

Forensic Accounting and Fraud Detection Control in Nigeria

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Abstract

The study empirically examined the impact of forensic accounting and fraud detection control in Nigeria. The specific objectives were to; examine the effectiveness of forensic accounting in financial fraud control, the effectiveness of forensic accounting in improving financial reporting quality and to ascertain the relationship between forensic accounting and internal controls. The study adopted desk survey methods in gathering relevant information which was extracted from textbooks, libraries, published and unpublished journals. Pearson Product Moment Correlation statistical tool was adopted in this study. It was revealed that there was a significant relationship between forensic accounting and financial fraud detection, there was a significant relationship between forensic accounting and financial reporting quality and there was a significant relationship between forensic accounting and internal control. The study recommended that eradication of economic and financial crime through the adoption of forensic accounting in the system will improve the image of Institutions under-review. Also, recommended that government and regulatory authorities should ensure the provision of standards and guidelines to regulate forensic activities above all, therefore Nigerians should embrace integrity, objectivity, fairness and accountability in their day-to-day activities.

Keywords: Forensic Accounting; Internal Control; Fraud Detection; Financial Reporting; Nigeria.

Introduction

The menace of fraud, corruption and other financial crimes has a serious negative effect on economic development which makes it difficult for a country to provide essential amenities to its citizens. In Nigeria, the evil of fraud has reached an alarming rate which leads to persistent resources mismanagement and loss of government assets Nonye and Okoli, (2015). In the view of Claire and Jude (2016), the financial offence has become invasive and the possibilities of fraudulent practices have also turned out to be more pervasive. Similarly, a high level of financial abuse due to inflation of expenditure mostly by the principal officers has stunted the growth of many government ministries and agencies. The large fraud spreading in the ministries has made the conventional auditing and investigation unsuccessful and inefficient in fraud detection. Eiya and Otalor (2013) assert that fraud is a theme that has caught the attention worldwide.

Fraud is so pervasive in Nigeria in that it is becoming a way of life. Hope and Chikuloas in Osisioma (2012) averred that corruption is rare in Botswana, widespread in Ghana and systemic in Nigeria. For fraud to be systemic in Nigeria, it implies that fraud in Nigeria is an industry; which means it has stakeholders, investors and risk-return profile. The fraud industry is organized, with internal coordination, shared knowledge and share of benefits linking principals and agents and shares reward among the stakeholders. The system on its own grows practitioners at every level, from school to graduation, from childhood to adulthood, from micro to macro levels; thus there is a sustained supply of individuals which ensure that fraud is maintained in perpetuity. People expect leaders to be corrupt, with anything short of that as being too good to be true, as such persons are

considered fools. The system actively discourages people with integrity and character, with the high price tag for public office, for men of character-sacrifice of personal integrity. In the system, leaders were not held accountable, with ethnic and sectoral loyalty overriding character and competence.

In the light of the above, fraudulent activities has become institutionalized in that it has become a way of life and one is expected to be 'corrupt' in line with what is now the 'norm'. For instance, refusal to receive gratification in public service would be viewed as abnormal and frowned at by friends and associates and where your position would prevent possible beneficiaries from getting their share, it would be resisted by all means including the threat to life. An attempt to report such threat from colleague to kinsmen and some higher authorities may be met with mockery comments and removal from office in some instances as you are awkward, a mismatch and anti-progress.

The increasing sophistication of financial fraud requires that forensic accounting be added to the tools necessary to bring about the successful investigation and prosecution of those individuals involved in criminal activities. Forensic accounting arises from the effect and cause of fraud and technical error made by humans. Forensic accounting is quite new in Nigeria as organizations have realized that the service of a forensic accountant is needed as fraud cases have substantially increased in number. Forensic accounting is the application of financial skills and investigative mentality to unsettled issues, conducted within the context of the rules of evidence. Sarkar, (2010) assert that forensic accounting as a discipline encompasses fraud knowledge, financial expertise, and a sound knowledge and understanding of business reality and the working of the legal system. Forensic accounting may be one of the most effective and efficient ways to decrease and check accounting fraud. Presently, forensic accounting is gaining popularity worldwide. It is been taught as a major course in many educational institutions in various countries.

The general expectation is that forensic accounting may offer some respite to the seeming vulnerability of conventional accounting and audit systems to financial fraud. Consequently, the incorporation of modern forensic auditing techniques in audit in Nigeria is seen as a time to prepare the accounting profession to deal effectively with the problem of unearthing ingenious fraud schemes arising from audit failure to detect frauds in Nigeria.

To respond to the public demand to card corruption and fraudulent practices that gave birth to forensic accounting, hence study is to critically ascertain the contributions of forensic accounting to fraud detention and control in Nigeria.

In modern time accounting professional has been battling with what they consider as the professional rose in terms of accounting and auditing and what the public generally feel and expect from them. This is commonly referred to as the audit expectation gap. It is in the face of the challenges of expectation gap that brought to the front boner issues bordering on forensic accounting and auditing. These two emerging seems twin in the accounting profession focus on solving some challenges in the system; an area of fraud detection, investigation, remediation and litigation support services. Forensic accounting relates to the application of financial facts to legal problems, it includes any financial investigation that can result in Legal consequences expected.

The objective of this study is to: Ascertain the contributions of forensic accounting in fraud detection in Nigerian Public Sector, to evaluate the contributions of forensic accounting in fraud investigation in Nigerian Public Sector and establish the contributions of forensic accounting in the provision of litigation support services in Nigerian Public Sector.

What is the effect of the use of forensic accounting services in detecting fraud in the Nigerian ministries? Does a significant relationship exist between forensic accounting and litigation support

services in the Nigerian courts? What is the effect of forensic accounting services in preventing fraud in the Nigerian ministries?

Hypotheses

The researcher proposed the following null hypothesis:

Ho1: The use of forensic accounting services in ministries is not effective in detecting fraud Management.

Ho2: There is no significant correlation between forensic accounting and legal action support services in Nigerian courts.

Ho3: Use of forensic accounting services is not effective in preventing fraud in Management.

Review of Related Literature

Conceptual Review

Forensic Accounting

Forensic accounting is the use of laws of nature to the laws of man. This is normally carried out by forensic scientists as interpreters and examiners of facts and evidence in the legal case that also gives expert opinions concerning their findings in a court of law. Fyनेface and Oseiweh (2017) affirm that forensic accounting is the essential investigative device for the detection of fraud. Mukoro, Yamusa and Faboyede (2013) opined that forensic accounting helps in introducing useful internal control and fraud prevention in an organization. He also described forensic accounting as a mixture of auditing and investigation skills. Al Samara, Al-Afeef and Al Ali (2017) define forensic accounting as the use of criminal methods and incorporation of investigative accounting issues and law processes to investigate and detect financial crimes and other economic malpractices.

Fraud Detection

Okafor, (2004) reported that fraud is a generic term and embraces all the multifarious means which human ingenuity can devise, and resorted to by an individual to get the advantage over another in false representation. According to Anyanwu, (1993), fraud is an act or course of deception, deliberately practised to gain unlawful or unfair advantage; at the detriment of another. Karwai, (2002); Ajie and Ezi, (2002); Anyanwu, (1993); Okafor, (2004) and Adeniji, (2004) Summarize the types of fraud based on methods of perpetration which includes the following but not exhaustive: defalcation, suppression, outright theft and embezzlement, tampering with reserves, inside abuses and forgeries, fraudulent substitutions, unauthorized lending, lending to ghost borrowers, kite flying and cross-firing, unofficial borrowing, impersonation, fake payment, fraudulent use of the firm's documents, fictitious accounts, false proceeds of collection, manipulation of vouchers, dry posting, over-invoicing, inflation of statistical data, ledger accounts manipulation, fictitious contracts, duplication cheque books, computer fraud, misuse of suspense accounts, false declaration of cash shortages etc. It has been analyzed that three components come to bear when committing fraud. These components which are pressure, opportunity and justification constitute the fraud triangle.

Forensic Accountant and Fraud Detection

A professional forensic accountant as an investigator is seen as is expert in fraud detection, especially in accurately documenting the types of support needed for a satisfactory criminal prosecution. In addition, he should be able to work in a challenging regulatory and litigation atmosphere, Claire &

Jude, (2016). Forensic Accountant is thus expected to work with reasonable accuracy and be able to reconstruct the destroyed, missing or deceptive accounting records.

Forensic Accountant and Fraud Prevention

Fraud Prevention entails the formation of attitudes of honesty, sincerity and assistance to ensure elimination or drastic reduction in the level of fraud occurrence. Enofe, Omagbon and Ehigiator (2015) noted that one major way to victorious fraud deterrence is to focus on the organization's traditions and adopt strategies to make it a fraud-free or low fraud atmosphere. This can be accomplished by identifying the root causes, blocking the loopholes identifying the lacuna being exploited by the perpetrators and above all workers' welfare must be taken care of properly.

Theoretical Framework

Pearson's Statistical Technique Theory

Fraud or misrepresentation often creates patterns of error within complex financial data. The discipline of statistics has developed sophisticated techniques and well-accepted tools for uncovering these patterns and demonstrating that they are the result of deliberate malfeasance. Statistical theory for forensic accounting is the first comprehensive guide to these tools and techniques; understanding their mathematical underpinnings, using them properly and effectively communicating findings to non-experts. Forensic accounting is the application of investigative and analytical skills to resolve financial issues in a manner that meets the standards required by courts of law. Fraud examination is the process used to resolve allegations of fraud through the accumulation of evidence, including the investigation of systems and internal controls and the detection of fraud circumstances.

Fraud Triangle Theory

This theory is credited to American Criminologist, Donald Cresset (2018). The fraud triangle is what the forensic accountant relies on to identify suspected fraud, the causes and the weakness in the system that prompted the fraud. Based on the fraud triangle concept, the three factors that cumulate into the triangle are; pressure, opportunity and Opportunity Employees use their position to commit fraud when internal controls are weak, or where there is poor management oversight on internal control Implementation. Most employees who commit fraud do so because they have the opportunity to access Assets and information that allows them to obscure their fraudulent deeds. Employees indeed need access to a certain platform to perform their jobs. The same access can provide the employees with the opportunity to commit fraud. Pressure/Incentive-Pressure can make a staff commit fraud. Pressure does not only mean financial pressure. Sarkar, (2010), states that there are three types of motivation or pressure; personal pressure to pay for lifestyle, employment pressure from continuous compensation structures, or management's financial interest, and external pressure such as threats to the Business Financial stability, financial covenants, and market expectations.

Empirical Review

Popoola, Che-Ahmad and Samsudin (2014) agreed with the findings of the above study conducted by Adams, Umar, Samsudin and Mohamed (2016) added to the major control mechanisms, specifical office of the Auditor General of the Federation, and the public accounts committee. This indicates that the government particularly in Nigeria has put up remarkable standards and financial

regulations to avert various forms of fraud such as embezzlement of assets and other resources as well as irregularities, and other financial manipulations.

Akkeren and Tarr (2014) employed Chi-square in their study and used a statistics package for social science to empirically appraise forensic accounting as a remedy to economic and financial crimes in the Nigerian ministries. By testing four hypotheses, their study showed that forensic accounting is a financial strategy used in detecting and preventing economic and financial misappropriation in the Nigerian economy. Adebisi, Matthew and Emmanuel (2016) used mean and standard deviation in assessing forensic accountants' ability to plan fraud detection procedures. They also employed multivariate analysis of variance and analysis of variance ANOVA to evaluate their study with that of Agbiboa (2012).

Onodi, Okafor & Onyali (2015), examined the effect of forensic investigation methods incorporating fraud deterrence in Nigerian Banks. This study adopted a survey research design and data from the primary source were collected through interviews and administration of questionnaires, while the secondary source consists of reports on fraud and forgery in the banking sector. Statistical tools used to analyze the data include percentages, mean scores, frequency tables, regression analysis and Z-test. The result revealed that there is a significant relationship between forensic investigative methods and corporate fraud deterrence. The finding revealed that expert services of forensic investigators are normally required in the prosecution of fraud, but the majority of the audit and accounting personnel in Nigeria are suffering from poor perception and knowledge of forensic investigative methods.

Akhidime and Uagbala-Ekatah (2014), in their exploration of the growing relevance of forensic accounting in Nigeria, found that though forensic accounting in Nigeria has helped fraud detection, it is lacking statutory backup. Hence, it has no significant impact in tackling corruption in Nigeria.

Zachariah, Masoyi, Ernest and Gabriel (2014), work on the topic titled "application of forensic auditing in reducing fraud cases in Nigeria money deposit Banks". The study analyzed the trend in fraud cases from 2001-2012, included are the amounts involved in fraud, the most frequent types of fraud, and the losses sustained by Banks. The descriptive analysis revealed that there are up and down movements in fraud cases. Since Banks continually lose huge sums of money as a result of the inability of the auditors and the supervisory regulators to curtail the trend, there is therefore the need to devise different means of tackling frauds in the Banks. According to the authors, Nigerian Banks over the past decades had suffered from the menace of fraud which resulted in distresses and liquidation which hamper the roles of Banks in the economy. The study, therefore, suggested the employment of forensic auditing in Nigerian Banks by amending the existing status, in such a way that forensic auditors are included in the audit team.

Suleiman and Othman (2016) disclose that forensic accountants are required in the Nigerian banking sector; Forensic accounting is a useful tool for curbing financial offences in the banking system.

Methodology

In conducting this study, a survey design was adopted and a selection of ten (10) most active ministries which include the ministry of works, ministry of finance budget and national planning, ministry of health, ministry of humanitarian affairs and disaster management, ministry of education, ministry of transportation, ministry of agriculture, ministry of aviation, ministry of information and ministry of communication and digital economy. A sample size of one hundred (100) respondents was selected using a random selection of five (5) experts from each ministry which comprises auditors and accountants from the ten (10) ministries selected from FCT Abuja. The data for the study were

gathered from primary sources, using a structured questionnaire that was administered to respondents to generate data from the selected ministries. All the questionnaires administered were properly filled out and returned.

Data Analysis and Interpretation

Table collected from the retrieved copies of the questionnaire were carefully analyzed using Analysis of Variance (ANOVA). The selection of ANOVA in this research is because it shows the degree of variance in dependent variables caused by the independent variables. Furthermore, ANOVA is used in measuring the variation in more than two distinct samples drawn from the population with the same variance. The decision Rule of this study indicates that the null hypothesis should be supported if the calculated value off-ratio is higher than the critical value of f. i.e. (ft-1, N-t). Otherwise, it will be not be supported.

Test of Hypotheses

H₀₁: The use of forensic accounting services in ministries is not effective in detecting fraud in Ministries.

Table 1: Response on the effectiveness of forensic accounting in detecting fraud

Variables	Question 1	Question 2	Question 3	Total
Agree	8	15	11	34
Strongly agree	35	29	24	88
Disagree	6	3	7	16
Strongly disagree	1	3	8	12
Total	50	50	50	150

Source: Field work, 2022

Responses Generated from the Questionnaire

In an attempt to answer research question one, the findings of questions 1, 2 and 3 in the questionnaire indicate that hypothesis one responses of 34, 88, 16 and 12 were recorded as agree, strongly agree, Disagree and strongly agree respectively. This showed that the use of forensic accounts in Nigerian ministries is effective in fraud detection. This finding is under the findings of Ozuomba, Ofor and Okoye (2016) and Umar, Samsudin and Mohamed (2015)

Table 2. ANOVA Summary.

Source	Sum of square	Degree of freedom	Mean square	F-ratio
Between	1513	3	501.3	27:14
Within	140	8	15.875	
Total	1653	11		

Source: Field work, 2022

The critical value of 5% significance level land a degree of freedom 3 to 8 is 4.07.

Decision Rule

Given the F-ratio calculated value of 27.14, which is higher than the critical value of 4.07, the null hypothesis is rejected while the alternative hypothesis is accepted. Thus, the use of forensic accounting services is useful in fraud detection in the public sector.

H₀₂: There is no significant correlation between forensic accounting and legal action support services in Nigerian courts.

Table 3: Response on the correlation between forensic accounting and legal action support service

Variables	Question 4	Question 5	Question 6	Total
Agree	10	9	8	27
Strongly agree	35	37	30	102
Disagree	5	4	6	15
Strongly disagree	0	0	6	6
Total	50	50	50	150

Source: Field work, 2022

Responses Generated from the Questionnaire

In an attempt to answer research question one, the findings of questions 2, 6 and 10 in the questionnaire indicate that responses of 27, 102, 16 and 5 were recorded as agreeing, strongly agree, disagree and strongly agree respectively. This showed that a significant correlation exists between forensic accounting and proceedings support services in Nigerian courts. Agbiboa (2012) and Idris (2017), have similar findings in their studies.

Table 4. ANOVA Summary

Source	Sum of square	Degree of freedom	Mean square	F-ratio
Between	1770	4	588.33	27:14
Within	48	5	7.63	
Total	1818	9		

Source: Field work, 2022

Critical value 5% significant level and a degree of freedom 3 to 6 is 4.76

Decision Rule

Given the F-ratio calculated value of 27.14 which is higher than the critical value of 4.76, the null hypothesis is rejected while the alternative hypothesis is accepted. Thus, a significant correlation exists between forensic accounting and legal action support services in Nigerian courts.

H₀₃: Use of forensic accounting services is not effective in preventing fraud in Ministries.

Table 5: Response on the effectiveness of forensic accounting service effective in preventing fraud

Variables	Question 7	Question 8	Question 9	Total
Agree	10	13	9	32
Strongly agree	31	30	29	90
Disagree	6	5	6	18
Strongly disagree	3	2	6	11
Total	50	50	50	150

Source: Field work, 2022

Responses Generated from the Questionnaire

In an attempt to answer research question one, the findings of questions 5, 7 and 9 in the questionnaire indicate that responses of 30, 94, 16 and 10 were recorded as agreeing, strongly agree, disagree and strongly agree respectively. This showed that the use of forensic accounting is useful in fraud avoidance in the Nigerian ministries. This is under the findings of Modugu and Anyaduba (2013) and Umar, Samsudin and Mohamed (2016).

Table 6: Anova Summary

Source	Sum of square	Degree of freedom	Mean square	F-ratio
Between	1773	3	591.33	27.16
Within	45	6	7.33	
Total	1818	9		

Source: Field work, 2022

Critical value at 5% significance level and a degree of freedom 3 to 7 are 4.35.

Decision Rule

Given the F-ratio calculated value of 27.16, is higher than the critical value of 4.35, the null hypothesis is rejected while the alternative hypothesis is accepted. Consequently, it can, therefore, be concluded that the use of forensic accounting in ministries is useful in the prevention of fraud in Nigeria.

Discussion of Findings

Based on the analysis of the result, it was revealed that forensic accounting has a significant relationship with financial fraud control. The finding conforms to the works of scholars who posit that forensic accounting is the application of financial skills and investigative mentality to unsettled issues also revealed that forensic accounting has a positive impact on reporting quality. It conforms to the works of Gray (2008) who posit that forensic accounting may be one of the most effective and efficient ways to decrease and check accounting fraud. The finding revealed that forensic accounting has a positive effect on internal control.

Challenges of Forensic Accounting Application in Nigeria

Enyi, (2009) undertook a study to offer suggestions using real case problems on how to apply forensic accounting in investigating variances and suspected fraudulent activities in manufacturing processes and thus suggests that the application of forensic accounting applies to all scenes where fraud is a possibility. Crumbley (2001), Grippo and Ibex (2003), reveal the following challenges confronting the application of forensic accounting.

1. A significant challenge that faces a forensic accountant is the task of gathering information that is admissible in a court of law.
2. The admissibility of evidence in compliance with the laws of evidence is crucial to successful prosecutions of criminal and civil claims
3. Globalization of the economy and the fact that a fraudster can be based anywhere in the world has led to the problem of inter-jurisdiction.

Importance of A Forensic Accountant

The importance of forensic accountants can be clearly understood from the context of failure in statutory audits to detect and prevent fraud as summarized by Owojori and Asaolu (2009). A forensic accountant can be relevant in the following ways:

- i. Assist Police Force in Investigation: A forensic accountant engages himself in a criminal investigation on behalf of the police force, Eiya and Otalor, (2013), where his report is prepared with the objective of presenting evidence professionally and concisely.
- ii. Improve Management Accountability: Ramaswany (2009) states that failure of corporate communication structure has made the financial community realize that there is a great need for skilled professionals that can identify, expose and prevent weaknesses in three key areas:

poor corporate governance, flawed internal controls, and fraudulent financial statement. Forensic accounting skills are becoming increasingly relied upon within a corporate reporting system that emphasizes its accountability to stakeholders. From the above statement, a forensic accountant with his expert knowledge in crime will help to improve corporate reporting system designed by management which will expose and prevent poor governance, flawed internal control and fraudulent financial statement.

Implication, Conclusion and Recommendations

Implication

This study is on forensic accounting and fraud detection in Nigeria. The objective of this study is to ascertain the contributions of forensic accounting in fraud detection in Nigerian Public Sector, to evaluate the contributions of forensic accounting in fraud investigation in Nigerian Public Sector and establish the contributions of forensic accounting in the provision of litigation support services in Nigerian Public Sector. Against the above backdrop, the following findings were made:

- i. Forensic accounting significantly affects fraud control and regulation in Nigeria
- ii. It is an effective and efficient way to decrease and check accounting fraud.
- iii. Forensic accounting has a positive effect on internal control of fraud

Conclusion

Forensic accounting being a contemporary area in accounting has an essential position in protecting the Nigerian public sector against economic and financial irregularities. This study disclosed that forensic accounting merges auditing, accounting and investigating skills in identifying, averting and delivering convincing facts being used against the prosecutors in the courts. Similarly, the study disclosed that misappropriations being committed by ministries' staff and political offices holders can be prevented or reduced through the roles of forensic accountants. Forensic accountants also required forensic accounting skills that make them significantly assist in the economic development and protecting the image of the Nigerian public sector.

Recommendations

Given these findings, it is thus, recommends that the Nigerian public sector should originate good financial policies capable of attracting citizens with good moral character as an employee, public office holders, administrators, legal practitioners etc.

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