



## Public employees' views on corruption and financial crimes: A perceptual study



 **Abdirahman  
Abdinur Awale<sup>1+</sup>**  
 **Dayah Abdi  
Kulmie<sup>2</sup>**

<sup>1</sup>Faculty of Accountancy, SIMAD University, Mogadishu, Somalia.

Email: [Awale10@simad.edu.so](mailto:Awale10@simad.edu.so)

<sup>2</sup>Graduate School, Kampala University, Kampala, Uganda.

Email: [kulmye788@gmail.com](mailto:kulmye788@gmail.com)



(+ Corresponding author)

### ABSTRACT

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This study assessed public employees' perceptions of corruption and financial crimes in Somalia, using a descriptive research design and a questionnaire to gather data from 200 individuals in various public institutions. Public sector efficiency, soundness, transparency, and corruption-free are all crucial aspects of a well-functioning government, inspiring public confidence in their government. However, corruption and financial crimes are persistent, chronic, and serious issues in all societies, causing resource misallocation and eroding trust; further, it means that no country is immune. Perception studies play a crucial role in bridging the gap between reality and experience. The data was analyzed using Statistical Package for the Social Sciences (SPSS), and the results show that bad governance leads to corruption, which is a difficult problem in public organizations. The research findings also reveal that financial crimes occur within government institutions and are perceived as less serious than other types of crimes. Additionally, the findings strongly indicate that financial crimes and corruption were committed as a result of the control system's shortcomings and deficiencies. Therefore, the paper recommends the government establish a robust governance and control environment, budgetary strategies, robust legal frameworks, and anti-corruption bodies and policies to combat corruption and financial crimes.

**Contribution/ Originality:** This study innovatively links ill governance to corruption and financial crimes in public institutions, revealing the public's underestimation of financial crimes. By identifying root causes, it offers policymakers actionable insights to combat these issues and restore public trust.

## 1. INTRODUCTION

Corruption and financial crimes are the largest public enemies in many countries. Numerous nations, including Somalia, Nigeria, and Kenya, face endless corruption and financial crimes. Upper-class individuals in the public and private sectors are primarily responsible for these dishonest acts [1]. Although governments are making great efforts to combat corruption and financial crimes by developing policies and legislation, and creating anti-corruption institutions with the aim of identifying and punishing offenders as well as making the system clean [2], there are still huge cases of scandals in developed and undeveloped countries. More surprisingly, TI's report in 2018 based on the corruption perception index indicates that there is no country that receives a score of 100 or clean, indicating that corruption exists as an integral part of politics and as a feature of political life but varies in degrees [3]. At the organizational level, nearly all institutions experience fraud with an estimated loss of 5% of sales value [4] meaning that these illegal, unethical, and fraudulent activities cause more than USD4, trillion losses

globally [4, 5]. In their report, the Association of Certified Fraud Examiners [6] examined 2110 cases from 133 countries, including 429 cases in Sub-Saharan Africa, and found that 23% of the fraud was committed by owners and executives due to their position and authority [6]. Further, the Association of Certified Fraud Examiners [4] indicates that 50% of corruption occurs at the government and public administration levels [4]. The figures show how these crimes are prevalent and dangerous.

In modern societies, the government is the most powerful and strongest organization that influences people's happiness, well-being, quality of life, and development [7] through government quality, size, spending, and ideology [8-10]. Additionally, corrupt public institutions limit growth and increase economic inequality, resulting in lower life satisfaction [11] and lower levels of political participation [12]. Academic and policy analyses, particularly in comparative political science, have made the debate about public trust in their governments more popular [13]. Researchers argue that corruption and financial crimes have strong effects, predominantly economic and psychological costs for the victims [14] and society at large [15, 16]. However, experts also contend that corruption and financial crimes feed conflicts, threaten durable peace, create political instability, and put pressure on resources [6]. Broadly speaking, these crimes threaten global security and development because perpetrators, corrupt people, and institutions involve deal with dirty money to increase their economic and political power [6, 17]. The underlying cause of these catastrophes is mainly associated with perpetrators' financial needs, lack of personal integrity, and system weakness, including the absence of a well-defined legal framework for handling them [18, 19].

Every society experiences corruption, fraud, and other financial crimes, and there are numerous well-known cases and incidents of corruption on a national and international scale. Because of their prevalence in society and administrative systems, corruption, fraud, bribery, and terrorist financing have gained widespread recognition in Somalia, where corrupt people, fraudsters, and other criminals benefit from weak systems, ineffective control measures, and inadequate legal frameworks [19]. According to Rachlin [20], people select between two options: those that offer greater benefits and those that offer less benefits. Additionally, since everyone seeks to maximize their own interests while making rational decisions, it is commonly believed that persons in positions of authority or public office are more likely to be corrupt when the benefits of their corruption outweigh the penalties [7]. In his study on the awareness of corruption in the community and public service, Graycar [21] found that while the public perceives corruption as increasing, public employees do not share this opinion. Since corruption and financial crimes are often hidden activities, perception studies help us understand how widespread these issues are believed to be, even if concrete evidence is limited. This sheds light on the true scale of the problem, beyond just reported cases. Several studies like Hidajat [22], Melgar, et al. [23], Kolo [24], Amos [25], Gonzalez, et al. [26], Kolo [24], Isenring [27] and Soni and Smallwood [28] were conducted in different areas, focusing on perceptions of corruption and financial crimes. Therefore, this study focuses on public employees' perceptions of financial crimes and corruption in Somalia.

## 2. LITERATURE REVIEW

### 2.1. Defining Corruption

Corruption is commonly defined as the misuse of public authority, and involves deviating from public duties for personal gain. Corrupt people disobey laws that prohibit the use of certain forms of private influence [19, 29]. In political systems today, corruption is a major problem, especially in developing and underdeveloped nations. Moreover, corruption poses significant challenges to the modern world, impacting government, public policy, resource allocation, private sector development, and poor communities [30]. Researchers and policy analysts talk about corruption regularly, and the media often reports private parties paying money to public parties for advantages or disadvantages, frequently involving citizens or corporations [31].

## 2.2. Types of Corruption

### 2.2.1. Individual vs Institutional Corruption

However, corruption can be viewed as either individual or institutional. The first type, individual corruption, occurs when an organization or its representatives gets benefits that do not serve the institution and provide services through external relationships under quid pro quo motives [32, 33]. Institutional corruption occurs when an institution or its representatives receives something that aids in achieving its goals and consistently provides services to the benefactor, thereby undermining the processes that support its main objectives [33]. Agents attempt to transform each type of corruption into another, a phenomenon known as “corruption conversion,” resulting from the interaction between institutional and individual corruption [33].

### 2.2.2. Bureaucratic and Political Corruption

Bureaucratic and political corruption often work together to undermine fair and efficient governance. According to Holbrook and Meier [34] bureaucratic corruption involves government employees exploiting power for personal gain, such as bribery, embezzlement, and nepotism, creating a red tape system where achieving goals requires bribes or personal connections. While political corruption involves politicians misuse of their authority for personal gain, often through bribery (taking money to influence legislation), campaign finance violations, and public office misuse, which undermines democracy and fair elections, allowing special interests to purchase influence [35]. Bureaucratic and political corruption can create a cycle that hinders investment, slows economic growth, diverts resources, erodes public trust, undermines law, and can lead to instability and violence. Khan [36] identified three main internal drivers of bureaucratic and political corruption: issues with bureaucratic structure, low bureaucratic pay, and problems with political structure. In the summary, corruption is a systematic problems that affects both bureaucrats and politicians, with all factors that contribute to either type of corruption interconnected [36].

### 2.2.3. Coercive, and Collusive Corruption

Coercive corruption involves using threats or intimidation to manipulate individuals or organizations for illicit gain, such as government officials demanding bribes, criminal organizations demanding protection money, or powerful individuals influencing witnesses or voters [37]. In contrast, collusive corruption involves deceitful agreements for mutual benefit, often at the expense of third parties or public good [38]. Examples include contract rigging, lobbying, and tax evasion schemes, where multiple actors conspire for personal gain. These two forms differ from each other in terms of methods, number of parties, and the nature of the victims. Coercive tactics involve using threats and force, while collusive tactics involve a hidden agreement. Coercion typically involves a powerful party exerting pressure on a less powerful one. Collusive means that multiple parties work together. Coercive corruption can have a clear victim who is directly pressured. The victim of collusive corruption may be less obvious, often representing the public interest or a third party. However, understanding both forms is crucial for identifying and tackling corruption effectively.

### 2.2.4. Petty Corruption, and Grand Corruption

Petty corruption and grand corruption are terms used to differentiate the scale and level of involvement in corrupt activities [39]. Petty corruption refers to the everyday abuse of authority by low- or mid-level officials [40]. Examples include police officers bribing minor traffic violations, teachers giving better grades, and doctors jumping to the front of the line. This corruption can lead to a culture of impunity, discourage proper procedures, and erode trust in institutions. It disproportionately affects the poor and vulnerable, who rely heavily on public services. Grand corruption is committed by high-level officials, politicians, or influential business leaders, often involving millions or billions of dollars [40]. Examples include awarding contracts, emigrating public funds, and manipulating industries. This can negatively impact a country's development, stability, and infrastructure, leading

to organized crime and political instability. There may be other classifications of corruption. Agbiboa [41] identified four types of corruption: cost-reducing, cost-enhancing, benefit-enhancing, and benefit-reducing. However, corruption, regardless of its type, is a common issue that negatively impacts people, systems, economies, and development.

### 2.2.5. Financial Crimes: Basic Concepts

Financial crimes are unlawful acts committed by people or organizations to obtain financial gains through dubious means. Crimes involving money or other financial resources are referred to as "financial crimes" under a variety of headings. In general, people use the term "financial crime" as a catch-all phrase to describe all types of crimes related to the use of finance, including theft, fraud, bribery, tax evasion, terrorist financing, and money laundering [42, 43]. Financial crimes are a subset of financial abuse, which is a much broader concept. Financial abuse encompasses illegal activities that harm financial systems and legal activities that exploit the undesirable features of tax and regulatory systems [42]. Despite the fact that the term or concept is not new, there is no universally accepted meaning or even clear legal definition of "financial crime," sometimes known as "white collar crime" [44].

Financial crimes encompass any form of criminal activity that involves money, markets, and financial services. This includes offenses related to (a) fraud or deceit; (b) misconduct in, or misuse of, a financial market; (c) handling the proceeds of crime; or (d) financing of terrorism" [45]. To put it briefly, financial crime describes unlawful behavior performed by a person or group of people for their own financial gain. In practice, it is linked to a wide range of unlawful actions, including money laundering, forgeries, fraud, and corruption, financing terrorism, tax fraud, faked offers for public acquisitions, tenders for governmental contracts, etc. [19].

### 2.2.6. Public Financial Crimes vs Private Financial Crimes

Public financial crimes are illegal acts that steal or misuse public funds or assets. Individuals within the government or outsiders seeking to exploit the system can commit these crimes [19]. Public financial crimes can have a devastating impact. They divert resources away from essential services like education, healthcare, and infrastructure. This can erode public trust in government and hinder economic development. Some common examples of public financial crimes include embezzlement, procurement fraud, payroll fraud, and ghost employee schemes [46]. On the other hand, private financial crimes are illegal acts aimed at obtaining money or assets from individuals or private institutions for personal gain [47]. These crimes differ from public financial crimes in that they don't directly target government funds. These crimes include identity theft, credit card fraud, insurance fraud, and mortgage fraud, to name a few.

## 2.3. Previous Studies

### 2.3.1. Prevalence of Corruption and Financial Crimes

Corruption cases in which media reports are usually private-to-public corruption, meaning that there is a citizen or business firm, and this private party element pays money to the public party side (public officials and political figures) to acquire an advantage or even escape a disadvantage [31]. Scholars have extensively studied this type of corruption [31] due to its detrimental impact on economic efficiency and development, along with its ethical, political, and social ramifications [19]. In contrast, private-to-private corruption has received less attention and research, and is only beginning to gain significant consideration [31]. Surely, all corrupt practices have ethical dimensions since wrongdoers' acts are dishonest and unjust, requiring legal treatment as they are criminal offenses. Although there are significant variances between nations, almost all have laws that broadly address this issue.

Financial crimes are prevalent worldwide and have no national boundaries [15]. According to Transparency International [3] 25% of people worldwide claimed that they were forced to engage in financial crimes such as

bribery, corruption, and other forms of financial crimes to access public goods, services, or jobs. Criminal conduct is becoming more sophisticated, utilizing cutting-edge technologies to exploit institutions and systems [48]. Financial crime, which motivates almost all criminal activity worldwide, is one of the biggest hazards facing governments, financial institutions, and the world's economy today [48]. As countries face complex criminal threats, innovative methods are needed to combat financial crime, requiring diverse perspectives. Investigators gathered information on criminal characteristics, including gender and age, and discovered that the majority of white-colored criminals were men, while they viewed and labeled female criminals as pink collar [43].

### 2.3.2. Does Corruption Grease or Sand the Wheels of Growth?

Financial scandals and corruption cases have brought discussions in academic and political environments. [49]. perceptions are a distinct source of how to feel anything at all [50]. People's perspectives on financial crimes and corruption are diverse According to Leff [51] and Houston [52] corruption can help with an economy's growth and the development of a nation by removing inefficiencies, while others like Dimant and Tosato [53], Akçay [54]; Kulmie, et al. [16] and Krambia-Kapardis [55] contend that these corruption and financial crimes negatively impact economic growth and development, business and poor communities, add to the costs for enterprises, foster mistrust, and present other difficulties. In our culture, what is considered as corrupt behavior may find acceptance—even to the point of becoming the standard manner of conducting business—in another [56]. However, media reports different cases of corruption and financial crimes in many countries, including Somalia, and researchers and experts measure the level of financial crimes and corruption using perceptions, and views of employees, experts, and the general public. Trust is essential for any society to be functional [57, 58]. For social and economic prosperity to occur, people need to believe in one another, our leaders, and our government. As a result, all these groups will be able to cooperate and assist one another [59]. Leaders can battle corruption as well as advance peace. In democratic societies, people are empowered to voice their concerns against corruption and advocate for a safer world for all [60]. According to the experts and businesses, the index ranks 180 nations and territories based on the perceived corruption of the public sector [60]. The top of the Index is frequently occupied by nations with sound institutions and functioning democracies, such as Denmark, Finland, and New Zealand, while the least-rated nations are those with active conflicts or those with severe restrictions on fundamental democratic and personal freedoms, such as Somalia, Syria, and South Sudan.

### 2.3.3. How Do People and Experts Define or View Corruption and Financial Crimes?

Gong, et al. [61] studied corruption in Mainland China and Hong Kong, using survey questions from university students. The authors explored the differences in people's tolerance for corruption and the reasons behind some individuals' aggressiveness in combating corruption, while others appear less resistant to it. The respondents' understanding of corruption, how they define it, its causes, and how they assess how it might affect society are utilized to determine how they perceive corruption. The empirical findings demonstrate significant disparities in people's views of corruption between and within the two regions, as well as a strong correlation between perceptions of corruption and people's tolerance for and willingness to act against it. The findings also indicate that in order to achieve the intended anti-corruption outcomes, it is essential to address the lack of public understanding of corruption.

Berghoff and Spiekermann [62] conducted a study on the history of white collar crime and shady business practices, addressing both how to define and analyze white collar crime. The authors identified six characteristics of white-collar crime, namely the preponderance of upper and middle-class delinquents, non-violence, systemic character, the motivation of financial gain, the breach of trust, and diffuse victimization. The history of white-collar crime sheds insight on the interactions between the legal system and business, as well as how these relationships have affected public opinion, moral discourse, innovation, and state legislation during the last 200 years. Lin (2012)

asserts that the primary focus of behavioral economics is on how psychological, emotional, cognitive, social, and cultural aspects influence the behavior of individuals, organizations, and institutions while making economic decisions.

Lokanan [63] presented a paper titled on Theorizing Financial Crimes as Moral Actions. The argument of the paper is that all cases of financial crime may be explained by and examined in light of a general theory of moral behavior. In this regard, the paper presents a theory known as Situational Action Theory (SAT). The study argues that the financial crimes are the result of perception-choice processes that involve deliberate thought and experimental habituation, which are in turn the results of interactions between people and their environments. The paper explores the ethical investigation of crimes as moral behaviors, using two high-profile fraud instances. The results demonstrate that moral context primarily influences criminogenic characteristics, shaping possibilities and frictions. Additionally, psychosocial processes as well as environmental factors become particularly important in understanding why different moral contexts occur in specific sorts of settings at a given time.

Dearden [64] examined adults' attitudes on the subject to update our understanding of how the general public views white-collar crime. He explained how people perceive the crime using in-group/out-group characteristics, self-interest, and political membership. A nationwide telephone survey of people in North Carolina received responses from 421 adults. They discussed their views on white-collar crime, the need for government intervention, and whether the public or private sector should be more concerned about it. White-collar crime is one of the major issues of this decade, according to 74% of survey respondents who agreed or strongly agreed with this statement, and 74% said that our legislators are not doing enough to confront it. Evidence reveals that conservatives, people who are confident in their financial situation, or those who share the qualities of conventional white-collar criminals regard white-collar crime as less of a concern than people who don't possess these traits.

#### *2.3.4. Perceived Causes of Corruption and Financial Crimes*

Achim, et al. [65]; Achim [66]; Tong [67] and Halkos and Tzeremes [68] conducted studies on the root causes of corruption, financial crimes, and the shadow economy. They discovered a strong correlation between culture and corruption and concluded that weak culture is one of the drivers of financial and economic crimes, and corrupt practices. In order to determine the determinants and prevalence of asset theft at workplace, Koomson, et al. [69] examined the moderating influence of perceived internal control strength. The study variables were tested using the partial least squares-based structural equation modelling technique. The researchers collected data from 883 individuals employed in various Ghanaian organizations. According to the study, individuals frequently misappropriate work assets due to pressure their capacity to justify their behavior as right, their skills, and their egos. The findings, further, show that an individual's perception of the effectiveness of internal control mechanisms at workplace has a significant role in how much they may misappropriate assets.

#### *2.3.5. Perceived Consequences of Corruption and Financial Crimes?*

Achim, et al. [70] examined the link between economic and financial crimes and societal development in European Union member states over a 15-year period, focusing on corruption, tax evasion, black market economy, money laundering, cybercrime, and financial fraud. The impact of financial and economic crime proxies on economic development is stronger than their impact on human development index, suggesting that government measures aiming for economic development should prioritize eradicating the shadow economy and corruption. This study emphasize the importance of government authorities understanding the scope of economic and financial crime to develop effective strategies for its reduction.

Kulmie [15] studied financial crimes in Somali public sector, using a descriptive research design and questionnaire from 160 participants. The findings revealed that they negatively impact socioeconomic development, wealth distribution, resource allocation, poverty, and public trust. Similarly, Moldogaziev and Liu [71] study



delved into the public sector corruption and perceived government performance and found that corruption negatively impacts perceived government performance at both local and national levels, with strong statistical evidence supporting this conclusion. Despite the theoretical exercise, the paper indicated that the relationship between perceived degrees of corruption and assessments of organizational performance has practical policy implications. Furthermore, elected officials must take citizen views and orientations into account in both developed and developing environments, as they are critical to fostering support for policies and governance procedures at all level of government.

Šumah [72] examined the causes and consequences of corruption, pointing out that despite being a problem in every society, it has only recently been properly investigated over the last 20 years. The author asserted that corruption manifests in a variety of forms and affects both the economy and society at large, noting that political and economic economics, professional ethics, and habits customs, tradition, and demography are the primary causes of corruption. The study highlighted that corruption hinders economic growth, impacts business operations, employment, and investments, reduces tax revenue, and negatively impacts society, trust, education, and quality of life. Kulmie, et al. [16] conducted a study on the socioeconomic impacts of corruption and financial crimes. The findings demonstrate the serious socioeconomic ramifications of financial crimes and corruption, which include eroding public trust, undermining the provision of public services, and impacting on employment, life expectancy, culture, values, and ethics. According to a study, building public institutions can be accomplished through means of governance, internal control, monitoring, accountability, and transparency, as well as through legal frameworks.

### 3. METHODOLOGY

#### 3.1. Study Area

The Federal Republic of Somalia, often referred to as Somalia, is the easternmost nation in continental Africa. It's bordered by Kenya to the southwest, the Indian Ocean to the east, the Gulf of Aden to the north, Ethiopia to the west, and Djibouti to the northwest. Somalia boasts the longest coastline in continental Africa. The Federal Government of Somalia (FGS) is the central governing body of Somalia, operating under a federal system that adopted federalism in 2004, with power distributed among the Federal Government, Federal Member States, and Benadir Regional Administration. Assessments of corruptions have consistently ranked Somalia poorly over the years [15]. With this regard, numerous scholars, including Dahir and Sheikh Ali [73], Mohamed, et al. [74], Kulmie, et al. [16] and Mishra and Abdullahi [75] evaluated financial crimes and corruption in the context of Somalia, focusing on their effects on democracy, political development, and socioeconomic development. However, this study will assess public employees' perceptions of corruption and financial crimes in Somalia.

#### 3.2. Study Variables and Design

This study assesses the public employees' perceptions towards corruption and financial crime, using a descriptive research design, which provides a broad insight into particular phenomena. Descriptive research aims to describe, explain, and interpret present conditions, examining a phenomenon occurring at a specific place and time, focusing on "what is" [76, 77]. Since the objective is to gather opinions on a particular phenomenon or issue., i.e., assessing of perception of corruption and financial crimes in Somalia. Therefore, this study evaluates the participants' views, making it a perceptual study as well. A perceptual study is a type of investigation that explores how people understand and interpret the world around them. Several researchers, Barrett [78]; Chitra [79] and Hussain and Riaz [80] employed this approach. The study significance of the selected research design is that it provides a foundational understanding of corruption and financial crimes in Somalia context, building a knowledge base, informing further research, and establishing benchmarks.

### 3.3. Data Sources and Analysis

The study gathered primary data from 160 public employees of the Somali federal government using a questionnaire adapted from Abdullahi and Mansor [81]. The questionnaire included two sections: gathering background data on respondents, including age, gender, and education, and examining their perception of corruption and financial crimes. A simple random sampling method was used to ensure unbiased selection. The data was analyzed using Statistical Package for Social Science (SPSS) software, a widely used program for data analysis in social sciences.

## 4. RESULTS AND DISCUSSION

### 4.1. Demographic Information

Table 1 indicates that 20% of the participants were female while 80% were male, showing that females in public institutions in Somalia are so few compared to men because of cultural issues. The table also shows that the 20-30 age group had the highest number of respondents, with 93 respondents at a 46.5% percentage. The second largest group of respondents—76, or 38%—were those between the ages of 31 and 40. In addition, 95% of respondents aged between 41 and 50 were 19 years old. In contrast, the least number of respondents—6%, or 12 out of 200—were over 50 years old. According to official figures, 75% of Somalians are under 30 years old, which could explain these findings. The education level of the respondents is also shown in the above table. Of the respondents, 85, or 42.5%, have a bachelor's degree, the number of participants with a master's degree was 88, or 44%. This finding makes it clear that employees in the public sectors have degrees. In contrast, 5 (2.5%) of respondents hold a PhD, while just 22 (11%) respondents have any other certificate. Lastly, Table 1 illustrates that, of the respondents, 32 (16%) had less than two years of experience, 30 individuals (30%) have three to four years of experience, and 62 (31%) of them have 5-7 years of experience. Table 1 also discloses that 46 (23%) of the participants had over 7 years of experience.

Table 1. Demographic information of respondents.

Demographic characteristics	Category	Frequency	Valid percent
Gender	Male	160	80
	Female	40	20
	Total	200	100
Age	20-30	93	46.5
	31-40	76	38
	41-50	19	9.5
	Above 50	12	6
	Total	200	100
Educational level	Bachelor	85	42.5
	Master	88	44
	PhD	5	2.5
	Others	22	11
	Total	200	100
Levels of experience	Less than 2 years	32	16
	3-4 years	60	30
	5-7 years	62	31
	Above 7 years	46	23
	Total	200	100

### 4.2. Public Employees Perception towards Corruption

Table 2 presents responses from research participants about their perceptions towards corruption. The majority of the respondents, representing 72.5%, stated that corruption is dishonesty, criminal activity, and challenging issues, while 78% of respondents indicated that corruption is performed in public institutions due to poor governance, and 64.5% of the research participants agreed that public officers commit corruption due to their



lower salaries, which finally cause financial pressure on them. Additionally, 70% of the respondents stated that officers use their positions or offices to make unethical, corrupt, and illegal activities and take advantage of opportunities in the system. Finally, participants also stated that officers involve corrupted activities directly and make improper decisions for their private gain. However, these results are in line with several previous studies. According to [Transparency International \[3\]](#) Somalia, in 2022 ranked lowest on the Global Corruption Index. Further, the relationship between political and economic power dynamics is tense, as access to political power often leads to economic benefits. The most concerning issue is the poor performance of this country in terms of anti-corruption and socioeconomic development. This unfavorable performance can be attributed to various corruption practices, including political and business corruption [\[82\]](#). The former one, i.e., political corruption is more popular in Somalia. For intense, at least \$20 million has changed hands during parliamentary elections [\[83\]](#). Previous studies like [Rose and Peiffer \[84\]](#) have observed that in nations with deficient democratic governance, certain political elites engage in corruption and misuse their public position, leading to significant economic harm.

According to [Melgar, et al. \[23\]](#) corruption perception is a cultural phenomenon that is influenced by a society's understanding of rules and deviations. It is influenced by personal values and moral values, even if it differs significantly from its current level. On this subject, there is a basic query: How well do measures assessing corruption perception reflect the true scope of corruption in the public sector? [Charron \[85\]](#) attempted to find an answer to this question. The author noted that perceptions, especially those of outside experts, according to critics, are too "noisy" or are just influenced by outside variables like economic success, and therefore do not accurately reflect real corruption. Furthermore, some new empirical investigations that have concentrated on emerging regions have demonstrated that outside expert estimates of corruption correspond little, with the opinions and experiences of real folks. In summary, while anti-corruption policies now in place undoubtedly face challenges, it's possible that worries about the reliability and objectivity of views have been exaggerated. However, the findings of current study are in line with several previous research works like [Soni and Smallwood \[28\]](#), [Charron \[85\]](#), [Melgar, et al. \[23\]](#) and [Isenring \[27\]](#).

**Table 2.** Public employees' perception towards corruption.

#	Statements	Responses %				
		SD	DA	N	A	SA
1	Corruption is a form of dishonesty, criminal offense, and challenging issue	7.5	6%	14	56	16.5
2	Corruption is committed in public institutions due to poor governance	6.5	8.5	7	46.5	31.5
3	Public servant commit corruption due to less salary	9.5	15	11	43	21.5
4	Public offices or position gives public employees the chance to exploit opportunities and commit corruption	5	9.5	15.5	49.5	20.5
5	Public officers commit corruption due to their authority to make direct decisions	6	10.5	18	50	15.5
6	People who commit corruption before were not held accountable for their unacceptable or improper behavior, and crimes.	8	10.5	22	39.5	20

#### 4.3. Public Employee Perception towards Financial Crimes

In order to identify the public employee perception towards financial crimes, respondents were asked six (6) questions concerning the financial crimes in public sector. According to the [Table 3](#), respondents representing 77.5% stated that financial crimes occur in government agencies, 60% of respondents agreed this crime is seen as less serious compared to other crimes, while respondents amounting to 82% mentioned that financial crimes in the public institutions are committed due to the weakness in the control system. Moreover, 49.5% of research participants commented that these crimes are not detected for a long time, and 70.5% of the respondents see

opportunity as major cause of these crimes since perpetrators commit financial crimes when opportunities exist, and finally, findings revealed that fraudsters have ability to convince other people to commit financial crimes.

A study conducted by Amos [25] on the public's opinion on the efficiency of the commission of financial and economic crimes in Akure, Okore State, Nigeria, reveals that 62.5 % of the respondents supported the idea that poverty is responsible for the increasing waves of economic and financial crimes in Nigeria, showing their negative perception on financial crimes. The author also documented bad leadership as a poor governance indicator, which is among the major factors listed to be responsible for the increasing waves of economic and financial crimes in Nigeria. In this study, 93.1% respondents perceive financial crimes are constant challenge in the Nigeria. Also, numerous studies indicated that this crime is widespread in many countries, and even institutions and fraudsters commit it to corrupt resources, properties, and processes [15]. Results from other studies like Abdullahi and Mansor [81], Kulmie [15] and Kelly and Hartley [86] indicated that financial crimes occur due to weakness in the system, irregular audit practices, and improper control systems.

In previous studies, like on the elements of fraud or financial crimes pressure in public organizations, it was found that organizational culture significantly influences asset misappropriation incidences in Malaysian public sector. The fight against financial crimes is gaining importance, and now researchers recommend applying comprehensive policies and frameworks that help tackle this epidemic disease, i.e., financial crimes. Nor [87] stated that unified financial system or governance is essential for public finance administration. Kulmie [15] and Gbegi and Adebisi [88] argued that technical expertise as part of control system is needed to prevent and detect financial crimes and develop fraud risk management measures used as preventive and investigative baselines.

**Table 3.** Public employee perception towards financial crimes.

#	Statements	Responses%				
		SD	DA	N	A	SA
1	Financial crimes occur in government agencies	9	5	8.5	39.5	38
2	Financial crimes are seen as less serious compared to other crimes	19.5	20.5	11	40.5	19.5
3	Financial crimes in the public sector are committed due to the weakness of control system	8.5	2	7.5	43.5	38.5
4	Financial crimes in the public sector of Somalia not detected for long time	6.5	23	21	37	12.5
5	Financial crimes in public sector are committed whenever an opportunity exists	5	6.5	18	46.5	24
6	Perpetrators have ability and skills to convince others to commit financial crimes	7	14.5	19	46	13.5

## 5. CONCLUSION AND RECOMMENDATIONS

Somalia consistently ranks at the bottom of world corruption index and is characterized by fewer control mechanisms. Corruption and financial crimes are difficult to see directly but hurt societies and governments, and are identified as dishonesty, criminal activity, and challenging issues. This study shows that both corruption and financial crimes occur in public sector due to poor governance, weak control system, and the inability to detect illegal and fraudulent activities. This implies that the primary driver of these crimes is opportunity. The study also reveals that the absence of effective accountability fuels corruption and financial crimes. These findings help governments understand the reasons behind corruption and financial crimes, as they impact society's development and the perception of individuals. Moreover, Somalia's poor anti-corruption and socioeconomic challenges highlight the need for improved governance. Therefore, the government is advised to develop comprehensive policies and technical expertise to effectively combat financial crimes.

### 5.1. Limitation of the Study and Future Research Directions

The main limitation of this study is that it used a questionnaire, as a tool of data collection, which may cause bias; however, as the participants in the study were well-literate and qualified to comprehend and assess the questionnaire's contents, there aren't any significant issues with the validity of the study's conclusions. This study is crucial for understanding financial crimes and corruption in Somalia context, as it examines public employees' opinions on these crimes. However, it is important to further study corruption and financial crimes from the general public perspective, with specific focus on grand, collusive, and political corruption, and shadow economies. It is also essential to study nature of shadow economy in Somalia and how it hinders country's sustainable development.

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