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THE PREVENTIVE ROLE OF FORENSIC AUDITOR IN WHITE-COLLAR FRAUD IN THE NIGERIAN UNIVERSITIES

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Abstract

The study seeks to investigate the preventive role of the forensic auditor by using forensic auditing. The study used purposive sampling methods with a survey methodology based on a questionnaire. The population of the study comprised 210 staff members from the three state-own government universities in Ondo State working in the Audit Departments (Source: Attendance Register, 2025). The study samples 120 senior staff members with ICAN and ANAN certificates. The results showed that responsive planning strategies are insignificant statistically, while strong internal control and management oversight are statistically significant, having a p-value of 0.0000 and 0.00105, respectively. This is how forensic auditing protects the interest of stakeholders through a combination of the exactness of auditing criteria and the rigour of financial investigation. The study concludes that, through extensive investigation and proactive actions, the preventive role of a forensic auditor is vital in preventing white-collar fraud; hence, the dynamic and complicated financial issues surrounding forensic auditing not only detect financial misbehaviour but also strengthen resilience in companies. This study's findings recommend that governments should put in place mechanisms to defend against white-collar fraud to protect the interests of all stakeholders; forensic auditors should ensure the integrity of financial activities in performing their duties, and management should enhance its internal controls to minimize risks and ensure compliance with policies and regulations.

Keywords: Forensic auditor, respond planning techniques, strong internal control, management oversight, and white collar fraud

1.0 INTRODUCTION

Accounting scandals in government institutions have amassed wealth ethically in a manner that has defied competency as established by legislation all over the world; forensic auditing is therefore imperative for the detection of financial fraud in government institutions (Apalowowa et al., 2023a). New communication technologies have caused internal occupational dishonesty that leads to a variety of outside problems. Among the numerous threats are computer fraud, fraud initiated with the assistance of checks, identity theft fraud, credit card fraud, postal fraud, False RTGS, and advance fee fraud (Bhumika, 2022). Forensic audit services have gained some significance due to the unprecedented number of dishonest practices in governments, all across recently. Owolabi (2020) believes that prevention is an integral part of the auditor's job because of ensures responsibility, transparency, and general integrity of financial reporting in companies. Apalowowa et al. (2023b), strong internal control-that is the policies, rules, and practices put in place to protect resources, ensure accuracy in financial reporting, and consequently promote adherence to legal and regulatory criteria-is the foundation of organisational governance. Management oversight refers to the systematic and structured monitoring, supervising, and guiding by the management team exercised to ensure that operations are effectively carried out, risks managed, and goals met following set policies and strategies.

Response planning is a proactive and orderly approach that allows companies to foresee and minimise the consequences of crises, unplanned occurrences, and crises (Danyaro, et al., 2024). White-collar fraud, sometimes using document falsification or money for personal use, is the theft of money or property entrusted to someone else (Mvunabandi, 2022). A major issue for forensic auditors is the complexity of white-collar crime, which brings sophisticated plans and financial data manipulation; this presents a great difficulty. Using the sophisticated technologies and methods used by white-collar fraudsters, offenders constantly create new technologies and methods to hide their operations. Forensic auditors thus find it more difficult to find anomalies before they become significant financial losses (Gupta, 2022). Human elements are still a major weakness in fraud prevention even with technical development. For forensic auditors trying to prevent fraudulent behaviour, insider threats including collaboration among staff or executives cause tremendous difficulties (Effiong & Edward, 2021). Therefore, the project aims to use forensic auditing to investigate, via white-collar fraud, the preventative influence of a forensic auditor.

This research study will be very important to public and private organizations that participate in legislation, academia, as well as the general public because a forensic auditor plays a proactive role in preventing fraud by detecting vulnerabilities within the system, policies, and controls that fraudsters could manipulate. Audits and assessments help the companies to extend full support for forensic auditors to conduct in-depth investigations of financial documents, transactions, and operational processes to identify any anomaly, discrepancy, or irregularity that would indicate fraud and protect the financial and non-financial assets of the company. The paper tends to limit itself to the preventative function of a forensic auditor in white-collar fraud using forensic auditing in the three state government institutions in Ondo state, Nigeria. From this perspective, the internal control structure, management supervision, and reactive planning strategies constitute the explanatory variables, with a focus on the Audit Department in each of the three state government institutions in Ondo State, Nigeria.

2.0 LITERATURE REVIEW
2.1 Conceptual Review
2.1.1 Forensic Auditing

According to Apalowowa et al. (2023a), forensic auditing is a type of specialist investigative procedure that uses auditing techniques to find possible fraud and financial irregularities. To effectively reveal the truth concealed within financial data, forensic auditing requires a combination of technical expertise, critical thinking, and attention to detail. Awolowo (2019) posits that forensic auditors play a critical role in protecting the integrity of financial systems and guaranteeing justice and responsibility in the commercial and financial domains as financial crimes become more sophisticated. Akinleye et al. (2023) postulate that forensic auditing is a subfield of accounting that combines the exactitude of auditing standards with the rigor of financial inquiry. The process of forensic auditing entails a methodical analysis of financial documents and additional pertinent proof to detect any abnormalities, anomalies, or possible fraudulent activity (Apalowowa et al., 2023a; Awolowo, 2019). Investigative is a strong analytical skills, and an in-depth knowledge of legal procedures as well as accounting principles are necessary for forensic auditing. Forensic auditing entails using a combination of auditing methods and investigation abilities, forensic auditors are taught to spot indications of financial misbehavior such as embezzlement, fraud, or misuse of funds.

2.1.2 Preventive Role

Ibrahim and Ademu (2024) assert that a forensic auditor's preventive role is essential to upholding confidence in organizational governance and financial reporting because it foresees risks, strengthens controls, and cultivates a culture of compliance. Auditors greatly contribute to the long-term viability and sustainability of the organizations they work with (Ozili, 2020). Forensic auditors are integrity defenders as they make sure that both financial and non-financial hazards are recognized and dealt with by way of reducing the possibility of fraud, financial misstatements, or disruptions to business operations (Apalowowa et al., 2023b). In today's dynamic and complicated business world, auditors play a preventive role that is ultimately decisive in encouraging accountability, improving decision-making processes, and protecting stakeholders' interests (Apalowowa et al., 2023a)

2.1.3 Strong Internal Control

Strong internal control, which includes the policies, processes, and practices put in place to protect assets, guarantee accuracy in financial reporting, and encourage adherence to legal and regulatory requirements, is the cornerstone of corporate governance (Ruan et al., 2020). Strong internal control serves as the cornerstone for the development of confidence and trust in an organization's operations by reassuring stakeholders that risks are adequately handled and resources are utilized properly (Osho, 2017). Fundamentally, Manuel and Kumara (2019) hypothesized that effective internal control consists of establishing a systematic framework that permits management to accomplish operational goals while reducing risks to a manageable degree. Ibrahim (2018) opined that strong internal control establishment of distinct lines of accountability, task division, and internal checks and balances, this architecture aims to prevent and identify errors, fraud, and misconduct.

2.1.4 Management Oversight,

The systematic and structured monitoring, supervision, and guidance that the management team of an organization exercises to make sure that operations are carried out effectively, risks are managed, and goals are met in line with set policies and strategies is known as management oversight (Adegbie et al., 2019). Management oversight is an act of vital governance structure that lets management carry out its duties and protects the resources, good name, and long-term viability of the company (Ibanichuka et al., 2020). Management oversight as asserted by Karahoca

et al. (2019) clearly defines company goals and creates plans to achieve them. This includes establishing priorities, setting performance goals, and coordinating actions with the mission and vision of the company.

2.1.5 Respond Planning Techniques

Organizations use response planning techniques, a proactive and organized strategy, to anticipate and lessen the effects of emergencies, crises, and unanticipated events (Hameed & Arachchilage, 2019). Response planning techniques deal with creating plans, guidelines, and practices to reduce operational disruptions, safeguard resources, and guarantee the security of stakeholders and employees (Ibrahim, 2018). In times of hardship, response planning is crucial for boosting organizational resilience, ensuring the continuation of critical operations, and protecting reputation. Response planning entails determining communication procedures, creating reaction plans, identifying risks, guaranteeing company continuity, educating staff, and regularly reviewing and enhancing preparedness (Ruan et al., 2020; Osho, 2017). In the face of uncertainty and hardship, companies can enhance their resilience, safeguard their reputation, and fulfill their obligations to stakeholders by allocating resources towards response planning.

2.1.6 White-Collar Fraud

The term "white-collar fraud" describes non-violent, financially motivated crimes that are usually committed by people or organizations in positions of trust and power, frequently in the course of their lawful careers or jobs (Owolabi, 2020). White-collar fraud is based on deceit, manipulation, and misuse of privileged access to financial resources or confidential information, in contrast to traditional crimes that entail force or violence (Kusyanti & Catherina, 2018). A wide range of industries, including corporate firms, governmental organizations, financial institutions, healthcare, and nonprofits, are susceptible to white-collar fraud hide their actions and elude discovery for a long time, white-collar fraudsters frequently take advantage of their expertise, power, and access to private data or financial systems (Karahoca et al., 2019). The complexity of white-collar fraud and the skill of its offenders make it difficult to detect and prosecute. Strong internal controls must be put in place, audits and reviews must be carried out regularly, ethical behavior and openness must be encouraged, and staff must receive fraud awareness training.

2.2 Theoretical Review

The study reviewed the policeman theory as the most suitable theory to hinge the study on.

2.2.1 The Policeman Theory

In the context of forensic auditing, the "policeman theory" makes a strong comparison between the duties of law enforcement and forensic auditors, highlighting their mutual obligations to look into and prevent financial crime (Silverstone et al., 2012). Forensic auditors protect the financial integrity of companies in the same way that police officers protect law and order in society as they use their training to find irregularities, frauds, and breaches of trust (Oladejo & Jack, 2020). The proactive and investigative aspect of forensic auditing is highlighted by the policeman theory because forensic auditors carefully sort through financial records, transactions, and data trails to piece together the timeline and find any signs of fraud or wrongdoing, just way detectives carefully search crime scenes for evidence (Yadav & Yadav, 2013). They use specialized instruments and approaches, like data analysis, digital forensic investigations, and forensic accounting procedures, to find patterns of deceit, track financial movements that can point to illegal activity, and find abnormalities (Ruan et al., 2020).

2.3 Empirical Review

In a descriptive study, Awale et al. (2025) investigate the perceptions held by public female employees regarding financial crimes in the Somali public sector. Data collected from primary sources consist of 64 female respondents who work in different public organizations and analyzed

using SPSS. The study states that even though public female employees claim that financial crimes can be avoided and identified, they still consider these crimes as a general problem associated with complexity. By analyzing recent amendments to legislation to prevent legal obstacles, limit legal risks, and create external whistle-blowing avenues, he conceptualizes the model of the practice in the UAE. Thus, the work that will concern itself with such an extension shall look into the possible impact of the UAE legislative policies on the whistleblower system in the country using concepts, connections between the demographic statistics, the legal and regulatory frameworks in the UAE, research, and media reports. Indeed, his findings indicate that the legislative amendments to the UAE whistleblower system are about eliminating any legal obstacles.

In their examination of the interplay between religious-political orientation as a mediator and social value orientation as a moderator, Abraham et al. (2025) investigated how perceived job alienation affects intentions to blow the whistle. This research employed a predictive correlational design that incorporated mediation and moderation analyses. A total of 263 participants from Indonesia were involved, comprising 131 men and 132 women. The mean age of the participants was 25.91 years, with a standard deviation of 5.47 years. The findings indicated that a decline in whistleblowing intentions is correlated with increased feelings of job alienation.

Financial data was analyzed and assessed by Ali and Hafidh (2024) to compile proof that may be used in court. Used a systematic review approach to analyze 14 chosen forensic auditing publications, offering a thorough evaluation of the efficacy of different forensic auditing methods. Their results show that forensic analytics and data mining are quite successful in identifying and stopping fraud, but their effectiveness depends on the auditors' abilities and the particulars of the program. Ogbaini et al. (2024) used the Lagos State Government as a case study to examine the function of forensic accounting in fraud detection and prevention in the Nigerian public sector. Using secondary data from previous financial statements, chi-square statistical formula, frequency distribution tables, and basic percentages, a sample of sixty Certified Accountants was chosen by purposive sampling procedures. The results of this study showed that the Lagos State Government has no forensic accounting department and no management training on forensic fraud prevention and that it employs forensics very little in its daily operations.

Okiridu and Ogbosei (2024) investigated the use of financial fraud detection and forensic auditing in Port Harcourt's commercial banks. For this study, a sample size of 315 respondents—or 50% of the total population was used. Respondents were asked to complete two sets of self-made questionnaires for their study, Application of Forensic Auditing (QAFA) and Fraud Detection among Commercial Banks (QFDCB). The two sets of data were analyzed using Pearson's Product Moment Correlation Coefficient, yielding reliability indices of 0.83 and 0.76 for the application of forensic auditing questionnaire and fraud detection among commercial banks questionnaire, respectively. Their research showed that, among commercial banks, financial fraud detection is positively correlated with information gathering, evidence analysis, and analysis.

Apalowowa et al. (2023) investigated a study on how forensic accounting practices affect fraud investigation, fraud prevention, and fraud detection in Nigeria's State Pension Board. Used primary sources of data to implement a survey research design. 186 senior employees of the State Pension Board in the three states that were chosen made up the study's population, both stratified sampling and census sampling techniques were utilized in the investigation, and the Ordinary Least Square Regression approach was used. Their findings showed that forensic accounting significantly affects the investigation, prevention, and detection of fraud. The results also showed that fraud prevention and detection are statistically significantly influenced by internal audit, accountability, and transparency techniques.

2.4 Gap

Numerous studies on forensic accounting have been conducted in a variety of fields. Regarding the impact of forensic accounting, there is a dearth of empirical data in Africa, particularly in Nigeria. Existing research on forensic accounting (Apalowowa et al., 2023; Ogbaini et al., 2024;

Ibhrahim and Ademu, 2024; Okiridu & Ogbosei, 2024) has been conducted in the banking industry in both Nigeria and outside Nigeria, but the majority of the literature has concentrated on the banking industry and other economic indicators. One such study of MDAs in Kogi state, Nigeria, was conducted by Okoye and Gbeji (2013). A study on forensic accounting in tertiary institutions in Anambra State was looked at by Ile and Odimmega (2018). Based on all these fact, this study examined the preventive role of a forensic auditor in white-collar fraud through forensic auditing in the state government universities in Ondo state, Nigeria.

3.0 Methodology

An organized questionnaire utilized in a survey design served as a primary data source. The intended respondents received a well-structured questionnaire. The study population consisted of 210 senior staff members with professional certificates. The study used Purposive Sampling Techniques to select 120 staff with professional certificates (such as ICAN and ANAN) in the Audit Departments of all three government universities in Ondo State, Nigeria (Attendance Register, 2025). Strong internal control, management oversight, and response planning techniques are measured as independent variables for the preventive role of a forensic auditor in white-collar fraud. Whereas, expert witnesses in court procedures proxy for forensic auditing as the dependent variable. The model specification used examined the preventive role of a forensic auditor in white-collar fraud through forensic auditing in the state government universities in Ondo state, Nigeria is as follows:

$PRFA = f(SINC, MGTO, RPT, WCF, \mu1)$ ……………………………………… (i)

Econometrically it is stated thus:

$PRFA = \beta_0 + \beta_1 SINC_1 + \beta_2 MGTO_2 + \beta_3 RPT_3 + \beta_4 WC_4 + \mu_i$ ……………………… (ii)

Where:

PRFA = Preventive Role of a Forensic Auditor

SINC = Strong Internal Control

MGTO = Management Oversight

RPT = Respond Planning Technique

WCFR= White Collar Fraud

$\mu1$ = Error term

$\beta_1 – \beta_4$ = Unknown coefficients to be estimated

$\beta_0, \beta_1, \beta_2, \beta_3, \beta_4 > 0$.

4.0 Data Analysis and Discussion of Findings

The Co-integration Rank Test (Trace) performed on the preventive role of a forensic auditor in white-collar fraud through forensic auditing in the state government universities in Ondo state, Nigeria reflect white-collar fraud" describes non-violent, financially motivated crimes that are usually committed by people or organizations in positions of trust and power, frequently in the course of their lawful careers or jobs. At 0.05 Critical Value 12.32090 trace test indicates 2 co-integrating Eigenvalue(s) 0.005499 denotes rejection of the hypothesis at the 0.05 level of significance as shown in the table 1.

Table 1: Co-integration Rank Test (Trace)

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
SINC	0.193336	36.01270	24.27596	0.0011
MGTO	0.172108	17.10602	12.32090	0.0073

RPLT	0.005499	0.485285	4.129906	0.5492

Trace test indicates 2 cointegrating eqn(s) at the 0.05 level
 * denotes rejection of the hypothesis at the 0.05 level
 **MacKinnon-Haug-Michelis (1999) p-values

Source: Researchers' Computation (2025)

With the MacKinnon-Haug-Michelis (1999) p-values in the Max-eigenvalue test indicate 2 co-integrating Eigenvalue (s) 11.22480 and 4.129906 respectively, based on deceit, manipulation, and misuse of privileged access to financial resources or confidential information, in contrast to traditional crimes that entail force or violence that led to 0.485285 denotes rejection of the hypothesis at the 0.05 level significance. The value 16.62074 Max-Eigen Statistic and Critical Value 11.22480 implies that a wide range of industries, including corporate firms, governmental organizations, financial institutions, healthcare, and nonprofits, are susceptible to white-collar fraud hide their actions and elude discovery for a long time, white-collar fraudsters frequently take advantage of their expertise, power, and access to private data or financial systems, this shown in table 2 below.

Table 2: Cointegration Rank Test (Maximum Eigenvalue)

Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	0.05 Critical Value	Prob.**
SINC	0.193336	18.90668	17.79730	0.0339
MGTO	0.172108	16.62074	11.22480	0.0052
RPLT	0.005499	0.485285	4.129906	0.5492

Source: Researchers' Computation (2025)

The Coefficients (normalized) in Table 3, that management oversight has proven with 14.36647 value simplify that forensic auditor's preventive role is seriously essential to uphold confidence in organizational governance and financial reporting because it foresees risks, strengthens controls, and cultivates a culture of compliance. Respond planning techniques -0.208437 means forensic auditors are integrity defenders as they ensure that both financial and non-financial hazards are recognized and dealt with by way of reducing the possibility of fraud, financial misstatements, or disruptions to business operations. The values of 0.277187 and -2.979725 denote that strong internal control serves as the cornerstone for the development of confidence and trust in an organization's operations by reassuring stakeholders that risks are adequately handled and resources are properly utilized.

Table 3: Co-integrating Coefficients (normalized by b'*S11*b=I)

PRFA/MGTO	RPLT	SINC
14.36647	-1.569160	-2.979725
-16.31702	12.84989	-7.801880
-1.207325	-0.208437	0.277187

Source: Researchers' Computation (2025)

In Table 4 with the adjusted coefficients (alpha) -0.004493 for strong internal control the policies, processes, and practices put in place to protect assets, and guarantee accuracy in financial reporting. Meanwhile, 0.105566 D(PRFA/MGTO) encourages adherence to legal and regulatory requirements and is the cornerstone of corporate governance. The value D(RPT) -0.021967 asserts that reducing the possibility of fraud, financial misstatements, or disruptions to business operations. In strong internal control, D(SINC) value 0.006570 states that the process of forensic auditing entails a methodical analysis of financial documents and additional pertinent proof to

detect any abnormalities, anomalies, or possible fraudulent activity, table 4 reveals the true standing position.

Table 4: Adjustment Coefficients (alpha) with White Collar Fraud

Variable	D(PRFA/MGTO)	D(RPT)	D(SINC)
Model 1	-0.037185	-0.021967	0.001489
Model 2	-0.010707	-0.111340	-0.006570
Model 3	0.105566	-0.062189	-0.004493

Source: Researchers' Computation (2025)

The Log-likelihood 168.7055, as financial crimes become more complex, forensic auditors have a crucial role in ensuring justice and accountability in the commercial and economic spheres and safeguarding the integrity of financial systems. Respond Planning Techniques (RPT) (0.12079) indicate the essentiality of the forensic auditor's preventive role is to uphold confidence in organizational governance and financial reporting because it foresees risks, strengthens controls, and cultivates a culture of compliance. The strong internal control (0.12163) greatly contributes to the long-term viability and sustainability of the institution because forensic auditors are integrity defenders as they make sure that both financial and non-financial dangers are recognized and dealt with by way of reducing the possibility of fraud, financial misstatements, or disruptions to business operations. The D(RPT) with (0.65442) implies that using a combination of auditing methods and investigation abilities, forensic auditors are taught to indicate financial misbehavior such as embezzlement, fraud, or misuse of funds. The Adjustment coefficients (0.23135) in D(PRFA/MGTO) that risks are managed, and goals are met in line with set policies and strategies, and D(RPT) coefficients 1.662910 establishing priorities, setting performance goals, and coordinating actions with the mission and vision of the company, and D(SINC) coefficients 2.531346 denote that complexity of white-collar fraud and the skill of its offenders make it difficult to detect and prosecute as a result political influence.

Table 5: Co-integrating Equation(s) between the preventive role of a forensic auditor in white-collar fraud and forensic auditing

Variable		Log likelihood	177.0158
Normalized co-integrating coefficients (standard error in parentheses)			
PRFA/MGTO	RPT	SINC	
1.000000	0.000000	-0.317801	
		(0.00105*)	
0.000000	1.000000	-1.010706	
		(0.01049)	
Adjustment coefficients (standard error in parentheses)			
D(PRFA/MGTO)	-0.175787	-0.223921	
	(0.23135)	(0.13776)	
D(RPT)	1.662910	-1.413905	
	(0.65442**)	(0.38968)	
D(SINC)	2.531346	-0.964769	
	(0.65833)	(0.39200**)	

Source: Researchers' Computation (2025)

4.1 Discussion of Findings

Forensic Auditing generally means deep analysis of financial records and other relevant information for any abnormality, deviation, or fraud. Strong analytical ability, investigation skills, and full knowledge of legal and accounting concepts are the pre-requisites for forensic auditing. The Lagos State Government does very minimal forensic work in its operations, and it does not have any forensic accounting department, with no management training on forensic fraud prevention. Thus, the response outcome to planning techniques in this study was statistically not significant. Ogbaini et al. (2024) their findings revealed that Strong internal control and management oversight is statically significant with a p-value of 0.0000 and 0.00105 thus, forensic auditing combines the exactness of auditing standards with rigour from the financial inquest and also plays a preventive role, which is decisively encouraging accountability, improving processes for decision making, and ultimately protecting the stakeholder's interests. The findings of this research are in agreement with the results of Apalowowa et al.'s 2023 study, which indicated a positive and significant relationship between internal audit practices and the investigation, deterrence, and detection of fraudulent practices in the States Pension Board located in South West, Nigeria. The findings are in agreement with the studies conducted by Ibrahim and Ademu, 2024, that perceived degree of financial fraud, perceived vulnerability to fraud, avoidance of collapse, perceived benefits of forensic accounting, and financing preference had a significant positive impact on behavioral intention to use forensic audit services.

5.0 Conclusion and Recommendations

Therefore, with in-depth inquiry and proactive action, forensic auditor is among the most key jobs which stand for fraud's white-collar prevention. It thus couples internal controls, management oversight, and planning techniques by forensic auditing that finds misbehavior but develops resiliency in business, makes ethical standards possible, and pushes toward sustainable business in a present financial atmosphere characterized by dynamism and complexity. Strengthening internal controls to minimize risks and ensure full compliance with policies and regulations; supporting a culture of accountability and transparency through proactive management oversight and regular audits; and developing and testing response plans for the rapid action and minimization of potential fraud events. The study recommends that governments and relevant officials strengthen their defenses against white-collar fraud, protect the interests of stakeholders, and ensure integrity in financial operations.

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