



IMPACT OF FRAUD EXAMINERS ON PROMOTING ACCOUNTABILITY: A SURVEY OF NIGERIAN PUBLIC SECTOR, ENUGU

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Abstract

The purpose of this study was to determine the role of fraud examiners in promoting accountability in the public sector of Enugu State. The study was conducted using a survey research design. Accounting officers and Internal Auditors from several State Ministries make up the study's population. A total of 193 accounting officers and internal auditors from various state ministries were chosen from a population of 372 accounting officers and internal auditors. The hypothesis was tested at a 5% level of significance using the linear regression analysis tool in SPSS version 20.0. According to the findings, fraud examiners had a key role in increasing accountability in the Enugu State public sector. As a result, it was suggested that there is a need for organizations and public sector ministries, departments, and agencies to review their strategic plans and strategies in order to capture forensic accounting in a digitalized environment, taking into account forensic software as a tool to speed up the investigation of fraudulent cases and other criminal offenses.

Key words: Fraud, Forensic, and Accountability

Introduction

Fraud is a malignant menace that has a negative impact on any nation's growth and development, and it should not be overlooked globally. It is one of the reasons why forensic accounting must play a significant role in avoiding fraud in the Nigerian public sector. Fraud is defined as an act of doing something illegal that involves a breach of trust and the concealment of that trust. Previous research, such as Effiong (2013), has found that the rate at which fraud is perpetrated in the Nigerian public sector is worrying. Furthermore, Kasum (2009) has clearly demonstrated that corruption has had a severe impact on the lives of citizens in third-world nations, and that it is ingrained in the systems; it is worrisome and seriously harmful. As a result, forensic accounting is essential for decreasing frauds, fraudulent activities, and corruption that can harm a country's reputation and economic prosperity. Fraudulent activities have become widespread and institutionalized in Nigeria, particularly in the public sector.

While forensic accounting is aimed at detecting and stopping a person or a company from engaging in conduct that is questionable in character or integrity. Now, if forensic accounting is expected to be viewed as a type of accounting that is suitable for legal review and provides the highest level of assurance, why is it that some law enforcement agencies, such as the Independent Corrupt Practices and Other Related Offenses Commission (ICPC), the Economic and Financial Crimes Commission (EFCC), and the Code of Conduct Bureau (CCB), have refused to recognize it as such?

However, Nigeria's situation is exceptional in that the threat's severity and frequency of occurrence are both extremely high (Agbibo, 2012; Gbegi & Okoye, 2013; Modugu & Anyaduba, 2013; Nekede & Oko, 2013). Nigeria has remained one of the world's developing countries, and it is clear that countries with a high rate of fraud cannot progress (Owojori & Asaolu, 2009). Nonetheless, with the incoming current administration, things have begun to take shape, albeit at a slow pace due to the previous administrations' outrageous epidemic of fraudulent acts. For example, as of May 2018, the Foreign Reserve grew from \$29.6 billion to \$47.5 billion. As a result of certain emerging fraud-related cases, forensic accounting is thought to have evolved. The ENRON and WorldCom scandals, for example, have drew or shocked the world's attention to the field of forensic accounting and exposed corporate deception and greed embedded in human minds (Ozuomba, Ofor & Okoye, 2016). Furthermore, the rise in financial crime and related fraud has necessitated the use of forensic accounting to aid in the investigation and prosecution of financial crime syndicates, similar to the case of some well-known political parties. Money laundering, embezzlement, and misappropriation charges are being pursued against ex-governors in Nigeria. Misappropriation of funds, security fraud, breach of contract from different court of laws within the country and many more including some public civil servants that converted public treasury as personal assets to their pockets.

The majority of these frauds in the public sector are perpetrated by management officials who are intended to be the custodians and supervisors of internal control systems and internal auditors, respectively, under normal conditions (Adebisi & Gbegi, 2015).

The need for thorough research on forensic accounting in the Nigerian public sector was prompted by the high increase in cases of fraud and other questionable acts, which necessitated looking at previous findings of other researchers to conduct a comparative analysis on whether there is cordiality between forensic accounting and fraud prevention or

the researchers were just merely wasting their time in establishing the relationship where there is none even signal of relationship.

Forensic accountants are experienced auditors, accountants, and investigators who are hired to examine legal and financial documents in order to detect fraud and prevent it from happening again (Zysman, 2004). Criminal investigation, shareholder and partnership disputes, business economic loss, mediation and arbitration, professional negligence, personal injury claim/motor vehicle accident, accounting, damages, analysis, evaluation, and general consulting are just some of the services provided by these professionals (Oluyombo and Okunola, 2018). During investigations, forensic accountants, police officers, and lawyers collaborate and frequently serve as expert witnesses throughout the trials. Forensic accounting is a combination of forensic science and accounting, and it is defined as the use and application of accounting, auditing, investigative, and analytical skills for the purpose of resolving financial issues in a way that complies with legal standards (Crumbley, 2006). The particular field of forensic accounting is created by combining accounting, auditing, and investigation skills. According to the definition, forensic accounting entails applying accounting concepts and techniques to legal issues (Coenen, 2005).

It necessitates reporting, in which the fraud's responsibility is proven and the report is used as evidence in court or in administrative proceedings. It presents a court-acceptable accounting analysis that will serve as the foundation for discussion, debate, and, eventually, conflict settlement (Zysman, 2004). The SCOPE model of fraud explained this analysis as well (Vousinas, 2019). This means that forensic accounting is a branch of accounting that deals with data that is used as evidence, particularly for legal purposes. Litigation support and investigative accounting are both included in forensic accounting. All types of assistance are provided via litigation support. It deals primarily with issues related with the quantification of economic damages, while investigative accounting is associated to the investigation of criminal matters (Economic and Financial Crimes Commission, 2017).

Various anti-corruption agencies set up to combat economic and financial crime in Nigeria have not shown much significant improvement in the public sector in Nigeria today to combat the threat of financial crimes and fraudulent activities. Financial crimes have become a talking issue in every national debate, according to the Economic and Financial Crimes Commission (2004), and are assuming a position of preeminence in the scale of official preference for immediate attention. According to Okoye and Gbegi (2013), three factors must be present to prove fraud under common law: a major false statement made with the purpose to deceive, a victim's reliance on the statement, and damage. According to Dada (2014), several anti-corruption agencies, such as tribunals and probe panels, have been established to combat the rising rate of corruption and financial crimes, but they appear to lack the skills necessary to conduct investigations that lead to successful prosecution of those accused of corruption. According to Enofe et al. (2013), forensic accounting emerges as a result of the causes and effects of fraud, as well as human technological errors. The public sector, according to the Nigerian Institute of Advanced Legal Studies (2010), should be involved in the forensic investigation project because it is the largest spender in the Nigerian economy and the victim. There is a need to adopt effective forensic accounting technique that will assist the anti-corruption institutions to successfully reduce corruption. Against this backdrop, this study determines the contribution of fraud examiner in promoting accountability in Enugu State public sector.

Literature Review

Forensic Accounting and Fraud Prevention

The following conceptual and empirical studies on forensic accounting were assessed from both within and outside Nigeria: In Kogi State, Nigeria, Okoye and Gbegi (2013) investigated forensic accounting as a technique for fraud detection and prevention. The findings revealed that top management and senior personnel are familiar with forensic accounting, whereas just a small percentage of the lower ranks are. In view of current fraud-related actions in the public sector, the study advised that government and private sector companies develop an interest in forensic accounting and accountants for monitoring and investigating any suspected and verified management fraud. The importance of forensic accounting in the successful reduction of fraudulent practices in Nigeria is investigated by Dada, Owolabi, and Okwu (2013). Fraud reduction is significantly and positively associated to fraud investigation and detection by forensic accounting, according to the findings of their hypotheses tests.

It is well known that there is no widely accepted or globally accepted definition of forensic accounting and fraud. Nonetheless, some scholars attempted to characterize it based on their limited knowledge. For example, (Ozuomba, Ofor, & Okoye, 2016) defined forensic accounting as "the application of accounting, auditing, and investigation skills to aid in the resolution of legal disputes and applies specialized body of knowledge to the evidence of economic transaction and reporting suitable for court proceedings and accountability. Joshi (2003) defined forensic accounting as the application of specialized knowledge and specified skill to stumble up on the evidence of economic transactions. Crumbley (2003) opined forensic accounting as an accounting analysis that can uncover possible fraud that is suitable for presentation in court.

According to Coenen (2005), forensic accounting entails applying accounting concepts and methodologies to legal issues. Forensic accounting, according to Zysman (2004), is the merger of accounting, auditing, and investigative skills. According to the researcher, forensic accounting is the use of specialized accounting skills and scientific foundations to investigate the rudimentary level of perpetrators act of artificial accounting activities that deal with financial records of a specific organization, whether public or private, from within and outside the dormant of the organization for legal justification in a court of law. Watoseninyi (1996) defined fraud as an irregularity involving criminal deception in order to achieve an unjust or illegal advantage. Fraud is defined as the deliberate misrepresentation of financial data by one or more individuals in management, employees, or third parties (Dandago, 1997). The goal of the study is to define fraud as an act of criminal deception and intentional misrepresentation of financial information by one or more individuals from the top, lower, or mixed ranks of employees, management, or third parties with the sole purpose of obtaining an unjust or illegal advantage for one or more selfish interests in the organization. Sowjanya and Jyotsna (2013) demonstrated several data mining strategies for fraud detection and prevention, based on fuzzy set theory, and indicated that using solely financial statement data may not be sufficient for fraud detection without the use of data mining. Iztok (2013) investigated criminal investigators' and state prosecutors' perceptions of corporate fraud investigations and forensic accounting, concluding that criminal investigators and state prosecutors do not believe they have sufficient accounting knowledge to effectively investigate records during corporate fraud investigations that involve accounting. Dada, Enyi, and Owolabi (2013) investigated the use of forensic accounting techniques in the investigation of bribery cases in order to ensure that those accused of such crimes are properly prosecuted. The study determined that forensic accounting is a viable method for

investigating and identifying bribery situations, and that it has a favorable link with bribery prevention, but that it has not been used by anti-corruption agencies. Furthermore, Owolabi, Dada, and Olaoye (2013) investigated the extent to which the use of forensic accounting techniques in Nigeria can assure successful anti-corruption prevention as well as effective investigation and detection of embezzlement.

Empirical Studies

Many academics have sought to evaluate the impact of forensic auditing on fraud detection. For example, Ijeoma (2015) looked at how forensic accounting techniques can be used to prevent creative accounting. The data was collected via a primary source, and statistical procedures such as the Kruskal-Wallis test were used to analyze it. The average rank and the percentage distribution are shown below. The study's findings revealed that there is considerable evidence for the usefulness of forensic accountants' strategies in combating the problem of creative accounting. The findings also revealed that there is substantial evidence that forensic accountants have improved their efficiency over time. It was also discovered that there is substantial evidence that the rise of forensic accountants has restored the integrity of the financial system. Abuh and Acho (2018) investigated the function of the Economic and Financial Crime Commission (EFCC) to see if the use of forensic accounting has aided the EFCC in combatting financial crimes in the Nigerian public sector. The data for the study was gathered from primary and secondary sources, and a sample size of 116 people was chosen from a total population of 164 people using the Taro Yamane sample size statistical technique. The 5 point likert scale was used for descriptive statistics, and analysis of variance (ANOVA) was used to assess the research hypotheses. The study states that the use of forensic accounting abilities and procedures has made a significant contribution to the investigation. The extent to which we may rely on the Altman Model to anticipate the risk of corporate bankruptcy/ failure in the Nigerian banking sector was determined by Ezejiofor, Nzewi, and Okoye (2014). The information was gathered from the banks' annual reports and accounts. The Altman prediction method was used. The Model was found to be capable of accurately measuring the failure potential of sound and healthy banks. The findings also reveal that the Altman bankruptcy prediction model might have correctly anticipated the failure of the Nigerian banks that actually failed. Okolie (2014) looked on the pervasiveness of company failures and economic crimes caused by audit failure, as well as the rise of creative accounting. In developing countries like Nigeria, this has resulted in employment losses and delayed economic growth and development. The article indicates that forensic accountants should be used to eliminate economic crimes and corruption in order to improve economic growth and development in poor countries. In Ghana, Ocansey (2017) investigated the use of forensic accounting techniques in the fight against these crimes. The study used a survey research approach, sampling all 66 technical officers from Ghana's Economic and Organized Crime Office, and analyzing the data using a regression model. The use of forensic accounting techniques has been proven to have a substantial impact on the fight against economic and financial crimes in Ghana. In order to maintain sound corporate governance practice in the Nigerian banking sector, Ezejiofor, Nwakoby, and Okoye (2016) investigated the influence of forensic accounting in combating fraudulent operations. The survey approach was used, and data was obtained using a questionnaire. Data was gathered from a sample of 55 respondents from commercial banks in Awka, Anambra state, and analyzed using a five-point likert scale. With the help of SPSS version 20.0, the two hypotheses were investigated using t-test statistical procedures. The study discovered, among other things, in the banking system, forensic accounting is a useful technique for combating financial crimes. In addition, a forensic audit is required. Ogotu and Ngahu (2016) explored the use of forensic accounting skills in the prevention of fraud, with a focus on accounting businesses in Kenya's Nakuru

County. The study used a descriptive survey research design. Twenty-five responders from twenty-five accounting businesses make up the target population. Questionnaires were utilized as data gathering instruments. Quantitative data was examined using frequency counts, means, and percentages, and qualitative data was studied by counting the number of replies that were similar. Frequency distribution tables, bar graphs, and pie charts were used to illustrate the data analysis results. The significance of forensic accounting in preventing financial crimes was investigated by Enofe, Utomwen, and Danjuma (2013). A survey research design is used in this study. Staff from chosen banks makes up the study's population. For the purposes of this study, primary data was employed. This study used a structured questionnaire to extract the information needed to test the hypotheses. The method of data analysis used was regression analysis, and the results will be used to assess the hypotheses in the study. The findings of the study show that forensic accountants are needed in the Nigerian financial sector. Forensic accounting is an excellent tool for a variety of purposes.

To empirically examine forensic accounting as an antidote to economic and financial crime in Nigeria, Adegbe and Fakile (2012) used Chi-square and statistics software for social science. They put four theories to the test. According to the findings, forensic accounting is a financial method for preventing and resolving economic and financial crimes in Nigeria. Bressler (2011) investigated what can improve knowledge of the function of forensic accountants in fraud investigation among attorneys and judges in the court system. The researcher used conceptual analysis to discover that forensic accountants need to be well-versed in evidentiary regulations, financial data, and accounting information system, software and communication skills.

By using the Augmented Dickey- fuller, conventional least square, and Granger Causality tests, Onuorah and Ebimobwei (2011) investigated the effect of forensic accounting services in fraud detection in Nigerian banks using a survey methodology. The findings demonstrated that the use of forensic accounting services had an impact on the level of bank fraud. As a result of the current financial failures, this research aims to investigate and investigate financial crimes in terms of the process of becoming a financial white-collar criminal in various financial systems, including capitalist, socialist, and Islamic systems, as well as the vulnerability and propensity of each system in relation to financial crimes. Furthermore, this study aims to re-conceptualize some of the concepts, subcategories, and dimensions with the goal of developing and theorizing an improved version of rational choice theory in criminology for a better understanding of cultural and religious norms, departing from the shortcomings of Eurocentric understanding and referring to cultural and religious norms.

Methodology

Research Design

The research approach is exploratory in nature, and all of the data used in this study was gathered from both primary and secondary sources. Nonetheless, the criteria for data gathering were rigidly based on the study's relevance. Interviews and observations are the most common methods for gathering primary data.

Population and Sampling Technique

The population of the study consists of the Accounting officers and Internal Auditors of various Ministries in the State.

A sample of 193 was chosen from population of 372 Accounting officers and Internal Auditors from various ministries in the State, using Taro Yamane's formula, thus:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = Sample size

N = Population of the study

e = sampling error (0.05) or 5%

$$n = \frac{372}{1 + 372(0.05)^2}$$

$$n = \frac{372}{1 + 93}$$

$$= 193$$

Source of Data Collection

To obtain reliable information that help the researcher ensure the effectiveness of the study in question, data was collected from the primary source. The researcher used questionnaire to obtain primary data.

The questionnaire was designed in a structured form and made up of general questions answered hypothetically and restricted with responses made of: Strongly Agree (SA) Agree(A) Undecided (UN) Disagree (D) Strongly Disagree (SD).

Model Specification

The model for this study took the following form:

$$Y = \beta_0 + \beta_1 X_1 + \mu \text{-----(1)}$$

Where:

Y = Accountability (Dependent variable)

X = Fraud examiner (Independent Variable)

β_0 = constant term (intercept)

$\beta_1 - \beta_4$ = Coefficients of Accountability

μ = Error term (stochastic term)

Explicitly, the equation can be defined as:

$$\text{(Accountability)} = f \text{ Fraud examiner} + \mu$$

Representing the equations with the variables of the construct, hence the equations below are formulated:

Model (i):

$$ACC_t = a_0 + \beta_1 FDE + \mu$$

The decision for the hypotheses is to accept the alternative hypotheses if the p-value of the test statistic is less or equal to the alpha at 5% and to reject the alternative hypotheses if the p-value of the test statistic is greater than alpha at 5% significance level.

Validation and Reliability of Instrument

The instrument has been validated. My supervisor and a staff of audit units in Enugu, Enugu state, were given the questionnaire.

They looked over the questionnaire items and made any required changes.

The adjustments were made in the instrument's final draft.

The instruments were sent to the Accounting officers and Internal Auditors of the various Ministries and Auditor General Offices who are directly in charge to determine the

instrument's trustworthiness. The Cronbach Alpha formula was used to connect the results of their responses. The Coefficient Value in the table below is more than 0.82, indicating that the research instruments were dependable.

Method of Data Analysis

Data collected for the study was analyzed by the researcher using frequency counts, mean score and standard deviation. The hypothesis was tested using linear regression analysis tool with aid of SPSS version 20.0 at 5% level of significance.

Data Analysis and Results

Table 1: Analysis of Data collected on Question “To what extent does fraud examiner contribute in promoting accountability in Enugu State public sector?”

S/N	Questionnaires	SA	A	UN	D	SD
1	The fraud examiner guarantees that the government's expenditures are transparent.	30	65	2	33	13
2	The general quality of financial reporting in the Nigerian public sector is improved by fraud examiners.	47	60	0	30	6
3	The representation of financial reporting in the Nigerian public sector is made easier by fraud examiners.	45	50	5	43	0
4	Fraud examiners will boost financial reporting accountability in the Nigerian public sector, according to research instruments.	34	67	3	26	13

Source: Field Survey, 2021

Table 2: Contributions of the adoption of Accountability in Nigeria

S/N	Questionnaires	SA	A	UN	D	SD
5	Accountability ensures good stewardship of government resources while also helping to improve financial performance review.	43	73	2	21	0
6	Accountability makes critical information available for effective government control and management.	30	85	5	19	4
7	Accountability entails determining the government's future liquidity position and providing thorough information on the government's financial condition at the conclusion of the fiscal year, as well as strengthening good governance.	61	60	2	20	0
8	Accountability makes detailed information about spending public, which can aid in understanding the costs of policies and allowing comparisons with other policies.	49	51	5	31	7

Source: Field Survey, 2021

Hypothesis One

Ho: Fraud examiner does not contribute significantly in promoting accountability in Enugu State public sector.

In testing this hypothesis, questions that contain in tables 1 and 2 were used.

Table 3: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	100423.882	1	100423.882	36.097	.009 ^b
	Residual	8346.118	3	2782.039		
	Total	108770.000	4			

a. Dependent Variable: Accountability
 b. Predictors: (Constant), Fraud examiner

Table 4: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	48.525	32.632		1.487	.234
	IPSAS	.736	.123	.961	6.008	.009

a. Dependent Variable: Accountability

In table 3, the p-value is 0.009 indicates that the hypothesis is statistically significant at level of significance (5%); hence p-value of the test statistic is less than alpha value.

In table 4, the regressed coefficient correlation result shows that an evaluation of the accountability of the explanatory variable (Beta Column), fraud examiner is significant (Sig.= 0.961).

Decision

Since p-value of the test statistic is less or equal to alpha, we therefore, reject null hypotheses and uphold alternative hypothesis which state that fraud examiner contribute significantly in promoting accountability in Enugu State public sector.

Discussion of findings

Accountability (ACC): Our independent variable, the fraud examiner, was shown to have a positive impact on our dependent variable, Accountability, according to the findings. This had a statistically significant effect. This finding confirms our previous expectations as well as the findings of Abuh and Acho (2018) and Ocansey, (2017), and contradicts Johan, Okolie, and others (2014). Employee rotation between different tasks within the same firm, according to the study, is a good idea. Because it allows a second employee to review the operations of the form, it may also expose fraudulent behavior. Furthermore, the firm should recruit experts or professional organizations that are certified in Financial Forensics (CFF). These experts or professional bodies can eventually assist the organization in developing antifraud policies and processes. These experts can help with everything from thorough internal control audits to forensic analyses to general and basic consultations.

Recommendations

The following recommendations were made based on the study's findings:

1. Organizations and public sector ministries, departments, and agencies should review their strategic plans and strategies in order to capture forensic accounting in a digitalized environment, taking into account forensic software as a tool to speed up the investigation of fraudulent cases and other criminal offenses.
2. There should be more public awareness about forensic accounting in order to attract more forensic accountants to work on fraudulent cases, hence lowering financial crime in Nigeria.

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