



## AN ASSESSMENT OF FORENSIC ACCOUNTING SKILLS AND THEIR ROLE IN DETECTING AND PREVENTING BANK FRAUD IN NIGERIAN DEPOSIT MONEY BANKS

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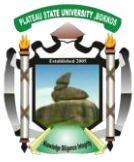
### ABSTRACT

*The study examines the effect of forensic accounting skills on bank fraud in deposit money banks in Nigeria. The study employed a cross-sectional field survey research design. The population of the study comprised of 86 staff drawn from the internal auditors who are professional accountants in banks and other compliance officer as well as those from the forensic accounting unit within Jos metropolis and a sample of 71 determined using Taro Yamane formula using purposive sampling technique. It employed the use of structured questionnaire as method of data collection and the hypotheses were tested using multiple linear regression. Findings show that investigative skills have significant effect on bank fraud in deposit money banks in Nigeria. Also, the study revealed that analytical skills have significant effect on bank fraud deposit money banks in Nigeria. The study recommended that deposit money banks in Nigeria should invest in training programs that focus on developing forensic accounting investigative and analytical skills among their staff. This will help strengthen their ability to detect and prevent fraudulent activities.*

**Keywords:** Forensic accounting skills, Investigative skills, Analytical skills, and Fraud

### 1.0 INTRODUCTION

The Nigerian banking sector experienced rapid growth following consolidation in the year 2005, posing numerous challenges to the industry and regulators. The initial perception that Nigeria's banking system was sound and immune to the global financial crisis was incorrect (Ikpe, 2024). Many factors contributed to the development of an extremely fragile financial system, which was tipped into crisis by the global financial meltdown: macroeconomic instability caused by large and sudden capital outflows; Banks' major corporate governance failures; a lack of investor and consumer sophistication; Inadequate bank financial disclosure and transparency; critical gaps in prudential guidelines (current prudential guidelines were issued in 1990); and uneven supervision and enforcement

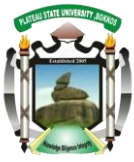


(Rugadya, 2024). In order to mitigate the stated challenges, the Central Bank of Nigeria (CBN) launched a Four (4) Pillar Reform Programme in 2010 with the goals of improving bank quality, establishing financial stability, enabling healthy financial sector evolution, and ensuring the financial sector contributes to the real economy (Ikpe, 2024).

The recent increase in bank frauds such as card payment frauds, dud cheques, and compromise of customer information necessitates tightening of security mechanisms (Khanna & Arora, 2009 in Agboare, 2021). Adeyemo, (2012) observed that, fraud is committed in various ways and disguises, with insiders (staff) and outsiders usually working together to effectively carry out the act. They commit frauds like forgeries, which involve the deceptive copying and use of a customer's signature to withdraw a large sum of money from the customer's account without the customer's prior permission. Usually, unauthorized borrowing occurs when bank workforces borrow from treasuries and cashier tills off the record in exchange for a staff post-dated cheque. When these practices occur on a frequent basis and with no official records, it quickly becomes vulnerable to manipulation with the bank resorting to other methods of balancing the cash in the vault without ever having to replace the sums of money collected. More so, Cyber-attacks in Nigeria Deposit Money Banks have increased as a result of COVID-19 restrictions and lockdowns that was experienced in 2019 (Ikpe, 2024).

Furthermore, the country's cybercrime law, enacted in 2015, may be insufficient to reduce the vulnerability of financial institutions, particularly the banking sector. As a matter of fact, DMBs in Nigeria lost a total of N15 billion (US\$39 million) to electronic fraud and cybercrime in 2018. This was a 537 percent increase over the N2.37 billion loss in 2017. In 2018, over 17 600 bank customers and depositors lost N1.9 billion to cyber fraud, with fraud increasing by 55% over the previous year in the Deposit Money Banks (Bako et,al 2021; Deloitte, 2020). Therefore, it become so imperative to address banks fraud using forensic accounting skills.

In September, 2000, the Independent Corrupt Practices and Other Related Offences Commission (ICPC) was inaugurated and in 2003 Economic and Financial Crimes Commission (EFCC) was also established. While the ICPC focuses on public-sector corruption, particularly bribery, gratification, graft, and abuse or misuse of office, the EFCC investigates people in all sectors who appear to be living beyond their means, and is authorized to investigate and prosecute money laundering and other financial crimes.



Both agencies were established to also help to prevent fraud in the DMBs. (Abdulrauf, 2020).

Despite the efforts of the anti-craft agencies, fraud in Nigerian banks is increasing as a result of insider cooperation, poor regulatory systems, and socioeconomic factors. According to the Nigeria Inter-Bank Settlement System, fraud complaints rose from 25,043 in 2019 to 46,126 in 2020 as well as fraud using ATMs and mobile banking is prevalent. weak internal controls, for non-compliance, low customer education about fraud schemes, and non-cooperation with banks, high expenses, complicated integration, and unqualified staff are challenges (Chiluwa, 2023; Akande, 2024).

Forensic accounting skills ensure the restoration of public confidence and promotes corporate governance, also informs management and staff about fraud risks and detection methods (Ukpabi et al., 2021; Dan'azumi et, al 2020; Eze & Osuji, 2023; Ukangwa et al., 2023). Kennedy (2013) discussed that forensic accounting aids fraud control and quality of internal control due to the accounting knowledge and investigative skills they bring to forward in assisting legal experts. The research carried out by Olukowade and Balogun (2015) found out amongst others that the services of forensic accountants would support the audit committee in performing their oversight duties by giving them confirmation on internal audit report. Forensic accounting is a specialized area of the accounting practice, which describes engagements that result from actual or anticipated disputes or litigation.

Olukowade and Balogun (2015) suggests that the role of forensic accounting experts under the contemporary and emerging conditions no doubt is very significant because forensic accountants help the court of law, lawyers, law enforcement agents such as the police, regulatory bodies and other institutions (Economic and Financial Crimes Commission, Nigeria Stock Exchange Commission) in executing fraud cases. Forensic accounting, also known as forensic accountancy or financial forensics, specializes in investigating and identifying financial malpractices that firms may engage in within the organization. To recognize the existence of financial report misconduct, financial accountants are forced to apply a range of skills to determine malpractices in the finance system (Crain et al., 2019). Notably, some of the skills includes investigative and analytical skills, which enable them to examine organizations or individuals' finances (Rezaee & Wang, 2019).



The increasing occurrence of fraud and financial crime in modern day deposit money banks and its business environment requires the services of a forensic accounting skills to unearth concealed financial misappropriation and fraudulent activities within and outside the financial sector. There has been in recent years an upsurge of fraudulent activities in Nigeria (Okoye & Gbegi 2013; Gbegi & Adebisi, 2014; Olaleye & Fashina, 2019) opined the rate of mobile banking fraud in recent times in the Nigeria banking sector is unbecoming. CBN 2017 Annual report indicated that about 1.63 billion naira was lost to electronic fraud in the deposit money banks in Nigeria. The study concluded that if the regulatory body did not handle the rising issues, it might cause the sector a huge setback and customers' dissatisfaction. Studies have been conducted on forensic accounting and fraud detection and prevention in Nigeria quoted DMBs such as (Modugu & Anyaduba, 2013; Ogundaua et al., 2018). However, previous studies have not been able to reduce the persistence of fraud in the banking industry using other variables but this employed the used of forensic accounting skills in detecting and preventing bank fraud in Deposit Money Banks in Nigeria. Therefore, it is against this backdrop that this study is conducted to examine the effect of forensic accounting skills in detecting and preventing bank fraud in Deposit Money Banks in Nigeria.

## 1.2 Research Questions

- i. To what extent does investigative skills affect bank fraud in Deposit Money Banks in Nigeria?
- ii. To what extent does analytical skills influence bank fraud in Deposit Money Banks in Nigeria?

## 1.3 Research Objectives

The main objective of the study is to examine the effect of forensic accounting skills on bank fraud in deposit money banks in Nigeria. The specific objectives are as follows;

- i. To examine the effect of investigative skills on bank fraud in Deposit Money Banks in Nigeria.
- ii. To assess the effect of analytical skills on bank fraud in Deposit Money Banks in Nigeria.



## 1.4 Research hypotheses

**H<sub>01</sub>:** Investigative skills has no significant effect on bank fraud in Deposit Money Banks in Nigeria

**H<sub>02</sub>:** Analytical skills has no significant effect on bank fraud in Deposit Money Banks in Nigeria

## 2.1 LITERATURE REVIEW

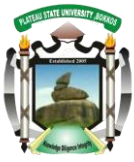
### Conceptual Review

#### Fraud

Fraud according to Esonwune and Ogiri (2024), is a deliberate lying with the goal of obtaining some advantage or depriving someone dishonestly of what they are entitled to. Also, it is everything designed to mislead that is usually seen. Fraud in the financial business is a worldwide phenomenon that is not exclusive to any economy, country, environment, or continent. A crisis of trust in the sector resulted from bank failures in Nigeria that go back to the 1930s. Depositors suffered large financial losses as a result, and the banking public lost faith in Nigerians' capacity to run a bank (Esonwune & Ogiri, 2024). According to the Association of Certified Fraud Examiners (ACFE), an estimated \$3.5 trillion was lost globally in 2011 as a result of fraudulent financial statements, asset misappropriation, and corruption (ACFE, 2012). Accounting standard setters increased the steps auditors are expected to take in order to detect fraud in an effort to restore public trust in the audit profession. Auditors are now required to follow the requirements of Statement on Auditing Standards (SAS) No. 99 as a result of the Enron and WorldCom scandals. According to Rezaee (2004), financial statement fraud has cost market participants more than USD\$500 billion in recent years, with serious legal ramifications. According to the The Nigeria Electronic Fraud Forum (NEFF) and Annual Report (2014), fraud prevention infrastructures can be extremely effective if properly managed. In most cases, these infrastructures are known to be vulnerable to fraud attacks, and this type of attack has recently become more widespread, which can occur both internally and externally.

#### Investigative skills

Nicky and Conor (2021) posit that investigative skill is the ability to assimilate, assess and prioritize incoming information, and draw inferences from that information that will inform a line of inquiry. These will enable a forensic Accountant to gain additional relevant



knowledge on the subject. Gary (2021) asserted that Forensic Accountant must exhaust as many pipelines as possible when investigating fraudulent activities and showcase their potential skills of investigating and obtaining relevant documents and conducting background checks on suspects; physical and electronic surveillance; use of informants; undercover operations; conducting interviews and interrogation tactics; and laboratory analysis of physical evidence for presentation in the lawsuit. Because a forensic accountant is not a traditional auditor but requires investigative skills to perform optimally. A forensic accountant is a financial expert who investigates fraud committed by individuals who deceive management and the financial system, or who manipulate activities that result in an institution's loss as a result of fraud (Digabriele, 2008). A forensic accountant must envision the fraud investigation process, including detecting fraud, proofs, methods, and reports (Prabowo, 2013).

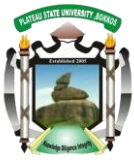
### **Analytical Skills**

Analytical skills involve the bringing together of analytical technology and techniques with human interaction which help in detecting possible and improper transactions like fraud or bribery either before the transaction occurs or after the transaction and this is done by developing solutions to business problems effectively and investigating business activities to make them more efficient (Sudhir & Sushama, 2013). Analytical skills play a crucial role in the early detection and monitoring of fraud due to the fact that it helps the organization to detect the possible instances of fraud and implement an effective fraud monitoring program to protect the organization (Sudhir & Sushama, 2013).

## **2.1 Theoretical Review**

### **Fraud Diamond Theory**

This study is anchored on the fraud diamond theory considering the hypotheses formulated. It is an extension of the fraud triangle theory developed by Donald Cressey, an American Criminologist in 1950, who explains the factors that contribute to fraud and other unethical behavior. The theory holds further that the major factors for committing fraud are pressure or a non-shareable financial problem, the opportunity to violate trust, and the rationalization by the trust violator. Hermanson (2004), as cited by Crumbley et al., (2007), discovered a gap in the triangle fraud theory and proposed the Fraud Diamond theory in place of the fraud triangle theory. The theory proposed that the diamond provides a clearer



picture of the factors that contribute to fraud. It further added a fourth variable known as capacity. To Cressey's three-factor theory of opportunity, pressure and rationalization. It again pointed out that fraud cannot fruitfully conceal unless the fraudster has the necessary capability, personal traits, abilities, or positional authority to pull off his crime. In other words, pressure might coexist with opportunity and rationalization; it is most likely that fraud may not take place unless the fourth element of capability is being introduced. This means that the committer or perpetrator must have the skills and ability to commit the fraud and must the skill to be used in executing such skills (Ikpe, 2024).

## 2.2 Empirical Review

Ogunleye and Fanimokun (2025) investigates the impact of forensic accounting practices on fraud detection and prevention in listed Deposit Money Banks (DMBs) in Nigeria, focusing on their influence on financial reporting quality (FRQ). Utilizing secondary data from 2015 to 2024, sourced from annual reports and financial statements of DMBs listed on the Nigerian Exchange Group (NGX), the study employs a quantitative ex post facto design and panel regression analysis. Key variables examined include Engagement of Forensic Accountants (EFA), Forensic Investigation Skills (FIS), and Forensic Detection and Prevention Techniques (FDPT). Findings reveal that FDPT has the most significant positive effect on FRQ ( $\beta = 0.004$ ,  $p = 0.003$ ), followed by EFA ( $\beta = 0.003$ ,  $p = 0.015$ ), while FIS shows a weaker, marginally significant impact ( $\beta = 0.002$ ,  $p = 0.072$ ). The model explains 78% of FRQ variation, underscoring the critical role of forensic accounting in enhancing report accuracy and mitigating fraud. The study addresses gaps in prior research by emphasizing secondary data to reduce self-reporting biases and highlighting the need for continuous training and digital forensic tools to combat emerging cyber fraud. Recommendations include integrating advanced forensic tools mandatory training for audit staff, and fostering transparent internal controls to strengthen fraud prevention and financial integrity in Nigerian DMBs.

Ikpe (2024) assessed the effect of forensic accounting skills and fraud prevention infrastructures on the prevention of fraud in the Deposit Money Banks (DMBs) in Nigeria. Survey research method was employed and Cronbach's coefficient Alpha was employed to test reliability of the instrument. The population of the study stood at one hundred and eighty-nine (189) and the sample size of seventy-three (73) was selected using Taro Yamane formula to statistically determine the sample size which was randomly sampled. Data were collected with the use of a structured questionnaire. Analysis of data was done



using simple linear regression with the aids of statistical package for social sciences (SPSS) version 25.00 to ascertain the effect of forensic accounting skills and fraud prevention infrastructure in the Deposit Money Banks. The findings revealed that there is a significant positive effect on the efficiency of forensic accounting skills and fraud prevention in the DMBs in Nigeria. It was recommended that DMBs in Nigeria should ensure that, forensic accounting skills are enhanced, top management should be neutral during forensic accounting process to identify strategic roles, adopt policy compliance to its fullest, operational monitoring, build a skills-based board, build and maintain an effective governance infrastructure and appoint a competent forensic accountant as a chairperson to review their operations quarterly.

Esonwune and Ogiri (2024) examined how forensic accounting affects fraud prevention in Nigerian banks. Employees of banks were surveyed quantitatively using pre-designed questions. The data was analyzed and the connection between fraud prevention and forensic accounting methods forensic investigation, expert consulting, and legal support was assessed using regression analyses. The results show that, in the chosen institutions, fraud prevention and forensic investigation, as well as forensic litigation, have a strong negative correlation. Expert consultation did not, however, it revealed a statistically meaningful relationship with fraud prevention. The study recommended support for the use of forensic accounting services, better chances for forensic accounting specialists to get training, and attempts to lower the price of forensic consulting services to fund banking sector anti-fraud measures.

Ishaku *et.al* (2023) investigated the relationship between forensic accounting skills and fraud detection in Nigeria's public sector. It employs a cross-sectional field survey with a sample of 44 out of 47 audit firms that employ forensic skills when auditing MDAs in Plateau state. Data was collected via structured questionnaires, and hypotheses were tested using multiple linear regression. Results indicated that persuasive and investigative skills have significant relationship with fraud detection, while no significant positive relationship was found with litigation support. The study recommends enhancing auditor and investigator skills through training and development programs to improve fraud detection in the public sector.

Ojo-Agbotu *et.al* (2022) examined effect of forensic accounting on fraud detection and prevention in selected quoted Deposit Money Banks (DMBs) in Nigeria. The survey design



was used in the study with a sample size of 115 resident internal control officers, branch operation manager and cash officer/head teller from Access bank, First bank, GT bank, Union Bank, UBA and Zenith Bank. Proportionate and Simple random sampling technique was utilized in distributing questionnaire to the respondents. The study utilized simple linear regression and the findings of the study indicated that there is a significant relationship between forensic accounting and fraud detection while forensic accounting has no effect on fraud prevention in the quoted DMBs. The study recommended that the Central Bank of Nigeria (CBN) and Chartered Institute of Bankers of Nigeria should review the operational manual in other to institutionalize the application of forensic accounting principles and method to tackle fraud and irregularities in DMBs.

### 3.0 METHODOLOGY

The research study employs the use of cross-sectional field survey design approach aimed at examining the effect of forensic accounting skills on bank fraud in Deposit Money Banks. The population of the study comprised of 47 staff drawn from the internal auditors who are professional accountants in banks, 25 compliance officer and 14 from the forensic accounting unit of the banks within Jos metropolis and a sample of 71 determined using Taro Yamane formula using purposive sampling technique. The justification for the selection of these staff from these offices are in the best position to exercise a true and fair view of their opinion curbing fraud in bank. To determine the sample size, Taro Yamane formula was adopted thus;

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

Were.

n = signifies the sample size

N = signifies total population of respondent, that is 86

e = the level of significance, that is 0,05

$$n = \frac{86}{1+86(0.05)^2}$$

$$n = \frac{86}{1+86*0.0025}$$

$$n = \frac{286}{1.215}$$

$$n = 71$$

The instrument for collecting the primary data was structured questionnaire. The study makes use of multiple linear regression analysis as the method of data analysis using Statistical Package for Social Science (SPSS) version 26.

#### Model Specification

$$BF = \beta_0 + \beta_1 \text{invSkills} + \beta_2 \text{analySkills} + e$$

Where:

BF= Bank Fraud

invSkills= Investigative Skills

analySkills= Analytical Skills

$\beta_0$  = Constant

e = error term for the Model that is, the difference between the observed value and the predicted value of fraud reduction.

## 4.0 RESULTS AND DISCUSSIONS

### Results

**Table 1:**

#### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Revenue Generation	.267	71	.492	.912	71	.525
Tax Compliance	.167	71	.381	.981	71	.302
Tax Structure	.110	71	.293	.729	71	.472
Taxpayers Service Delivery	.306	71	.402	.972	71	.393

Source: SPSS Output v.26

And from the result on table 1, both tests are non-significant ( $p > 0.05$ ). The data therefore, meets the assumption of normality



## Descriptive Statistics

The descriptive analysis is seen basically from the behavior of the descriptive statistics and the correlations. The above parameters are necessary to check if the statistical mean of the data provides a good fit of the observed data.

**Table 2:**  
**Descriptive statistics for the study variables**

	N	Minimum	Maximum	Mean	Std. Deviation
Bank Fraud	147	1.38	4.27	2.5493	.84920
Investigative Skills	147	1.00	4.46	2.4839	.85892
Analytical Skills	147	1.00	3.58	2.2637	.73941
Valid N (listwise)	147				

The descriptive statistics for the study variables are presented in Table 2. The results indicate that the mean score of the latent variables range between 2.2637 and 2.5493 while the standard deviation ranges between 0.73941 and 0.85892. The standard deviations are small relative to their respective means, implying that the statistical mean provides a good fit of the observed data (Field, 2009) and the data from which the sample was drawn is a true representation of the population.

**Table 3:**  
**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.788 <sup>a</sup>	.662	.648	.74362

a. Predictors: (Constant), Analytical Skills, Investigative skills

Table 3 shows the percentage of prediction of independent variables on the dependent variable. It could be seen that analytical skills and investigative skills account for 66.2% variation in bank fraud while 33.8% is explained by other factors not captured in this model.



#### 4.1 Test of Hypotheses

A multiple regression was run to test the effect of investigative skills and analytical skills on bank fraud. The results in table 4 shows the effect.

**Table 4**  
**Table of Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.462	.734		3.473	.000
	Investigative skills	.216	.230	.382	2.572	.000
	Analytical skills	.234	.322	.473	2.328	.000

a. Dependent Variable: bank fraud

As shown in table 3, the standardized regression Beta-value and t- statistics for investigative skills on bank fraud is 0.382 and 2.572 suggesting that this path is statistically significant at  $\alpha = 0.05$ . This indicated that investigative skills has significant effect on bank fraud in Deposit Money Banks in Nigeria., meaning that investigative skill positively influence bank fraud in DMBs in Nigeria.

Also, in table 3, the standardized regression Beta-value and t- statistics for analytical skills on bank fraud is 0.473 and 2.328 suggesting that this path is statistically significant at  $\alpha = 0.05$ . This shows that analytical skills has significant effect on bank fraud in Deposit Money Banks in Nigeria., meaning that analytical skill positively influences bank fraud in DMBs in Nigeria.

#### 4.2 Discussion of Findings

The test of hypothesis 1 shows that investigative skills have significant effect on bank fraud in deposit money banks. Investigative skill is the use of accounting principles and techniques to detect and prevent financial fraud. By analyzing financial records, conducting interviews, and gathering evidence, forensic accountants are able to uncover fraudulent activities and provide valuable insights to authorities. The findings also revealed that banks that have a strong forensic accounting investigative skills have lower incidences of fraud. This suggests that a proactive approach to fraud detection, through the use of these



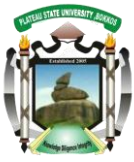
techniques, can significantly reduce the risk of fraud within Deposit Money Banks in Nigeria. By investing in training and equipping their staff with the necessary investigative skills, banks can effectively detect and prevent fraudulent activities before they cause significant financial losses. This finding is in consonance with the findings of Ishaku et al (2023) who found that investigative skills has significant relationship with fraud detection this study has found support for fraud diamond theory meaning that fraud take place considering the factors such as capability, pressure, rationalization and opportunity to do.

Also, the test of hypothesis 2 revealed that analytical skills have significant effect on bank fraud in Deposit Money Banks. This implies that a significant change in analytical skills will lead to a significant change in bank fraud. Analytical skills are essential for interpreting and analyzing financial data, identifying patterns of fraudulent behavior, and providing actionable insights to stakeholders. The findings suggest that banks with strong forensic accounting analytical skills are better equipped to detect and prevent fraud, thus reducing the overall risk of financial loss. This study is in line with the findings of Ikpe (2024) who revealed that there is a significant positive effect on the efficiency of analytical skills and fraud prevention in the DMBs in Nigeria. This study also found support for fraud diamond theory.

## 5.0 CONCLUSION AND RECOMMENDATIONS

The study found out that investigative skills and analytical skills have significant effect on bank fraud detection and prevention in deposit money banks in Nigeria. The findings highlight the critical role that these skills play in detecting and preventing fraudulent activities within the banking sector. The study emphasizes the importance of investing in training and equipping staff with the necessary skills to effectively combat fraud and protect the interests of stakeholders. In light of the conclusion, the following recommendations were drawn;

- i. Deposit Money Banks in Nigeria should invest in training programs that focus on developing forensic accounting investigative and analytical skills among their staff. This will help strengthen their ability to detect and prevent fraudulent activities.
- ii. Banks should adopt robust fraud prevention measures, including regular audits, internal controls, and the use of technology to enhance their fraud detection capabilities.



## 5.1 IMPLICATIONS OF THE STUDY

- (i) **Theoretical implications:** The Fraud Diamond Theory postulates that four elements must be existing for fraud to happen such as Pressure, Opportunity, Rationalization, and Capability and the findings of investigative skills and analytical skills are tie to this theory meaningfully thereby curbing fraud within the banking sector.
- (ii) **Methodological implications:** The study establishes the feasibility of quantitatively evaluating subjective constructs such as investigative and analytical skills. A cross-sectional method was used and the results suggest a significant association. Further studies can leverage on or improve these instruments for better validity and reliability.
- (iii) **Practical implications:** Banks and other financial institutions should capitalize fostering forensic accounting and analytical training for their compliance, audit, and investigation units and regulatory bodies such as the Central Bank of Nigeria (CBN) and Economic and Financial Crimes Commission (EFCC) can produce procedures or strategies for compulsory forensic units in the banks.

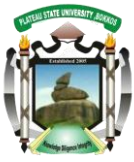
## 5.2 CONTRIBUTION TO KNOWLEDGE

This study contributes to the existing body of knowledge by highlighting the significance of skills base analysis in detecting and preventing bank fraud in Deposit Money Banks in Nigeria. The findings provide valuable understandings for policymakers, regulators, and industry stakeholders on the importance of proactive fraud detection measures within the banking sector.

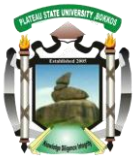


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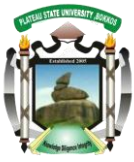
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