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Strategies That Retail Business Owners Use to Prevent and Reduce Employee Theft

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Walden University
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Abstract

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by

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MBA, University of Liverpool, 2016

BE, IBB University, 2006

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

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August 2022

Abstract

Retail business owners suffer billions of dollars in financial loss from employee theft and fraud activities, which impacts a retail business owner's ability to remain financially stable and profitable. Retail business leaders are accountable for employee theft because employee theft goes beyond the financial loss to impact business failure and the organization's loss of reputation. Grounded in Cressey's fraud triangle theory, the purpose of this qualitative multiple case study was to explore strategies retail business leaders use to prevent and mitigate employee theft. Participants included six retail business leaders in Nigeria who had successfully used strategies to prevent and reduce employee theft. Data were gathered using semistructured interviews and reviews of organization documents. Braun and Clarke's six phases of thematic analysis yielded three core themes: monitoring and internal control, separation of responsibilities, and building a loyal and responsible team. Key recommendations to prevent employee theft are to deploy an enterprise resource planning system; conduct regular internal and external audits; limit cash on employees' hands; and use closed-circuit television cameras, anti-theft devices, and surveillance teams to safeguard the business environment. The implications for positive social change include the potential for business leaders to increase employment opportunities, promote individuals' dignity, and enhance communities' standard of living.

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Dedication

First and foremost, I give Almighty Allah all the glory for the blessing, opportunity, and strength to complete this doctoral study. This study is dedicated to my homeland, Yemen, the country that has been at war for 8 years where the world has left our people suffering without human intervention. My great parents and siblings for the prayers, sacrifices, and support they have given me. My beloved wife, Thuraya, who stands with me with love and care during all difficult times and challenging moments. My kids, Abdulmalek and Abdulalem, I cannot stop loving you. My cousin, Waleed Alkobary, who has stayed great and generous over the years. My many friends who have unconditionally supported my growth during this life journey.

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I am also very grateful to all business leaders who contributed to this study. They have opened their ears and hearts and provided me with fruitful answers. Without their willingness and cooperation, this project would have been impossible.

Last but not least, my wife, Thuraya, and my sons, Abdulmalek and Abdulalem, without you I would not have had the strength to strive toward achieving this degree; you have paid dearly from your time to make this journey a success story.

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Section 1: Foundation of the Study

Retail business owners suffer billions of dollars in financial loss from employee theft activities (Davis & Harris, 2020). Employee theft is a risk to business sustainability (Petersen et al., 2018). On average, every employee theft incident cost retailers $1,361 (Korgaonkar et al., 2021). Despite an organization's efforts to fight fraud, frauds remain difficult to prevent and detect (Sandhu, 2020). Enterprises frequently lack adequate resources and expertise to fight employee theft (Hess & Cottrell, 2016), and most businesses tend to use low-cost strategies that are either insufficient or ineffective (Sow et al., 2018). The focus of the current study was to explore successful strategies that retail business owners and managers use to prevent or mitigate employee theft.

Background of the Problem

Employee theft has led to the collapse of entire businesses (Nawawi & Salin, 2018b). Many retail organizations could not recover from losses due to fraud (Davis & Harris, 2020). The actual cost of employee theft is underreported (Korgaonkar et al., 2021). The implications of employee theft go beyond business financial consequences; they extend to organizations' reputations (Nawawi & Salin, 2018a), increased unemployment rate (Ezenwafor & Udukeke, 2019), and community standard of living and society well-being (Mackevicius & Giriunas, 2013). Organizations with ineffective employee theft prevention strategies are subject to a higher rate of fraudulent activities (Nawawi & Salin, 2018b).

Problem Statement

Employee theft causes high costs to consumers and billions of dollars lost to businesses each year (Korgaonkar et al., 2021). A survey indicated that over 64% of small businesses had experienced employee theft (Kennedy, 2018). The general business problem was that business owners experience significant financial loss from employee theft. The specific business problem was that some retail business owners lack strategies to prevent and mitigate employee theft.

Purpose Statement

The purpose of this qualitative multiple case study was to explore strategies retail business owners use to prevent and mitigate employee theft. The target population comprised owners of six retail businesses in Nigeria who had successfully implemented strategies to prevent or mitigate employee theft. The implications of this study include the potential for retail business owners to strengthen control over employee theft. Preventing or reducing employee theft could lead to positive social change by mitigating the negative effects of financial loss due to theft on the business economy and strengthening the positive influence on business sustainability for increasing employment benefiting families and communities.

Nature of the Study

Researchers can choose one of the three methodologies: quantitative, qualitative, or mixed (Strijker et al., 2020). I chose the qualitative methodology because I sought to explore and understand participants' experiences regarding the phenomenon under study. Scholars use qualitative methodology to gain an in-depth understanding of real-world

problems (Korstjens & Moser, 2017). According to Park and Park (2016), qualitative methodology is suitable for discovery, and quantitative methodology is appropriate for justification. Through inductive reasoning, researchers use qualitative analysis to gain an understanding of the phenomenon under study and create meaning from the study findings (Yilmaz, 2013). In contrast, quantitative researchers seek to explain the world using hypotheses about variables' characteristics or relationships and using existing theory to test those hypotheses based on objective methods (Fakis et al., 2014). Quantitative methodology was not suitable for the current study because I did not seek to examine variables' characteristics or relationships by hypotheses testing. Using the mixed-methods approach would have required collecting numerical data and performing and statistical analyses (see Spillman, 2014), which was not necessary to answer the current study's research question.

I considered three qualitative designs: (a) ethnography, (b) phenomenology, and (c) case study. I chose a multiple case study. The ethnographic design is suitable for studying culture and social problems (Muskat et al., 2018), which was not the purpose of the current study. Researchers use the phenomenological design to describe participants' personal meanings related to experiencing a specific phenomenon (Larkin et al., 2019). The personal meanings of experiencing a phenomenon would not have provided insights regarding the strategies that I sought to explore and identify in this research; therefore, the phenomenological design was not appropriate for this study. The case study design involves an empirical investigation of the phenomenon in which scholars seek to explore a phenomenon in-depth using different data types to discover strategies and generate

insights about the topic under study (Pathiranage et al., 2020). The most appropriate method to obtain rich data for addressing the current study's purpose was the case study design. The multiple case study design has an advantage over the single case study design by being more robust and requiring multiple sources of evidence for reviewing and comparing findings across organizations (Diop & Liu, 2020).

Research Question

What strategies do retail business owners use to prevent and mitigate employee theft?

Interview Questions

1. What strategies have you used in your company to prevent or mitigate employee theft?

2. How did you assess the effectiveness of those strategies?

3. What strategies have been most effective?

4. What methods have you used to detect employee theft?

5. What methods have been most effective in detecting and reducing employee theft?

6. How did you assess the effectiveness of those strategies?

7. What key barriers did you encounter when implementing employee theft prevention and detection strategies?

8. How did you address each of the key barriers to implementing those strategies?

9. What additional information would you like to add regarding your

    organization's strategies?

Conceptual Framework

Employee theft is a class of fraud that involves the illegal collection of monetary

or nonmonetary items of an entity; the occurrence of employee theft is due to a

combination of nonshareable financial need pressure, rationalization, and opportunity

(Yekini et al., 2018). Cressey (1952) developed the fraud triangle theory that was used as

the conceptual framework for the current study. The fraud triangle theory explains why

and how individuals commit fraud (Cressey, 1952). According to the fraud triangle

theory, three factors must be present for a person to commit fraud: (a) pressure, (b)

opportunity, and (c) rationalization (Muhtar et al., 2018). Pressure refers to a situation

that motivates the employee to commit fraud. Examples of pressure are the increase in

employee expenses and situations in which the employee had investment loss or pressure

to achieve difficult financial results. Rationalization refers to the employee's internal

dialogue to justify the reason for fraudulent behavior. Opportunity refers to the perceived

ability to conceal fraud under the circumstances of the absence of a fraud-monitoring

mechanism, insufficient board oversight, or internal control weaknesses (S. Y. Huang et

al., 2017). Recognizing the three constructs offered by the fraud triangle theory enabled

me to understand the participants' experiences regarding developing and implementing

employee theft prevention and mitigation strategies. For several decades, the American

Institute of Certified Public Accountants has been using the fraud triangle theory for

potential explanations of employee fraud (Lokanan, 2018). Also, fraud investigators and

fraud researchers have been using the theory as a focal tool for diagnosing, preventing, detecting, and mitigating fraud (Lokanan, 2018). The fraud triangle theory provided me with a useful lens for understanding my study's findings.

Operational Definitions

Asset misappropriation: A particular category of employee theft in which an employee steals or misuses the organization's resources (Kennedy, 2018).

Employee theft: Any unauthorized appropriation of company property by employees either for a person's own use or for sale to another. Employee theft includes but is not limited to the removal of products, supplies, materials, funds, data, information, or intellectual property (Sauser, 2007).

Fraud risk assessment: A procedure used to break down the fraud risk into subelements of the fraud triangle, which are the risk of incentives, the risk of rationalization, and the risk of opportunities to commit fraud (Fortvingler & Szivos, 2016).

Internal control: Policies and procedures designed and implemented to control risk and to provide reasonable assurance to achieve the entity's established objectives (Nawawi & Salin, 2018b).

Retail shrink: Inventory loss due to employee theft, shoplifting, administrative errors, and vendor fraud (Jensen et al., 2019).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are claims that the researcher takes for granted and accepts as true but cannot be verified and that serve as a foundation to reduce the reader's misunderstanding (T. J. Ellis & Levy, 2009). The first assumption was that the participants would be honest by providing truthful responses to the interview questions (see Gupta & Gupta, 2015). The second assumption was that the participants would understand the interview questions and would be able to interpret and communicate their experiences effectively so that the data collection would match the research question. The third assumption was that 5 years of work experience in preventing, mitigating, detecting, or investigating fraud would be a valid criterion in selecting the participants (see Gupta & Gupta, 2015).

Limitations

Limitations are the potential weaknesses with the study, which the researcher has no control over, that can influence the study's internal validity (Price & Murnan, 2004). Limitations may affect the study results and conclusions. The researcher must acknowledge the research limitations and evaluate the effect of the limitations on the research findings (Theofanidis & Fountouki, 2018). The first limitation of the current study was the possible bias in the participant's response. Employee fraud could be considered a weakness in the organization's internal control (Sagar, 2019), which might impact business reputation, and participants may not have wished to disclose information regarding employee theft in their organizations. The second limitation was that the

participants may not have been the best representative of the population (see T. J. Ellis & Levy, 2009). Last, the interview questions may not have addressed all employee theft prevention and mitigation aspects, and it is possible that strategies Nigerian retail business owners use to prevent or reduce employee fraud may not apply to other cultures and environments.

Delimitations

Delimitations are the boundaries or limits of the study defined by the researcher and within the researcher's control so that the study's aims and objectives do not become impossible to achieve (Theofanidis & Fountouki, 2018). The delimitations are related to the scope of the study and are established to control the study, either by limiting the topic, time, geographical location, or other predefined boundaries. The first delimitation of the current study was that participants were from Nigeria. The second delimitation was that I interviewed only those who had 5 or more years of experience implementing strategies to detect and prevent or reduce employee fraud. The third delimitation was that I excluded corruption and financial statement fraud, and I delimited the study to asset misappropriation.

Significance of the Study

Employee theft can impact businesses and their stakeholders negatively (Korgaonkar et al., 2021). According to Jensen et al. (2019), employee theft is one of the fastest growing crimes in the United States. Researchers and leaders of organizations, governments, and private organizations have recognized the effects of employee theft on business continuities and have devoted time and effort to study the motives of people

who commit fraud and the possible ways to prevent and reduce employee theft in private and public businesses (Edwards, 2019). Preventing and reducing fraudulent activities enables business leaders to create a positive business environment in which employees act ethically and demonstrate financial responsibility regarding company assets (Edwards, 2019). Findings from the current study may enable retail business owners to develop and implement effective strategies to prevent and mitigate employee theft and reduce derivative financial loss, leading to a strong business economy, increased employment, and economic well-being of communities.

Contribution to Business Practice

Retail business owners could benefit from this study's findings because the study results could provide information regarding strategies to detect and prevent employee theft. Preventing and reducing employee theft in the workplace could save retailers from financial loss and contribute to long-term business success (Petersen et al., 2018). The study findings may provide retail business owners with examples of practical strategies to prevent and mitigate employee theft.

Implications for Social Change

In the United States of America, employee theft is one of the most frequent causes of loss to retailers (Harris & He, 2019). According to Mackevicius and Giriunas (2013), fraud is a negative indicator of society and a risk for business continuity. Fraud is associated with several negative social consequences including reporting employees to the law-enforcing authorities and terminating employment (Bonny et al., 2015). Preventing and mitigating employee fraud may promote individuals' and communities'

dignity and result in organizations nurturing responsible citizens who benefit society through moral and ethical decision making. Further implications for social change are that companies with a strong business economy may expand their activities, increase employment, and enhance citizens' economic well-being.

A Review of the Professional and Academic Literature

The purpose of this qualitative multiple case study was to explore Strategies That Retail Business Owners Use to Prevent and Reduce Employee Theft. The purpose of this literature review was to explore, analyze, and synthesize literature related to employee theft prevention and mitigation strategies. New academic research is built on existing knowledge and relevant literature (Snyder, 2019). I focused my search on studies about employee theft and fraudulent behavior and provided a synthesis of sources relating to the constructs of the fraud triangle theory, which formed the foundation of this study.

Literature Review Search Strategy

A review of related literature helped illustrate how and why employees engage in theft activities and how retailers strategize to prevent, reduce, and detect employee theft. The search terms I used to collect literature for this review included *employee theft*, *employee fraud*, *retail businesses theft*, *employee misconduct*, *employee misbehavior*, *asset misappropriation*, *pilferage*, *theft motivation*, *theft opportunities*, *theft rationalization*, *neutralization techniques*, *leadership in fraud prevention*, *theft reduction and detection strategies*, *behavioral red flags*, *whistleblowing*, *fraud triangle theory*, and *the alternative theories to employee fraud*.

Research databases I used to access the peer-reviewed articles included ProQuest Central, ScienceDirect Subject Collections, EBSCO Open Access Journals, Emerald Insight, SAGE Journal, ABI/Inform Complete, Taylor and Francis Online, Google Scholar, and Business Source Complete. The primary verification source for the literature review's peer-reviewed articles was the Ulrichsweb global serials directory. I also included sources from books, government websites, and international institutions. In this study, 222 sources were cited, of which 189 were published between 2018 and 2022, and 206 were peer-reviewed articles. In the literature review, 107 scholarly sources were cited, of which 101 (94%) were published within 5 years of my anticipated study approval date of 2022. One-hundred and three out of 107 sources were articles from refereed journals. The literature review includes the following sections and subsections: employee theft, introduction to the retail industry, fraud triangle theory, pressure or motivation, opportunity, rationalization, the environment that facilitates employees' deviant behavior, cause and the impact of employee theft, strategies to prevent and reduce employee theft, and strategies to detect employee theft. I also explored alternative theories developed to explain the factors that influence employees to violate the trust of their positions in the organization and commit fraudulent activities: the fraud diamond theory, theory of planned behavior, white-collar crime theory, and the stimulus, capability, collusion, opportunity, rationalization, and ego (S.C.C.O.R.E.) model.

Employee Theft

States and international laws, religious concepts, business and social codes of ethics, and fundamental human values refer to theft as an immoral and illegal activity

(Sauser, 2007). Peiris and Aruppala (2021) found that 42% of respondents expected fraud to increase in the future. Employee theft exacts a substantial economic cost, creates negative organizational reputation in the market, and has an undesirable impact on the firm's employees' moral standing (Peters & Maniam, 2016). No organization is immune to fraudulent activities, which impact small and large enterprises (Davis & Harris, 2020). Organizations that fall victim to employee theft suffer financial loss with the possibility of business failure (Yekini et al., 2018).

Employees who commit fraudulent acts develop innovative methods to steal from their organizations. Employee theft is the most common fraud that occurs in organizations (Moyes et al., 2019). Employee theft ranges in magnitude from pilferage and petty theft to fraud and grand theft. The most common form of employee theft is asset misappropriation (Kennedy, 2018). Asset misappropriation is a kind of fraud known as stealing business assets (Le & Tran, 2018). Asset misappropriation includes (a) theft of cash receipts, such as cash larceny; (b) fraudulent disbursements of cash, such as submitting inflated invoices; and (c) other schemes, such as stealing or misusing noncash assets (Kennedy, 2018). Over 60% of businesses suffer employee theft, with misappropriation of cash on hand accounting for 20% of cases and misappropriation of cash register disbursements accounting for 15% (Kennedy, 2018). Cash register manipulation by canceling sales to compensate for cash theft is an example of common theft committed by employees. Overstated and fake bills are also common techniques used by fraudsters to steal organizations' money. Some fraudsters establish dummy companies as suppliers to the companies where they are working and then issue those

dummy companies purchase orders and exchange fake bills (Othman et al., 2020).

Employee pilferage is another type of employee theft popular in the retail industry

(Harris & He, 2019). Employee pilferage can occur by taking items or cash or stealing

time, which can impact production activities. Though pilferage involves employees

stealing the enterprise's assets on a small scale, it can be very costly. Recent studies

estimated that employee pilferage in the retail sector costs businesses over $32 billion

annually (Harris & He, 2019). The implication is that employee theft cause businesses

significant revenue loss, emphasizing the importance of developing and implementing

strategies to prevent and reduce fraudulent behavior in the workplace.

 Most of the offenders are middle-level managers and employees who did not pass

through a proper background check before employment (Othman et al., 2020). The theft

committed by low-level employees is more frequent but less impactful in terms of

financial loss. The theft committed by high-level employees is less frequent but exacts a

greater magnitude of financial loss to the business. The employee's capability, process

knowledge, and authority to control business decisions increase the probability of

employee success in committing fraud (Kennedy, 2018).

 In family firms, the family member theft phenomenon is more complex as the

family member enjoys special treatment due to kinship ties, which facilitates employee

misbehavior (O'Brien et al., 2018). The potential of a family member to commit fraud

increases because it is unlikely the misbehavior will be reported or the family member

will be punished. The family members expect special rewards and treatment from their

genetically related managers, so if their requests are not met, the family member may be

more motivated and feel more comfortable misusing company property and time. Family employees may perceive shared ownership of company resources and not consider their actions as wrong but rather as taking something that belongs to them (O'Brien et al., 2018).

Theft in the retail industry occurs in different forms and via various methods including asset misappropriation, pilfering petty cash by employees responsible for cash handling, theft by using garbage bins to sneak out retail items, or utilizing the return and refund process to steal from the retail company (Schwab & CPP, 2021). Individuals committing fraud justify their immoral acts as needful rather than criminal acts and consider themselves trustworthy people. In the presence of pressure on an employee and existing opportunity that makes the employee think the act will not be discovered, the employee who is able to justify the action before execution will commit fraud (Owusu et al., 2021). Understanding the reasons behind employees' fraudulent actions is critical in designing effective prevention and reduction strategies (Owusu et al., 2021).

Introduction to the Retail Industry

Retailing is a central bridge between consumers' needs and producers' offerings, providing tailored customer shopping experiences (Reinartz et al., 2019). The retailing industry has evolved over time from small family-owned stores to supercenters as well as specialty stores and chain stores (Grewal et al., 2021). Recently, there has been an increasing trend to shift retailing services from store-based formats to online retailing and digital shopping (Reinartz et al., 2019). The retail sector is diversified in terms of types, size, and format. Retail business formats include small, medium, and large stores, online

retailing, and giant retail businesses such as Walmart, Alibaba, Kroger, Amazon, and Home Depot (Guha et al., 2021). Retailers in the United States employ 1 out of 5 Americans with over one million retail establishments employing 29 million people, supporting 42 million jobs, attracting $88.6 billion in foreign direct investment, and accruing annual sales exceeding $5 trillion as of 2017 (U.S. Department of Commerce's International Trade Administration, n.d.).

There is limited research on the retail industry in Nigeria; however, the retail industry configuration is similar to the retail industry in the United States in terms of retail business format and the availability of micro, small, large, and online retailing services. Shoprite, Spar, Goodies, and Food Corner are among the biggest retail chains in Nigeria. A recent report published by the World Bank Group (2019) indicated that the retailing sector in Nigeria was valued at NGN 167 billion in 2016, attracting millions of dollars in foreign direct investment, with the online retailing serving over 300,000 consumers every day. The online retailing industry in Nigeria is estimated to reach $75 billion in revenues per annum by 2025 (International Trade Administration, 2021). Ninety percent of the retailing industry in Nigeria is informal and consists of retail shops that are unregulated; run by unemployed people in the formal sector to generate employment and source of income to the business owner; and operate from a residential stand, sidewalk, or home (Azubuike, 2020).

Delivering retailing services has changed dramatically in recent years, and with the advancement in technology and communication, innovation of the internet and smartphones, and the introduction of big data and the internet of things, retailing

management has experienced a significant transformation. Retailers now have access to massive data concerning purchase details, gender of customers, customers' geographic locations, purchase time, and purchase location, thereby providing retailers with ample data for analysis, monitoring, control, and timely inventory management (Grewal et al., 2018). Timely inventory management is vital for theft prevention and detection. In the data collection stages of the current study, I explored how retail business owners and managers were utilizing technological advancement in analyzing big data collected from various activities in their stores.

Fraud Triangle Theory

The collapse of entire organizations such as Enron, WorldCom, Tyco, and Global Crossing due to fraud has attracted researchers and auditors to pay attention to fraud as a significant business problem (Abdullahi & Mansor, 2018). The fraud triangle theory can explain why people commit fraud (Azam, 2018). Fraud triangle theory suggests that in the simultaneous presence of perceived nonsharable pressure, perceived opportunity, and employee ability to rationalize wrongdoing, the employee would engage in fraud (Cressey, 1952). Nonsharable pressure is a problem potentially auguring social disapprobation that prevents an employee from asking for help (Desai, 2020). Pressure, opportunities, and rationalization are considered theft-enabling components (Zahari et al., 2020).

The fraud triangle theory explains the reason for theft occurrence (Hashim et al., 2020). Theft occurs when three elements are present: motive, desire, and opportunity. Those elements are the constructs of the fraud triangle theory (Sauser, 2007). Sociologists

and psychologists use the fraud triangle theory to determine why criminals commit

financial offenses (Davis & Harris, 2020). The fraud triangle theory could also be used to

develop employee theft prevention and reduction strategies (Davis & Harris, 2020). I

dedicated the following subsections to expanding the discussion of the fraud triangle

theory components. It is essential to use the word "perceived" when discussing the

pressure or opportunity to commit fraud because pressure or opportunity to commit fraud

may not be real, and it might depend only on the fraudster's thoughts (Azam, 2018).

Pressure or incentive is the key factor to commit fraud; however, even when an

employee is under nonshareable pressure, fraud might not occur unless an opportunity

exists and the perpetrator is able to rationalize wrongdoing as acceptable (Abdullahi &

Mansor, 2018). Fraud may occur if one or two of the three fraud triangle theory elements

exist. However, fraudulent behavior is almost certain to occur if all three components of

motivation, opportunity, and rationalization are present at the same time (Hashim et al.,

2020). The three fraud triangle elements are interrelated, and organizations that allow an

environment in which the elements can flourish should expect fraud (Hashim et al.,

2020).

Pressure, rationalization, and opportunity must operate together for an individual

to conduct fraud. Fraud will occur when potential fraudsters conceive that they have a

financial problem that cannot be shared, they are aware of an opportunity to solve their

problem secretly by violating the trust given to them, and they are able to justify the

violation of trust (Avortri & Agbanyo, 2020). If the employee perceives an opportunity

exists, the employee under nonsharable pressure may exploit that opportunity to commit

fraud (Owusu et al., 2021). Preventing or reducing theft could be achieved by increasing the effort potential perpetrators perceive would be required to commit the fraud, reducing the incentives for theft, and increasing the fraudsters' perceived risks that they could be discovered and severely punished (Hayes et al., 2019). The three components of the fraud triangle theory (pressure, opportunity, and rationalization) have a strong relationship with fraud occurrences in Nigeria (Abdullahi & Mansor, 2018).

Pressure or Motivation

Pressure is what prompts the theft. The pressure can be personal, organizational, financial, or nonfinancial in which greed and work-related pressure dominate other forms of pressure (Azam, 2018). Nonsharable financial pressure is the primary incentive for employees to start looking for illegal solutions to their financial needs (Hashim et al., 2020). Pressure is a nonobservable element with no symptoms for business owners, managers, or auditors to recognize (Kazemian et al., 2019). A nonsharable financial problem is due to the social stigma that prevents employees from seeking assistance (Desai, 2020). Financial need is created by poverty, greed, or the need to satisfy addiction habits (Korgaonkar et al., 2021). Personal economic problems pressure individuals to source an income illegally if the individual cannot solve that problem through legitimate means (Sanchez-Aguayo et al., 2022).

Fraudsters may be motivated to engage in fraudulent activities to keep up appearances; others are pressured to commit fraud because they have gambling addictions (Othman et al., 2020). Many of the employees who committed fraud were found to have had poorly developed morality and, at the same time their families were

facing difficult situations (Gunasegaran et al., 2018). Financial pressure, job

dissatisfaction, and corrupted coworkers motivate employee theft (Yekini et al., 2018).

Pressure is categorized into three categories: personal incentives such as bad habits

(Istifadah & Senjani, 2020), job pressure, and external motivation (Abdullahi & Mansor,

2018). Examples of pressure include greed, living beyond means, personal debt,

nonsharable family or personal financial need, drug addiction, lack of promotion, delay

or lack of pension, or the pressure to achieve a particular task (Abdullahi & Mansor,

2018). The level of pressure has a direct relationship with an individual's tendency to

commit deviant behavior. When the pressure is high, the employee's tendency to misuse

the organization's assets may also be high (Istifadah & Senjani, 2020).

Fraudulent behavior could be motivated by any of the following six factors: (a)

pressure to achieve the business financial target, (b) social pressure for wealth or power,

(c) greed, (d) internal pressure such as nonshareable financial need, (e) business operation

pressure such as a situation where the enterprise faces cash flow deficit, or (f) unfair and

abusive working environment (Zuberi & Mzenzi, 2019). Pressure to achieve financial

targets is when employees face pressure to achieve higher goals far above the feasible

target. Employees also get motivated to commit fraud to maintain a social standing in

front of others or to please others. Some employees' greed toward money incentivizes

them for wrongdoing. Business operations problems such as cash flow problems or the

inability to cope with rapid change may also motivate employees to commit fraud. When

the employee faces personal financial pressure that cannot be shared with others, the

employee may be motivated to commit fraud. Likewise, an unfair working environment

motivates employees angry about the unfair treatment to engage in fraudulent behavior (Zuberi & Mzenzi, 2019).

Employees contribute to retail loss by committing theft or tolerating shoplifting (Jensen et al., 2019). Strong leadership that enforces a healthy working environment reduces employee theft (Peters & Maniam, 2016). Performance pressure and ethical leadership influence employee theft. Depending on the leadership behavior, the performance pressure would either motivate employees to improve performance or increase employee stress, which may encourage misbehavior. Ethical leadership behavior influences the way employees respond to performance pressure and then determines the employee's adherence to business ethics (Jensen et al., 2019).

Social culture influences motivational factors toward fraud. The motivation to commit fraud in the western world is different from the fraud motivation in Africa due to the difference in the environmental factors (Adesina et al., 2020). African employees are more motivated to commit fraud by poverty, a weak legal system, and a propensity to maintain power (Adesina et al., 2020).

Opportunity

Opportunity is a weakness in the system that could make fraud occurrence possible (Wolfe & Hermanson, 2004). Perceived opportunity relates to the employee's perceived knowledge about the weaknesses in the organization's internal control structure that could allow fraudsters to commit undetected fraud (Desai, 2020). Opportunity is a perception from employees that there is an ineffective control system with a limited possibility of being caught (Villaescusa & Amat, 2021). Opportunities open the way for

misbehavior; an opportunity created when the barriers to prevent stealing are absent
(Sauser, 2007).

Individuals with power and authority are more vulnerable to commit fraud
(Muhamad & Gani, 2020). The more power employee has, the more opportunity for
success in committing fraud. Employee power is a function of employee position in the
organization and the possession of information and knowledge advantage over other
employees (Schnatterly et al., 2018). Organization complexity, internal control, and
business culture are among the internal forces that allow employees to misbehave,
whereas industry culture, industry complexity, and macroeconomic factors are classified
as external forces that facilitate fraud (Schnatterly et al., 2018).

Three opportunities for unethical employees to commit fraud are: (a) gap in the
organization's regulations that allows the fraudster to partner with others to commit
fraud, (b) weak organizational structure such as unstructured approval process or
inadequate segregation of duties, and (c) poor management control such as hiring
employees without a proper background check (Zuberi & Mzenzi, 2019). Internal control
is the most effective strategy to prevent and detect employee theft (Rashid et al., 2022).
Inadequate internal control systems provide employees with theft opportunities (Davis &
Harris, 2020). The management should pay attention to the hiring process and put
necessary checks in place to prevent hiring poor resources. The management should
verify candidates' certifications, addresses, and references (Treadwell, 2021).

The employee's first stage toward theft is scanning the enterprise's internal and
external environment looking for theft opportunities (Azam, 2018), and then trying to

change theft opportunities into realities; the more opportunities available for employee,

the more probability of employee's tendency to engage in fraudulent activities (Istifadah

& Senjani, 2020). Unclear segregation of duties, absence of well-documented regulations

and processes, and lack of proper physical security are among the opportunity factors that

facilitate asset misappropriation (Kazemian et al., 2019). Perpetrators start fraud at a

small scale; if the fraudster finds that the wrongdoing was not discovered, the fraud size

follows an upward trend (Azam, 2018).

Fraud deterrence measure is an effective strategy in eliminating fraud

opportunities. Internal control system deters potential perpetrators who perceive fraud

opportunities (Zahari et al., 2020). Management override detected fraud increases

employees' perceived opportunity to commit another fraud because fraudsters and other

employees would assume that nothing would happen to them if they committed theft

(Suh et al., 2019).

Rationalization

Rationalization, also called neutralization or justification, is a process that

offenders use to excuse themselves in a particular situation, minimize the conflict

between their behavior and the ethical principles and laws, and then make the deviant

behavior acceptable with little or no guilt (Kaptein & Helvoort, 2019). Fraudsters use

rationalization techniques to convince themselves that the deviant behavior deserves the

risk (Wolfe & Hermanson, 2004) and view an act of misbehavior as morally acceptable

(Schnatterly et al., 2018). Auditors and fraud examiners have continually raised the

question of what is going on in the mind of the fraudsters and why antifraud regulations

fail to prevent theft; the difficult part of rationalization is that it is hidden techniques in the mind of the fraudsters.

Neutralization could be used to predict intention and behavior. People tend to behave ethically, but attitude, perceived opportunity, perceived unfairness, and neutralization techniques influence their behavior (Fukukawa et al., 2019). Criminals apply a sequence of neutralization techniques to argue away the responsibility of the crime. Examples of neutralization techniques applied by offenders to avoid acceptance of guilt are: denying facts, denying intentions, interpreting situations in a way that invents new facts, challenging the norms, appealing to another norm higher or more important to be followed, relativizing the violation of the norms by comparing their wrongdoing to that of others, blaming the limited options by claiming that there is no other choice, hiding behind lack of knowledge, or hiding behind lack of capability (Kaptein & Helvoort, 2019). The rationalizations employed in family farms by family members are based on the feeling of privilege and nepotism and the perception that even if they were discovered committing fraud, it is unlikely to be reported (O'Brien et al., 2018).

The internal forces that foster rationalization are: individual differences, organizational culture, control misalignment, and societies. The external forces that foster rationalization: are globalization, ethical misalignment, and industry norms (Schnatterly et al., 2018). Lack of conscience positively influences employee fraud occurrences (Mohamed et al., 2021). Some people would obey the regulations because they think it is the right thing to do; others do not care about ethical values and would obey the regulations if they perceive the cost and the consequences of wrongdoing exceed its

benefits. When good people break the regulations and engage in deviant behavior, they do it either because they believe their action is not considered wrongdoing or they were able to neutralize their actions while still generally law-abiding (J. McGrath, 2020). Most people who commit fraud see themselves as normal, innocent, and honest people (Sanchez-Aguayo et al., 2022). Employees who commit theft justify their wrongdoing through one of the following five rationalization techniques: (a) comparing their wrongdoing with other employees engaged in higher fraud; (b) blaming others for their wrongdoings; (c) denying wrongdoing by convincing themselves that their action injured no one; (d) having a poor attitude toward work that does not require more justification for their behavior; and (e) having historical unethical behavior that also does not require rationalization (Zuberi & Mzenzi, 2019). Fraud occurrence is connected with the employee's negative attitude (Peiris & Aruppala, 2021).

Businesses' success depends upon the productivity of the organization's employees, which also depends on the nature of the relationship between employees and their company in terms of welfare, satisfying their legitimate needs, and concerns (Khattak et al., 2019). Employees engage in deviant behavior such as committing theft when they recognize that their organization does not appropriately satisfy their needs. Employees respond emotionally to the perceived injustice by expressing their anger and transforming their negative emotions into deviant behavior. There is a strong relationship between employee anger and deviant behavior. Employees express their anger by engaging in different forms of deviant behaviors such as committing theft activities (Khattak et al., 2019).

Employees who engage in fraudulent activity need a suitable justification to overcome the conflict between their actions and moral values (Cressey, 1952). The first step toward employees' misbehavior starts when the employees feel they are not getting the reward they deserve for what they have done for their organizations (Peters & Maniam, 2016). Some employees engage in misbehavior without feeling remorse. Employees with similar moral disengagement freely rationalize their wrongdoing without self-censure (Harris & He, 2019). Deactivating personal morals is a psychological mechanism that enables employees to commit fraud without the feeling of iniquity (Harris & He, 2019).

Some managers suspect fraudulent behavior; still, they do not take actions to tackle it. The justifications of those responsible for preventing and detecting fraud not to tackle fraud by using various reasons to justify their inaction are similar to perpetrators' rationalizations. Some managers' worries to report fraud arise from previous experience that exposing fraud could be painful to the organization, social group, and individuals; unless the negative consequences of the committed fraud exceed the negative weight of tolerating it. Some managers tend to make a trade-off between different risks before deciding to do anything with the suspected fraud or do nothing (Shepherd & Button, 2019). The rationalizations to do nothing regarding the potential fraudulent behavior can be divided into external justifications, by putting the blame of fraud on others, and internal justifications that tend to acknowledge the action but justify the behavior. Some managers see fraud as an expected business practice. The common rationalization approach used by managers to not address fraud includes protecting the interests of the

organization, protecting the business operation, defending employees' trust to avoid innocent people being questioned, defending corporate reputation, lacking sufficient proof, protecting the interests of the social group, protecting managers career if they expose their employees' fraud, denying responsibility, and blaming other people or departments (Shepherd & Button, 2019). Addressing managers' reluctance to address employee fraud should be a standard component of employee theft reduction strategies.

Alternative Theories

The fraud triangle theory is not the only conceptual framework explaining the reasons behind employees' decisions to commit fraud. The following section illustrates another set of conceptual frameworks that could provide a useful lens for understanding why and how an employee violates trust and engages in theft activities.

Fraud Diamond Theory

Wolfe and Hermanson (2004) developed the fraud diamond theory by expanding the fraud triangle theory and incorporating the element capability as the fourth dimension of the fraud triangle theory. The fraud diamond theory is a widely accepted framework for explaining why people commit fraud (Vousinas, 2019). The theory suggests that four elements must be present for fraud to occur: incentive, opportunity, rationality, and capability, in which the capability influences or magnifies the other three fraud elements (Wolfe & Hermanson, 2004). The theory developers argued that perpetrators could not successfully commit fraud without the right capabilities (Desai, 2020). The right capabilities to create or exploit opportunities and commit fraud (Vousinas, 2019). The opportunity forms the doorway to commit fraud (Avortri & Agbanyo, 2020), the pressure

and rationalization draw perpetrators toward the doorway, and the perpetrators' capability to commit fraud turn available opportunities into reality, not one time but repeatedly (Wolfe & Hermanson, 2004). Capability is the primary determinate that makes someone commit fraud repeatedly (Istifadah & Senjani, 2020). Many significant size fraud incidents would not have occurred if the person committed the fraud had not had the right capabilities to exploit fraud opportunity (Wolfe & Hermanson, 2004)

The capability is a combination of traits, skills, and abilities that enable an individual to create or exploit an opportunity, turn it into reality, and then commit fraud (Wolfe & Hermanson, 2004). Some of those traits, skills, and abilities include perpetrator intelligence and creativity (Istifadah & Senjani, 2020), process knowledge, experience, ability to lie and keep track of the lies, ability to sustain and manage long-term stress, strong ego to succeed at all cost, great confidence that the fraud would not be discovered (Wolfe & Hermanson, 2004), perpetrator position in the organization, and persuasive personality or power of coercion that could force others to conceal or join fraud activity (Avortri & Agbanyo, 2020). Furthermore, individual smartness to exploit organization weaknesses and use authorized access is an essential capability to commit fraud (Wolfe & Hermanson, 2004). The fraud diamond theory asserts that pressure, opportunity, rationalization, and capability are the key determinants of deviant behaviors in organizations, and in the absence of capability, the fraud possibility would never occur (Wolfe & Hermanson, 2004). Similarly, Mohamed et al. (2021) found a strong relationship between pressure, opportunity, renationalization, capability, and fraud occurrence.

The fraud diamond theory proposes that fraud would not occur without internal authority to commit it. The term capability indicates that the potential fraudster is in a commanding position, understand the organization's internal control and has the capacity to exploit opportunities, has confidence that the fraud would not be detected, and is capable of handling the stress associated with the fraud activity (Adesina et al., 2020). People with an ability to convince other employees to cooperate with them and those attributed with capabilities to solve problems or show a high level of confidence are more vulnerable to misuse of organizational assets (Kazemian et al., 2019).

The capability component is the dominant factor in the financial sector among the fraud diamond theory components (Avortri & Agbanyo, 2020). A similar finding was confirmed by Omukaga (2021), in which the researcher found that the capability of the potential fraudster must exist for financial fraud to occur. Zaki (2017) argued that the fraud diamond theory is more appropriate in examining fraud in financial institutions by considering the capability element of the theory. In current study, I selected the fraud triangle theory because the target population was the retail businesses, not financial enterprises, in which the opportunity to commit fraud, not the employee's commanding position, is the dominant factor over the capability element.

Theory of Planned Behavior

Various studies have recommended adopting the theory of planned behavior (TPB) as an ideal framework to investigate the underlying motivations of employee theft behavior. TPB that developed by Ajzen has been a successful predictive model of human intentions and social behaviors (Ajzen, 2011). The TPB theory links the anticipation of

behavior from an individuals' behavioral intentions through their attitudes, social norms, and perceived difficulties.

The attitude, reference groups, and perceived difficulties are key motivational factors indicating future employee theft intentions and actual theft behaviors. Attitudes include adrenaline feeling if not gotten caught, supplement low wages, and revenge for unfair treatment. Employees engaged in fraudulent activities perceived theft as a way to relieve job stress. Reference groups include colleagues, managers, and even customers who commit fraud and influence employees to do the same; it is unlikely for an employee to report a theft committed by others but possibly duplicate the theft behavior. Some employees do not see the wrongdoing as theft, especially when they see other colleagues doing the same. Perceived difficulties include a lack of knowledge on what can be seen as theft or just wrongdoing, job stress, and lack of job security. Perceived difficulties pressure employees to commit employee theft (Goh & Kong, 2018). The implication is that business leaders are required to pay attention to employees' attitudes and ethical behavior and focus on training employees on business ethics, explaining to the employees the working conditions, and closely monitoring classmate behaviors and organizational culture. The focus of the current study was not to explain employee attitude-based behavior; the purpose of this current research was to examine effective strategies to prevent and reduce employee theft, so the theory of planned behavior was not the best fit for this study.

White-Collar Crime

White-collar criminality was first developed by E. H. Sutherland (1940). Because less than 2% of persons prosecuted in prisons are from upper-class people, and the remaining prosecuted people were from the lower class, it was widely accepted that crime is associated with poverty. E. H. Sutherland (1940) argued that this conventional explanation of crime correlation to poverty is misleading and incorrect. Respected and professional people also violate trust and commit significant crimes that are greater several times in magnitude than the crime committed by lower-class people. However, white-collar criminals enjoy relative immunity because of their social status, authority in the organizations, and the victim's weaknesses (E. H. Sutherland, 1940). The elite people in society tend to engage in white-collar crimes in the course of their professions if it is a convincing way to satisfy their personal financial desire compared to other legitimate actions that require extensive efforts. White-collar criminals are attracted by strong financial motivation, ample opportunities, and personal acceptance to commit deviant behavior in the absence of a moral guardian (Gottschalk, 2018).

In the existence of incentive, accessible target, and guardian absence, white-collar crime would undoubtedly occur (Alalehto, 2018). White-collar offenders are directly looking for money; the money is a valuable asset, easy to carry and hide, and exchangeable; the strategy to prevent white-collar criminals is to complicate their access to money (Alalehto, 2018). Because of their position and social status, white-collar crime offenders have advantages over street criminals in that the criminals may have legitimate

access to the location, and the offenders may be spatially separated from the victim. Most white-collar crime goes undiscovered by the targeted organization (Alalehto, 2018).

White-collar crime is devoid of direct violence but responsible for people losing their income, saving, and pension and thus harm society's morals and weaknesses public confidence in the economic system (Eva, 2019). The white-collar theory was developed by E. H. Sutherland (1940) to focus on the crime committed by respected people with high social status in executive positions. I did not limit this current research to investigating the top executives or high-level employees' crimes. This current study focuses on all employees who decided to engage in wrongdoing irrespective of their position in the organization.

S.C.O.R.E. and S.C.C.O.R.E. Models

The stimulus or incentive, capability, opportunity, rationalization, and ego (S.C.O.R.E.) model is the most recent theory used to examine the dominant factors that influence individuals to misappropriate assets at the workplace. The S.C.O.R.E. theory raised by Vousinas (2019) proposes that five components incentivize employees to commit fraud: stimulus, capability, opportunity, and ego. Employees engage in fraudulent behavior due to pressure they encounter, ability to deny wrongdoing, capability to commit fraud, availability of opportunity to solve their problem secretly, and ego.

The motive behind developing the S.C.O.R.E. model is to update the former frameworks that are the fraud triangle theory, fraud diamond theory, and the money, ideology, coercion, and entitlement (MICE) model with a framework that adapts to the development of fraudulent activity in frequency and magnitude by identifying the key

factors which lead employees to commit fraud (Vousinas, 2019). Perpetrators constantly

innovate ways to cover their wrongdoing. The stimulus, opportunity, and rationalization

elements were taken from the fraud triangle theory; the capability element was brought

from the fraud diamond theory. The ego element was derived from the MICE model. Ego

could incentivize employees to commit fraud to maintain social status and power in front

of their family and society; employees care about what people think about them and

intend to maintain their social status even if that means engaging in wrongdoing activities

(Koomson et al., 2020).

Vousinas (2019) further added the factor "collusion" and the S.C.O.R.E. theory

became the stimulus, capability, collusion, opportunity, rationalization, and ego

(S.C.C.O.R.E.) model, and the extended model then called the fraud hexagon model. The

reason for adding the factor collusion is because fraudsters are not working in isolation

all the time; the major frauds recently detected, including Enron, WorldCom, and

Parmalat, indicate that collusion of multiple employees is a central factor in many

complex, successful, and severe fraudulent activities. Fraud often occurs through

collusion (Ezenwafor & Udukeke, 2019). Fifty percent of fraudulent activities involve

collusion. Employees that mistreated by their managers are more likely to engage in

collusion with other employees to commit a crime. The unkindly treatment encourages

employees to initiate collusion agreements to commit fraudulent activities with other

colleagues who suffer the same less kindly treatment (Maas & Yin, 2022). It is hard to

detect fraud that is committed in collusion with other parties working in the victim

organization (Othman et al., 2020). In the case where more than one person is allied to committing fraud, stopping fraud occurrence would become hard (Vousinas, 2019).

People engaged in fraud frequently justify their act as compensation for what they deserve, and nothing is wrong with compensating oneself. Most of the perpetrators do not view themselves as criminals (Hashim et al., 2020). Theft is mainly committed by people who understand the organization's control system and have the capability to exploit gaps in the system; the magnitude of fraud is a function of the employee impression concerning the internal control system's ability to detect employee fraud (Koomson et al., 2020).

I could use the S.C.C.O.R.E. model (stimulus or incentive, capability, collusion, opportunity, rationalization, and ego) as a conceptual framework to understand the participants' experiences regarding developing and implementing employee theft prevention and reduction strategies. However, critical examination of the S.C.C.O.R.E model elements could reveal that the S.C.C.O.R.E elements are already incorporated in the fraud triangle theory components. It could be argued that stimulus and ego are closely related to the pressure component of the fraud triangle theory; according to Othman et al. (2020), fraudsters may be pressured to engage in fraudulent activities to keep up appearances in front of others. The capability and collusion elements are closely related to the opportunity component; opportunity refers to the perceived ability to conceal fraud (S. Y. Huang et al., 2017). Individuals with power and authority are more vulnerable to committing fraud (Muhamad & Gani, 2020). The more power employee has, the more opportunity for success in committing fraud. The fraud triangle theory is a useful

conceptual framework for understanding why and how individuals commit fraud (Cressey, 1952); the study conducted by Abdullahi and Mansor (2018) found that the three components of the fraud triangle theory: pressure, opportunity, and rationalization, have a strong relationship with fraud occurrences in Nigeria. The fraud triangle theory was sufficient to provide a useful lens for understanding my study's findings.

Organization's Environment

An organization's environment could determine the level of an enterprise's vulnerability to employee theft. The enterprise's business owners and managers are responsible for creating an ethical-based business environment that prevents fraud before its occurrence. Organizational culture refers to the sharing of values, norms, goals, and beliefs between organization employees. Beyond employees' personality traits, the organizational culture significantly affects employees' deviant behaviors in the workplace (Di Stefano et al., 2019). Perceived organizational culture is crucial for potential fraudsters (Kumar et al., 2018). Criminal behavior is learned from peers (Eva, 2019). Misconduct could be made more accessible by organizations with insufficient efforts to detect wrongdoing. Organizational culture is not the written policies or employee interpretation of those policies; culture is what happens in reality; unethical organizational behavior would occur when no one is watching (J. McGrath, 2020).

An organization with a tolerance culture toward fraud helps individuals rationalize their wrongdoing, and then the possibility of fraud increases. Organizations with weak internal control are subject to a higher rate of fraudulent activities. Conversely, effective internal control and adequate employee compensation minimize employee fraud

(Nawawi & Salin, 2018b). In addition, organizational working conditions and employee

dissatisfaction are key predictors of fraud. Thus, good working conditions and adequately

communicating the business conditions to the employees may improve their commitment

to the business, resulting in reducing employee theft (Akomea-Frimpong et al., 2018).

Business owners or managers are responsible for ensuring that financial pressure,

opportunity, and ability to justify wrongdoing are not present simultaneously (see

Cressey, 1952).

Abusive supervision could lead to injustice perceived by the affected employees;

the injustice drives employees to engage in deviant behavior such as theft and other forms

of revenge (Faldetta, 2020). The response to negative emotions such as anger resulting

from perceived injustice varies depending on personal traits. A candidate's background

check is required to examine the candidate's emotional mind and selects committed

candidates with an optimistic mind. Organizational dehumanization, such as marking

people like they are not important to the organization or treating them with no respect or

dignity, decreases employees' justice perception, develops incivility, and incentivizes

their deviant behavior (Muhammad & Sarwar, 2021). Business managers are responsible

for creating a fair working environment where fairness must be ensured in the company

processes, procedures, decisions, rewards, and treating people with respect and dignity

(Khattak et al., 2019).

Legal and professional regulations govern people's ethical behavior. Moral is

governed by individual principles on what is wrong and right (Elnahla & Neilson, 2021).

Highly moral and ethical employees are less likely to engage in activities that could

undermine the business's survival, for which they earn a living (Abraham, 2020). In contrast, Istifadah and Senjani (2020) stated otherwise and argued that personal ethics do not play a role in reducing employees' tendency to commit fraud. An employee with a good attitude does not mean that the employee would not commit fraud; similarly, an employee with a bad attitude does not indicate that the employee would commit fraud. In conclusion, employee level of morality is not a conformational criterion for estimating the probability of fraud occurrence; the fraud triangle theory proposed that fraudulent behavior is almost certain if all three components of motivation, opportunity, and rationalization are present at the same time and organizations that allow such environment should expect inevitable fraud (Hashim et al., 2020).

Some studies conducted in the east of Asia stated that understanding religiosity and applying its rules in daily life moderate the pressure to commit fraud, positively influence employee thought, beliefs, feelings, and weaknesses the individual tendency to justify or accept deviant behavior (Istifadah & Senjani, 2020). The individual who understands religiosity and its practices perceives that it is not the management that monitors their activity but the God who watches every action.

Cause of Employee Fraudulent Activity

Some employees violate the trust given to them by business owners and engage in unethical behavior. Companies with poor salaries or that mistreat their employees in other ways, supplemented with ineffective internal control systems, encourage their employees to engage in theft (Yekini et al., 2018). Enterprises managers need to focus on the employees' welfare and develop strategies to discourage employee theft motivation

factors (Yekini et al., 2018). The organizations that blindly grant trust to their employees would be victims of employee theft (Davis & Harris, 2020).

Many retail employees in Nigeria are collecting less than $100 monthly salary, and this low payment motivates employees to look for cut corner ways to increase their income. Besides, the employee theft opportunity increased in micro and small businesses because most enterprise businesses in Nigeria are owned by illiterates who employ educated people to manage their businesses. Most of the employees running illiterate businesses find it an opportunity to steal cash, misuse business assets freely, and resign before their fraudulent activities are discovered by the business owners (Abraham, 2020).

Impact of Employee Fraudulent Activities on Business

Employees' motivation to steal is driven by the availability of suitable targets, the absence of safeguarding, and the lack of moral values (Korgaonkar et al., 2021). The most common forms of theft reported by organizations are cash and noncash larceny (Gunasegaran et al., 2018). Employee theft or fraud harms all types of organizations. A survey indicated that thirty-one percent of small and medium-sized enterprises (SMEs) reported that crime, theft, and disorder are among the top obstacles to enterprise development (Drinkwater et al., 2018).

Retail business owners have reported a significant financial loss from their employees' fraudulent activities (Davis & Harris, 2020). Some business owners confirmed their inability to recover from cash theft by their employees. In 2018, on average, every employee theft incident cost retailers $1,361. Surprisingly, with this vast loss, the actual cost of employee theft is still underreported (Korgaonkar et al., 2021).

The collapse of some banks in the United States, United Kingdom, and South Korea indicates the destructive impact of fraud on businesses and economies (Suh et al., 2018). In addition, employee fraud significantly impacts the victim company's reputation (Nawawi & Salin, 2018a). The fraud impact goes beyond financial loss and extends to impact the organization's name, management time, and investors' trust (Akomea-Frimpong et al., 2018). Employee theft negatively impacts business profit and has led to organizational failure (Yekini et al., 2018). Fraudulent activities by top management executives have a widespread negative impact on organizations and the entire stakeholders. Fraud by top executives has cost WorldCom, Enron, and Tyco billions of dollars (Schnatterly et al., 2018). The theft cost on business goes from the number of dollars lost to fraud to the cost of production loss and the cost associated with firms' efforts to regain the market reputation through promotion and marketing campaigns (Peters & Maniam, 2016).

Retailing business is getting more complex; measuring and calculating retail losses is becoming more advanced; accurate classification of retail losses could help identify the problem owner (Beck, 2018). Total retail business loss is divided into known and unknown losses, theft by employees, suppliers, and customers classified as unknown loss or shrinkage; the retail loss because of damage, robberies, and wastage classified as known loss (Beck, 2018). Fraud causes organizations in Nigeria to resort to downsizing, increase unemployment, and impact community standard of living and investment attractiveness (Ezenwafor & Udukeke, 2019). Most organizations find it difficult and sometimes impossible to recover from employee theft impact (Kennedy, 2020).

Fraud risk identification, analysis, and assessment require resources and skills that most SMEs could not offer (Le & Tran, 2018). However, most retail business owners take action to build internal control systems to prevent further misbehavior after experiencing the impact of fraud (Davis & Harris, 2020). Protecting businesses from employee theft could provide retail business owners with the capacity to expand their businesses, create more employment opportunities for the community, enhance society's economic stability, and reduce social conflict by increasing individuals' income (Davis & Harris, 2020). Inadequate internal control negatively impacts business sustainability and national economic growth (Petersen et al., 2018). Developing strategies to prevent and detect fraudulent activities could contribute to long-term business success and improve the employment rate. Creating more jobs may contribute to reducing robbery, stealing, and individuals' engagement in misappropriating behaviors that could impact the community's well-being (Akomea-Frimpong et al., 2018).

Strategies to Prevent and Reduce Employee Theft

Fraud prevention includes all procedures that deter fraud occurrence and reduce the organizations' exposure to fraudulent activities (Hazami-Ammar, 2019). Significant numbers of enterprises lack strategies to reduce employee theft risk. Organizations with weak internal control and lack employee historical checks fall victim to employee theft (Yekini et al., 2018). The job of organizations' managers is not just to detect fraud but to establish a system to prevent it. Organizations require a form of internal system control to detect and prevent employee theft.

Employee theft is a risk to business sustainability (Petersen et al., 2018). The risk management process includes five stages: (a) risk identification through listing the potential risk sources, (b) risk analysis by examining the cause and effects of the listed risks, (c) risk ranking according to the potential severity, (d) risk treatment by applying strategies and corrective measures, and (e) risk situation assessment through evaluating the effectiveness of every stage in the chain of risk management process (Strapuc & Tudose, 2018). Identifying the fraud risk factors is significant to successfully implementing antifraud controls. The process for fraud prevention includes four stages: (a) fraud assessment, (b) fraud detection, (c) fraud investigation, and (d) fraud prevention (Strapuc & Tudose, 2018).

Regulations, policies, and procedures govern companies' operations and define the scope of work of every department and unit down to the individual level. Regulations set guidance to various activities and define the responsibility of every domain and position. Antifraud regulation is a fundamental element in the enterprises' internal control system (Nawawi & Salin, 2018b). However, the presence of a detailed business code of conduct regulation is not sufficient to prevent fraud. Employees' awareness of those rules, adequate human supervision of the regulation's compliance, and segregation of duties are essential elements to guarantee the effectiveness of the written documents in preventing and detecting employees' theft. Effectiveness to curb employee fraud can be achieved through training and educating the employees on those regulations, creating total awareness about the implication of committing fraud, reviewing the procedures

regularly, and allocating budget to enforce the execution of the written regulations (Nawawi & Salin, 2018a).

There is a need to design different fraud-fighting strategies suitable to the different fraud schemes. The business owners or managers are responsible for ensuring employees' working hours are occupied with activities so that the employees would not have time to strategize wrongdoing (Akomea-Frimpong et al., 2018). Three recommendations are suggested to prevent or reduce fraudulent activities: (a) entities are required to monitor their employees' life conditions and work toward improving their standard of living to reduce the pressure on the employees to engage in fraudulent activities; (b) entities should initiate training schemes such as workshops, seminars, and conferences to enhance the employees' moral behavior and enable them to understand the impact of fraudulent activities on the business economy, such programs would work against employees developing internal justification to violate the trust; and (c) entities should have an independent mechanism to conduct fraud investigation, detection, and prosecution of fraudsters (Abdullahi & Mansor, 2018). Kennedy (2018) found that over 90% of businesses have an active business code of conduct, and over 80% of the organizations have their workplace regulation in writing. Furthermore, over 60% of the businesses conduct frequent internal auditing activities and about 50% of the companies dedicated hotline for fraud reporting. However, the written policies and code of conduct guidelines were not adequately effective because just 28% of the organizations trained their employees on the documented business ethics. The firms reported 22% of detected theft cases to law enforcement authorities, 18% of fraudsters were litigated, about 6% of

thieves were sent to jail, and most employees engaged in theft activities were fired (Kennedy, 2018).

Preventing employee theft requires the implementation of multi-preventing techniques that include conducting background checks before employment, using security devices, controlling financial and operational transactions, changing organization culture through enforcing code of conduct and integrity test, rewarding honest employees, and taking legal actions against the detected offenders (Sauser, 2007). Internal control has positive impact on fraud prevention (De Oliveira et al., 2022). The use of enterprise resource planning (ERP) systems was found effective in controlling organizations' activities and preventing employee theft. ERP system is sophisticated software that integrates all company departments and functions into one centralized database. ERP facilitates continuous audit functions, strength internal control, improves auditors' ability to identify suspicious activities, and enables the management and internal audit team to detect and reduce fraud. The ERP software enables business leaders to manage their operations effectively and accurately (Salur & Kattar, 2021). However, not all retail businesses can implement ERP. ERP software is an expensive system (Salur & Kattar, 2021).

Reducing employee theft ought to be accompanied by efforts to reduce the underlying cause of theft, such as employee dissatisfaction (Othman et al., 2020). The retail business owners recognize the importance of nurturing discipline employees in which employees behave ethically and responsibly. Although internal control and integrity positively influence fraud prevention, fraud still happens in some retail

businesses with known solid internal control. Enhancing ethical behavior could be more significant in fraud prevention than investing in strengthening the internal control system (Suh et al., 2018).

Organizations with a culture that encourages employees to report wrongdoing suffer less fraud (Schnatterly et al., 2018). Communication and continuous discussion with employees concerning the impact of fraud on business and employees is an important strategy to prevent theft. Communication and segregation of duties are tested strategies to prevent employees' fraudulent behaviors (Davis & Harris, 2020). For example, sales or transaction activities and inventory management should be executed by different employees.

Retail business owners or managers apply several techniques to prevent or reduce employee theft which include (a) provisioning of adequate light on the business environment for better security camera recording feasibility, (b) randomly participating in the billing transaction at the counters, (c) conducting a routine manual inventory to counting the commodities on the shop shelves using specific computer software designed for such activities and compare it with the system inventory, (d) monitoring employees' movements in the workplace using software in their mobiles connected to the surveillance cameras, (e) training employees to monitor each other and report any noticed deviant behavior, (f) enforcing the using of employees' identity documents to enable business owners to monitoring transactions and other activities (Davis & Harris, 2020). The point-of-sale transactions recording using employee identity documents, visual

monitoring, and video surveillance systems are the most effective fraud prevention and reduction techniques.

Internal control strategies include business environment monitoring, employee activity tracking, segregation of duties, and effective communication strategy with the organization's employees (Davis & Harris, 2020). The availability of standard internal control procedures and employees' understanding and compliance with the standard operations processes reduce employees' perceived opportunity to commit fraud (Nawawi & Salin, 2018b). When potential fraudsters scan fraud opportunities, the employees tend to evaluate the effectiveness of the antifraud controls; the fraudsters focus on the quality of the existing internal control and do not usually care about how many internal controls are in existence. The perceived opportunity to commit fraud is a function of the antifraud quality control, not the quantity of antifraud mechanisms. The fraudulent activities could be reduced if the employee feels robust control and if business management would likely going to take action if they discover a fraud (Suh et al., 2019).

The employees in organizations with effective internal control are more in compliance with laws and company regulations (Nawawi & Salin, 2018b). Internal control is the cornerstone of fraud prevention and detection mechanism and consists of policies and procedures designed and implemented to control risk and provide reasonable assurance to achieve the entity's established objectives. Individual morality and internal organizational control system influence the likelihood of employee theft. The objective of establishing an internal control system is to provide business owners with an assurance that fraudulent behavior would be prevented and detected (Le & Tran, 2018).

There are differences in committing fraud between individuals of high morality and individuals of low morality. Also, there are differences in committing fraud between organizations with present internal control and organizations with absent internal control (Efrizon et al., 2020). There is a level of interaction between individual morality and internal control concerning fraud committing. Businesses with effective internal control systems and employees with high individual morality suffer less fraud than organizations with low individual morality and weak internal control systems (Efrizon et al., 2020). Positive organizational culture and employee morality improvement programs are essential to reduce employee theft.

The detected fraud is just a portion of all fraud that has occurred for an organization (Jalil, 2018). The business owners or managers' primary responsibility is to prevent employee theft rather than detect it. Internal controls components encompass the entity's: (a) control environment, (b) risk assessment, (c) control activities, (d) information and communication, and (e) monitoring (Le & Tran, 2018). The control environment covers the organization's ethical values, structure, attitude toward work, regulation, delegations of responsibilities, and authorities (Le & Tran, 2018). Risk assessment is a process of analyzing and identifying fraud risk. Control activities are the actions to respond to and address the identified risk, including controlling authorization, approval, performance assessment, activity verification, and segregation of duties. Information and communication cover an efficient accounting system, reporting system, information flows between departments, and how information is collected and shared internally and externally. Monitoring covers the process used to evaluate the

effectiveness of the internal control system and whether the employees understood and adhered to the regulations (Le & Tran, 2018).

Jalil (2018) argued that internal control elements might not significantly impact fraud prevention; however, antifraud awareness has a significant implication for fraud prevention. Jalil assumed that internal control does not affect fraud prevention contrasts with much of the literature I have found confirming the positive impact of internal controls in fraud prevention.

Some retail business owners in the United States formed business groups for voluntary participation and sharing business information, strategies, and marketing practices confirmed that networking with other retail business owners to exchange ideas and successful strategies to combat employee theft was useful in reducing employee fraud. Moreover, some experienced retail business owners build their own business models to prevent or reduce employee theft that suits their business needs, such as using multiple inventory systems and barcoding techniques and supporting employees to resolve their personal or work-related challenges (Davis & Harris, 2020).

Some strategies to deter fraud are developing a business code of conduct to guide employees' attitudes, training employees on those codes, and publicly displaying those codes that clearly state the expected consequence if any employee violates the business ethics (Treadwell, 2021). Employee training on business code of conduct, business threats, operations systems, regulations, and business expectations would contribute to fraud reductions (Davis & Harris, 2020). Fraud prevention training and showing employees real-life experience of fraud reduce employee fraud risk (Fish et al., 2021).

Retail business owners use interviews to evaluate employment candidates' ethical

principles and views. Employees with higher moral identity centrality behave responsibly

and resist pressure to act unethically (Harris & He, 2019). Enhancing employees' moral

identity and strengthening organizational ethical leadership reduces employee theft,

particularly employee pilferage. It is necessary to develop loyal employees in the

organizations (Peiris & Aruppala, 2021). Honest employees should be rewarded to avoid

fraud (Peiris & Aruppala, 2021). Harris and He (2019) recommended that retail business

managers adopt cultural intervention methods to influence employee social norms that

enable employees to perceive fraud as normal and ethically accepted.

Companies with robust regulations, policies, trained employees, and detailed

ethical standards still fall victim to employee theft. Since no organization could be

protected 100% from employee theft, the companies should have practices in place to

mitigate and reduce employee theft and detect theft occurrence to avoid further enormous

impact (Peters & Maniam, 2016). Managers and business owners are required to monitor

the employees living beyond the standard and those trying to access details unrelated to

their jobs, ensure segregation of duties for financial transactions, and perform regular

auditing checks (Peters & Maniam, 2016).

The accountability and sense of responsibility of auditors significantly enhance

the percentage of fraud detection in which external auditors are more efficient in

detecting financial statement fraud whereas internal auditors are efficient in detecting

asset misappropriation (DeZoort & Harrison, 2018). Internal auditors' responsibilities are

to assess organization governance and employees' adherence to the agreed processes and

industry rules, evaluate risk, and investigate fraud. Sixty-eight percent of internal auditors

responding to a study indicated that their activities in organizations are to investigate

fraud and irregularities (Hazami-Ammar, 2019). The continuous audit is a powerful theft

deterrence strategy. Internal audit and control have a positive influence on fraud

prevention. A study conducted by Handoyo and Bayunitri (2021) showed that internal

audit and internal control contribute to the prevention of fraud by 68.8%. In a situation

where the organization has powerful control and monitoring system, early notification of

upcoming audits would serve as a technique to prevent fraud. However, if the

organization's monitoring system is weak, early notification of upcoming audits increases

the perceived opportunity to commit fraud (Gonzalez & Hoffman, 2018).

The studies on fraud prevention revealed that building a culture of honesty, taking

deterrence actions in responding to detected fraud, whistleblowing, and defining a code

of conduct in the workplace were among the top measures adopted by SME organizations

to prevent fraud. Because of the budget constraints, SME owners tend to focus on low-

cost strategies to prevent fraud by avoiding measures such as employing a dedicated team

to look after fraud issues, training, or hiring external auditors because of the high cost.

The most effective measures to prevent fraud are activating consequence management on

detected fraud, enforcing an ethical workplace, using internal and external control

services, and frequently conducting fraud risk examinations (Sow et al., 2018). Also,

using technology systems could reduce fraud opportunities; technology tools for crime

prevention include graphical information system enabled tags (Potdar et al., 2020),

surveillance cameras (Galic et al., 2021), and integrated electronic procurement to

enhance transparency (Muhamad & Gani, 2020). Some types of products are more attractive for theft than others, such as cordless electric drills, weight loss supplements, and skin-care products. Antitheft wire-wrap technologies tested conditionally efficacious in reducing employee theft in retail stores but not effective for all types of products. Antitheft wire-wraps are not effective technology to protect small items or those with irregular shapes, such as skin-care products, because it is easy to remove the wire-wraps from those high-priced items (Hayes et al., 2019). It is easy for retail business managers to identify the frequently lost products and then increase efforts to protect the identified high-theft items.

Theft mitigation could be achieved by improving employees' quality of life, educating them to identify and report suspicious behavior, and establishing official assistance programs for employees to request assistance when facing challenges (Schwab & CPP, 2021). Developing a mechanism and a rewarding system for employees to report suspicious activities could help prevent and detect fraudulent activities (Treadwell, 2021). Reducing perceived opportunity is a crucial strategy to reduce employee fraud, which could be achieved through effective reporting mechanisms (Peltier-Rivest, 2018). The strategies to reduce the high failure rate of businesses in Nigeria due to employee theft include business owners should regularly conduct background checks on all candidates before employment, enhance internal control and supervisory roles, separate responsibilities, and assign purchase and sales tasks to more than one employee with two-level approvals, and purchase employee fidelity insurance scheme to protect their

business from demise (Abraham, 2020). Management must separate duties where cash and financial transactions are involved (Treadwell, 2021).

The strategy to control losses and enhance retailing services, retailers are now monitoring all people's activities while they are in the shops, from collecting their personal information and capturing their images to recording their conversation, emotional appearance, tracking their behavior, and their locations inside the shop corners (Elnahla & Neilson, 2021). Restricting access and requesting employees to enter and exit through dedicated gates for employees where employees can be scanned and checked reduce theft (Treadwell, 2021). Regardless of the ethical dilemma around the usage of contemporary surveillance in the retail sector, the retailers' viewpoint is that close recording of the people's activities in the shop could help improve the shop security and consumers' experience.

Capability is a determinant component, as stated in the fraud diamond theory, so assessing and understating employees' traits and abilities is essential while seeking to prevent or detect deviant behavior (Wolfe & Hermanson, 2004). Monitoring key personnel in terms of how they complete small activities could provide the business managers and auditors with signals of similar behavior on big issues like fraud. Moreover, background checks and other employees' feedback about individual skills and creative ability could be used to estimate the individual capability to exploit or create opportunities for fraud. Continuous monitoring, recording, and updating key personal capabilities are necessary to implement proper responses to avoid fraud. The combination of opportunity and capability offers a suitable environment for fraud to occur, so special

attention is required to monitor situation offering (Wolfe & Hermanson, 2004). Rotating

functions and tasks between employees could minimize the risk of long-term knowledge

of one person about the function process and its control. Individuals with outstanding

financial achievements require more audit inspection (Wolfe & Hermanson, 2004).

Strategies to Detect Employee Theft

Fraud detection is a process that constitutes measures to discover ongoing fraud or

that has occurred (Hazami-Ammar, 2019). Despite organizations' efforts to fight fraud,

frauds remain difficult to detect for many reasons, including the lack of a reliable profile

of fraudsters (Sandhu, 2020). However, several behavioral red flags of fraud perpetrators

could be used to detect fraudsters. The most common and frequent activities displayed by

fraud perpetrators that could be considered warning signals to a possible fraud occurrence

are: extended working hours, job dissatisfaction, social isolation, and strong ambition.

Furthermore, personal problems, a living standard beyond means, refusal to go on

vocational leave, interpersonal collusion, refusal of promotion, rude and dictatorial

behavior, and a tendency to justify dishonest behavior are crucial indications for potential

fraudsters (Sandhu, 2020). Fraud detection requires skills to interpret human behavior

(Sanchez-Aguayo et al., 2021).

Every business is exposed to employee fraud risk. Companies with detected fraud

suffer financial instability (Fitri et al., 2019). In order to mitigate the risk of fraud, the

business management activates necessary processes, programs, and policies to identify

the potential risk, which forms the first line of defense. The second line of defense

against fraud could be established by monitoring unusual activities that could be

considered red flags of a possible fraud occurrence (Moyes et al., 2019). Monitoring red

flags is a supportive fraud detection tool (Peiris & Aruppala, 2021). Lack of monitoring

allows some fraudsters to continue fraudulent some organizations for over a decade

(Othman et al., 2020). Auditors use behavioral red flags to examine which employee is a

potential criminal and determine if further investigation for possible fraud is required

(Craja et al., 2020). An unscrupulous attitude and financial debt could be used as early

warning signals for possible asset misappropriation (Sandhu, 2020). Experience auditors

monitor tens of red flags to detect fraud. Most of the red flags focus on monitoring

employees' characters. Different organizations and experts set the red flags that could be

used as warning signals. Examples of the red flags are missing documents, frequent

changes in banking accounts, employee lifestyle changes, or signs from employees

refusing vacation or sick leave. From the listed red flags, the most significant indicators

or red flags of fraudulent activities are missing documents, financial transactions that are

not making sense, signing contracts without execution, uncooperative attitude with the

auditors concerning providing documents, carrying substantial sums of cash, providing

unreasonable responses to questions, refusing promotions or relocation, authority

domination by a small group of individuals, frequent change to external auditors by

management, an indication of gross disrespect for regulatory agencies, borrowing money

from other employees, tendency to engage in gambling and excess drinking, and a

noticed change to employee lifestyle (Moyes et al., 2019). The drastic change in behavior

and high living standards beyond what employee salary could offer could be a clear sign

of fraud occurrence (Hashim et al., 2020). Living beyond what an employee could offer,

a noticeable sign of an employee is facing financial difficulties, unwilling to share duties

with co-workers, noticeable strong relationship with suppliers or customers, family

problems, continuous complaints about wages, previous legal problems, past problems

with former employers, and addiction problems are among the warning signs an

employee may has engaged in theft activities (Peters & Maniam, 2016). Eighty-five

percent of fraudsters exhibited at least one behavioral red flag; the most common red

flags are living beyond their means, financial difficulties, unusual and robust relationship

with customers and suppliers, unwillingness to share duties, family problems, and

wheeler-dealer attitude (Denman, 2019). Recognizing behavioral red flags could help to

make employee theft more susceptible to observation.

There are four common ways to discover fraudulent activities: tips from

informants, internal auditing, cash reconciliation, and transactions documents review

(Moyes et al., 2019). Business management should validate, verify, and consolidates

bank accounts, deposit receipts, and cash (Treadwell, 2021). Reconciliations of accounts

and external audits are common strategies to prevent and detect fraud (Peiris & Aruppala,

2021). The patterns of expenses amounts could be used to trigger theft detection tests.

Fraudsters use seven categories of fraudulent number patterns in their fraud schemes:

round numbers, rising numbers, threshold numbers, non-Benford numbers, repeated

numbers, outlier numbers, and rounded numbers. The number pattern could be used as a

reference point to trace the trend of the number used by employees to claim expenses

over time to detect fraud (Nigrini, 2019). Innovative and artificial intelligence

technologies such as monitoring, data mining and analysis, and predicting human

behavior could be used to detect theft. The number patterns could be configured in a

software program to identify expenses patterns or expenses duplication and raise a red

flag for potentially fraudulent activity (Nigrini, 2019).

Whistleblowing is an effective mechanism to detect employee theft; 42% of all

fraudulent activities are detected through employee tips (Peltier-Rivest, 2018).

Whistleblowers fear falling victim to losing their job or being exposed to cultural or

ethical influences. Whistleblowers would face discrimination in their workplace, social

isolation in their community, and job termination if they were discovered reporting their

colleagues or management. Business managers are responsible for guaranteeing

whistleblowers remain anonymous and providing them with effective and secret reporting

channels, legal protection if their identity is exposed, and assurance that all allegations

would be duly investigated. Reporting mechanisms must be administrated by an

independent party who reports to the board of directors (Peltier-Rivest, 2018). The

studies found that employees prefer using external and anonymous websites to report

fraud (Scheetz et al., 2020).

Employees working with for-profit businesses and large enterprises are willing to

report teammates' fraud more than employees working in nonprofit organizations or

small companies because for-profit organizations tend to have proper channels,

incentives, and regulations that encourage employees to report fraud (Scheetz et al.,

2020). Staff is less likely to commit fraud in companies that treat them fairly (Zhang et

al., 2020). Satisfied employees and those provided with training, rewards, career path,

salary advancement, and fair treatment are more likely to engage in whistleblowing

practice and report wrongdoing activities to protect their organizations (Muhamad & Gani, 2020).

Providing employees with structure and safe ways of secretly reporting unethical behavior is an effective way to detect employee theft. Detecting fraud is a risky mission (Abdullahi & Mansor, 2018). The employees' worries of retaliation if they were discovered reporting their colleagues is the main reason some employees are reluctant to report teammates' misconduct (Peters & Maniam, 2016).

Anonymous communication and data mining are lowly utilized for fraud detection in Nigeria. Adequate utilization of data mining would enable organizations to establish trends, data patterns, and relationships that could expose fraud risk. Anonymous tips through whistleblowing, a typical business letter, e-mail, hotline numbers, and suggestion boxes could be effective to detect fraudsters (Ezenwafor & Udukeke, 2019). Proper utilization of the information reported by anonymous informants and establishing a reward and punishment system culture would encourage whistleblowers to report fraudulent activities and then enhance fraud detection. Some organizations reward their employees if they report fraudulent or incorrect behavior (Kelley, 2022). Unfortunately, organizations in Nigeria deploy suggestions box and hotline numbers, but data collected through those means is hardly utilized (Ezenwafor & Udukeke, 2019).

The increase in fraud incidents pressured business owners to employ the services of professional forensic accountants or forensic auditors to investigate fraudulent activities and establish legal facts (Adesina et al., 2020). The job of a forensic auditor includes deviant behavior risk assessment, evaluating the organization's internal control,

and designing and implementing fraud monitoring and controlling programs (Adesina et al., 2020). Adesina et al. (2020) found that forensic audit is essential for the effective prevention and detection of fraud in Nigeria.

Authentication seals, antitheft devices, and security printing are combinations of techniques used to prevent and detect theft in retail shops (Elnahla & Neilson, 2021). Surveillance refers to monitoring and recording activities in the workplace (Elnahla & Neilson, 2021). Surveillance is classified into formal and informal. Surveillance equipment constitutes the formal part, whereas informal surveillance includes methods that increase the potential criminal perception that they could be easily seen, such as shop physical design (Potdar et al., 2018). Equipment surveillance systems and channels include a wide range of technologies and methods: video, audio, remote guards, electronic article surveillance (EAS), biometrics identification and access control, tagging, and radio frequency identification (RFID). RFID is a technology to detect objects wirelessly using a system that contains antennas, integrated circuits, and coded data. The RFID system consists of a tag and a reader in which the tag is attached to objects, and the reader is connected to a centralized information and alarm system (Witczyńska, 2019). The reader connected to the power source transmits electromagnetic waves; the tag located in the coverage area of the electromagnetic field receives the signals, and an induced current is generated inside the tag integrated circuit, which is designed to transmit back the coded information stored at the tag to the reader antenna (O. Huang & Huang, 2019). The difference between EAS and RFID is that the RFID tag holds a unique identity for every object. Both RFID and EAS function as alarming

systems in which the objects with an attached RFID or EAS trigger an alarm if the object passes through transmitting and receive antennas typically located at shop exit gates (Mariusz et al., 2019). The EAS and RFID tags are available in different forms and could be installed in every type of article, from pens to a bicycle. Clothes and electronic shops popularly use EAS and RFID tags that cashiers would remove during payment and before customers leave shops. Retailers use RFID technology for security risk mitigation (Lorenzo et al., 2019).

The technology advancement and the introduction of the internet of things facilitate remote communication of radio frequency identification tags on products with other monitoring and inventory applications to achieve effective inventory management (Grewal et al., 2018). The antitheft devices could be integrated into a large system consisting of protocols, networks, and software to construct an intelligent system to reduce theft and improve retail shop management (Gao, 2018). RFID antitheft devices' disadvantages include the higher cost, the short distance required from reader antennas, and sensitivity to external interference (Gao, 2018). In addition, employees' knowledge about the company surveillance systems facilitates undetected theft (Korgaonkar et al., 2021). Technology is an effective tool for companies' managers to prevent and detect fraud, and at the same time, it is a tool that employees could use to facilitate fraud (Yeoh, 2019).

SMEs' most common cost-effective employee theft detection strategies include the deployment of CCTV monitoring and surveillance, spying, fraud vulnerability reviews, employee reference checks, analytical reviews, and formal and informal

reporting (Gunasegaran et al., 2018). The criticism of the surveillance cameras and transaction aggregation software is that they negatively influence employees' emotional feelings by putting them at risk of making mistakes and creating an impression that all employees are potential criminals, resulting in increased pressure and nervousness (Oort, 2019). The surveillance cameras installed in the workplace make many employees work under uncomfortable conditions and anxious (Galic et al., 2021).

It is crucial to take drastic actions against detected fraud; otherwise, employees would not care about committing fraud if there were no wrongdoing consequences. Warning and contract termination are the common actions usually taken against detected fraudsters (Gunasegaran et al., 2018). Some studies indicated that the detected fraudsters were mostly charged to jail (Othman et al., 2020). However, business managers need to be careful about creating distrust in the working environment.

Transition

In section 1, I included the problem statement, the purpose statement, nature of the study, overarching research question, interview questions, conceptual framework, operational definitions, assumption, limitation, delimitation, the significance of the study, and concluded with a synthesis of sources relating to the employee fraud and misconduct behavior. The literature review provided a synthesis of research related to employee theft in the retail industry, an in-depth understanding of the conceptual framework explaining why and how employees engage in fraudulent activities, and retail business strategies to prevent and mitigate employee theft in a practitioner context. It was appropriate to

ground this current research on the fraud triangle theory and analyze the fraud constructs by exploring employee theft in the retail industry.

In section 2, I discussed my role as a researcher, my approach to selecting the study participants, my justification for selecting the study participants, and details of the research method and design. In addition, I discussed population and sampling, ethical research, data collection instruments, data organization techniques, and data analysis, and I concluded the section with detailed strategies to ensure the reliability and validity of the study. Section 3 is dedicated to presenting the study findings, their application to professional practice, and their implications for positive social change.

Section 2: The Project

The purpose of the current study was to explore strategies retail business owners use to prevent and mitigate employee theft. The specific business problem was that some retail business owners lack strategies to prevent and mitigate employee theft. Employee theft is a class of fraud that constitutes a direct risk to business continuity (Mackevicius & Giriunas, 2013). Employee theft has led to companies' failure (Yekini et al., 2018) and has negatively impacted business attractiveness and community standard of living (Ezenwafor & Udukeke, 2019).

In this section, I discuss my role as a researcher, techniques to mitigate bias, and the research method and design selected for this study. I define participation candidates' selection criteria, the research population, and sampling, and I provide details of data collection instruments, techniques, and data organization. The last two components in this section are dedicated to discussing the data analysis plan and the criteria for establishing research trustworthiness.

Purpose Statement

The purpose of this qualitative multiple case study was to explore strategies retail business owners use to prevent and mitigate employee theft. The target population comprised owners of six retail businesses in Nigeria who had successfully implemented strategies to prevent or mitigate employee theft. The implications of this study include the potential for retail business owners to strengthen control over employee theft. Preventing or reducing employee theft could lead to positive social change by mitigating the negative effects of financial loss due to theft on the business economy and strengthening

the positive influence on the business sustainability for increasing employment benefiting families and communities.

Role of the Researcher

The researcher in qualitative studies is the primary instrument of data collection and analysis (Clark & Veale, 2018). The researcher formulates the research questions (Kross & Giust, 2019), selects participants, conducts interviews, collects the data, and analyzes the results (Karagiozis, 2018). I served as the instrument of this research, and I undertook the responsibility for selecting the research methodology, design, conceptual framework, and participants' selection. I performed all of the roles as the research instrument, including data collection, analysis, and reporting.

Korstjens and Moser (2017) emphasized the importance of prior knowledge about the research topic for the researcher to conduct the research. I have over 7 years of experience in a senior management position in one of the world's leading companies. As a member of the business code of conduct committee and bidding committee, I have been involved in multiple employee fraud investigations, which have shaped my understanding of the phenomenon. I am a senior director managing a department with 2,500 engineers in which part of my responsibilities is to ensure employees' adherence to the company code of conduct and prevent, investigate, and report all forms of workplace misconduct. Through my chain of command, I have detected theft cases and engaged in multiple fraudulent activities investigations. I have witnessed the implications of employee fraud on both the organization and confirmed fraudsters. I conducted my study in Nigeria, and this is where I had been working for over 10 years. I know the country's working

environment, people's culture, and values. I did not have any contact or relationship with retail business owners in Nigeria. Although this approach allowed me to maintain unbiased practice, I started the research by collecting contact details and building relationships with individuals leading and owning retail businesses in my working state and neighbor community. I built the required relationship and trust with potential key informants to secure participants' willingness and consent to contribute to the study (see Wright et al., 2020).

The researcher is responsible for research ethics, and this responsibility continues after publication. Although ethics must be an integrated part that guides human behavior, it is more critical and necessary for scholars when the outcome of their research findings could influence decision making and business outcomes. The researcher should ensure the participants feel safe, respected, and heard when participating in research (Shaw et al., 2020). Several institutions addressed the ethical codes, guidelines, and statements of research practice, such as the Academy of Management's Code of Ethics, British Academy of Management's Code of Ethics and Best Practice, European Union's Respect Code of Practice for Socio-Economic Research, and American Psychological Association's Ethical Principles of Psychologists and Code of Conduct. The research should not harm participants or their welfare in any way; the researcher should inform the participants of the purpose of collecting the data and how the researcher will use it and publicize it (Xu et al., 2020). The Belmont Report underlines the ethical way the researcher should conduct research with human subjects (U.S. Department of Health and Human Services, 1979). The Belmont report consists of three ethical principles: (a)

respect for persons, by protecting participants and treating them as autonomous agents; (b) beneficence, by making efforts to secure participants' well-being; and (c) justice, which ensures fairness and equity in the allocation of burdens and benefits (U.S. Department of Health and Human Services, 1979). I ensured that the participation in this research was voluntary, and I informed the participants that they could withdraw from the study at any time and suffer no consequences. I protected the confidentiality and the interest of the respondents, and I was respectful and fair to all participants.

Researchers should identify bias sources and mitigate the risk of the identified bias on research validity and reliability (Morse, 2015). Bias could include the researcher's beliefs, assumptions, interests, and what the researcher thinks is socially accepted (Birt et al., 2016). The research bias risk is that if the researcher does not recognize and mitigate the possible bias, the research could result in the wrong conclusion. Bias could lead to altering the participants' experience (Wadams & Park, 2018). Bracketing, member checking, and interview protocol are strategies to mitigate the researcher's tendency of bias and avoid viewing data through a personal lens or perspective (Wadams & Park, 2018).

Member checking refers to asking the participants to review the researcher's interpretation of the data collected during the interview and feedback with a confirmation about the accuracy of the interpretation (Wadams & Park, 2018). I provided the participants with a summary of my interpretations of the data collected during the interview and asked them to verify the data accuracy. I followed up with the participants through phone calls to confirm the accuracy of my interpretations. I achieved bracketing

by setting aside previously held knowledge and documenting my personal experiences, beliefs, and values in a separate note or diary (see Wadams & Park, 2018). The interview protocol is a useful guide for the researcher to conduct interviews and elicit useful data (Yin, 2018). I used the interview protocol (see Appendix C) to guide my interview with each participant, mitigate personal bias, and maintain constancy and structure between the interviews.

I have been engaged in multiple suspected fraud investigations. I understood as a researcher that I should set aside my assumptions and current experiences in fraud prevention, mitigation, and detection strategies to avoid viewing the data through a personal lens. I made efforts to set aside assumptions based on prior fraud prevention and mitigation experiences and accepted all findings, even if they were contrary to my prior knowledge about the topic.

Participant bias occurs when participants respond to the interview question in a way to satisfy the researcher by answering the question with words they think the researcher would like to hear. My strategy to avoid participant bias was through triangulation. I employed data triangulation by using different methods to collect data, such as analyzing company documents, financial data, and reports (see Jentoft & Olsen, 2019).

Participants

This qualitative multiple case study was conducted to explore strategies retail business owners use to prevent or reduce employee theft. The researcher should select participants based on their fraud prevention and mitigation experience and their

anticipated richness and relevance of information in relation to the study's research questions (Gentles et al., 2015). The participants in the current study were retail business owners located in Nigeria who had implemented successful strategies to prevent or reduce employee theft. I used criterion sampling to select my participants. Criterion sampling is a purposeful sampling technique commonly used in qualitative research (Araskal & Kılınc, 2019). The selected participants were assumed to have knowledge about employee theft and a good understanding of its impact on business practice; participants had been in the retail business for over 5 years and had developed strategies and processes to successfully prevent or reduce employee theft (see Wright et al., 2020).

Interviews are the primary source of data in the qualitative multiple case study. Gaining access to willing participants is one of the main challenges faced by researchers. In most companies, granting access to do interviews sometimes requires the board of directors' approval. That process takes time, and the request could be rejected. I expected such challenges during the data collection stage. The solution was to continue visiting more potential candidates. I visited more than 10 retail business owners, introduced myself, and provided them with a consent form that illustrated the study's scope and purpose. Informed consent is described as the voluntary choice to accept or reject participation in a study based on sufficient information and an adequate understanding of the proposed research and the implications (Xu et al., 2020). Informed consent is the cornerstone of research ethics and a fundamental requirement in satisfying the ethical research principles of respect, beneficence, and justice (Xu et al., 2020). My goal was to secure at least six eligible participants. I obtained the consent of those who met the

eligibility criteria before collecting their data (see Jordan, 2018). Participants' willingness to contribute to the study depends on the their abilities and interests, the study's complexity, and the study context (Xu et al., 2020). All participants in the current study received background information about me, and a detailed explanation of the purpose of the study and how the data collected would be used and published in a way that ensured the study outcome would not harm participants or their welfare in any way. I made efforts to provide the participants with an assurance of confidentiality of their identities and their locations. The participants were assured to receive a summary of the final study findings in return for their participation, which could be used to improve retail business operations and enhance internal control toward preventing or reducing employee theft in their organizations.

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Research Method and Design

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The study's nature, purpose, objectives, and research question determine the research method and design (Adeyinka-Ojo et al., 2014). The objective of the current qualitative multiple case study was to explore strategies retail business owners use to prevent or reduce employee theft. I chose qualitative methodology because I sought to explore and understand participants' experiences regarding the phenomenon under study.

Research Method

Qualitative, quantitative, and mixed methods are the three basic research methodologies in social science research (Pathiranage et al., 2020). The qualitative method is explanatory in nature, and a credible approach to conducting empirical research seeks to explain what, how, and why a phenomenon occurs and presents the

findings in a concise and logical way (Mohajan, 2018). Researchers choose qualitative

methodology to collect and work with nonnumerical data to explore on deeper levels

people's experiences and insights in a given situation and interpret issues from the

population's perspectives (Mohajan, 2018). Qualitative methodology allows researchers

to gather in-depth and rich descriptive data of social problems in their natural settings

(Twis et al., 2020). The qualitative method was useful to gain an in-depth insight into

retail business owners' strategies to prevent or reduce employee theft. I selected the

qualitative method because it was the most appropriate method to obtain rich data on

participants' experiences.

The quantitative method involves measurable variables, and the results of the

research are often represented in the form of statistics (Bakar et al., 2018). Quantitative

researchers measure the relationship between quantitative properties and phenomena;

furthermore, researchers use quantitative methodology to confirm theories or verify

hypotheses (Bakar et al., 2018). Because I did not intend to examine relationships

between variables, confirm a theory, or test hypotheses, the quantitative method was not

appropriate for my study. The mixed-methods approach refers to the use of qualitative

and quantitative methods for gathering data and answering the research question (Bakar

et al., 2018). The mixed-methods approach involves adopting various research

philosophies, sampling procedures, data collection methods, and data analysis approaches

to address research problems for a comprehensive insight into the phenomenon under

study (Creswell & Hirose, 2019). Adopting mixed methodology requires combining

multiple sets of data, which is time-consuming, expensive, and complex. The mixed-

methods approach incorporates a quantitative method that requires hypotheses or variables to conduct the study. I did not seek to examine variables' characteristics or relationships by hypothesis testing, so the mixed-methods approach was not suitable for this research.

Research Design

The data generated from a qualitative study are subject to the applied research design. The research design is the plan or strategy of how the research will be approached (Adeyinka-Ojo et al., 2014). Phenomenology, ethnography, and case study are widely used research designs in qualitative studies (Pathiranage et al., 2020). Researchers use the phenomenological design to understand how people make sense of their everyday life experiences concerning the phenomenon under study, and typically focus on describing common personal meaning experiences and the relationship between human beings and the world at the individual level (Qutoshi, 2018). The phenomenological design is useful in studying the lived world of several individuals related to a phenomenon at a deeper level of consciousness (Qutoshi, 2018). The phenomenological design would have been suitable for my study if I had intended to describe the phenomenon of employee theft in the retail sector from the point of view of those who lived it. The purpose of my study was not to describe the employee theft phenomenon but to explore strategies retail business owners use to prevent and mitigate employee theft. Therefore, the phenomenological design was not appropriate to explore the strategies used to prevent or reduce employee theft. The ethnographic design is used to study the beliefs, culture, and behaviors of groups that share a common culture over a long period (Mohajan, 2018).

The ethnographic design was not suitable for my study because I did not seek to describe social settings or discover cultural aspects of a community.

A case study design could be helpful in their exploration of the topic when researchers are exploring topics related to a phenomenon with boundaries, or perhaps when the current context is not apparent (Pathiranage et al., 2020). The case study design allows the researcher to gain an in-depth understanding of the participants' experience about a phenomenon, and it is an appropriate design to answer what and how research questions (McCusker & Gunaydin, 2015). According to the time dimension, the methodologists classify case study design into a single case study or multiple case study. A single case study is used to describe a study exploring one singular case and provide an in-depth analysis of one setting; in contrast, a multiple case study is used to describe a study exploring several cases (Starman, 2013). I selected the multiple case study because it was the most suitable research design to collect in-depth and rich data using multiple data sources. The benefit of multiple case studies over single case studies is that the researcher could analyze the data across several settings, making the evidence generated solid and reliable (Gustafsson, 2017).

A researcher using a qualitative method should ensure that data saturation is achieved. Data saturation in qualitative studies means collecting sufficient data to answer the research question and accomplish the study purpose (Alam, 2020). The information for a case study is collected through interviews, direct observations, and by accessing other written documents (P. Ellis, 2021). Data saturation is achieved when more data collection would not generate new information, codes, or themes (Alam, 2020). I

continued engaging participants and gathering information until I reached the point where no new information could be obtained. I achieved data saturation in my fourth interview, in which no new information was obtained; the information shared by the fifth and sixth participants was a replication of the subthemes that occurred in the previous interviews.

Population and Sampling

The researchers define the study population according to the overarching research question (Aksakal et al., 2019). I sought to interview people with experience in implementing successful strategies to prevent and mitigate employee theft. In this multiple case study, the targeted population consists of retail business owners in Nigeria who had successfully implemented strategies to prevent or reduce employee theft.

The ability to determine sample size a priori could help researchers determine the cost, time, and resources required to complete the study project. However, in qualitative studies determining the exact number of participants a priori to create a sufficient understanding of an unknown phenomenon is illogical (Sim et al., 2018). Determining the sample size is a posteriori process depending on the occurrence of data redundancy.

Sampling constitutes defining participants, finding them in a population, selecting them, and engaging them at specific locations and within a timeframe to generate adequate, rich, and manageable data to achieve the study's objectives (Johnson et al., 2020). The study research question and conceptual framework influence the sampling approach (Farrugia, 2019). There are different sampling methods; the most common sampling methods in qualitative studies include snowball or chain sampling, convenience sampling, opportunistic sampling, and purposeful sampling (Ames et al., 2019).

Purposeful sampling reflects intentional selection of certain participants who are more likely to be rich with fruitful data and specific expertise required to answer the research question (Johnson et al., 2020). The sampling strategy determines the success or failure of an investigation in qualitative studies (Aksakal et al., 2019). I used purposeful sampling as a recruitment strategy to select six retail business owners to become the sample size from the overall retail business owners' population in Nigeria who met the predetermined criteria for participation. The selected participants have experience in employee theft prevention and mitigation, located in Nigeria, and have been in the business for over 5 years. A similar qualitative multiple case study was conducted by Davis and Harris (2020) to investigate strategies to prevent and detect occupational fraud in the retail industry in which they used semistructured interviews to collect research data; they were able to reach data saturation and successfully completed their study using a sample size of six participants. The interview is a conversation between people for a specific objective (Cypress, 2018). One-on-one in-depth interview is a popular case study data collection technique (Tomaszewski et al., 2020). The researcher could conduct the interview in person and by telephone (Phoenix, 2018). I conducted the interviews using face-to-face with the Covid-19 protection protocol maintained. I secured a comfortable and safe environment for the participants to feel comfortable expressing themselves freely. I ensured that participants maintained their rights to participate, reject, or withdraw from the study at any stage of the data collection process. Before the interview, I gave the participants the informed consent to acknowledge their voluntary participation, and I assured them that their data and personal information would remain confidential.

The researcher should avoid fatigue during the interview; a typical interview lasts 45 to 60 minutes, and immediately after the interview, the researcher is required to write down observations and nonverbal cues about the interview situation (Cypress, 2018). I secured free of noise location at the participants' office. Before the interview, I reminded the participants to further confirm their consent, recorded their consent, and made efforts to keep the interview within one hour. After the interview, I recorded the nonverbal communication and any field observation in the business environment used by the business owners to prevent or reduce employee theft.

Data saturation is critical to achieving rigor and quality in a qualitative study (Johnson et al., 2020). Accurate determination of the final sample size is a challenge, and it is based on having sufficient data to reach the point where no new information would be obtained from additional data sources (Johnson et al., 2020). Saturation in qualitative study determines data adequacy to develop a proper understanding of the phenomenon under study (Braun & Clarke, 2021). Sim et al. (2018) reported that the sample size of two to 10 participants is usually adequate to achieve redundancy and reach saturation with narrow research scope. I reached data saturation at the fourth interview, I continued collecting research data with another two participants until I observed that further data collection would not yield new information, concepts, or themes (see Farrugia, 2019).

Ethical Research

The researcher should adhere to ethical research fundamentals throughout the research process (Wu et al., 2019). The first condition for ethically accepted research is to obtain signed informed consent from all participants. Informed consent is a crucial

requirement to ensure that participants' interests are protected (Widmer et al., 2020).

Informed consent is a process by which the research participant confirms willingness to

participate in the research after confirming an understanding of the nature of the study,

the potential risks, and foreseeable benefits of participating in the research project

(Clayton, 2020). I sent the informed consent to the interested participants to contribute to

my study via electronic e-mail. I ensured that the informed consent for the current study

clearly stated the study purpose, risks, and benefits and was signed before proceeding in

collecting the research data.

The participant's ability to freely accept to participate, decline participation, or

leave the study at any stage is part of the informed consent process (Weissinger & Ulrich,

2019). Zulu et al. (2019) emphasized that securing voluntary participation is an essential

ethical standard. Therefore, the informed consent included an assurance stating the

participants' contribution to the study is voluntary; they can refuse participation or

withdraw from the study at any time without any consequences. The Belmont Report

indicated that respect of persons, beneficence, and justice are basic ethical principles

(U.S. Department of Health and Human Services, 1979). I abided by the Belmont Report

guidance while conducting my research. I protected the participants' confidentiality by

replacing their names and that of their organization with identifier codes, secured their

well-being, and treated them fairly and equitably. I provided the participants with my

contact details to communicate their concerns or decisions concerning the study

participation by phone call, e-mail, or face-to-face communication. According to Smith et

al. (2019), prepayment of monetary incentives improves participants' response rate for

studies that use postal questionnaires as a method to collect information. However, monetary incentives are ineffective in improving the response rate in the case of face-to-face interviews. Oh et al. (2021) argued that the participants' response to monetary incentives is variant. Cash incentives may be effective for some participants; however, some participants are motivated to contribute in a study by nonmonetary incentives such as they found the study topic interesting to them. Therefore, apart from promising participants to share with them a copy of the summary of the final research findings, I did not offer any monetary incentives to the potential participants in exchange for their study participation.

Maxwell (2019) argued that participants' handling and identity protection should prioritize the potential research results. I assured participants that their identity, business details, and geographical location would remain confidential. I will not disclose the names of the participants or their organizations to anyone. Rather than using the participants' real identities, I replaced their names and that of their organization with identifier codes. The pseudonyms codes to represent participants were labeled RB1, RB2, etc. The code RB1 refers to the first retail business, and the code RB2 refers to the second retail business, and this coding convention continued to the last participant. After receiving approval from Walden University's Institutional Review Board (approval no. 04-04-22-0757837), I started contacting the participants to collect the research data. I stored the paper documents in a secure place in my private store in the house. I stored the interview recording in a password-protected storage device, and both interview papers and electronic storage devices will remain stored for 5 years starting from the study

completion date. At the end of the 5 years' timeline, I will destroy all materials permanently.

Data Collection Instrument

As the primary data collection instrument for this qualitative study, I used open-ended questions to conduct semistructured interviews with purposefully selected participants. In qualitative research, the interviewer is the primary instrument of data collection (R. E. Roberts, 2020). The semistructured interview is a commonly used data collection technique in qualitative research (Kegler et al., 2019), and it is an effective approach to obtaining rich data and gaining a better understanding of the participants' perspectives (Iyamu, 2018). Likewise, it facilitates an instant probe of interviewees' responses. In qualitative studies, semistructured interviews are governed by interview protocol and complemented with follow-up questions (DeJonckheere & Vaughn, 2019). Therefore, I used the semistructured interview technique to explore strategies retail business owners use to prevent or reduce employee theft. The interview questions for this study are provided in Appendix B.

The interviews could be conducted face-to-face or through using video or voice call technologies. The face-to-face interview approach facilitates participants' familiarity with the researcher, thus allowing the researcher and participants to communicate freely, ask for details, and encourage follow-up questions (Iyamu, 2018). In the qualitative study conducted by Ngozwana (2018), the researcher used a notebook to write down essential information during the interview, such as interview settings and non-verbal cues. Ngozwana (2018) noted the importance of selecting the time and location of the

interviews at participants' convenience, away from noise or disturbance, and emphasized the importance of being calm and encouraged establishing a rapport with participants for a satisfactory interview. I used a notebook to maintain a reflexive diary to record procedures, insights, experiences, and ideas. I made efforts to stay calm, I visited the participants more than once to build a good relationship for comfortable interaction, which enabled them to share a rich experience. DeJonckheere and Vaughn (2019) recommended recording the interview using reliable and clear audio recording equipment so that the researcher could focus on the participants' responses rather than focusing on capturing notes. Therefore, I recorded the interview using a voice recording device. It is important to transcribe interviews in a timely manner after each interview. Interview transcription is a key process in converting spoken data into a written format for further analysis (C. McGrath et al., 2019). I transcribed the voice recording of the interviews using NVivo software promptly after completing the participants' meeting.

A robust interview protocol (see Appendix C) is crucial to obtaining quality data from interviews (Yeong et al., 2018). The purpose of the interview protocol is to enable the researcher to collect rich data within the allocated time and avoid the risk of deviating from focusing on the research objectives to another unrelated topic (Yeong et al., 2018). The proper alignment between the research question and interview questions, reviewing interview protocol by experts' panel, and formulating the interview and follow-up questions from formal academic language to daily conversation language are crucial techniques for constructing reliable and valid interview protocol (Yeong et al., 2018). I have aligned the research question and interview questions according to the purpose of

the study; I asked the participants the interview questions as stated in the interview protocol (see Appendix C). If the participants did not understand the interview question or the follow-up questions, I clarified the questions in the daily conversation language. The objective of the interview protocol is to achieve respondents' understanding of the interview questions and ensure the research is focused on investigating the phenomena under study (C. McGrath et al., 2019). The interview protocol is provided in Appendix C.

The disadvantage of an interview is that some interviewers struggle to instantly probe questions from participants' responses, impacting data quality that mostly appears during the data analysis stage (Iyamu, 2018). Therefore, besides collecting data using open-ended semistructured interviews, I used the triangulation technique to collect research data by analyzing the archival documents of the selected retail businesses. Archive analysis is a common data collection method in qualitative studies (Hamilton & Finley, 2019).

Triangulation and member checking are common credibility tools in qualitative research (Moon, 2019). Member checking is used to validate the trustworthiness of the data collection instrument. I employed the member checking method to validate the data collected during the interview by providing participants with a two to three pages summary of my interpretations of their responses in the interview. I triangulated the interviews with data collected from selected organizations' document analyses.

Data Collection Technique

Qualitative researchers use multiple data sources to improve the research trustworthiness (Rivaz et al., 2019). I used semistructured interviews and archival

documents analysis to collect research data to answer the research question. Researchers use interviews as common qualitative data collection techniques to obtain information about a certain phenomenon (Alves et al., 2021). The semistructured interview is guided by interview protocol (DeJonckheere & Vaughn, 2019). The interview protocol provided in Appendix C includes introduction of the researcher, introduction of the interview, the expected time of the interview, permission to record the interview, assurance statement about the interview confidentiality, the assurance of voluntary participation, background question, interview questions, and closing statement. The archival document is mainly a data collection and analysis technique, and it is used to complement data collected from other primary sources of data, such as interviews and direct observations (De Andrade et al., 2018).

I collected this study data using face-to-face semistructured in-depth interviews with predetermined open-ended questions and emergent follow-up questions. Semistructured interviews are often an effective open-ended data collection technique for obtaining data from key informants with related experience (DeJonckheere & Vaughn, 2019). Semistructured interviews facilitate researchers to building quick rapport with the interviewees. Semistructured interviews promote rich data acquisition by allowing participants to talk most of the interview time and allowing researchers to ask timely follow-up questions to properly understand the participants' viewpoint about the topic under study (Iyamu, 2018). Building a relationship with interviewees is necessary for obtaining quality data (DeJonckheere & Vaughn, 2019).

The potential weaknesses of interviews include language and accent barriers, even between people speaking the same language (Iyamu, 2018). In addition, some participants are either unable to interact in the dialog or unwilling to share information (DeJonckheere & Vaughn, 2019). From the researcher's side, the disadvantages of semistructured interviews include novice interviewers sometimes feeling pressure to manage the interview, forgetting or failing to ask pertinent follow-up questions, or losing focus during the interview (DeJonckheere & Vaughn, 2019).

I kindly requested the participants to share their organizational business code of conduct and compliance policies and regulations and if they keep records of risk register or any form of internal archival records of the employees' wrongdoing for further archival analysis. There are advantages to collecting data from archival documents, including availability and low cost of accessing companies' archival documents; employees and department heads collect and store important company data for analysis and future needs. The second advantage is that archival documents are rich in data and more detailed. In contrast, the first disadvantage of archival data is that the data stored in the company database are collected for documentation and not for academic purposes; it is likely not to include researchers' interests. The second issue with archival documents is that the data could be outdated, with errors, and possibly data missing, impacting the data quality. The third disadvantage is the complexity of accessing sensitive data, as the companies' regulations impose restrictions on accessing data meant for internal use (Das et al., 2018). I reviewed the companies' documents to be sure that information shared by participants concerning employee theft prevention strategies is implemented in practice

and that the reported strategies are successful and effective in reducing employee theft year over year.

I spent eight weeks collecting the research data because I wanted to cover the major retail sectors and output quality research. I covered diverse retail businesses, including megastores and supermarkets, the cloths industry, spare parts and consumables, grocery, and consumer electronics products. I strictly used the interview protocol to ask questions; to obtain as much as possible from participants, I reinforced the interviews with a series of follow-up questions.

Member checking or respondent validation is a tool to avoid researcher bias (Wadams & Park, 2018) by inviting participants back to examine the interview's accuracy, credibility, and validity (Slettebø, 2021). At the end of the interviews, I scheduled a follow-up phone interview with every participant; before proceeding with the follow-up interview, I shared two to three pages summary of my interpretations of participants' responses to each interviewee for member checking review and obtaining confirmation about the accuracy of my interpretation of the participants' original response.

Data Organization Technique

Data organization is essential to streamlining the study process (Oswald, 2019). I used reflective journaling, labeling systems, and NVivo software to organize this research data properly. I used reflective journaling to document my observations, thoughts, opinions, and experiences throughout the data collection, organization, and analysis stages. The reflective journal is a technique used by researchers to keep records of their

engagement with participants (Jarvis & Baloyi, 2020). I used a confidential labeling

system to identify the research participants. I allocated a separate digital folder per

participant. I used an audio recorder to record participants' interviews. I kept the voice

records, consent forms, interview protocols, interview transcriptions, and any other

relevant documents in the allocated folders assigned for each interviewed participant (see

Pathiranage et al., 2020). I kept the hard copies under lock and key in my house,

accessible only by the researcher. L. Sutherland (2020) noted that participants'

confidentiality could be maintained by using pseudonyms to protect the identity of

participants and by storing the data collected from them in a password-protected

electronic file. I assigned unique identification codes to each folder to identify the

participants during analysis and simultaneously maintain their confidentiality. The codes

to represent participants were labeled RB1, RB2, etc. I scanned the observations note,

consent forms, and any hard copies and saved them in the assigned folder of the related

participant.

I used NVivo software to store and organize the research data, categorized it into

codes, and group the coded data into themes for further data analysis. Computer-assisted

qualitative data analysis software has been in use by researchers to organize, store, sort,

retrieve, and analyze qualitative research data (Magny-Normilus et al., 2020). NVivo is a

common computer-assisted qualitative data analysis tool that allows researchers to

effectively organize and manage research data (Cypress, 2019).

I stored the research data in a password-protected laptop, and I kept a backup of

those folders in cloud-based storage on Dropbox for redundancy, I alone have access to

it. The data collected will be kept for at least 5 years starting from the study completion date as part of Walden University requirements. After the 5 years policy, I will permanently erase the folders and shred all hard copies of documents.

Data Analysis

Methodological triangulation or combining interviews with documents review is qualitative research's most common triangulation technique (Natow, 2020). I used methodological triangulation to source this study data from interviews and documents review. Triangulation is important to enhance study validity and strength findings clarity (Natow, 2020), mitigate bias and enable reaching data saturation (Fusch et al., 2018), and achieve credibility and reliability of data and results (Santos et al., 2020).

Akinyode (2018) listed five steps procedures for qualitative data analysis: (a) data logging through documenting the data in a record sheet; (b) data streaming and structuring; (c) data interpretation; (d) data coding by classifying data into categories of specific themes or ideas; and (e) thematic identification and development from the coded data. Braun and Clarke (2006) provided researchers with six phases of thematic analysis: (a) gaining a deep understanding of the data, (b) generating codes, (c) identifying themes, (d) finalizing themes, (e) defining and naming themes, and (f) writing up the report. Braun and Clarke's framework is the most commonly used procedure for conducting thematic analysis in qualitative studies (Kiger & Varpio, 2020). I used Braun and Clarke procedures to analyze the collected research data from interviews and documents review.

The objective of content analysis is to illustrate the underline meaning of the text (Renz et al., 2018). Content analysis is a process through which the spoken or written

language is quantified to educe useful things from the content of language (Renz et al., 2018). The first stage of analyzing the data contents begins with coding the data for categorization and organizing the categorization into themes (Lowe et al., 2018). Coding involves the de-contextualization of the text into meaningful units close to the meaning of the original text. Codes vary in size from phrase to paragraph, but the code should contain a complete thought (Castleberry & Nolen, 2018). After providing descriptive codes to the meaningful units of the text, re-contextualization begins with grouping the codes into categories with a suitable level of abstraction and then grouping categories into themes with a high-level interpretation of the phenomena under study (Lindgren et al., 2020). The objective of coding is to reduce the data without losing the main idea of the original transcript, while the goal of categorizing codes into themes is to identify accurate patterns or meanings in the data to represent the topic under study (Clark & Veale, 2018). Themes are actively constructed meanings extract from the research data (Kiger & Varpio, 2020), representing rich and high-level data interpretation that provide meaningful answers to the research question (Vaismoradi & Snelgrove, 2019). The thematic analysis includes identifying, analyzing, and reporting data patterns (Scharp & Sanders, 2019).

Computerized text analysis software facilitates analyzing large amounts of data and enhances results trustworthiness (Renz et al., 2018). Qualitative data analysis software is a practical tool to support researchers in coding, categorizing, and thematically sorting the research data (Williams & Moser, 2019). I selected NVivo software to store, transcribe, organize, and analyze the research data. However,

qualitative analysis software does not replace researchers from getting closer to their

research data for a better understanding of their research methodology; the objective of

using computer-assisted qualitative data analysis software is to support researchers in

increasing the research transparency and enhancing the research trustworthiness (O'Kane

et al., 2021).

The role of the researcher is not simply to restate the themes as the high-level data

interpretations; the themes are the starting point in the interpretation process. The

researcher's high-level interpretation includes discussing the relationship between

themes, presenting the findings, and providing literature references. The high-level

interpretation of the themes is the foundation of the final research conclusion (Castleberry

& Nolen, 2018). The researcher should continue analyzing the research data until

reaching thematic saturation, in which more analysis could reveal no more thematic

acquisition (Lowe et al., 2018). I read the transcribed files to gain deeper insight into the

participants' experience in preventing and reducing employee theft. Familiarizing oneself

with the research data is the foundation for all the subsequent steps (Kiger & Varpio,

2020). I used NVivo software to identify meaningful codes, generate categories from the

labeled codes, and then develop themes and patterns that could be used to provide a

useful understanding of the phenomena under study and answer the research question. I

also used NVivo to code, categorize, and identify meaningful themes from the data

collected through archival document analysis. I incorporated the data collected from retail

business documents review to expand the coded data and the identified patterns and

themes from the interviews data analysis. I concluded the thematic analysis by providing

a high-level interpretation of the emerged themes and correlating the findings to the

conceptual framework and the published literature.

Reliability and Validity

Reliability is rooted in data adequacy, which refers to study consistency, while

validity is related to the appropriateness of data collection and analysis to provide an

accurate representation of participants' experiences (Spiers et al., 2018). Rose and

Johnson (2020) argued that qualitative research reliability or validity concepts are either

unsubstantial or unexplained. Thus, qualitative researchers tend to address issues related

to research reliability or validity techniques rather than addressing the reliability or

validity concepts by definition.

Qualitative research must be credible, analyzable, transparent, and useful (Roller,

2019). Qualitative research validity and reliability are defined in terms of the

trustworthiness of the study's findings (K. Roberts et al., 2019) and then the research

quality and accuracy (Jordan, 2018). Lincoln and Guba (1982) first introduced the term

trustworthiness of the qualitative study, which equates to the term rigor in quantitative

studies. The four criteria for establishing the trustworthiness of qualitative research

results are: credibility, which equates to internal validity in quantitative studies;

transferability equates external validity in quantitative studies; dependability equates

reliability in quantitative studies; and confirmability equates to objectivity in quantitative

studies (Lincoln & Guba, 1982). Researchers' concern is how to ensure the information

obtained from research data correctly reveals the truth about the subject under the study

(Moon, 2019). Credibility, transferability, dependability, and confirmability are the four criteria judging tools for quality qualitative research (Korstjens & Moser, 2018).

Reliability

There is no credibility without dependability (Lincoln & Guba, 1985). Dependability in qualitative studies is the alternative notion to reliability in quantitative studies, which refers to the consistency of data collection and measurement (Nassaji, 2020). The concept of reliability refers to the degree to which the research could be replicated if the same settings and methods were applied (Abdalla et al., 2018). The method described is reliable if the measure could produce the same results for the same repeated test. Also, the method described is valid if the measure gives the correct result (McDonald et al., 2019).

The techniques to establish dependability include reflexivity (Amin et al., 2020) and proper documentation of all research activities (Nassaji, 2020). The reflexive journal is a technique used by researchers to keep records about self and method (Lincoln & Guba, 1985). I increased research reliability by (a) recording and transcribing the research data to avoid interpretation mistakes; (b) properly documenting the methodology procedures; (d) using detailed interview protocol; (e) using computer-assisted qualitative data analysis software to generate codes and define clear themes. These are the same techniques discussed by Rose and Johnson (2020) to establish research dependability.

Validity

Qualitative research is characteristic of the absence of unconditional truth (Roller, 2019). There are two perspectives for validity, the validity of the method itself and the

validity of the derived results (see Filho et al., 2019). Validity refers to the accuracy of the obtained results (FitzPatrick, 2019), which necessarily means the validity of the instruments used to reach those results. I established research validity by (a) using appropriate sampling by selecting participants with deep knowledge and experience on the topic under study; (b) collecting rich and sufficient data that represent the actual situation of the phenomena through using triangulation to collect data from more than one method; (c) developing trust and rapport with participants for them to feel free to provide complete data; (d) using member checking to confirm data credibility. Those techniques are similar to the process used by FitzPatrick (2019) to achieve validity in qualitative research.

Credibility

Credibility refers to the believability and plausibility of the research findings and the extent to which the results accurately represent what was investigated (Nassaji, 2020). Lincoln and Guba (1985) denote credibility as demonstrating the truth value. Credible findings are those that readers feel are trustworthy (Tracy, 2010). The techniques to produce credible findings include triangulation and member checking (Amin et al., 2020), prolonged engagement and persisting observation (Lincoln & Guba, 1985), and the selection of study participants using a purposeful sampling strategy (Campbell et al., 2020). Triangulation allows data comparison and convergence and thus enhances research reliability and validity (Moon, 2019). Similar findings were shared by Natow (2020), in which the author reported that researchers use triangulation to cross-check data collected from multiple sources and methodologies to increase the validity, clarity, and

accuracy of the findings. I used methodological triangulation to collect the research data from interviews and documents review. Member checking is a useful technique to mitigate researcher bias (Wadams & Park, 2018); I shared a summary of the transcribed interviews with the participants to verify the accuracy of the interview's interpretation. The sample set of this study included six participants who were selected through a purposeful sampling method.

Confirmability

Confirmability refers to the research accuracy in which others could confirm that the results were based on the information gathered from the participants' data and not from the viewpoints or biases of the researcher (Nassaji, 2020). The techniques to establish confirmability include triangulation and keeping a record of a reflexive journal (Amin et al., 2020). Reflexivity refers to the researcher's sincerity and honesty, which could be achieved through proper records of the research process, decision making, data management, recognition of research assumptions and limitations (Amin et al., 2020), data coding, and analysis (Nassaji, 2020). I maintained a reflexive diary and recorded procedures, insights, experiences, ideas, and any changes in protocols developed throughout the research process.

Transferability

Transferability refers to the degree to which the research conclusions and researcher interpretations of the findings are applicable and transferable to other similar situations (Nassaji, 2020). The researcher is responsible for providing reports that could make the transferability judgment possible for the reader (Lincoln & Guba, 1985). The

techniques to establish transferability include thick descriptions for the research activities (Amin et al., 2020). Similar to the process described by Korstjens and Moser (2018) to enhance qualitative research transferability, I provided a detailed description of the research methods, assumptions, interview procedures, and descriptions of the participants involved in the study to support the readers in determining the degree of transferability of the study findings to similar contexts.

Data saturation is critical to enhance validity and quality in qualitative studies (Johnson et al., 2020). Data saturation is achieved when more data collection would not generate new information, codes, or themes (Alam, 2020). The population of this study consists of six retail business managers or owners; the six participants' sample size were sufficient to reaching data saturation. If data saturation was not achieved with the first six selected candidates, I would have engaged more participants and continued collecting research data (see Farrugia, 2019). Thematic saturation is achieved when more analysis could reveal no more thematic acquisition (Lowe et al., 2018). I continued analyzing the research data until reaching thematic saturation, in which further data collected yielded no new information, concepts, or subthemes.

Transition and Summary

In section 2, I provided details of the project components, starting with a reiteration of the purpose of the project, illustration of my role as a researcher, strategies to mitigate bias, and assurance of ethical research compliance. I also discussed the research participants and their selection criteria, consent and interview procedures, research method, and design. In addition, I discussed data collection instruments, data

collection techniques, and data organization techniques. I presented data analysis methods and strategies to establish validity, credibility, dependability, transferability, and confirmability for my research study.

In Section 3, I presented the findings outcome from data analysis and the application of emergent knowledge to business practices. I discussed how the results may contribute to enhancing professional practice and positive social change, and I provided necessary recommendations for actions, suggestions for further research, and conclusions.

Section 3: Application to Professional Practice and Implications for Change

In this section, I present the findings from the responses of the retail business owners and managers regarding the strategies they use to prevent and reduce employee theft. I used the fraud triangle theory as a lens to interpret the data, and I linked the findings with the published literature. This section includes the presentation of the findings, application to professional practice, implications for social change, recommendations for action, recommendations for further research, reflections, and conclusions.

Introduction

The purpose of this qualitative multiple case study was to explore strategies retail business owners use to prevent and mitigate employee theft. I gathered the data using semistructured interviews with six leaders of retail organizations in Nigeria. I also reviewed the available documents and systems related to strategies that retail business leaders use to prevent and reduce employee theft including ERP reports, cash request forms, training materials, inventory templates and instructions, gate pass forms, processes, job descriptions, and guarantor forms. I stored the interviews, transcribed the records, and analyzed the data using NVivo software. I identified three emergent themes that retail business owners and leaders implemented in their retail businesses to prevent and reduce employee theft. The three themes derived from research data analysis were monitoring and internal control, separation of responsibilities, and building a loyal and responsible team. In addition to presenting the findings, I illustrate how the conceptual framework that grounded this study supported the emergent themes and how the

identified strategies correlated to the current successful strategies in the peer-reviewed literature to prevent and mitigate employee theft.

Presentation of the Findings

The research question for this qualitative multiple case study was the following: What strategies do retail business owners use to prevent and mitigate employee theft? I conducted six semistructured interviews to obtain data related to employee theft prevention and reduction strategies in Nigeria's retail sector. In addition to the data collected from the semistructured interviews, I reviewed the available organization documents that included forms, templates, software applications, and processes. I triangulated and analyzed all data, and I identified three core themes and 26 subthemes. I used Braun and Clarke's (2006) procedures to analyze the collected data from interviews and documents review. Table 1 illustrates the core themes derived from the participants' responses and their frequency of occurrence.

Table 1

Core Themes and the Frequency of Occurrence

Theme	Frequency of discussion	Percentage of occurrence
Monitoring and internal control	233	59%
Separation of responsibilities	76	22%
Building a loyal and responsible team	86	19%

I checked with the participants regarding the previous stocktaking inventory reports and observed that the inventory report was getting better year after year. RB1 inventory reports showed a reduction of shrinkage on a yearly average of 30%, and the

stolen items were around 1%, which was within the acceptable budgeted risk according to the participant. RB2's ERP report for 2021 indicated shrinkage that was less than 1%, and the participant commented that was a good achievement. In a review of RB3 and RB4 reports, I noted that there was no theft recorded for 2 years because the spare parts and electronic devices were of high value, and the large size and weight of the products and the implemented strategies were sufficient to prevent theft incidents. RB5 reported that theft still happened in some branches, which was equivalent to thousands of dollars, but other branches' quarterly inventory reports were clean. RB6 indicated that the stolen items were reduced from about 2,000 items in 2020 to approximately 80 items lost in the first 4 months of 2022.

The retail business leaders who participated in this study confirmed that the loss reduction from shrinkage was related to their job security and contract renewal. Participants reported that if the loss from shrinkage was not trending down year after year, they would lose their jobs. All participants had been working in their current organizations for over 6 years, and some had been working for over a decade in the same company. Some participants reported that items and cash theft had not been happening in their organization since 2020; some reported that about 1% of items lost every year was within their acceptable risk range. Participants confirmed that they considered 1% retail shrinkage as a tolerable risk in their annual financial forecast. Findings showed the described strategies are effective and sufficient to reduce employee theft. I interviewed business leaders of medium- and large-size organizations, and I found consistency and similarities in words and strategies used in those organizations to prevent fraud.

Theme 1: Monitoring and Internal Control

The first theme to emerge was related to retail business operations monitoring and internal control. All participants acknowledged that employee fraud is one of their top business concerns and a problem that faces every business because employees have never stopped thinking and finding ways to steal their companies' assets. All leaders who participated in this study confirmed that because of the implications of theft on business survival, they allocated a certain budget, time, and resources to make theft difficult for employees. ERP software to manage the business, surveillance teams, CCTV cameras, frequent inventory exercises, and security deployment were key strategies used to reduce employee theft. I asked the participants to sum up the most effective strategies they used to prevent and reduce employee theft. The participants responded that implementing ERP business solutions software to manage and control business operations in the retail shop, reviewing daily shop activities and performance, conducting internal and external audits, and implementing system-based transactions are crucial strategies to prevent employee theft. Participants added that employee red flags monitoring, physical and system access restriction, and shop monitoring by security devices and surveillance teams are some of the most effective methods to limit theft opportunities and detect fraud. Those actions constituted the monitoring and internal control techniques that retail business leaders use in Nigeria to prevent and reduce employee theft. De Oliveira et al. (2022) emphasized that internal control has a positive impact on fraud prevention. Peiris and Aruppala (2021) revealed that internal control is the most popular method to prevent employee

fraud. Table 2 includes subthemes that were extracted from participants' responses to the interview questions, which were relevant to monitoring and internal control strategy.

Table 2

Subtheme of Monitoring and Internal Control

Subtheme	Frequency of discussion	Percentage of occurrence
Internal and external audit	35	15%
Process follow and system-based transactions	32	14%
Enterprise resource planning (ERP) system	31	13%
Shop monitoring by security devices	27	12%
Addressing the lack of work compliance	27	12%
Shop monitoring by security personals	22	9%
Physical access control	15	6%
Monitoring red flags	10	4%
Retail shop design	9	4%
Daily or weekly reports	8	3%
Limited supply based on the expected demand	8	3%
Regular shop patrolling	4	2%
Whistleblowing	3	1%
Staff personal belongings records	2	1%

According to the participants, internal and external inventory stocktaking is critical in detecting and preventing employee theft. The inventory purpose is to compare what is in the ERP system to what is physically available. Participants use the ERP stocktake variance report, which is the outcome of auditing what is physically available in the store and sales floor in comparison with the records in the inventory management system to identify any discrepancies and evaluate the effectiveness of the shrinkage prevention strategies. According to participants, employees' awareness that the audit department is conducting random and regular audits has helped in reducing employee theft. Employees' awareness about the implications of committing fraud is an effective technique to curb fraud (Nawawi & Salin, 2018b). All participants in the current study

confirmed they have a team dedicated to conducting regular inventory audits and sending reports to the operations management. RB3 commented that the items sold in the shop are very costly and that the audit of those items is done on a daily basis. RB4 stated that the management receives weekly physical inventory reports for high-valued items from the store team and compares them with ERP records. The stocktaking inventory gives the management team immediate insight into anything that is going wrong. RB6 explained that in case of discrepancies between what is reported physically to what is in the ERP record, the manager of the branch is responsible for reconciling the accounts. All participants confirmed that their account department checks and verifies daily the financial transactions including cash, bank transfers, and bank cards transactions. Treadwell (2021) mentioned that business management should validate, verify, and consolidates bank accounts, deposit receipts, and cash. All participants confirmed that they do a random audit on a daily or weekly basis for fast-moving items, high-value items, and some selected items. In addition to the daily audit, all participants confirmed they do weekly or biweekly, monthly, and quarterly stocktaking. RB6 stated that an internal audit for the whole company is happening monthly on the Saturday of the third week of the month; to achieve this task, 65 people are assigned to do the monthly audit. All participants confirmed that the external audit in their shops is happening every quarter in which the external auditor verifies the final internal inventory reports and checks process compliance. Hazami-Ammar (2019) indicated that 68% of auditors' activities in organizations are to investigate fraud and irregularities.

The inventory audit is not limited to the counting of items but also includes auditing the cash and reconciling bank accounts, invoices, and purchase orders. Adesina et al. (2020) noted that the job of auditors includes conducting a deviant behavior risk assessment, evaluating the organization's internal control, and designing and implementing fraud monitoring and controlling programs. Current study participants confirmed that all audit processes are governed by the ERP system. RB2 stated that they do three stages of audits: audit at the receiving stage to check against incomplete supply, audit during the storage of the items for ERP record, and audit at the sales floor to compare the items physically available with the ledger records.

RB1 indicated that through regular stocktaking and internal audits, it is easy to identify any missing items. RB5 stated that "after the physical inventory is completed, the system generates a report illustrating what is available in the store, what has been sold, and what is missing." The internal and external audits also help business owners identify any gap in the operation and take action to close the gap to avoid future theft incidents. Peiris and Aruppala (2021) determined that reconciliations of accounts and external audits are common strategies to prevent and detect fraud. Current study participants noted that the method they used to verify the effectiveness of those strategies in preventing and reducing employee theft is through inventory investigation. All participants confirmed they do monthly inventory checks and compare the physical report with ERP records. With just a few clicks, it is easy for participants to download inventory reports from the ERP system, which presents the loss either by the number of items lost or the cost of the

total loss. Before inventory activity starts, the operations managers set the ERP system in stocktaking mode.

All participants confirmed that the best strategy to prevent theft is the use of ERP software to govern the retail operation, control transactions, facilitate business control, and integrate different functions and processes into one system. Preventing employee theft requires controlling financial and operational transactions (Sauser, 2007). I reviewed RB4's inventory reports and observed that the sales transactions were recorded manually in Excel sheets. I found that the year they deployed the ERP system, the number of sales orders that were not invoiced or that management was not able to account for, was reduced from 24 to zero. Sales orders without invoices mean that the employee collected items from the warehouse without submitting invoices to trigger revenue in return. The ERP system is sophisticated software that integrates all company departments and functions into one centralized database (Salur & Kattar, 2021). The systematized ERP operation has transformed the way organizations control employee theft. The ERP keeps digital records of all company items, purchase and sales transactions, invoices, cash flow, supplier payment, revenue, profit, and loss; all of the transactions, processes, and workflow are controlled by the ERP software. ERP enables process-follow and system-based transactions, facilitates continuous audit functions, strengthens internal control, improves the auditor's ability to identify suspicious activities, and enables the management and internal audit team to detect and reduce fraud. Salur and Kattar (2021) confirmed that ERP software enables business leaders to manage their operations effectively and accurately. RB2 stated that "the count variance report generated from the

ERP system is useful in discovering theft that has been taken place." RB4 stated that with

one click, the person can get all reports in real time. RB5 stated that

> the ERP system provides an omnichannel business strategy and a 360-degree
>
> overview of what is going on across all the stores. Every touchpoint in my
>
> business transactions is executed through ERP. No one can cheat the system; it is
>
> a reliable and foolproof ERP system that cannot lie, and employees in my
>
> company know the system works.

The challenge of using an ERP system to manage retail business operations is that

the system is expensive. In general, only medium- or large-sized organizations are using

advanced ERP software in their businesses. Salur and Kattar (2021) commented that not

all retail businesses can implement ERP. ERP software is expensive. The ERP software

providers provide their customers with various options to implement ERP in their

companies. The cost options include monthly subscription per user or fixed price as

customer choices. The minimum price of SAP software for fixed implementation is

$40,000 for a company with 4–10 software users and $175,000 for an organization with

51–100 users. RB1 stated that they purchased medium-level ERP software that provides

them with basic retail shop management functions and costs the company $20,000. There

is an additional cost for the annual maintenance fee and new features upgrade. This cost

is a barrier for small enterprises, and only medium- or large-size companies can afford

such expenses.

All participants reported that they are using security personnel to monitor

employees and customers; 5 out of 6 participants confirmed they use security devices

such as CCTV cameras, RFID, EAS tags, and infrared motion detection to protect their

shop items from theft. RB1, RB2, RB4, and RB6 explained that closed-circuit television

cameras are installed everywhere in the shop, and a surveillance team in the control room

monitors every corner of the business and every movement of the employees.

Gunasegaran et al. (2018) noted that CCTV monitoring and surveillance system are the

enterprises' most common cost-effective employee theft detection and prevention

techniques. RB1 stated that the employees' awareness of the cameras helps prevent theft.

RB2 stated that cameras have been very effective in detecting employees stealing from

the shop. RB6 reported that

> we have a centralized security system called the network operation center. It is for
>
> the security of the company; the surveillance teams monitor all CCTV cameras
>
> and motion detection systems, monitor the perimeter fence of the warehouse, and
>
> monitor all cars entering and leaving the warehouse.

The same finding was reported by Galic et al. (2021), who identified that

surveillance cameras reduce fraud opportunities. RB2, RB5, and RB6 stated that the shop

is monitored through the use of technology devices. Antitheft security devices such as

infrared motion detection, RFID, or EAS tags are deployed to secure expensive items

from theft. Mariusz et al. (2019) explained that RFID and EAS alarming systems are

widely used antitheft devices.

All participants confirmed the deployment of security people all around their

stores, patrolling every section of the shop and securing the entrance and exit gates. They

check dustbins and empty cartoons before clearing them to leave the shop. RB2 and RB4

stated that the management must approve the gate pass documents before security people would allow employees to move out the items. RB1, RB2, and RB3 stated that regular management spot checks on the sales floor have been effective in preventing employee theft. RB1 stated that the surprise visit always makes employees think the manager is coming. RB3 stated "I conduct regular visits to the shop; before going to the sales floor, a system record for some items will be taken and compared to what is available in the showrooms." As noted by participants, those activities have helped them to prevent and sometimes detect fraud. De Oliveira et al. (2022) stated that fraud occurs mainly as a result of a lack of employees' commitment to integrity and ethical values, as well as weaknesses in the organization's monitoring functions. RB1and RB3 stated that another measurement step to prevent employee theft is the limited supply of items based on the expected daily or weekly consumers demand. RB3 stated that they have software that uses historical data to forecast the weekly sales and guide them to estimate the suitable product supply.

Shop design is important to prevent theft. RB1 and RB6 stated that their shop and stores had been designed with adequate illumination and every category of items are stored in designated places in the store for proper security of the company products. Some employees create confusion by mixing up original and substandard items. Shop physical design increase the potential criminal perception that they could be easily seen (Potdar et al., 2018). Most of the participants confirmed that their organization enforce employees to wear uniforms designed without pockets and with round-neck T-shirts to prevent employees from hidden stolen items. Some businesses provide employees with a

uniform in which the name of the employee is written on it. RB6 commented that employees are scanned before entering the company and wear a dedicated uniform for every employee, which helps to identify their identity.

Davis and Harris (2020) asserted that provisioning adequate light on the business environment for better security camera recording feasibility reduces theft opportunities. RB6 stated that all expensive items are kept inside cartoons protected by hologram stickers which are not easy to counterfeit and make. The hologram stickers are used to seal the shipment from one branch to another branch. Elnahla and Neilson (2021) confirmed that authentication seals, antitheft devices, and security printing are combinations of techniques used to prevent and detect theft in retail shops.

RB2, RB3, RB4, and RB6 emphasized the importance of physical access control to limit unauthorized employees from accessing locations or accounts which are not within their scope of work. Restricting access and requesting employees to enter and exit through dedicated gates for employees where employees can be scanned and checked reduce theft (Treadwell, 2021). RB6 explained that the security team checks and scans the employees in the morning before entering the company and in the evening when leaving their work.

RB2 and RB5 encourage and motivate whistleblowing as a strategy to prevent and detect employee theft. Kelley (2022) presented that some organizations reward their employees if they report fraudulent or incorrect behavior. RB5 stated that "my company encourages employees that blow a whistle because whistleblowing help in detecting and sometimes preventing theft. The company keeps whistleblower's information private and

motivates them with an incentive if their information was correct." Treadwell (2021) revealed that developing a mechanism and a rewarding system for employees to report suspicious activities can help prevent and detect fraudulent activities. However, RB1, RB3, RB4, and RB6 all reported that they had not received an alert from an employee reporting suspected behavior of other colleagues. The participants stated that their employees in Nigeria would not report their colleagues, and according to RB1, RB4, and RB6, this is part of Nigerian culture. Muhamad and Gani (2020) argued that whistleblowing is not a related cultural issue by stating that satisfied employees and those provided with training, rewards, career path, salary advancement, and fair treatment are more likely to engage in whistleblowing practice and report wrongdoing activities to protect their organizations.

RB2, RB5, and RB6 highlighted another effective strategy to prevent and detect employee theft by monitoring the employees' red flags, employees' behavior, movement, and body language. Peiris and Aruppala (2021) confirmed that monitoring red flags is a supportive fraud detection tool. RB2 stated that employees who are continuously watching other people and keep looking at the cameras are likely about to commence stealing. The red flag monitoring strategy has helped in preventing and detecting multiple employee theft. RB5 stated that:

On a scale of zero to 10 people's moral compass, some employees' moral compass is 7 out of 10, and some moral compass is 3 out of 10. Some people's moral compass is 5 out of 10. The person most likely to steal is the person with 3 out of 10 moral compasses. However, it does not mean the person that has 7 out of 10 moral

compasses to steal cannot steal. So, monitoring red flags reduce employee theft. Abraham (2020) explained that highly moral and ethical employees are less likely to engage in activities that could undermine the business's survival, for which they earn a living.

Sanchez-Aguayo et al. (2021) mentioned that fraud detection requires skills to interpret human behavior. RB6 emphasized the importance of monitoring employees' behavioral red flags by explaining that the sudden change in employee attitude or lifestyle indicates that the employee has committed fraud or is about to commit wrongdoing. Monitoring red behavioral red flags could help business leaders to detect theft occurrences. Denman (2019) noted that 85% of fraudsters exhibited at least one behavioral red flag. RB6 added that monitoring employee red flags has helped them to catch fraudsters.

These findings correlate with the findings of Sandhu (2020) on the red flags displayed by fraudsters; Sandhu exposed several behavioral red flags of fraud perpetrators that could be used to detect fraudsters. The most common and frequent activities displayed by fraud perpetrators, which could be considered warning signals to a possible fraud occurrence, are a living standard beyond means, refusal to go on vocational leave, refusal of promotion, and change in attitude and behavior. Living beyond one's means creates pressure on the employee to commit fraud (Abdullahi & Mansor, 2018). Auditors use behavioral red flags to examine which employee is a potential criminal and determine if further investigation for possible fraud is required (Craja et al., 2020).

Some employees resist the new systems or working procedures because they could not operate the system or have used to doing their work in their familiar way. RB4 illustrated that operating ERP takes a long process from employees, which leads employees to prefer the traditional way of working. RB6 stated that to solve this problem; the ERP system was not applied at once; it was introduced in stages accompanied by multiple pieces of training; the ERP system was first introduced to the account team, then to stock management, purchase department, and sales department. The transition from the old manual system to the automated system was smooth and without wide range resistance.

The human resource department should communicate clearly to the new employees the company rules and regulations and asks the employees to state their position from the working guidance. RB3 stated "in my company, any new regulations, the employee should strictly accept and follow the process; if anyone does not want to obey the regulations, the employee will be fired." Another common challenge reported by all participants who contributed to this study is that some employees, security team, and surveillance team collaborate to steal the company assets collectively. Participants emphasized that theft in retail business cannot happen without other employees' collusion and collaboration. Maas and Yin (2022) noted that fifty percent of fraudulent activities involve collusion. RB2 explained that management patrolling and monitoring the red flags of security people and the continuous communication to the security and monitoring team to desist from frustrating the system prove effective in addressing the lack of

compliance of the security and surveillance team. Internal audit and control have a positive influence on fraud prevention.

The fraud triangle theory developed by Cressey (1952) states that three components must be presented at the same time for fraudulent activity to occur; the three elements are pressure, opportunity, and rationalization. Employee fraud could be considered a weakness in the organization's internal control (Sagar, 2019). The monitoring and internal control techniques implemented by retail business leaders in Nigeria tie with the opportunity element of Cressey's (1952) theory. That is because employees tend to commit fraud based on a perception that there is an ineffective control system with a limited possibility of being caught (Villaescusa & Amat, 2021). Inadequate internal control systems provide employees with theft opportunities (Davis & Harris, 2020). Internal control is the most effective strategy to prevent and detect employee theft (Rashid et al., 2022). A study conducted by Handoyo and Bayunitri (2021) showed that internal audits and effective internal control contribute to the prevention of fraud by 68.8%.

Theme 2: Separation of Responsibilities

The second significant theme that was revealed from the analysis of the study data is that segregation of duties had helped business leaders to build a structure of ownership and accountability and enabled them to set multiple eyes on accounts and products that are important strategies to limit theft opportunities and then reduce employee theft. Table

3 includes the subthemes revealed from participants' responses and relevant to the

separation of responsibilities theme.

Table 3

Subtheme of Separation of Responsibilities

Subtheme	Frequency of discussion	Percentage of occurrence
Multiple eyes on accounts and products	47	62%
Building a structure of ownership and accountability	17	22%
Segregations of duties	12	16%

RB6 stated that employees are assigned specific responsibilities and are liable for

any theft under the scope of their responsibility. Participants emphasized that all

transactions in their companies are system-based, and multiple layers in the company

monitor the fund transaction. Peters and Maniam (2016) indicated that business leaders

are required to ensure segregation of duties for financial transactions. Some companies

have a special arrangement to prevent cash theft. RB3 stated:

> The no-cash transaction policy is applied to all our company transactions; the
>
> financial transactions are completed using bank cards, money transfers, or
>
> checkbooks. Demand for money for whatever purpose undergoes multiple levels
>
> of approval to verify the purpose, cost, and need.

RB4 stated that, for accountability, employees' responsibilities are segregated, the

employees responsible for purchases are different from those who receive the purchased

items in the store, and those are different from the sales team. This finding aligns with

Davis and Harris's (2020) statement that different employees should execute sales or

transaction activities and inventory management. All participants confirmed that the ERP system is effective management software in streamlining processes and segregating responsibility in which different employees handle different tasks. From purchase orders to procurement, product delivery, product receiving, physical confirmation, storage, distribution, to sales, all the transactions are performed through the ERP system using different people. Treadwell (2021) suggested that to mitigate fraud; management must separate duties where cash and financial transactions are involved.

RB4 explained that there are multiple eyes on the company accounts; for cash requests by employees for transportation costs or other operating costs, the account team will release cash after three-level approvals. The storekeeper will check the ERP system to confirm approval given to release the listed items in the delivery note. The management will check that all items sold out are invoiced. The customer will confirm all items purchased are received, and the quality team will do random checks to confirm no collaboration between the company employees and some customers. Segregation of duties is achieved by giving every employee a different identification number and personal password for activity records in the system. RB5 stated that the process in their company is that at least five people receive the goods from the supplier, and all transactions from the receiving stage of the product till the selling stage are performed using the ERP system and tied to the identification number of the employee performed the task.

Davis and Harris (2020) suggested that recording point-of-sale transactions, visual monitoring, and video surveillance systems are the most effective techniques for fraud

prevention and reduction. RB3 stated that in their company, every section of the shop is assigned to a dedicated employee and a particular manager manages the whole shop. In case of any missing items, the salesperson, the staff managing that store, and the shop security will take the responsibility.

I found that because labor cost is cheap in Nigeria, business leaders in Nigeria could employ many workers to achieve sufficient separation of duties. This privilege may not be feasible in countries where labor cost is high. In responding to the opportunity component of the fraud triangle theory, all participants who contributed to the current study confirmed that they have written documents detailing the standard operations processes and are employing security people to oversee staff and customers. If the audit team discovers missing items, the security people will be responsible for any discrepancies in the inventory. I reviewed the available working processes and employees' guidance documents, and I witnessed the availability of security people all over the retail businesses. RB1 stated, "we treat employees as human beings in which everything is expected. For any missing items, the security company will be held responsible."

Inadequate segregation of duties forms an opportunity for unethical employees to commit fraud (Zuberi & Mzenzi, 2019). The separation of responsibilities strategy implemented by retail business leaders in Nigeria ties with the opportunity element of the fraud triangle conceptual framework. Fish et al. (2021) explained that inadequate segregation of duties facilitates fraudsters with opportunities to commit fraud and cover it. Abraham (2020) recommended that business managers are required to adopt a

separation of responsibility strategy to reduce the high failure rate of businesses in

Nigeria due to employee theft.

Theme 3: Building a Loyal and Responsible Team

The last theme that emerged from analyzing the participants' data is that building

a loyal and responsible team is crucial in preventing and mitigating employee theft.

Employees' support, assistance, and motivation reduce nonshareble financial need from

pressuring employees to commit fraud. New employees' background checking,

communication the expectation, training, leading by example, and exposing identified

theft cases reduce the risk of employees' need to rationalize the reason for fraudulent

behavior. Table 4 includes the subthemes obtained from analyzing participants' responses

and relevant to building a loyal and responsible team theme.

Table 4

Subtheme of Building a Loyal and Responsible Team

Subtheme	Frequency of discussion	Percentage of occurrence
Encouraging personal integrity	24	28%
Communicating the expectations.	14	16%
New employees' background check.	12	14%
Regular training	9	10%
Monetary incentives.	7	8%
Non-monetary incentive	6	7%
Supporting employees with a loan and free meals	6	7%
Exposing identified theft cases	4	5%
Leading by example	4	5%

Participants said that the main motivation for employees to steal in Nigeria is

because employees need money, most of the employees working in the retail sector are

poor, and they are under pressure to meet up with their living expenses because of the

low earnings in the country. Financial need is created by poverty (Korgaonkar et al., 2021). RB1 commented that:

> In my company and the same in other retail companies, 70% of the employee salary goes only for transportation; the employees are under significant pressure to go and look for an opportunity to increase their income even if it is illegal.

If the employee perceives an opportunity exists, the employee, under nonsharable pressure, may take advantage to exploit that opportunity to commit fraud (Owusu et al., 2021). RB2 expanded the discussion and stated that "many retail business employees' means of sustenance are meager to live, eat, drink, and transport themselves. Salaries cannot carry them, so they either beg or borrow, and when they see an opportunity to steal, they do that." RB3 summed up, "when an employee faces a financial challenge outside, it is likely that the employee will come the next morning to find an opportunity to steal. RB3 added that the justification for stealing is to solve a personal problem. But when the employees know that the company will assist them and provide them with the support needed to address their problems, they will not have the justification to steal. These findings align with Abraham (2020), who noted that many employees in Nigeria are collecting less than $100 monthly salary, and this low payment motivates employees to look for cut corner ways to increase their income.

Another motivation for employees to violate the process and engage in fraudulent activities is to impress other people by living a false lifestyle beyond their means. RB2 provided that some employees want to show high social status by living beyond their means. The participants argued that denying the theft, complaining about low salaries, or

blaming others are the main justifications used by employees caught stealing their

companies' assets. This finding was confirmed by Sanchez-Aguayo et al. (2022) by

stating that most people who commit fraud see themselves as normal, innocent, and

honest people. RB5 acknowledged that some employees mistakenly think they can

mislead the ERP system and other internal control procedures and then go and commit

fraud. RB5 added that when we caught an employee who committed theft, we told the

person, no one can misuse the technology, and the system cannot lie, so stop those

justification stories. Some employees lack business ethics, and those employees do not

need a justification to steal. Peiris and Aruppala (2021) connected fraud occurrence with

the employee's negative attitude. B4 noted that "some employees do not value the ethical

attitude, so when they find an opportunity to obtain free money, they will grab the

opportunity.

Organizations evolved toward looking for different ways to support their

employees or encourage them as a strategy to reduce deviant behaviors. RB2 and RB3

illustrated that "we have a system for compensating people for extra work and a process

to encourage employees to seek assistance if they fall under financial pressure." Davis

and Harris (2020) mentioned that some experienced retail business owners support their

employees to resolve their personal or work-related challenges. The assistance and

motivation in the retail business include providing employees with free meals,

transportation fees, or borrowing employees' needed money. RB3 expanded the

discussion and said that employees are getting access to loan support to meet any

emergency financial needs. RB4 and RB6 confirmed that they are currently assisting their

employees with a free-interest loan in case of emergency or if they face financial

pressure. The payback can be spread up to one year. The free interest loan prevents

employees from sourcing money from illegal channels to solve their problems. According

to Peiris and Aruppala (2021), business leaders are required to develop loyal employees

in their organizations. This strategy is correlated with the pressure component of the

fraud conceptual framework in which assisting and supporting employees during

financial difficulties and where the employee needs money reduces employee pressure.

RB3 commented that employees had developed an awareness that they do not need to

steal, the company is backing them up, and management is assisting. RB3 added, "with

this strategy of assisting employees and treating them as family members, we have not

recorded any theft for two years." RB6 stated that my company had supported 100s of

employees over the years. Participants argued that employees do not need to steal if they

can have another legal channel to solve their problems.

RB2, RB3, RB4, RB5, and RB6 mentioned that their company processes

guarantee loyal and reliable employees with long-term job security. RB3 expresses that

by saying my company ensures job security for loyal and reliable employees in which,

some employees have been working in the company for over 40 years. RB3 added that

when the employee is sure about his long-term job security, the employee will think four

times before stealing. RB4 confirmed the same and expressed that:

> The people with integrity and loyalty and those without any detected misbehavior
>
> are assured long-term job security. This strategy helps prevent employees from
>
> risking their life job at the cost of gaining illegal income that could be discovered

at any time. For this reason, we have employees working for 15 years, and the company management has been very kind to them.

This statement confirmed Wolfe and Hermanson's (2004) argument that fraudsters use rationalization to evaluate if the deviant behavior deserves the risk. RB6 confirmed the same and stated that one of the strategies to prevent employee theft is by providing trusted and reliable employees with long-term job security. J. McGrath (2020) argued that some employees do not care about ethical values and would obey the regulations if they perceived the cost and the consequences of wrongdoing exceeded its benefits. Mistreated employees by their managers are more likely to engage in collusion with other employees to commit a crime. The unkindly treatment encourages employees to initiate collusion agreements to commit fraudulent activities with other colleagues who suffer the same less kindly treatment (Maas & Yin, 2022). RB3 and RB6 confirmed that their companies promote people based on their loyalty to the company and set them as role model examples for others. RB3 and RB6 expanded the discussion and reported that their companies retain old trusted people and employ their relatives. RB3 commented that "the company developed over decades a family culture by treating the employees as family members." Zhang et al. (2020) contended that the staff is less likely to commit fraud in companies that treat them fairly. RB3 added:

> To mitigate the justification of misbehavior, the company pays 10% to 20% above the market salary for similar positions; the company pays 20% more than local labor market salaries just to ensure everyone gets sufficient income to take care of their families."

Some participants confirmed that their companies created another source of income for hardworking employees by paying a certain percentage of bonus based on the employee performance. RB4 stated that through achieving certain sales orders, the employee could officially get up to 30% of the discount percentage without the need to commit fraud. RB5 stated that "the incentive is a key element in preventing and reducing theft; employees with a high sales success rate can get between 5% to 10% bonus per sale depending on the margin of the profit."

Most participants recognize the employees contributing to preventing or detecting theft. RB2 stated that "the staff reporting theft is also recognized with cash rewards." RB5 reported that in their company, any employee who blows a whistle will be recognized by the management and will get an award if the case is proven. Employees are encouraged to safely self-declare any missing item or count variance because of system fault. RB5 stated they had trained their employees to report any missing item.

Each participant in this study emphasized the importance of building a loyal and responsible team and conducting proper background checks before employment. Participants mentioned that they collect from the new employees their details, address, contact, and demand for references. The management should pay attention to the hiring process and put necessary checks in place to prevent hiring poor resources. Treadwell (2021) recommended that the management should verify candidates' certifications, addresses, and references. Participants mentioned that all employees must provide reliable and verified guarantors. RB6 mentioned that references are required, and guarantors are mandatory before signing the employment contract. The background

check also covers the guarantors. RB5 mentioned that the background check is happening on the guarantors and the guarantors must sign an undertaken, and based on the position of the employee in the company, the number of guarantors and type of guarantors is changing. Some companies demand from the new candidates a police report. The importance of new employee background checks is confirmed by Othman et al. (2020) by stating that most offenders are those employees who did not pass through a proper background check before employment. RB1 stated, "all the new employees are recruited based on recommendation, they go through a background check, and they should provide a guarantor before employment." Abraham (2020) argued that business owners should regularly conduct background checks on all candidates before employment.

Leading by example is a key trait of management staff because employees copy what their leaders do. If employees find their leaders are committing fraud, they will commit fraud openly. RB3 expressed that when the junior employees know the management is not stealing, they will also not commit fraud.

All participants confirmed that they take drastic actions for any detected theft and any staff committed fraud; the consequence management is to fire those fraudsters immediately. RB1 illustrated that by saying that, on average, one resource is released every month because of misbehavior. Sow et al. (2018) found consequence management effective in preventing future fraud. RB4 stated that "anyone detected committing fraud will have to pay for the loss, and then the person will be fired."

Communications and regular training help in preventing and mitigating employee theft. Regular communication has helped organizations' leaders prevent employees'

fraudulent behaviors (Davis & Harris, 2020). RB5 stated that after hiring a new employee, the human resource department provides the new resource with detailed standard operations procedures.

RB1 explained that "in the company, we have detailed rules and regulations governing the company's operations." Publishing detected fraud improves employees' awareness of the implication of misconduct. RB1 stated that we expose any detected theft to all employees for future awareness. The challenge shared by participants is that most of the employees caught stealing deny intention or deny wrongdoing. Owusu et al. (2021) reported that individuals committing fraud tend to justify their immoral acts as needful rather than criminal acts and still consider themselves trustworthy people. Rationalization is one of the three components of Cressey's (1952) conceptual framework that explains why and how individuals commit fraud. RB5 stated that some employees use mistakes or errors as justification for theft activities. Training employees on the company process and system capability help in mitigating employees' wrong justification.

RB4 mentioned that accountants, the store team, sales team, and other functional departments are trained in the ERP system to avoid any excuse of losing items under the justification of mistake. Davis and Harris (2020) found that employee training on business code of conduct, business threats, operations systems, regulations, and business expectations would contribute to fraud reductions. The security people, the first people responsible for theft prevention, are also trained to safeguard the companies' assets and monitor certain employee behaviors. RB4 stated, "we communicate with the security provider the expectation and sign with them contract based on a clear responsibility

matrix." RB5 expressed that management communicates with the employees the purpose

of training people on ERP systems to achieve smooth operation flow and prevent

misconduct rather than catching thieves. Employees are trained on business ethics; the

training includes waste prevention, theft prevention, and staff health and safety.

Another strategy to deter fraud is by developing a business code of conduct to

guide employees' attitudes, train employees on those codes, and publicly display those

codes that clearly state the expected consequence if any employee violates the business

ethics. Nawawi and Salin (2018a) confirmed that employees' awareness of business

ethics rules and the availability of adequate human supervision to the regulation's

compliance are essential factors to guarantee the effectiveness of the written regulations

in preventing and detecting employee theft. RB2 and RB6 confirmed that there is a

monthly training and communication program on business ethics, theft prevention, and

how employees are expected to perform their duties in their companies. Fish et al. (2021)

showed that fraud prevention training and showing employees real life experiences of

fraud reduce employee fraud risk. The employees are also addressed individually based

on the employee's attitude toward the work. J. McGrath (2020) argued that when good

people break the regulations and engage in deviant behavior, they do it either because

they believe their action is not considered wrongdoing or they were able to neutralize

their actions while still generally law-abiding. RB6 stated that:

There are basically two kinds of people. One who does not want to work and

wants easy money. Those people, I can say, are not very well-educated, and other people

who commit a crime and theft under pressure. The man can be good, but he is still

compelled to steal because of his family's needs. In the first one, I talk about somebody who does not want to work and wants to steal; that is something the person really needs to make them understand the implication to bring them on the right path. However, for the second people, we normally ask them to share their problems, and when they share their problems, we find a solution to them.

Self-reflection and continuous improvement to address the lack of compliance with the company regulations and work process enhance the company's capability to prevent and reduce theft. RB6 explained that "employees become smarter in innovating new ways of stealing the company assets, but management must keep developing their company resources skills and capabilities to prevent employees' misbehavior." Participants argued that resistance to change is normal human beings' behavior, and employees sometimes keep looking for justifications or blame the system and then violate the operation regulations. However, business leaders are required to check the employees' compliance with regulations and identify weak points in the theft prevention system and improve it. Greed is one of the common examples of nonsharable pressure that promote theft in the first place (Azam, 2018). RB6 commented that greed spoils employees' brains and motivates misconduct.

Zuberi and Mzenzi (2019) revealed that some employees' greed for money incentivizes them to wrongdoing. Consequence management addresses the financial pressure as a result of greed. Warning and contract termination are the common actions usually taken against detected fraudsters (Gunasegaran et al., 2018). RB6 perspective ties with the pressure component of the fraud triangle conceptual framework. Schwab and

CPP (2021) emphasized that theft mitigation could be achieved by improving employees'

quality of life and establishing official assistance programs for employees to request

assistance when they face challenges. Training, new employees' background checking,

treating employees with fairness and respect, and taking consequence actions again

perpetrators are some actions that help to mitigate employees' tendencies to justify

wrongdoing.

The strategies that focus on building and nurturing a loyal and responsible team

tie with the pressure and rationalization elements of the conceptual framework grounded

the current research. Creating a loyal and responsible team address the pressure and

justification components that must be presented for an employee to commit theft. Peiris

and Aruppala (2021) suggested that honest employees should be supported to avoid

fraud. African employees are more motivated to commit fraud by poverty, a weak legal

system, and a propensity to maintain power (Adesina et al., 2020). Personal economic

problems pressure individuals to source an income illegally if the individual cannot solve

that problem through legitimate means (Sanchez-Aguayo et al., 2022). A nonsharable

financial problem is due to the social stigma that prevents employees from seeking

assistance (Desai, 2020). Motivating employees, securing a new channel of income

through rewards programs, assisting employees with free interest loans, and guaranteeing

loyal employees with long-term job security are some strategies that retail business

leaders in Nigeria use to reduce employee pressure. Davis and Harris (2020) stated that

regular communication with the enterprise employees is a tested strategy for preventing

employees' fraudulent behaviors. Entities are required to initiate training schemes such as

workshops, seminars, and conferences to enhance the employees' moral behavior and enable them to understand the impact of fraudulent activities on the business economy; such programs would work against employees developing internal justification to violate the trust. A background check is required to examine the candidate's emotional mind and thus select committed candidates with an optimistic mind (Muhammad & Sarwar, 2021). A survey conducted by Peiris and Aruppala (2021) found that 42% of respondents expected fraud to increase in the future. In the presence of nonsharable financial pressure on an employee and existing opportunities that make an employee think the act will not be discovered, the employee who can justify the action before execution commits fraud. Understanding the reasons behind employees' fraudulent actions is critical in designing effective theft prevention and reduction strategies (Owusu et al., 2021).

Applications to Professional Practice

The study findings revealed that retail business leaders might successfully prevent and reduce employee theft by addressing the fraud triangle theory's pressure, opportunity, and rationalization components. Implementing strategies to prevent and reduce employee theft would reduce retailers' financial loss and thus contribute to long-term business continuity (Petersen et al., 2018). Uncontrolled employee theft would lead to business failure (Yekini et al., 2018). The findings of this study are of significant value to the retail business practice because it provides retail business leaders with professional practices to significantly reduce employee theft. Abdullahi and Mansor (2018) found that the three components of the fraud triangle theory: pressure, opportunity, and rationalization, have a strong relationship with fraud occurrences in Nigeria. The fraud triangle theory states that

individuals tend to commit fraud because they face nonsharable financial pressure and find an opportunity exists to address the perceived pressure, and before committing fraud, they were able to rationalize wrongdoing as acceptable.

The first application to professional practice is about monitoring and internal control. Implementing adequate internal control, conducting regular inventory, deploying digital-based process and financial transaction compliance software, and monitoring retail shops' activities by security devices and people are the cornerstone of fraud prevention and detection mechanism. Retail business leaders in Nigeria deployed a system and human monitoring mechanism and implemented a series of internal control to limit employees' opportunities to misuse their organizations' assets. Employee fraud is an indication of weak and ineffective internal control (Sagar, 2019).

The second application to professional practice is the separation of responsibilities. Retail business leaders in Nigeria emphasize the importance of separation of responsibility and forming multiple eyes on accounts and products to prevent one individual from having an opportunity to sole control a complete financial or item transaction. The third application to professional practice is building and hiring a loyal and responsible team. The reason why retail business leaders in Nigeria developed several strategies to build and nurture a loyal and responsible team is to influence employees' minds away from justifying wrongdoing and address employees' nonsharable financial pressure by encouraging employees to freely share their challenges and seek support rather looking for illegal opportunity to solve their challenge.

The current study contributes to applied business practice by finding that the most effective strategies for retail business leaders to prevent employee theft are to deploy an ERP system to integrate all company departments' processes and transactions into one platform. All retailing items must be recorded in the ERP software, and all transactions from purchase to sale must be accomplished by using the ERP system. Business leaders need to limit cash on employees' hands and use a combination of security devices, including CCTV cameras, infrared motion detection, RFID, and EAS devices, and surveillance and security teams to monitor those devices and employees' activities to safeguard the business environment. They are required to segregate employees' duties and enforce accountability and ownership; they are also required to put multiple eyes on accounts and products, conduct regular stocktaking inventory, and compare the physical availability of the company items and products with the inventory record in the ERP system. This continuous loop of using an ERP system to control business transactions; monitoring employees, items, and process compliance; and verifying the effectiveness of the implemented internal control through a regular inventory to check any shortage or variance in records would limit employees' opportunity to commit fraud. It is necessary to encourage personal integrity, train employees on business ethics, recruit ethical employees, motivate, support, and assist employees, and create a fair and justice working environment to address employees' pressure to commit fraud and justify their wrongdoing as acceptable acts. Theft reduction would not be achieved without addressing the underlying cause of theft (Othman et al., 2020). Employee theft impacts businesses' economies and organizations' reputations (Peters & Maniam, 2016). This way of

coordinating efforts across business operations management would increase the efforts required by potential offenders to succeed in committing fraud, reduce the motive to steal, and increase the employee perceived risk of the possible discovery of the theft and thus mitigate employee fraud. The data obtained from participants confirmed the effectiveness of those strategies in reducing fraudulent activities.

The current study results found that Nigeria's retail business leaders' strategies to prevent and reduce employee theft are achieved by warding off employee pressure, opportunity to commit fraud, and the ability to justify wrongdoing from operating simultaneously. The three fraud triangle elements are interrelated, and organizations that allow such an environment in which they can flourish should expect inevitable fraud (Hashim et al., 2020). The fraud triangle theory enables me to understand participants' responses concerning strategies implemented in their organizations to prevent and reduce employee theft. Fraud has a destructive impact on enterprises (Suh et al., 2018). Business leaders may use this study's findings to improve the effectiveness of their theft prevention and mitigation strategies by implementing the recommended mechanisms to safeguard their businesses and address the lack of moral values for achieving long-term business success.

Implications for Social Change

Fraud causes organizations in Nigeria to resort to downsizing, increase unemployment, and impact community standard of living and investment attractiveness (Ezenwafor & Udukeke, 2019). By implementing the results of this study, the retail business owners and managers may contribute to positive social change by deterring

wrong behaviors, promoting individuals' dignity, and nurturing responsible citizens who benefit society through moral and ethical decision making.

Fraud is associated with several negative social consequences, including reporting employees to law enforcing authorities and terminating employment (Bonny et al., 2015). The implications for positive social change as a result of building a loyal and responsible team would promote business leaders to grant trusted staff with prosperous employment, career growth, long-term job security, and thus economic and social stability. Employee theft impacts community standard of living and society's well-being (Mackevicius & Giriunas, 2013). Implementing effective monitoring and internal control would reduce crime and financial loss, and the business failure rate. Organizational leaders can use the saved cost that could go to fraudsters to expand activities to neighboring communities. The potential benefit to society is that enterprises with positive growth can expand their businesses and increase employment, thus enhancing communities' citizens' economic well-being. Creating more jobs may reduce robbery, stealing, and individuals' engagement in misappropriating behaviors that could impact society as a whole (Akomea-Frimpong et al., 2018). Government can benefit from business expansion in terms of an increase in tax payments that would be used to create positive social outcomes by building more infrastructure within the community, such as schools and hospitals.

The employee theft impact exceeds the financial aspect and extends to impacting organizations' reputations (Nawawi & Salin, 2018a), management time, and investors' trust (Akomea-Frimpong et al., 2018). Retail business owners and leaders can use the

current study's findings to develop effective strategies to prevent and reduce employee theft to reduce financial loss, increase business success, decrease unemployment, and improve the economy.

Recommendations for Action

Retail business leaders' responsibility is to deter employee theft behaviors because of the negative consequences of theft on business profitability, business sustainability, employees' morale, and society's well-being. The participants in the current study successfully implemented strategies to prevent and reduce employee theft in their organizations. Based on the results of the current study, I propose the following recommendations that retail business owners and leaders can use to mitigate employee theft. The first recommendation is for retail business owners and leaders to deploy an ERP system for recording items and products, organizing responsibilities, streaming processes, managing activities, analyzing performance, verifying accounts, conducting stocktaking, and controlling purchase and sales transactions of the company. ERP systems enable organization managers to integrate all company departments and functions into one centralized platform (Salur & Kattar, 2021).

The second recommendation is to conduct regular internal and external audits and to frequently arrange spot checks and surprise visits to sales floors, showrooms, and warehouses for randomly auditing fast-moving items and high-value products. Restricting physical and system access to only authorized people and limiting the supply of products based on expected demand are important techniques to limit theft opportunities. I also recommend that employees on the sales floor, cashiers, and store wear uniforms that

should be designed with round neck shirts without pockets so nothing can be hidden

inside the clothes, and the security teams are required to scan employees before resuming

work and after leaving the shop. Comparing physical items with the system record

provides managers immediate insight into the count variance and possible shrinkage

occurrence. Random visits keep employees under the perception that managers are

coming at anytime. The third recommendation is to equip the shop and store with

electronic monitoring devices such as CCTV cameras, infrared motion detection, and

theft alert devices such as RFID and EAS. Retail business leaders are required to

establish a dedicated surveillance and security team to monitor those devices and shop

environment and report any suspect activities.

Additionally, retail business leaders should keep monitoring employee red flags

and any sign of change in appearance or behavior. Staff that keep looking at the cameras

and those visiting locations where they should not be seen are likely to commit fraud.

Signs of employees appearing with a sudden change in their lifestyle, change in attitude,

or those living beyond their means without reason could be used as an indicator of fraud

occurrence.

The fourth recommendation is to construct transparent processes, regulations, and

policies that determine and govern the departments and teams' responsibilities and to

ensure all transactions from purchase request to sales execution are system based. The

retail business owners should segregate people's duties; for example, the staff responsible

for purchase orders should be different from those receiving and accepting the delivery

from the suppliers, and those responsible for cashiers should be different from the staff

responsible for cash deposits or accounts reconciliation. All purchase requests, payments, and cash requests must pass through two or three levels of approval.

The fifth recommendation is to conduct a thorough and comprehensive background check for new employees and request them to provide references, guarantors, and, if needed, a police report. The sixth recommendation is to train employees on business ethics and expected behavior and communicate with them the consequence of deviant behavior. Exposing detected theft and the applied consequences would serve as a case lesson to all employees to avoid being victims of fraud. The seventh recommendation is to treat employees respectfully and encourage them to share their personal problems with the management for possible assistance and support. Establishing a healthy working environment and a system of motivation and encouragement and creating legal sources of extra income are still other important factors in reducing employees' justification to commit fraud. Satisfied employees and those confident about their job security are less likely to commit fraud. Finally, business managers should keep verifying the effectiveness of the implemented strategies for continuous improvement to address any gap in the system or lack of process compliance.

I will disseminate the findings of this study to retail business leaders through academic and business journals and by contributing to professional conferences and training programs. I will also share a summary of the study findings with the participants who contributed to this study and with the Nigeria Code of Conduct Bureau.

Recommendations for Further Research

I conducted a qualitative multiple case study to explore strategies retail business owners use to prevent and mitigate employee theft. The results of the current study could provide retail business leaders with valuable recommendations to curb employee theft in their organizations. Like other research, this study has a number of limitations and observations that could be addressed through further research by doctoral students and business scholars. The first limitation of this study was from the possible bias in the participant's response. Employee fraud could be considered a weakness in the organization's internal control, which might impact business reputation, and participants may not wish to disclose information regarding employee theft in their organizations. To address this limitation, further researchers could conduct their study using a quantitative methodology and use questionnaires or online surveys to collect the research data. I visited over 10 potential candidates and some of them rejected to contribute to my study because of the topic sensitivity. Some stated that if the data collection changed to questionnaires, they would be more willing to contribute because questionnaires or surveys provide them with the highest degree of confidentiality. In addition, business scholars conducting a similar study using the qualitative method are required to pay attention to building rapport with the participants and making participants trust that the confidentiality of their identities is assured; building rapport and trust with participants is important to obtain rich data.

The second limitation was that the participants may not be the best representative of the population. The population of this study is limited to leaders of six retail businesses

located in Nigeria. Therefore, retail business leaders' experiences in preventing employee theft in Nigeria may not be transferrable and generalizable to all environments and cultures. To address this limitation, the recommendations for further research include increasing the sample size and conducting the research in various geographic areas to cover all strategies business leaders use to prevent fraud. I conducted this study on well-developed businesses; some businesses have been in the market for over 40 years and have invested in costly solutions to prevent fraud, such as using ERP software and advanced CCTV systems. Further research by scholars could focus on investigating the effectiveness and applicability of this study's findings on start-up businesses.

Last, the interview questions may not cover all employee theft prevention and mitigation aspects. To address this limitation, further researchers should consider using the quantitative or mixed-methods research methodologies that could allow participants to use a wide range of questionnaires. The quantitative method is an appropriate method to examine the relationship between implemented strategies and theft reduction. For example, in this study, I reviewed with the participants the ERP inventory reports to verify the effectiveness of the stated strategies in reducing employee theft, and I found that the participants who reported that their organization treated employees with fair and justice and provided employees with assistance programs, support, and long-term job security are less impacted by fraudulent activities. This last finding is pivotal and may be better confirmed through further research focusing on examining the relationship between employee humane treatment, assistance programs, and job security with employees' tendencies to commit fraud. Examining those variables would not be achieved using

semistructured interviews; the quantitative method would be suitable to examine the last findings variables and their relationship with fraud mitigation.

The current study focused on exploring successful strategies that retail business owners and managers use to prevent or mitigate employee theft from business leaders' perspectives; further studies by doctoral researchers should study the same topic from the employee perspective and focus on those employees caught committing wrongdoing. A final recommendation for further research is that postdoctoral researchers may seek to explore the implication of technology advancement and digital transformation on business practices and the advantages of adopting artificial intelligence, the internet of things (IoT), and big data analysis to mitigate employee theft in retail businesses.

Reflections

As professional experience in the telecom industry working in a giant company for over a decade, fraud is one of the topics that took considerable time and effort from our company leaders to fight. In addition, I lost my job in my former company because the company suddenly collapsed due to fraud, which has motivated me to explore effective ways of preventing fraud from protecting people's jobs. The development of this research topic is because the retail business sector is more exposed to employee theft due to the nature of the business, where thousands of transactions are taking place every day; I desired to understand the strategies used by the retail business leaders to prevent and reduce employee theft.

I commenced this study with the preconception that fraud prevention is one of the challenging and crucial responsibilities of managers; I was familiar with the fraud topic

and its implication for business sustainability, but I have no experience in the retail business, and I had no idea about the implemented strategies in the retail sector to prevent employee theft. So, I started the study without prior knowledge or advanced stand of retail business, which helped minimize any biases that may influence the participants' responses. During the review of employee theft literature, I discovered that my preconceived notions about fraud prevention in the retail business were simple and modest, and that helped me accept all participants' ideas and respect all responses.

As I started collecting the data, my preconception was that participants would be happy spending 45 minutes of their time sharing with a doctoral student their experiences on fraud prevention, I realized that many business leaders consider employee theft a sensitive topic, and I had to spend several weeks to gain participants trust after explaining to them that the purpose of this study is not to expose or discuss the theft phenomenon in their companies and my focus is to collect successful strategies they implemented to prevent employee theft. After gaining the participants' trust and consent, I obtained rich and fruitful information. Building rapport with participants is important to obtain useful data. In addition, my preconception was that all employees committing wrongdoing are criminals. However, I found from participants' responses that many employees are compelled to commit fraud under the utmost need for the money; I admire and appreciate those managers who understand employees' needs and develop strategies to prevent fraud using assisting, supporting, and motivating programs which proved by participants an effective way to reduce financial pressure and neutralize wrong justification.

In contrast to my preconceived that the doctoral study is similar but an extension to the master's study, I found the doctoral degree process at Walden University is challenging and demanding. Pursuing a doctoral degree requires sacrifice, dedication, discipline, and a lot of patience and perseverance. Despite all obstacles, the doctoral journey is rewarding and deserves its pain; I have developed my research and writing skills, problem-solving approaches, and critical thinking capabilities. Today I am different from the person who started the doctoral program 5 years ago, I do not own the fact, and I have no sole perspective as a researcher, and the facts are with those dealing with the situation in practice every day. I value the importance of social research in creating positive social change for economic benefits and society's well-being.

Conclusion

Employee theft is a serious business problem that harms all types of organizations with significant negative impacts on organizations' profit (Yekini et al., 2018), management time and investors' trust (Akomea-Frimpong et al., 2018), organizations' reputations (Nawawi & Salin, 2018a), and communities standard of living (Ezenwafor & Udukeke, 2019). The general business problem was that business owners experience significant financial loss from employee theft. The specific business problem was that some retail business owners lack strategies to prevent and mitigate employee theft. The purpose of this qualitative multiple case study was to explore strategies retail business owners use to prevent and mitigate employee theft. The conceptual framework that grounded this research was the fraud triangle theory.

I comprehensively reviewed the literature related to employee theft prevention and detection strategies and conducted semistructured interviews with six retail business leaders with several years of experience in implementing strategies to prevent and reduce employee theft. The data obtained from participants presented three themes to address employee theft. The identified themes were: (a) monitoring and internal control, (b) separation of responsibilities, and (c) building a loyal and responsible team.

The current study's findings indicated that the successful use of the identified strategies might help business leaders prevent and mitigate employee theft. The implication of business practice and positive social change include reducing retailers' financial loss and business failure, increasing employment, and thus contributing to long-term business continuity and enhancing communities' citizens' economic well-being.

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Appendix A: Email Invitation

Interview study seeks retail business owners who have implemented successful strategies to prevent and reduce employee theft.

There is a new study called "*Strategies That Retail Business Owners Use to Prevent and Reduce Employee Theft*" designed to explore how retail business owners develop and implement effective strategies to prevent or mitigate employee theft and possibly contribute to long-term business success. For this study, you are invited to describe your experiences in developing and implementing strategies to prevent or mitigate employee theft.

This interview is part of the doctoral study for Mohammed Alcobary, a DBA student at Walden University.

About the Study:

- One 45-60 minutes face to face interview that will be audio recorded
- To protect your privacy, all participants' identities will be kept confidential.

Volunteers must meet the following requirements:

- 18 years old or older.
- English speaking.
- Experience in developing and implementing successful strategies to prevent or mitigate employee theft in retail businesses.

I have enclosed a consent form that includes additional information on the study and participant requirements. I look forward to receiving your confirmation to participate in the study. Thank you for your support.

To confidentially volunteer, please contact the researcher:

Mohammed Alcobary

Email: Mohammed.Alcobary@waldenu.edu

Mobile: +2348148911687

Appendix B: Interview Questions

Research Question

What strategies do retail business owners use to prevent or mitigate employee

theft?

Interview Questions

1. What strategies have you used in your company to prevent or mitigate

    employee theft?

2. How did you assess the effectiveness of those strategies?

3. What strategies have been most effective?

4. What methods have you used to detect employee theft?

5. What methods have been most effective in detecting and reducing employee

    theft?

6. How did you assess the effectiveness of those strategies?

7. What key barriers did you encounter when implementing employee theft

    prevention and detection strategies?

8. How did you address each of the key barriers to implementing those

    strategies?

9. What additional information would you like to add regarding your

    organization's strategies?

Appendix C: Interview Protocol

Interview Protocol	
What I will do	**What I will say**
Introduce the interview and set the stage	Thank you for your participation today. My name is Mohammed Alcobary, and I am a doctoral candidate at Walden University conducting my doctoral study in partial fulfillment of the requirements for the Doctor of Business Administration degree. This interview should take about 45 - 60 minutes and will include questions regarding your experiences on employee theft prevention and reduction strategies as a retail organization leader.
	I would like your permission to record this interview digitally, so I may correctly capture your responses. If you wish to discontinue the use of the recorder or the interview itself at any time during the interview, please feel free to let me know. All your responses are confidential. All data will remain confidential and will be strictly used to develop a better understanding of how you mitigate employee theft in the retail sector. The purpose of this study is to explore strategies some retail business owners or managers use to prevent and reduce employee theft.
	At this time, I would like to remind you of your written consent to participate in this study. We have both signed the consent form confirming our intent to proceed with the interview. You will receive one copy and the other to go in a locked file, separate from your reported responses.
	Your participation in this interview is voluntary. If at any time you need to stop or take a break, please let me know. You may also withdraw your participation at any time without consequence. Do you have any questions or concerns before we begin? If not, with your permission, we will start the interview.
• Ask interview questions • Ask follow-up probing questions to get more in depth	1. What strategies have you used in your company to prevent or mitigate employee theft? 2. How did you assess the effectiveness of those strategies? 3. What strategies have been most effective? 4. What methods have you used to detect employee theft? 5. What methods have been most effective in detecting and reducing employee theft? 6. How did you assess the effectiveness of those

strategies?
7.   What key barriers did you encounter when implementing employee theft prevention and detection strategies?
8. How did you address each of the key barriers to implementing those strategies?
9.   What additional information would you like to add regarding your organization's strategies?

Wrap up interview thanking participant	I really appreciate your consideration to participate in the study.
Schedule follow-up member checking interview	What day and time work for you to call and speak to you concerning the follow-up to confirm that I correctly understood your responses? I will send you a copy of the summary of the transcript prior to our call.
Follow–up Member Checking Interview	
Introduce follow-up interview and set the stage	Thank you again for taking time to see me for a review of our previous interview. I have transcribed our conversation and then created a summary of your answers for each question. I would like to confirm my interpretation and understanding of the responses you provided in the original interview. Additionally, I am looking to hear from you anything you may want to add concerning the study topic or concerning your experiences on employee theft mitigation