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- V. Literature Review
- VI. Methodology
- VII. Results and Discussion
- VIII. Conclusion and Recommendations
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EFFECT OF AUDITOR SKILLS ON FINANCIAL ACCOUNTABILITY OF PLATEAU STATE GOVERNMENT MINISTRIES

UMAR AISHATU ADAM

ABSTRACT

Financial accountability remains a cornerstone of effective governance, particularly within the public sector where transparency in resource utilization is crucial for building trust and ensuring development outcomes. This study investigated the effect of internal auditor skills on the financial accountability of Plateau State Government Ministries, with emphasis on analytical skills, communication skills, risk assessment skills, and professional skepticism. Guided by Human Capital Theory, the research employed a positivist philosophy and quantitative design. Data were collected through structured questionnaires administered to 115 internal audit staff across 17 ministries, with 109 valid responses analyzed using multiple regression. The findings reveal that analytical skills have a significant positive effect on financial accountability, enabling the detection of irregularities and improving the reliability of financial reporting. Similarly, communication skills significantly influence financial accountability by ensuring clarity of audit reports and enhancing stakeholder understanding. However, risk assessment skills and professional skepticism were found to have no significant effect on financial accountability in the ministries studied. The study concludes that while analytical and communication skills are key drivers of accountability, the underutilization of risk assessment and professional skepticism weakens audit effectiveness. It recommends targeted capacity-building programs, continuous professional training, and the integration of modern audit tools to strengthen these weaker competencies. Furthermore, policymakers and regulatory bodies should institutionalize mandatory refresher courses and ethical training to embed critical evaluation and risk-focused auditing in practice. By addressing these gaps, internal auditing can more effectively enhance financial accountability and promote transparent governance in the public sector.

1. Introduction

Financial accountability is widely recognized as a cornerstone of good governance, transparency, and public trust in both developed and developing economies. Globally, public sector institutions are expected to ensure that public funds are utilized efficiently, ethically, and in accordance with established regulations (Alawattage & Azure, 2021). Central to this expectation are mechanisms such as internal controls, external audits, and public reporting systems, which collectively promote transparency and reduce opportunities for mismanagement. Auditors play a pivotal role in these mechanisms by evaluating the reliability of financial statements, assessing compliance with laws and regulations, and detecting fraud or irregularities (Ar'Reza, Wardoyo & Putri, 2020). The effectiveness of these responsibilities, however, depends largely on the competencies and professional skills possessed by auditors.

Across Africa, financial accountability challenges persist due to limited resources, weak institutional

frameworks, corruption, and political interference (Okafor, Adebisi, Opara & Okafor, 2020). Although various capacity-building initiatives and international partnerships have sought to strengthen public sector auditing, significant gaps remain in the competencies of auditors, especially in areas requiring advanced analytical skills, communication proficiency, and critical judgment (Lauwo, Azure & Hopper, 2022). These gaps undermine auditors' ability to provide reliable assurance and hinder progress toward stronger financial governance.

Nigeria continues to confront substantial accountability concerns, including mismanagement of public funds, poor compliance with financial regulations, and systemic corruption (Androniceanu, 2021). The role of auditors in safeguarding public resources remains indispensable, yet their effectiveness is often constrained by limited professional training, inadequate tools, and challenging institutional environments (Izedonmi & Olateru-Olagbegi, 2021). Strengthening auditor skills particularly analytical skills, communication skills,

risk assessment capabilities, and professional skepticism has therefore become a critical strategy for improving financial accountability in Nigerian public sector institutions (Ayogu, 2023).

Within Plateau State, the geographical distribution of Ministries, Departments, and Agencies (MDAs) across both urban and rural locations presents additional contextual considerations. Training institutions and professional development opportunities are concentrated largely in urban centers such as Jos, restricting access for auditors posted in rural MDAs. This uneven distribution of resources affects the development of auditor competencies, audit coverage, and the quality of financial oversight.

Auditor skills such as analytical ability, communication effectiveness, risk assessment proficiency, and professional skepticism are widely acknowledged as essential to audit quality and accountability outcomes. Analytical skills support the interpretation of complex financial data and detection of anomalies (Rosa, Rahayu, Yudi & Gowon, 2022). Communication skills ensure that audit findings and recommendations are clearly conveyed to stakeholders (Wabia, Saerang & Taroreh, 2021). Risk assessment skills enable auditors to identify and evaluate vulnerabilities that may threaten financial integrity (Alazzabi, Mustafa & Karage, 2023). Professional skepticism fosters a questioning mindset necessary for detecting fraud and misstatements (Agustina, Nurkholis & Rusydi, 2021).

Scholars argue that the collective influence of these competencies determines audit effectiveness and promotes stronger financial accountability frameworks (Agustin, 2020; Estep, Griffith & MacKenzie, 2023). However, the rapid evolution of public sector financial management, coupled with limited training budgets and high staff turnover, continues to constrain the capacity of many public institutions to develop and retain highly competent auditors (Office of the Auditor-General for the Federation (OauGF), 2022).

Although existing studies underscore the theoretical relevance of auditor skills, empirical research investigating their specific effects on financial accountability in subnational contexts particularly within Plateau State remains limited. This gap highlights the need for localized empirical evidence to guide policymaking, strengthen auditor training programs, and improve audit effectiveness across the state's MDAs.

Despite the existence of regulatory frameworks such as Nigeria's Financial Regulations (2009) and the Fiscal Responsibility Act (2007), financial accountability challenges remain pervasive within Plateau State MDAs. Persistent issues include mismanagement of funds, weak internal controls, non-compliance with financial guidelines, and inadequate documentation (Olaoye & Adebayo,

2020). Recent audit reports reinforce these concerns. The 2022 report of the Office of the Auditor-General for the Federation revealed widespread irregularities including unauthorized expenditures, non-retirement of advances, and lack of supporting documentation amounting to over ₦49 billion in unaccounted public funds across federal and state MDAs (OAuGF, 2022). Similarly, the 2021 Auditor-General's Report for Plateau State identified recurring infractions such as unretired imprest, failure to produce payment vouchers, and non-submission of financial statements.

These persistent lapses suggest underlying structural weaknesses, particularly in the competencies of internal auditors responsible for enforcing financial controls. Empirical studies highlight deficiencies in analytical abilities, communication skills, risk assessment capabilities, and professional skepticism among public sector auditors in Nigeria (Adeniji, 2019; Institute of Internal Auditors, 2021). In Plateau State, these competency gaps manifest in delayed responses to audit queries, incomplete verification of supporting documents, inadequate follow-up on irregular expenditures, and weak enforcement of audit recommendations (Transparency International Nigeria, 2023).

While scholarship affirms that auditor competence significantly enhances audit effectiveness and accountability outcomes (Okolie & Izedonmi, 2021; Antwi, Adelakun, Fatogun & Olaiya, 2024), few empirical studies have examined the specific influence of distinct auditor skill sets within Plateau State. This gap limits the ability of policymakers and stakeholders to design targeted capacity-building interventions. Additionally, weaknesses in communication, risk assessment, and skepticism compromise the implementation of audit findings, reduce early detection of risks, and increase exposure to fraud and financial leakages (Liston-Heyes & Juillet, 2020; Lim et al., 2022; Prianthara, Setini & Munidewi, 2023).

Consequently, there is a critical need to examine how analytical skills, communication skills, risk assessment skills, and professional skepticism influence financial accountability within Plateau State MDAs. Addressing this gap will support evidence-based reforms aimed at strengthening audit capacity and enhancing financial governance across the state.

Accordingly, the study's objectives are to:

- i. Evaluate the effect of analytical skills on financial accountability.
- ii. Examine the effect of communication skills on financial accountability.
- iii. Investigate the effect of risk assessment skills on financial accountability.
- iv. Assess the effect of professional skepticism on financial accountability.

Similarly, the study is guided by the following null hypotheses:

H0₁: Analytical skills have no significant effect on financial accountability of Plateau State Government MDAs.

H0₂: Communication skills have no significant effect on financial accountability of Plateau State Government MDAs.

H0₃: Risk assessment skills have no significant effect on financial accountability of Plateau State Government MDAs.

H0₄: Professional skepticism has no significant effect on financial accountability of Plateau State Government MDAs.

This study holds academic, policy, and practical significance. For policymakers, its findings can inform the design of training and capacity-building programs targeting key auditor competencies. For practitioners, it offers evidence for improving audit effectiveness, strengthening transparency, and building public trust. Regulatory bodies and professional associations may also leverage its insights to refine auditing standards and continuing education frameworks. Academically, the study contributes to the literature on auditor competence and accountability in developing country contexts, providing a reference point for future research.

The study focuses on internal auditors and financial management staff in Plateau State MDAs within the period January–December 2024. The target population consists of 115 auditors, accountants, financial officers, and supervisory staff. While the scope is geographically localized, the study provides context-specific insights that contribute to broader debates on audit effectiveness, accountability, and governance in Nigeria and beyond.

2.0 Literature Review and Conceptual Framework

2.1 Conceptual Framework

This study is anchored on the premise that internal auditor competencies directly shape financial accountability outcomes within public sector institutions. Hence, the conceptual framework is structured around four key auditor skill dimensions which are analytical skills, communication skills, risk assessment skills, and professional skepticism and their hypothesized influence on financial accountability in Plateau State MDAs.

Financial accountability refers to the obligation of public officials to manage and report financial resources transparently, efficiently, and in line with regulatory frameworks. The conceptual framework posits that auditor skills directly influence financial accountability, while the relationship may be moderated by contextual factors such as organizational culture, adoption of digital tools, and

evolving governance reforms. Financial accountability refers to the obligation of public institutions to manage public funds responsibly, maintain accurate financial records, comply with financial regulations, and provide transparent reporting to stakeholders. It encompasses processes that ensure funds are used for intended purposes and that deviations are detected and corrected. According to Olaoye and Adebayo (2020), financial accountability strengthens governance by enforcing transparency in financial transactions. Knechel, Thomas, and Driskill (2020) describe it as a systemic attribute that depends on effective auditing, reliable controls, and the integrity of financial reporting. Financial accountability is therefore both an outcome and a driver of good governance in the public sector.

Communication skills refer to an auditor's ability to convey audit findings, recommendations, and concerns clearly, accurately, and persuasively to stakeholders, including managers, audit committees, and regulatory authorities. Effective communication ensures that audit issues are understood, accepted, and acted upon. Wabia, Saerang, and Taroreh (2021) emphasize that auditors must communicate both orally and in writing, using clear reasoning and appropriate language to influence decision-making. This is because miscommunication often leads to misinterpretation of audit results and weak implementation of recommendations (Liston-Heyes & Juillet, 2020). Strong communication skills therefore bridge the gap between audit evidence and corrective actions, making them essential for enhancing accountability. Thus, communication skills are conceptualized as a key determinant of whether audit outcomes translate into improved accountability practices.

Risk assessment skills refer to an auditor's capacity to identify, analyze, and evaluate risks that may undermine the financial integrity, operational efficiency, or regulatory compliance of an organization. These skills enable auditors to prioritize audit efforts, detect early warning signals, and recommend preventive measures against fraud and financial irregularities. According to Alazzabi, Mustafa, and Karage (2023), auditors with strong risk assessment capabilities improve organizational resilience by identifying high-risk areas that require attention. Lim, Lobo, Rao, and Yue (2022) demonstrate that risk-based auditing significantly enhances fraud detection and reduces financial misstatements. Effective risk assessment is therefore a strategic component of modern auditing and a prerequisite for financial accountability.

Professional skepticism refers to an auditor's critical and questioning mindset that compels them to assess

evidence thoroughly, challenge assumptions, and avoid overreliance on management representations. It requires a disciplined attitude of doubt and alertness to conditions that may indicate potential misstatement or fraud. Agustina, Nurkholis, and Rusydi (2021) assert that skeptical auditors are more likely to detect errors and intentional manipulations. Grigoraş-Ichim, Bordeianu, and Moroşan-Danila (2024) highlight that professional skepticism enhances audit judgment quality by improving the rigor with which evidence is evaluated. Nthenge (2022) further notes that low skepticism is associated with audit failures, especially in environments characterized by weak controls or high corruption risk.

2.2 Empirical Review

2.2.1 Effect of Analytical Skills on Financial Accountability

Evidence consistently highlights the positive role of analytical skills in enhancing financial accountability. For instance, Gardi et al. (2021) demonstrated that analytical capabilities significantly reduce reporting errors in SMEs, while Al-Okaily and Al-Okaily (2024) found that advanced analytical skills strengthen financial decision-making and forecasting accuracy in listed firms. In the non-profit sector, Suykens et al. (2022) showed that analytical competencies support transparency in fund management, and Achmad et al. (2022) linked them to effective risk mitigation in large enterprises.

Despite these contributions, important gaps remain. First, few studies have explored public sector contexts, where accountability mechanisms are under greater political and social scrutiny. Secondly, most rely on cross-sectional surveys, limiting causal inference and overlooking longitudinal effects. Thirdly, moderating variables such as adoption of financial technology or regulatory environments are rarely integrated into models. Finally, much of the evidence comes from developed or emerging economies, with little from developing country governments where institutional weaknesses may shape the role of analytical skills.

2.2.2 Effect of Communication Skills on Financial Accountability

Communication skills have been linked to enhanced reporting clarity and accountability. Salameh et al. (2022) found that effective communication improves financial report comprehensibility in SMEs, while Ortega-Rodríguez et al. (2020) observed similar effects in non-profits, noting stronger trust with donors and regulators. Within corporations, Kalogiannidis (2020) reported that communication competence facilitates stronger internal controls, and Ramirez Lozano et al. (2023) emphasized its role in supporting informed decision-making.

Yet, gaps remain unaddressed. Most studies focus on business and non-profit organizations, neglecting public sector ministries where accountability demands are broader and more complex. The dominance of cross-sectional designs limits understanding of whether improvements in communication skills sustain accountability gains over time. Furthermore, prior research rarely considers how modern digital platforms and automated reporting tools shape financial communication processes. Limited attention has also been given to developing countries, where institutional capacity and governance cultures may alter the communication–accountability link.

2.2.3 Effect of Risk Assessment Skills on Financial Accountability

Risk assessment is a core auditing skill with direct implications for accountability. Saputra et al. (2021) showed that strong risk assessment enhances reporting accuracy in public sector organizations, while Buchdadi et al. (2020) confirmed its importance for internal controls in corporations. Similarly, Alfartoosi and Jusoh (2021) found that SMEs benefit from effective risk identification in reducing fraud, and Mazanec and Bartosova (2021) documented improvements in financial oversight and donor trust in non-profits.

However, existing studies exhibit several limitations. Most have been sector-specific and conducted in developed or emerging economies, leaving limited comparative evidence across contexts. The reliance on cross-sectional designs fails to capture how risk assessment competencies evolve or sustain accountability over time. Moreover, studies have yet to adequately explore mediating or moderating influences such as organizational culture, audit quality, or integration with digital risk management tools. This presents opportunities for research within developing country public sectors, where accountability challenges are most pronounced.

2.2.4 Effect of Professional Skepticism on Financial Accountability

Professional skepticism has been widely recognized as central to audit quality and accountability. Su'un and Sari (2021) found that skepticism enhances the accuracy of audits, while Hamshari et al. (2021) linked it to improved integrity in reporting. Juliana et al. (2021) demonstrated its importance in strengthening internal controls, and Syed Mustapha Nazri et al. (2023) highlighted its role in fraud detection. In developing-country contexts, studies such as Sari et al. (2017) and Ojili et al. (2022) affirmed its contribution to accountability in public institutions, while Akinleye and Ogunmakin (2023)

cautioned that weaknesses in impartiality may undermine its effectiveness in Nigeria's public sector.

Nonetheless, critical gaps remain. Much of the existing work concentrates on auditors, neglecting financial managers and officers whose skepticism may equally shape accountability practices. Cross-sectional, self-reported methods dominate the literature, limiting causal insight and overlooking changes over time. Moreover, little attention has been paid to moderating factors such as digital audit tools, governance reforms, and institutional culture, which may strengthen or weaken the skepticism–accountability link. Comparative research across developing economies is particularly scarce, despite high vulnerability to weak accountability systems.

Generally, across the four skill domains: analytical, communication, risk assessment, and professional skepticism, the literature converges on their positive association with financial accountability. However, three consistent gaps remain. First, there is limited evidence from developing country public sectors, including Nigeria, where accountability deficits are most acute. Second, methodological reliance on cross-sectional surveys restricts causal claims and obscures long-term dynamics. Third, moderating and mediating factors such as digitalization, organizational culture, and governance frameworks are underexplored. This study addresses these gaps by examining the effect of auditor skills on financial accountability within Plateau State Government Ministries, contributing context-specific evidence to a field dominated by private sector and developed-economy studies.

2.3 Theoretical framework

The relationship between auditor skills and financial accountability can be framed through multiple theoretical perspectives. This study draws upon three dominant frameworks: Agency Theory, Signaling Theory, and Human Capital Theory while advancing Human Capital Theory as the most suitable foundation.

2.3.1 Agency Theory

Agency Theory (Jensen & Meckling, 1976) explains the conflicts between principals and agents arising from divergent interests and information asymmetry. Within public sector auditing, this theory situates auditors as monitoring mechanisms that align the interests of managers with those of citizens and stakeholders. Empirical work affirms that skilled auditors reduce information asymmetry, strengthen monitoring, and enhance accountability (Alrshah,

2014). However, the theory has been critiqued for its narrow economic assumptions, emphasizing financial incentives and self-interest at the expense of ethics, professionalism, and institutional context (Bosse & Phillips, 2016). While Agency Theory usefully underscores the accountability function of auditors, its limitations suggest the need for complementary perspectives.

2.3.2 Signaling Theory

Signaling Theory (Spence, 1973) provides another relevant lens, positing that actors convey their quality through observable signals to reduce uncertainty in contexts of asymmetric information. In auditing, qualifications, certifications, and demonstrated competencies signal audit quality and reliability to stakeholders (Watkins et al., 2004). Skilled auditors, therefore, not only enhance accountability through performance but also by communicating credibility and trust. However, critics argue that signals may overstate competence, privileging form over substance (Wolnizer, 2006). Moreover, signals may be manipulated or lose effectiveness once widely adopted, limiting their explanatory power in environments where symbolic compliance is prevalent.

2.3.3 Human Capital Theory

Human Capital Theory (Becker, 1964; Mincer, 1974) emphasizes the role of investments in education, training, and experience in enhancing productivity. Applied to auditing, the theory directly links auditor skills (analytical competence, communication ability, risk assessment, and professional skepticism) to audit quality and financial accountability. Studies affirm that investment in auditor development yields higher quality audits and more reliable financial reporting (Nandemar, 2024; Okeke, 2016; Dalla Via & Perego, 2020). Unlike Agency or Signaling perspectives, Human Capital Theory explicitly explains how skill acquisition translates into performance improvements, making it particularly relevant for examining capacity-building in developing country public sectors. Critiques of Human Capital Theory caution against its individualistic bias, overlooking contextual and institutional constraints (Romer, 1989). Yet, when applied in public sector auditing, the theory provides a robust basis for analyzing how enhancing auditor skills contributes to stronger accountability frameworks.

2.3.4 Theoretical Position of the Study

While Agency Theory highlights auditors as accountability mechanisms and Signaling Theory explains the perception of competence, Human Capital Theory best underpins this study. It provides a direct explanatory link between auditor skill

development and financial accountability outcomes. By framing auditor skills as investments in human capital, the theory aligns with the study's focus on building capacity within Plateau State Government ministries to improve audit quality and financial transparency.

3.0 Research Methodology

3.1 Research Design

This study adopts a quantitative, non-experimental research design to examine the effect of auditors' skills on financial accountability in Plateau State Government Ministries. Structured, closed-ended questionnaires were administered to internal auditors across 17 Ministries, Departments, and Agencies (MDAs). This design supports objective measurement, statistical analysis, and rigorous testing of hypothesized relationships (Hansen & Świdarska, 2024). The study is anchored in a positivist paradigm, which assumes an objective reality that can be measured empirically. Positivism emphasizes systematic observation, prediction, and value-neutral inquiry, making it suitable for assessing associations between auditor competencies and financial accountability (Mohajan, 2020; Nayak & Singh, 2021).

Ontologically, the study assumes that the relationship between auditor skills and financial accountability exists independently of perception and can be quantified through observable indicators (Boakai & Phon, 2020). Epistemologically, knowledge was generated through structured data collection and statistical analysis (Galgallo, 2021). The axiological stance prioritizes neutrality and ethical rigor to minimize researcher bias (Jafari et al., 2023).

The study population comprised 115 internal auditors across 17 MDAs. Given the manageable size and need for comprehensive coverage, cluster sampling was adopted and the entire population surveyed. Data were collected using a five-point Likert scale questionnaire (1 = Strongly Disagree to 5 = Strongly Agree), adapted from established literature and refined through expert review and pilot testing. Reliability assessment using Cronbach's Alpha showed high internal consistency across all constructs, with values ranging from 0.846 to 0.923. Validity was ensured through content validation, expert assessment, and alignment of questionnaire items with the study's conceptual dimensions

3.2 Model Specification

Data analysis employed descriptive statistics (mean, standard deviation) and multiple linear regression to test the hypothesized relationships. Regression was selected for its ability to estimate the predictive effects of multiple independent variables simultaneously and to address potential multicollinearity concerns (Gujarati & Porter, 2009; Sekaran & Bougie, 2019).

The regression model is specified as:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Where: Y = Financial Accountability; X_1 = Analytical Skills; X_2 = Communication Skills; X_3 = Risk Assessment Skills; X_4 = Professional Skepticism; ϵ = Error term. Hypotheses were tested at a 5% significance level ($\alpha = 0.05$), with $p \leq 0.05$ indicating statistical significance. Data analysis was conducted using SPSS version 23.0.

3.2.1 Justification of Methods

Multiple regression analysis is widely used in auditing and public sector accountability studies due to its robustness in estimating linear relationships among multiple predictors. It produces efficient and unbiased estimators, enables simultaneous evaluation of several auditor competencies, and provides strong explanatory power for assessing their collective influence on financial accountability (Sekaran & Bougie, 2019). The method is therefore appropriate for the study's objective of determining how analytical, communication, risk assessment, and professional skepticism skills shape accountability outcomes in public institutions.

4.0 Results and Discussion

Out of 115 questionnaires administered, 112 were returned (97.4%), of which 109 (94.8%) were usable for analysis. This high response rate enhances the reliability of the findings. The majority of respondents were male (61.5%), between 30–49 years (74.3%), and possessed 6–15 years of auditing experience (75.2%). Educational qualifications ranged from diplomas (28.4%) to postgraduate degrees (33.9%), reflecting a relatively well-qualified audit workforce. These demographics suggest a mature, experienced, and professionally trained auditor population within Plateau State ministries.

4.1 Descriptive Analysis of Variables

The study assessed four auditor skill dimensions namely analytical, communication, risk assessment, and professional skepticism alongside financial accountability. All dimensions recorded mean scores above the neutral midpoint of 3.0 (see Table), indicating generally favorable perceptions:

Analytical Skills ($M = 3.58$, $SD = 1.26$) and Professional Skepticism ($M = 3.52$, $SD = 1.22$) were the strongest-rated competencies. Communication Skills ($M = 3.29$, $SD = 1.37$) and Risk Assessment Skills ($M = 3.23$, $SD = 1.26$) scored lower, suggesting room for improvement. Financial Accountability ($M = 3.56$, $SD = 1.17$) was positively rated overall, with



resource allocation and financial reporting accuracy perceived as the strongest practices, while fraud prevention mechanisms attracted lower confidence. These findings suggest that while Plateau State auditors are relatively strong in analysis and skepticism, communication and structured risk assessment practices are less robust.

Table 4.1: Descriptive Statistics of Study Variables

Variable	Mean	Std. Dev.
Analytical Skills	3.58	1.26
Communication Skills	3.29	1.37
Risk Assessment Skills	3.23	1.26
Professional Skepticism	3.52	1.22
Financial Accountability	3.56	1.17

4.2 Regression Analysis

To test hypotheses H₀₁–H₀₄, Multiple linear regression was performed to assess the effect of auditor skills on financial accountability. The model was highly significant (F = 119.43, p < 0.001) with R² = 0.821, indicating that 82.1% of the variance in financial accountability is explained by the four auditor skill dimensions. The result of estimation using coefficients as can be seen in the Table below explains that: analytical skills is significant and has a

positive effect on financial accountability ($\beta = 0.249, p = 0.015$) while communication skills with a stronger predictor ($\beta = 0.649, p < 0.001$) is also significant and has a positive effect on financial accountability. Though, risk Assessment skills indicated no significant effect on financial accountability ($\beta = 0.004, p = 0.969$). Similarly, professional skepticism also has no significant effect on financial accountability ($\beta = 0.034, p = 0.833$).

Table 4.2: Regression Coefficients

Predictor	B	Beta	t	Sig.
Analytical Skills	0.231	0.249	2.46	0.015*
Communication Skills	0.554	0.649	5.65	0.000***
Risk Assessment Skills	0.004	0.004	0.04	0.969
Professional Skepticism	0.033	0.034	0.21	0.833

*p < 0.05, ***p < 0.001

4.3 Discussion of Findings

This study examined the extent to which internal auditors' skills influence financial accountability within Plateau State Government Ministries. The results provide strong empirical evidence that specific auditor competencies play distinct roles in enhancing accountability outcomes.

The results demonstrate that analytical skills confirms that auditors with strong analytical capabilities are better positioned to identify irregularities, interpret financial data, and ensure compliance. and communication skills emerged as the most influential predictor of financial accountability. This because communication skills enables auditors to convey audit findings clearly, engage stakeholders, and facilitate corrective actions. These variables are critical drivers of financial accountability in Plateau State ministries. This findings aligns with prior studies (e.g., Gardi et al., 2021; Al-Okaily & Al-Okaily, 2024; Hansen & Świdarska, 2024) which highlights the importance of data analysis and effective communication in enhancing reporting accuracy and decision-making.

Conversely, risk assessment and professional skepticism which shows no significant direct effects, diverges from literature that emphasizes their role in fraud detection (Achmad et al., 2022; IIA, 2021). This suggests that, in Plateau State context, these skills may

contribute indirectly or are underutilized due to structural, cultural, or policy constraints. Overall, the findings highlight the need to strengthen auditors' communication clarity and analytical techniques, while re-examining the institutional integration of risk assessment and skeptical inquiry within public sector auditing frameworks.

5.0 Summary, Conclusion, and Recommendations

The study concludes that internal auditors' competencies are essential drivers of financial accountability in Plateau State ministries. Skills such as analytical ability, effective communication, risk assessment, and professional skepticism enable auditors to identify irregularities, provide credible oversight, and foster transparency in public resource management. Nevertheless, systemic challenges including political interference, resource constraints, and weak institutional frameworks often limit the effectiveness of internal audit functions. Strengthening auditor competencies, investing in capacity building, and creating enabling institutional environments are therefore critical for enhancing accountability and curbing financial mismanagement.

In line with the findings, the following recommendations are made:

- i. Capacity Development: Ministries should implement continuous training programs to

strengthen auditors' analytical and technical skills, enabling more robust scrutiny of financial records.

- ii. Enhanced Communication: Internal auditors should be equipped with communication skills that allow them to present findings clearly to policymakers, stakeholders, and non-technical audiences.
- iii. Risk-Based Auditing: Ministries should institutionalize risk-based audit frameworks and provide auditors with tools for advanced risk assessment to proactively address potential accountability lapses.
- iv. Promoting Professional Skepticism: A culture of ethical judgment and skepticism should be cultivated through regular workshops, ethical training, and performance reviews to ensure integrity in financial management.

5.4 Limitations

This study was constrained by limited access to government financial records, response bias among participants, and resource limitations that restricted the scope of analysis. Its focus on ministries within Plateau State may also limit generalizability to other states. Furthermore, evolving policy reforms during the study period could have influenced accountability outcomes. Despite these limitations, the findings remain valid and provide a useful basis for future inquiry.

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