PAJRI
PAN-AFRICAN JOURNAL OF RESEARCH AND INNOVATION

Pan-African Journal of Research and Innovation in Business, Finance and Management

EISSN: 2846-7612 | Vol. 1, Issue 2 | www.pajri.com | DOI: https://doi.org/10.0000/0000

Forensic Accounting and Fraud Prevention and Detection: A Case Study of EFCC and ICPC Nigeria

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Received: 2026-10-04	Accepted: 2026-10-14	Published: 2026-11-05

ABSTRACT

Fraud and other forms of financial misconduct remain significant challenges to the effectiveness, accountability, and integrity of public-sector institutions in Nigeria. The increasing sophistication of financial crimes has consequently heightened the need for investigative and evidential mechanisms capable of strengthening institutional responses to fraud. This study therefore examines the effects of Forensic Investigation Skills (FIS) and Litigation Support Services (LSS) on institutional mechanisms associated with fraud detection and prevention among personnel of the Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices and Other Related Offences Commission (ICPC) in Gombe State, Nigeria. Specifically, Whistleblowing Policy (WBP) is employed as an institutional mechanism through which the study assesses the fraud-detection-related outcome, while Internal Control Systems (ICS) are employed as an institutional mechanism through which the fraud-prevention-related outcome is assessed. Institutional Size (INSI) is included as a control variable. The study adopts a quantitative cross-sectional survey design and obtains usable responses from 127 respondents drawn from relevant personnel of the EFCC and ICPC. Data are analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings indicate that FIS and LSS have positive effects on the study's fraud-detection-related and fraud-prevention-related institutional outcomes. The study concludes that strengthening forensic investigative capabilities and litigation support mechanisms can enhance institutional capacity to respond to financial misconduct. The study recommends continuous professional development in forensic investigation, improved institutional support for forensic practice, and strengthened systems for whistleblowing and internal control within public-sector anti-corruption institutions.

KEYWORDS: Forensic accounting, forensic investigation skills, litigation support services, whistleblowing policy, internal control systems, fraud prevention, fraud detection, EFCC, ICPC.

How to Cite

Muhammad, Y. G., Philip, J., & Saidu, A. (2026). Forensic Accounting and Fraud Prevention and Detection: A Case Study of EFCC and ICPC Nigeria. *Pan-African Journal of Research and Innovation in Business, Finance and Management, 1(1-2), 114-132.*

1. Introduction

Fraud and financial misconduct constitute persistent challenges to public-sector accountability, institutional effectiveness, and the efficient management of public resources. In Nigeria, the complexity of financial transactions, increasing sophistication of economic and financial crimes, and the use of increasingly sophisticated methods to conceal illicit transactions have created a continuing need for stronger mechanisms for investigating, documenting, and responding to financial irregularities. These challenges

have increased the importance of specialised investigative approaches that extend beyond conventional accounting and auditing procedures.

Nigeria established specialised anti-corruption institutions, including the Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices and Other Related Offences Commission (ICPC), to investigate and address different forms of economic and financial crimes and corrupt practices. The effectiveness of these institutions depends not only on their statutory mandates but also on the availability of appropriate investigative expertise, evidential procedures, internal controls, and institutional mechanisms for identifying and reporting suspected misconduct. As financial crimes become increasingly complex, conventional accounting techniques may be insufficient for tracing transactions, identifying irregularities, establishing evidential links, and supporting the legal processes associated with financial investigations (Judijanto, et al., 2025).

Forensic accounting has emerged as an important interdisciplinary approach to addressing these challenges. It combines accounting, auditing, investigative, analytical, and legal knowledge to examine financial information and provide evidence that can support the investigation and resolution of financial misconduct. Forensic accounting has served as a critical tool in strengthening the capacity of anti-corruption agencies in fighting financial and economic related offences, which integrates accounting, auditing, and investigative approach within a legal framework to identify, quantify, and prevent fraudulent activities (Oraby, 2025). Unlike conventional accounting, which is primarily concerned with recording, reporting, and communicating financial information, forensic accounting places greater emphasis on investigation, evidence development, financial analysis, and the application of accounting knowledge in contexts where financial information may be disputed or used as evidence.

Within the broader forensic accounting discipline, the present study focuses on two specific dimensions: Forensic Investigation Skills (FIS) and Litigation Support Services (LSS). Forensic Investigation Skills refer to the specialised competencies used to examine financial records, trace transactions, identify irregularities, analyse financial evidence, and establish relevant relationships among financial activities. Litigation Support Services, on the other hand, relate to the provision, organisation, interpretation, and presentation of financial and accounting evidence in support of legal proceedings. These two dimensions represent complementary capabilities because effective financial investigation may require both the ability to uncover and analyse financial irregularities and the ability to organise and communicate the resulting evidence for legal purposes.

The relationship between forensic accounting and fraud prevention and detection requires careful conceptual clarification. Fraud prevention generally involves measures designed to reduce the opportunity for fraud and strengthen an organisation's ability to discourage or control fraudulent conduct before or as it occurs. Fraud detection, in contrast, concerns mechanisms through which suspected fraudulent activities are identified, reported, investigated, and substantiated. In the context of the present study, these broad outcomes are not measured as abstract or standalone constructs. Instead, they are operationally assessed through two institutional mechanisms reflected in the study's questionnaire: Whistleblowing Policy (WBP) and Internal Control Systems (ICS).

Whistleblowing Policy is considered in this study as an institutional mechanism associated with the identification and reporting of suspected misconduct and, therefore, provides a basis for assessing the fraud-detection-related outcome of the study. A functional whistleblowing framework can facilitate the communication of information concerning suspected irregularities to appropriate authorities and may thereby support the identification and investigation of fraudulent activities. Internal Control Systems are considered as an institutional mechanism associated with the prevention and control of fraudulent activities. Effective internal controls establish procedures for authorisation, monitoring, segregation of duties, accountability, and oversight, thereby reducing opportunities for financial misconduct and strengthening institutional fraud-prevention capacity.

Accordingly, the study does not equate Whistleblowing Policy directly with the entire concept of fraud detection, nor does it equate Internal Control Systems with the entire concept of fraud prevention. Rather, WBP and ICS constitute the specific institutional mechanisms through which the broader fraud-detection-related and fraud-prevention-related outcomes are examined in the empirical model. This distinction is important because it ensures that the conceptual claims made by the study correspond with the variables actually measured through the research instrument.

Although previous studies have examined forensic accounting and fraud-related outcomes (Olatunji & Aruwaji 2020; Ubi et al., 2025; Akinninyi et al., 2025) much of the existing Nigerian literature has tended to treat forensic accounting as a broad, aggregated construct. Such an approach may obscure the possibility that different dimensions of forensic accounting contribute differently to institutional fraud-management

mechanisms. Examining Forensic Investigation Skills and Litigation Support Services separately therefore provides a more specific assessment of the mechanisms through which forensic accounting capabilities may contribute to institutional responses to financial misconduct.

Furthermore, empirical evidence concerning the relationship between specific forensic accounting capabilities and institutional mechanisms for fraud detection and prevention remains comparatively limited within Nigerian public-sector anti-corruption institutions. The present study addresses this gap by examining the effects of Forensic Investigation Skills and Litigation Support Services on Whistleblowing Policy and Internal Control Systems among relevant personnel of the EFCC and ICPC in Gombe State, Nigeria.

The study is anchored on the Fraud Triangle Theory and Deterrence Theory. The Fraud Triangle provides a framework for understanding the conditions associated with fraudulent behaviour, particularly the interaction among pressure, opportunity, and rationalisation. From this perspective, effective investigation and internal control mechanisms can contribute to reducing opportunities for fraudulent conduct and increasing the likelihood that irregularities will be identified. Deterrence Theory, in turn, emphasises the role of the perceived likelihood and consequences of detection and sanction in discouraging undesirable behaviour. The forensic investigative and litigation-support capabilities examined in this study are therefore relevant to the institutional processes through which suspected financial misconduct can be identified, investigated, documented, and subjected to appropriate procedures.

Against this background, the study examines whether Forensic Investigation Skills and Litigation Support Services contribute to institutional mechanisms associated with fraud detection and prevention within the EFCC and ICPC. The study specifically investigates their effects on Whistleblowing Policy and Internal Control Systems while controlling for Institutional Size. The main objective of this study is to examine the effect of forensic accounting capabilities on institutional mechanisms associated with fraud prevention and detection among the EFCC and ICPC in Nigeria.

Specifically, the study seeks to:

1. examine the effect of Forensic Investigation Skills (FIS) on Whistleblowing Policy (WBP) among personnel of the EFCC and ICPC;
2. determine the effect of Litigation Support Services (LSS) on Whistleblowing Policy (WBP) among personnel of the EFCC and ICPC;
3. assess the effect of Forensic Investigation Skills (FIS) on Internal Control Systems (ICS) among personnel of the EFCC and ICPC; and
4. examine the effect of Litigation Support Services (LSS) on Internal Control Systems (ICS) among personnel of the EFCC and ICPC.

The research is thus organised in order as: Section two reviews the study of relevance to the conditions of the forensic accounting and financial fraud prevention and detection with an accent on the correct variables and theories behind the research in relation to the context of the study in Nigeria. Section 3 describes applicable research methodology, that is, data collection procedures and type of analyses. The relations shown in Section 4 include the data on the results of the data output and explain how a relation can be established, what effect it can cause and what ways to have the efficient forensic accounting procedures put into practice. Section 5 concludes by making recommendations and policy.

2.0 Literature Review

The conceptual framework presents the proposed relationships between the dimensions of forensic accounting and the institutional mechanisms through which fraud prevention and detection are assessed. Forensic accounting is represented by two explanatory dimensions: Forensic Investigation Skills (FIS) and Litigation Support Services (LSS). The study's fraud-detection-related outcome is operationalised through Whistleblowing Policy (WBP), while the fraud-prevention-related outcome is operationalised through Internal Control Systems (ICS). Institutional Size (INSI) is included as a control variable to account for institutional differences that may influence the dependent constructs.

The framework proposes that FIS and LSS may influence WBP and ICS. Specifically, the investigative competencies associated with forensic accounting may strengthen an institution's capacity to identify and investigate suspected financial misconduct, while litigation support capabilities may strengthen the organisation, interpretation, and presentation of financial evidence relevant to institutional responses to misconduct. Similarly, effective forensic capabilities may complement internal control mechanisms by identifying control weaknesses and financial irregularities that require corrective action. The framework therefore provides the basis for examining the four hypothesised relationships tested using PLS-SEM.

Importantly, WBP and ICS are not treated as exhaustive definitions of fraud detection and fraud prevention, respectively. Rather, they represent the specific institutional mechanisms selected by the study to empirically assess fraud-detection-related and fraud-prevention-related outcomes.

2.1 Concept of Forensic Accounting

Forensic accounting combines accounting, auditing, investigative, and legal expertise to examine financial information suitable for judicial processes (Aina et al., 2025). It extends beyond the scope of traditional auditing by actively seeking out evidence of fraud, reconstructing complex financial transactions, and preparing findings for courtroom presentation. Unlike conventional audits that focus on compliance and accuracy, forensic accounting has a targeted objective: uncovering wrongdoing and providing legally admissible evidence.

In the study of Okoye and Gbegi (2013) who narrated forensic accounting as assistance given in any financial disputes that are likely to involve litigation, arbitration, expert opinion, mediation or an examination by an appropriate regulatory agency or authority concern, and disputes in investigation of suspected frauds, any irregularity or impropriety that could potentially lead to civil, criminal or disciplinary proceedings that have focused primarily on accounting issues.

Globally, forensic accounting is recognised as a critical component of anti-fraud systems, but its role in Nigeria's public enforcement agencies remains evolving. Within the EFCC and ICPC, forensic accountants investigate financial crimes such as embezzlement, contract fraud, money laundering, and asset misappropriation. They provide expert testimony in court, trace illicit funds, and assist in asset recovery (Eyibio, 2024). The unique advantage of forensic accounting lies in its dual role: facilitating fraud prevention through proactive monitoring and fraud detection through detailed investigative work.

2.2 Investigation Skills as a Dimension of Forensic Accounting

Investigation skills refer to the technical and analytical abilities required to gather, verify, and interpret evidence in fraud cases. These skills include document examination, digital forensics, transaction reconstruction, interviewing suspects and witnesses, and conducting background checks (Ibrahim & Dahida, 2025). In the context of EFCC and ICPC, skilled forensic investigators are capable of uncovering complex financial crimes involving shell companies, offshore accounts, and layered transactions designed to obscure the illicit origins of funds.

Previous studies shows strong positive relationship occurred between investigation skills and fraud detection. Rifani and Hasan (2021) found that trained forensic investigators increased case resolution rates by over 40% in Nigerian enforcement agencies. However, they also noted that without adequate tools such as forensic software and secure databases with the effectiveness of these skills is significantly reduced. Thus, investigation skills are not only a matter of personnel training but also of resource allocation and institutional support.

2.3 Litigation Support Services as a Dimension of Forensic Accounting

Litigation support services involve assisting legal practitioners in building cases by providing expert financial analysis, preparing exhibits, quantifying damages, and offering expert testimony in court (Erasmus & Fred, 2025). In Nigerian anti-corruption cases, this support ensures that complex financial evidence is presented in a manner that judges and juries can understand and rely upon. Without effective litigation support, even well-investigated cases risk being dismissed due to lack of admissible or comprehensible evidence.

Eyibio (2024) highlight that many high-profile Nigerian corruption cases collapse at trial due to weak forensic presentation, procedural errors, or poorly substantiated evidence. In comparison, investigative agencies with robust litigation support in their investigations process often record higher conviction rates hence contributing to deterrence and a further perception by the wider population that the justice system is effective.

2.4 Fraud Prevention and Detection

Prevention in the fraud sphere is prevention-oriented action aimed at minimizing chances and possibilities of fraud. This should include the use of internal control, compliance programs, whistleblower policies, and periodic forensic audit (Aina et al., 2025). Fraud detection on the contrary is reactive and a process to detect so-called frauds that have already happened through investigative audit, forensic analysis and whistle blower reports.

In the case of agencies like EFCC and ICPC, prevention and detection form a combination. Preventative mechanisms exist to prevent the crimes of these individuals such as financial monitoring systems or

obligatory asset declaration, but they can be used to discourage the would-be offenders, and detection systems are applied so that the violations can be found and punished expeditiously. The existence of a weak connection in one of these dimensions can jeopardize the overall effectiveness of the agency on the scale of preventing the occurrence of frauds (Eyibio, 2024).

2.5 Empirical Review

Forensic accounting services such as fraud investigation and litigation support services' effect on fraud management using listed deposit money banks (DMBs) in Nigeria was examined by Joseph (2025). The study adopted the descriptive survey research design and the researcher developed questionnaire which was used for data collection. Primary and secondary data were analyzed Analysis of Variance (ANOVA) with the aid of Statistical Package for Social Sciences. The study revealed a significant impact of fraud investigation and litigation support on fraud management of listed deposit money banks in Nigeria. The study focuses narrowly on fraud investigation and litigation support as forensic accounting services, which restricts its exploration of the broader spectrum of forensic accounting tools (e.g., data analytics, risk assessment, or digital forensics) specifically in its lower order constructs (LOCs). In Nigeria, where financial crimes like cyber fraud and public sector corruption are prevalent, this narrow focus limits the study's ability to provide a comprehensive understanding of forensic accounting's role in fraud management.

The impact of forensic accounting practices and fraud prevention in Rivers state ministries was evaluated by Jonah et al. (2025). Using primary data was analysed through, Pearson moment correlation coefficient and regression technique and the outcome of the study showed a strong positive relationship between the practices of forensic accounting and fraud prevention in Rivers state, Nigeria. Additionally, Investigative skills and Litigation support services, displayed a significant positive relationship with payroll fraud. The study has limited sample size which was skewed toward one state, potentially introducing regional bias and reducing generalizability to national contexts with narrow focus on payroll fraud prevention.

Inebaraton-Preye (2025) examined the Effects of Forensic Accounting Skills on Fraud Prevention and Detection in Bayelsa State Ministries, Departments and Agencies (MDAs). The survey as well as correlational research design were employed as the method of investigation; The study employed a census sampling technique and studied the entire population since the size of the population is relatively small. Respondents were reach through the used of non-probability technique from the primary data sourced; the questionnaire was structured. From the results of the data analyses; forensic accounting skills via its dimensions of investigative and litigation showed a significant relationship with fraud prevention and detection. The study concludes that forensic accounting skills (investigative and litigation) are significant in preventing and detecting fraud. The study's narrow focus on Bayelsa, limiting generalizability to Nigeria's broader public sector, and lack of robustness checks for potential biases in regression results, such as multicollinearity.

For the period of ten (10) years (from 2014 to 2023) forensic accounting analysis and tax fraud iof listed consumer goods companies in Nigeria was investigated Ibrahim and Dahida (2025). An ex-post facto research design was employed for the study which used secondary data from theFederal Inland Revenue Service (FIRS) bulletin and the annual reports and accounts of listed consumer goods firms in Nigeria. The data collected were analysed using multiple regression analysis and the outcome of the study revealednegative significant influence of forensic litigation support on tax fraud whilea positive significant impact of forensic investigation on tax fraud was observed among listed consumer goods companies in Nigeria. The study's focus solely on consumer goods firms, limiting generalizability to other sectors like public institutions.

The relationship between forensic accounting and fraud prevention of federal government agencies in Nigeria was empirically examined by Erasmus and Fred (2025). The population of the study comprises of 450 management staff of 90 federal government agencies in Rivers State, Nigeria. The study adopted the use of primary data and Pearson product moment correlation coefficient to analyze the formulated hypotheses with the aid of statistical package for social sciences (SPSS). The findings show that investigative accounting, litigation support services significantly influenced whistleblowing policy and fraud risk assessment in Nigeria. Here, the revealed regional focus on Rivers State, limiting generalizability across Nigeria's diverse public sector.

However, most existing studies focus either on private-sector organisations or state ministries. Furthermore, limited empirical work compares the relative contribution of investigation skills and litigation support services within Nigeria's key anti-corruption agencies.

2.6 Theoretical Review

2.6.1 Fraud Triangle Theory

The Fraud Triangle Theory (FTT), developed by Donald Cressey in the 1950s, remains one of the most widely accepted frameworks for explaining the behavioural dynamics behind fraudulent acts. The theory asserts that 3 elements which are pressure, opportunity, and rationalisation must surface for fraud to occur (Cressey, 1953). Pressure represents the motivational force that drives individuals toward fraudulent behaviour, such as financial hardship, unrealistic performance targets, or personal obligations. Opportunity refers to weaknesses or loopholes in organisational systems that enable fraud to be perpetrated without detection. Rationalisation implies how people don their justifications to defend their morally unethical behaviours by often fooling themselves into thinking that what they do is harmless, temporary, or well-deserved (Albrecht et al., 2019).

Follow-up to this research, the independent variables of the study would be the investigation skills and litigation support services based on the Fraud Triangle Theory and how the interventions of forensic accounting can derail each component of the fraud triangle. Investigation skills specifically address opportunity in that they strengthen the capacity of EFCC and ICPC personnel to detect fraudulent financial transactions, find weaknesses in the financial controls, and develop evidence that can be used in a court of law. Litigation support services take care of the issue of rationalisation since individuals involved in perpetrating frauds are liable to follow through with legal consequences in a consistent manner, eliminating the mental justifications towards fraud. Additionally, by minimizing the financial and operational motives to commit fraud, the pressure will be counteracted by fraud prevention measures, and a secondary prevention measure, such as fraud detection will be used to ensure that any pressure-based fraud that might have gone undetected will be detected early. Forensic accounting capabilities can help create institutional resilience to fraud by disrupting the behavioural chain entailed in the Fraud Triangle by reducing and closing investigative and prosecutional gaps.

2.6.2 Deterrence Theory

Deterrence Theory goes back to the classical work of criminologist Cesare Beccaria and Jeremy Bentham in the 18th century and it focuses on the fact that people would make rational choices to determine the outcome against the cost of committing the crime, and this is where it would then be realised that they pay more attention to the potential costs of committing a crime than the potential benefits (Obalola & Akinyemi, 2023). According to the theory, there are three main elements that shape deterrence namely certainty (the chance that one will be punished), severity (the severity of such punishment) and celerity (the speed at which the punishing process is carried out). Literature has indicated that certainty of punishment can be the most effective deterrent since offenders are more deterred by the risk of being caught than the size of the penal incurred (Ezuwore-Obodoekwe et al., 2024).

Within the confines of this study, investigational skills have a direct benefit to the dimension of certainty through the likelihood of fraudulent activities being caught with or without the use of the tools of advanced analysis or proper audit and systematic evidence collection. Litigation support resources enhance both the level and velocity by ensuring the identified cases are successfully prosecuted, thus, using quality evidence and specialists as witnesses that result in proportionately swift and serious punishment. Fraud prevention measures further complement deterrence by limiting opportunities for fraud and reinforcing ethical norms, while fraud detection mechanisms ensure swift intervention, demonstrating institutional readiness to enforce sanctions.

By applying Deterrence Theory alongside the Fraud Triangle Theory, this study adopts a dual-theoretical lens that not only explains the behavioural motivations for fraud but also outlines the mechanisms through which forensic accounting interventions can influence offender decision-making. This integrated theoretical approach strengthens the study's explanatory power, positioning forensic accounting as both a behavioural disruptor (addressing pressure, opportunity, and rationalisation) and a strategic deterrent (increasing certainty, severity, and swiftness of punishment) in Nigeria's anti-corruption enforcement landscape.

3.0 Methodology

3.1 Research Design

The study adopted a quantitative cross-sectional survey research design to examine the relationships between dimensions of forensic accounting and institutional mechanisms associated with fraud detection and prevention among personnel of the Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices and Other Related Offences Commission (ICPC) in Gombe State, Nigeria. A quantitative approach was considered appropriate because the study sought to obtain measurable

responses from respondents and statistically examine the hypothesised relationships among Forensic Investigation Skills (FIS), Litigation Support Services (LSS), Whistleblowing Policy (WBP), and Internal Control Systems (ICS), while controlling for Institutional Size (INSI).

The cross-sectional design was appropriate because data were collected from the selected respondents at a single period rather than through repeated observations over time. The design enabled the researcher to obtain respondents' perceptions concerning the extent to which forensic investigation capabilities and litigation support services are associated with institutional mechanisms for identifying, reporting, and controlling suspected financial misconduct.
The study employed a structured questionnaire as the primary instrument for data collection. The resulting data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM), which enabled simultaneous assessment of the measurement properties of the constructs and the hypothesised structural relationships among them.

3.2 Population of the Study
The population of the study comprised personnel of the Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices and Other Related Offences Commission (ICPC) whose professional responsibilities were considered relevant to financial investigation, intelligence, prosecution, audit/compliance, forensic accounting, and related fraud-management activities in Gombe State, Nigeria. The study focused specifically on personnel whose professional roles provided them with relevant knowledge and experience concerning forensic investigation, litigation support, whistleblowing mechanisms, and internal control systems. Accordingly, the population was defined functionally rather than solely in terms of the total workforce of the two institutions.

The relevant functional areas included investigation, prosecution, intelligence, audit/compliance, and other units whose responsibilities were sufficiently connected with the investigation, detection, prevention, reporting, or control of financial misconduct. The study did not establish a separate numerical population count for all eligible personnel within the two institutions before questionnaire administration. Consequently, no numerical population estimate is reported here to avoid presenting an unverified figure as an established sampling frame.

3.3 Sampling Technique
The study employed purposive sampling to select respondents from the EFCC and ICPC. Purposive sampling was considered appropriate because the study required respondents possessing relevant professional knowledge of forensic accounting and institutional responses to financial misconduct.
The selection was therefore based on the relevance of respondents' professional functions rather than random selection from the entire workforce of the two institutions. Personnel working in investigation, prosecution, intelligence, audit/compliance, and other related functions were considered appropriate because their responsibilities provided them with direct or relevant exposure to financial investigation, evidential processes, whistleblowing mechanisms, internal controls, and fraud-management practices.
The researcher administered questionnaires to eligible personnel accessible through the participating institutions. Participation was voluntary, and respondents were included only where they satisfied the study's eligibility requirements and consented to participate.

3.4 Eligibility and Inclusion Criteria
To ensure that respondents possessed relevant knowledge for the study, participants were required to satisfy the following criteria:

1. be serving personnel of either the EFCC or ICPC in Gombe State at the time of data collection;
2. perform duties in investigation, prosecution, intelligence, audit/compliance, forensic accounting, financial analysis, or another function reasonably connected with fraud investigation, prevention, detection, reporting, or control;
3. have sufficient professional exposure to institutional procedures relevant to the subject of the study; and
4. voluntarily consent to participate in the research.

Personnel whose responsibilities had no reasonable connection with the subject matter of the study were not targeted. Questionnaires that were substantially incomplete were excluded from the final statistical

analysis.

3.5 Sample-Size Determination

Because the original study did not establish a numerical population size before data collection, the sample was not determined through a conventional finite-population formula based on a known population frame. Instead, the study relied on an a priori power-analysis approach to assess the adequacy of the proposed sample for the planned inferential analysis. The study initially distributed 136 questionnaires to eligible respondents across the EFCC and ICPC. A total of 129 questionnaires were returned, while 127 questionnaires were retained as usable responses following data screening. Thus, the final analysis was based on 127 usable observations.

The use of an a priori power analysis was intended to establish the minimum number of observations required for testing the hypothesised relationships in the proposed structural model. However, because the original research record did not retain the specific power-analysis parameters used at the time of the study, the exact effect size, significance level, statistical power, and resulting minimum sample size cannot be reported retrospectively without supporting documentation. These parameters are therefore not fabricated or inferred in the present revision.

The adequacy of the final sample is subsequently considered in relation to the PLS-SEM requirements and the complexity of the structural model. The study therefore reports the actual number of questionnaires distributed, returned, and retained for analysis rather than introducing an unsupported numerical population estimate.

3.6 Structural Model Equations:

Fraud Prevention and Detection Models

$WBP = \beta_1 FIS + \beta_2 LSS + \beta_3 INSI + \epsilon$

$ICS = \beta_1 FIS + \beta_2 LSS + \beta_3 INSI + \epsilon$

Where:

WBP	=	Whistleblowing Policy
ICS	=	Internal Control System
FIS	=	Investigation Skills
LSS	=	Litigation Support Services
INSI	=	Institutional Size
β	=	Path coefficients to be estimated via PLS-SEM
ϵ	=	Error terms

Measurement Model:

Whistleblowing Policy:	Measured by indicators WBP_1, WBP_2, WBP_3….WBP_8
Internal Control System:	Measured by indicators ICS_1, ICS_2, ICS_3….ICS_8
Forensic Investigation Skills:	Measured by indicators FIS_1, FIS_2, FIS_3….FIS_8
Litigation Support Services:	Measured by indicators LSS_1, LSS_2, LSS_3….LSS_8
Institutional Size:	Measured by indicators $INSI_1$, $INSI_2$, $INSI_3$…. $INSI_8$

3.7 Treatment of Negatively Worded Items

The questionnaire contained some negatively worded indicators designed to capture potentially adverse institutional conditions relating to whistleblowing and internal control. Specifically, WBP5, WBP6 and ICS6 were negatively worded. The items were retained in their original form and were not reverse-coded before the PLS-SEM analysis. Consequently, the responses to these indicators were analysed according to the original wording of the questionnaire.

This treatment is disclosed to ensure transparency concerning the data-preparation procedure. In interpreting the measurement results, attention was given to the direction and substantive meaning of the individual indicators, particularly because negatively worded statements may capture conditions that are conceptually different from positively worded statements within the same construct.

The decision not to reverse-code these items also mean that the reported PLS-SEM results represent the data as originally processed and analysed rather than a retrospectively transformed dataset. The measurement-model assessment was therefore considered alongside the theoretical meaning and wording of the indicators.

4.0 Results and Discussion

4.1 Questionnaire Administration and Response Rate

A total of 136 questionnaires were distributed to eligible respondents from the participating institutions. Of these, 129 questionnaires were returned, representing a response rate of approximately 94.9%. Following screening for completeness and usability, 127 questionnaires were retained for the analysis. The usable responses therefore represented approximately 93.4% of the questionnaires distributed and 98.4% of the questionnaires returned. The high proportion of usable responses provided a substantial basis for the subsequent statistical analysis. The final PLS-SEM analysis was conducted using the 127 valid observations.

4.2 Demographic Characteristics of Respondents

The descriptive characteristics of the respondents indicate that the study obtained responses from a predominantly male sample, with males constituting 68% of the respondents, while the majority of respondents (54%) were within the 31-45 years age category. In terms of educational attainment, 78% of the respondents possessed tertiary-level qualifications, while 62% reported more than five years of professional experience in areas relating to fraud investigation and prosecution. These characteristics indicate that a substantial proportion of the respondents possessed relevant educational and professional exposure to financial investigation, fraud-related procedures, and institutional control mechanisms. The relatively high level of educational attainment and professional experience therefore provides a reasonable basis for considering the respondents sufficiently informed about the issues examined in the study.

The demographic profile is particularly relevant to the present investigation because the study focused on professional personnel whose institutional responsibilities expose them to forensic investigation, litigation support, fraud reporting, and internal control processes. Accordingly, the educational and experiential characteristics of the respondents enhance the contextual relevance of their assessments of forensic investigation skills, litigation support services, whistleblowing policy, and internal control systems.

4.3 Measurement Model Assessment

The measurement model was assessed using Partial Least Squares Structural Equation Modelling (PLS-SEM) to establish the reliability and validity of the latent constructs employed in the study. The assessment considered indicator loadings, Cronbach's alpha, rho A, composite reliability (CR), and average variance extracted (AVE). The results indicate satisfactory internal consistency for the constructs, as Cronbach's alpha values ranged from 0.782 to 0.873, while composite reliability values ranged from 0.836 to 0.900. These values exceed the commonly applied threshold of 0.70 and therefore indicate satisfactory internal consistency among the indicators measuring the respective constructs.

Specifically, Forensic Investigation Skills (FIS) recorded Cronbach's alpha of 0.817, rho_A of 0.829, composite reliability of 0.862, and AVE of 0.541. Internal Control Systems (ICS) recorded corresponding values of 0.785, 0.813, 0.837, and 0.603, while Institutional Size (INSI) recorded 0.834, 0.843, 0.874, and 0.568, respectively. Whistleblowing Policy (WBP) recorded Cronbach's alpha of 0.873, rho_A of 0.878, composite reliability of 0.900, and AVE of 0.529. Litigation Support Services (LSS) recorded Cronbach's alpha of 0.782, rho_A of 0.808, composite reliability of 0.836, and AVE of 0.498. The reliability coefficients therefore demonstrate satisfactory internal consistency across all five constructs, although the AVE for LSS is marginally below the conventional 0.50 benchmark and should consequently be interpreted with appropriate caution.

The indicator loadings also provide evidence of acceptable measurement performance overall. The FIS indicators recorded loadings ranging from 0.621 to 0.853, while the ICS indicators ranged from 0.693 to 0.824. The INSI indicators ranged from 0.680 to 0.761, WBP indicators from 0.683 to 0.773, and LSS indicators from 0.576 to 0.740. Although some indicators fall below the preferred 0.70 level, the overall construct-level reliability and convergent-validity statistics provide support for retaining the measurement structure, particularly where the indicators remain theoretically relevant to their respective constructs. The relatively low loading of LSS5 (0.576) should, however, be acknowledged as a comparatively weak indicator and considered alongside the construct-level reliability and AVE rather than being removed solely on the basis of its loading.

Discriminant validity was assessed using the Heterotrait-Monotrait ratio (HTMT) to determine whether the constructs represented empirically distinct concepts. The HTMT assessment should be reported alongside the reliability and convergent-validity results to establish that FIS, LSS, WBP, ICS, and INSI are sufficiently distinct from one another. Collectively, the measurement-model assessment provides evidence that the constructs are suitable for subsequent structural-model analysis, subject to the marginal AVE value

observed for LSS.

4.4 Structural Model Assessment

Following assessment of the measurement model, the structural model was evaluated to determine the hypothesised relationships among Forensic Investigation Skills (FIS), Litigation Support Services (LSS), Whistleblowing Policy (WBP), and Internal Control Systems (ICS), while Institutional Size (INSI) was incorporated as a control variable.

The results indicate that Forensic Investigation Skills have a positive and statistically significant relationship with Whistleblowing Policy, with a path coefficient of $\beta = 0.368$ and $p = 0.000$. This finding indicates that higher levels of forensic investigation skills are associated with stronger institutional whistleblowing mechanisms. Similarly, Litigation Support Services have a positive and statistically significant relationship with Whistleblowing Policy, with $\beta = 0.201$ and $p = 0.000$. These results provide empirical support for the proposition that both investigative competence and litigation-oriented forensic support are relevant to the institutional mechanisms through which fraud-related information can be identified and reported.

The explanatory power of the model for WBP is reflected in an R^2 value of 0.289 and an adjusted R^2 of 0.285. Thus, FIS, LSS, and INSI jointly explain 28.9% of the variance in WBP, while the adjusted coefficient indicates that 28.5% remains explained after adjustment for the predictors included in the model.

The findings further reveal that Forensic Investigation Skills have a positive and statistically significant relationship with Internal Control Systems, with $\beta = 0.426$ and $p = 0.000$. This represents the strongest path coefficient in the structural model and suggests that improvements in forensic investigation capability are associated with stronger internal control systems. Litigation Support Services also exhibit a positive and statistically significant relationship with Internal Control Systems, with $\beta = 0.192$ and $p = 0.000$.

The model explains 43.0% of the variance in ICS, with an adjusted R^2 of 0.427. This indicates that FIS, LSS, and INSI collectively account for 43.0% of the observed variation in Internal Control Systems.

The control-variable results show that Institutional Size has a positive but statistically insignificant relationship with WBP ($\beta = 0.080$, $p = 0.098$). Conversely, INSI has a positive and statistically significant relationship with ICS ($\beta = 0.191$, $p = 0.000$). Thus, institutional size or capacity appears to be more relevant to the internal control dimension than to the whistleblowing dimension within the specified model.

The effect-size results further demonstrate that FIS makes the strongest substantive contribution to the endogenous constructs. The effect size of FIS on ICS is $f^2 = 0.226$, while its effect on WBP is $f^2 = 0.136$. The corresponding effect sizes for LSS are 0.048 for ICS and 0.042 for WBP, while INSI records f^2 values of 0.048 for ICS and 0.007 for WBP. These results reinforce the finding that Forensic Investigation Skills constitute the most influential explanatory variable in the model, particularly in relation to Internal Control Systems.

The inner-model collinearity assessment also indicates that multicollinearity is not a concern. The reported VIF values are 1.408 for FIS, 1.339 for LSS, and 1.332 for INSI, indicating that the predictor constructs do not exhibit problematic levels of collinearity.

Collectively, the structural model provides empirical evidence that both dimensions of forensic accounting examined in the study. Forensic Investigation Skills and Litigation Support Services are positively associated with the institutional mechanisms represented by Whistleblowing Policy and Internal Control Systems. However, the magnitude of the relationships differs, with Forensic Investigation Skills demonstrating the strongest contribution to both outcomes.

4.5 Discussion of Findings

The findings of the study demonstrate that Forensic Investigation Skills and Litigation Support Services, as dimensions of forensic accounting, constitute important explanatory factors in the institutional mechanisms for fraud detection and prevention among the selected anti-corruption agencies in Nigeria. The findings provide consistent evidence that both dimensions have positive and statistically significant relationships with Whistleblowing Policy and Internal Control Systems. However, the strength of the relationships differs considerably across the two dimensions, with Forensic Investigation Skills demonstrating the strongest influence.

The positive and statistically significant relationship between Forensic Investigation Skills and Whistleblowing Policy ($\beta = 0.368$, $p = 0.000$) indicates that stronger investigative capabilities are associated with more effective institutional mechanisms for receiving, processing, and responding to fraud-related information. The finding suggests that whistleblowing mechanisms are more meaningful when supported by competent personnel who possess the capacity to evaluate allegations, trace financial irregularities, analyse evidence, and initiate appropriate investigative procedures. In this respect, effective fraud detection

is not limited to the existence of reporting channels but also depends on the institutional capacity to investigate and respond to information received through those channels. This finding is consistent with Joseph (2025); Jonah et al. (2025); Inebaraton-Preye (2025); Erasmus and Fred (2025); and Aina et al. (2025), who emphasise the importance of competent investigative capacity in strengthening fraud deterrence and institutional responses to financial misconduct.

The relationship between Litigation Support Services and Whistleblowing Policy is also positive and statistically significant (β = 0.201, p = 0.000). Although the magnitude of this relationship is lower than that of Forensic Investigation Skills, the result indicates that litigation-oriented forensic support contributes to the effectiveness of institutional fraud-detection mechanisms. The finding underscores the importance of transforming information obtained through reporting mechanisms into properly documented, analysed, and legally useful evidence. Expert witnessing, preparation and presentation of financial evidence, evidential documentation, and interaction between forensic professionals and legal practitioners can improve the ability of anti-corruption institutions to move from the identification of suspected financial misconduct towards legally defensible investigative and prosecutorial processes. This finding is consistent with Joseph (2025); Jonah et al. (2025); Inebaraton-Preye (2025); Erasmus and Fred (2025); and Aina et al. (2025), who argue that litigation-oriented forensic assistance can enhance the admissibility, credibility, and usefulness of financial evidence in judicial proceedings.

The finding relating to Forensic Investigation Skills and Internal Control Systems is particularly noteworthy. The relationship is positive and statistically significant (β = 0.426, p = 0.000), representing the strongest path in the structural model. The result indicates that the development of investigative expertise may extend beyond the detection of individual fraudulent incidents to the identification of control weaknesses that create opportunities for financial misconduct. Experienced forensic investigators can identify patterns of irregularity, weaknesses in procedures, circumvention of established controls, and areas susceptible to manipulation. Consequently, forensic investigation skills can contribute to strengthening preventive institutional mechanisms by providing information that assists organisations in identifying and addressing weaknesses in their internal control structures. The magnitude of the effect is also supported by the f^2 value of 0.226, which represents the largest effect size observed in the model.

Similarly, Litigation Support Services exhibit a positive and statistically significant relationship with Internal Control Systems (β = 0.192, p = 0.000). Although this relationship is weaker than the corresponding relationship involving Forensic Investigation Skills, it indicates that litigation-oriented forensic activities can generate lessons that contribute to institutional control improvement. The documentation and analysis of financial evidence, identification of evidential weaknesses, and examination of how fraudulent activities were perpetrated can provide useful information for improving procedures and strengthening internal controls. Thus, litigation support should not be regarded exclusively as a post-detection activity; its findings can also provide feedback for improving preventive control mechanisms.

Taken together, the findings suggest that the contribution of forensic accounting within anti-corruption institutions is multidimensional. Forensic investigation skills provide the strongest contribution to both fraud-detection-related and fraud-prevention-related institutional mechanisms, while litigation support services provide an additional complementary contribution. The findings therefore support an integrated approach in which investigative competence, evidential preparation, legal support, reporting mechanisms, and internal controls operate as interconnected components of an institutional fraud-management framework.

The findings are also theoretically consistent with the Fraud Triangle Theory and Deterrence Theory. From the perspective of the Fraud Triangle Theory, strengthening institutional controls and investigative capabilities can reduce opportunities for fraudulent behaviour by making irregularities more difficult to conceal and increasing the likelihood of detection. The Deterrence Theory perspective, on the other hand, provides a basis for understanding the importance of investigation, evidence development, litigation support, and the possibility of legal consequences in discouraging fraudulent conduct. The empirical evidence therefore provides support for viewing forensic accounting as a mechanism that operates across both preventive and detection-oriented dimensions of institutional fraud management.

5.0 Conclusion and Policy Recommendations

5.1 Conclusion

This study examined the contribution of forensic accounting to fraud prevention and detection within the EFCC and ICPC, with particular emphasis on Forensic Investigation Skills and Litigation Support Services. The empirical findings demonstrate that both dimensions of forensic accounting have positive and statistically significant relationships with the institutional mechanisms examined in the study, namely Whistleblowing Policy and Internal Control Systems.

The results demonstrate that Forensic Investigation Skills have a significant positive relationship with both Whistleblowing Policy and Internal Control Systems, while Litigation Support Services also have significant positive relationships with both outcomes. Among the explanatory variables, Forensic Investigation Skills demonstrate the strongest contribution, particularly to Internal Control Systems. The finding suggests that investigative competence constitutes an important foundation for strengthening institutional capacity to identify financial irregularities and address weaknesses in control systems.

The findings further indicate that the model explains 28.9% of the variance in Whistleblowing Policy and 43.0% of the variance in Internal Control Systems. These results demonstrate that forensic accounting capabilities are relevant to the institutional mechanisms examined in the study, while also indicating that other organisational, institutional, regulatory, and environmental factors not incorporated into the present model may account for the remaining variance.

The control-variable findings provide an additional insight. Institutional Size has no statistically significant relationship with Whistleblowing Policy but has a positive and statistically significant relationship with Internal Control Systems. This suggests that institutional capacity associated with organisational size may be more relevant to the development or maintenance of internal control structures than to whistleblowing mechanisms.

Theoretically, the study integrates the Fraud Triangle Theory and Deterrence Theory to explain complementary dimensions of fraud management. The Fraud Triangle Theory provides a basis for understanding how institutional controls and investigative capacity can reduce opportunities for fraudulent behaviour, while Deterrence Theory highlights the role of detection, investigation, litigation, and potential sanctions in discouraging fraudulent conduct. Practically, the findings provide evidence that strengthening forensic accounting capabilities can assist anti-corruption institutions in developing more effective investigative and control mechanisms.

The study therefore concludes that the effectiveness of fraud prevention and detection within anti-corruption institutions cannot depend exclusively on punitive responses after fraudulent conduct has occurred. Rather, it requires a combination of competent forensic investigation, effective litigation support, credible reporting mechanisms, and robust internal control systems. Strengthening these institutional capabilities can contribute to more effective management of financial misconduct within the Nigerian public sector.

5.2 Policy Recommendations

Based on the empirical findings, the study proposes the following recommendations:

1. Continuous development of forensic investigation skills.

The EFCC and ICPC should institutionalise continuous professional development programmes for personnel involved in financial investigation, intelligence, audit, forensic accounting, and related functions. Training should cover advanced financial investigation techniques, digital and electronic evidence, financial data analysis, asset tracing, investigative interviewing, and contemporary approaches to fraud examination. This recommendation is particularly important given that Forensic Investigation Skills recorded the strongest relationship with both Whistleblowing Policy and Internal Control Systems.

2. Strengthening litigation support capacity.

Anti-corruption agencies should strengthen their litigation support functions by developing specialised capacity for forensic evidence preparation, expert witnessing, financial-document analysis, evidential documentation, and collaboration between forensic specialists and legal practitioners. The positive and significant relationships between Litigation Support Services and both WBP and ICS demonstrate the relevance of litigation-oriented forensic capabilities to institutional fraud-management processes.

3. Strengthening internal control mechanisms.

The agencies should establish mechanisms through which findings from forensic investigations are systematically communicated to relevant control and management units. Rather than treating forensic investigations solely as reactive activities, lessons arising from completed investigations should be used to identify recurring control weaknesses, improve procedures, strengthen monitoring systems, and reduce opportunities for future fraudulent activities.

4. Strengthening whistleblowing mechanisms and protection.

The positive relationship between forensic investigation skills and Whistleblowing Policy indicates the importance of ensuring that information supplied through whistleblowing channels receives timely and professionally competent attention. Anti-corruption institutions should therefore strengthen confidential reporting channels, provide appropriate protection against retaliation, establish clear procedures for

processing allegations, and ensure that credible reports are subjected to appropriate preliminary assessment and investigation.

5. Promoting inter-agency collaboration.

Collaboration among the EFCC, ICPC, Nigerian Police Force, regulatory institutions, financial-intelligence bodies, and other relevant agencies should be strengthened. Such collaboration should facilitate information sharing, coordinated investigations, technical assistance, and the exchange of knowledge on emerging financial and economic crimes. Inter-agency cooperation can also reduce duplication of investigative efforts and improve the overall institutional response to complex financial misconduct.

6. Linking resource allocation to institutional performance.

Resource allocation to anti-corruption agencies should be increasingly informed by measurable institutional needs and performance indicators. Investment should prioritise forensic laboratories, digital investigation infrastructure, analytical technologies, professional training, evidence-management systems, and litigation-support capabilities. However, performance measures should focus on meaningful institutional outcomes rather than relying solely on the number of investigations or cases initiated.

7. Strengthening professional certification and ethical standards.

Relevant personnel should be encouraged, and where appropriate required, to undertake recognised professional certifications and continuous professional education in forensic accounting, fraud examination, digital forensics, financial investigation, and related disciplines. Such requirements would help ensure that personnel maintain current technical competencies and professional standards in an environment where financial crimes are becoming increasingly sophisticated.

8. Strengthening the legal and evidential framework.

Relevant legal and institutional frameworks governing the collection, documentation, preservation, presentation, and admissibility of forensic financial evidence should be continually reviewed and strengthened. Clearer procedures for handling digital and financial evidence can minimise procedural weaknesses and enhance the effectiveness of litigation support. Such reforms should, however, remain consistent with applicable legal safeguards and due-process requirements.

9. Public awareness and citizen participation.

Finally, anti-corruption agencies should strengthen public awareness programmes concerning the reporting of financial misconduct, available whistleblowing channels, confidentiality protections, and the importance of responsible reporting. Robust public engagement can improve citizen participation in fraud reporting while complementing the professional investigative and internal-control capacities of the relevant institutions.

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Appendix I: **RESEARCH QUESTIONNAIRE**

Topic: The Impact of Forensic Accounting on Fraud Prevention and Detection: A case study of Anti-Graft Agencies in Nigeria.

SECTION A: Demographic Information
(Please tick the option that applies to you)

1. **Agency**: ☐ EFCC ☐ ICPC
2. **Unit/Department**: ☐ Investigation ☐ Prosecution ☐ Intelligence ☐ Audit/Compliance ☐ Others_____
3. **Gender:** ☐ Male ☐ Female
4. **Age:** ☐ 21–30 ☐ 31–40 ☐ 41–50 ☐ 51 and above
5. **Education**: ☐ Diploma ☐ B.Sc. ☐ M.Sc. ☐ Ph.D. ☐ Others_____
6. **Professional Qual**: ☐ ICAN ☐ ANAN ☐ CFE ☐Others _____
7. **Years of Work Experience**: ☐ < 5 ☐ 5–10 ☐ 11–15 ☐ Above 15

*(Please rate each statement using: **1 = Strongly Disagree (SD), 2 = Disagree(D), 3 = Neutral (N), 4 = Agree (A), 5 = Strongly Agree(SA)***

SECTION B:

1. FORENSIC INVESTIGATION SKILLS (FIS)

Definition: Ability to plan, gather, analyse and document evidence during fraud investigations. I have;

No.	Statements	SD	D	N	A	SA
1.	Ability to critically analyses financial and non-financial information					
2.	Skills relating to examination of financial records for fraud evidence					
3.	Competence in using technology during fraud investigation					
4.	Ability to obtain useful information from suspect and witnesses					
5.	Understanding the legal procedures guiding fraud investigations					
6.	Critically evaluating unusual financial activities before accepting explanations					
7.	Fraud investigation reports are clear, detailed and understandable					
8.	Fraud investigation provides reliable evidence for fraud management processes					

2. LITIGATION SUPPORT SERVICES (LSS)

Definition: Extent of forensic support for prosecution and legal processes

No.	Statements	SD	D	N	A	SA
1.	Litigation support services are essential in modern fraud management					
2.	Litigation expert provides reliable professional opinion during trial					
3.	Expert witness services enhance the credibility of litigation outcomes					
4.	Expert testimony assists court in understanding financial disputes					
5.	Litigation support service applies appropriate valuation techniques in fraud management					
6.	Litigation support services ensure adequate preservation of evidence for fraud management					
7.	Litigation support reduces financial losses associated with organizational disputes					
8.	The effectiveness of litigation services in fraud management depends on professional competence					

3. WHISTLEBLOWING POLICY/FRAUD DETECTION (WBP)

Definition: Effectiveness and functionality of whistleblowing channels and tip management.

No.	Statements	SD	D	N	A	SA
1.	My agency provides secure and anonymous channels for reporting suspected fraud					
2.	Reports from whistleblowers are promptly and adequately investigated					
3.	There are clear protections against retaliation for whistleblowers in my agency					
4.	Management takes whistleblower tips seriously and responds appropriately					
5.	Employees avoid reporting misconduct due to fear of reprisals					
6.	Political interference does not influence fraud investigation in my organization					
7.	There is public awareness (within the agency) about how to report suspected fraud.					
8.	Management communicates the importance of whistleblowing to staff regularly					

4. INTERNAL CONTROL SYSTEMS/FRAUD PREVENTION (ICS)

Definition: COSO-aligned control components and their operational effectiveness.

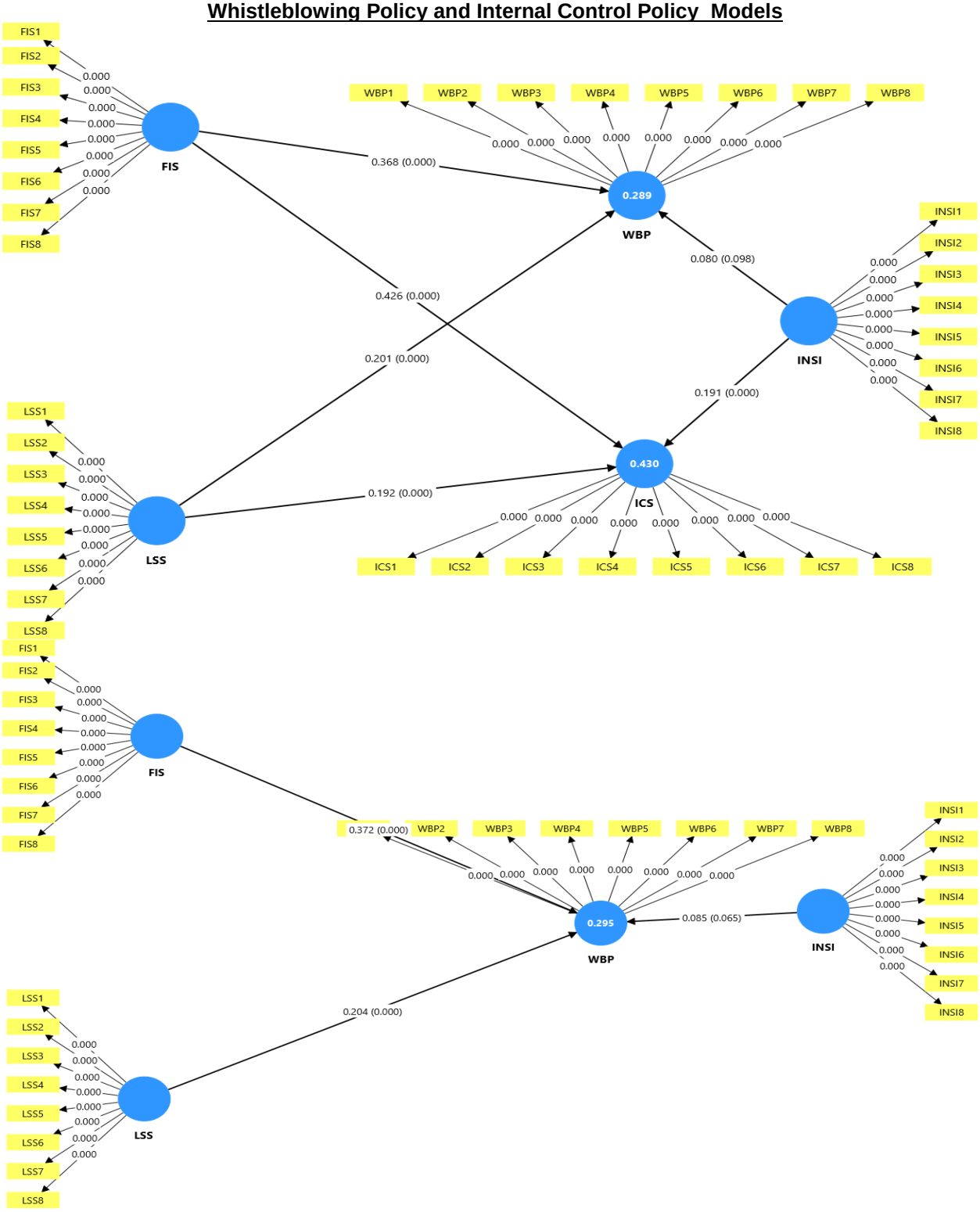
No.	Statements	SD	D	N	A	SA
1.	My agency maintains clear segregation of duties for critical financial processes					
2.	Control activities (authorisations, reconciliations) are performed timely and consistently.					
3.	Information systems provide reliable transaction logs for audit and investigation					
4.	Internal audit evaluates control effectiveness regularly and independently					
5.	Management enforces consequences for control overrides or misconduct					
6.	Control procedures are frequently bypassed without adequate oversight					
7.	Our agency updates controls in response to identified vulnerabilities					
8.	There is adequate IT governance supporting automated controls and CAAT integration					

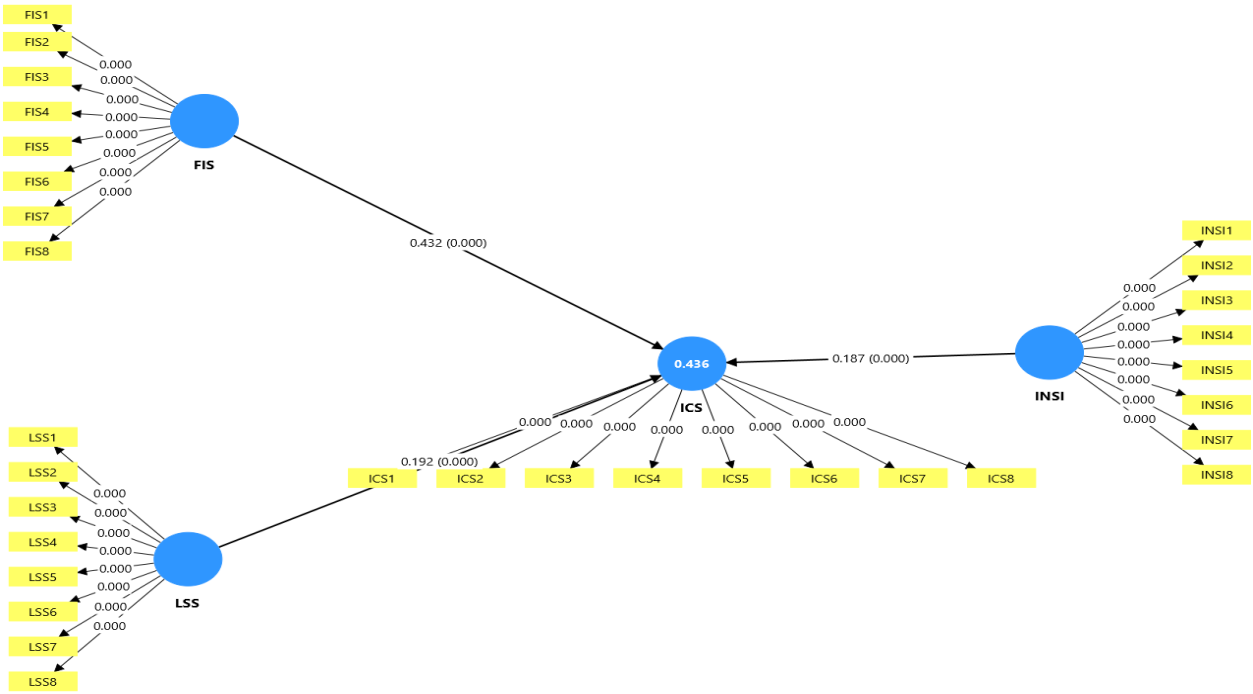
5. INSTITUTIONAL SIZE

No.	Statements	SD	D	N	A	SA
1.	Larger organizations have adequate resources for fraud investigation					
2.	Institutional size improves access to forensic technologies and expertise					
3.	Larger institutions are more capable of tracing and recovering fraudulent losses					
4.	Institutional size enhances implementation of fraud control measures					
5.	Institutional capacity improves enforcement of fraud management policies					
6.	Organisational size positively influences fraud prevention and detection effectiveness					
7.	Organisational size positively influences reduction in fraud cases for effective fraud management.					
8.	Institutional size positively influences loss recovery ratio for effective fraud management.					

Appendix II: PLS-SEM Outputs

Whistleblowing Policy and Internal Control Policy Models





Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
FIS	0.817	0.829	0.862	0.541
ICS	0.785	0.813	0.837	0.603
INSI	0.834	0.843	0.874	0.568
LSS	0.782	0.808	0.836	0.498
WBP	0.873	0.878	0.900	0.529

R^2 - Matrix

	R-square	R-square adjusted
ICS	0.430	0.427
WBP	0.289	0.285

F^2 Matrix

	FIS	ICS	INSI	LSS	WBP
FIS		0.226			0.136
ICS					
INSI		0.048			0.007
LSS		0.048			0.042
WBP					

Collinearity Statistics (VIF) Inner Model – Matrix

	FIS	ICS	INSI	LSS	WBP
FIS		1.408			1.408
ICS					
INSI		1.332			1.332
LSS		1.339			1.339
WBP					

Path Coeffeceint

	FIS	ICS	INSI	LSS	WBP
FIS		0.426			0.368
ICS					
INSI		0.191			0.080
LSS		0.192			0.201
WBP					

Outer Loadings

	FIS	ICS	INSI	LSS	WBP
FIS1	0.621				
FIS2	0.623				
FIS3	0.762				
FIS4	0.774				
FIS5	0.853				
FIS6	0.688				
FIS7	0.692				
FIS8	0.765				
ICS1		0.693			
ICS2		0.722			
ICS3		0.733			
ICS4		0.713			
ICS5		0.731			
ICS6		0.768			
ICS7		0.824			
ICS8		0.771			
INSI1			0.731		
INSI2			0.680		
INSI3			0.731		
INSI4			0.690		
INSI5			0.745		
INSI6			0.761		
INSI7			0.689		
INSI8			0.746		
LSS1				0.699	
LSS2				0.700	
LSS3				0.673	
LSS4				0.740	
LSS5				0.576	
LSS6				0.722	
LSS7				0.710	
LSS8				0.729	
WBP1					0.734
WBP2					0.756
WBP3					0.721
WBP4					0.773
WBP5					0.683
WBP6					0.689
WBP7					0.706
WBP8					0.771