

# Forensic Auditing as a Tool against White-Collar Fraud in Nigeria Federal Universities

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## Abstract

## Original Research Article

The problem is making sure that forensic auditors have the organisational support and resources they need to find and stop white-collar crime before it happens. This is often not done, which puts businesses at risk because of poor internal controls and management supervision. So, the study looks into the role of a forensic auditor in stopping white-collar fraud using forensic auditing. The study used a survey design with a questionnaire and random sampling techniques. The study included 210 people who worked in the audit divisions of the two federal government offices in Ekiti State (Register Office, 2025). The study included a balanced group of 120 senior staff members who had ICAN credentials. The results showed that response planning tactics were not statistically significant, but strong internal control and management supervision were, with p-values of 0.0000 and 0.00105, respectively. This shows that forensic auditing combines the accuracy of auditing standards with the depth of financial investigation, all while protecting the interests of all parties involved. The study finds that a forensic auditor's job is to stop white-collar crime by doing thorough investigations and taking proactive steps. The complicated financial problems that come with forensic auditing not only find financial wrongdoing but also make organisations stronger. The study says that governments should strengthen defences against white-collar crime to protect the interests of stakeholders, forensic auditors should make sure that financial operations are honest while they are working, and administrators should strengthen internal controls to lower risks and make sure that policies and rules are followed.

**Keywords:** Forensic auditor, Respond planning techniques, Strong internal control, Management oversight, and White collar fraud.

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## 1. INTRODUCTION

Accounting scandals in the government context have diverted government funding to undesirable intentions thus violating the standards of competence that are legislatively laid down. It is therefore imperative that forensic auditing be employed to bring out financial impropriety in such institutions. The development of modern communication technologies happened unconsciously to create a series of external fraudulent schemes. Some of the ongoing threats are computer fraud, cheque fraud, identity theft, credit card fraud, postal fraud, misuse of real time gross settlement (RTGS) and advance fee fraud (Bhumika, 2022). Given this increase of global cases of government fraud, the inspection of these cases by the forensic audit expertise has also increased. Prevention is one of the core functions of the auditor, who protects institutional accountability and transparency as well as the

integrity of financial reporting as a whole. Furthermore, Ogbaina et al. (2024), as mentioned in Polycarp (2019), cite management oversight as the close observation, supervision, and direction of the management team of an organisation so as to influence running of operations within the organisation in a favourable manner and to manage risk as well as goal achievement within the organisations as per what has been established by the policies and strategies of the organisations.

By utilising a reaction planning, an anticipatory and organised approach, organisations aim to mitigate and prevent the consequences of emergency, a crisis and a sudden event (Danyaro et al., 2024). White-collar fraud, in its turn, is referred to as the theft of money or other resources that were handed over to a responsible person to administer, typically by falsifying a document or redirecting resources to another end (Mvunabandi, 2022).



The complexity that is characteristic of white-collar crime, which is one of carefully plotting and intelligent maneuvering of financial information highlights the severe challenges facing the forensic auditors. Using sophisticated strategies and technological applications, the perpetrators attempt to cover their actions, which helps them to continue the fraudulent operations and make serious financial losses before being found out (Gupta, 2022). Despite the current technological advancements, human vulnerability remains one of the glaring lapses in the regulation of frauds. Be they a collusion between employees in the company or a concentrated effort of its higher echelons, the insider threats present a herculean challenge to forensic auditors with the task of defending organisational assets against malicious manipulation (Effiong and Edward, 2021).

The study is important for both public and private entities involved in policymaking, the academic environment, and the general public because forensic auditors must be able to identify weaknesses in an organization's systems, procedures, and controls that fraudsters can exploit. Giving complete support to forensic auditors to examine financial documents, transactions, and operational processes in-depth through audits and assessments to find any anomalies, discrepancies, or irregularities that may point to fraud would protect both the organization's financial and non-financial assets. By taking a proactive stance, businesses can identify potential fraud schemes early on, implement corrective measures quickly, and reduce financial losses.

## 2. LITERATURE REVIEW

### 2.1 Conceptual Review

#### 2.1.1 Forensic Auditing

Forensic auditing is a professional investigation approach that uses audit tools and techniques to detect possible frauds and financial anomaly. In order to uncover the hidden pre-requisite buried within the financial details, forensic auditing necessitates holistic combination of technical expertise, sound judgement, and precision in details. In appreciation of the fact that financial crime is becoming very complicated, According to Awolowo (2019), forensic auditors are increasingly occupying a central position in the upholding of financial systems integrity and justice and accountability in the commerce and fiscal operations. By contrast, the analysis offered by the research by Akinleye et al. (2023) positions forensic auditing within the sub-discipline in the field of accounting at the nexus of the traditional audit standards and the methods of achieving the research stage in the area of finances. It is associated with the conclusions of Apalowowa et al. (2023a), changing forensic audit into a dense examination of financial materials and the evidence around it and the investigation of anomalies, abnormalities, or any other reflection of the suspected fraud. This needs investigative levels of intelligence and thorough understanding of legal practices in addition to accounting policies. In addition, forensic auditing involves the use of a package of available auditing procedures as well as investigative skills to identify signs of financial

misconduct with embezzlement, fraud or misappropriating of funds being a few.

#### 2.1.2 Preventive Role

The preventive role of forensic auditing is also enormous. Ibrahim and Ademu (2024) assert that the forensic auditors play a crucial part in ensuring a safe organisational governance and financial reporting through the ability to predict the risks, tightening the reinforced internal controls, as well as cultivating and fostering a culture of compliance. As integrity officers, forensic auditors make sure that financial and non-financial exposures are discovered and restricted to decrease the threat of monetary statement fraud, financial fraud, or interference with the corporate process (Apalowowa et al., 2023b). Within the context of dynamic complexity, the role of auditors is a preventive requirement that is essential in enhancing accountability, reinforcing managerial decision-making, and protecting the interest of the stakeholders.

#### Good Quality Internal Controls

The internal control has to be made very strict, audits and reviews should be conducted frequently, the ethics and transparency have to be promoted, and employees should be given the training in regard to fraud. Internal controls of any corporate governance are the corner stone of any governance as they are policies, processes and practices set with objectives to conserve properties, elicit circumstance of truth involving financial reporting and encourage and facilitate observance of legislation, and regulatory demands (Ruan et al., 2020). The inner control is critical in the creation of the trust and confidence in the operations of an organization by assuring the stake holders that the risks are under considerable control and resources utilized effectively (Osho, 2017). First of all, the study by Manuel and Kumara (2019) had the hypothesis that effective internal control entails the formulation of an organized format that allows the management to achieve operational goals besides mitigating risks to a minimal level. According to Ibrahim (2018), one of the aspects of having effective internal control is development of clear lines of responsibility, separation of duties and internal controls, and the design aims at preventing and identifying errors, fraud, and misconduct.

#### Management Oversight

Ibrahim (2018) posit that management oversight is the process by which the management team of an organization monitors, supervises and guides the undertakings of the organization to make sure that operation is executed effectively, risks are addressed and purpose achieved according to stipulated policies and strategies. Another necessary type of governance is management oversight, which enables the management to perform its duties and safeguard its resources, reputation, and sustained survival (Ibanichuka et al., 2020). Karahoca et al. (2019) regard management oversight, which identifies clear objectives of the firm and forms plans on how to achieve it.



## Planning Methods

The technique of response planning is an organized and proactive approach adopted by organizations in advance to predict and reduce the impacts of emergencies, crisis, and unexpected incidents (Hameed & Arachchilage, 2019). The methods of response planning are related to the development of plans, principles, and procedures with the aim to minimize interruption in the operations, protect the resources, and ensure the safety of stakeholders and employees (Ibrahim, 2018). The process of response planning involves the selection of communication procedures, the development of reaction plans, risk identification, assuring the continuity of the company, staff education, and review and improvement on a regular basis (Ruan et al., 2020; Osho, 2017). When faced with uncertainty and disaster, companies are able to optimize resilience and protection of their image and reputation and uphold their commitments to its stakeholders through the allocation of resources to response planning.

## White-Collar Fraud

The concept of white-collar fraud simply refers to non-violent, economic-based crime, typically committed by an individual or an institution occupying a status of trust and influence and often during the legal course of his or her career or occupation (Owolabi, 2020). In contrast to conventional crimes, involving force or the use of violence, white-collar fraud perpetrated by misuse of privileged access to funds or confidential information is founded on deception, manipulation, and deceit (Kusyanti & Catherina, 2018). White-collar fraudsters often use their knowledge, positions as well as their access to confidential information or a financial framework to conceal their operations and evade detection over an extended period of time (Karahoca et al., 2019), and that is why a broad spectrum of businesses, such as corporate companies, governmental organizations, banks, and medical facilities, as well as nonprofits, are exposed to white-collar fraud. White-collar fraud is complicated and its perpetrators are rather skilled, which makes the crime hard to identify and punish.

## Theoretical Review

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

## The Policeman Theory

Forensic auditing practice commonly invokes the analogy of so-called policeman theory that creates similarities between the requirements of investigative policing and forensic auditing and, therefore, accentuates the similarities in the current mandates concerning the detection and prevention of financial wrongdoing (Silverstone et al., 2012). In this scheme, the forensic auditor is theorized as a protector of corporate financial justice, the same as the law-enforcement officer in the larger social order. Both occupations are based on the application of professional know-how to identify irregularities, fraud and abuse of trust and take to

proactive, investigative practices. On that note, the policeman theory presents forensic auditors as those who review financial records, transactions, and electronic data trail in an organized manner with the intent of generating a timeline and tracing signs of misconduct similar to the thorough physical-evidence collection characteristic of detectives on crime scenes (Oladejo & Jack, 2020; Yadav & Yadav, 2013). Their activities assume the use of expert skills and methods, including: analyzing data, digital-forensic examination and forensic-accounting procedures, to identify trends indicating dishonesty, financial transactions that might indicate some illegal activity, and anomalies (Ruan et al., 2020).

## Empirical Review

In the research done by Mamidu et al. (2025), the study was conducted using mixed research method (participated both in the survey research method and ex post facto research method) owing to the fact that they intended to establish the perceived effectiveness of the utilization of the aforementioned means of forensic accounting in affecting performances of publicly quoted Deposit Money banks (DMBs) in Nigeria. Closed ended questionnaire was used in the collection of data to 50 professional accountants employed in Ondo and Ekiti State DMBs, sampling was carried out by using census and stratified method. The findings note that the level of correlation between the forensic accounting practice and the performance of DMB was great, positive ( $p = 0.0390$ ) however, no such correlation was observed with the rest of the variables which proved to be either statistically insignificant or inconclusive.

Apalowowa et al. (2025a) conducted a research study that dwelled on proactive associations of forensic auditing as practiced among the forensic auditors of the three government-owned universities in Ondo State. The personnel of the university Audit Departments were selected by the purposive sampling method and the survey method was applied with the focus group of the questioned personnel including 210 people who received the questionnaire. The respondents consisted of 120 elderly professionals in the Institute of Chartered Accountants of Nigeria (ICAN) and Association of National Accountants of Nigeria (ANAN) out of which 113 replied in the fully completed questionnaires. It was found that responsive planning strategies lacked any statistical significance since the internal control strengths and monitoring t-values were 0.0000 and 0.00105 accordingly.

Ebifinidei and Weli (2025) were able to synthesize the impact of risk management on the years between 2014 and 2023 in respect to listed Deposit Money Banks DMBs in the financial performance of Nigeria. The study was carried out through ex-post-facto design using the positivist epistemology. The purposive sampling was used to retrieve the samples and these were conducted in the published annual reports of 14 institutions which are listed in the Nigerian Exchange Group (NGX) among the DMBs and only nine of them analyzed. Statistical analysis was carried using the descriptive methodologies, unit root tests, panel ARDL models and moderated multiple regression carried through E-Views Version 10 and SPSS Version 23.



Result- Findings revealed that there is an influential positive role towards DMB financial performance due to risk management ( $p < 0.01$ ).

The study examined long term financing impact of credit risk management on the ROA and concluded that credit risk management does not seem to have any short -run effect even though in the long-run it has a significant positive effect on the ROA. Conversely, the operational risk has infinite impacts in the long-term and short-term ROA, as well as the earnings per share (EPS).

The research conducted by Apalowowa et al. (2025b) relies upon a survey of professional fraud and whistle-blowing of Federal Ministries Departments and Agencies in Nigeria. They resorted to a Census Sample Technique to record the entire number of all the population of 283 Heads of Departments and Accountants of these FMDAs in Ondo State. The findings gave the following positive correlation between whistle-blowing corporate-governance and inside controls with performance of heads and accountants of the MDA; however, the results were not significant at normal level, except corporate-governance and inside controls. The z-statistics of the variables revealed that the correlations detected are rare and could be as a result of chance more than cause.

In an effort to derive the court-acceptable evidence, Ali and Hafidh (2024) employed a systematic review so as to adequately analyse financial information that they could then review to arrive at the court-acceptable evidence. Based on the research of fourteen studies on forensic audit they state that data mining and forensic analytics may be highly successful in preventing as well as detecting the frauds but it depends on the familiarity of the auditors and the specification of the programs.

Ogbaini et al. (2024) conducted the research on the significance of the forensic accounting in fraud detection and prevention in Nigeria at the state level of the government of states and, particularly, such a research was conducted with regard to the case of the Lagos State Government of the state. The sixty sample group of Certified Accountants was selected according to the purposive sampling technique in which older financial reports were used to gather information. The instruments used were the chi-square statistic tests, distribution of frequency tables and simple percentages. In its results, they found out that Lagos State government has not got any department of forensic accounting and no official training on how to run forensic fraud-prevention-management as well as forensic methodologies and these two have never been applied in its operations regularly.

Okiridu and Ogbosei (2024) studied the issue regarding detection of the financial fraud and forensic audit in Port Harcourt commercial banks. A sample size of 315 respondents (half of the entire population) was selected and in this study, two self-administered questionnaires were administered which are labeled as Application of Forensic Auditing (QAFA) and Fraud Detection among Commercial Banks (QFDCB). These were those that had reliability indices of 0.83 and 0.76 recorded. The results showed that in cases of commercial banks, the property of acquiring information, investigating the evidence, and

analyzing is positively associated with the financial fraud detection.

Apalowowa et al. (2023) investigated how forensic accounting procedures might benefit the identification, investigation, and possible prevention of fraud in the State Pension Board of Nigeria. It has been conducted through the application of primary data collection and the study eventually encompassed 186 of older staff of the 3 target states. It was conducted through the application of ordinary Least Squares Regression technique as well as the census and stratified sample sampling techniques. At least by their findings, forensic accounting played a major role in preventing, detecting, and investigating fraud. Fraud detection and prevention was also witnessed to be statistically significantly impacted by internal auditing, accountability, and transparency policy.

## Gap

The body of works that is dedicated to studying forensic accounting is interdisciplinary, however, regarding empirical research on the practical significance of the science of forensic accounting in Nigeria and Africa in general, there is a lack of works. Limited evidence on the issue can be found outside the banking sector (Apalowowa et al., 2025a; 2023; Mamidue et al., 2025; Ibbrahim and Ademu, 2024). Apalowowa et al. (2025a; 2023) and Mamidue et al.(2025) present the case studies about the Nigerian banking environment, and Ibbrahim and Ademu (2024) provide the international comparison. One notable peculiarity, a study by Okoye and Gbeji (2013) examines practice of forensic accounting within MDAs in state of Kogi, Nigeria. In the study by Ile and Odimegwa (2018), the authors provide a follow-up observation research on the subject in the tertiary institutions within the Anambra State. The paper discusses the potential solution of how the forensic auditing can aid in preventing the white-collar thefts to the federal universities of the Ekiti State of Nigeria currently.

## METHODOLOGY

The study used survey research design with the help of a structured questionnaire that was used in a cross-sectional survey. With the aid of Random Sampling Techniques, the balanced sample was compiled by drawing audit departments of the two federal universities located in Ekiti State. The study was conducted when it was possible to examine the sample of 210 employees (the Register Office, 2025); the population of interest was supposed to include 120 senior employees who obtained professional certificates. The independent variables were three-dimensional, strong internal control, management oversight, and response planning, where experts in the question of court procedure are regarded as the dependent variable. An analysis is informed by the following model specification:

$$PRFA = f(SINC, MGTO, RPLT, WCF, \mu) \dots\dots\dots (i)$$

Econometrically it is stated thus:

$$PRFA = \beta_0 + \beta_1SINC_1 + \beta_2MGTO_2 + \beta_3RPLT_3 + \beta_4WC_4 + \mu_i \dots\dots\dots (ii)$$

Where:



*PRFA = Preventive Role of a Forensic Auditor*  
*SINC = Strong Internal Control*  
*MGTO = Management Oversight*  
*RPLT = Respond Planning Technique*  
*WCFR= White Collar Fraud*  
 $\mu 1 = \text{Error term}$   
 $\beta_1 - \beta_4 = \text{Unknown coefficients to be estimated}$   
 $\beta_0, \beta_1, \beta_2, \beta_3, \beta_4 > 0.$

## Data Analysis and Discussion of Findings

The current study aims to examine the level at which forensic auditing of white-collar fraud can prevent white-

collar crimes in federal universities in Ekiti State, Nigeria. White-collar crime is a nonviolent crime committed by individuals, organisations in a status of trust and power in most cases in the performance of the daily professional work. Trace Co-integration Rank Test shows that there are two null Co-integrating Eigen values significance level of 0.05 or critical value equals 12.32090. This result together with a 0.054999 value of rejection is sufficient to reject null hypothesis at a level of 0.05 (Table 1). These findings thus show that forensic auditing can actually prevent the white-collar fraud in the federally funded tertiary institutions in Ekiti State.

**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)

The p-values of the Max-eigenvalue strategy carried out by MacKinnon-Haug-Michelis (1999) produced a pair of co-integrating Eigenvalues of 11.22480 and 4.129906 implying that the condition of co-integration required was being performed on the number of deceit, manipulation and abuse of privileged access to financial resources or confidential information at the 0.05 level. The paired statistic 16.62074 and the critical value 11.22480 underline that a parametric range of industries corporate

companies, government, financial institutions, medical establishments, and charities contributors attracts as targeting ones, which provides the fraud perpetrators an opportunity to conceal white-collar frauds and remain undetected throughout several years. It can also be seen in Table 2, that, it is the criminals that have developed the ability to use their special knowledge, power, or access to sensitive information or monetary systems who usually misuse such privileges in committing white-collar crimes.

**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)

**Table 3** shows normal coefficient values, and it is evident that effective management oversight that has a reported value of 14.36647, justifies the necessity of the preventive role played by the forensic auditor in ensuring the preservation of stakeholder confidence towards the organization governance and financial reporting. Through pre-emptive risk identification and mitigation, enhancement of internal controls as well as instilling a compliance culture, the profession is central in enhancing the governance processes and sealing informational holes

that may otherwise dent transparency and reliability. As such, the coefficient of the respond planning techniques, which is -0.208437, indicates the dual identity of the forensic auditor as a keeper of integrity in identifying and correcting both the financial and non-financial risks as well as promoting credibility among the stakeholders by dramatically reducing the risks of fraudulent actions, material misstatements and service interruptions. Lastly, the two coefficients (0.277187 and -2.979725), which simultaneously testify to the fact that sound internal



control is not only the main pillar under which organizational confidence can be built, but also the factor

that can ensure the stakeholders that their risks are effectively taken care of and their resources wisely used.

**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)

## DISCUSSION OF FINDINGS

Forensic auditing aims at identifying abnormalities, discrepancies and transactions that is/are likely to be or be found to be fraudulent through thorough examination of financial records as well as other documents that provide evidence. The practice needs methods, research talents, positive analytical abilities, and understanding of the legal and bookkeeping norms. However, the results of the present study reveal that the planning techniques do not substantively affect the forensic audit recommendation and this implies that the management is not making use of such reports. The observation confirms the discovery of Ogbaini et al. (2024) that forensic auditing is least utilized in the operation of the Lagos State Government, there is no forensic accounting unit and management course is not taught to prevent forensic fraud. Thus, the provision of good management oversight and internal control emerged as statistically significant with the p-values being 0,0000 and 0,00015, which indicates that the concept of forensic auditing in which auditing standards are supplemented by financial investigation and preventative spirit, generates accountability and improves the quality of decision-making processes and stakeholder interests. The findings of the paper are related to those of Apalowowa et al. (2023) who mentioned the existence of a positive and statistically significant correlation between internal audits procedures and investigation, prevention, as well as detection of fraud in States Pension Board in South West, Nigeria. On the same light, Ibrahim and Ademu (2024) concluded that behavioral intention to use forensic audit services severity of financial fraud, exposure to fraud, avoidance of collapse, and the usefulness of forensic accounting and preference in financing had significant positive effect.

The findings of the current research affirm the essence of good management control and internal control, which, combined with keenness in planning establishes the critical infrastructure of accountability, good judgment and mitigation of risks to the stakeholders.

### Conclusion and Recommendations

The study concluded that the preventative role of a forensic auditor is a critical role in the prevention of white-collar fraud through heavy use of investigation and prevention strategies. Besides being able to identify the financial irregularities under the new era financial situation, forensic auditing also helps in building organizational

strength, propagating ethics, and providing business processes that are sustainable in combination with strong internal controls, good monitoring of management, and flexibility of planning practices. In the study, the governments and competent administrators are advised to increase their defense against white-collar crime, safeguard interests of the stakeholders and integrity on financial transactions; enhancing internal controls to minimise risk and ensure adherence to policy and regulation; enhancing accountability and transparency culture via top management involvement and frequent auditing, and developing and testing response plans to enable quick response and mitigation of possible occurrence of an act of fraud.

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