

FORENSIC AUDITING AND FRAUD DETECTION: AN EXPLORATORY ANALYSIS FROM NIGERIA

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Abstract

The study examines the Roles of forensic auditing in fraud detection and control in Nigeria. This study obtained information using critical literature analyses. The study analysed the trend in fraud cases from 2001-2021. The study also found that incorporation of modern forensic auditing techniques in an audit in Nigeria is seen as timely in order to prepare the accounting profession to deal effectively with the problem of unearthing ingenious fraud schemes arising from audit failure to detect frauds in Nigeria. The study therefore suggests employment of forensic auditing in Nigerian banks by amending the existing statutes, in such a way that forensic auditors are included in the audit team. Through this, auditors will have more tools to effectively deal with challenges in detecting fraud.

Keywords: Forensic, Auditing, Fraud, Detection, Prevention

Introduction

The incidence of fraud and misappropriation of funds in recent time poses a threat to auditing as a branch of accounting profession because of its perennial nature. This has resulted to questions as to whether auditing actually play any significant role towards the attainment of accountability and prevention of fraud especially that which is currently happening in our major or key financial institutions.

Most of the financial institutions today fail to recognize that the phenomenon “fraud” can appear to be more dangerous when compared to other forms of problem like armed robbery attack which can only affect the institution within a short period of time, such may have no long-term effect on their operations. However, any significant fraud committed in an institution, not only undermines or shakes up its financial stability but can severely affect the reputation of the institution thereby resulting to investor’s loss of confidence (AbdulAziz et al., 2023; Firmansyah et al., 2023; Jibril et al., 2023; Jibril & Salihi, 2023; Salihi & Jibril, 2019).

Frequently, the directors write off losses of fraud (including money laundering) under the general heading of “bad debt” rather than admitting that there has been a general failure to exercise or implement proper safeguards in the system of internal checks and control or managerial negligence in applying or perfecting the2 appropriate oversight to routine business process where institutions funds and assets are at risk. In order to counter, stop and prevent the perpetration of such frauds comes forensic auditing or accounting.

Forensic audit is seen as summarizing and adapting investigative auditing, criminology, litigation services, and financial skills to uncover fraud (Onefe et al., 2013). The growing demand for forensic audit service is becoming prominent because of the increasing fraudulent practices in businesses and government agencies around the world in recent time (Sunday & Christian, 2019). The increasing complexity of fraud requires that forensic auditing be included

in the tools required to successfully investigate and prosecute cases of fraud and those involved in fraudulent practices. This case has, therefore, brought forensic auditing to limelight (Enofe & Omagbon, 2016). Also, the failure of statutory audit to prevent, detect, and reduce the wrongful, fraudulent, or corrupt use of corporation's financial and non-financial assets and the increase in corporate crime brought about the need for professional accountants and legal practitioners to find ways of fighting this perceived threat called fraud which is digging deep into the business world and which has also put pressure on the professional accountants and legal practitioners in exposing this evil frame in the business world, using forensic audit. Based on the ongoing discussion the study intends to evaluate the role of forensic audit in fraud detection in Nigerian context.

Literature review

Much have been said and written on role of forensic accounting in fraud detection in Nigeria. In this section, efforts are made to assemble expert opinions on the role of forensic auditing in an organization. This section begins with examining relevant literature review on roles of forensic auditing in fraud detection, concept of Auditing and empirical evidence from numbers of studies. The section covered the conceptual, empirical and theoretical framework adopted for the study.

Concept of Fraud

Different scholars have varied definitions of fraud. Peter et al. (2014) defined fraud as a conscious premeditated action of a person or group of persons with the intention of altering the truth and or fact for selfish personal monetary gain. It involves the use of deceit and trick and sometimes highly intelligent cunning and know-how. Peter et al. (2014) views fraud as irregularity involving criminal deception to obtain an unjust or illegal advantage. He further explains that fraud is the deviation of a person's or organization's money or goods for satisfaction of personal or selfish desires criminal deception techniques which are identified to include defalcation by way of misappropriation of money or goods or manipulation of accounts. From the legal point of view, fraud situates itself as generic term which embraces all multifarious means, which human ingenuity can devise, that are resorted to by one individual to get an advantage over another by false pretences Nigerian Criminal Code (1990). According to Chambers Universal Learners' Dictionary (1985), a person who pretends to be something that he is not is, a snare, a deceptive, trick, cheat and swindler.

The defunct Common Law Manual Christian (2019) argues that fraud is an unlawful making, with intention to defraud, a misrepresentation which causes actual prejudice or which is potentially prejudicial to another. It identifies essential elements as follows: unlawfulness, misrepresentation (which could be in the form of words, conduct, or failure to disclose); prejudice (which could either be actual or potential), and intention. The United States Association of Fraud Examiners (1999), in a rather conservative fashion, identifies fraud as the fraudulent conversion and obtaining of money or property by false pretences; included are larcenies by bailee and bad cheque.

Concept of Forensic Audit

Forensic is as old as history but its usage got little attention in the past. Forensic means the application of scientific knowledge to legal problems, or usable in a court of law. Webster dictionary defines forensic as belonging to; used in, or suitable to courts of jurisdiction or to public discussions and debate.

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growing for forensic audit service is becoming prominent because of the increasing fraudulent practices in businesses and government agencies around the world in recent time.

Forensic audit and forensic accounting are concepts interchangeably used. While Sunday and Christian, (2019) described forensic audit as the application of financial skills and investigative ability within the context of rule of evidence to examine unsettled issues, Enofe and Omagbon, (2016) affirmed that forensic accounting is a discipline that is made up of fraud knowledge, financial expertise and a sound knowledge and understanding of business reality and the working of the legal system.

Fraud Examiners (ACFE) on areas which cover, fraudulent financial transactions, legal elements of fraud investigation, criminology and ethics. Forensic auditing or accounting is that aspect of accounting that provides analysis suitable to the court which will form the basis for discussion, debate and ultimate dispute resolution (Sunday & Christian, 2019). Forensic auditors therefore, are experts in financial matters who are trained in detecting, investigating and deterring fraud and white collar crimes which are to be presented to court for legal action or to the public for discussions and debate. Sunday and Christian, (2019) argue that the importance of forensic auditing cannot be undermined as a result of global persistent perpetration of fraud in various organizations. Hence, forensic audit may be one of the most effective and efficient way to detect, reduce and prevent fraud.

Forensic Audit and Fraud

Fraud is rarely seen, but what is observed or noticed are the symptoms, hence forensic audit services provide firms with the necessary tools to detect and deter fraudulent practices Enofe and Omagbon (2016). Thus forensic audit can be adapted as internal audit strategy to prevent fraudulent activities. Enofe and Omagbon, (2016) in their study on the effect of forensic accounting services on fraud detection in Nigerian banks concluded that forensic accounting services offer banks with the necessary tools to deter fraudulent activities.

Frauds in Nigeria Bank

Today, the very integrity and survivability of these laudable functions of Nigerian banks have been called into question in view of incessant frauds and accounting scandals. Bashir Babatunde (2019) opined that the incessant frauds in the banking industry are getting to a level at which many stakeholders in the industry are losing their trust and confidence in the industry. Corroborating the views of Oseni and Idolo (2010) cited in Olaoye and Dada (2014) stressed that the spate of fraud in Nigerian banking sector has lately become a source of embarrassment to the nation as apparent in the seeming attempts of the law enforcement agencies to successfully track down culprits (Farouk et al., 2021; Rabi Saminu Jibril, Usman, et al., 2023).

Forensic Accounting, Crime, and Corruption

To be successful as a forensic accounting professional, one must be detail oriented, persistent, ambitious, and highly organized. Forensic accounting also requires a great deal of creativity, since one must often explain complex financial concepts to an audience that lacks basic accounting knowledge. It is not surprising that the American agency, the Federal Bureau of Investigation (FBI) confirmed that 'one key element was the creation of a standardized, professional investigative support position known as the forensic accountant in 2009'. The forensic accountant at FBI conducts the financial investigative portion of complex cases across a wide variety of Bureau programmers' including investigating terrorists, spies, and criminals of all kinds who are involved in financial wrongdoing. The agency lists the responsibilities of forensic accountants to include:

- i. Conducting thorough forensic financial analysis of business and personal records and developing financial profiles of individuals or groups identified as participating in suspicious or illegal activity;
- ii. Participating in gathering evidence and preparing search warrants/affidavits associated with financial analysis;
- iii. Accompanying case agents on interviews of subjects and key witnesses in secure and non-confrontational settings;
- iv. Identifying and tracing funding sources and interrelated transactions;
- v. Compiling findings and conclusions into financial investigative reports; and
- vi. Meeting with prosecuting attorneys to discuss strategies and other litigation support functions and testifying when needed as fact or expert witnesses in judicial proceedings.

The agency concludes that today around 15 percent of agents employed by the bureau are Forensic accountants' (FBI, 2012) in essence therefore forensic accounting can be used to investigate and curb all manner of financial crimes and terrorism sponsorship.

Forensic Audit in Fraud Detection and Prevention

"Fraud is a type of criminal conduct that involves the use of dishonest or deceitful means to obtain some unjust advantage or gain over another" When fraud is unravelled in an organization, people query how it occurred and the reason the internal auditor could not detect and prevent the fraud. The consequences of fraud to business organizations in recent time are increasing and it is of serious concern to stakeholders. Thus, forensic audit plays a very important role in the business organizations, as it facilitates the probe, detection and prevention of fraud and other economic crimes in organizations and the economy in general.

Harcourt et al., (2022), explained that "one of the effective techniques employed by forensic auditors in fraud detection is the net worth method. The net-worth is the suitable method in calculating the income of the suspect by using financial analysis in ascertaining the increase in his or her wealth".

This is normally done by showing the year to year increase in the wealth of the suspect. By using the net worth method, funds embezzled by fraudsters, money launderers, and corrupt bank officials can be traced to their income." Another technique of fraud detection is transaction monitoring which is used by forensic auditors to assist institutions and law enforcement agencies to detect and prevent fraudulent practices.

Apart from the net worth method and transaction monitoring, other techniques of forensic auditing include:

- I. Data Mining: Data mining refers to the processing of information in a view to identifying patterns and trends to aid decision making. Data mining can either be used to describe a particular occurrence of fraud/other phenomenon or used to predict the unknown and future occurrences of fraud and other incidents. The techniques of mining as stated by (Oyedokun 2022) include:
 - a. Regression (Predictive)
 - b. Association Rule Discovery (Descriptive)
 - c. Classification (Predictive)
 - d. Clustering (Descriptive)
- II. Data Matching: This involves finding corresponding or identical records that relate to the same subject. This could be used to spot duplicated records of a particular transaction.
- III. Relative Size Factor: "Relative size factor detects unusual data, which may be due to either simple errors or frauds, based on the basic concept that each field

in any transaction has a normal range and any data falling outside the range is unusual (outlier) and needs to be further investigated”

- IV. Ratio Analysis: Ratio analysis is the use of financial ratios to evaluate financial statements of an enterprise in order to ascertain the financial position of the organization. It is a reliable method of discovering financial statement fraud. Comparative ratio analysis could be used to detect discrepancies in a company's financial statement. It could also be used to compare the financial performance of two or more firms.

Review of related empirical studies

Hamdan (2018) study the Role of Forensic Accounting in Discovering Financial Fraud in Nigeria. Using sample of 20 Banks, the analysis result showed that forensic accounting is an effective tool to find fraud if the general requirements were available to prepare professional forensic accountants.

Similarly, Peter et al. (2014) study the Forensic Accounting and Fraud Prevention in Nigerian Public Sector : A Conceptual Paper In Nigeria. Information obtains from 16 public sectors, and the hypothesis tested revealed that a significant positive influence exists between forensic accounting techniques and fraud prevention.

In the same direction Oneofe et al., (2013)examine the Impact of Forensic Accounting on Fraud Detection in Nigeria. Data obtained from 15 firms which are selected for the study. The descriptive analysis runs and the overall findings revealed that the ineffectiveness of the employment of forensic accounting services by corporate organization in Nigeria has strong implications for sound corporate governance.

in the same way Babatunde (2019) investigate Fighting Fraud in Nigeria Banking Industry. An examination of the Impact of Forensic Auditing in Nigeria. Using the sample data from 30 banks. The regression analysis runs for the study and the empirical result revealed that there is significant agreement amongst stakeholders on the effectiveness of forensic auditing in fraud control, improving banking operations and internal control quality.

In Nigeria Zachariah et al. (2014) examined the Application of Forensic Auditing in reducing Fraud Cases in Nigeria Money Deposit Banks in Nigeria. The study investigates fraud cases using the sample of 18 banks. The result discovered Bank frauds and the losses suffered by banks as a result of the frauds.

In Nigeria Uniamikogbo Emmanuel and Adeusi (2019) investigate the Forensic Audit and Fraud Detection and Prevention in the Nigerian Banking Sector in Nigeria. Using sample of 16 Banks are selected purposefully for the study, the regression analysis result shows that Forensic auditing has no significant effect on fraud occurrence of Deposit Money Banks in Nigeria.

In the same vein, Abdinasir (2017) investigate The Impact of forensic audit service on fraud detection among commercial banks in Kenya. Information obtains from 43 banks are selected purposely for the study. And regression analysis used for the study found out that forensic audit services play a significant role in the detection of fraud in business and therefore, these services would reduce the incidents of fraudulent practices in organizations.

Sanchez, (2010) study the role of the forensic accountant in a Medicare fraud identity theft case in U.S.A. information obtained from 15 Medicare's centers. And the descriptive analysis result indicates that the forensic accountant is important in these types of cases because the financial

trail must be traced and will lead back to the criminal. The forensic accountant also has the important job of preparing the evidence exhibits for the prosecutors to use in court.

Conversely, David, (2022) investigate Forensic Assurance Services and its Effect on Fraud Detection and Prevention in Manufacturing Firms in Nigeria. The population of the study consists of the entire 21 firms quoted under Consumer Goods Sector of Nigerian Exchange Group (NGX) as at 2022 business list covering from 2016-2020. The study concludes that forensic assurance services ensure fraud detection and prevention in manufacturing firms in Nigeria.

Still, Harcourt et al., (2022) examine Forensic Auditing and Fraud Management : A Study of Pabod Breweries Forensic Auditing and Fraud Management : A Study of Pabod Breweries Limited , Port Harcourt , Nigeria. Information obtains from 30 firm are selected purposely for the study. The correlation runs for analysis. The results of the study revealed that there is a significant positive nexus between forensic auditing and the detection of fraud in the private sector. Thus, the result of this study implies that forensic auditing could be used to detect white-collar crime in the society.

In the same direction, Mukoro, et al. (2013) examine the Role of forensic accountants in fraud Detection and National security in Nigeria. The exploratory research design was used in this study. The population is made up of the Federal Inland Revenue Service (FIRS) and we applied the non-probability sampling technique, specifically, the judgmental methods of sampling in selecting a sample size of federal Inland Revenue Service in Lagos State, being the hub of Nigerian businesses with a large spread of offices of the Federal Inland Revenue Service. The overall result indicates that. The relevance of forensic accounting is growing worldwide as rising crimes, corruption, malfunctioning of regulators, security scams and many up-coming issues of this kind all are openly indicating the increasing demand for forensic accountants.

However, Oyerogba, (2020) study the impact of Forensic auditing mechanism and fraud detection : the case of Nigerian public sector in Nigeria. The data gathered from 200 firms use for sampling. The overall findings indicate that adequate knowledge of economic damage calculation and financial statement valuation is essential for forensic auditors' service. The results also reveal that forensic auditor skills and techniques is a significant predictor for fraud detection in the Nigerian public sector.

in spite of this, Kingsley, et. al. (2013) Explore the Role of Forensic Investigation Professionals in the Prevention of Fraud and Corruption in Developing Countries. In U.S.A. the Non-probability sampling result indicate that Forensic Investigation Professionals (FIPs) have significant role in curbing the menace of fraud and corruption in developing countries. Respondents were asked to give an honest opinion as to when they think anti-corruption agencies should engage forensic investigation professionals.

On the other hand, Sunday and Christian, (2019) investigate the Forensic Audit and Fraud Detection and Prevention in the Nigerian banking sector In Saudi Arabia. Using the data sample from 16 Deposit Money Banks (DMBs). Regression analysis runs for the study. The overall findings discovered that forensic audit has significant effect on financial fraud control in Nigerian DMBs and that forensic audit report significantly enhances court adjudication on financial fraud in Nigeria.

Underpin theory

In a stakeholder theory context, there will be pressure to commit financial statement fraud wherever the accountant responsible for producing accounts has been captured by one stakeholder group which has a motive to present false information to another stakeholder group (Jibril et al., 2018; Jibril & Maikano, 2022; Saidu et al., 2017; A Sunday & Oluwatosin, 2021). This theory believes that stakeholders maximize their interest than that of the company by destroying the commitment of workers and creditors in one way or the other. (Freeman (2010) sees this theory to be in line with that of organizational management that focuses on the morals and the values in an organization which also explain the obligation of the management of an organization on the need to balance the desire of shareholder's financial interest with that of the stakeholders. Here, stakeholders are seen to be an individual or agency, banks, employees, creditors, government agencies and societies. According to Smith (2003), it is believed that the management of company has the responsibilities to guarantee the ethical rights in the conduct of their business and ensure that the decision of the stakeholders is taken into consideration when putting down any decision in the workplace. Culpan and Trussel (2005) indicates that a shift in managing attitudes towards confidence ties between management and other stakeholders can be accomplished by creating an understanding of the moral support of the role of a business through the correct conduct of company management practices (AbdulAziz et al., 2023; Jibril, 2019; Jibril et al., 2022; Jibril et al. 2023; Jibril et al., 2023; Jibril et al., 2023; Sabo et al. 2015)The financial statement can therefore be seen as the product of a broader spectrum of pressures than a simple agency relationship in the light of stakeholder theory.

In a theoretical context, the accountant responsible for generating accounts has been caught by a stakeholder group, which is motivated to supply fraudulent data to another stakeholder group, to commit fraud in financial statements.

The strongest role of the stakeholder group to conduct the accounting function is that of the regular group, which include; the group of workers, where senior management with the potential to take over employments of accountants and compensation are better able to catch the accounting function in the employee group. Whilst shareholders and others may still be considered potential victims in a fascinating sense, other potential victims are presented in the company's stakeholder philosophy, in particular buyers and sellers.

Conclusion

Forensic accounting is seen as encapsulating all the other areas in the use of accounting for investigative purposes. The increasing sophistication of certain crimes requires that forensic accounting be added to the tools necessary to bring about the successful investigation and prosecution of those individuals involved in criminal activities. The increasing need for forensic and investigative accounting in the banking sector results from the nature of modern-day banking involves large volume of complex data, which makes it difficult to monitor those transactions by applying manual audit processes. This in turn makes the control utility of auditing ineffectual.

Commercial banks have problem in their organizational structure and alignment with the functions of forensic auditing department. A majority of financial areas need method and strategies of detecting fraud, because of lack proper structures and policies that would guide and separate it from others forensic auditing department from others. The managers not ensure that the department will work without interference from anyone and avoid any conflict within the organization.

Virtually all the weaknesses and challenges identified in the industry in Nigeria's post consolidation, and criminal investigations and prosecutions arising from them, are issues for

forensic accounting. The general expectation is that forensic accounting may offer some respite to the seeming vulnerability of conventional accounting and audit systems to financial fraud. However, they are lack of training and expertise on forensic audit and other professional ways to detect fraud in the banking industries.

Consequently, the incorporation of modern forensic auditing techniques in an audit in Nigeria is seen as timely in order to prepare the accounting profession to deal effectively with the problem of unearthing ingenious fraud schemes arising from audit failure to detect frauds in Nigeria.

Recommendations

The study makes the following recommendations about forensic audit services commercial banks public sectors and other organizations in Nigeria. The recommendations are consistent with the literature review. The study recommends that the institutional infrastructure that supports fraud prosecution should be improved. This will involve restructuring the laws, offering advanced training to the police, lawyers, and judges in the issue of banking fraud. This is because, empirical evidence proved such cases in most of the banking studies. Also, the public institutions charged with dealing with fraud cases should be reformed to enable them carry out their duties effectively. An efficient fraud prosecution system where the fraud perpetrators will be sentenced will go a long way in enhancing fraud detection and deterring future fraudulent events in the banking sector.

Firms should revise their organizational structure to allow for better alignment with the functions of forensic auditing department. A more hands-on approach is needed to fraud detection, and this requires proper structures and policies that separate and guide the role of the forensic auditing department from others. This will ensure that the department will work without interference from anyone and avoid any conflict within the organization.

The management and employees should undergo training on fraud identification and prevention strategies. The training teaches them on the factors that indicate fraud and the steps that they should take. Also, they should be trained on the internal controls as well as the organization's procedures. Employees should be aware of the consequences of committing fraud, and this will ensure that they follow the set guidelines and regulations.

Originations should develop strong internal control systems. An ICS will enable the bank to identify any potential problems that may result in financial losses before they occur. It is the responsibility of the management to establish an ICS which is strong enough to identify any indicators that signal fraud and ensure the continuity of operations. Therefore, effective ICs will enhance the efficiency of operations, reliability of financial reporting, and ensure that the commercial banks will comply with the relevant laws and regulations.

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