

EFFECTS OF FORENSIC ACCOUNTING IN COMBATING FINANCIAL CRIMES IN NIGERIA

BY

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Abstract

This study investigates the influence of financial accounting effectiveness and financial litigation on combating financial crimes in Nigeria, focusing on the accounting staff of the Ministry of Agriculture, Taraba State. A field survey design was adopted, utilizing primary data collected through a structured questionnaire administered to the entire population of 190 accounting staff, determined through a pilot survey. Ordinary least square was used for the analysis. The findings revealed that financial accounting effectiveness and financial litigation have significant positive effects on combating financial crimes, as evidenced by regression analyses with p-values below the 5% significance level. These results indicate the importance of robust accounting practices and effective litigation mechanisms in addressing financial crimes. The study recommends enhancing financial accountability, strengthening litigation processes, and fostering collaboration between regulatory and legal institutions to reduce financial crimes in Nigeria. To effectively combat financial crimes in Nigeria, it is recommended that organizations and government institutions prioritize the strengthening of financial accounting systems and legal frameworks. This can be achieved by investing in capacity-building initiatives for accounting staff, implementing advanced financial monitoring technologies, and ensuring strict adherence to accounting standards. Additionally, the legal system should be empowered to expedite financial litigation processes and enforce stringent penalties for financial misconduct. Enhanced collaboration between accounting professionals, regulatory agencies, and the judiciary will also be crucial in creating a robust framework for deterring and addressing financial crimes across sectors.

Keywords: Financial Accounting Effectiveness, Financial Litigation, Financial Crimes

1.0 Introduction

Financial crime in Nigeria today is deeply rooted in almost all the aspects and levels of the economy which has impacted negatively on the Nigerian economy and the society as a whole. As noted by Okoye (2016), the manifestation of financial crime can be comfortably described as wild and endemic.

The menace of fraud, Corruption, and other financial crimes has a serious negative effect on the economic development which makes it difficult for a country to provide essential amenities to its citizens. In Nigeria, the evil of fraud have reached alarming rate and persistent resources mismanagement have become the order of the day The country operates a system which actively favors' the corrupt and discourages people with integrity and character. Thus people, who run for public office on records of excellence in character, end up miserable losers in the power game. Generally economic and financial crimes are global problem and it affects the economy of any country and the society at large. It has eaten deep into the economy of many nations including Nigeria. In Nigeria, not only do officials steal, but stealing has also become official (Jegede, 2008). Karwai (2000) reported that the identification of the causes of fraud is very difficult. He stated that modern day organizations frauds usually involve a complex web of conspiracy and deception that often mask the actual cause.

Forensic investigation is the utilization of specialized investigative skills in carrying out an inquiry conducted in such a manner that the outcome will have application to a court of law. According to Brickner et al (2010), forensic investigation is the practice of employing accounting, and investigative skills to assist in the determination of whether criminal matters such as employee theft, securities fraud including falsification of financial statements, insurance fraud and identity theft have occurred. In terms of fraud investigation, the effective services of forensic accountants are to investigate, prevent and detect fraud within individuals, corporate and

governmental levels (Alshurafat et al., 2019). Fraud is extremely expensive, and the best way to reduce fraud is to take steps to prevent fraud from occurring (PwC, 2016). Forensic auditor plays a significant role in detect, prevent and prosecute those individuals who are involved in criminal activity (Brickner et al (2010).

Enofe, et al. (2017), maintains that the increase gesture of fraud in the Nigerian public sector is causing a lot of confusion. This is because fraud has entered into almost every aspect of the Nigerian public sector. Modugu and Anyaduba (2013) affirm that the inability of auditor to detect, prevent, or reduce modern frauds such as money laundering security fraud, contract disparate, embezzlement and other financial crimes in the public sector has put a lot of pressure on the professional accountant and legal practitioners in finding better ways of revealing fraud in public sector. In addition, the priority of the Nigerian president (Buhari) led administration since 2015 was the fight against corruption so as to drastically reduce the cases of financial malpractice. Many arrests related to corruption cases have been made; however, the number of prosecution cannot be seen in the same manner. The recent major financial scandals that happened in year 2020 are the one that occurred in Niger Delta Development Commission (NDDC), over N2.6 billion school feeding scandals in Federal Government schools, Ministry of education scandal and the one done by the Economic and Financial Crimes Commission (EFCC) chairman himself which resulted in kicking him out of the office (The Punch, 2020). It has thus, become relevant to fortify the practice forensic accounting which is one of the efforts that can be used for the detection and prevention in public sector. This is due to the fact that public sector auditors may not have the essential knowledge required in detecting, preventing or reducing fraud in Nigeria.

Going by the aforementioned problems, this paper therefore, seeks to assess the effect of forensic accounting in combating financial crimes in Nigeria.

Fraud has become a reoccurring trend in Nigeria. Infact, FBI (2018) report shows that Nigeria is among the top 5 hub of fraudsters as most perpetrators come from the country. Central Bank of Nigeria (2018) report and Nigeria Deposit Insurance Commission (2018) report both reported high amount of monies lost by banks to fraud annually. Collaborating with this is Economic and Financial Crime Commission (2018) report that big companies in Nigeria and influential individuals have continued to fall victim to fraudsters losing large amount of money in the process. In recent times, series of fraud have been committed both in the public sector and private sector of the economy. These in no doubt are perpetrated under the supervision of the internal auditors of the organization. Thus, forensic accounting has evolved as a means of checking fraud since the traditional accounting system and auditing have failed in some areas in checking fraud. Forensic accounting is seen as taking more advance role in fraud prevention, detection, and management. However, its use and effectiveness has raised serious concerns as it has been argued that it is used mainly aftermath of the fraud to find the perpetrators and how it was carried out in order to avoid future occurrence. As a tool mainly for legal purposes, the sophistication of fraud perpetrators and the role of insiders who have knowledge on how to bypass the system and not get caught have also questioned the effectiveness and need for forensic accounting. In addition, however, there has not been adequate emphasis, especially survey evidence on how forensic accounting can help curtail financial and economic crimes beyond the several unreliable views that abound. All these problems and many more have provided the need for this study.

The broad objective of this study is to assess the effect of forensic accounting in combating financial crimes in Nigeria. The specific objectives are;

- i. To examine the effectiveness of forensic accounting in fraud detection and prevention in Nigeria

- ii. To determine the extent to which forensic litigation have reduced fraudulent acts in Nigeria.

2.0 Literature Review

Concept of Forensic Accounting

Forensic accounting is a recent development in the accounting profession. It is the advancement of the normal traditional auditing as it provides an accounting analysis that is suitable to the organization in resolving any dispute that may result to court settlement. Okoye (2006:34) defines accounting “as the process of identifying, measuring and communicating economic information to permit informed judgment and decision by the users of the information”. Oladipupo (2005) opined that financial investigation is an examination of the record and accounts of an organization for a special purpose. The integration of accounting, auditing and investigation yield the specialty known as forensic accounting (Edward, 2021). Forensic accounting is focused, therefore, upon both the evidence of economic transactions and reporting as contained within an accounting system, and the legal framework which allows such evidence to be suitable for the purpose of establishing accountability and/or valuation (Okolo, 2007). Whereas accounting is concerned about the preparation of financial statements while auditing is focused on providing professional independent opinion, on the other hand forensic accounting goes step further to investigate in order to provide litigation support on fraudulent acts from the financial statements. Forensic accounting examines financial statements beyond the normal figures. It examines the intentions accruing with the processes of preparation of the financial statements to provide litigation support for court judgments. Forensic accounting is accounting that is suitable for legal review, offering the highest level of assurance, and including the now generally accepted connotation of having been arrived at in a scientific fashion (Crumbley, 2006). Forensic accounting remains the most challenging and sophisticated area in the financial sector. Although, the profession does not possess a formal definition, Razaee, Crumbley and

Elmore (2006) defined forensic and investigative accounting as the application of financial skills and an investigative mentality to unresolved issues, conducted within the context of the rules of evidence. Forensic accounting as revealed by Sheetz (2006), is simply the use of accounting discipline to help determine issues of facts in business litigation. In the same mind Manning (2010) defined forensic accounting as the application of financial accounting and investigative skills to a standard acceptable by the courts to address issues in disputes in the context of civil and criminal litigation. To Dimilola and Olofinsola (2007) forensic accounting is the application of accounting methods, investigative activities and law procedures to detect and investigate financial crimes and related economic misdeeds. It is the advancement of external auditing.

Accountants and Anti-Social Practices

The role of accountants in perpetrating anti-social practices seems to deviate from and contradict their primary role as external watchdogs of shareholders' wealth and as protectors of the public interest. In recent times accountants have been accused of being involved in what has been described as harmful and antisocial behaviour purely for the sake of high fees (Mitchell et al, 1998; Christensen, 2006; Bakre, 2007; Sikka, 2008; Otusanya and Lauwo, 2010). In recent years there have been many studies which have examined the role of the accounting profession (both accountants and accounting firms) in cases of financial crime (such as fraud, corruption, tax evasion and tax avoidance) at the corporate, political directorate and public service levels (see for example, Sikka, 2005, 2008a; the US Senate Sub-Committee on Investigations, 2005, 2006; Mitchell et al, 1998; Bakre, 2006, 2007; Otusanya, 2010). Despite the fact that the major accountancy firms are some of the world's biggest corporations (Sikka, 2001, 2008a)⁴, it has been shown that, in order to increase their profits, accountants sell tax avoidance schemes, facilitate bribery and corruption, and facilitate the setting up of shell companies, complex corporate structures and a web of offshore companies and offshore trusts. Behind a veil of

secrecy, and through global networks, accountants have diversified into tax avoidance, consultancy and anything else that will make a 'quick-buck' (Mitchell and Sikka, 2005).

Concept of Fraud

Fraud has grown rapidly over the last few years, and there is a growing trend for large organizations to consider hiring professionals such as forensic accountants to reduce the pressure and potential of occupational and financial frauds. Association of Certified Fraud Examiners (2010) and Sutherland (1943) see fraud as the process of using one's occupation or responsibility to satisfy his personal interest by enriching himself through the deliberate abuse of power. Abuse of power by the fraud perpetrators includes deliberate mismanagement, and misrepresentation of organizational resources (fixed and current assets). Regardless of the type or nature of the sectors, various categories of financial crime and other types of occupational frauds are taking place such as swindles and employee trust violations (Association of Certified Fraud Examiner, 2010; Duffield and Grabosky, 2001; Levi, 2008; Kiragu, Wanjau, Gekara, and Kanali, 2013). Merriam Webster's Dictionary of Law (1996) as quoted in Manurung and Hadian (2013, p. 4), fraud can be defined as: "Any act, expression, omission, or concealment calculated to deceive another to his or her disadvantage, specifically, a misrepresentation or concealment with reference to some fact material to a transaction that is made with knowledge of its falsity. And or in reckless disregard of its truth or falsity and worth the intent to deceive another and that is reasonably relied on by the other who is injured thereby." Ernst and Young (2009) defines fraud as an act of deliberate action made by an entity, knowing that such action can result in the possession of unlawful benefits. Adeneji (2004) and Institute of Chartered Accountants of Nigeria (ICAN) (2006), state that fraud is an intentional act of individuals among management, employees, or third parties who produce errors in financial reporting in favor of their personal

desires. Fraud can also be considered as any deliberate misrepresentation, concealing, and negligence of a truth to manipulate the financial statement at the expense of the firm.

Techniques of a Forensic Accountant in Dictating Fraudulent Activities

Conducting forensic Investigation

Owojori and Asaolu (2009), state that the failure of the statutory audit and the sophisticated financial fraud in recent times had led to the need for forensic audit. Thus, the forensic accountant could be said to have special tools for conducting investigation as to detect and prevent fraudulent activities thereby combating financial fraud. Zimbleman (1997) as cited in Olukowade & Balogun (2015), states that a forensic accountant being a fraud investigator is very much likened to a physician who requires significant amount of diagnostic and explanatory work to discover what really is happening. In view this, it can be said that a forensic accountant goes beyond the normal audit as to unveil fraudulent activities by using forensic software tools in conducting and investigating transactions and events.

Reviewing Financial Transactions

Cole (2009), states that a forensic accountant is required to have special skills in inspecting documents for authenticity, alteration, forgery or counterfeiting. Hence, by possessing such skills, the forensic accountant in carrying out his duties can easily detect errors, fraudulent activities and omissions thereby preventing and reducing fraudulent activities.

According to Zimbleman et al. (2012), a forensic accountant is responsible for analyzing and identifying the kinds of fraud that could occur and their symptoms.

Analyzing Accounting Records

A forensic accountant in carrying out his function reconstructs incomplete accounting records to settle for example insurance claims, over inventory valuation, proving money laundering activities by reconstructing cash transactions (Owojori and Asaolu, 2009). Cabole (2009) shows that a forensic accountant must be an expert in financial matters and must have legal knowledge which could enable him to detect fraudulent activities which are to be presented in a lawsuit.

Empirical review

Lawal, et al (2020) examined the effect of forensic accounting on fraud detection in the manufacturing industry in Nigeria. The study employed the survey design and data were collected using primary data and this was achieved via a structured questionnaire. The population of the study consists of all the employees of PZ Nigeria Limited. Regression analysis was used to show the relationship between the dependent variable and the independent variable. The study found that there is a significant effect of forensic accounting on fraud detection.

Fury and Eka (2019) investigated whether forensic accounting is a tool for fraud detection and prevention in the public sector organizations with particular reference to Indonesia. Both primary and secondary sources of data were appropriately used. 200 questionnaires were administered to staff of four (4) ministries in Indonesia which included into the top 10 of integrity survey of public sector held by Corruption Eradication Commission (KPK), along with interviews conducted with those ministries out of which 173 were filled and returned. Analysis of Variance (ANOVA) was used as statistical technique for data analysis. It was found that the use of forensic accounting does significantly reduce the occurrence of fraud cases in the public sector. Therefore, the use of forensic accountants can help better in detecting and preventing fraud cases in the public sector organizations in Indonesia. This study did not carry out regression coefficient analysis in order to evaluate the impact of each independent variable on the dependent variable.

Evans (2017) examined forensic accounting and combating economic and financial crimes in Ghana. The research employed survey research design by sampling all the technical officers (66) of Economic and Organized Crime Office of Ghana and data were analyzed through a regression model. It was found that, the application of forensic accounting technique has significant impact on combating economic and financial crimes in Ghana.

Okafor and Agbiogwu (2016) investigated the effects of forensic accounting skills on the management of bank fraud in Nigeria. Primary and secondary data were appropriately used. The statistical tool used to test hypotheses was ANOVA (Analysis of Variance). The study revealed that possession of enhanced skills aids the forensic Accountant in discharging his duties.

Okoye and Gbegi (2013) examined forensic accounting as a tool for fraud detection and prevention in Kogi State, Nigeria. The study found that the top management and senior staff are aware of forensic accounting while very few of the lower cadre has knowledge of forensic accounting. The study recommended that government and the private sector organizations in the light of present-day fraud related activities in the public sector need to develop interest in forensic accounting and accountants for monitoring and investigating any suspected and confirmed management fraud.

Dada, et al. (2013) examined the application of forensic accounting technique for effective investigation of cases of bribery to ensure proper prosecution of those accused of such practices. 77 The study concluded that applying forensic accounting technique is a viable tool in investigating and detecting cases of bribery and it has a positive relationship with bribery prevention but it has not been applied by anti-corruption agency.

Theoretical Framework

This study is hinged on Fraud Triangle Theory. According to Dorminey, Fleming, Kranacher and Riley (2010), the origin of the theory dates to the works of Sutherland, who coined the term white collar crime, and Cressey, one of Sutherland's former students. The fraud triangle theory consists of three elements that are necessary for theft or fraud to occur: perceived pressure, perceived opportunity and rationalization. The fraud triangle has been put forward to explain the prevalence of fraud in organizations. According to Adebisi, Okike and Yoko (2016), forensic accounting relies on the fraud triangle to identify weak points in the business systems and to identify possible suspects in cases of fraud. It consists of three core concepts which together create a situation ripe for fraud: incentive, opportunity, and rationalization. People must have the incentive and opportunity to commit financial fraud, as well as the ability to justify it. Golden, Skalak and Clayton (2006) asserted that within each of the broad risk categories in the fraud triangle, many different and specific potential red flags may be visible within an organization. They identified the risk categories as: Incentive and Pressure; Opportunity; Justification/Rationalization and Attitude. Thus, it would be in the interest of the forensic accountant to acquire good knowledge of these factors to better understand how to prevent fraud. Nigrini (2011) posit that the first reason employees get involved in fraud is pressure. He enumerates the pressure factors to include: Pressures with financial content, Pressures stemming from habits and Pressures related with the job. As noted by Olukowade and Balogun (2015), the harsh economic environment in Nigeria has more than anything else pressured employees into financial malpractice in order to take care of financial obligations. Opportunity is another important component of the fraud triangle. It directly involves top management and owners of the business in particular. Providing the opportunity to commit fraud is one of the most important factors arising from frauds. Since the business could greatly influence opportunity factor, this point should receive particular attention for fraud prevention. Mukoro, Ogijo, and Faboyede

(2013) asserted that weak internal control systems make it overly easy for employees to pass over certain fraudulent activities. Finally is the attempt or effort by the fraudster to justify or rationalize their nefarious activity. Some individuals are more prone than others to commit fraud. Other things being equal, the propensity to commit fraud depends on people's ethical values as well as on their personal circumstances. Ethical behavior is motivated both by a person's character and by external factors. Depending on ethical values, the fraudster is likely to put forward one of the following as justification for his/her crime: I deserve this; No one is hurt and the company is helped; the company does not really care; It is just temporary among many others (Golden, et al., 2006).

3.0 Methodology

This study will adopt field survey design. It involves collection of data directly from the source or people involved using such tool as questionnaire. Data collected through these means cannot be manipulated.

Primary data source from questionnaire will mainly be used in this study. However, secondary data source from textbooks, journals and internet articles will also be used for literature.

The population of this study will be entire accounting staff of ministry of agriculture Taraba state Nigeria. Through a pilot survey, there will be 190, and all will be used as sample size.

The instrument of data collection for this study is mainly questionnaire. Using the four Likert Scale method, the responses are scored as Strongly Agree (SA)=4, Agree (A)=3, Disagree (D)=2, Strongly Disagree (SD)=1.

Model Specification

A mathematical model was used for this study. This was expressed below as:

Fraud management = f (Forensic Accounting, Forensic Litigation)..... (1)

It is stated econometrically as; $FM = b_0 + b_1FA + b_2FL + U_t$ (2) Where

b_0 = Constant term b_1 and b_2 = Coefficients of the independents variables.

Method of Data Analysis

The study will adopt descriptive statistics which involves the use of mean and standard deviation while regression analysis will be adopted to test the stated hypotheses. The regression analysis is conducted to show the effects of the independent variables on the response variable. For the ordered estimation conducted in this study, the main statistics of interest are the coefficient estimates and their corresponding significance.

4.0 Result and Discussion

Table 1: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.994 ^a	.987	.987	.12348

a. Predictors: (Constant), FA, FL

Source: Field Survey, 2024

From the regression model presented above, the obtained R-square (0.987) which is the multiple coefficients of determination, indicating the proportion of variance in the dependent variable (financial crimes) which can be predicted by the independent variable.

Table 2: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	176.917	2	88.458	5801.637	.000 ^b
Residual	2.302	190	.015		
Total	179.219	190			

a. Dependent Variable: FM

b. Predictors: (Constant), FA, FL

Source: Field Survey, 2024

Table above shows the ANOVA test performed on forensic accounting and financial crimes in Nigeria. It has a p-value equal to 0.000 which is lower than 0.05% level of significance. Therefore, it was concluded that the model is significant and fit for use.

Table 3: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.125	.033		3.739	.000
FA	.886	.033	.898	26.774	.000
FL	.108	.037	.099	2.942	.004

a. Dependent Variable: FM

Source: Field Survey, 2024

From the table above, it can be observed that the regression coefficient for financial accounting effectiveness is 0.886 with a p-value of 0.0000 which is less than the alpha value (0.05). Therefore, there is sufficient evidence to reject the null hypotheses and conclude that there is significant influence of financial accounting effectiveness on financial crimes in igeria. Increase in financial accounting effectiveness leads to combating of financial crimes in Nigeria.

Furthermore, the study found that financial litigation has a positive significant effect on financial crimes with alpha of 0.0000 which is less than 5% level of confidence (95% confidence level).

This indicates that increase in financial litigation will leads to combating of financial crimes in Nigeria. This gives the study a strong basis to reject the stated hypothesis that financial litigation has no significant effect on financial crime detection in Nigeria.

5.0 Conclusion and Recommendations

The regression analysis indicates a significant influence of financial accounting effectiveness on combating financial crimes in Nigeria. This finding suggests that enhanced financial accounting effectiveness significantly reduces financial crimes in Nigeria by improving transparency, accountability, and the detection of irregularities.

The study demonstrates that financial litigation has a positive and significant effect on combating financial crimes in Nigeria. This finding indicates the critical role of financial litigation in deterring and detecting financial crimes by holding offenders accountable and strengthening legal enforcement mechanisms.

I. It is recommended that policymakers and financial institutions prioritize initiatives that strengthen financial accounting practices. This includes enforcing strict compliance with accounting standards, providing regular training for accounting professionals, and leveraging technology for real-time financial monitoring. Additionally, regulatory bodies should increase oversight to ensure adherence to financial reporting standards, which can further deter financial crimes in Nigeria.

II. It is recommended that stakeholders in Nigeria's financial and legal sectors enhance the capacity and efficiency of financial litigation processes. This can be achieved through the establishment of specialized courts for financial crimes, training of legal practitioners in financial crime cases, and strengthening collaboration between regulatory agencies and the judiciary.

Additionally, policies that expedite litigation processes and impose stringent penalties on offenders should be implemented to further deter financial crimes.

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