and management to lose their match against Sofapaka on 10th March 2023 (Nduda, 2023). Earlier in January, Kenya Football Federation received a confidential report linking 15 premier league players with match-fixing (Mbala, 2023). The list included a coach, six former players of Zoo Kericho and others. This follows decision by FIFA to demote Zoo from KPL over the same reason in 2021. According to Peurala (2013), the efforts of fighting match-fixing have been unsuccessful due to the poor pay for the majority of players, poorly remunerated match officials, and clubs in general financial distress which made them susceptible to influence by match manipulators. One of the most critical challenges to the integration of whistleblowing systems in Kenya is the lack of robust whistleblowing legislation; while there has also been a collective chastisement of whistleblowing practices by public institutions in the country (Onyango, 2021). A study by the Transparency International Kenya (2021) established that in response to challenges related to the integration of whistleblowing in Kenya, the Government enacted a number of sectoral laws and institutional frameworks. This notwithstanding, the absence of political will and fear of reprisals from some top government officials have stalled these legal initiatives particularly in relation to the integration of comprehensive whistleblower protection and adversely affected the confidence of would be whistleblowers to come forward.

The study has revealed a number of gaps in the existing body of knowledge as follows. There are a number of studies on whistleblowing and fraud detection that have been contextualised on institutions other than football clubs such as Onyango (2021), Okafor et al. (2020), Ndebugri and Swenzu (2018), Odhiambo (2022), and De Silvaa and de Sousab (2017). Thus, the findings from such studies are not directly applicable to the present study given the different circumstances that surround football clubs, which operate within a unique context. Secondly, other studies still failed to investigate the moderating effect of ethical climate such as Verschuuren (2019), Ibrahim et al. (2020), Ndebugri and Swenzu (2018), Vanwersch et al. (2022), and Kapardis and Levi (2023), which represents a conceptual gap. There are also some studies such as Alleyne (2024), Bondarev et al. (2022), and Goldsmith (2015) which applied very different research designs, which

represents a methodological gap. There are other studies (Hoekstra & Talsma, 2021; Kadir et al., 2022; Liu et al., 2018) whose theoretical frameworks were different from the present study's, which represents a theoretical gap. The current study aims to fill this gap by exploring how the ethical environment within Kenyan Premier league clubs affects the success of whistleblowing efforts.

1.3 Objectives of the study

1.3.1 General Objectives

The study's primary objective is to assess the perceived effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.

1.3.2 Specific Objectives

The specific objectives of this study are set as below.

- i. To examine the influence of the attributes of whistleblowing systems on the detection of fraud in Kenyan Football Clubs.
- ii. To determine the influence of management perceptions of the whistleblowing systems on the detection of fraud in Kenyan Football Clubs.
- iii. To establish the moderating effect of ethical climate on the relationship between whistleblowing systems and the detection of fraud in Kenyan Football Clubs.

1.4 Research Questions

The study intends to answer the following questions

- i. What is the influence of the attributes of whistleblowing systems on the detection of fraud in Kenyan Football Clubs?
- ii. How influential are management perceptions of the whistleblowing systems on the detection of fraud in Kenyan Football Clubs?

- iii. What is the moderating effect of ethical climate on the relationship between whistleblowing systems and the detection of fraud in Kenyan Football Clubs?

1.5 Scope of the Study

This study sought to determine the extent to which whistleblowing as a fraud prevention mechanism contribute to the fight against match-fixing in KPL. The research study also focused on whether the football clubs have established adequate whistleblowing systems to counter the changing tactics deployed by the criminal organizations. Evidence-based forensic accounting practices was applied to gain deep understanding of the risk factors for match-fixing, as well as strategies for creating robust, transparent, corporate structures capable of eliminating match fixing incidences at the football clubs. Consequently, data collection and analysis was limited to the frequency of use, strengths and weaknesses of the existing whistleblowing systems. The geographical scope is Kenya. The conceptual scope featured the relationship between each of the independent variables, namely: Attributes of Whistleblowing systems, and Management Perceptions towards Whistleblowing on the Detection of Fraud in Football Clubs; as well as the moderating effect of ethical climate on this relationship. The study targeted the key decision makers in the clubs including the technical bench, athletes, team managers, and match officials of all the top tier clubs. Primary data was collected from 214 individuals.

1.6 Significance of the Study

The study had different positive impacts on the stakeholders such as Policy makers, KPL Clubs' management, professional football players, gambling firms and researchers.

1.6.1 Policymakers

The results of this study will help the Government and other regulators to develop more comprehensive whistleblowing frameworks for combating different blue-collar frauds associated with Kenyan premier league such as match fixing, money laundering, bribery and many others.

1.6.2 Researchers

The results will expand on the existing body of knowledge on the association between effective whistleblowing mechanisms and match fixing by focusing on the identified knowledge gaps. The suggestions for future research will further enable the scholars to explore the under-researched areas relating Whistle blowing in sports.

1.6.3 KPL Clubs Management

The club's executive will gain new knowledge on the strategies for boosting their corporate governance, preventing match-fixing and creating greater values for all their stakeholders. This is especially critical given the damaging effect of fraud on the integrity of these clubs both internally with investors as well as externally with the members of the public.

1.6.4 Professional Athletes

A number of football stars have ruined their careers due to avoidable collusions with the match-fixers. This study will equip the sports professionals with forensic accounting procedures, knowledge and techniques to use when faced with Match fixing fraud.

1.6.5 Gambling Firms

The results will be instrumental in redefining the roles of the betting firms in gaining control over their operations and sustainable approaches for preventing the infiltration of criminal organization into their industry.

1.7 Chapter Summary

The chapter focused on the study variables, the dependent and independent, clearly bringing out the different concepts around them. It has also discussed the objectives of the study, as well as detailing the problem statement, significance of the study and the industry in which the study was carried out.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter covers the various components of the literature review of the study. This include the theoretical framework where the theories that underpin the study are discussed; and the empirical review which features past studies on the study variables. The identified research gaps are thereafter used to develop the conceptual framework for the study, illustrating the relationship between independent and dependent variables, an operationalization of the variables and finally the chapter summary.

2.2 Theoretical Framework

According to Collins and Stockton (2018), a theory seeks to provide a logical and scientific explanation for the occurrence of a given phenomenon on the basis of a systematic observation in a manner that can be tested and amended where necessary. Adom et al. (2018) defined a theoretical framework as the foundation on which a given piece of research is built. The theories that will underpin this study are Fraud Diamond and Machiavellian theories. Sudhana *et al.* (2019) affirmed that a multi-theoretical framework facilitates a better understanding of the research variables. This is because it allows the researcher to show more connections between the ideas and match them to the right theories, something that would be harder to do using just one theory.

2.2.1 Fraud Diamond Theory

Fraud Diamond theory is an extension of the Fraud triangle theory, which was first proposed by Donald Cressey in 1953, held that there are three critical pre-requisites for the commission of fraud, namely, pressure (relates the underlying drivers of fraud such as financial issues), opportunity (relates to the perception by the individual that there is a possibility for he or she to commit the fraud and get away with it based on general information and technical skills), and rationalisation (this relates to the justification that the culprit gives for committing the crime so as to appear trustworthy) (Sujeewa et al, 2018). This theory provides insights into factors promoting

criminal behaviours such as match fixing, collusion and intentional alterations of the financial statements. Wolfe and Hermanson (2004) asserted that the fraud triangle was incomplete without the fourth element of capability, thus making their theory the Fraud Diamond Theory. According to Wolfe and Hermanson (2004), for a fraud to occur, the individual must have the necessary capability in terms of personal characteristics and abilities. In this study, the fraud diamond will be used as a tool for explaining fraud detection and prevention.

According to the Fraud Diamond theory, individuals are likely to become habitual fraudsters, match fixers, identity thieves, cyber bullies or other type of criminal whenever they perceive existence of justifiable motivation. These may include inadequate compensation, hostile workplace, exploitative employer and many other deplorable working conditions (Abdullahi & Mansor, 2015). Fraud diamond theory further regards opportunity as a requisite for criminal business activities given that the dishonest employees and other stakeholders have multiple chances for defrauding members of their organizations ranging from corporate governance deficiencies to powerful digital tools for collaborating with the criminal organizations (Sujana et al., 2019). Handoko and Rosita's (2022) asserts that in as much as the fourth industrial revolution has resulted in breakthroughs in virtually all fields, the innovations are triggering blue collar crimes at unprecedented rates. In KPL, football coaches, football players, match officials have unlimited and undetectable means for colluding with the serial fraudsters. The study will hypothesize that the greater the access to whistle blowing systems, the lower the losses accruing to the Kenya Football clubs as a result of reduced rates of Match Fixing.

Ehigie et al. (2023) posited that, rationalization, as a dimension of the Fraud diamond Theory enables the formulation of morally acceptable justifications of fraudulent behaviour since the perpetrators have attitudes, characters and ethical values that are aligned with fraudulent behaviour. There is general belief that engaging in blue collar crimes that do not physically harm other stakeholders is a necessary means of surviving the harsh economic times (Marriot, 2017). In fact, players participating in deceit during the football matches are more acceptable in the society than the corrupt civil servants and top government officials who live off people hard-earned money (Mohammadi, 2024). The underpaid football stars have also been made to believe that collusions with the scammers can be acceptable means of redeeming their unpaid winning allowances,

contract renewal fees and other benefits (Kassem, 2023). The contemporary society also regard the stars who gain wealth and luxurious lifestyles from fraud as heroes. Therefore, the fraud diamond presents a comprehensive framework for exploring the root causes of match fixing in football. The theory has been applied by several scholars in similar studies (Awamg et al., 2020; Akinbowale et al., 2021; Oko, 2023).

The Fraud Diamond Theory has faced a number of criticisms. Firstly, it has been criticised as being over-reliant on individual characteristics while ignoring the wider social and organisational context (Mansor, 2015). Other critics have argued that the theory fails to consider external influences (Maulidi, 2020). The assessment of rationalisation, an important facet of the theory, has been found to be difficult owing to fact that it is not always perceivable (Aphek & Cojocar, 2024). The theory has also been accused of over-simplifying human behaviour through a focus on a limited range of behaviours (Utami et al., 2019).

In this study, fraud diamond explains the observed changes in dependent variable. Given the provision of explanations pertaining to the drivers of the commitment of fraud, the Fraud Diamond Theory offers a basis for understanding how to detect fraud in football. The pressures from peers, and financial difficulties, along with opportunities provided by the lack of legal protection for whistle-blowers, the rationalisations made by fraudsters, and the capabilities of the individuals are all critical towards providing a foundation for understanding fraud detection as well as how it is influenced by whistleblowing and moderated by ethical climate. Thus, the attributes of whistleblowing systems can be used as deterrents to the commission of fraud by encouraging whistleblowers to come forward; established reporting channels provide the formal foundation for communication of whistleblowing intentions as well as offering the actual evidence of fraud; the management perceptions towards whistleblowing is critical towards either encouraging whistleblowing through the provision of an enabling environment or discouraging it through lack of support towards whistleblowers; and the prevailing ethical climate serves the same purpose as the management perceptions towards whistleblowing.

2.2.2 Machiavellianism Theory

This is a personality psychology theory named after Niccollo Machiavelli. Christie and Geis (1970) developed the framework from Machiavelli's 1532's truncated statements titled "The Prince" which argues that decision making depends on an individual personality, as well as the organizational environment such that those with dark triad personality traits such as fraud predators, industrial psychopaths and pathological gamblers are likely to engage in crime than the general population. The Machiavellian individuals tend to engage in manipulative acts on other individuals hence may influence them to engage in match fixing while in contrast, the good stewards in a firm recognize when to sacrifice their personal pursuits and self-serving goals for the greater good of their firm (D'Onfro, 2018). Such responsible managers are often motivated by intrinsic rewards such as trust, reputational enhancement, discretion, autonomy, mission alignment to act in the best interests of all the stakeholders and not their own (Van Slyke, 2007).

Machiavellianism's relevance to fraud detection risks in football is evident from the multiple past studies that have applied the concept in establishing the relationship between the executives' code of conduct, professionalism and corporate scandals (Kaseem, 2024). For example, Oghuvbu et al., (2022) employed the theory to demonstrate the significance of accountability among the top management and the abilities of public organization to maximize value for the Nigerian citizens. An earlier study by Utami et al. (2019) showed the correlation between fraud intention and Machiavellism such that an association with a Machiavellian individual puts one at risk of manipulation to engage in fraud. In football management, these are the key players in criminal organization that continue to spread across the country.

There are a number of criticisms associated with the Machiavellianism theory. The theory has been found to be morally deficient since it proposes the application of any means possible approach to goal attainment (Utami et al., 2019). Others argue that the theory is outdated since it was premised on occurrences during the 16th century in Italy (Jones & Mueller, 2021). The theory has also become associated with negative connotations of ruthless manipulations and craftiness (Muris et al., 2017). The theory has also been criticised for being limited in empathy and consideration for the interests of others (Boddy, 2023).

The theory is aligned with the study objectives in a number of ways. Firstly, whistleblowing represents attempts by individuals to facilitate enhanced detection of fraud in football which is consistent with the main purpose of this study. Secondly, football organisations which are committed to addressing fraud, signify this through the institutionalisation of a sound ethical climate and this is enabled by an enhanced understanding of how fraud is committing as explained by both the Fraud Diamond and the Machiavellianism theory. The stakeholders should therefore be protected from interactions with the fraudsters. However, fraud detection like the related vices such as gambling is addictive hence a significant number of top executives of the football clubs have been implicated in the cheating scandals. As a result, having efficient whistleblowing system plays a critical role in reducing the illegal activities. The studies demonstrate that having strong internal control systems seals the loopholes or opportunities for committing fraud (Utami et al., 2019). Whistleblowing systems are reliable sources of intelligence for strengthening internal controls and corporate governance styles.

2.3 Empirical Literature

An empirical review is an organised set of findings from past studies that represent observations and suggestions that are founded on sensory experience and/or extracted from experience through methods of inductive logic (Cooper & Schindler, 2014). In other words, an empirical review is a method of detection that is reliant on systematic observation and data so as to facilitate the drawing of suitable conclusions (Beins, 2013). This section examines the empirical studies that have been conducted on the relationship between whistle blowing systems and fraud detection and prevention. It mirrors the study's research objectives and the literature around the chosen research objectives.

2.2.1 Attributes of Whistleblowing Systems and Detection of Fraud in Football Clubs

Whistleblowing systems have a number of attributes that enable them to function. According to Meitasir et al. (2022), there are four critical elements within a whistleblowing system including independence so as not to be manipulated by those with authority, anonymity to enable the protection of privacy of whistle-blowers, follow-up to facilitate the logical conclusion of

fraudulent matters under investigation, and accessibility of the system by whistle-blowers. Periansya et al. (2023) established that the implementation of whistleblowing systems is dependent upon crucial ingredients including: a measurable and suitable whistleblowing policy, the buy-in by organisational employees, managerial support, and legal framework for protection of whistle-blowers. Nwakeze et al. (2023) affirmed that whistleblowing systems are characterised by well-structured policies and procedures for facilitating anonymous disclosures of information, communication channels that include hotlines and feedback mechanisms.

The first indicator of attributes of whistleblowing systems is accountability policies. Grossi et al. (2022) explained that accountability policies refer to rules and regulations pertaining to how individuals in organisations are answerable for their actions and behaviour while in the normal discharge of their responsibilities as employees and include policies regarding code of conduct, conflict of interest, anonymous disclosures, confidentiality, protection for whistleblowers, and protection of the suspect. Okafor et al. (2020) conducted a study on deployment of whistleblowing as an accountability mechanism to curb corruption and fraud in a developing democracy. The study was supported by the Institutional theory. The study used a constructivist/ interpretivist research philosophy and a survey research design. A purposive sampling technique was then applied in the selection of accountants, lawyers, civil servants, bankers, accounting and law students. The results showed that despite the acknowledgment of whistleblowing being deployed as an accountability mechanism, its effectiveness was hampered by lack of awareness, risk of physical harm to whistleblowers as well as regulators, and operational and institutional challenges. This corroborated the findings of Ceva and Bocchiola (2019). However, Kagiros (2021) established that when whistleblowing systems are supported by well-structured accountability policies, they become more effective in addressing fraud. The study had contextual gaps given the lack of focus on football clubs as an institutional context.

Loyens and Vandekerckhove (2018) examined whistleblowing from an international perspective by focusing on institutional arrangements. Primary data was collected using 21 interviews of a collection of academic experts and high ranking officials within a number of selected countries including Slovakia, Sweden, Netherlands, and Belgium. Purposive sampling was applied at country-level on the basis of the designated whistleblowing legislation. Additionally, the selection

was based on how well established the institutional frameworks around whistleblowing were such that both those countries with well-established ones and those that were undergoing institutional rearrangements were included. The results of the study indicated that well-established whistleblowing institutional frameworks were more common in the private sector than in the public sector. Additionally, there was a positive and significant correlation between whistleblowing institutional frameworks and enhanced accountability policies. This was consistent with the findings of Onyango (2021). In contrast, Resimic (2022) found that despite the integration of strong institutional frameworks, some countries were still unable to experience the full benefits of the whistleblowing systems owing to endemic cultural barriers which frown on whistleblowing in principle, for instance, societies which perceive whistleblowers as sell outs make it difficult for whistleblowers to come out and present their information. This study was limited by its failure to address fraud detection which was a conceptual gap and its lack of focus on football clubs which was a contextual gap.

The second indicator of attributes of whistleblowing systems is the level of anonymity. Albrecht et al. (2018) investigated the significance of whistleblowing as an anti-fraud measure. Secondary data was collected on incidences of fraud by 2,500 certified fraud examiners from the ACFE database for the period between 2002 and 2016. Logistic regression analysis was conducted on the data. According to the results, whistleblowing is a crucial fraud detection mechanism. Additionally, the study established that there was a positive and significant relationship between the anonymity of whistle blowers and readiness of individuals to participate in whistleblowing. This was consistent with the findings of Pumamawati (2018). However, the findings were inconsistent with Kaplan et al. (2020) who established that non-anonymous whistle-blower reports are considered more credible than anonymous ones and have stronger follow-up intentions thereby making them more effective in ensuring fraud detection. The study had contextual gaps given the lack of focus on football clubs.

Grigore et al. (2018) studied the promotion of ethics and integrity in sports by focusing on the Romanian experience in whistleblowing. The study applied an empirical literature review research design. It carried out an analysis on the framework of the international guidelines on whistleblowing and shed more light into the deficiencies of the Romanian sport with respect to the

same. The study found that owing to the damage that was done to the country's democratic principles during the communist regime, many anti-corruption and anti-fraud mechanisms were deficient in ensuring the effectiveness of whistleblowing systems as evidenced by the lack of anonymity provisions for whistle-blowers. Additionally, law enforcement officers faced difficulties in discharging their mandates owing to the endemic level of corruption in the country's sports. This was aligned with the findings of Nicholls et al. (2021). In contrast, Tak et al. (2024) found that social and institutional conditions prevalent in a given jurisdiction moderate the relationship between whistleblowing and fraud detection such that regardless of the rigor of established mechanisms including the integration of whistle-blower anonymity, this had little impact if the moral fibre of the society was decadent. The study had contextual gaps given the expanded scope of sports in general rather than football in particular, and conceptual gaps given the lack of focus on fraud detection.

The third indicator of attributes of whistleblowing systems is accessibility of the systems. Verschuuren (2020) examined whistleblowing determinants and the effectiveness of reporting channels in the international sports sector. The study conducted a quick literature review on the determinants of whistleblowing and collected secondary data from the Clarivate Analytics' Web of Science and Google Scholar databases. The study established that there are various categories of determinants of whistleblowing including contextual, personal, cultural, and organisational. Additionally, amongst the organisational determinants, a critical one was the accessibility of whistleblowing mechanisms such as hotlines in terms of the mode of access or whether it provides multilingual access. This was aligned with findings of Nurhidayat and Kusumasari (2018). However, these findings contradicted Walle (2020) who found that whistleblowing organisational culture acted as a barrier to the accessibility of hotlines and other communication channels owing to managerial interference. The study had conceptual gaps given the lack of attention to fraud detection and contextual gaps given the lack of focus on football clubs.

Ondráčková and Verschuuren (2021) conducted a study on whistleblowing platforms as a solution to fighting corruption in the Czech Republic. The study used a case study design and featured three case studies of sports corruption from the country by focusing on the level of implementation of whistleblowing as well as the associated compliance. The study found that through collaborations

with Transparency International, the local sports federation was able to address whistleblowing reports that had been submitted on corruption through mediation and integrity awareness coordination programmes. Further, deficiencies in the existing whistleblowing policies were highlighted including accessibility limitations. This was consistent with Alleyne (2024). In contrast, Constandt et al. (2019) determined that some European football clubs have addressed accessibility shortcomings by conducting participatory reviews with key stakeholders to ensure enhanced effectiveness of whistleblowing systems. This had conceptual gaps since it was focused on the detection of fraud.

The fourth indicator of attributes of whistleblowing systems is established reporting channels. According to Ulfah et al. (2020), established reporting channels for whistleblowing are tools that enable an individual to convey critical and sensitive information pertaining to corrupt or criminal behaviour to the concerned authorities, either internally or externally, in a confidential manner. Internal reporting channels include co-workers, direct supervisors, institutional leaders, and ombudspersons; while external reporting channels include audit boards, financial corruption agencies, news media, and advocacy groups. Hoekstra and Talsma (2020) added that internal whistleblowing reporting channels can include the appointment of confidential advisors whose role will comprise supporting employees in ensuring their reporting process and advising the organisation regarding the enhancement of the integrity of the reporting system.

According to Ulfah et al. (2020), established reporting channels for whistleblowing are tools that enable an individual to convey critical and sensitive information pertaining to corrupt or criminal behaviour to the concerned authorities, either internally or externally, in a confidential manner. Internal reporting channels include co-workers, direct supervisors, institutional leaders, and ombudspersons; while external reporting channels include audit boards, financial corruption agencies, news media, and advocacy groups. Hoekstra and Talsma (2020) added that internal whistleblowing reporting channels can include the appointment of confidential advisors whose role will comprise supporting employees in ensuring their reporting process and advising the organisation regarding the enhancement of the integrity of the reporting system.

Goldsmith (2015) studied whistleblowing intention in sport. The study was underpinned by the Theory of Planned Behaviour, Cognitive Dissonance Theory, Attribution Theory, Organizational Commitment on Prosocial Behaviour, and Cognitive Moral Development Theory. It applied a constructivist research philosophy and qualitative research combined with case study design. Secondary data was collected from academic literature, reports, articles, and whistleblowing case law, which were derived from the NCAA major infractions database. Primary data was then collected using in-person interviews with collegiate sport administrators. Purposive stratified sampling was then applied on the data. According to the results, there was a clear distinction between regular reporting of minor infractions and reporting of major infractions that fell under the whistleblowing banner given the sensitivity of the information and the high stakes involved. Additionally, violations that involved the theft of money of a considerable value, capital assets, and repetitive in nature were considered whistleblowing worthy. The study affirmed the findings of bin Abdullah and bin Zul (2023). It was, however, inconsistent with the findings of Newman et al. (2022) who determined that some violations such as persistent bullying which was whistleblowing-worthy were not reported owing to the authoritarian, often abusive and intimidating nature of professional football. The study had conceptual gaps given the lack of focus on detection of fraud, and contextual gaps given the generalised scope on sports rather than on football in particular.

Kassem (2024) sought to understand and mitigate fraud risk in professional football. The study conducted a comprehensive evaluation of 200 academic peer reviewed journals covered the period between 2000 and 2022. The journals were found in various sources including JSTOR, Wiley Online Library, EBSCOhost Business Resource Premier, ProQuest, Science Direct, and Elsevier, amongst others. The results of the study indicated that the nature of the common violations that were reporting through whistleblowing in football included match-fixing, bribery, illegal sports-betting, price-fixing, conflict of interest, asset misappropriation, fraudulent financial reporting and extortion. As a response to the proliferation of financial fraud offences, the European football governing body, UEFA, came up with the financial fair play (FFP) regulations in 2012 which sought to compel football clubs financially break-even which was consistent with Sroka (2021). In contrast, Karathanos (2021) found that owing to the sheer number of match-fixing and financial

fraud cases in football, FFP regulations have not had the anticipated positive impact, particularly in the lower leagues. The study had methodological gaps given the different research design adopted.

2.2.2 Management Perceptions towards Whistleblowing and Detection of Fraud in Football Clubs

Management perceptions towards whistleblowing allude to the attitudes of the management team towards the concept of whistleblowing which influences their acceptance of the practice of whistleblowing and the level of support that they offer towards its integration in the operations of an organisation as an instrument of fraud detection (Brough et al., 2022). The support provided by management, in turn, shapes the willingness of whistle-blowers to come forward to report crimes that they have witnessed in football including bullying, match-fixing and financial fraud (Newman et al., 2022).

The first indicator of management perceptions towards whistleblowing is perceived threat to authority. Skoczylas-Tworek (2020) studied whistleblowing as a mechanism of fraud risk management in economic practice. A quantitative survey was applied in the collection of data on reported violations and abuses by players in the market for the period between 2017 and 2019. The results indicated that there was a lack of consistency in the application of whistleblowing as a mechanism of fraud management, with some organisations being quite keen on it as reflected by the detailed policies formulated and implemented by management while others were completely reluctant to use it given management perceptions about its use as a means of challenging their authority. This was aligned with Priyadi et al. (2022) but it was not corroborated by Khan et al. (2022) who determined that organisations which were more deliberate in addressing perceived threats by management by conducting awareness campaigns through the facilitation of respected external consultants were able to realise a change of perceptions towards whistleblowing. This study had contextual gaps given its lack of focus on football clubs.

Kadir et al. (2022) conducted a study on the factors affecting the whistleblowing intention in Malaysian public sector by focusing on the Ministry of Youth and Sports. A questionnaire survey was utilised for primary data collection while purposive sampling was adopted to select 350

respondents amongst the ministry's employees. The results indicated that the intention to whistle-blow was positively and significantly affected by social consensus and proximity of a would-be whistle-blower to the potential victims. However, the study also found that this relationship was moderated by the level of management support which was subject to the perceived threat to management authority. This was consistent with Latan et al. (2018) but contrasted with Yuswono and Hartjasti (2018) who established that whilst management support was a moderator of whistle-blower intentions, its effect was also predicated on the established organisational structure. The study had contextual gaps owing to the lack of concentration on football clubs, and conceptual gaps due to the lack of focus on detection of fraud.

The second indicator of management perceptions towards whistleblowing is perceived benefits. A study was conducted by Shonhadji and Maulidi (2021) on the roles of whistleblowing system and fraud awareness as financial statement fraud deterrent. The study carried out surveys to facilitate the collection of data from 13 reputable public accounting firms in Indonesia. The study established that the growing realisation of the benefits of whistleblowing systems as mechanisms of financial fraud deterrence have ensured an increased adoption of whistleblowing by accounting firms. Additionally, increased employee fraud awareness was positively and significantly associated with the awareness of the benefits of whistleblowing systems. This was aligned with Albrecht et al. (2018) but it was not consistent with Mediaty et al. (2020) who found that despite the awareness of the benefits of whistleblowing, its adoption by public sector organisations is still low owing to the resource commitments needed and complete overhaul of attitudes. The study had contextual gaps given the lack of focus on football clubs.

Guthrie and Taylor (2017) investigated whistleblowing on fraud for pay. The study applied an experimental research design and used online questionnaire to collect data from 359 respondents in order to determine the responsibility for and seriousness of fraud as a result of whistleblowing intention. The study established that the monetary incentives associated with fraud exceeded the perceived benefits of whistleblowing for many of the stakeholders which limited the adoption of whistleblowing by such organisations. This was aligned with findings of Hamilah et al. (2022), it, however, was inconsistent with Maulida and Bayuntri (2021) who found that organisations which had established strong corporate governance systems had no difficulty embracing whistleblowing

systems as an extra dimension of corporate governance mechanisms given the readiness to appreciate the benefit of such systems. This lacked an institutional context which was a contextual gap.

The third indicator of management perceptions towards whistleblowing is the level of trust. Kassem (2024) sought to understand and mitigate fraud risk in professional football. The study conducted a comprehensive evaluation of 200 academic peer reviewed journals covered the period between 2000 and 2022. The journals were found in various sources including JSTOR, Wiley Online Library, EBSCOhost Business Resource Premier, ProQuest, Science Direct, and Elsevier, amongst others. The results showed that given that the propagation of corruption in football was a consequence of the abuse of positions of trust by officials and even players, the intention to whistle blow was also adversely affected by trust issues since the would-be whistleblowers were reluctant to involve themselves in the process. This corroborated the findings of Batolas (2021) but was inconsistent with Khalili and Siddiqui (2023) who determined that organisations that had established strong ethical climates were not adversely affected by trust issues with whistle-blower intentions since this was already inherent in the way they operate. The study had methodological gaps given the different research design adopted.

Sandari and Ariputra (2022) carried out a study on the influence of the whistleblowing system on fraud detection in efforts to eradicate corruption. The study adopted an explanatory research design with a quantitative approach and targeted all the certified forensic auditors. Primary data was collected using questionnaires which were administered in person to 110 respondents. According to the results, there was a positive and significant relationship between whistleblowing and systems and detection of fraud. Additionally, thanks to the establishment of trust in the whistleblowing systems, the forensic auditors were able to confidently investigate information that had been provided by whistle-blowers to track down fraudulent activities. This was consistent with Maulidi et al. (2024) but it contrasted with Putra et al. (2022) who established that owing to the evolving nature of fraud, it was imperative for forensic auditors to develop new skills such as Big Data Analytics in order to enhance the prevention of financial crime. This study had contextual gaps given the lack of focus on football clubs.

2.2.3 Moderating Effect of Ethical Climate on the Relationship between Whistleblowing and Detection of Fraud in Football Clubs

The first indicator of ethical climate is the level of benevolence. Benevolence refers to the personal attributes pertaining to being kind, possessing goodwill, being good mannered and having a sense of moral duty (Willison, 2020). As far as ethics is concerned, benevolence relates to a condition whereby an individual feels sympathetic towards others and, as such, carries out their duties based on how they can be helpful to others (Pandit, 2021). Tripermata et al. (2021) studied attitude and ethical culture of the organisation as drivers of whistleblowing intention and fraud prevention. The study was underpinned by the Theory of Planned Behaviour, and the Social Learning Theory. It adopted a survey research design and collected primary data from 236 respondents comprising all heads of finance from Southern Sumatra using questionnaires. Structural Equation Modelling (SEM) was deployed for data analysis using AMOS software. The results indicated that there was a positive and significant relationship between attitude and both whistleblowing intention and fraud prevention. Additionally, the ethical culture of the organisation was found to mediate the relationship between whistleblowing intention and fraud prevention since strong ethical cultures espoused qualities such as benevolence amongst the whistle-blowers which drove them to come forward with their disclosures on fraud. This was consistent with Sultan et al. (2023), however, it contradicted Nurul and Herliansyah (2021) who found that there was no significant correlation between the ethical culture of an organisation and fraud detection. This study had contextual gaps since it was not focused on football clubs.

Philippou (2023) examined the implications of ethical climate theory on expert perceptions on anti-bribery and corruption (ABC) policies in sports governing bodies. The study was supported by the ethical climate theory. Primary data was collected between 2018 and 2020 using semi-structured interviews with 17 experts in ABC who featured forensic accountants and anti-corruption consulting practitioners across the world. According to the findings, it was critical for effective controls and compliance environments to be established in order for an accountability culture to flourish in organisations, which would, in turn, engender feelings of benevolence amongst whistle-blowers and lead to the effective development of whistleblowing as an ABC mechanism. This was aligned with the findings of Liu et al. (2018) but was not corroborated by

Setiawan et al. (2020) who established that for benevolence to be manifested in employees' they need to feel valued through distributive justice as a component of ethical climate, which would then result in higher whistleblowing intentions. This study had contextual gaps given the lack of focus on football clubs.

The second indicator of ethical climate is code of silence. Code of silence refers to the informal agreement by individuals in an organisation not to report any misconduct that they discover (Ivkovic et al, 2018). Moriconi and Cima (2019) studied code of silence suppositions within sport to public secrecy realities. The study applied a qualitative research design using ethnography, official discourses, and key informant interviews. The study established that there is usually an informal code of silence in sports that is implemented by unscrupulous individuals which makes it very dangerous for whistle-blowers to report on corrupt practices such as match-fixing. Additionally, there are a series of public secrecies whose existence is solely for the propagation of corruption and fraudulent malpractices in sports. Despite the acknowledgement of the vice, authorities have been reluctant to act on it leading to a quiet assent which has adversely affected whistleblowing intentions and retarded the fight against corruption and fraud in sports. This was consistent with Verschuuren (2020) but contradicted Iwai et al. (2021) who found that whilst the fear of retaliation was the greatest motivation for the maintenance of a code of silence, this was moderated by the fairness-loyalty trade-off where greater feelings of fairness would push an individual towards whistleblowing while the reverse was true for greater feelings of loyalty. This study had contextual gaps given the generalised focus on sports rather than on football clubs.

Toner et al. (2024) conducted a qualitative analysis of the factors associated with whistleblowing intentions among athletes from six European countries. The study was anchored by the Theory of Planned Behaviour. It adopted a post-positivism research philosophy and collected primary data from 33 respondents who were selected purposively on the basis of their familiarity with whistleblowing and their interest in participation, and who were competitive athletes from a wide range of sports including football, triathlon and basketball using semi-structured interviews. These respondents hailed from Spain, Germany, Romania, United Kingdom, Serbia, and Greece. The study found that a number of athletes were comfortable in their intention to whistleblowing externally given that the ethical climate in their organisations was characterised by reciprocity and

social support which corroborated the findings of Hadiyati and Yusup (2020). However, the study also found that there were a number of athletes who were reluctant to whistle-blow owing to a need to conform to a code of silence and the maintenance of loyalty to teammates which appeared to outweigh any feelings of moral obligations which was aligned with Bondarev et al. (2022). The main knowledge gaps in this study was the different research design which was a methodological gap, and the lack of focus on the detection of fraud which was a conceptual gap.

The third indicator of ethical climate is the extent of integrity culture. Sallaberry et al. (2024) examined cultural orientation and knowledge by focusing on the effects of the Hispanic American whistle blower. The study collected primary data using structured questionnaires from 410 auditors, accountants and preparers of financial statements from Hispanic American countries. The data was analysed using partial least square regression. According to the findings, organisation which had a well-established culture of integrity engendered feelings of trust amongst the members which encouraged them to whistle blow. Indeed, such organisations were found to espouse a horizontal cultural orientation which perceived individuals as equals and encouraged the sharing of information and knowledge without fear of intimidation or reprisals. This was consistent with the findings of Yu (2014) but was inconsistent with Verschuuren (2020) who established that many sporting organisations have faced difficulties in establishing good moral cultures which have undermined the intention to whistle blow. This study was limited by the lack of focus on football clubs which was a contextual gap as well as the lack of concentration on fraud detection which was a conceptual gap.

Cheliatsidou et al. (2023) explored attitudes towards whistleblowing in relation to sustainable municipalities. The study utilised a qualitative research design and collected primary data using semi-structured in-depth interviews from a sample 75 municipal employees from Greece who were chosen purposively based on their acceptance to participate and their familiarity with whistleblowing. Additionally, secondary data was collected from a variety of sources including parliamentary documents. According to the results, many municipal employees had low whistleblowing intentions owing to their lack of awareness of whistleblowing systems as well as their fears of professional and personal ostracism. Further, the municipalities had weak integrity and transparency policies which had discouraged whistleblowing which affirmed the findings of

Onyango (2021). In contrast, Rajeevan (2019) determined that owing to the increasing scrutiny of the ethical practices of organisations, there had been a tendency towards the entrenchment of strong cultural ethos including integrity and accountability which have enabled the flourishing of whistleblowing. The study had contextual gaps given the lack of focus on football clubs and conceptual gaps given that there was no mention of fraud detection.

2.4 Research Gaps

The literature review revealed a number of research gaps. Okafor et al. (2020) had contextual gaps given the lack of focus on football clubs as an institutional context. Loyens and Vandekerckhove (2018) was limited by its failure to address fraud detection which was a conceptual gap and its lack of focus on football clubs which was a contextual gap. Albrecht et al. (2018) had contextual gaps given the lack of focus on football clubs. Grigore et al. (2018) had contextual gaps given the expanded scope of sports in general rather than football in particular, and conceptual gaps given the lack of focus on fraud detection. Verschuuren (2020) had conceptual gaps given the lack of attention to fraud detection and contextual gaps given the lack of focus on football clubs. Ondráčková and Verschuuren (2021) had conceptual gaps since it was focused on the detection of fraud.

Goldsmith (2015) had conceptual gaps given the lack of focus on detection of fraud, and contextual gaps given the generalised scope on sports rather than on football in particular. Kassem (2024) had methodological gaps given the different research design adopted. Priyadi et al. (2022) was limited by its lack of focus on football clubs which was a contextual gap. Erickson et al. (2019) was limited by specific focus on doping rather than on fraud detection which was a conceptual gap, and the different research philosophy and design adopted which was a methodological gap. Kapardis and Levi (2023) had methodological gaps given the different research design. Ndebugri and Senzu (2018) had contextual gaps given its lack of focus on football clubs.

Skoczylas-Tworek (2020) had contextual gaps given its lack of focus on football clubs. Kadir et al. (2022) had contextual gaps owing to the lack of concentration on football clubs, and conceptual gaps due to the lack of focus on detection of fraud. Shonhadji and Maulidi (2021) had contextual gaps given the lack of focus on football clubs. Guthrie and Taylor (2017) lacked an institutional

context which was a contextual gap. Sandari and Ariputra (2022) had contextual gaps given the lack of focus on football clubs.

Tripermata et al. (2021) had contextual gaps since it was not focused on football clubs. Philippou (2023) had contextual gaps given the lack of focus on football clubs. Moriconi and Cima (2019) had contextual gaps given the generalised focus on sports rather than on football clubs. Toner et al. (2024) had a different research design which was a methodological gap, and did not focus on the detection of fraud which was a conceptual gap. Sallaberry et al. (2024) was limited by the lack of focus on football clubs which was a contextual gap as well as the lack of concentration on fraud detection which was a conceptual gap. Cheliatsidou et al. (2023) had contextual gaps given the lack of focus on football clubs and conceptual gaps given that there was no mention of fraud detection.

Table 2.1 captures the summary of the research gaps.

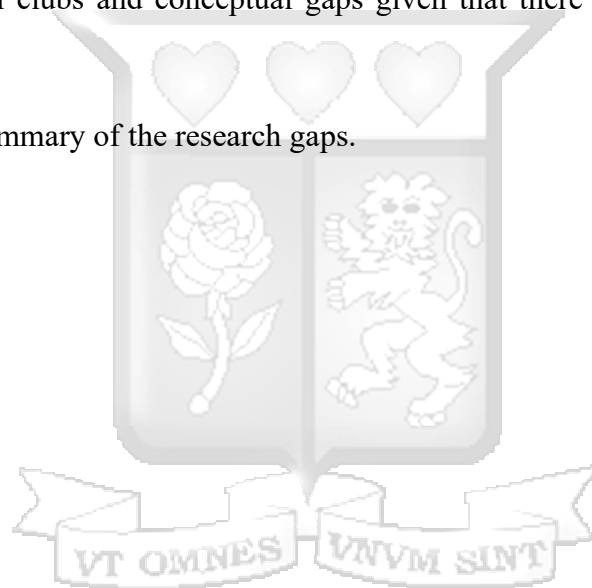


Table 2. 1: Summary of Research Gaps

Study	Focus of Study	Findings	Research Gap	Focus of Current Study
Okafor et al. (2020)	Deployment of whistleblowing as an accountability mechanism to curb corruption and fraud in a developing democracy.	The results showed that despite the acknowledgment of whistleblowing being deployed as an accountability mechanism, its effectiveness was hampered by lack of awareness, risk of physical harm to whistleblowers as well as regulators, and operational and institutional challenges.	Had contextual gaps given the lack of focus on football clubs as an institutional context.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Loyens and Vandekerckhove (2018)	Examined whistleblowing from an international perspective by focusing on institutional arrangements.	The results of the study indicated that well-established whistleblowing institutional frameworks were more common in the private sector than in the public sector.	Was limited by its failure to address fraud detection which was a conceptual gap and its lack of focus on football clubs which was a contextual gap	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Albrecht et al. (2018)	Investigated the significance of whistleblowing as an anti-fraud measure.	According to the results, whistleblowing is a crucial fraud detection mechanism.	Had contextual gaps given the lack of focus on football clubs.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Grigore et al. (2018)	Studied the promotion of ethics and integrity in sports by focusing on the Romanian experience in whistleblowing.	The study found that owing to the damage that was done to the country's democratic principles during the communist regime, many anti-corruption and anti-fraud mechanisms were deficient in ensuring the	Had contextual gaps given the expanded scope of sports in general rather than football in particular, and conceptual gaps given the lack of focus on fraud detection.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.

		effectiveness of whistleblowing systems as evidenced by the lack of anonymity provisions for whistle-blowers.		
Verschuuren (2020)	Whistleblowing determinants and the effectiveness of reporting channels in the international sports sector.	The study established that there are various categories of determinants of whistleblowing including contextual, personal, cultural, and organisational.	Had conceptual gaps given the lack of attention to fraud detection and contextual gaps given the lack of focus on football clubs.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Ondráčková and Verschuuren (2021)	Conducted a study on whistleblowing platforms as a solution to fighting corruption in the Czech Republic.	The study found that through collaborations with Transparency International, the local sports federation was able to address whistleblowing reports that had been submitted on corruption through mediation and integrity awareness coordination programmes.	Had conceptual gaps since it was focused on the detection of fraud.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Goldsmith (2015)	Studied whistleblowing intention in sport.	According to the results, there was a clear distinction between regular reporting of minor infractions and reporting of major infractions that fell under the whistleblowing banner given the sensitivity of the information and the high stakes involved.	Had conceptual gaps given the lack of focus on detection of fraud, and contextual gaps given the generalised scope on sports rather than on football in particular.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Kassem (2024)	Sought to understand and mitigate fraud risk in professional football.	The results of the study indicated that the nature of the common violations that were reporting through	Had methodological gaps given the different research design adopted.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.

		whistleblowing in football included match-fixing, bribery, illegal sports-betting, price-fixing, conflict of interest, asset misappropriation, fraudulent financial reporting and extortion.		
Priyadi et al. (2022)	The effect of whistleblowing system toward fraud detection with forensic audit and investigative audit as mediating variable.	The results indicated that forensic audit whistleblowing had a positive and significant effect on fraud detection given the extensive feedback and follow-up considerations that were integrated into the system which eased the reporting process for whistle-blowers and also made it possible for investigators to access information.	Was limited by its lack of focus on football clubs which was a contextual gap.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Erickson et al. (2019)	Athletes' lived experience of whistleblowing on doping in sport.	The study revealed that the whistle-blowers were dissatisfied with the protection offered by the whistleblowing policies; many people were ill-informed by whistleblowing; and an impartial and independent individual was needed for the provision of guidance and support throughout the process of whistleblowing.	Was limited by specific focus on doping rather than on fraud detection which was a conceptual gap, and the different research philosophy and design adopted which was a methodological gap.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.

Kapardis and Levi (2023)	Investigated fraud and corruption in football by focusing on match-fixing in Cyprus.	According to the results, whilst individuals were becoming more confident regarding the entire whistleblowing process, a number of them (14%) still felt that they could not come forward as whistle-blowers owing to their lack of trust that the information that they will disclose will be kept confidential.	Had methodological gaps given the different research design.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Ndebugri and Senzu (2018)	Examined the whistleblowing Act of Ghana and its effectiveness in combating corporate crime.	The results showed that the access to information was restricted by the level of sensitivity such that they higher the level of sensitivity the higher the level of associated confidentiality.	Had contextual gaps given its lack of focus on football clubs.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Skoczylas-Tworek (2020)	Whistleblowing as a mechanism of fraud risk management in economic practice.	The results indicated that there was a lack of consistency in the application of whistleblowing as a mechanism of fraud management, with some organisations being quite keen on it as reflected by the detailed policies formulated and implemented by management while others were completed reluctant to use it given management perceptions about	Had contextual gaps given its lack of focus on football clubs.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.

		its use as a means of challenging their authority.		
Kadir et al. (2022)	The factors affecting the whistleblowing intention in Malaysian public sector by focusing on the Ministry of Youth and Sports.	The results indicated that the intention to whistle-blow was positively and significantly affected by social consensus and proximity of a would-be whistleblower to the potential victims.	Had contextual gaps owing to the lack of concentration on football clubs, and conceptual gaps due to the lack of focus on detection of fraud.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Shonhadji and Maulidi (2021)	The roles of whistleblowing system and fraud awareness as financial statement fraud deterrent.	The study established that the growing realisation of the benefits of whistleblowing systems as mechanisms of financial fraud deterrence have ensured an increased adoption of whistleblowing by accounting firms.	Had contextual gaps given the lack of focus on football clubs.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Guthrie and Taylor (2017)	Investigated whistleblowing on fraud for pay.	The study established that the monetary incentives associated with fraud exceeded the perceived benefits of whistleblowing for many of the stakeholders which limited the adoption of whistleblowing by such organisations.	Lacked an institutional context which was a contextual gap.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Sandari and Ariputra (2022)	The influence of the whistleblowing system on fraud detection in efforts to eradicate corruption.	According to the results, there was a positive and significant relationship between whistleblowing and systems and detection of fraud.	Had contextual gaps given the lack of focus on football clubs.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.

Tripermata et al. (2021)	Studied attitude and ethical culture of the organisation as drivers of whistleblowing intention and fraud prevention.	The results indicated that there was a positive and significant relationship between attitude and both whistleblowing intention and fraud prevention.	Had contextual gaps since it was not focused on football clubs.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Moriconi and Cima (2019)	Studied code of silence suppositions within sport to public secrecy realities.	The study established that there is usually an informal code of silence in sports that is implemented by unscrupulous individuals which makes it very dangerous for whistle-blowers to report on corrupt practices such as match-fixing.	Had contextual gaps given the generalised focus on sports rather than on football clubs.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Toner et al. (2024)	Qualitative analysis of the factors associated with whistleblowing intentions among athletes from six European countries.	The study found that a number of athletes were comfortable in their intention to whistleblowing externally given that the ethical climate in their organisations was characterised by reciprocity and social support.	Had a different research design which was a methodological gap, and did not focus on the detection of fraud which was a conceptual gap.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
Sallaberry et al. (2024)	Cultural orientation and knowledge by focusing on the effects of the Hispanic American whistleblower.	According to the findings, organisation which had a well-established culture of integrity engendered feelings of trust amongst the members which encouraged them to whistleblow.	Was limited by the lack of focus on football clubs which was a contextual gap as well as the lack of concentration on fraud detection which was a conceptual gap.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.

Cheliatsidou et al. (2023)	Attitudes towards whistleblowing in relation to sustainable municipalities.	According to the results, the majority of municipal employees had low whistleblowing intentions owing to their lack of awareness of whistleblowing systems as well as their fears of professional and personal ostracism.	Had contextual gaps given the lack of focus on football clubs and conceptual gaps given that there was no mention of fraud detection.	To assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs.
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2.5 Conceptual Framework

According to Rocco and Plakhonik (2009), a conceptual framework enables the development of a basis for situating a study on in the relevant knowledge bases that serve as a starting point for problem statement and research questions. It comprises the theoretical and empirical work relevant to the study. Jabareen (2009) added that conceptual frameworks are systems of interrelated concepts that work together to provide a comprehensive understanding of a phenomenon. Given the provision of explanations pertaining to the drivers of the commitment of fraud, the Fraud Diamond Theory offers a basis for understanding how to detect fraud in football. Football organisations which are committed to addressing fraud, signify this through the institutionalisation of a sound ethical climate and this is enabled by an enhanced understanding of how fraud is committing as explained by both the Fraud Diamond and the Machiavellianism theory. Figure 2.1 represents the conceptual framework for this study.

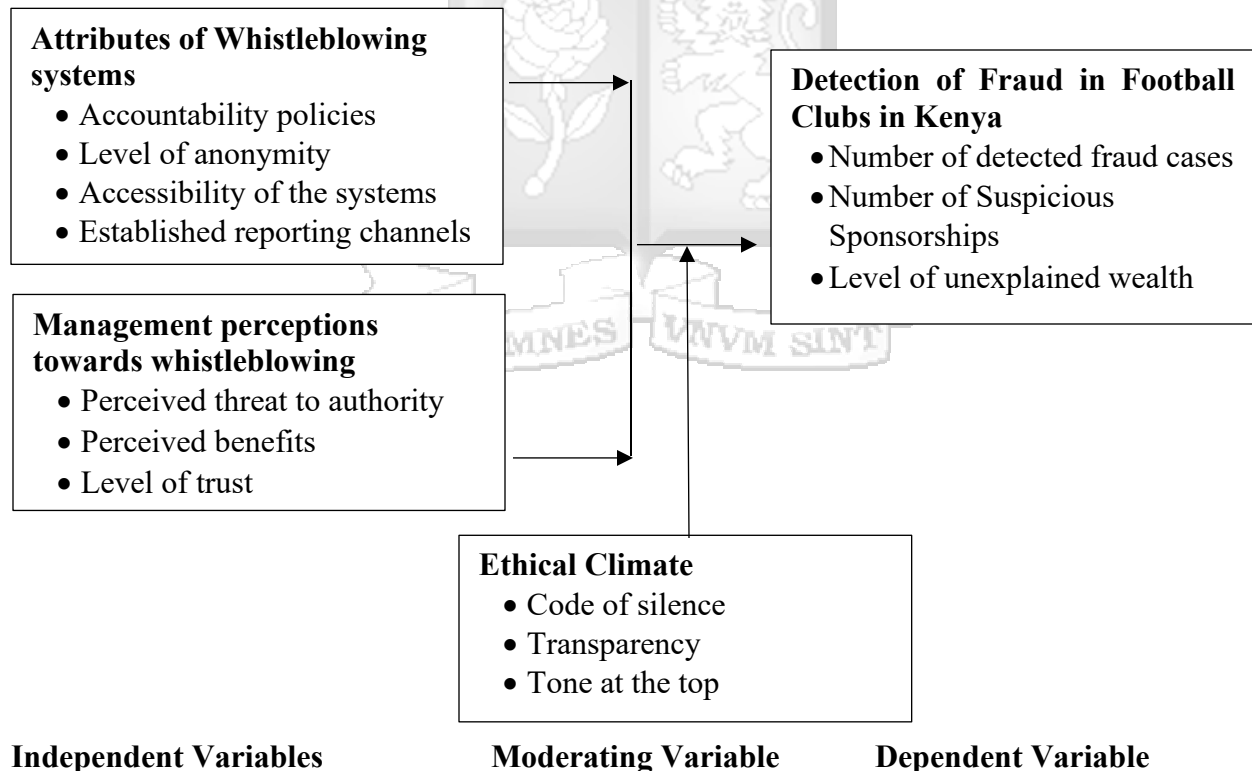


Figure 2. 1: Conceptual Framework

(Source: Researcher, 2024)

2.6 Operationalisation of Variables

Rao and Reddy (2013) describe operationalization as the process of clearly defining research concepts and constructs, along with outlining the steps necessary for their measurement. Similarly, Tariq (2015) states that operationalization involves applying a valid, measurable and quantifiable index to define variables, enabling their manipulation and use in research. The operationalized variables are detailed in Table 2.2 below.

Table 2. 2: Operationalisation of Variables

Variable	Constructs	Operational Definition	Measurement Scale	Source (s)
Attributes of whistleblowing systems	<ul style="list-style-type: none"> Accountability policies Level of anonymity Accessibility of the systems Established reporting channels 	<p>There are four critical elements within a whistleblowing system including independence so as not to be manipulated by those with authority, anonymity to enable the protection of privacy of whistle-blowers, follow-up to facilitate the logical conclusion of fraudulent matters under investigation, and accessibility of the system to by whistle-blowers.</p>	<p>Five-point Likert scale 1-Strongly Disagree 2-Disagree 3- Neutral 4-Agree 5-Strongly Agree</p> <p>Open ended questions</p>	<p>Okafor et al. (2020); Loyens and Vandekerckhove (2018); Albrecht et al. (2018); Grigore et al. (2018); Verschuuren (2020); Ondráčková and Verschuuren (2021) Goldsmith (2015); Kassem (2024);</p>

Management perceptions towards whistleblowing	<ul style="list-style-type: none"> • Perceived threat to authority • Perceived benefits • Level of trust 	The attitudes of the management team towards the concept of whistleblowing which influences their acceptance of the practice of whistleblowing and the level of support that they offer towards its integration in the operations of an organisation as an instrument of fraud detection.	<p>Five-point Likert scale</p> <p>1-Strongly Disagree</p> <p>2-Disagree</p> <p>3- Neutral</p> <p>4-Agree</p> <p>5-Strongly Agree</p> <p>Open ended questions</p>	Skoczylas-Tworek (2020); Kadir et al. (2022); Shonhadji and Maulidi (2021); Guthrie and Taylor (2017); Kassem (2024); Sandari and Ariputra (2022)
Ethical Climate	<ul style="list-style-type: none"> • Transparency • Code of silence • Tone at the top 	Encompasses the appropriate behavior for organisational members and the manner in which ethical issues should be dealt with in organisations.	<p>Five-point Likert scale</p> <p>1-Strongly Disagree</p> <p>2-Disagree</p> <p>3- Neutral</p> <p>4-Agree</p> <p>5-Strongly Agree</p> <p>Open ended questions</p>	Tripermata et al. (2021); Philippou (2023); Moriconi and Cima (2019); Toner et al. (2024); Sallaberry et al. (2024); Cheliatsidou et al. (2023)
Fraud detection	<ul style="list-style-type: none"> • Number of detected fraud cases • Suspicious sponsorships • Level of unexplained wealth 	An evolving discipline that involves the investigation of an organisation's financial activities to reveal anomalies using increasingly automated techniques including statistics and data mining and other computer-based fraud detection techniques.	<p>Five-point Likert scale</p> <p>1-Strongly Disagree</p> <p>2-Disagree</p> <p>3- Neutral</p> <p>4-Agree</p> <p>5-Strongly Agree</p> <p>Open ended questions</p>	Vanwersch et al. (2022); Kapardis and Levi (2023); Ajala (2018); Otieno (2022); Kimpimaki (2018)

2.7 Chapter Summary

The chapter covered the theoretical review of the study which included a discussion on the Fraud Diamond Theory and the Fraud Intention and Machiavellianism Theory. It then dealt with the empirical review of the study which featured the past studies conducted on the study variables. The chapter then discussed the research gap which demonstrated the points of divergence between

the reviewed literature and the current study. Additionally, the conceptual framework showing the relationships amongst the study variables was illustrated. Finally, the summary of the reviewed literature was outlined.



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section comprises the techniques that will be administered in data collection and analysis in order to achieve the study objectives. These will include research philosophy, research design, the population of the study, sampling design, data collection method, validity and reliability tests, and ethical considerations.

3.2 Research Philosophy

Žukauskas et al. (2018) defined research philosophy as the foundation of the research that encompasses the acknowledged research strategy, formulation of the problem, data collection, processing and analysis. Saunders et al. (2011) explained that the selection of the most appropriate philosophy for business and management research is reliant upon the understanding of ontological assumptions (those related to the reality that researchers encounter during the course of the study); epistemological assumptions (these relate to assumptions pertaining to suitable, usable and genuine knowledge base of a piece of research); and axiological assumptions (these relate to role that ethics and values play in the process of research). Given that this research has combined qualitative and quantitative data, it applied a pragmatism philosophy as explained by Park et al. (2020).

3.3 Research Design

According to Akhtar et al. (2016), a research design is the adhesive that ensures the cohesion of all the components of a given research. Accordingly, there are a number of categories of research design including descriptive research designs, exploratory research designs, explanatory or analytical research designs, and experimental studies. This study applied a mixed methods research design since it utilised both quantitative and qualitative data as recommended by Dawadi et al. (2021).

3.4 Target Population

The study population included all the key stakeholders in KPL. The premier league comprised 18 professional football teams. Therefore, the study targeted the key decision makers in the clubs including the technical bench, footballers, team managers, and match officials of all the top tier clubs over the last five seasons. According to FKF (2024), each of the 18 clubs have at least 18 players, 6 members of the technical bench. Additionally, the registered match officials in the FKL are 32. As a result, the targeted population, which comprised the unit of analysis, is shown in table 3.1 below.

Table 3. 1: Target Population

Target Group	Number
Footballers	324
Technical Bench	108
Match Officials	32
Total	464

Source: Researcher (2024)

3.5 Sampling Design

Taherdoost (2016) affirmed that sampling designs are either probability or random sampling that are characterised by every constituent element of the population standing an identical opportunity of selection; and non-probability or non-random sampling which are normally linked to qualitative research. The study applied purposive sampling where the researcher used his professional experience and judgement to determine who to include in the study. Accordingly, there were three criteria that were used for selection: the ease of accessibility of the individuals, their familiarity with whistleblowing, and their readiness to participate.

3.5.1 Sample Size Determination

Yamane's 1967 formula ($n = N / (1 + N(e^2))$) was applied to obtain the number of respondents needed per strata to yield the comprehensive data for answering the research questions satisfactorily. Several researchers agree that Yamane's formula improves the accuracy levels in determining a

proportion of the study population by equating the sample size to predetermined margin of error (Adam, 2021; Uakarn et al., 2021).

According to Yamane $n = N / 1 + N(e^2)$

Where; n = sample size.

N = total target population

e = the margin of error

Therefore, using margin of error of 95% or 0.05, the sample size for the study was calculated below.

$$n = 464 / (1 + 464(0.05)^2)$$

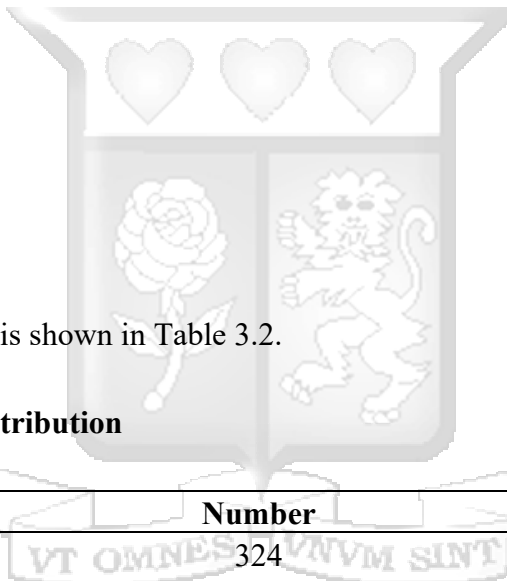
$$n = 464 / (1 + 1.16)$$

$$n = 464 / (2.16)$$

$$n = 214.81 \approx 214$$

The sample size distribution is shown in Table 3.2.

Table 3. 2: Sample Size Distribution



Target Group	Number	Sample Size
Footballers	324	149
Technical Bench	108	50
Match Officials	32	15
Total	464	214

Source: Researcher (2024)

3.6 Data Collection Method

Clark and Veale (2018) explained that the main methods through which descriptive primary data is collected include observation, direct communication with respondents or through personal interviews. Given that this study chose a cross-sectional survey research design, it applied close-ended questionnaires where pre-determined questions were posed to respondents. The researcher

employed a pick later method with trained Research Assistants to improve response rate in administering the questionnaires as well as Google forms for those individuals who are accessible remotely. The trained assistants were given some financial incentives so as to motivate them to work harder to get responses. Additionally, an online questionnaire was used for those individuals who had busy schedules but could access the internet. A well-articulated introduction was given in order to convince respondents to participate.

The questionnaire was constructed as follows. It started off with the background information that comprised statements pertaining to gender, length of employment, age and education. The next section included close ended questions that explore the relationship between attributes of whistleblowing systems and detection of fraud. The next section featured close ended questions exploring the relationship between management perceptions towards whistleblowing and detection of fraud. The next section featured close ended questions exploring the moderating effect of ethical climate on the relationship between whistleblowing and detection of fraud. Lastly, there were close ended questions on the detection of fraud. A five-point Likert Scale was applied, it included the following scales: strongly disagree (scale 1), disagree (scale 2), neutral (scale 3), agree (scale 4), and strongly agree (scale 5). This scale will be used to determine the level of agreement or disagreement by the respondents to each question. It will also facilitate the coding of the data in SPSS.

3.7 Data Analysis

Data analysis refers to the process through which data is gathered, transformed, modelled and cleaned so as to lead to the discovery of the needed information (Alem, 2020). The general categorisations of data analysis include quantitative techniques and qualitative techniques (Van Gog et al., 2007). The study used a five-point Likert scale as suggested by Joshi et al. (2015) to facilitate the construction of the questionnaire. The Statistical Package for Social Sciences (SPSS) (version 22) was then applied to enable the conduct of both descriptive and inferential statistical analysis. Inferential analysis included multiple regression analysis and Pearson Correlation analysis. Haining (1991) posited that the Pearson bivariate correlation enabled the determination by the researcher of whether or not there is a linear relationship between each of the independent

variables and the dependent variable. Additionally, correlations are applied in circumstances where there was no manipulation of any of the variables. The results will be then presented using graphs and tables.

Multiple regression analysis included an assessment of the predictive ability of the regression model to explain changes in the dependent variable, analysis of variance, and beta coefficient analysis. Finally, the results were presented using a mixture of tables and graphs.

The analysis used a multiple regression model to capture the variables of the study as follows:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \varepsilon \dots\dots\dots (i)$$

Where;

Y = Detection of Fraud

X₁ = Attributes of Whistleblowing Systems

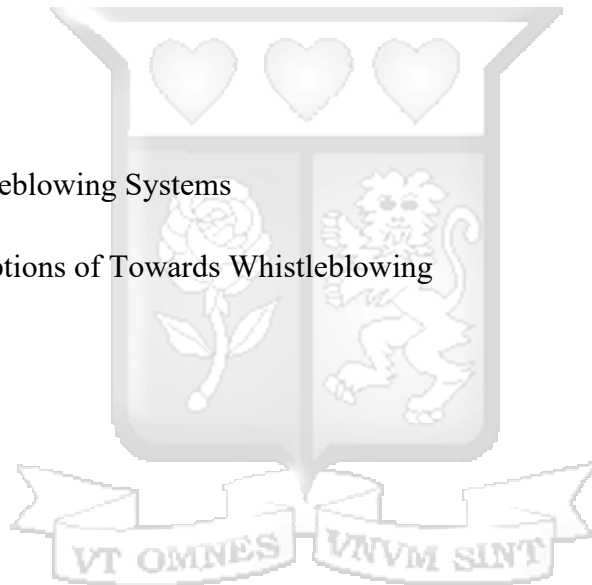
X₂ = Management Perceptions of Towards Whistleblowing

X₃ = Ethical Climate

ε = the error term

β₀ = the constant term

β₁₋₄ = the Beta coefficient



With moderation, the above equation becomes:

$$Y = \beta_0 + (\beta_1X_1 \times \beta_3X_3) + (\beta_2X_2 \times \beta_3X_3) + \varepsilon \dots\dots\dots(ii)$$

The qualitative data was analysed thematically by observing the patterns of responses.

3.8 Diagnostic Tests

The diagnostic tests that were conducted included normality, multicollinearity, heteroscedasticity, and linearity tests to establish the suitability of the multiple regression model for the pilot study. These will be expounded on in the following sections.

3.8.1 Multicollinearity Test

As noted by Kim (2019), multicollinearity arises when there are strong correlations among independent variables, as well as between them and the dependent variable, within a multiple regression model. This can distort the results and lead to biased findings when evaluating the contribution of individual factors in explaining the dependent variable. To address this, researchers can apply several techniques, such as analysing pairwise scatter plots and correlation coefficients, calculating the variance inflation factor (VIF), and using the eigenvalue approach. When using pairwise scatterplots and correlation coefficients, multicollinearity is typically identified when the Pearson correlation coefficient between 2 variables is close to or exceeds 0.8

The VIF technique quantifies how much the variance of an estimated regression coefficient increases due to the correlation between explanatory variables. A high VIF corresponds to low tolerance, which indicates a greater risk of multicollinearity. Finally, the eigenvalue approach measures the variance of linear combinations of variables. If the eigenvalues are very small (approximately 0.05), it suggests the presence of multicollinearity since the total of eigenvalues equals the number of variables included in the model. The study applied the VIF method for detecting multicollinearity. This was aided by the use of SPSS which computed a VIF for each explanatory variable.

3.8.2 Normality Test

Hernandez (2021) affirmed that normality tests seek to establish the prevalence or absence of the normality assumption, that data is characterised by a normal distribution. There are various ways in which normality is tested including visual techniques such as histograms, stem-and-leaf plot, boxplot, probability-probability (P-P) plot, and quantile-quantile (Q-Q) plot. However, owing to inaccuracies associated with these techniques, more concise statistical methods are normally

conducted such as Kolmogorov-Smirnov (K-S) test, Lilliefors corrected K-S test, the Shapiro-Wilk test, and the Anderson-Darling test. The study used Shapiro-Wilk test to test for normality since the sample size will be less than 50.

3.8.3 Heteroscedasticity Test

Klein et al. (2016) explained that heteroscedasticity refers to the notion that as a result of the inclusion of independent variables in the regression model, there is a close association between the outstanding residual variability alterations and the factors that have been excluded. This stems from the independent variables' standard deviations when perceived over different values of a given predictor variable are changeable. There are a number of techniques used for testing heteroscedasticity including visual methods such as scatter plots; and the Breusch-Pagan which uses a normal chi square test where a significant result is said to be heteroscedastic. This study used the Breusch-Pagan test of heteroscedasticity.

3.8.4 Linearity Test

Schmidt and Finan (2018) established that linearity results from the manifestation of a straight-line association between the predictor variables and the outcome variable. The typical linearity test is the Analysis of Variance (ANOVA) such that where the level of significance exceeds 0.05 there is evidence of linearity. The study used the ANOVA output to test for linearity by focusing on the level of significance.

3.9 Validity and Reliability

3.9.1 Validity of Research Instrument

Cohen et al. (2017) explained that validity describes the level of acceptability of the interpretations of research findings. Thus, validity can be divided into three, namely: construct, content, and criterion-related. The study employed the expertise of whistleblowing officials from the footballing industry provide content validity as part of a peer review pilot study. Additionally, criterion validity was provided by the guarantee that there will equity in administration of the instrument to all the participants. Construct validity was evaluated using exploratory component

factor analysis where a threshold of 0.5 was adopted on the factor loading values in accordance with the recommendations of Beaver *et al.* (2019).

The results of the construct validity test are captured in Table 3.3. According to the results, all the factor loading values for the questions that were posed to the pilot respondents were above the 0.5 threshold indicating that the research instrument was validated and that all the questions were sufficiently dissimilar for each one of them to be included.



Table 3. 3: Construct Validity Results

Communalities		
	Initial	Extraction
Whistleblowing's effectiveness as an accountability mechanism has been hampered by lack of awareness from stakeholders	1.000	.811
There are well-established whistleblowing policies and frameworks within our football club	1.000	.858
The anonymity of whistle blowers had increased the readiness of individuals to participate in whistleblowing.	1.000	.704
Whistleblowing systems lacked anonymity provisions for whistleblowers.	1.000	.654
The football clubs have improved the accessibility of whistleblowing mechanisms through the use of hotlines, mobile phone applications	1.000	.710
There are deficiencies in the existing whistleblowing policies including limited accessibility	1.000	.764
Violations that involved the theft of money of a considerable value were considered whistleblowing worthy.	1.000	.862
The nature of the common violations that were reported through whistleblowing in football included match-fixing.	1.000	.778
The organisation was reluctant to use whistleblowing since the management perceived it as a means of challenging their authority.	1.000	.683
The willingness to report unethical behaviour is influenced by the management support	1.000	.720
The growing realisation of the benefits of whistleblowing systems as mechanisms of financial fraud deterrence have ensured an increased adoption of whistleblowing	1.000	.798
The monetary rewards associated with fraud exceeded the perceived benefits of whistleblowing for many of the stakeholders which reduced the likelihood of adopting whistleblowing practices	1.000	.736
The intention to whistle-blow was adversely affected by trust issues.	1.000	.822
Thanks to the establishment of trust in the whistleblowing systems, more athletes are willing to step forward and report any fraud witnessed.	1.000	.799
Our club has strong ethical values, which encourages whistleblowers to disclose any instance of fraud.	1.000	.695
Effective controls and compliance environments have been established which encourages whistleblowers to report any form of fraud	1.000	.766
There is usually an informal code of silence in sports that is implemented by unscrupulous individuals which makes it very dangerous for whistle-blowers to report on corrupt practices.	1.000	.823

Many athletes would not report any fraud issues due to a culture of silence and loyalty to team mates and the club.	1.000	.717
The club has a well-established culture of integrity which has created feelings of trust amongst the members and encouraged them to whistle blow.	1.000	.793
The club has weak integrity and transparency policies which have discouraged whistleblowing.	1.000	.708
Efforts by clubs to invest in fraud detection mechanisms have not completely borne fruit.	1.000	.762
Match-fixing in Kenyan football is motivated by financial difficulties of football clubs.	1.000	.779
Ticket sales fraud, sponsorship & broadcast rights funds embezzlement is one of the most common forms of fraud in Kenyan football.	1.000	.792
The club has been involved in manipulation of player transfer fees	1.000	.630
The club officials have colluded with unscrupulous vendors to sell counterfeit merchandise, diverting revenues from the club.	1.000	.919
The club has colluded with corrupt federation officials and intermediaries to influence and manipulate players transfer prices.	1.000	.863

Extraction Method: Principal Component Analysis.

3.9.2 Reliability of Research Instruments

Reliability refers to the level of constancy of the measurement of a research instrument (Schrepp, 2020). Thus, Cronbach's Alpha was identified as the most appropriate tool for measuring internal consistency of an instrument. The Cronbach's Alpha is perceived as a number between 0 and 1 in order of increasing reliability. This study used Cronbach's alpha of 0.7 to measure internal consistency as per the findings of Schrepp (2020). The results of the reliability test are captured in Table 3.4. The results indicated that all the variables had Cronbach Alpha scores above the 7.0 threshold indicating an acceptable level of internal consistency.

Table 3. 4: Reliability Test Results

Reliability Statistics			
Variable	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Attributes of Whistleblowing Systems Management Perceptions Towards Whistleblowing	.712	.702	8
Ethical Climate	.706	.745	6
Fraud Detection	.713	.715	6
	.719	.724	6

3.10 Ethical Considerations

Mathers et al. (2018) highlighted several key ethical principles that should guide research. This include obtaining informed consent, ensuring that participants fully understand and voluntarily agree to take part in the study. Researchers must prioritize beneficence by committing to actions that prevent harm and promote wellbeing. Anonymity should be maintained by protecting the identity of participants, while confidentiality involves safeguarding sensitive information. Respect for privacy entails allowing individuals control over what info they choose to share. Additional considerations include showing special care for vulnerable populations and obtaining consent from guardians or parents before engaging minors in research. Researchers must also ensure competence and professionalism in conducting the study.

This study addressed ethical concerns by obtaining informed consent from participants in advance, ensuring no physical or psychological harm occurs, and maintaining privacy and confidentiality throughout the research process. Necessary permissions were acquired from the University and National Commission for Science, Technology and Innovation (NACOSTI). Moreover, the researcher sought approval from the relevant ethical review committee.

3.11 Chapter Summary

This chapter has covered the research methodology of the study which has included the research philosophy, research design, population of the study, sampling design, data collection method,

data analysis, validity and reliability and ethical considerations. The study opted for the positivism research philosophy while the research design of choice is a cross-sectional survey. The target population will be the 18 football clubs in Kenyan Premier League. Sampling will be done purposively and primary data will be collected using questionnaires. Data analysis will be conducted with the aid of SPSS while diagnostic tests will feature multicollinearity, normality, heteroscedasticity and linearity tests.



CHAPTER FOUR

PRESENTATION OF RESEARCH FINDINGS

4.1 Introduction

In this chapter the findings of the study are presented. The study sought to assess the effectiveness of whistleblowing systems on the detection of fraud in Kenyan football clubs. The research findings include the general information pertaining to the results, the pilot test results, demographic information, the descriptive statistics and the inferential statistics. The presentation of the findings will involve the data from SPSS on each of the variables in tables and figures then the analysis and interpretation of the same and a summary of the findings.

4.2 Response Rate

The response rate refers to the number of respondents as a proportion of the total number of intended questionnaires or interviews conducted (Morton *et al.*, 2012). The study administered a total of 214 questionnaires but only 181 were responded to, representing a response rate of 84.6% which was well above the 60-70% threshold recommended by Morton *et al.* (2012) for social research studies. This high response rate was facilitated by the use of competent research assistants. However, the match officials were less willing to provide responses to some of the questions owing to the fear of stigma and victimisation. However, the responses pertaining to the management perception to whistleblowing were in accordance to expectations due to increased awareness of whistleblowing. This is presented in Table 4.1.

Table 4. 1: Response Rate

	Number	Percentage
Questionnaires that were responded to	181	84.6%
Questionnaires that were not responded to	33	15.4%
Total Number of Questionnaires	214	100%

4.3 Demographic Characteristics

4.3.1 Gender Distribution

The first categorisation of the respondents was in terms of their gender. The results, which are presented in Figure 4.1, show that out of 181 respondents, 159 were male while 22 were female representing 88% and 12%, respectively. This is an indicator that the vast majority of respondents were male, which was in keeping with the fact that this study focused on the men's football league.

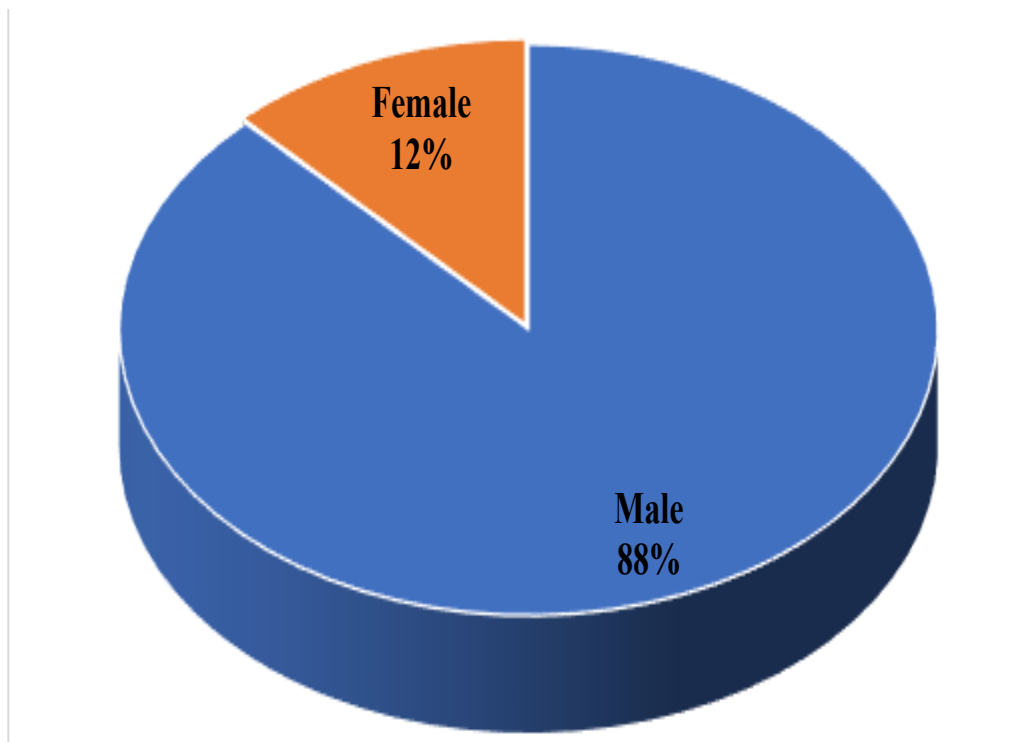


Figure 4. 1: Gender Distribution

4.3.2 Age Distribution

The second categorisation of the respondents were in terms of their age distribution. The results, which are illustrated in Figure 4.2, showed that out of 181 respondents 121 were between 20-30 years, 32 were between 31-40 years, 16 were between 41-50 years, and 12 were between 51-60 years, representing 66.9%, 17.7%, 8.8% and 6.6%, respectively. This is an indicator that the vast majority of respondents were 31 and 40 years of age which was a reflection of the fact that football

was mainly a young man's sport and, as such, this is the age bracket that best represented the prime years of the football players.

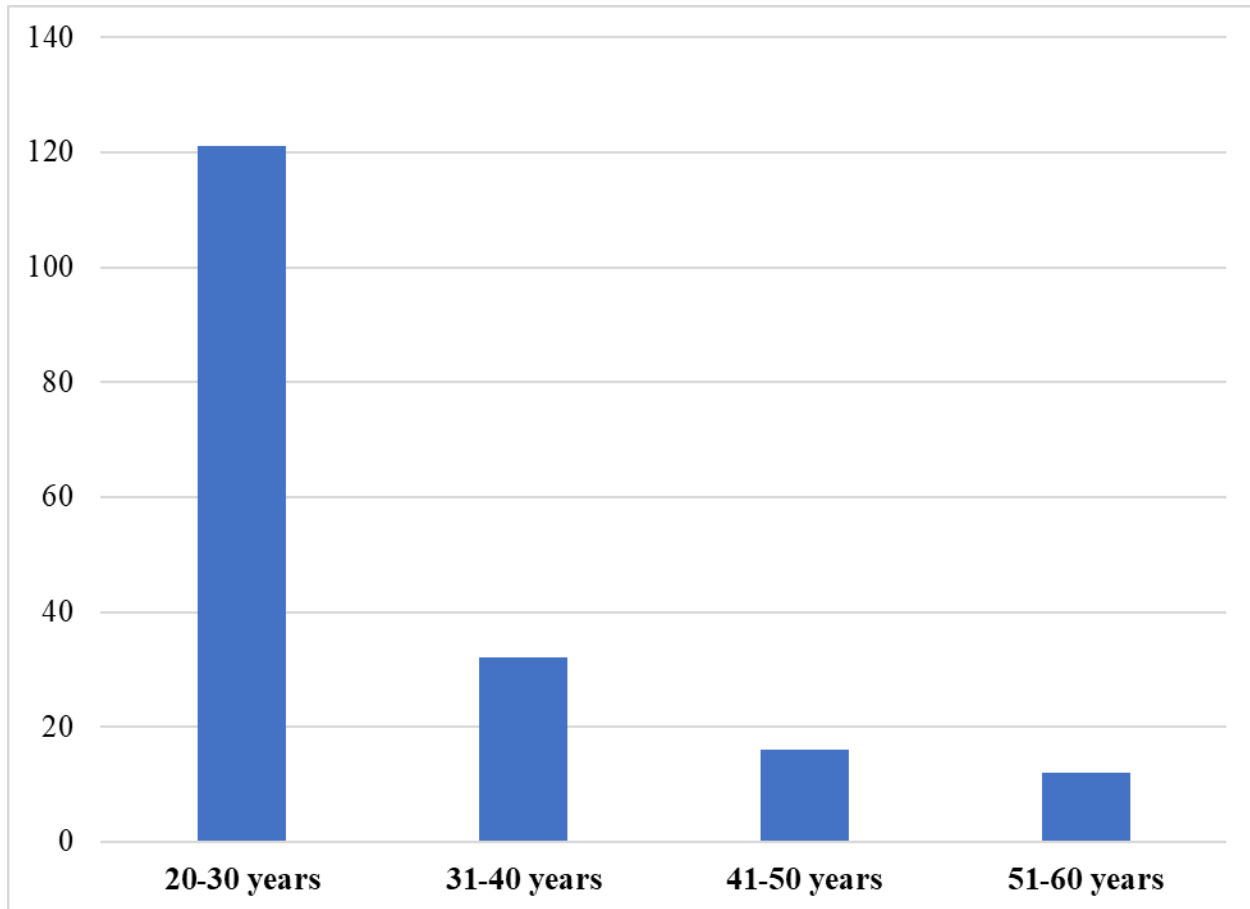


Figure 4. 2: Age Distribution

4.3.3 Distribution of Respondents by Category

The third categorisation of the respondents was in terms of their category. The results, which are captured in Figure 4.3, showed that out of 181 respondents, 155 were athletes, 15 were members of the technical bench, and 11 were match officials, representing 85.6%, 8.3%, and 6.1%, respectively. These findings echo those of the age categorisation and are a reflection of the fact that most of the participants in the league were the football players.

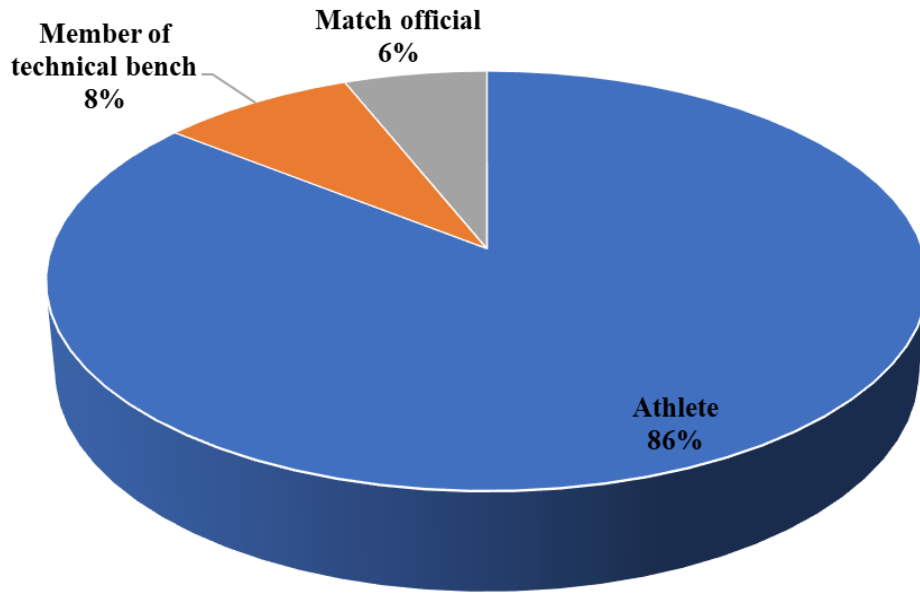


Figure 4. 3: Distribution by Category

4.3.4 Distribution by Length of Association

The fourth categorisation of the respondents was in terms of the length of association with the football clubs or football in general. The results, which are presented in Figure 4.4, showed that 1 had been associated for less than 1 year, 142 for 1-5 years, 21 for 6-10 years, and 17 for over 10 years, representing 0.6%, 78.5%, 11.6%, and 9.4%, respectively. This is an indicator that the majority of the respondents were associated with the clubs for no more than 5 years, which is a reflection of the high level of movement of the players from one club to another.

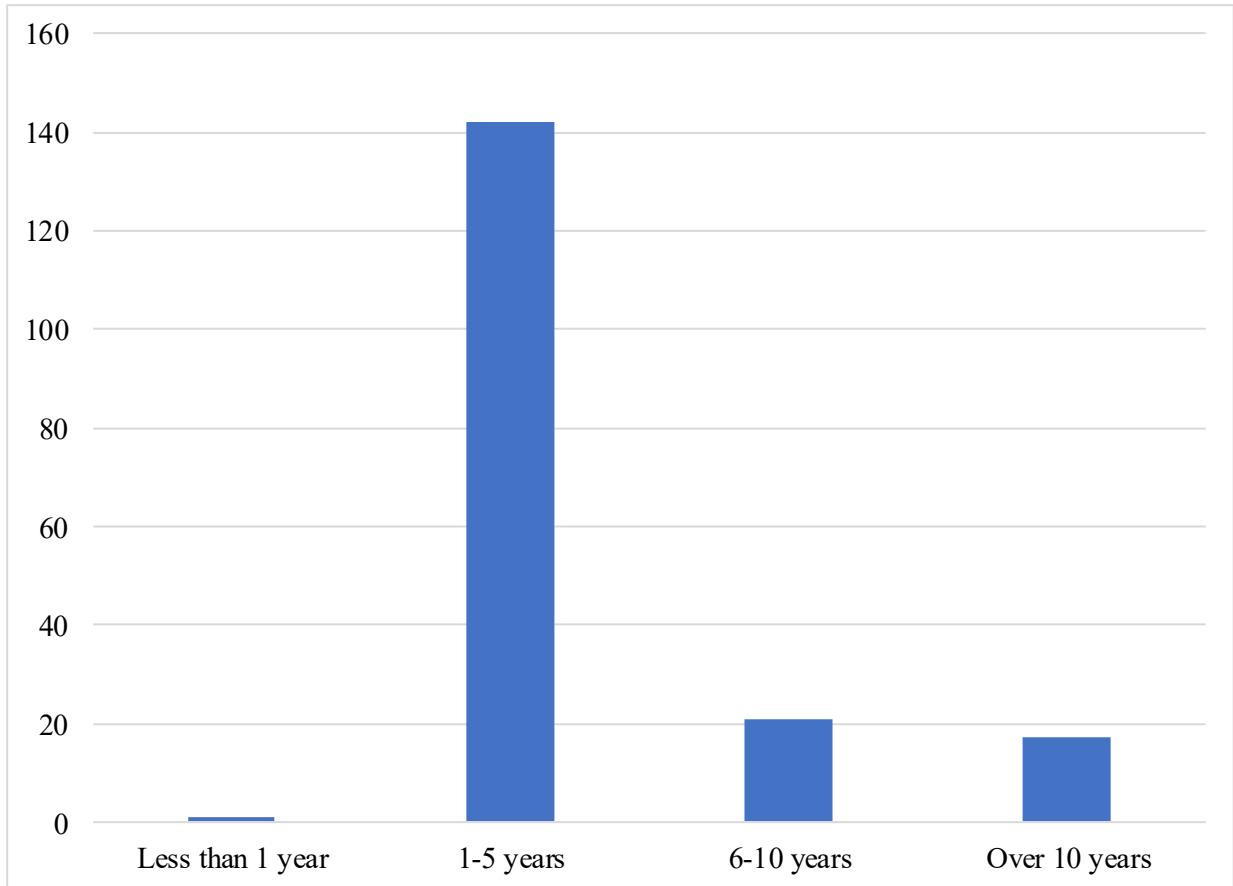


Figure 4. 4: Distribution by Length of Association

4.3.5 Distribution by Awareness of Fraud Whistleblowing

The final categorisation of the respondents was in terms of their awareness of fraud whistleblowing. The results, which are presented in Figure 4.5, showed that 13 knew very little, 32 knew little, 49 had moderate knowledge, 45 had above average knowledge, and 42 were well informed, representing 7.2%, 17.7%, 27.1%, 24.9%, and 23.2%, respectively. This is an indicator that there was a generally high level of awareness of fraud whistleblowing amongst the stakeholders in men's football.

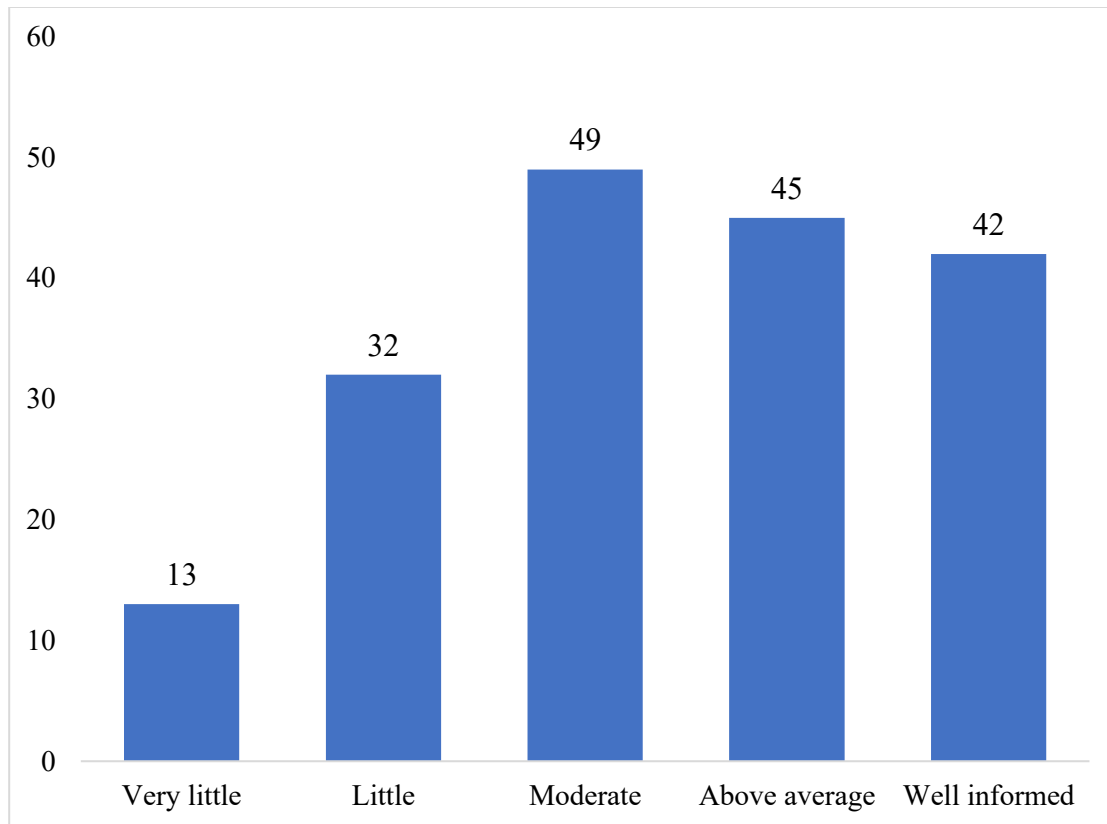


Figure 4. 5: Distribution by Awareness of Fraud Whistleblowing

4.4 Descriptive Analyses

4.4.1 Attributes of Whistleblowing Systems and Detection of Fraud

The results of the descriptive statistics pertaining to attributes of whistleblowing systems are captured in Table 4.2. According to the results, the statement, “whistleblowing’s effectiveness as an accountability mechanism has been hampered by lack of awareness from stakeholders” had a mean of 3.6022 indicating that the majority of respondents agreed with it. This was consistent with the findings of Okafor et al. (2020). Additionally, the statement, “there are well-established whistleblowing policies and frameworks within our football club” had a mean of 2.1657 showing that most of the respondents did not agree with. This contradicted the findings of Loyens and Vandekerckhove (2018). The statement, “the anonymity of whistle blowers had increased the readiness of individuals to participate in whistleblowing” had a mean score of 2.8343 indicating a

marginally positive affirmation by the respondents which was aligned with the findings of Albrecht et al. (2018).

Furthermore, the statement, “whistleblowing systems lacked anonymity provisions for whistleblowers” had a mean of 3.7403 indicating a high level of agreement by the respondents which corroborated the findings of Grigore et al. (2018). The statement, “the football clubs have improved the accessibility of whistleblowing mechanisms through the use of hotlines, mobile phone applications” had a mean of 2.4641 indicating a marginal level of agreement by the respondents and only partially echoing the findings of Verschuuren (2020). The statement, “there are deficiencies in the existing whistleblowing policies including limited accessibility” has a mean of 4.1878 showing that there was a high level of affirmation amongst the respondents.

The statement, “violations that involved the theft of money of a considerable value were considered whistleblowing worthy” has a mean of 3.8729. This was consistent with the findings of Ondráčková and Verschuuren (2021). The statement, “the nature of the common violations that were reported through whistleblowing in football included match-fixing” has a mean of 3.7403 indicating that a majority of respondents agreed with it. This was aligned with the findings of Kassem (2024). On the basis of the average mean score of 3.3260, it can be concluded that football clubs have integrated recommended attributes of whistleblowing systems. All the statements had standard deviations that ranged between 0.8870 and 1.2939 indicating that there was little variation in each of the responses with the average responses and that there a high level of agreement amongst the respondents. This also correlated with the finding related to the average mean that whistleblowing systems had been widely adopted by the football clubs.

Table 4. 2: Descriptive Statistics of Attributes of Whistleblowing Systems

Descriptive Statistics			
	N	Mean	Std. Deviation
Whistleblowing’s effectiveness as an accountability mechanism has been hampered by lack of awareness from stakeholders	181	3.6022	1.2939
There are well-established whistleblowing policies and frameworks within our football club	181	2.1657	1.1524
The anonymity of whistle blowers had increased the readiness of individuals to participate in whistleblowing.	181	2.8343	1.1903
Whistleblowing systems lacked anonymity provisions for whistle-blowers.	181	3.7403	1.0873
The football clubs have improved the accessibility of whistleblowing mechanisms through the use of hotlines, mobile phone applications	181	2.4641	1.2715
There are deficiencies in the existing whistleblowing policies including limited accessibility	181	4.1878	0.8870
Violations that involved the theft of money of a considerable value were considered whistleblowing worthy.	181	3.8729	1.0167
The nature of the common violations that were reported through whistleblowing in football included match-fixing.	181	3.7403	1.1025
Average	181	3.3260	1.1252

The descriptive analysis of the qualitative question 1 (Describe the strongest attributes of whistleblowing systems at the football club) on attributes of whistleblowing systems is presented in Table 4.3. According to the results, 14% of the respondents had no idea; 24% of the respondents felt that these systems were non-existent; 38% of the respondents felt that they led to the elimination of corruption and enhancement of integrity; 11% of the respondents affirmed that it was focused on dealing with errant officials and players; while 14% felt that the systems were not yet effective.

Table 4. 3: Descriptive Analysis of Qualitative Question 1

Describe the strongest attributes of whistleblowing systems at the football club.	
No idea	14%
Non-existent	24%
Elimination of corruption and enhancement of integrity	38%
Dealing with errant players and officials	11%
Systems not yet effective	14%

The descriptive analysis of the qualitative question 2 (Briefly explain two challenges that the football club has faced in developing effective whistleblowing systems) on attributes of whistleblowing systems is presented in Table 4.4. According to the results, 24% of the respondents felt that the two challenges were lack of knowledge/ awareness, and weak policies; 27% of the respondents felt that financial constraints and lack of support systems were the two greatest challenges; 24% of the respondents felt that the two challenges were bribery and corruption; 5% of the respondents affirmed that they were lack of training and unwillingness by stakeholders; while 19% felt that they were lack of whistleblower protection and resistance from within.

Table 4. 4: Descriptive Analysis of Qualitative Question 2

Briefly explain two challenges that the football club has faced in developing effective whistleblowing systems.	
Lack of knowledge/ awareness; weak policies	24%
Financial constraints; lack of support systems	27%
Bribery and corruption	24%
Lack of training; unwillingness by stakeholders	5%
Lack of whistleblower protection; resistance from within	19%

4.4.2 Management Perceptions Towards Whistleblowing and Detection of Fraud

The descriptive statistics of management perceptions towards whistleblowing are presented in Table 4.3. According to the results, the statement, “the organisation was reluctant to use whistleblowing since the management perceived it as a means of challenging their authority” had

a mean of 4.0387 indicating a high level of affirmation by the respondents. This corroborated the findings of Skoczylas-Tworek (2020). The statement, “the willingness to report unethical behaviour is influenced by the management support” had a mean of 3.8619 which is aligned with the findings of Khan et al. (2022). Additionally, the statement, “the growing realisation of the benefits of whistleblowing systems as mechanisms of financial fraud deterrence have ensured an increased adoption of whistleblowing” had a mean score of 3.6685 indicating that the majority of respondents were in agreement with it. This affirmed the findings of Kadir et al. (2022).

The statement, “the monetary rewards associated with fraud exceeded the perceived benefits of whistleblowing for many of the stakeholders which reduced the likelihood of adopting whistleblowing practices” has a mean of 4.0939 reflecting that the vast majority of respondents were aligned with it. This echoed the findings of Shonhadji and Maulidi (2021). The statement, “the intention to whistle-blow was adversely affected by trust issues” had a mean of 4.3039 indicating a very high level of agreement amongst the respondents and affirming the findings of Guthrie and Taylor (2017). The statement, “thanks to the establishment of trust in the whistleblowing systems, more athletes are willing to step forward and report any fraud witnessed” had a mean of 3.1436 indicating that most of the respondents agreed with it. This was consistent with the findings of Sandari and Ariputra (2022).

On the basis of the average mean score of 3.8517, it can be concluded that the management perception towards whistleblowing has had a strong influence on the detection of fraud in football clubs. All the statements had standard deviations that ranged between 0.61593 and 1.2699 indicating that there was little variation in each of the responses with the average responses and that there a high level of agreement amongst the respondents. This also correlated with the finding related to the average mean that management perception towards whistleblowing in football clubs has been improving over time.

Table 4. 5: Descriptive Statistics of Management Perceptions Towards Whistleblowing

Descriptive Statistics			
	N	Mean	Std. Deviation
The organisation was reluctant to use whistleblowing since the management perceived it as a means of challenging their authority.	181	4.0387	.92114
The willingness to report unethical behaviour is influenced by the management support	181	3.8619	1.16320
The growing realisation of the benefits of whistleblowing systems as mechanisms of financial fraud deterrence have ensured an increased adoption of whistleblowing	181	3.6685	1.08041
The monetary rewards associated with fraud exceeded the perceived benefits of whistleblowing for many of the stakeholders which reduced the likelihood of adopting whistleblowing practices	181	4.0939	.94105
The intention to whistle-blow was adversely affected by trust issues.	181	4.3039	.61593
Thanks to the establishment of trust in the whistleblowing systems, more athletes are willing to step forward and report any fraud witnessed.	181	3.1436	1.26988
Average	181	3.8517	.99860

The descriptive analysis of the qualitative question 3 (Briefly describe how management perceptions towards whistleblowing have enhanced the fraud detection process) on management perceptions of whistleblowing systems is presented in Table 4.6. According to the results, 43% of the respondents had no experience with whistleblowing systems; 3% of the respondents felt that many managers tend to shy away as they will be viewed as traitors; 32% of the respondents perceived that the systems improved trust, integrity and honesty; 14% of the respondents had negative perceptions; while 8% felt that they had strong corrective capabilities.

Table 4. 6: Descriptive Analysis of Qualitative Question 3

Briefly describe how management perceptions towards whistleblowing have enhanced the fraud detection process.	
No experience	43%
Many tend to shy away as they will be viewed as traitors	3%
Perception of improved trust, integrity and honesty	32%
Negative perceptions	14%
Strong corrective capabilities	8%

The descriptive analysis of the qualitative question 4 (Briefly describe how management perceptions towards whistleblowing have hampered the fraud detection process) on management perceptions of whistleblowing systems is presented in Table 4.7. According to the results, 27% of the respondents lacked awareness; 32% of the respondents felt that there was a low priority placed by management on fraud detection trickles down to the players; 8% of the respondents felt that there was a low priority placed by management on fraud detection trickles down to the players; 16% of the respondents had negative perceptions of whistleblowing systems; while 16% felt that there was a lack of support and trust by management.

Table 4. 7: Descriptive Analysis of Qualitative Question 4

Briefly describe how management perceptions towards whistleblowing have hampered the fraud detection process.	
Lack of awareness	27%
Management protecting individual suspected of fraud	32%
The low priority placed by management on fraud detection trickles down to the players.	8%
Negative perceptions regarding the value of the systems	16%
Lack of support and trust	16%

4.4.3 Moderating Effect of Ethical Climate on the Relationship Between Whistleblowing and Detection of Fraud

The descriptive statistical results of the moderating effect of ethical climate are demonstrated in Table 4.4. According to the results, the statement, “our club has strong ethical values, which encourages whistleblowers to disclose any instance of fraud” had a mean of 3.0939 indicating that most of the respondents were in agreement with it, which confirmed the findings of Tripermata et al. (2021). The statement, “effective controls and compliance environments have been established which encourages whistleblowers to report any form of fraud” had a mean of 2.5470 indicating a marginally positive affirmation by the respondents. This corroborated the findings of Philippou (2023). Additionally, the statement, “there is usually an informal code of silence in sports that is implemented by unscrupulous individuals which makes it very dangerous for whistle-blowers to report on corrupt practices” had a mean of 3.8950 indicating that most of the respondents agreed with it. This was aligned with the findings of Moriconi and Cima (2019).

The statement, “many athletes would not report any fraud issues due to a culture of silence and loyalty to team mates and the club” has a mean of 3.9392 indicating a high level of agreement by the respondents. This was consistent with the findings of Toner et al. (2024). Furthermore, the statement, “the club has a well-established culture of integrity which has created feelings of trust amongst the members and encouraged them to whistle blow” has a mean of 2.9890 indicating a marginally positive inclination towards it by the respondents and confirming the findings of Sallaberry et al. (2024). Finally, the statement, “the club has weak integrity and transparency policies which have discouraged whistleblowing” has a mean of 4.0884 indicating a very high level of agreement by the respondents. This was aligned with the findings of Cheliatsidou et al. (2023).

On the basis of the average mean score of 3.4254, it can be concluded that the ethical climate of the football clubs has played a crucial moderating role on the relationship between whistleblowing and the detection of fraud. All the statements had standard deviations that ranged between 1.05563 and 1.23154 indicating that there was little variation in each of the responses with the average responses and that there a high level of agreement amongst the respondents. This also correlated

with the finding related to the average mean that the football clubs have been enhancing the ethical climate for whistleblowing which has improved the detection of fraud.

Table 4. 8: Descriptive Statistics of Moderating Effect of Ethical Climate

Descriptive Statistics			
	N	Mean	Std. Deviation
Our club has strong ethical values, which encourages whistleblowers to disclose any instance of fraud.	181	3.0939	1.19583
Effective controls and compliance environments have been established which encourages whistleblowers to report any form of fraud	181	2.5470	1.00236
There is usually an informal code of silence in sports that is implemented by unscrupulous individuals which makes it very dangerous for whistle-blowers to report on corrupt practices.	181	3.8950	1.23154
Many athletes would not report any fraud issues due to a culture of silence and loyalty to team mates and the club.	181	3.9392	1.04438
The club has a well-established culture of integrity which has created feelings of trust amongst the members and encouraged them to whistle blow.	181	2.9890	1.17374
The club has weak integrity and transparency policies which have discouraged whistleblowing.	181	4.0884	1.05563
Average	181	3.4254	1.11725

The descriptive analysis of the qualitative question 5 (Briefly explain how the ethical climate has enhanced the development of effective whistleblowing systems at the football club) on the moderating effect of ethical climate on the relationship between whistleblowing and fraud detection is presented in Table 4.9. According to the results, 30% of the respondents lacked awareness; 49% of the respondents felt that it enabled the building of trust in the systems; 11% of the respondents felt that it enhanced the commitment by the stakeholders to whistleblowing; 5% of the respondents felt that it improved fairness in football; while 5% had other views.

Table 4. 9: Descriptive Analysis of Qualitative Question 5

Briefly explain how the ethical climate has enhanced the development of effective whistleblowing systems at the football club.	
Not aware	30%
By building trust in the systems	49%
Enhancing the commitment by stakeholders	11%
Improving fairness in football	5%
Other views	5%

The descriptive analysis of the qualitative question 6 (Briefly explain how the ethical climate has hampered the development of effective whistleblowing systems at the football club) on the moderating effect of ethical climate on the relationship between whistleblowing and fraud detection is presented in Table 4.10. According to the results, 27% of the respondents felt that there was a lack of moral fiber amongst the stakeholders; 41% of the respondents felt that there was endemic tribalism; 11% of the respondents felt that there was a code of silence; 16% of the respondents felt that there was a lack of integrity; while 5% felt that there was a lack of tolerance.

Table 4. 10: Descriptive Analysis of Qualitative Question 6

Briefly explain how the ethical climate has hampered the development of effective whistleblowing systems at the football club	
Lack of moral fiber amongst stakeholders	27%
Endemic tribalism	41%
Code of silence	11%
Lack of integrity	16%
Lack of tolerance	5%

4.4.4 Detection of Fraud

The descriptive statistics pertaining to the detection of fraud are shown in Table 4.5. According to the results, the statement, “owing to improved detection mechanisms, the number of fraud cases have increased” has a mean of 3.5304 indicating that most of the respondents were in agreement with it. This was consistent with the findings of Vanwersch et al. (2022). The statement, “the club

has not been able to increase the number of fraud cases detected” has a mean of 4.5359 indicating that a vast majority of respondents were aligned with it, which corroborated the findings of Kapardis and Levi (2023). Additionally, the statement, “suspicious sponsorship is one of the most common forms of fraud in Kenyan football” has a mean of 4.3702 a high level of agreement amongst the respondents, which echoed the findings of Otiato (2022).

The statement, “the club has been able to reduce the incidence of suspicious sponsorship activities” has a mean of 3.4254 indicating that most of the respondents affirmed it, which was aligned with the findings of Ajala (2018). The statement, “the club officials have colluded with some players to amass unexplained wealth” has a mean of 3.8398 indicating that most of the respondents were in agreement with it. This was consistent with the findings of Kimpimaki (2018). Finally, the statement, “the number of players of the club with unexplained wealth has reduced” has a mean of 3.9171 indicating a high level of affirmation by most of the respondents which was consistent with the findings of Otieno (2022).

On the basis of the average mean score of 3.9365, it can be concluded that the detection of fraud has been prioritised by most of the football clubs in Kenya. All the statements had standard deviations that ranged between 0.75923 and 1.09819 indicating that there was little variation in each of the responses with the average responses and that there a high level of agreement amongst the respondents. This also correlated with the finding related to the average mean that the football clubs have prioritised the detection of fraud.

Table 4. 11: Descriptive Statistics of Detection of Fraud

Descriptive Statistics			
	N	Mean	Std. Deviation
Owing to improved detection mechanisms, the number of fraud cases have increased.	181	3.5304	1.09819
Some clubs have not been able to increase the number of fraud cases detected	181	4.5359	.90375
Suspicious sponsorship is one of the most common forms of fraud in Kenyan football.	181	4.3702	.96666
The club has been able to reduce the incidence of suspicious sponsorship activities.	181	3.4254	.82409
The club officials have colluded with some players to amass unexplained wealth.	181	3.8398	.94972
The number of players of the club with unexplained wealth has reduced.	181	3.9171	.75923
Average	181	3.9365	0.91694

The descriptive analysis of the qualitative question 7 (Briefly explain how the football club has improved the detection of fraud) on the detection of fraud is presented in Table 4.12. According to the results, 51% of the respondents felt that there was no improvement; 11% of the respondents felt that it was through having an open door policy for players and supporters to share any information; 14% of the respondents felt their clubs had conducted regular audits and monitoring; 11% of the respondents felt that it was through insistence on leadership integrity; while 14% felt that it was through the introduction of whistleblowing protection.

Table 4. 12: Descriptive Analysis of Qualitative Question 7

Briefly explain how the football club has improved the detection of fraud	
No improvement	51%
By having an open door policy for players and supporters to share any information	11%
Regular audits and monitoring	14%
Insisting on leadership integrity	11%
The introduction of whistleblowing protection	14%

The descriptive analysis of the qualitative question 8 (Briefly explain how the football club has hampered the detection of fraud) on the detection of fraud is presented in Table 4.13. According to the results, 30% of the respondents felt that there was resistance from within; 22% of the respondents felt that there was a lack of clear channels of reporting such cases and being a small player in the process; 16% of the respondents felt it was through corrupt practices; 16% of the respondents felt that it was through the unwillingness of officials; while 16% felt that it was through the lack of confidentiality.

Table 4. 13: Descriptive Analysis of Qualitative Question 8

Briefly explain how the football club has hampered the detection of fraud	
Resistance from within	30%
Lack of clear channels of reporting such cases and being a small player in the process	22%
Through corrupt practices	16%
Unwillingness by officials	16%
Lack of confidentiality	16%

4.5 Diagnostic Test Results

4.5.1 Multicollinearity Test Results

The results of the Multicollinearity Test for the Pilot Study are shown in Table 4.14. According to the results, the VIFs for four independent variables were 1.013, 1.009 and 1.018, for Attributes of Whistleblowing, Management Perceptions Towards Whistleblowing, and Ethical climate, respectively. Given that these values were greater than 1 and less than 10, it is apparent that there is no multicollinearity. In other words, there is no strong relationship between each of the independent variables and the dependent variable and are, thus statistically significant meaning that they contribute significantly to the model when each of them is included. This confirms the suitability of the multiple regression model for the pilot.

Table 4. 14: Multicollinearity Test Results

		Coefficients^a		
Model		Sig.	Collinearity Statistics	
			Tolerance	VIF
	(Constant)	.000		
	Attributes of whistleblowing systems Management Perceptions towards Whistleblowing	.004	.987	1.013
1	Ethical Climate	.002	.982	1.018

a. Dependent Variable: Fraud Detection

4.5.2 Normality Test Results

The results of the normality test for the pilot study are presented in Table 4.15. It should be noted that since the sample size for the pilot was only 21, the K-S test applied rather than the Shapiro-Wilk test. According to the results, the p-values for Attributes of Whistleblowing Systems were 0.001, 0.000 and 0.001 indicating that it was statistically significant and, therefore, not normally distributed. Additionally, the p-value for Management Perceptions Towards Whistleblowing were 0.001, 0.000 and 0.008 indicating that it was statistically significant and, therefore, not normally distributed. Further, the p-value for Ethical climate were 0.000 and 0.000 indicating that it was statistically significant and, therefore, not normally distributed. The lack of normal distribution was corrected through square root transformation.

Table 4. 15: Normality Test Results

Attributes of whistleblowing systems		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
	Disagree	.441	4		.630	4	.001
Fraud	Neutral	.349	8	.000	.754	8	.000
Detection	Agree	.355	4	.000	.746	4	.001
	Strongly agree	.307	4		.729	4	.024

a. Lilliefors Significance Correction

Management Perceptions towards Whistleblowing		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Fraud	Neutral	.385	5	.000	.724	5	.001
Detection	Agree	.348	10	.000	.727	10	.000
	Strongly agree	.318	5	.003	.795	5	.008

a. Lilliefors Significance Correction

Ethical Climate		Kolmogorov-Smirnov ^b			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Fraud	Neutral	.421	12	.000	.659	12	.000
Detection	Agree	.364	8	.000	.731	8	.000

a. Fraud Detection is constant when Ethical Climate = Strongly disagree. It has been omitted.

b. Lilliefors Significance Correction

c. Fraud Detection is constant when Ethical Climate = Strongly agree. It has been omitted.

In order to correct the non-normal distribution, a logarithmic transformation was performed using SPSS which yielded the results shown in Table 4.16. According to the results, all the p-values for the three independent variables are now above 0.05 indicating a lack of significance and confirming normal distribution following the logarithmic transformation.

Table 4. 16: Normality Test Results – Logarithmic Transformation

Tests of Normality							
		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
logAWS		Statistic	df	Sig.	Statistic	df	Sig.
	1.30	.462	16	.214	.546	16	.158
Fraud	1.48	.317	85	.138	.775	85	.123
Detection	1.60	.325	69	.249	.758	69	.184
	1.70	.492	11	.311	.486	11	.241

a. Lilliefors Significance Correction

Tests of Normality							
		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
logMPW		Statistic	df	Sig.	Statistic	df	Sig.
	1.48	.341	46	.327	.745	46	.259
Fraud	1.60	.339	94	.255	.740	94	.171
Detection	1.70	.245	41	.319	.810	41	.227

a. Lilliefors Significance Correction

Tests of Normality^{a,c}							
		Kolmogorov-Smirnov ^b			Shapiro-Wilk		
logEthical_Climate		Statistic	df	Sig.	Statistic	df	Sig.
Fraud	1.48	.368	84	.246	.727	84	.167
Detection	1.60	.359	78	.194	.734	78	.142

a. Fraud Detection is constant when logEthical_Climate = 1.00. It has been omitted.

b. Lilliefors Significance Correction

c. Fraud Detection is constant when logEthical_Climate = 1.70. It has been omitted.

4.5.3 Heteroscedasticity Test Results

The findings relating to the Heteroscedasticity Test are shown in Table 4.17. According to the results, using the Breusch Pagan test, it can be observed that the p-value was 0.476 which is above 0.05 indicating that it is not statistically significant and confirming the absence of heteroscedasticity. This means that the standard errors that are in the output table of the regression are reliable.

Table 4. 17: Heteroscedasticity Test Results

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	.389	3	.130	.343	.476 ^b
Residual	6.433	17	.378		
1 Total	6.823	20			

a. Dependent Variable: sqres

b. Predictors: (Constant), Ethical Climate, Management Perceptions towards Whistleblowing, Attributes of whistleblowing systems

4.5.4 Linearity Test Results

The results of the Linearity test for the pilot study are shown in Table 4.18. According to the results, the level of significance for the relationship between Attributed of Whistleblowing Systems and Fraud Detection was 0.000 while the deviation from linearity is also 0.227 indicating the presence of a linear relationship and a lack of significant deviation from linearity. Additionally, the level of significance for the relationship between Management Perceptions towards Whistleblowing and Fraud Detection was 0.889 while the deviation from linearity is also 0.004 indicating the absence of a linear relationship but a lack of significant deviation from linearity. Lastly, the level of significance for the relationship between ethical climate and fraud detection was 0.000 while deviation from linearity was 0.000 indicating the presence of a linear relationship as well the lack of deviation from linearity.

Table 4. 18: Linearity Test Results

			ANOVA Table				
			Sum of Squares	df	Mean Square	F	Sig.
Fraud Detection * Attributes of whistleblowing systems	Between Groups	(Combined)	8.482	3	2.827	8.088	.000
		Linearity	7.436	1	7.436	21.271	.000
		Deviation from Linearity	1.047	2	.523	1.497	.227
	Within Groups		61.871	43	.350		
	Total		70.354	46			

			ANOVA Table				
			Sum of Squares	df	Mean Square	F	Sig.
Fraud Detection * Management Perceptions towards Whistleblowing	Between Groups	(Combined)	3.155	2	1.578	4.179	.017
		Linearity	.007	1	.007	.020	.889
		Deviation from Linearity	3.148	1	3.148	8.338	.004
	Within Groups		67.199	44	.378		
	Total		70.354	46			

			ANOVA Table				
			Sum of Squares	df	Mean Square	F	Sig.
Fraud Detection * Ethical Climate	Between Groups	(Combined)	19.969	3	6.656	23.384	.000
		Linearity	14.327	1	14.327	50.331	.000
		Deviation from Linearity	5.642	2	2.821	9.910	.000
	Within Groups		50.385	43	.285		
	Total		70.354	46			

4.6 Inferential Analyses

4.6.1 Correlation Analysis

Schober *et al.* (2018) referred to correlation coefficients as measures of the extent of association that exists between one variable when gauged against a change in the magnitude of another. Additionally, Pearson correlation coefficients are typically applied for data that is characterised by a bivariate normal distribution. The results pertaining to the Pearson correlation coefficients of the study are presented in Tables 4.19. According to results, all the independent and moderating variables (Attributes of Whistleblowing Systems, Management Perceptions Towards Whistleblowing, and Ethical Climate) have positive correlations of $r = 0.525$, $r = 0.478$, $r =$ and $r = 0.651$ with the dependent variable (Detection of Fraud). Additionally, the p-values for were ≤ 0.05 indicating the existence of a statistically significant relationship between each one of them and the dependent variable as suggested by Di Leo and Sardanelli (2020).

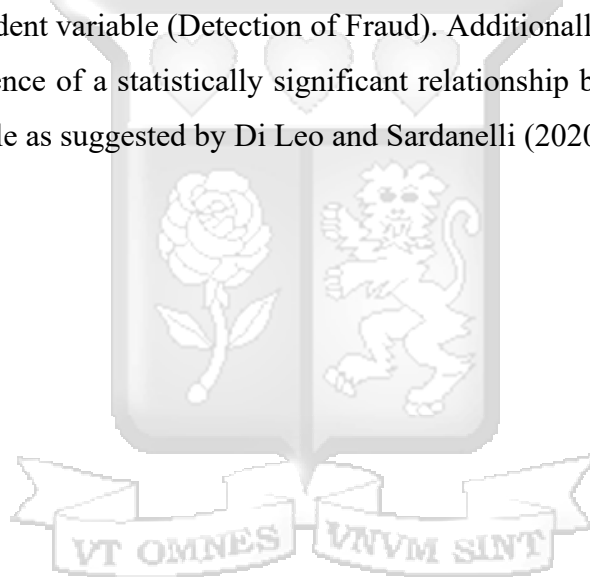


Table 4. 19: Pearson Correlation Analysis Results

		Correlations			
		Attributes of whistleblowing systems	Management Perceptions towards Whistleblowing	Ethical Climate	Fraud Detection
Attributes of whistleblowing systems	Pearson Correlation	1			
	Sig. (2- tailed)				
	N	181			
Management Perceptions towards Whistleblowing	Pearson Correlation	.098	1		
	Sig. (2- tailed)	.188	.181		
	N	181	181		
Ethical Climate	Pearson Correlation	.105	.117	1	
	Sig. (2- tailed)	.158	.115		
	N	181	181	181	
Fraud Detection	Pearson Correlation	.525**	.478	.651**	1
	Sig. (2- tailed)	.000	.001	.000	
	N	181	181	181	181

** . Correlation is significant at the 0.01 level (2-tailed).

4.6.2 Multiple Regression

The multiple regression model summary is captured in Table 4.20. According to the results, the R Square value of multiple regression model is 0.286 or 28.6% indicating that 28.6% of the variation in fraud detection was as a result of whistleblowing systems.

Table 4. 20: Model Summary

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.535 ^a	.286	.274	.53267

a. Predictors: (Constant), Ethical Climate, Attributes of whistleblowing systems, Management Perceptions towards Whistleblowing

b. Dependent Variable: Fraud Detection

The second component of the multiple regression analysis is the Analysis of Variance (ANOVA). ANOVA is defined as a bivariate statistical tool that is applied in the determination of significant distinctions in the means among three or more groups (Gelman, 2005). The results of the ANOVA are presented in Table 4.21. According to the results, the calculated value F_{cal} at 5% level of significance is equivalent to 23.650, which is greater than the F critical value (F_{crit}) of 2.45 indicating that there is a significant relationship between Whistleblowing Systems and Detection of Fraud. Given that the p-value of 0.000 is less than 0.05 the model is statistically significant at 95% confidence interval and that the variations in the equation are important. This is an indicator that the model is statistically significant in explaining how whistleblowing systems influence the detection of fraud in football clubs. This demonstrates the goodness of fit of the model.

Table 4. 21: ANOVA

ANOVA^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	20.131	3	6.710	23.650	.000 ^b
Residual	50.222	177	.284		
1 Total	70.354	180			

a. Dependent Variable: Fraud Detection

b. Predictors: (Constant), Ethical Climate, Attributes of whistleblowing systems, Management Perceptions towards Whistleblowing

The final component of the multiple regression analysis is the Beta Coefficient analysis. Beta Coefficients are unknown constants that are estimated from the data which are linked to given predictor variables (Ziglari, 2017). These coefficients measure the magnitude of change in a predictor variable and how this affects the outcome variable when the rest of the predictor variables are held constant. The results of the Beta Coefficients are shown in Table 4.22. The values of the constants and coefficients enabled the generation of the following multiple regression model:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon = 2.461 + 0.243 X_1 + 0.062 X_2 + 0.326 X_3 + 0.308$$

According to the equation, taking the predictor variables to be zero, Detection of Fraud is a constant equivalent to 2.461. Additionally, a unit increase in Attributes of Whistleblowing Systems will lead to a 0.243 increase in Detection of Fraud. A unit increase in Management Perceptions Towards Whistleblowing will lead to a 0.062 increase in Detection of Fraud. Lastly, a unit increase in Ethical Climate will lead to a 0.326 increase in Detection of Fraud. The p-values for attributes of whistleblowing intentions and ethical climate were below 0.05, which indicates that there was a statistically significant relationship with Detection of Fraud. However, the p-value of management perceptions towards whistleblowing was above 0.05 indicating that there no statistically relationship with detection of fraud.

With moderation, the above equation becomes:

$$\begin{aligned} Y &= \beta_0 + (\beta_1 X_1 \times \beta_3 X_3) + (\beta_2 X_2 \times \beta_3 X_3) + \varepsilon \\ &= 2.461 + (0.243 \times 0.326) X_1 + (0.062 \times 0.326) X_2 + 0.308 \\ &= 2.461 + 0.079 X_1 + 0.020 X_2 + 0.308 \end{aligned}$$

It is apparent that whilst the coefficients have lessened in value the direction is still positive.

Table 4. 22: Beta Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.461	.308		7.989	.000
Attributes of whistleblowing systems	.243	.054	.287	4.472	.000
Management Perceptions towards Whistleblowing	.062	.058	.068	1.065	.288
1 Ethical Climate	.326	.049	.429	6.680	.000

a. Dependent Variable: Fraud Detection

The above results have been summarised in the Tables 4.23 and 4.24. According to the results, it can be observed that the R^2 value increases from 0.106 to 0.286 after the inclusion of the moderating variable of ethical climate indicating that ethical climate plays a positive and significant moderating effect on the relationship between whistleblowing systems and fraud detection.

Table 4. 23: Regression Results before Moderation

Regression	R^2	ANOVA p-value	Beta
Whistleblowing Systems and Fraud Detection	0.106	0.000	
Attributes of Whistleblowing Systems			0.277
Fraud Detection and Management Perceptions Towards Whistleblowing			0.020

Table 4. 24: Regression Results after Moderation

Regression	R^2	ANOVA p-value	Beta
Moderating Effect of Whistleblowing Systems and Fraud Detection	0.286	0.000	
Attributes of Whistleblowing Systems			0.243
Management Perceptions Towards Whistleblowing			0.062
Moderating effect of Ethical Climate			0.326

4.7 Chapter Summary

The chapter present the findings of the study. These included the response rate, demographic characteristics, descriptive analyses, diagnostic test results, and inferential analyses. The descriptive analyses featured the mean and standard deviations while the inferential analyses featured the correlation analysis and regression analysis. The



CHAPTER FIVE

DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter features the summary of the findings, a discussion of the resultant conclusions; and a description of the recommendations that will be derived from the conclusions. It will also include suggestions for further studies, implication of the study, and limitations of the study.

5.2 Summary of Results Findings

The Pearson Correlation analysis indicated that all the predictor variables were positively and significantly correlated with the outcome variable. Secondly, the predictor with the strongest correlation with the outcome variable was Attributes of Whistleblowing Systems followed by Management Perceptions Towards Whistleblowing. Additionally, Ethical Climate was found to have a positive and significant moderating role on the relationship between Whistleblowing Systems and Detection of Fraud. The results of the Multiple Regression analysis led to a number of observations. Firstly, the regression model can be used to explain changes in the outcome variable 28.6% of the time. Secondly, the ANOVA statistics revealed that there are both significant and statistically significant relationships between the predictor variables and the outcome variable. Thirdly, the Beta Coefficient analysis showed that the Ethical Climate was the most critical determinant of Detection of Fraud, followed by Attributes of Whistleblowing Systems, and Management Perceptions Towards Whistleblowing, respectively.

5.3 Discussion of Results

5.3.1 Attributes of Whistleblowing Systems and Detection of Fraud

The study found a positive correlation between attributes of whistleblowing systems and detection of fraud indicating that attributes of whistleblowing systems can improve fraud detection in football clubs. The implication is that football clubs which invested in positive attributes of whistleblowing systems were likely to experience improved fraud detection. By leveraging on

positive attributes of whistleblowing systems, football clubs can ensure the improvement of fraud detection. The study established strong linkages with both the Fraud Diamond Theory and Fraud Intention and Machiavellianism Theory since football clubs which have adopted positive attributes of whistleblowing systems are able to overcome drivers of fraud commission, minimise the opportunities for fraud commission, and gradually reduce the impact of rationalisation of fraud by improving their ability to take action against fraudsters and creating an enabling ethical climate.

Whistleblowing's effectiveness as an accountability mechanism has been hampered by lack of awareness from stakeholders. There is a lack of well-established whistleblowing policies and frameworks within the football clubs. The anonymity of whistle blowers had increased the readiness of individuals to participate in whistleblowing. Whistleblowing systems lacked anonymity provisions for whistle-blowers. The football clubs have improved the accessibility of whistleblowing mechanisms through the use of hotlines, mobile phone applications. There are deficiencies in the existing whistleblowing policies including limited accessibility. Violations that involved the theft of money of a considerable value were considered whistleblowing worthy. The nature of the common violations that were reported through whistleblowing in football included match-fixing. These corroborated the findings of Okafor et al. (2020), Loyens and Vandekerckhove (2018), Albrecht et al. (2018), Grigore et al. (2018), Verschuuren (2020), Ondráčková and Verschuuren (2021), respectively. However, they contradicted the findings of Kagiarios (2021), Resimic (2022), Kaplan et al. (2020), Tak et al. (2024), Walle (2020), and Constandt et al. (2019).

According to the results of the open-ended questions, most of the respondents felt that the strongest attributes of whistleblowing systems was the elimination of corruption and enhancement of integrity; however, a similar number of respondents either had no idea or explained that there were no whistleblowing systems in their clubs. Additionally, when asked to explain two challenges that their football clubs had faced in developing effective whistleblowing systems, the majority felt that they had financial constraints and lack of support systems, while others felt that there was a lack of awareness and weak policies, as well as bribery and corruption.

Many respondents highlighted the importance of protecting the identity of whistleblowers through anonymous and confidential channels: *“Anonymity and confidentiality”* , *“Reward and protection of the whistleblower”* : *“Courageous, integrity and a sense of responsibility”* .

5.3.2 Management Perceptions Towards Whistleblowing and Detection of Fraud

The study found a positive correlation between management perceptions towards whistleblowing and detection of fraud indicating that management perceptions towards whistleblowing can improve fraud detection in football clubs. The implication is that football clubs whose management have positive perceptions towards whistleblowing were likely to experience improved fraud detection. By leveraging on positive perceptions towards whistleblowing, football clubs can ensure the improvement of fraud detection. The study established strong linkages with both the Fraud Diamond Theory and Fraud Intention and Machiavellianism Theory since football clubs which have adopted positive management perceptions towards whistleblowing are able to overcome drivers of fraud commission, minimise the opportunities for fraud commission, and gradually reduce the impact of rationalisation of fraud by improving their ability to take action against fraudsters and creating an enabling ethical climate.

The organisations were reluctant to use whistleblowing since the management perceived it as a means of challenging their authority. The willingness to report unethical behaviour is influenced by the management support. The growing realisation of the benefits of whistleblowing systems as mechanisms of financial fraud deterrence have ensured an increased adoption of whistleblowing. The monetary rewards associated with fraud exceeded the perceived benefits of whistleblowing for many of the stakeholders which reduced the likelihood of adopting whistleblowing practices. The intention to whistle-blow was adversely affected by trust issues. Thanks to the establishment of trust in the whistleblowing systems, more athletes are willing to step forward and report any fraud witnessed. The findings were aligned with Skoczylas-Tworek (2020), Khan et al. (2022), Kadir et al. (2022), Shonhadji and Maulidi (2021), and Sandari and Ariputra (2022). In contrast, the findings were inconsistent with Khan et al. (2022), Yuswono and Hartjasti (2018), Mediaty et al. (2020), Maulida and Bayuntri (2021), and Khalili and Siddiqui (2023).

The descriptive analysis of the open-ended questions on management perceptions towards whistleblowing revealed that the majority of respondents had no experience with whistleblowing systems; others perceived improved trust, integrity and honesty, while others had negative perceptions. Furthermore, the protection of fraud suspects by management, lack of awareness, negative perceptions regarding the value of whistleblowing systems were the most frequent responses regarding how management perceptions towards whistleblowing systems had hampered the fraud detection process.

5.3.3 Moderating Effect of Ethical Climate on the Relationship Between Whistleblowing Systems and Detection of Fraud

The study found a positive and significant moderating effect of ethical climate on the relationship between whistleblowing systems and detection of fraud indicating that an enabling ethical climate can improve both whistleblowing systems and fraud detection in football clubs. The implication is that football clubs which have incorporated enabling ethical climates can experience improved whistleblowing systems as well as improved fraud detection. By leveraging on an enabling ethical climate, football clubs can ensure the improvement in both whistleblowing systems and fraud detection. The study established strong linkages with both the Fraud Diamond Theory and Fraud Intention and Machiavellianism Theory since football clubs which have incorporated enabling ethical climates are able to overcome drivers of fraud commission, minimise the opportunities for fraud commission, and gradually reduce the impact of rationalisation of fraud by improving their ability to take action against fraudsters and creating an enabling ethical climate.

Clubs have strong ethical values, which encourages whistleblowers to disclose any instance of fraud. Effective controls and compliance environments have been established which encourages whistleblowers to report any form of fraud. There is usually an informal code of silence in sports that is implemented by unscrupulous individuals which makes it very dangerous for whistleblowers to report on corrupt practices. Many athletes would not report any fraud issues due to a culture of silence and loyalty to teammates and the club. The club has a well-established culture of integrity which has created feelings of trust amongst the members and encouraged them to whistle blow. The club has weak integrity and transparency policies which have discouraged

whistleblowing. These findings were consistent with Tripermata et al. (2021), Philippou (2023), Moriconi and Cima (2019), Toner et al. (2024), Sallaberry et al. (2024), and Cheliatsidou et al. (2023). However, they contrasted with the findings of Nurul and Herliansyah (2021), Setiawan et al. (2020), Iwai et al. (2021), Bondarev et al. (2022), Verschuuren (2020), and Rajeevan (2019).

The descriptive analysis on open-ended questions relating to the moderating effect of ethical climate on the relationship between whistleblowing systems and detection of fraud revealed that the majority of respondents felt that the ethical climate had built trust in the systems, others were not aware, and it also enhanced the commitment of stakeholders. However, in response to the question pertaining to how the ethical climate had hampered the development of effective whistleblowing systems, most felt that there was endemic tribalism, there was a lack of moral fibre amongst the stakeholders, there was a lack of integrity, a code of silence, and a lack of tolerance.

5.4 Conclusions

The study established that there are deficiencies in the existing whistleblowing policies including limited accessibility. Violations that involved the theft of money of a considerable value were considered whistleblowing worthy. Whistleblowing systems lacked anonymity provisions for whistle-blowers. The nature of the common violations that were reported through whistleblowing in football included match-fixing. Whistleblowing's effectiveness as an accountability mechanism has been hampered by lack of awareness from stakeholders. It was also concluded that there is an absence of well-established whistleblowing policies and frameworks within the football clubs.

The intention to whistle-blow was adversely affected by trust issues. The monetary rewards associated with fraud exceeded the perceived benefits of whistleblowing for many of the stakeholders which reduced the likelihood of adopting whistleblowing practices. The organisations were reluctant to use whistleblowing since the management perceived it as a means of challenging their authority. The willingness to report unethical behaviour is influenced by the management support. The growing realisation of the benefits of whistleblowing systems as mechanisms of financial fraud deterrence have ensured an increased adoption of whistleblowing. Thanks to the establishment of trust in the whistleblowing systems, more athletes are willing to step forward and report any fraud witnessed.

The clubs have weak integrity and transparency policies which have discouraged whistleblowing. Many athletes would not report any fraud issues due to a culture of silence and loyalty to team mates and the football clubs. There is usually an informal code of silence in sports that is implemented by unscrupulous individuals which makes it very dangerous for whistle-blowers to report on corrupt practices. Some clubs have strong ethical values, which encourages whistleblowers to disclose any instance of fraud. Other clubs have a well-established culture of integrity which has created feelings of trust amongst the members and encouraged them to whistle blow. Effective controls and compliance environments have been established which encourages whistleblowers to report any form of fraud at some of the football clubs.

5.5 Recommendations

5.5.1 Policy Recommendations

While Kenyan football clubs have internal whistleblowing policies, there is an absence of readily available, centralised and publicly available documented, specific, unified policy for clubs. Thus, there are general whistleblowing principles and protections that apply to Kenyan football clubs. The local football federation needs to establish protection policies for whistleblowers such as the enhancement of the right to anonymity by involving a wide range of stakeholders in the development of such policies so as to gain consensus and support. This will embolden would-be whistleblowers to come forward. A zero-tolerance policy allied to heavy punitive penalties should also be adopted by the football authority to ensure compliance and deter fraudulent activities. Additionally, the football authorities need to ensure that the whistleblowing policies are accessible to all stakeholders including members of the public by publishing such information on their websites and even providing links through their social media pages. The football federation should also engage with other local football federations to benchmark on how to establish comprehensive whistleblowing policies and frameworks. The local football authorities should also require their members to make their policies on corruption and whistleblowing open, and communicate their values and policies to all the concerned stakeholders, then demonstrate their commitment to action whenever their incidences of corruption or deficiencies in governance.

5.5.2 Managerial Recommendations

The management of the football clubs should invest in awareness building programs which can ensure athletes and other stakeholders are familiar with whistleblowing, its benefits, the objectives, and the existing rights for whistleblowers so as to get everyone on-board. Furthermore, the management should invest in benchmarking efforts such as linkages with other football clubs in other countries which have managed to incorporate viable whistleblowing policies so as to integrate the same into their operations. The management should also provide support for whistleblowing by ensuring that fraud witnesses are protected from unfair discrimination and undue scrutiny. The management should also engage in integrity education campaigns including the denouncement of criminal activity so as to discourage the informal code of conduct practice.

5.5.3 Implications for Academia and Research

Most of the research on the whistleblowing and fraud detection has been contextualised on other institutional contexts rather than on football, so this study will contribute towards building the body of knowledge on the correlation between whistleblowing systems and fraud detection in football, particularly in Kenya. Additionally, some of the aspects of whistleblowing systems that have been included in this study such as attributes of whistleblowing systems and management perceptions towards whistleblowing have not been researched a lot which is a gap that this study will go a long way towards plugging. Lastly, given the insights developed in this study in relation to the theories, the study has made critical contributions towards the existing body of knowledge on Fraud Diamond and Machiavellianism theories.

5.6 Suggestions for Further Studies

This study has restricted itself to attributes of whistleblowing systems, management perceptions towards whistleblowing and ethical climate as independent and moderating variables; future research can be conducted on the impact of other whistleblowing factors on fraud detection in football. Secondly, the study has been contextualised on football, future research can address the same variables within other sporting and non-sporting contexts.

5.7 Limitations of the Study

In attempting to attain its research objectives, the study encountered the following limitations. Firstly, some of the respondents were unwilling to provide personal information. To mitigate against this, the researcher provided the assurance that this study was only for academic purposes. Secondly, the study was restricted to 18 football clubs in Nairobi. To mitigate against this, the researcher recommends that further research be conducted on other institutional contexts in order to determine whether the findings will be different using the same constructs. Thirdly, the study also limited itself to the two independent variables and one moderating variable. To mitigate against this, further research should be conducted on factors.

5.8 Chapter Summary

This chapter has covered the discussions, conclusions and recommendations from the research findings. The Pearson Correlation analysis indicated that all the predictor variables were positively and significantly correlated with the outcome variable. Secondly, the predictor with the strongest correlation with the outcome variable was Attributes of Whistleblowing Systems followed by Management Perceptions Towards Whistleblowing. Additionally, Ethical Climate was found to have a positive and significant moderating role on the relationship between Whistleblowing Systems and Detection of Fraud. The results of the Multiple Regression analysis led to a number of observations. Firstly, the regression model can be used to explain changes in the outcome variable 28.6% of the time. Secondly, the ANOVA statistics revealed that there are both significant and statistically significant relationships between the predictor variables and the outcome variable. Thirdly, the Beta Coefficient analysis showed that the Ethical Climate was the most critical determinant of Detection of Fraud, followed by Attributes of Whistleblowing Systems, and Management Perceptions Towards Whistleblowing, respectively.



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APPENDICES

Appendix 1: Letter of Introduction

RE: Request to Collect Data

I am a Masters student at the Strathmore Business School pursuing a Master of Commerce. I am currently conducting research on **“Effectiveness of Whistleblowing Systems in Detection of Fraud in Kenyan Football Clubs”**.

The purpose of this study is to find out the effect of whistleblowing systems on fraud detection in Kenyan football clubs, Kenya. The results of the study will provide a practical reference for all concerned parties wishing to improve fraud detection through whistleblowing amongst the stakeholders in the football industry including policy makers, professional athletes, KPL clubs’ management and researchers and scholars. As respondents, you stand to benefit through your own personal contribution in shedding more light to the reasons why football clubs have been struggling to integrate whistleblowing systems as a means of detecting fraud.

Strathmore University respects participants’ right to privacy and, as such, as a student of the institution, I am bound to uphold this principle by ensuring the anonymity of all participants and confidentiality of any information gotten from the study. Additionally, my professional ethics precludes me from engaging in any practices that will cause undue injury to any participant. Finally, it should be noteworthy that your participation is fully voluntary, and you have a right to get prior consent for use of any information prior to that information being used in the study. Your participation is highly invaluable and will be gratefully appreciated.

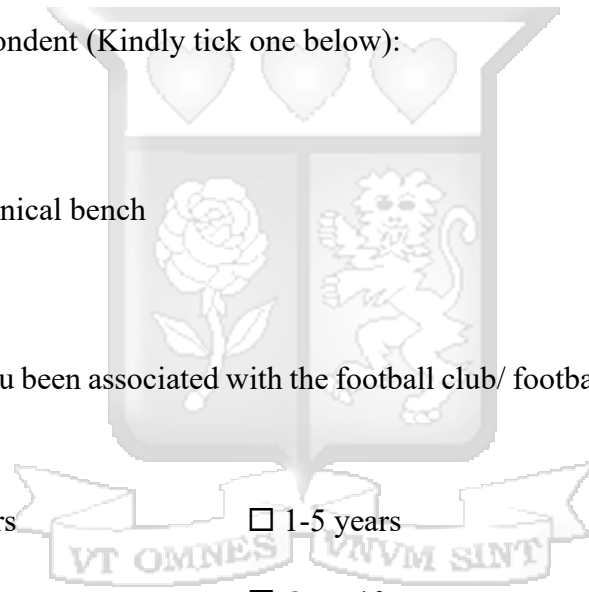
Yours Sincerely,

Collins Orwa

Appendix 2: Research Instrument

SECTION A: DEMOGRAPHIC INFORMATION

1. Gender of Respondent Male Female
2. What is your age? (Kindly tick one below):
 - 20-30 years 31-40 years
 - 41-50 years 51-60 years
 - Above 60 years
3. Category of Respondent (Kindly tick one below):
 - Athlete
 - Member of technical bench
 - Match Official
4. How long have you been associated with the football club/ football in general? (Kindly tick one below):
 - Less than 1 years 1-5 years
 - 6-10 years Over 10 years
5. How would you describe your awareness of fraud whistleblowing? (Kindly tick one)
 - Very little Little
 - Moderate Above average
 - Well informed



SECTION B: Influence of Attributes of Whistleblowing Systems on Fraud Detection.

Kindly (√) tick appropriately on a scale of 1-5. 1-Strongly Disagree (SD), 2-Disagree (D), 3-Neutral (N), 4-Agree (A), 5-Strongly Agree (SA).

	Statement	SD	D	N	A	SA
1.	Whistleblowing’s effectiveness as an accountability mechanism has been hampered by lack of awareness from stakeholders					
2.	There are well-established whistleblowing policies and frameworks within our football club					
3.	The anonymity of whistle blowers had increased the readiness of individuals to participate in whistleblowing.					
4.	Whistleblowing systems lacked anonymity provisions for whistleblowers.					
5.	The football clubs have improved the accessibility of whistleblowing mechanisms through the use of hotlines, mobile phone applications					
6.	There are deficiencies in the existing whistleblowing policies including limited accessibility					
7.	Violations that involved the theft of money of a considerable value were considered whistleblowing worthy.					
8.	The nature of the common violations that were reported through whistleblowing in football included match-fixing.					

9. Describe the strongest attributes of whistleblowing systems at the football club.

.....

10. Briefly explain two challenges that the football club has faced in developing effective whistleblowing systems.

.....

SECTION C: Influence of Management Perceptions towards Whistleblowing on Fraud Detection.

Kindly (√) tick appropriately on a scale of 1-5. 1-Strongly Disagree (SD), 2-Disagree (D), 3-Neutral (N), 4-Agree (A), 5-Strongly Agree (SA).

	Statement	SD	D	N	A	SA
11.	The organisation was reluctant to use whistleblowing since the management perceived it as a means of challenging their authority.					
12.	The willingness to report unethical behaviour is influenced by the management support					
13.	The growing realisation of the benefits of whistleblowing systems as mechanisms of financial fraud deterrence have ensured an increased adoption of whistleblowing.					
14.	The monetary rewards associated with fraud exceeded the perceived benefits of whistleblowing for many of the stakeholders which reduced the likelihood of adopting whistleblowing practices					
15.	The intention to whistle-blow was adversely affected by trust issues.					
16.	Thanks to the establishment of trust in the whistleblowing systems, more athletes are willing to step forward and report any fraud witnessed.					

17. Briefly describe how management perceptions towards whistleblowing have enhanced the fraud detection process.

.....

18. Briefly describe how management perceptions towards whistleblowing have hampered the fraud detection process.

.....

SECTION E: Moderating Effect of Ethical Climate

Kindly (√) tick appropriately on a scale of 1-5. 1-Strongly Disagree (SD), 2-Disagree (D), 3-Neutral (N), 4-Agree (A), 5-Strongly Agree (SA).

	Statement	SD	D	N	A	SA
19.	Our club has strong ethical values, which encourages whistleblowers to disclose any instance of fraud.					
20.	Effective controls and compliance environments have been established which encourages whistleblowers to report any form of fraud					
21.	There is usually an informal code of silence in sports that is implemented by unscrupulous individuals which makes it very dangerous for whistle-blowers to report on corrupt practices.					
22.	Many athletes would not report any fraud issues due to a culture of silence and loyalty to team mates and the club.					
23.	The club has a well-established culture of integrity which has created feelings of trust amongst the members and encouraged them to whistle blow.					
24.	The club has weak integrity and transparency policies which have discouraged whistleblowing.					

25. Briefly explain how the ethical climate has enhanced the development of effective whistleblowing systems at the football club.

.....

26. Briefly explain how the ethical climate has hampered the development of effective whistleblowing systems at the football club.

.....

SECTION F: Fraud Detection.

Kindly (√) tick appropriately on a scale of 1-5. 1-Strongly Disagree (SD), 2-Disagree (D), 3-Neutral (N), 4-Agree (A), 5-Strongly Agree (SA).

	Statement	SD	D	N	A	SA
27.	Efforts by clubs to invest in fraud detection mechanisms have not completely borne fruit.					
28.	Match-fixing in Kenyan football is motivated by financial difficulties of football clubs.					
29.	Ticket sales fraud, sponsorship & broadcast rights funds embezzlement is one of the most common forms of fraud in Kenyan football.					
30.	The club has been involved in manipulation of player transfer fees					
31.	The club officials have colluded with unscrupulous vendors to sell counterfeit merchandise, diverting revenues from the club.					
32.	The club has colluded with corrupt federation officials and intermediaries to influence and manipulate players transfer prices.					

33. Briefly explain how the football club has improved the detection of fraud.

.....

34. Briefly describe two challenges that the football club has faced in the detection of fraud.

.....

Thanks for your participation!

Appendix 3: Budget of the Study

Description	Quantity	Unit Cost	Total Cost
Printing Letters	20	60	1,200.00
Pre-test Questionnaires	10	60	600
Final Questionnaires	214	60	12,840.00
Binding Reports	10	60	600
Data collection costs			40,000.00
Research Assistants	2	10,000.00	20,000.00
Printing Reports	10	1,200.00	12,000.00
Internet costs	3	2,900.00	8,700.00
Transport costs	10	1,000.00	10,000.00
Pilot study	10	1,500.00	15,000.00
Miscellaneous			15,000.00
TOTAL			135,940.00

Appendix 4: Work plan for the Study

ITEM	DURATION	START	FINISH
Introduction	10 days	30/04/2024	09/05/2024
Literature Review	21 days	10/05/2024	31/05/2024
Research Methodology	5 days		
Presentation of Research Findings	10 days		
Discussions, Conclusions and Recommendations	5 days		
TOTAL	51 days		

Appendix 5: List of Kenyan Football Clubs

- 1 AFC Leopards
- 2 Bandari
- 3 Bidco United
- 4 FC Talanta
- 5 Gor Mahia
- 6 Kakamega Homeboyz
- 7 Kariobangi Sharks
- 8 KCB
- 9 Kenya Police
- 10 Mara Sugar
- 11 Mathare United
- 12 Muranga Seal
- 13 Nairobi City Stars
- 14 Posta Rangers
- 15 Shabana
- 16 Sofapaka
- 17 Tusker
- 18 Ulinzi Stars



Source: Footballkenya.org

Letter of Ethical Approval



8th January 2025

Mr Orwa Collins,
collins.orwa@strathmore.edu

Dear Mr Orwa,

RE: Effectiveness of Whistleblowing Systems in Detection of Fraud in Kenyan Premier League Clubs

This is to inform you that SU-ISERC has reviewed and **approved** your above **SU-masters** proposal. Your application reference number is **SU-ISERC2509/24**. The approval period is from **8th January 2025 to 7th January 2026**.

This approval is subject to compliance with the following requirements:

- i. Only approved documents including (informed consents, study instruments, MTA) will be used.
- ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by SU-ISERC.
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to SU-ISERC within 72 hours of notification.
- iv. Any changes anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to SU-ISERC within 72 hours.
- v. Clearance for the export of biological specimens must be obtained from relevant institutions.
- vi. Submission of a request for renewal of approval at least 60 days prior to the expiry of the approval period. Attach a comprehensive progress report to support the renewal.
- vii. Submission of an executive summary report within 90 days of completion of the study to SU-ISERC.

Before commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology, and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke/> and obtain other clearances needed.

Yours sincerely,

Mr Ambrose Rachier,
Chairperson: SU-ISERC


NACOSTI Approval Letter

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

REPUBLIC OF KENYA

Ref No: 948963

RESEARCH LICENSE



Date of Issue: 29/January/2025

This is to Certify that **Mr. Collins Orwa Onyango of Strathmore University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Baringo, Bonnet, Bungoma, Busia, Elgeyo-Marakwet, Embu, Garissa, Homabay, Isiolo, Kakamega, Kericho, Kiambu, Kilifi, Kirinyaga, Kisii, Kisumu, Kitui, Kwale, Laikipia, Lamu, Machakos, Makeni, Mander, Marsabit, Meru, Migori, Mombasa, Muranga, Naitiro, Nakuru, Nandi, Narok, Nyamira, Nyandarua, Nyeri, Samburu, Siaya, Taita-Taveta, Tanariver, Tharaka-Nithi, Transzoia, Turkana, Uasin-Gishu, Yibiga, Wajir, Westpoko** on the topic: **Effectiveness of Whistleblowing Systems in Detection of Fraud in Kenyan Premier League Clubs for the period ending : 29/January/2026.**


License No: NACOSTI/P/25/415208

948963

Applicant Identification Number

Director General
NATIONAL COMMISSION FOR
SCIENCE, TECHNOLOGY &
INNOVATION

Verification QR Code



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