Synergy of Culture, Governance, Digitization and Socio-Demographics on Fraud Deterrence. A Case of Non-Government Organizations in Uganda

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Abstract: *The research study investigated the synergy of culture, governance, digitization, and socio-demographics in fraud deterrence within non-governmental organizations (NGOs) in Uganda. Through a mixed-methods approach—combining surveys and interviews across various regions—the study reveals how robust cultural values and governance structures mitigate fraud. Digitization offers both opportunities and challenges, while socio-demographic factors such as age, gender, education, and experience shape perceptions of fraud prevention. The research concludes that a holistic approach, integrating cultural, governance, technological, and demographic considerations, is essential for developing robust fraud deterrence strategies. The study's insights are valuable for policy-makers, NGO leaders, and practitioners aiming to enhance the integrity and effectiveness of NGOs in Uganda. The findings also contribute to the broader academic discourse on fraud deterrence, providing a localized perspective that underscores the need for context-specific strategies in combating fraud in the NGO sector.*

Keywords: fraud deterrence, culture, governance, socio-demographics, synergy culture and governance.

INTRODUCTION

Non-governmental organizations (NGOs) in Uganda are instrumental in promoting societal development, driving advocacy, and addressing key social, economic, and environmental issues. They act as crucial intermediaries, filling governments gaps in service delivery. Although the scope and magnitude of their work is commendable, they are frequently hampered by cases of fraud, which significantly diminish their effectiveness and impair their credibility.

The study embarked on a pioneering quest to expound on the interplay of culture, governance, digitization, and socio-demographics, and how this potent mix influences fraud deterrence within Ugandan NGOs. While each of these elements has been individually studied, their collective synergistic effect on fraud deterrence remains largely unexplored, particularly in the Ugandan context. Understanding this synergy is important and can inform the development of comprehensive strategies to counteract fraud, thereby enhancing the efficacy and credibility of NGOs.

LITERATURE REVIEW

Culture and Fraud Deterrence

Cultural factors play a pivotal role in shaping attitudes toward fraud and influencing organizational responses. Scholars have employed Hofstede's cultural dimensions (Hofstede, 1984; Søndergaard, 2001), including power distance, individualism-collectivism, and uncertainty avoidance, to understand how cultural norms affect fraud-related behaviours. For instance, in high power distance contexts, employees may hesitate to report wrongdoing by superiors (Morris et al., 2011), while in collectivist cultures, preserving group harmony may lead to overlooking unethical acts (Miceli & Near, 1985). In more individualistic societies, personal responsibility may encourage whistleblowing.

Cross-cultural research demonstrates that these dimensions correlate with variations in corporate fraud and anti-fraud measures (Johnson et al., 2013). High uncertainty avoidance may prompt stricter internal controls and risk assessments (Heidhues & Patel, 2012). Findings suggest that standardized approaches are often less effective, emphasizing the need for context-sensitive strategies (Getz & Volkema, 2001; Kimbro, 2002).

In African settings, culture can both discourage and facilitate fraud, depending on local norms and values (Nomishan et al., 2022). Respect accorded to authority may curb unethical behavior or shield those in power from scrutiny (Fadahunsi & Rosa, 2002), raising questions about top-down anti-fraud policies ("2019 Corruption Perceptions Index - Explore the Results," 2020). Communalism, a shared African value, may deter individualistic fraud but also tolerate misconduct if it benefits the community or influential members (Agbiboa, 2012; Gyekye, 1997).

In Uganda, the influence of cultural values on fraud deterrence remains underexplored, despite the country's ethnic diversity (Nkundabanyanga et al., 2013; "Https://Www.Ubos.Org/WpContent/Uploads/Publications/03_20182014_National_Census_Main_Report.Pdf," n.d.). Western-derived models such as Cressey's Fraud Triangle (Cressey, 1953) and frameworks by Albrecht et al. (1984) often assume universal motivations that may not apply in Uganda's multifaceted cultural landscape. Similarly, much of the existing research originates from Western perspectives, potentially overlooking the complexity present in Uganda's numerous ethnic groups (Hofstede, 1984; Trompenaars & Hampden-Turner, 1998).

Tailoring anti-fraud measures to specific cultural settings is crucial. Interventions that foster community-based oversight and trust-building may prove more effective in collectivist societies than Western-style whistleblower systems (Park et al., 2008). Likewise, addressing high power distance through employee empowerment and supportive leadership can reduce fraudulent activities that remain unchecked due to hierarchical structures.

Governance and Fraud Deterrence
Good governance is widely acknowledged as a key deterrent to fraud. Global standards set by organizations like Transparency International emphasize transparency, accountability, and the rule of law (2019 Corruption Perceptions Index - Explore the Results, 2020). Transparency facilitates accessible information, reducing opportunities for manipulation (Kaufmann et al., n.d.). Accountability establishes checks to hold those in power responsible, discouraging malfeasance (Bovens, 2007). The rule of law ensures that fraudsters face legal consequences, thus diminishing incentives to commit fraud (La Porta, 1999).

However, implementing these ideals varies considerably across regions (Doig & Riley, 1998). In settings where corruption is endemic, principles on paper may fail to deter misconduct (Pellegrini & Gerlagh, 2008). Additionally, global guidelines often reflect Western-centric assumptions, potentially overlooking unique challenges in non-Western environments (Hopper et al., 2009).

In Africa, including Uganda, governance often confronts systemic issues like political instability, limited resources, and enduring corruption (Gyimah-Brempong, 2002; Hope & Chikulo, 2000). Cultural norms may sometimes clash with international standards (Okeke & Okechukwu, 2014), undermining transparency, accountability, and lawful enforcement (Akande, 2015). As a result, fragile governance compromises trust and discourages both domestic and foreign investment (Fosu, 2017).

This trust deficit creates a damaging cycle: weak governance leads to more fraud, which in turn deters investment and hinders the improvements needed to strengthen governance (Anyangwe, 2004). In Uganda's NGO sector, the impact of governance on fraud deterrence remains under-researched (Transparency International Uganda, 2019). This gap is critical because NGOs, handling diverse funding streams, must maintain integrity to safeguard resources intended for vulnerable communities. Weak governance increases the risk of fund misappropriation, harming beneficiaries and eroding trust (Goddard & Juma Assad, 2006; Ebrahim, 2003).

Digitization and Fraud Deterrence
Digital transformation is reshaping the fraud landscape, providing both powerful deterrence tools and new vulnerabilities (McGuire & Dowling, 2013). Blockchain offers transparency; machine learning identifies suspicious patterns; and multi-factor

authentication safeguards systems (Casino et al., 2019; Ngai et al., 2011). These measures go beyond traditional approaches, leveraging technology to strengthen fraud defenses.

Yet, the same interconnected digital systems that aid in detection also open new attack vectors ("Cybercrime and Cybersecurity in the Global South," 2013). Sophisticated cybercriminal tactics, including spear phishing and ransomware, continually evolve, exploiting big data and storage weaknesses (Custers & Uršič, 2016). Addressing these threats requires both technological innovation and human vigilance. Continual cybersecurity research and development (Albrecht et al., 2019), combined with education and awareness programs, can mitigate the human error that often enables cyber-attacks (Bada & Sasse, 2014). An adaptive, integrated security architecture must evolve to keep pace with emerging threats (Hovav & D'Arcy, 2012).

However, existing fraud deterrence frameworks often assume contexts with robust infrastructure and resources, potentially overlooking the realities of Ugandan NGOs (Heeks, 2008). Advanced machine learning tools may not be feasible where technical capacity and infrastructure are limited (Wakabi, 2019). Thus, localized research is needed to devise culturally sensitive, resource-appropriate solutions that address technological and human factors within this specific environment (Bada et al., 2014). Such efforts would benefit from interdisciplinary approaches, blending technology, social sciences, and management principles, and involving partnerships among academia, the tech sector, and local NGOs (Walton & Heeks, 2011; Chinedu Eze et al., 2014).

Socio-demographics and Fraud Deterrence
Globally, socio-demographic factors such as age, gender, education level, and income have been linked to fraud occurrence (Button & Cross, 2017). These variables serve as crucial indicators not only for understanding who is likely to perpetrate fraud but also who is susceptible to becoming a victim. For example, research has suggested that older adults are more vulnerable to certain types of fraud, such as investment scams, due to cognitive declines associated with aging (B. D. James et al., 2014). Similarly, studies have shown that higher levels of education do not necessarily deter individuals from engaging in fraudulent activities; rather, it may actually facilitate more sophisticated forms of fraud (Piquero, Weisburd, & Benson, 2010).

Gender as a socio-demographic variable also exhibits its influence in fraud activities. For instance, men are more often perpetrators of occupational fraud, while women are frequently targeted as victims of consumer fraud (Button et al., 2009; Holtfreter et al., 2008). These gendered patterns have been attributed to various socio-cultural factors, including societal expectations and gender roles that condition men and women differently in relation to risk and trust (Alalehto, 2003). Income level, too, has a dual role. While those with higher incomes have the resources to perpetrate large-scale

financial frauds, those with lower incomes often resort to low-level fraudulent schemes like petty theft or false benefit claims (Levi, 2008).

Locally, the relationship between socio-demographic factors and fraud deterrence in Uganda is an under-researched area, creating a significant knowledge gap (Nakkazi, 2018). Understanding these factors is essential for the design of more targeted and effective policies and strategies for fraud prevention. The heterogeneity in socio-demographic factors in Uganda may give rise to unique patterns of fraud that are not easily generalizable from findings in other African countries or globally.

METHODOLOGY

Research Design
The study adopted a mixed-methods research design, specifically the convergent parallel design, where quantitative and qualitative data are collected concurrently, analyzed separately, and then merged for interpretation (Creswell, 2014). This design was chosen to capitalize on the strengths of both quantitative and qualitative methods while offsetting their weaknesses (Tashakkori & Teddlie, 2010).
The quantitative component provided a rigorous statistical analysis of survey data, enabling generalizations about the population under study. Conversely, the qualitative component delved deeper into contextual and nuanced understandings, exploiting the richness of interview narratives and document analysis to garner comprehensive insights into the phenomena under investigation (Morse & Niehaus, 2009).

Research Approach
To fulfill the study objectives, data were collected using structured questionnaires for the quantitative component and semi-structured interviews for the qualitative component. A pilot study was conducted to test and refine the data collection instruments, ensuring their validity and reliability (De Vaus & De Vaus, 2013). This section elaborates on the specific methodologies employed for each research objective.

Quantitative Approach
The quantitative methodology was instrumental in addressing Objectives 2 and 3:
- **Objective 2:** Investigate the governance role in fraud deterrence within Ugandan NGOs.
- **Objective 3:** Assess the impact of digitization on fraud deterrence within Ugandan NGOs.

A cross-sectional survey design was employed, allowing for the collection of data at a single point in time from a sample representative of the population (Fowler, 2014). Structured questionnaires were administered to staff members across various NGOs to collect quantitative data on governance structures, practices, and the extent of digitization in fraud deterrence efforts.

For **Objective 2**, the questionnaire included items measuring governance attributes such as transparency, accountability, board effectiveness, and internal control systems (Aguilera & Cuervo-Cazurra, 2004; OECD, 2015). Statistical analyses, including descriptive statistics, correlation, and regression analyses, were conducted to elucidate the relationship between governance practices and the efficacy of fraud deterrence (Field, 2018).

For **Objective 3**, the questionnaire assessed the adoption and utilization of digital tools and technologies in fraud prevention and detection. Variables measured included the use of financial management software, cybersecurity measures, and staff training in digital literacy (Bharadwaj et al., 2013). Statistical analyses quantified the correlation between digital adoption and fraud deterrence outcomes (Venkatesh et al., 2012).

Qualitative Approach
The qualitative methodology was employed to explore Objectives 1 and 4:
- **Objective 1:** Assess culture's impact on fraud deterrence within Ugandan NGOs.
- **Objective 4:** Investigate how socio-demographic factors affect fraud deterrence within Ugandan NGOs.

For **Objective 1**, an ethnographic study design was deemed appropriate to gain in-depth insights into how cultural variables influence fraud deterrence measures within NGOs (Hammersley & Atkinson, 2007). Semi-structured interviews were conducted with key personnel within NGOs, including executives, managers, and frontline staff, as well as external experts acquainted with the cultural milieu in Uganda. This approach facilitated the exploration of participants' perceptions, beliefs, and practices related to culture and fraud deterrence.

For **Objective 4**, a case study design was employed, intensively examining multiple NGOs to discern how socio-demographic factors such as age, gender, and educational level among staff influence fraud deterrence strategies (Yin, 2018). Data collection methods included interviews, focus group discussions, and document reviews. This triangulation of data sources enhanced the credibility and depth of the findings (Baxter & Jack, 2008).

Mixed-Methods Component
While each objective primarily aligned with either quantitative or qualitative methods, the study recognized the value of integrating both approaches where necessary. For instance, certain survey questions for **Objective 2** were augmented with qualitative interviews to provide additional contextual insights into governance practices and their impact on fraud deterrence (Creswell & Plano Clark, 2018). This integration facilitated a more comprehensive analysis, allowing for the triangulation of data and enhancing the validity of the findings (Fetters et al., 2013).

Population

The study population comprised 128 NGOs across Uganda, targeting 200 staff members working at different organizational levels. A stratified approach was adopted to capture a broad spectrum of viewpoints, from frontline staff through middle management to executive leadership. This diverse population facilitated an investigation into how roles and responsibilities influence perceptions and practices concerning fraud deterrence.

Sample Size

Determining an appropriate sample size is critical for the statistical validity and reliability of the research findings. Given constraints of time, cost, and accessibility, the sample size for this study was set at 200 NGO staff members, selected from the 128 NGOs. This number was determined based on a power analysis that considered an estimated effect size, desired significance level, and expected response rates (Cohen, 1992).

Data Collection Tools

Online Surveys

Given the security-related concerns in certain operational areas like Karamoja—where issues such as cattle rustling are prevalent (Stites & Akabwai, 2012)—as well as the dispersed nature of the respondents, online surveys served as the primary mode of data collection for objectives relying on the quantitative approach. Online surveys offered a pragmatic and efficient means to reach a dispersed participant base, enabling the collection of quantifiable data that was statistically analysed to discern patterns and trends pertinent to fraud deterrence mechanisms (Evans & Mathur, 2018). The online surveys were administered using secure and reputable platforms that ensured data confidentiality. A pre-tested questionnaire was distributed to the participants, encompassing closed-ended questions aimed at objectives requiring quantitative analysis (Sue & Ritter, 2012).

Virtual Interviews

To gather qualitative data, virtual interviews were conducted. This was particularly useful for research objectives that required a deeper understanding of the subject matter, such as the impact of culture and socio-demographic factors on fraud deterrence. Virtual interviews provided an avenue for in-depth discussions, fostering a nuanced understanding of participants' experiences and perceptions, which was pivotal for the qualitative facets of the study (Janghorban et al., 2014).Virtual interviews were scheduled at the convenience of the participants. An interview guide containing open-ended questions was used to facilitate discussions. All interviews were audio-recorded, subject to consent, for subsequent transcription and analysis (King & Horrocks, 2010).

Telephone Interviews

Recognizing the limitations in internet accessibility across some regions, telephone interviews were utilized to ensure that voices from underserved areas were not marginalized. Telephone interviews, while lacking visual cues, still provided a valuable channel for real-time interaction and data collection from participants who might otherwise have been inaccessible. This method underscored the commitment to inclusivity and comprehensive representation within the research design (Novick, 2008).As part of the qualitative data collection, relevant organizational documents such as policy manuals and annual reports were reviewed to corroborate the insights obtained from interviews (Bowen, 2009). Document analysis provided additional context and helped triangulate the data gathered from interviews.

Data Analysis Techniques

Data were collected and stored securely, maintaining strict confidentiality in accordance with ethical research standards (Orb et al., 2001). Quantitative data were analysed using SPSS statistical software, focusing on descriptive and inferential statistics. Qualitative data from interviews and documents were transcribed and analysed using content analysis to identify themes and patterns (Elo & Kyngäs, 2008).

Quantitative Analysis

The collected survey data were subjected to descriptive and inferential statistical analyses using SPSS version 25. Statistical techniques such as frequency distributions, cross-tabulations, chi-square tests, and regression analyses were employed depending on the nature of the data and the objectives of the study (Field, 2018).

Qualitative Analysis

The transcribed interviews and document reviews were analysed using thematic analysis methods. Coding was conducted manually and assisted by qualitative data analysis software NVivo to enhance accuracy and efficiency. Themes and patterns were identified and mapped to the research objectives for comprehensive interpretation (Braun & Clarke, 2006).

Mixed-Methods Analysis

In some cases, qualitative and quantitative data were integrated to provide a more nuanced understanding. For instance, qualitative insights were used to interpret or explain quantitative findings, and vice versa (Creswell & Plano Clark, 2018). This integrative approach allowed for triangulation, enhancing the validity and reliability of the research findings (Fetters et al., 2013).

Ethics Considerations

Prior to data collection, ethical approval was obtained from the relevant authorities. All participants provided informed consent after being fully briefed on the research objectives, procedures, and their rights, including the freedom to withdraw at any time

(Orb et al., 2001). Anonymity was preserved by removing identifiable data, and confidentiality was maintained throughout the research process. Participants were informed that there were no immediate gains or remuneration associated with their involvement. Data collected were exclusively used for academic purposes, adhering to ethical research protocols.

Validity and Reliability

To ensure the validity and reliability of the research findings, several measures were implemented:

- **Pilot Study:** A pilot study was conducted to test and refine the data collection tools, ensuring that the instruments were understandable and appropriate for the target population (Prescott & Soeken, 1989). This step helped in identifying any ambiguities or difficulties in the questionnaires and interview guides.
- **Validated Instruments:** Established and validated instruments were used for quantitative data collection to ensure measurement accuracy and consistency (DeVellis, 2016). Using reliable scales and measures enhanced the internal consistency of the data collected.
- **Triangulation:** Multiple data sources and methods were combined to cross-verify findings, enhancing the study's credibility (Denzin, 1978). Triangulation involved comparing data from surveys, interviews, and document analyses to identify converging lines of evidence.
- **Member Checking:** Participants reviewed transcripts and interpretations to confirm accuracy, thereby enhancing the trustworthiness of the qualitative data (Lincoln et al., 1985). This process ensured that the participants' perspectives were accurately captured and interpreted.
- **Audit Trail:** Detailed records of all research procedures and decisions were maintained to allow for transparency and replicability (Lincoln et al., 1985). The audit trail included documentation of data collection processes, coding decisions, and data analysis steps.

These steps enhanced the **credibility**, **dependability**, and **transferability** of the research findings (Guba & Lincoln, 1994). By rigorously applying these measures, the study ensured that the results are both reliable and valid within the context of the research.

RESULTS

Impact of Cultural Values on Fraudulent Behaviours

From the qualitative results, exploring how ingrained cultural values within an organization influence fraudulent behaviours, highlighting various instances as described by employees, the data reflected a deep interconnection between cultural norms and the perpetuation or deterrence of fraudulent activities.

Cultural values often promote community solidarity, respect for authority, familial loyalty, discretion, and gift-giving practices, all of which can influence organizational ethics. A strong sense of communal duty may lead individuals to shield colleagues from scrutiny or refuse to report fraudulent activities, while hierarchical deference discourages junior staff from exposing wrongdoing by senior members. Family and kinship ties may overshadow qualifications, encouraging nepotism and resource misallocation. Likewise, norms favoring secrecy over transparency and the blurred lines between acceptable gifting and bribery can create conditions ripe for unethical conduct.

Economic pressures further complicate ethical decision-making. The expectation to financially support extended families can drive individuals toward fraud as a survival tactic, and the social premium placed on wealth and success may condone unethical shortcuts. Some cultural interpretations of fate further rationalize corrupt actions, reinforcing the idea that evading detection is simply destiny at work.

Within **organizational processes**, these cultural dynamics manifest in procurement, retaliation against whistle-blowers, and a preference for internal resolutions. Practices like bribery in procurement transactions are sometimes tolerated and normalized. Whistle-blowers face the threat of backlash and isolation, discouraging them from reporting misconduct. Moreover, the tendency to handle issues internally, rather than involving external authorities, can protect reputations at the expense of substantive justice and accountability.

These **cultural norms** also shape the way fraud is investigated and addressed. Cultural values of patience, tolerance, and avoidance of confrontation may lead to delayed or weak responses to wrongdoing. The reluctance to directly accuse others, coupled with the desire to maintain consensus and harmony, can undermine efforts to establish individual accountability and strengthen organizational integrity. In sum, cultural expectations, pressures, and norms collectively influence how organizations perceive, manage, and attempt to deter fraud.

Ethical Climate in Non-Governmental Organizations
The qualitative responses provided insights into the principles, challenges, and operational dynamics influencing ethical behaviour and decision-making processes within the organization.

Ethical Foundations and Practices: Employees consistently reported a strong emphasis on transparency, honesty, and integrity. Ethical actions are recognized and rewarded, reinforcing a culture of compliance. The swift handling of misconduct ensures that unethical behaviour is addressed before it undermines organizational values. Accountability to donors and beneficiaries, regular audits, and clear communication all help maintain trust and uphold high ethical standards.

Challenges in Ethical Implementation: Despite a solid ethical framework, some employees noted discrepancies between stated values and everyday practices. Inconsistent enforcement across departments suggests a need for more uniform application. Operational pressures, such as tight project deadlines, sometimes overshadow ethical considerations. Additionally, local cultural norms in certain areas pose challenges to consistently applying the organization's ethical policies.

Support Systems and Policies: The organization fosters an ethical culture through ongoing training, integrating ethical considerations into daily activities. Whistle-blower protection and the presence of ethics officers encourage employees to report misconduct without fear of retaliation. Regular policy reviews, updates, and learning from past ethical failures contribute to an adaptive environment, ensuring continuous improvements in ethical standards.

Employee Perspectives and Organizational Culture: Employees expressed a strong moral obligation towards the communities they serve, which guides their ethical practices. Despite facing difficult conditions and external pressures, there was a collective effort to uphold ethical standards, emphasizing resilience and dedication to ethical excellence.The ethical climate within the NGO was characterized by a strong commitment to integrity, transparency, and accountability. However, the effectiveness of these ethical practices is occasionally hindered by operational pressures, cultural conflicts, and inconsistencies in implementation across departments.

Influence of Demographic Characteristics on Perceptions and Behaviours
The detailed analysis of demographic data provided insights into how different demographic factors influence perceptions and behaviours regarding fraud deterrence strategies:

- ❖ **Age and Experience**: Older and more experienced participants often brought a traditional yet seasoned perspective to fraud management, emphasizing the importance of stringent controls and personal integrity. In contrast, younger participants favoured modern, technology-driven approaches reflective of their digital proficiency and innovative outlook.
- ❖ **Educational Background**: Those with higher education in specialized fields such as finance or law often advocated for sophisticated fraud detection tools and compliance systems. Conversely, participants from a non-specialized background stressed the importance of training and awareness campaigns to enhance understanding and proactive participation in fraud deterrence.
- ❖ **Gender Perspectives**: Female participants frequently highlighted the need for transparent communication channels and equitable enforcement of policies, reflecting broader concerns about inclusivity and fairness within organizational practices.

Cultural Values and Fraud Deterrence

The influence of cultural values on fraud deterrence was assessed through the research study, and the responses, as summarized in Table 1 below, highlighted the perceived impact of culture within the NGO sector in Uganda.

Cultural Influence Level	Percentage	Number of Respondents
Low Influence	10%	20
Moderate Influence	21%	41
High Influence	45%	90
Significant Influence	25%	49
Total	**100%**	**200**

Table 1: Influence of Cultural Values on Fraud Deterrence

A considerable portion of respondents, representing 45%, acknowledged a high influence of cultural values on fraud deterrence. An additional 25% of the participants perceived a significant influence, reinforcing the idea that strong cultural values are central to mitigating fraud risks. However, there remains a notable percentage, 21%, who considered the influence to be moderate. This viewpoint could indicate a belief in the need for additional measures beyond cultural norms to effectively deter fraud. A smaller segment, 10%, reported a low influence, which may reflect a disparity between stated cultural values and their practical enforcement or impact on behaviour.

Influence of Culture on Fraud Deterrence by Age-Group

Results as shown in Figure 1 below, indicate a diversity of perspectives on the impact of culture on fraud deterrence. The actual response data points, represented by dots, show a range of opinions within each age group.
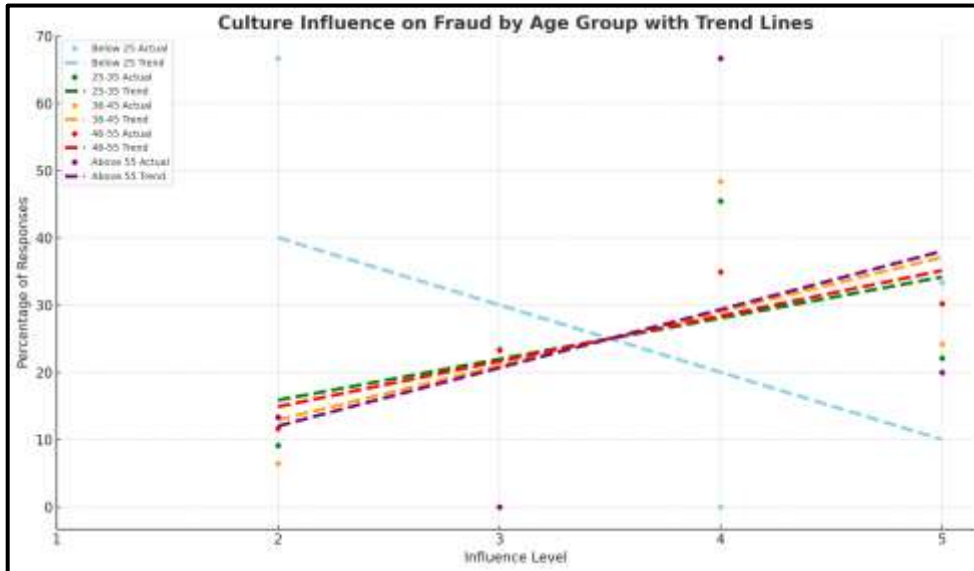
Figure 1: Culture on Fraud Deterrence by Age-Group

The trend lines, drawn through the data points for each age group, highlight the general direction with most age groups exhibiting an upward trend, suggesting an increasing acknowledgment of cultural influence on fraud deterrence with higher influence level. However, the trend lines reveal generational differences in attitudes toward cultural influence on fraud. Younger age groups, such as "Below 25" and "25-35", display different trends compared to older age groups, such as "46-55" and "Above 55". These differences could reflect varying experiences with or exposure to organizational cultures and fraud prevention strategies.

Influence of Culture on Fraud Deterrence by Gender
The study revealed that cultural values have a considerable influence on perceptions of fraud deterrence across gender lines. Both male and female respondents recognize the significant role cultural norms play in shaping attitudes and behaviors toward fraud within their organizations.
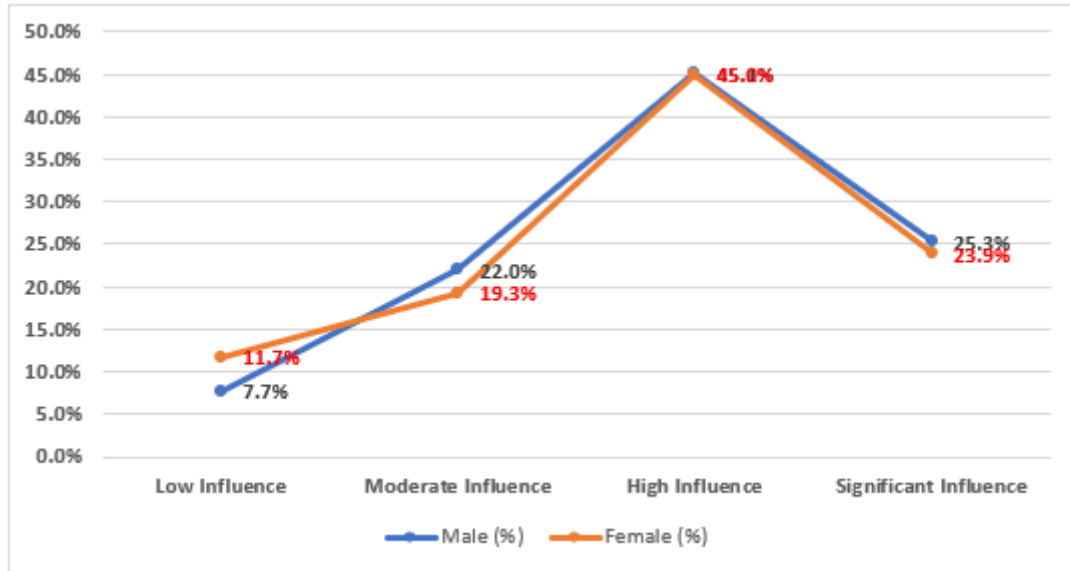
Figure 2: Gender-Segregated Influence of Cultural Values on Fraud Deterrence
The results indicate that a slightly higher percentage of females (11.7%) compared to males (7.7%) perceive cultural values to have a low influence on fraud deterrence. This may suggest that female respondents are more critical of the efficacy of cultural values alone in preventing fraud, or perhaps they are more aware-of or sensitive to other factors that contribute to fraud deterrence.

In contrast, perceptions of high influence do not significantly differ between genders, with both male (45.1%) and female (45.0%) respondents nearly equally acknowledging the strong impact of culture. This consensus underscores a shared recognition of the importance of cultural norms and values in shaping ethical conduct and fraud prevention strategies.

Respondents who view cultural values as having a significant influence on deterring fraud are also proportionally similar across genders, with 25.3% of males and 23.9% of females. This parity reflects a common understanding that deeply ingrained cultural values can be a powerful deterrent against fraudulent behaviours.

Cultural Values and Fraud Deterrence Across Years of Service
The influence of cultural values on fraud deterrence was examined across various lengths of tenure within the NGO sector, revealing intriguing trends that reflect the relationship between experience and perception.
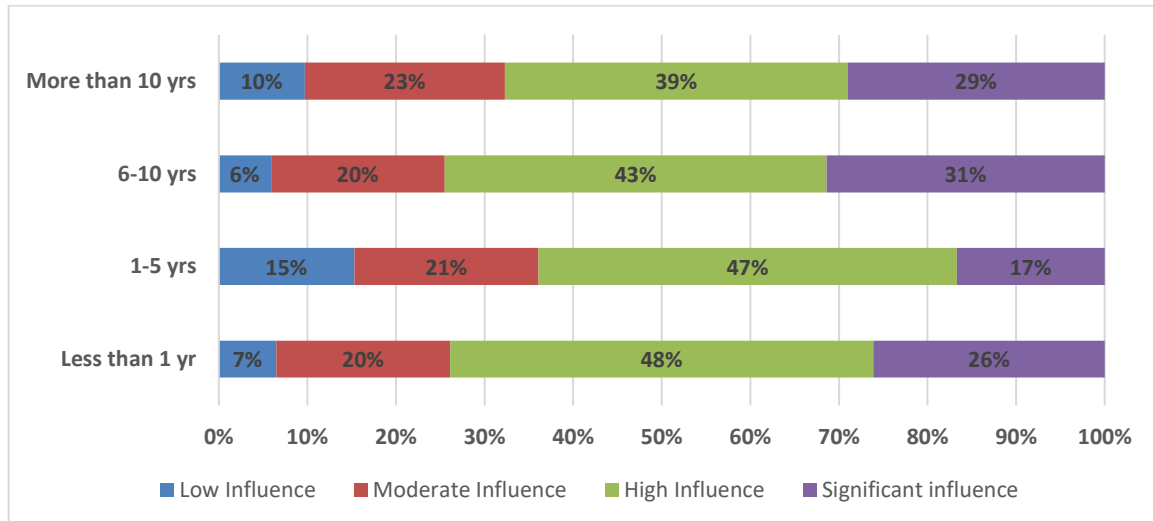
Figure 3: Influence of Cultural Values on Fraud Deterrence by Years of Service

The study indicated that respondents with less than one year of experience in the sector are more likely to perceive a high (48%) or significant influence (26%) of cultural values on fraud deterrence. This could suggest that newer employees are more optimistic about the role of culture in shaping behaviour or possibly that they are more influenced by the initial orientation and ethical framing provided by the organization. In contrast, individuals with 1-5 years of experience showed an increase in the perception of low cultural influence, at 15%. This group also reflected the smallest percentage (17%) believing in a significant influence of cultural values. This shift may be indicative of a critical phase where the initial idealism adjusts to the complex realities of operational ethics within the sector.

Respondents with 6-10 years of service reported a rise in the perception of significant cultural influence to 31%, which may signal a deeper understanding and appreciation of how cultural norms can act as a strong deterrent to fraudulent behaviour. Interestingly, those with more than ten years of experience have the highest perception of moderate influence (23%) and a lower perception of high influence (39%) compared to other groups. This could reflect a more balanced or possibly a more sceptical view of cultural influence, shaped by extensive exposure to a variety of scenarios and challenges in the sector.

Organizational Culture and Reporting of Fraud

An overwhelming majority of the respondents, at 79% (see Figure 6 below), affirmed that their organization's culture encourages the reporting of fraudulent activities. This demonstrated a positive environment where openness and transparency are likely promoted, enabling employees to come forward with information about fraudulent cases without fear of reprisal.
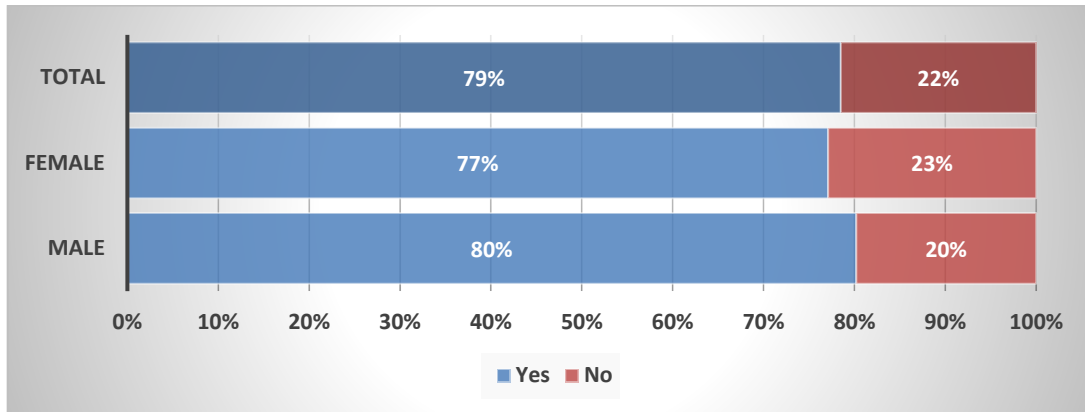
Figure 4: Encouragement of Fraud Reporting in Organizational Culture by Gender

The data on organizational culture's encouragement of fraud reporting revealed a slight variance between male and female respondents. With 80% of male respondents affirming that their organizational culture encourages the reporting of fraudulent activities, compared to 77% of female respondents, it appears that men might perceive a slightly more supportive environment for reporting fraud, than their counterparts. It's worth noting that a larger proportion of female respondents (23%) feel that the culture does not encourage reporting, suggesting potential areas where organizational culture may be more attuned to the needs and perspectives of male employees.

Influence of Service-Length on Perceptions of Fraud Reporting Encouragement
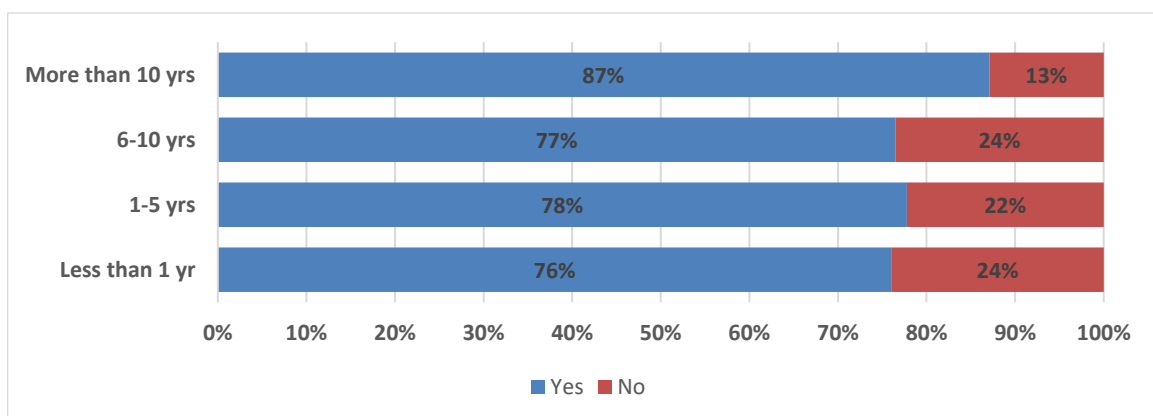

Figure 5: Encouragement of Fraud Reporting in Organizational Culture by Service-Years

Employees with less than one year of service demonstrate the lowest level of agreement (76%) that their culture encourages fraud reporting. Those with 1-5 years of service showed a slight increase in agreement (78%), which may correspond with their increased understanding and confidence in the organizational support systems for

reporting misconduct. The agreement level dips slightly for those with 6-10 years of service (77%), which may suggest a deeper critical perspective developed through more extended experience within the organization.

Interestingly, employees with over ten years of service exhibited the highest level of agreement (87%). This could reflect a deeper engagement with the organization's culture and a more significant commitment to maintaining the integrity of the workplace, likely stemming from longer-term investment in the organization's success.

Provision of Cultural Diversity and Ethics Training
The study responses revealed that a vast majority (91%) of the organizations represented in the survey provided cultural diversity or ethics training. This suggests that NGOs in Uganda are proactively seeking to instil ethical behaviour and respect for cultural diversity as a preventive measure against fraud. Only a small fraction (10%) of respondents indicated the absence of such training, which could point to areas for improvement in organizational policy.

Response	Percentage	Number of Respondents
Yes	91%	181
No	10%	19
Total	**100%**	**200**

Table 2: Provision of Cultural Diversity and Ethics Training

These findings collectively suggest that cultural reinforcements play a vital role in fraud deterrence strategies within NGOs in Uganda. Responses regarding the availability of cultural diversity or ethics training indicate high levels across all service tenure groups (Figure 6), with a notable perfect score among those with more than ten years of service.
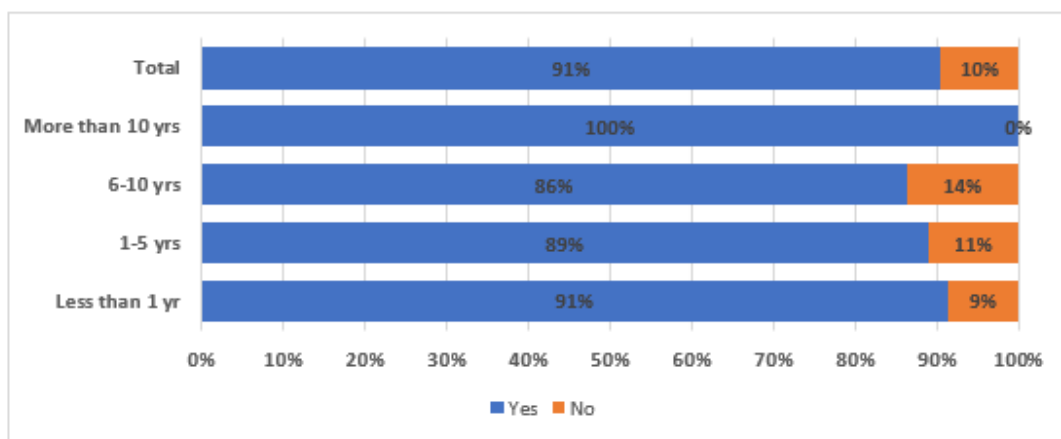

Figure 6: Provision of Cultural Diversity and Ethics Training by Service-Years

Respondents with less than one year of service reported a 91% affirmative rate for receiving cultural diversity or ethics training. This strong start suggests that organizations place a significant emphasis on early training, which can set the tone for new employees' understanding and integration of these core values.

Those within the 1-5-years tenure bracket showed a slight decrease (89%) in affirmative responses. Although still high, this could be indicative of the transition from initial training to the need for ongoing, continuous education in these areas as staff settle into their roles.

Employees with 6-10 years of service indicated a further slight decrease (86%) in affirmative responses to receiving training. This highlights the need for reinforcing and updating training initiatives as employees become more established in their roles and face new challenges.

Notably, employees with more than ten years in the organization reported a 100% affirmative rate. This exceptional figure suggests that long-term employees have either consistently received training throughout their tenure or that organizations make a concerted effort to keep their most experienced employees updated on cultural and ethical standards.

Governance and Fraud Deterrence by Years of Service
The study sought to understand how the length of service influences perceptions of governance effectiveness in fraud deterrence. Respondents were asked to evaluate their organization's governance practices, with the results indicating varying perceptions across different service tenure groups.

Governance Effectiveness	Less than 1 year (%)	1-5 years (%)	6-10 years (%)	More than 10 years (%)	Total (%)
Minimally effective	17.4	6.9	9.8	19.4	12
Moderately effective	13.0	22.2	35.3	12.9	22
Highly effective	54.3	40.3	33.3	41.9	42
Extremely effective	15.2	30.6	21.6	25.8	24

Table 1: Governance Practices Effectiveness in Deterring Fraud by Years of Service

Employees with less than one year of service perceive governance practices to be "Highly effective" at deterring fraud (54.3%), suggesting that initial governance training and orientation are impactful for new hires. However, this group also reported the highest perception of governance practices being "Minimally effective" (17.4%), which could reflect a degree of naivety or a lack of exposure to the full range of

governance mechanisms.Interestingly, the perception of governance practices as "Highly effective" decreases with service tenure, with employees in the 6-10 years range reporting the lowest percentage (33.3%). This decline could be attributed to increased exposure to the limitations of governance practices or a deeper understanding of the challenges in deterring fraud.

Conversely, the perception of practices being "Extremely effective" increases with tenure, peaking with those who have served more than 10 years (25.8%). This could indicate that long-term employees have witnessed the long-term benefits of strong governance practices, or that they have been involved in the development and refinement of these practices over time.The proportion of employees who perceive governance practices as "Moderately effective" is highest among those with 6-10 years of service (35.3%). This group may offer valuable insights into the potential for improving governance systems, as their experience likely grants them a practical perspective on what works and what doesn't.

Awareness of Governance Policies to Prevent Fraud
In assessing the effectiveness of governance practices in fraud deterrence, a foundational element is the degree of staff awareness regarding anti-fraud policies. The data revealed that across the board, from novices to veterans, and irrespective of gender, awareness is resoundingly high.

For those with over a decade in service, awareness is unanimously reported, suggesting an exemplary integration of governance awareness into the organizational fabric. While there was a marginal decrease in awareness reported by those with less experience, the figures remain impressively high.
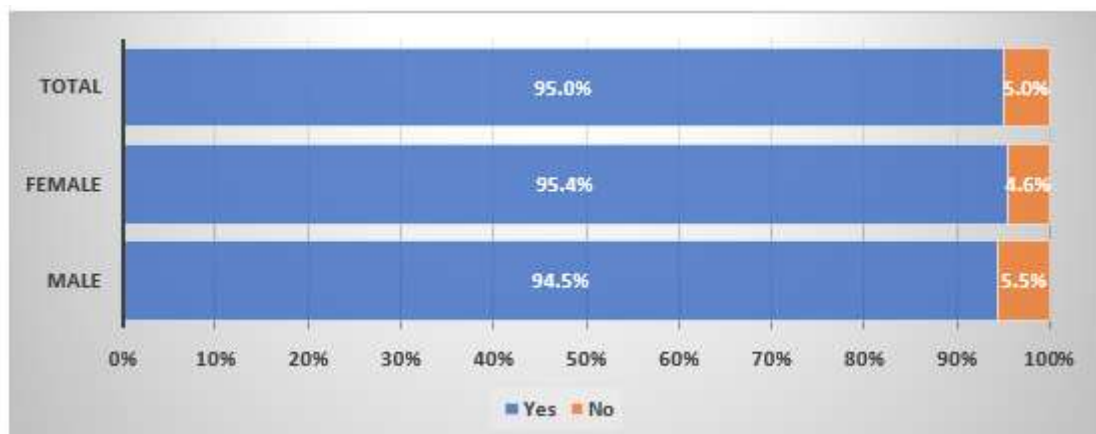

Figure 7: Gender-wise Awareness of Governance Policies to Prevent Fraud

A transparent process for handling fraud allegations is another critical metric, mirrored closely by the awareness statistics. Almost all employees, especially those with more

than 10 years of tenure, confidently affirm the transparency of their organization's processes.

Regularity and Rigor in Policy Review

The review frequency of governance policies is a barometer for an organization's adaptability and responsiveness to the evolving landscape of fraud risk. A significant number of organizations opt for a comprehensive policy review every five years, aligning with industry best practices and allowing for the integration of new trends and insights into fraud prevention.

Interestingly, the data suggests that longer-tenured employees may be privy to more frequent policy reviews, potentially due to their greater involvement in governance activities or perhaps because their experience underscores the need for regular updates. This active involvement in policy review highlights a commitment to maintaining relevancy and efficacy in governance practices.

When examining the data through the lens of gender (Figure 8), a slightly higher percentage of females report more frequent policy reviews. This could point to a gender-specific approach in governance engagement or a higher reported involvement of female staff in governance activities.
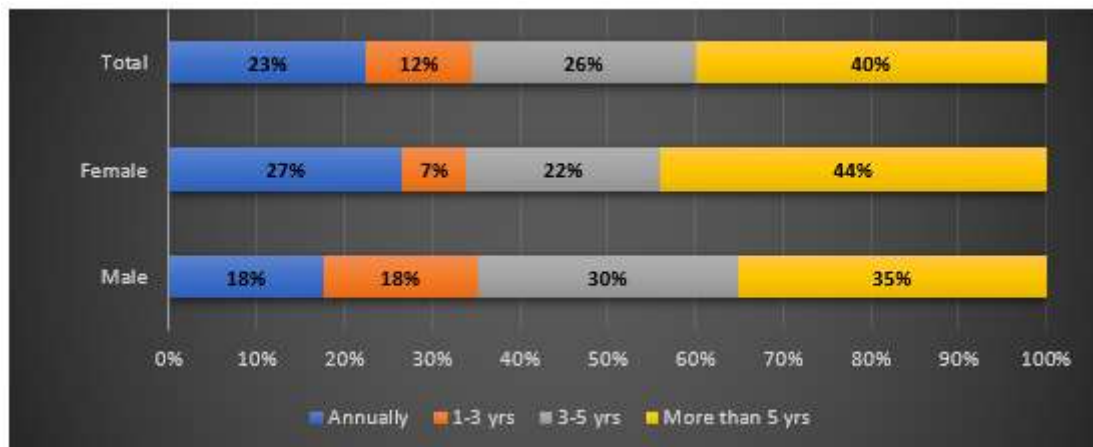

Figure 1: Frequency of Governance Policy Review by Gender

Male and female employees, regardless of tenure, shared a high level of confidence in their organizations' governance mechanisms. This was a promising sign of gender parity in the workplace and the effectiveness of organizational communication strategies.

The convergence of high awareness levels, confidence in transparency, and regular policy review indicated a solid foundation for fraud prevention across organizations.

However, the variations by tenure and gender hint at areas where targeted improvements can amplify the already strong governance frameworks.

Governance Practices and Their Impact on Fraud Deterrence in NGOs

The research study explored the various governance practices implemented by non-governmental organizations (NGOs) to deter fraud. The qualitative responses provided by employees offer a detailed look at the comprehensive measures in place, which ranged from procedural enhancements to cultural shifts within the organization.

Governance Mechanisms and Their Efficacy

1. Financial Audits and Controls:

- **Regular Independent Audits:** Highlighted as a cornerstone in identifying and preventing fraudulent activities, these audits ensure continuous oversight of financial processes.
- **Dual Approval Systems and Audit Trails:** These mechanisms are critical in maintaining checks and balances within financial operations, ensuring that all transactions are vetted by multiple stakeholders.
- **Performance-Based Audits:** By extending beyond financial scrutiny to assess the outcomes of expenditures, these audits help in pinpointing discrepancies that might indicate fraud.

2. Policy Implementation and Compliance:

- **Robust Whistle-blower Policies:** These policies protect employees who report unethical behaviour, crucially reducing incidents of fraud by empowering staff to act against misconduct without fear of retaliation.
- **Code of Conduct and Compliance Training:** Regular training sessions and a clearly defined code of conduct help in setting firm ground rules for acceptable behaviour, reducing ambiguity and deterring unethical practices.

3. Operational Practices:

- **Procurement and Conflict of Interest Policies:** The adoption of strict procurement policies with transparent criteria and mandatory conflict of interest declarations enhances the integrity of operational processes.
- **Financial Management Systems:** The shift towards digital systems minimizes cash handling, significantly cutting down opportunities for fraud.

4. Organizational Structure and Culture:

- **Separation of Duties and Rotation Policies:** These practices are designed to prevent any single individual from having excessive control over financial processes, thereby reducing the risk of misappropriation and collusion.
- **Ethical Leadership and Cultural Sensitivity:** Leadership that models ethical behaviour and policies that respect local customs foster an organizational culture that prioritizes integrity.

5. Stakeholder and Community Engagement:

- **Engagement in Policy Development:** Involving stakeholders in the creation and review of governance policies ensures that these guidelines are comprehensive and effective.
- **Community Monitoring and Social Audits:** By involving community members in monitoring projects and conducting social audits, the NGO enhances transparency and accountability.

Impact of Governance Practices on Fraud Deterrence

The study showed that the implementation of the above listed governance practices led to a notable enhancement in the organization's ability to deter fraud. Key impacts reported include:

- **Increased Transparency:** Publicly available reports and regular financial disclosures to donors and stakeholders promote an environment of transparency that is less conducive to fraud.
- **Enhanced Accountability:** The presence of an ethics officer and regular performance evaluations help hold individuals accountable, ensuring any ethical breaches are addressed promptly.

Despite these reported efforts, some challenges persisted, such as inconsistencies in the application of policies across departments and the ongoing need for training to keep pace with emerging fraud risks.

Digitization and Fraud Deterrence

The integration of digitization in fraud deterrence strategies within organizations has been increasingly recognized as crucial. This section analyzes how digitization influences fraud deterrence across genders and length of service; it also explores the adoption of digital tools, frequency of updates to digital security systems, and the prevalence of training in digital fraud prevention.

Digitization Influence on Fraud Deterrence

The effectiveness of digitization in deterring fraud varied significantly across different levels of influence, with responses segmented by gender revealing insightful trends:
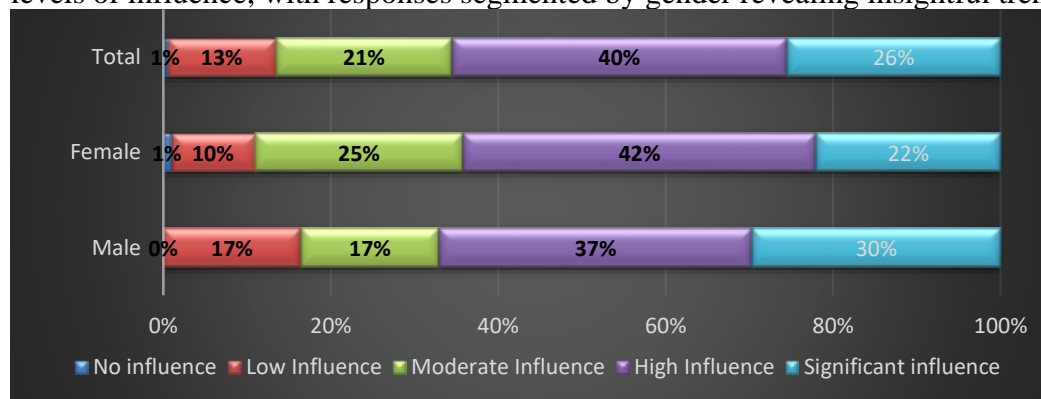

Figure 9: Digitization Influence on Fraud Deterrence by Gender

- ❖ **No Influence**: Almost negligible, with less than 1% of females perceiving no influence of digitization on fraud deterrence.
- ❖ **Low Influence**: Males report a higher perception of low influence (16.5%) compared to females (10.1%).
- ❖ **Moderate Influence**: A greater proportion of females (24.8%) than males (16.5%) perceive a moderate influence of digitization.
- ❖ **High Influence**: A significant 42.2% of females believe digitization has a high impact on deterring fraud, higher than the 37.4% reported by males.
- ❖ **Significant Influence**: Conversely, more males (29.7%) view digitization as having a significant influence compared to females (22%).

Use of Digital Tools for Fraud Prevention

A strong majority of both Male and Female indicated that they utilize digital tools for fraud prevention as shown in Figure 10:
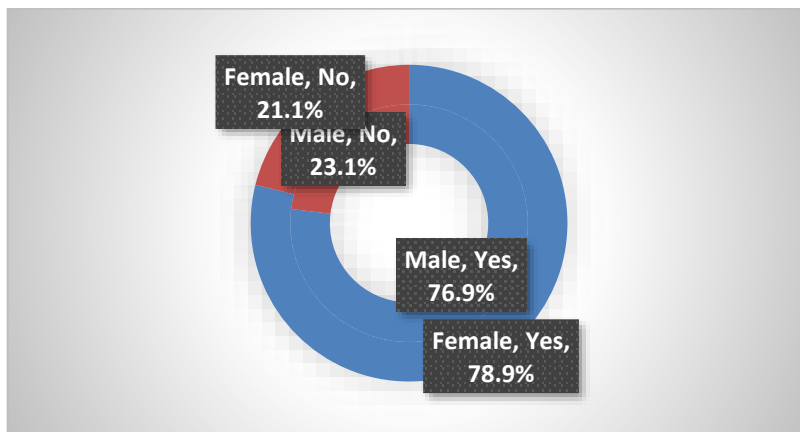

Figure 10: Use of Digital tools for Fraud Prevention by Gender

- ❖ **Yes**: 76.9% of males and 78.9% of females utilized digital tools, underscoring widespread adoption.
- ❖ **No**: Approximately 22% of both genders did not use digital tools, highlighting a potential area for further organizational development.

Adoption rates of digital tools for fraud prevention were generally high (Table 4), with a notable increase in usage among employees with 1-10 years of tenure, indicating a potential correlation between medium tenure and higher reliance on digital strategies.

Digital Tool Usage	Less than 1 year	1-5 years	6-10 years	More than 10 years	Total
Yes	67.4%	81.9%	82.4%	77.4%	78%
No	32.6%	18.1%	17.6%	22.6%	22%

Table 2: Use of Digital Tools for Fraud Prevention by Tenure

The Role of Digitization in Fraud Deterrence within NGOs

The research study examined the impact of digitization on fraud deterrence within non-governmental organizations (NGOs). Based on qualitative responses from employees, the analysis probes into how various digital tools and systems either aided in reducing fraud or introduced new challenges that could potentially hinder anti-fraud measures.

Positive Impacts of Digitization on Fraud Deterrence

❖ **Enhanced Monitoring and Transparency:**
- **Digital Financial Management:** The implementation of digital financial systems was reported to have reduced cash handling, thus minimizing the risks associated with theft and embezzlement. Moreover, digital accounting software with built-in audit trails made it easier to track and detect fraudulent activities, enhancing the transparency and accountability of financial operations.
- **Project Management and Execution:** Digital tools for project management increased transparency in project execution, reducing opportunities for misreporting and misallocation of resources.

❖ **Improved Security Measures:**
- **Secure Storage and Access Control:** Cloud-based solutions for storing financial records strengthened security measures, limiting unauthorized access and tampering with sensitive data.
- **Authentication and Verification:** The adoption of digital signatures and biometric systems significantly reduced document forgery and payroll fraud by authenticating identities and actions more reliably.

❖ **Efficient Operational Controls:**
- **Automated Procurement and Payments:** Automated systems for procurement and tendering, as well as electronic payments to beneficiaries, were reported to have decreased human intervention, curtailing the likelihood of bribery, corruption, and fund diversion.

❖ **Inclusive and Continuous Education:**
- **Fraud Awareness Training:** Online training modules facilitated widespread education on fraud awareness and prevention across various geographical locations, ensuring all staff remain informed and vigilant.

Challenges and Negative Impacts Introduced by Digitization

❖ **Technical and Operational Challenges:**
- **Digital Literacy and Training Gaps:** Rapid digitization without adequate training was reported to have exposed the organizations to risks, where errors in handling digital tools or systems could lead to vulnerabilities and fraud opportunities.
- **Cybersecurity Risks:** Increased dependency on digital systems was reported ti have escalated exposure to cybersecurity threats such as phishing, unauthorized access, and data breaches, particularly with the transition to remote work environments.

- ❖ **Systemic and Procedural Issues:**
  - ♦ **Integration and Compatibility Issues:** Difficulties in integrating various digital platforms occasionally led to inconsistencies in data, potentially masking fraudulent activities.
  - ♦ **Over-Reliance on Digital Tools:** An over-reliance on digital tools without sufficient oversight sometimes facilitated the creation of fictitious records and transactions. The complexity of digital systems could also give rise to sophisticated fraud schemes that are more challenging to detect.
- ❖ **Financial and Resource Considerations:**
  - ♦ **Resource Allocation:** The substantial costs associated with maintaining secure, up-to-date digital infrastructure can divert resources from other critical fraud prevention measures. Additionally, high turnover in IT staff can impact the continuity and effectiveness of digital fraud prevention strategies.

Impact of Socio-Demographic Factors on Fraud Deterrence
The perceived impact of socio-demographic factors on fraud deterrence showed marked differences between genders as shown in Figure 13 below:
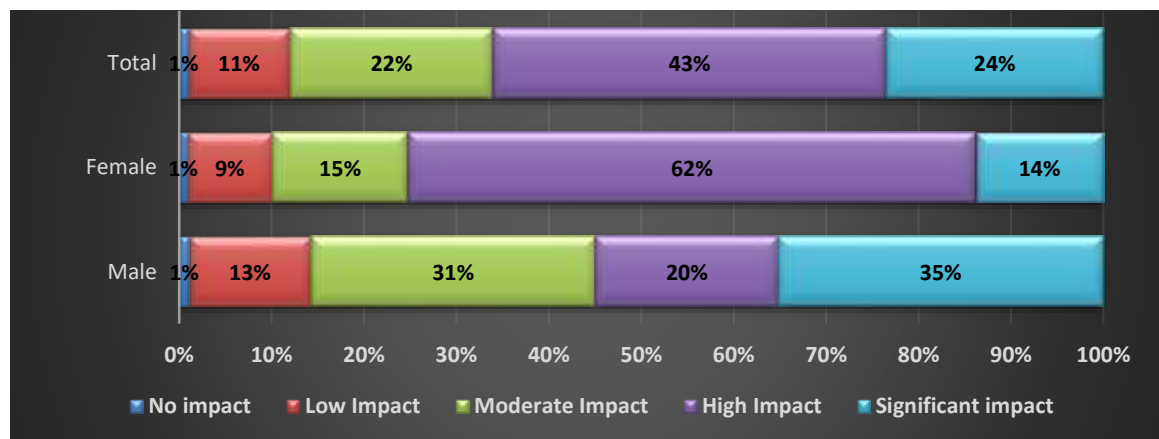

Figure 13: Impact of Socio-Demographic Factors by Gender

- ❖ **No Impact**: Negligible across both genders, indicating a general acknowledgement of some impact.
- ❖ **Low Impact**: Reported by more males (13.2%) than females (9.2%).
- ❖ **Moderate Impact**: A higher percentage of males (30.8%) see a moderate impact compared to females (14.7%).
- ❖ **High Impact**: Significantly more females (61.5%) believe in a high impact, compared to males (19.8%).
- ❖ **Significant Impact**: Conversely, more males (35.2%) than females (13.8%) perceive a significant impact.

Influence of Socio-Demographic Factors on Fraud-Related Behaviours

The research study explored the intricate ways in which socio-demographic factors influence fraud-related behaviours within non-governmental organizations (NGOs). Drawing on qualitative data from employee responses, the analysis explored into the variations in fraud tendencies across different socio-demographic groups, including regional, age, educational, and cultural diversities.

Regional and Economic Disparities:

- **Economic Pressures and Misappropriation:** In regions with high poverty rates, there's a notable pressure on employees to divert organizational resources for personal or community use, which often led to misappropriation of funds.
- **Employment Challenges:** High unemployment rates correlated with increased instances of falsifying beneficiary lists and credentials by staff attempting to justify funding or secure positions, reflecting desperate measures under economic strain.

Age and Technological Proficiency:

- **Digital Manipulation by the Youth:** Younger, tech-savvy staff members were reported to have exploited gaps in digital literacy among older employees by manipulating digital systems to commit fraud.
- **Resistance to Digital Adoption:** Older employees showed a tendency towards unintentional non-compliance due to unfamiliarity with and resistance to digital innovations, which sometimes led to oversight failures.

Education and Awareness:

- **Procurement Vulnerabilities:** Lower educational levels were linked to a higher occurrence of procurement fraud, attributed to a deficient understanding of formal bidding processes.
- **Digital Literacy Programs:** Educational initiatives aimed at enhancing digital literacy were reported to have significantly reduced unintentional fraud by improving comprehension of digital financial systems among all staff.

Cultural and Gender Dynamics:

- **Influence of Patriarchal Norms:** In patriarchal societies, women reported being sidelined in financial decisions, which could obscure fraudulent activities conducted by male colleagues.
- **Cultural Collective Values:** In communities that valued collective welfare over individual accountability, there was a tendency among employees to overlook fraudulent actions by colleagues, which they perceived as serving a greater good.

Diversity and Inclusion in Staffing:

- **Ethnic and Familial Favouritism:** Strong ethnic ties were reported to have influenced hiring and procurement decisions, leading to nepotism and biased practices, especially in national NGOs.

- **Gender Imbalances:** A lack of diverse perspectives in decision-making, particularly gender imbalances, was reported to have created blind spots where fraudulent activities were overlooked.

Impact of Educational Background on Fraud Incidence

The study examined the influence of employees' educational backgrounds on the incidence of fraud within non-governmental organizations (NGOs). By analysing qualitative data from employee responses, the analysis highlighted how different levels and fields of education affect both the propensity to commit fraud and the effectiveness of fraud deterrence mechanisms.

Higher Education and Ethical Standards:

- **Enhanced Ethical Understanding:** Employees with higher education levels often possessed a better grasp of ethical standards, which diminished their likelihood of engaging in fraudulent activities.
- **Specialized Skills in Detecting Fraud:** Staff with specialized training in finance, accounting, and related fields were adept at spotting irregularities, thanks to their detailed knowledge and technical skills.

Impact of Limited Educational Backgrounds:

- **Unintentional Non-compliance:** Individuals with restricted educational backgrounds could not fully understand the ramifications of their actions, potentially engaging in behaviours that inadvertently qualify as fraudulent.
- **Documentation and Record-Keeping Challenges:** Workers lacking formal education were found not to be aware of the proper documentation and record-keeping standards, which increased their vulnerability to fraudulent activities.

Ethics Training and Awareness:

- **Reduction in Fraud Incidence:** Employees who have undergone ethics training are generally less likely to commit fraud, demonstrating a heightened awareness of the consequences associated with unethical behaviour.
- **Whistleblowing Utilization:** Educated employees are more likely to be aware of and effectively use whistleblowing mechanisms, which are crucial for reporting and addressing fraud internally.

Risk of Overconfidence and Entitlement:

- **Misuse of Advanced Degrees:** Interestingly, staff with advanced degrees sometimes assume that they will not be scrutinized closely, potentially leading to an increased risk of engaging in fraudulent behaviour.
- **Entitlement to Higher Compensation:** Some highly educated employees feel entitled to higher compensation and may engage in fraudulent activities if they perceive themselves to be underpaid.

Diverse Educational Impact:

- **Fraud Prevention Frameworks:** Employees with formal training in governance and compliance are key to establishing robust anti-fraud frameworks within organizations.
- **Continuous Professional Development:** Staff participation in continuous education programs keeps them updated on the latest fraud prevention techniques, enhancing the overall security posture of the organization.

DISCUSSION

Cultural Influences on Fraud Deterrence

The research highlights the profound impact of cultural values on fraud deterrence within NGOs. Hofstede's (2001) dimensions of culture suggest that certain cultural traits, such as high uncertainty avoidance and collectivism, inherently influence attitudes toward fraud and ethical behaviour. In societies with high uncertainty avoidance, individuals tend to adhere strictly to laws and regulations, potentially deterring fraudulent behaviours due to a lower tolerance for ambiguity and risk (Hofstede, 2001).

In the Ugandan context, cultural norms emphasizing communal relationships, respect for authority, and social harmony can both deter and facilitate fraud (Nkundabanyanga et al., 2013). For instance, the strong emphasis on community and familial ties might lead to nepotism or favouritism in organizational practices, creating opportunities for fraud (Mwangi et al., 2019). Conversely, these same cultural values can foster collective responsibility for organizational integrity, enhancing fraud deterrence mechanisms.

Cheung and Chan (2008) observed that in African contexts, the interplay between communal values and organizational controls significantly affects ethical norms and fraud prevention. The study's findings align with this perspective, indicating that cultural influences in Uganda are critical yet under-researched, as noted by Mwondha (2017). This gap underscores the need for deeper investigation into how specific cultural dimensions affect fraud deterrence within Ugandan NGOs.

Governance Structures

Governance structures are central to deterring fraud, with several studies establishing a clear link between robust governance mechanisms and reduced fraud incidence (Beasley, Carcello, & Hermanson, 1999; ACFE, 2020). Effective governance entails implementing transparent policies, strong internal controls, and accountability mechanisms that collectively reduce opportunities for fraudulent activities (Aguilera & Cuervo-Cazurra, 2004).

The study's findings indicate that Ugandan NGOs often lack the robust governance frameworks necessary to effectively deter fraud. This observation reflects the assertions of Nkundabanyanga et al. (2014), who emphasize the need for effective board governance in Ugandan service sector firms, including NGOs. The gap in specific governance practices within Ugandan NGOs highlights the importance of localized

research to understand how global governance principles can be adapted to different institutional and cultural settings (Ebrahim, 2003).

Impact of Digitization

Digitization plays a dual role in both enabling and preventing fraud, aligning with the broader literature that views technological advancements as both a boon and a challenge for fraud deterrence (Kshetri, 2013; Brenig, Accorsi, & Müller, 2015). On one hand, digitization introduces new vulnerabilities, such as cyber fraud and data breaches, particularly in contexts where cybersecurity measures are inadequate (McGuire & Dowling, 2013). On the other hand, advanced technologies like artificial intelligence and blockchain offer innovative tools for fraud detection and prevention (Casino, Dasaklis, & Patsakis, 2019).

In Uganda, the rapid digital transformation presents both opportunities and challenges for NGOs. The study's findings suggest that while digitization has the potential to enhance fraud deterrence through improved transparency and monitoring, many NGOs lack the necessary infrastructure and expertise to leverage these technologies effectively (Wakabi, 2019). This corresponds with observations by Ondiege (2010) that the digital divide in Africa hampers the adoption of technology-based fraud prevention strategies.

Socio-Demographic Factors

Socio-demographic factors such as age, gender, education, and income influence both the propensity to commit fraud and the effectiveness of fraud deterrence strategies (Dorminey et al., 2012; Holtfreter et al., 2008). The study extends this understanding to the Ugandan NGO sector, where these factors intersect with local cultural and economic conditions to impact fraud risks uniquely.

For instance, the study found that younger staff members with higher digital literacy are both potential assets and risks in terms of fraud deterrence. While they can contribute to technological solutions for fraud prevention, they may also exploit digital systems for fraudulent purposes if not adequately supervised (Munyegera & Matsumoto, 2018). Additionally, gender dynamics in Uganda, where women may have less access to decision-making roles within NGOs, can affect the implementation of fraud deterrence measures (Kyalisiima, 2010).

CONCLUSION AND RECOMMENDATIONS

The analysis of the study findings reveals that fraud deterrence in Ugandan NGOs is influenced by a complex interplay of cultural values, governance structures, digitization, and socio-demographic factors. While global principles provide a foundation, local adaptations are necessary to address the specific challenges within Uganda's socio-economic and cultural landscape.

The research aligns with and extends existing literature by providing a localized examination of how these factors operate within Uganda's unique socio-economic and cultural landscape. It confirms the multifaceted nature of fraud deterrence and highlights significant gaps in the specific context of Ugandan NGOs, suggesting that while global principles apply, local adaptations are crucial for effective fraud deterrence.

Through the implementation of tailored recommendations, proposed below, and fostering continuous research, Ugandan NGOs can enhance their fraud deterrence mechanisms, ensuring they operate with integrity and maintain the trust of stakeholders.

For Cultural Integration
- ❖ **Develop Context-Specific Training:** Design training programs tailored to the specific cultural contexts of different regions within Uganda, enhancing the alignment between organizational policies and local cultural norms (Hofstede, 2001; Mwondha, 2017). Such programs should address ethical conduct, fraud awareness, and the importance of transparency, considering local languages and cultural practices.
- ❖ **Cultural Audit and Adaptation:** Regularly audit cultural influences within NGOs and adapt fraud deterrence strategies accordingly to ensure they are culturally congruent and effective (Nangoli et al., 2013). This involves assessing how cultural values impact attitudes toward fraud and adjusting policies to mitigate any negative influences.

Enhancing Governance
- ❖ **Localized Governance Frameworks:** Develop and implement governance frameworks specifically tailored to the Ugandan context, considering local legal, cultural, and economic conditions (Nkundabanyanga et al., 2014). This may involve incorporating local governance practices and ensuring compliance with national regulations.
- ❖ **Enhance Regulatory Compliance:** Strengthen compliance with local and international governance standards to build robust defenses against fraud (Transparency International, 2020). NGOs should adopt best practices in financial management, auditing, and reporting to enhance accountability and transparency.

Strategic Digitization
- ❖ **Secure Digital Infrastructure**: Invest in securing digital infrastructure to safeguard against the heightened risks that come with digitization, focusing on areas most susceptible to fraud (Kshetri, 2013). This includes implementing cybersecurity measures, regular system audits, and staff training on digital security.
- ❖ **Innovation in Fraud Detection Technologies:** Encourage the adoption of advanced technologies such as artificial intelligence and blockchain for fraud detection and prevention, tailored to address the specific challenges faced by

Ugandan NGOs (Casino et al., 2019; Wakabi, 2019). Partnerships with tech companies and training programs can facilitate this adoption.

❖ **Inclusive Policy Making:** Ensure that fraud deterrence policies are inclusive, considering the diverse socio-demographic backgrounds of NGO staff and beneficiaries to enhance policy effectiveness (Holtfreter et al., 2008). Policies should be designed to be equitable and accessible to all staff members.

❖ **Targeted Prevention Strategies:** Develop fraud prevention strategies specifically designed to address the risks associated with different demographic groups within NGOs (ACFE, 2020). For example, tailored training programs for different age groups or educational levels.

The above recommendations can strengthen the capacity of NGOs in Uganda to deter fraud effectively, ensuring NGOs can fulfil their roles in societal development and humanitarian endeavours without the setbacks associated with fraudulent activities.

FUTURE RESEARCH

Future research should delve deeper into the specific cultural factors influencing fraud in Ugandan NGOs. Studies could explore how traditional beliefs and practices affect perceptions of fraud and ethical behavior (Mwondha, 2017).

Additionally, research on the effectiveness of localized governance frameworks and digital tools in fraud prevention within the Ugandan context would provide valuable insights (Nuwagaba et al., 2019). Investigating the impact of socio-demographic changes, such as urbanization and education levels, on fraud risks could also inform more effective deterrence strategies (Munyegera & Matsumoto, 2018).

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