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Impact of Forensic Accounting on Fraud Detection and Prevention in Nigeria Local Governments

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Abstract:
The paper examines the impact of forensic accounting on fraud detection and prevention in selected local governments in Osun State, Nigeria. The paper sample was made up of all ten (10) Local Governments located in Osun Central, Osun State, Nigeria. Structured questionnaire designed by the researcher was used to collect data from sixty (60) respondents through purposive method. The result revealed that use of forensic accounting (β = 0.422, t = 4.002; P <.01), internal control (β = 0.326, t = 2.900; P <.05), corporate code of conduct (β = 0.299, t = 2.045; P <.05) and password protection (β = 0.155, t = 1.651; P <.05) are major mechanisms in detecting and preventing fraud in public sector. The Paper recommended that Nigerian tertiary institutions and accounting professional bodies should take up courses in forensic accounting education which would lead to increase awareness and subsequent use of the techniques in fraud prevention and detection. Also, Anti-corruption agencies in Nigeria such as EFCC, ICPC should be restructured by the government for better performance.

Keywords*: Forensic accounting, prevention, detection, internal control, local government*

1. Introduction

Fraud is globally endemic which have penetrated to all sector of human endeavour; it does not differentiate between the public sector and private sector of global economy. Idowu, 2009 supported that frauds are committed in all spheres of human activities: business, public and financial sectors. It has been a stumbling block for government at all level to perform their basic civic reasonability to the masses especially in developing economy like Nigeria. Hamilton and Gabriel (2012) supported that Nigeria is deeply soaked in and characterised by fraud. This endemic is making it difficult for Nigeria government to perform it corporate social reasonability to her citizens (Okunbor and Obaretin, 2010).

Financial scandals have been the order of the day in both developed and developing countries, Nigeria inclusive. Bhasin, (2013) concluded that the rise in financial scandals at the beginning of the twenty-first century was associated with increased fraud incidence and awareness, thereby questioning the role of auditor in fraud prevention and detection. According to Nwaze (2008), "fraud and related ills have caused instability in the economy resulting to a high mortality rate of business organisations and the consequent losses of revenue" in Nigeria. Gbegi and Adebisi (2014), also affirmed that Fraud is an endemic that are gradually becoming a normal way of life in both public and private sectors, from the presidential cabinets, down to the political officers, to the ward councillors, from managing directors of companies, through middle management cadre and to lower managers in Nigeria. According to the author, individuals perpetrate fraud in Nigeria according to the capacity of their offices. According to Ojeme, (2010) and Obalola, (2010), the capital market fraud and series of fraud in public sectors as well as private sectors have compromised the administrative competence, performance capacity and general credibility of the public and private sectors. Despite Nigerian government set up two agencies - the Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices and other related offences Commission (ICPC) to fight fraud and corruption in the country, it is worrisome that incidences of fraud have become so widespread that it is fast assuming an epidemic proportion. This situation is making it difficult for both public and private sectors to perform as expected, hence the need for forensic accounting in preventing and detecting the fraud in Nigeria Local Government.

Forensic accounting has been identified by researchers (Gbegi and Adebisi, 2014; Zysman, 2004 and Crumbley, 2003) as one of accounting tools that detecting and preventing fraud. Literature reviewed that forensic accounting has helped to uncovered and reduced fraud in countries such as Britain, Canada, Germany and United State where it is in use but concrete research has not been done in Nigerian public sector. It has become pertinent that the forensic accounting skills and techniques could help to investigate fraud occurrence since the external auditors do not or may not have the required training to be able to tackle modern frauds like white collar crimes such as security fraud, embezzlement, bankruptcy, contract disputes, and possible criminal financial transactions; including money laundering by organized criminals (Gbegi and Adebisi, 2014).

It is on this background that this study intends to examine the influence of forensic accounting on fraud prevention and detection in Local governments located in Osun State, Nigeria.

2. Literature Review

2.1. Concept of Fraud

Many authors, includes (Sydney, 1986 and Ojigbede, 1986) agreed that fraudulent activities involve the use of deceit and tricks to change the truth so as to deprive another person of his right. The authors preserved fraud as the act of deceit and tricks with the bad intention of denying another person his lawful rights. It is a strategy to achieve a personal or organisational goal or to satisfy human needs. Fraud is any action, behaviour or oral expressions deliberately aimed at deception and /or misinformation. It is a sequence of activities perpetrated to obtain money, property or services, to avoid payment or of services or to secure personal or business advantages. These acts are not dependent upon the application of threat of violence or of physical force (International Standards for Professional Practice of Internal Auditing, 2002).

According to Arzova (2003), fraud is "to create a misjudgement or maintain an existing misjudgement to induce somebody to make a contract". The Association of Certified Fraud Examiners (2008) defined fraud as the use of one's occupation for personal enrichment through deliberate misuse or misapplication of the employing organisation's resources or assets. It is therefore any act of misappropriation, theft or embezzlement of corporate assets in a particular economic environment. It has been considered as any act of deception performed by somebody to cheat or deceive another person to his detriment or the detriment of any other, or to cause injury or loss to another person while the perpetrator has a clear knowledge of his intension to deceive, falsify or take advantage over the unsuspecting and innocent victim resulting to suffering loss or damage.

For instance, Kasum (2012) defines fraud as a false representation by means of a statement or conduct, in order to gain a material advantage. Also, Nwaze (2012) looked at the fraud as a predetermined as well as planned tricky process or device usually undertaken by a person or group of persons with the sole aim of cheating another person or organization to gain ill-gotten advantage which would not have accrued in the absence of such deceptive procedure. Ehioghiren & Atu, (2016) opined that financial crimes cannot be precisely defined but can be described. No one description suffices.

It can be then summarised that fraud is any forms that are against the ethical standard or behaviour which may result to undue advantages of over the others or organization; which aim of getting wealth through illegal ways. It entails of enriching oneself by intentionally ensure that the other party's value or worth of an asset are reduced in a deceit or secrete ways.

2.2. Concept of Forensic Accounting

Forensic science according to Crumbley (2003) "may be defined as application of the laws of nature to the laws of man." He refers to forensic scientists as examiners and interpreters of evidence and facts in legal cases that also requires expert opinions regarding their findings in court of law. The science here is accounting science, meaning that the examination and interpretation will be of economic information. According to Webster's Dictionary, forensic accounting means "Belonging to, used in or suitable to court, of judicature or to public discussions, debate and ultimately dispute resolutions". It is also defined as an accounting analysis that is suitable to the court which will form the basis of discussion, debate and ultimately dispute resolution (Zysman, 2004). Forensic accounting also called investigative accounting or fraud audit is a merger of forensic science and accounting. Forensic accounting is the practice of utilizing accounting; auditing and investigative skill to assist in legal matter and the application of specialized body of knowledge to the evidence of economic transaction and reporting suitable for the purpose of establishing accountability or valuation of administrative proceedings. It can be said that is the integrity of accounting, auditing and investigative skill to obtain a particular result. Zysman, (2004), the forensic accountant's engagements are usually geared towards finding where money went, how it got there, and who was responsible. Gray (2008) also analyzed forensic accountants as a combination of an auditor and private investigators. Knowledge and skills include the following investigation skills, research, law, quantitative methods, finance, auditing, accounting and law enforcement officer insights. Gray further confirmed that forensic accountants have been employed by the Federal Bureau of Investigation(FBI), Central Intelligence Agency (CIA), Internal Revenue Service (IRS), Federal Trade Commission (FTC) and other government agencies to tackle frauds.

Association of Certified Fraud Examiners (ACFE, 2010) defined forensic accounting as the use of skills in potential or real civil or criminal disputes, including generally accepted accounting and auditing principles in establishing losses of profit, income, property or damage, estimations of internal controls, frauds and others that involve inclusion of accounting expertise into the legal system. Hence, forensic accounting involves the application of accounting concepts, auditing techniques and investigative procedures in solving legal problems. In another view of Oyedokun (2013) states that forensic accounting is a scientific accounting method of uncovering, resolving, analysing and presenting fraud matters in a manner that is acceptable in the court of law.

Forensic accountants combine their accounting knowledge with investigative skills, using this unique combination in litigation support and investigative accounting settings ACFE (2014).

It is therefore to summarise here that forensic accounting combines the skill of accounting, auditing, investigation, criminology, information technology and laws in identifying fraud and preventing fraud in any forms; financial statements, tax fraud, litigation supports and money laundering.

2.3. Detection and Prevention of Fraud by Forensic Accountant

Enofe, Okpako, and Atube, (2013) agreed that auditor does not have absolute duty to uncover fraud, but is expected to practice fair and true reporting to ensure that the interests of the public as well as the employees are protected. The authors further emphasised that there are two main ways to detect frauds: (i) detection by chance and (ii) conducting a proactive research and encouraging initial identification of symptoms.

GAO (1996), stated that there is now a strong emphasis on fraud prevention and detection during statutory audits. The United States and international standard setters have increased the responsibility of auditors to consider the risks of fraud while conducting audits of financial statements. This has shown that auditor needs an in-depth of forensic accounting in detecting and preventing fraud. This has been supported by Enyi (2009) who states that all normal statutory audits should contain some elements of forensic enquiry as the evidence of fraudulent activities can be easily discovered if a thorough evaluation of the adequacy and compliance of the internal control methods is made. While sole aim is to prevent and detect fraud and fraudulent practices in both the public and private sectors.

Okoye and Gbegi (2013) carried out a study on the evaluation of forensic accounting to planning management fraud risk detection procedures. The study further shows that forensic accountants effectively modify the extent and nature of audit test when the risk of management fraud is high, forensic accountants propose unique procedures that are not proposed by auditors when the risk of management fraud is high, forensic accountants can make to the effectiveness of an audit plan when the risk of management fraud is high, involving forensic accountants in the risk of management fraud assessment process leads to better results than simply consulting them.

2.4. Empirical Review on the Forensic Accounting, Fraud Detection and Prevention

Previous studies agreed that the use of forensic accounting detect and reduce fraud in both public and private sectors. For instance, Onuorah and Appah (2012) examined the effect of forensic accounting services on fraud detection in Nigerian banks. Data was collected from primary and secondary sources. The primary data were collected with the help of a well-structured questionnaire of three sections administered to twenty-four banks in Port Harcourt the capital of Rivers State and the data collected from the questionnaires were analysed with descriptive statistics, Augmented Dickey-fuller, ordinary least square and Granger Causality. The result revealed that the application of forensic accounting services affects the level of fraudulent activities of banks.

Okoye and Gbegi (2013) examined forensic accounting as a tool for fraud detection and prevention in the public sector organizations with particular reference to Kogi State. Both primary and secondary sources of data were appropriately used. The statistical tool used to test hypotheses was Analysis of Variance (ANOVA). The result showed that the use of Forensic Accounting does significantly reduce the occurrence of fraud cases in the public sector, and that there is significance difference between Professional Forensic Accountants and Traditional External Auditors and therefore the use of Forensic Accountants can help better in detecting and preventing fraud cases in the public sector organizations.

Dada, Owolabi and Okwu (2013) also investigated the relevance of forensic accounting in the effective reduction in fraudulent practices in Nigeria. The study employed multiple regression technique to analyze the empirical data collected through questionnaire and oral interview and the hypothesis formulated was also tested. The results of the hypotheses tested revealed that fraud reduction is significantly and positively related to fraud investigation and detection through forensic accounting.

In the same line,Tarig, Moayad, Sofri and Ala (2013) also determined the impact of using forensic accounting on financial corruption. This study adopted a correlation research design. Data was collected by using interviews and questionnaires. The study revealed that there is a significant relationship between the forensic accounting methods and effectiveness of the control and auditing bodies to detect financial corruption cases.

Ifeanyi and Joseph (2013) investigated the effect of forensic accounting on corporate fraud and performance outcome in the Nigerian manufacturing sector. Using a match sample of 306 manufacturing firms registered with the Manufacturing Association of Nigeria (MAN). Resultrevealed that use of forensic accounting has significant effect on corporate fraud reduction.

Gbegi and Adebisi (2014), jointly carried out study on forensic accounting skills and techniques in fraud investigation in the Nigeria public sector using population of 129 senior staff of the Economic and Financial Crime Commission, Independent Corrupt Practice Commission and Code of Conduct Bureau. Primary and secondary sources were employed to collect data; while questionnaires were used in collecting primary data and secondary data were sourced from EFCC, ICPC and CCB records. Data generated for the study were used for testing hypotheses using ANOVA and time series analysis with the aid of SPSS version 17.0. The result revealed that forensic accounting skills and techniques have significant effect on uncovering and reducing fraud in Nigeria public sector. The study recommended that EFCC, ICPC and CCB should set up forensic departments and forensic laboratories to allow room for more effective and efficient investigation of suspected and confirmed fraud cases. The study further recommends that public sector should develop interest in forensic accounting by making sure that forensic accounting is institutionalized in all ministries, extra-ministerial departments and parastatals. The authors believed that it will build up effective internal control system that will further enhancemore effective performance in the Nigeria public sector.

3. Research Methodology

The study sample was made up of all ten (10) (Osogbo, Olorunda, Orolu, Odo-Otin, Irepodun, Ifelodun, Ifedayo, Ila, Boluwaduro and Boripe) Local Governments located in Osun Central, Osun State, Nigeria. Structured questionnaire designed by the researcher was used to collect data from director of finance, deputy of director, senior accountant, bank reconciliation officer, checker, pay officer and rate officer in each local government respectively, totalling sixty (60) respondents through purposive method. The response format was in Likert format with responses ranging from strongly agreeing (5) to strongly disagree (1). In order to establish the reliability of the research instrument, a test - retest method was used. In confirming the facts and contents validities of the instrument, it was given to experts for verification.

3.1. Model Specification and Analytical Technique

To evaluate the impact of use of forensic accounting on fraud detection and prevention, there is also the need to evaluate the relationship between fraud detection, prevention and other factors that may influence it. This is because the effect of use of forensic accounting on fraud detection and prevention cannot be adequately captured in isolation. To achieve this, a standard multiple regression was formulated taking into cognizance six mechanisms that have been identified as major determinants of fraud detection and prevention. These factors namely use of forensic accounting, internal control, operational audit, corporate code of conduct, staff rotation policy and password protection were entered as the independent variables, while fraud detection/prevention as the dependent variable.

3.2. Mathematically, the Model Is Expressed as Follows

$FDP = \beta 0 + \beta 1X1 + \beta 2\, X2 + \beta X3 + \beta X4 + \beta X5 + \beta X6 + \epsilon$

Where:

FDP = Fraud detection and prevention

X1= Forensic accounting

X2 = Internal control

X3 = Operational audit

X4 = Corporate code of conduct

X5 = Staff rotation policy

X6 = Password protection

β0 = intercept

β1- β6 = Regression coefficient

Є= stochastic error term

4. Data Analysis and Interpretation

Coefficients[a]							
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	P
		B	Std. Error	Beta			
1	(Constant)	.263	.098		2.686	.009	
	Forensic accounting	.422	.105	.435	4.002	.000	
	Internal control	.326	.340	.342	2.900	.031	
	Operational audit	.121	.050	.145	1.075	.144	<.05
	Staff rotation	.063	.107	.067	.591	.556	
	Corporate code of conduct	.299	.265	.276	2.045	.016	
	Password protection	.155	.094	.170	1.651	.042	

Table 1: Multiple Regression Results

Dependent Variable: Fraud detection and prevention

Table 1 shows that use of forensic accounting (β = 0.422, t = 4.002; P <.01), internal control (β = 0.326, t = 2.900; P <.05), corporate code of conduct (β = 0.299, t = 2.045; P <.05) and password protection (β = 0.155, t = 1.651; P <.05) were independently has positive significant impact on fraud detection and prevention respectively. This implies that forensic accounting, internal controls, corporate codes of conduct and password protection are major accounting tools that detect and prevent financial fraud in the public sector. Moreover, use of forensic account has highest beta, which indicates that forensic accounting has strongest impact on fraud detection and protection among others. This result is consistent with Okoye and Gbegi (2013), Dada, Owolabi and Okwu (2013), Ifeanyi and Joseph (2013) Tarig, Moayad, Sofri and Ala (2013), Onuorah and Appah (2012) that the use of Forensic Accounting can help better in detecting and preventing fraud cases in the public sector organizations. However, operational audit (β = 0.121, t = 1.075; P ns) and staff rotation (β = 0.063, t = 0.591; P ns) have positive impact but not significant. This implies that operational audit and staff rotation are weak mechanisms in detecting and preventing financial malpractices in public sector organizations.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	P
1	.972[a]	.946	.942	.31622	19.7	<0.05

Table 2: Summary of Regression Results
Predictors: (Constant), Forensic Accounting, Internal Control, Operational Audit, Corporate Code of Conduct, Staff Rotation Policy and Password Protection
Source: Author Computation (2018)

The result of the multiple regressions carried out is shown in table 2. The analysis produced high values of R square (R^2) = 0.946 which means that the independent variables account for the 94.6% variation of the dependent variable i.e. fraud detection and prevention and 'F' statistics is positive = 19.7

5. Conclusion

The study examined the impact of forensic accounting on fraud detection and prevention in selected local governments in Osun State, Nigeria. The result revealed that use of forensic accounting, internal control, corporate code of conduct and password protection are major mechanisms in detecting and preventing fraud in public sector especially in local governments. Moreover, result indicated that forensic accounting is most important accounting tool that detects and prevents financial malpractices in Nigeria local governments.

Result also revealed that operation audit and staff rotation contribute positively to fraud detection and prevention but they are weak mechanisms. It is therefore concluded that the use of forensic accounting would enhance fraud prevention and detection in Nigeria.

6. Recommendations

Based on the findings and conclusion, it is therefore put the following factors to be considered as recommendations:

- Nigerian tertiary institutions and accounting professional bodies should take up courses in forensic accounting education. This would lead to increase awareness and subsequent use of the techniques in fraud prevention and detection.
- Staff should attend conferences and seminars within and outside the country on forensic accounting. Moreover, there should be continuous improvement in the internal control system in local governments.
- Also, Anti-corruption agencies in Nigeria such as EFCC, ICPC should be restructured by the government for better performance.
- Financial reporting council should also ensure that best standards and regulations are established to ensure best practice and service delivery in local governments.
- The lawyers and the Judiciary Officers should seek for the services of forensic accountants which help in better understanding the technicalities of some cases and the quick dissemination of judgement relating to the financial crime in Nigeria.

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