Forensic Accounting and Fraud Control in Nigeria: A Critical Review of Literature

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ABSTRACT
This article has conducted critical reviews of the influence of selected forensic accounting tools in tackling fraud in Nigeria; including data analytics, Computer-Assisted Audit Techniques (CAATs), Benford's Law and digital forensic tools. An integrative critical literature review was adopted, based on published empirical research, academic literature, professional literature and relevant institutional reports. Literature was accessed through Google Scholar, Scopus, Web of Science, African Journals Online (AJOL), Science Direct and journal repositories and selected on the basis of relevance to forensic accounting, fraud detection, prevention, investigation or control, with combination of peer-reviewed studies that indicate research population, method, findings and limitations. Conceptual literature that lacks empirical depth or methodological clarity, duplicate publications and studies that are not focused on forensic accounting and its relation to fraud outcomes were excluded, while selected literature was critically examined and synthesised by comparing methods, research contexts, findings and limitations; distinguishing between fraud detection, prevention, investigation and overall control. It was observed that data analytics and CAATs help detect and analyze suspicious transactions in bulk data, while Benford's Law may signal the need for further enquiry based on deviations from expected digit distributions, but cannot itself establish fraud. Digital forensic tools have the capacity for searching, identifying, extracting, analyzing, recovering and reporting from computer data, but effectiveness is often hampered by data deficiencies, low skills, high implementation costs, institutional fragmentation and partial legislation. The review concludes that matching forensic tools with fraud type and stage, supporting tools with professional competence, good data and institutional framework is essential for effective fraud control. It is recommended to improve training, set standard for data control, provide adequate forensic infrastructure and incorporate forensic accounting in fraud management.

Keywords*: Benford's Law, Computer-Assisted Audit Techniques, Data Analytics, Digital Forensics, Forensic Accounting, Fraud Control, Nigeria.*

1. INTRODUCTION

It is unmistakably clear that issues of frauds, corruption and other financial crimes continue to jeopardize financial accountability and the effectiveness of public institution in Nigeria. In recent empirical studies, it has been shown that forensic accounting has great practical relevance to the Nigeria business environment. For instance, Okoh and Ogbonmwan (2026) reported that forensic accounting strategies have a positive and statistically significant impact on corporate fraud detection in Nigeria and that emerging technology significantly moderates the relationship between forensic accounting strategies and fraud detection in Nigeria, while Okoh and Ojeaga (2025) further showed that forensic accounting practice and emerging technology significantly impact on corporate fraud detection in Nigeria.

The practice of forensic accounting has traditionally been used to review financial accounting records; however, it is now also used to review information in computer technology related to financial records (Fiator, 2017). It incorporates the skills and techniques of finance, auditing and investigation to analyse financial data, uncover audit discrepancies, trace transactions and produce evidence that may be used as part of fraud investigations or court cases. Okoh and Ojeaga (2025) investigated the impact of forensic accounting techniques on fraud detection and prevention; their study established the effect of forensic accounting in detecting and preventing fraud in Nigerian public corporations and also stressed the importance of forensic technique application and proactive professional enhancement. Similarly, Okonkwo and Okegbe (2025) studied forensic accounting for fraud detection and prevention in Nigeria's public sector and explained the importance of investigative practices, forensic litigation, arbitration and mediation.

The above finding, therefore, does not give us consistent evidence on how each of the forensic accounting tools can help control for frauds in Nigeria. Most of the empirical literatures treat forensic accounting as an omnibus construct by aggregating several forensic accounting tools into a single measure of forensic accounting effectiveness. This making it unclear whether for individual forensic tools would have the same effect; or whether the effect of each of the tools depend on the type of the fraud, institutional setting, data and technology. For instance, although Okoh and Ogbonnwan (2026) noted a significant overall effect of forensic accounting strategies on detecting corporate fraud, Oluyide (2025) reported that only Investigative accounting is statistically significant in reducing electronic fraud in Nigeria deposit money banks while digital forensics and data analytics strategies were not statistically significant at the 5% level, but only at the 10% level. This suggests that, the evidence on forensic accounting effectiveness cannot be properly understood if forensic accounting techniques are all treated as having the same effect.
Research is also divided by specific techniques. Forensic data analysis has attracted research interest due to it's potential to handle large numbers of transactions and anomalies in data. Maidarasu et al. (2025) observed a positive and significant effect of forensic data analysis on

combating fraud in listed companies in Nigeria and Olojede et al. (2025) found forensic data analytic techniques to improve detection of fraud at Ecobank Nigeria. However, Oluyide (2025) did not find statistically significant effect of data analytics on electronic frauds at 5% level of significance. Similar inconsistencies are reported by researchers for other forensic techniques. CAATs, Benford's Law and digital forensics research are scattered across various industries, fraud types, and institutions.
More significantly, no systematic review seems to be conducted by Nigerian researchers that unifies these four interventions, and critically assesses the strength, reliability and gaps in the evidence of the Nigerian contribution to fraud control. Current research has been mostly been carried out on single intervention, on specific institutions or on a specific form of fraud. As a

result, the evidence is hard to interpret in concert. There is thus little evidence available on whether these four interventions have comparable or different roles in fraud prevention, detection and investigation, under what circumstances they are most effective, and what gaps exist that may limit the applicability of these interventions to the Nigerian context.

This is the primary gap that this research tries to fill. Instead of replicating the empirical research of forensic accounting on fraud detection, this research critically surveys the existing literature on the four forensic accounting methods data analytics, CAATs, Benford's Law and digital forensics, compares the evidence available, explains the divergence/similarities, probes the reasons for this divergence based on methodological and contextual factors, and explores how this evidence can be used to overcome some of the methodological limitations that would guide the use of these tools within Nigeria. The narrower focus, as illustrated in relation to the empirical research, would enable the ability of individual forensic accounting tools to be established.

Hence, the research was subsequently geared towards four key questions, ie. 'what is the contribution of data analytics to fraud control in Nigeria; what is the contribution of CAATs; what is the contribution of Benford's Law; and what is the contribution of digital forensic techniques? The review was accordingly described as a critical synthesis of the relevant literature and evidence in respect of the specific instruments with which forensic accounting is employed for the control of fraud in Nigeria.

1.1 Statement of the Problem

The use of forensic accounting by fraud control organizations and government bodies has escalated in Nigeria to combat fraud. However, many recent researches consistently give reports of fraudulent activities in both the public and private organization, thereby still raising questions as to how best to detect and control fraud. Isyaku (2021), for example, disclosed that there exists a significant effect of forensic accounting tools in detecting corporate fraud in Nigeria while Okoh and Ojeaga (2020) revealed that forensic accounting practices and emerging technologies contribute significantly to the detection of fraud in organizations. Based on this finding, forensic accounting effectively detects and manages financial fraud; yet cases of fraud have continued to rise, reflecting that this has not been addressed.

Another related but empirical issue is the inconsistency of research finding on the effect of forensic accounting tools in Nigeria (e.g., Ajagun et al., 2025; Ajuma & Ofo 2025; Oluyide, 2025). Ajagun et al. (2025) in a study of Nigerian public corporation observe that forensic accounting techniques make a significant contribution to the detection and prevention of fraud while Oluyide (2025) noted that forensic accounting techniques help significantly to detect digital fraud. However, no significant impact was found between digital forensics and big data analytic and conventional technique at the conventional level in Nigerian banks. These variance of results suggest that the tools effect may be subject to the types of frauds, institution, technological capacity, and the techniques adopted. Thirdly, previous studies have concentrated on various aspects of forensic accounting and fraud detection in different sector. A review of forensic accounting and fraud prevention research in Nigeria reveal presence of fragmentary evidence from single study and therefore it is challenging to make an integrated picture of contribution of each forensic accounting techniques towards control of fraud in Nigeria. Hence a systematic review of extant literature is an essential exercise to synthesize the recent empirical findings, scope out possible variation in results, establish research gaps and

elucidate contribution of Data analytics, computer assisted audit techniques (CAATs), Benford's law and digital forensic techniques towards fraud control.

2. LITERATURE REVIEW

2.1 Fraud and Fraud Control

Fraud refers to an intentional act of deception or concealment intended to obtain an unfair or unlawful benefit (Seapaugh, 2007; ACFE, 2024). In accounting, it includes the deliberate misstatement or concealment of material information for personal gain (Meigs et al., 1977; Udeh & Ugwu, 2018). In Nigeria, fraud may involve financial statement manipulation, procurement fraud, asset misappropriation, payroll fraud, corruption and cyber-related financial crimes.

Fraud control involves preventing, detecting, investigating and responding to fraudulent activities (DFAT, 2025). The COSO and ACFE (2023) also emphasise fraud risk assessment, preventive and detective controls, investigations and corrective actions. While internal controls help reduce opportunities for fraud, forensic accounting complements these controls by identifying suspicious transactions and gathering evidence. Data analytics and Computer-Assisted Audit Techniques (CAATs) help detect anomalies, Benford's Law identifies unusual numerical patterns, and digital forensic tools support the recovery and examination of electronic evidence.

Evidence from Nigerian studies suggests that the effectiveness of forensic accounting varies across techniques and settings. Okoh and Ogbonmwan (2026) reported a positive relationship between forensic accounting practices and corporate fraud detection, although the interaction effects of individual practices were insignificant. Similarly, Oluyide (2025) found that investigative accounting significantly contributed to mitigating electronic fraud in Nigerian deposit money banks, while digital forensics was insignificant at the 5% level and data analytics was significant only at the 10% level. Ajagun et al. (2025) also reported that forensic accounting contributed to fraud detection and prevention, while Oboh et al. (2026) found that the effectiveness of individual techniques differed.

These differences may reflect variations in fraud types, organisational settings, research methods and the techniques examined. Survey-based studies often measure practitioners' perceptions, whereas studies using secondary data may examine actual financial outcomes (Uford, 2017). Furthermore, the effectiveness of forensic accounting depends on data quality, technological resources, professional competence and management support. An unusual transaction or numerical pattern does not automatically establish fraud; further investigation is required.

Therefore, forensic accounting should not be regarded as a universal solution to fraud. Its effectiveness depends on selecting appropriate techniques for specific fraud-control purposes and applying them within a supportive organisational environment. This provides the basis for examining data analytics, CAATs, Benford's Law and digital forensic techniques individually.

2.2 Forensic Accounting

Forensic accounting involves applying accounting, auditing, investigative and analytical skills to examine financial information, investigate suspected fraud and provide evidence for dispute

resolution or legal proceedings. The Association of Certified Fraud Examiners (ACFE) recognises its application to specific fraud-related issues.

Nigerian studies have demonstrated the relevance of forensic accounting to fraud control. Bello et al. (2020) and Ewa et al. (2020) highlighted the importance of professional competence and investigative techniques, including data mining, ratio analysis and trend analysis. Similarly, Olaniyan et al. (2021) found forensic accounting useful for fraud detection and prevention in public sector organisations. Mike (2022) also examined its relationship with information and communication technology and organisational efficiency, while Franca et al. (2023) reported significant relationships between forensic accounting competencies and techniques and payroll and procurement fraud measures. More recent studies by Onyema et al. (2024) and Ogbaini et al. (2024) further examined its contribution to fraud management and prevention in Nigerian organisations.

2.3 Forensic Accounting Tools and Fraud Control

Forensic accounting applies specialised accounting, auditing and investigative techniques to detect, investigate and control fraud in public and private organisations. Its major areas include litigation support, which involves providing financial expertise in disputes and legal proceedings, and fraud investigation, which involves examining financial records and other evidence to establish the facts surrounding suspected fraud.

Oboh et al. (2026) highlighted the application of techniques such as data mining, ratio analysis and trend analysis in fraud control. Other relevant techniques include data analytics, Computer-Assisted Audit Techniques (CAATs), Benford's Law and digital forensic tools. Accordingly, this study focuses on these four techniques to examine their contributions to fraud control in Nigeria.

2.4 Data Analytics in Fraud Control

Data analytics involves using statistical and computational methods to examine data, identify unusual patterns and detect potential fraud. In forensic accounting, it helps analyse large volumes of financial transactions that may be difficult to examine manually (Charles & Uford, 2023). Techniques include descriptive analytics for identifying irregularities, diagnostic analytics for examining their causes, predictive analytics for estimating fraud risks and prescriptive analytics for supporting fraud-control decisions. Real-time analytics can also help identify suspicious transactions as they occur (Kapo et al., 2024).

Nigerian studies generally support the usefulness of data analytics in fraud control, although findings vary. Maidarasu et al. (2025) reported a positive contribution of forensic data analysis to fraud detection among listed companies. Similarly, Olojede et al. (2025) found that data analytics significantly improved fraud detection at Ecobank Nigeria. However, Oluyide (2025) found that data analytics contributed positively to mitigating electronic fraud in Nigerian deposit money banks but was statistically significant only at the 10% level. Oboh et al. (2026) also found that data mining and trend analysis significantly improved fraud control, while ratio analysis and the net worth method had negative relationships with fraud control.

2.5 Computer-Assisted Audit Techniques (CAATs)

Computer-Assisted Audit Techniques (CAATs) are computer-based tools and programmes used by auditors and forensic accountants to examine electronic financial records, analyse large volumes of transactions, identify anomalies and detect potential fraud. They include audit software, data extraction, automated testing, exception reporting and continuous monitoring. Unlike manual sampling, CAATs can examine large proportions or entire populations of electronic transactions, improving audit coverage and efficiency.

Studies support the usefulness of technology-assisted auditing in identifying suspicious transactions. Kapo et al. (2024) observed that technology-based audit tools enhance the identification of anomalies in large financial datasets. Olojede et al. (2025) also found a significant positive relationship between data analytical techniques and fraud detection in the Nigerian banking industry. However, Oluyide (2025) reported mixed results for different forensic techniques in detecting electronic fraud. Similarly, Oboh et al. (2026) found that the effectiveness of forensic accounting techniques varied, with data mining and trend analysis contributing positively to fraud control.

2.6 Benford's Law in Fraud Control

Benford's Law is a mathematical technique used in forensic accounting to identify unusual digit patterns in numerical datasets. It can help auditors detect potentially suspicious entries, such as fictitious sales, false expense claims and manipulated accounting records (Pomykacz et al., 2017; Nigrini, 2019). The technique can be applied using spreadsheet software or specialised audit programmes, making it accessible to organisations of different sizes.

Durtschi et al. (2004) explained the usefulness of Benford's Law in identifying datasets that require further examination. However, deviations from the expected digit distribution do not prove that fraud has occurred, as legitimate transactions may also produce unusual patterns. Therefore, Benford's Law is best used as a preliminary screening tool alongside other audit and investigative procedures.

2.7 Digital Forensics in Fraud Control

Digital forensics involves collecting, preserving, analysing and presenting electronic evidence during fraud investigations (Oluyide, 2025). It enables forensic accountants to examine computers, mobile devices, electronic records and transaction trails to identify suspicious activities, trace financial transactions and gather evidence for legal proceedings.

Digital forensic tools can also support continuous monitoring by identifying unusual transaction patterns and alerting management to potential fraud risks. Technologies such as artificial intelligence, machine learning and blockchain analysis can further assist in examining complex financial records (Qatawneh, 2023; Agarwal et al., 2024). However, their effectiveness depends on appropriate technology, professional competence and proper evidence-handling procedures. Digital forensics therefore contributes to fraud control by supporting investigation, evidence preservation, accountability and compliance with relevant legal requirements.

3. THEORETICAL REVIEW

This study draws on the Fraud Triangle Theory, Fraud Diamond Theory and Agency Theory to explain the conditions that encourage fraud and how forensic accounting tools contribute to fraud control. These theories provide a basis for understanding how data analytics, Computer-Assisted Audit Techniques (CAATs), Benford's Law and digital forensic tools support fraud detection, investigation and accountability.

3.1 Fraud Triangle Theory

The Fraud Triangle Theory, developed by Donald Cressey, identifies three conditions associated with fraud: pressure, opportunity and rationalisation. Pressure refers to the motivation to commit fraud, opportunity arises from weak internal controls or inadequate supervision, while rationalisation involves justifying fraudulent behaviour.

The theory relates to forensic accounting because appropriate investigative tools can help reduce opportunities to commit and conceal fraud. Data analytics and CAATs can identify unusual transactions and control weaknesses, while Benford's Law can flag unusual numerical patterns for further examination. Digital forensic tools can help recover and preserve electronic evidence.

However, the theory does not fully explain the technical skills and abilities required to commit sophisticated fraud. This limitation provides a basis for considering the Fraud Diamond Theory.

3.2 Fraud Diamond Theory

Wolfe and Hermanson (2004) extended the Fraud Triangle Theory by introducing a fourth element, capability. The Fraud Diamond Theory therefore identifies pressure, opportunity, rationalisation and capability as factors associated with fraud. Capability refers to the knowledge, skills, authority and personal attributes that enable an individual to exploit an opportunity and commit or conceal fraud.

The theory is relevant to this study because modern financial fraud may involve complex accounting systems, electronic transactions and the manipulation of digital records. Data analytics and CAATs can help identify suspicious transactions, Benford's Law can flag unusual numerical patterns, and digital forensic tools can support the recovery and examination of electronic evidence.

The theory also shows that the availability of forensic accounting tools alone does not guarantee effective fraud control. Their usefulness depends on data quality, technological resources, professional competence and organisational support. This study therefore adopts the Fraud Diamond Theory as its primary theoretical foundation because it explains both the conditions that facilitate fraud and the capability required to commit or conceal it. Agency Theory further complements the framework by explaining how information asymmetry and weak monitoring can increase fraud risks.

3.3 Agency Theory

Agency Theory, developed by Jensen and Meckling (1976), explains the relationship between principals and agents. In companies, shareholders are principals who delegate management responsibilities to managers, while in public institutions, citizens and government entrust public officials with managing resources.

A major concern of Agency Theory is information asymmetry, which occurs when agents possess information that principals cannot easily access or verify. This situation may encourage financial statement manipulation, embezzlement and misappropriation of assets where monitoring and internal controls are weak.

The theory is relevant to forensic accounting because forensic techniques can improve monitoring and reduce information gaps. Data analytics and Computer-Assisted Audit Techniques (CAATs) help examine financial records and identify suspicious transactions. Benford's Law can flag unusual numerical patterns, while digital forensic tools support the recovery and examination of electronic evidence. However, identified anomalies require further investigation before they can be classified as fraud.

Agency Theory complements the Fraud Triangle and Fraud Diamond theories. While the Fraud Triangle explains pressure, opportunity and rationalisation, and the Fraud Diamond adds capability, Agency Theory explains how inadequate information and monitoring may allow fraudulent activities to remain undetected. Together, the three theories provide a foundation for understanding how data analytics, CAATs, Benford's Law and digital forensic tools can support fraud detection, investigation and accountability.

4. EMPIRICAL REVIEW

This section critically reviews empirical studies published between 2015 and 2025 on forensic accounting and fraud control. The review considers studies examining data analytics, Computer-Assisted Audit Techniques (CAATs), Benford's Law, digital forensics, fraud detection, prevention and investigation. The studies are assessed according to their research methods, data sources, findings and limitations.

Relevant studies were identified through academic databases and journal repositories, including Google Scholar, African Journals Online, Web of Science, Scopus and ScienceDirect. Search terms included forensic accounting and fraud detection, forensic accounting and fraud prevention, CAATs and fraud, Benford's Law and fraud, and digital forensics and financial fraud. The review focused on empirical studies published within the specified period that examined forensic accounting techniques and reported their findings. Conceptual papers, duplicate studies and research unrelated to fraud outcomes were excluded.

The reviewed literature suggests that forensic accounting can contribute to fraud detection, prevention and investigation, although its effectiveness varies across techniques, sectors and research methods. Ojo et al. (2025) reported that tools such as Benford's Law, CAATs and data mining can help identify suspicious transactions and improve public financial reporting. Similarly, Omeremu and Jacob (2025) highlighted the relevance of asset tracing, lifestyle audits and data analysis in addressing corruption and the misappropriation of public funds. However, identifying an unusual transaction does not establish fraud without further investigation.

Dada and Jimoh (2020) also found forensic accounting services useful in addressing financial crimes in the public sector, particularly through litigation support. Their findings highlight the role of forensic accountants in investigating financial irregularities and supporting legal proceedings. However, because the study focused on litigation support, its findings cannot establish the effectiveness of every forensic accounting technique.

The reviewed studies generally suggest that forensic accounting supports fraud detection and control, although its actual impact varies across sectors and research methods. Ehioghiren and Atu (2016) argued that forensic accounting strengthens internal controls and complements traditional auditing. However, their findings did not directly establish the extent to which forensic accounting reduces actual fraud losses.

In Nigeria's public sector, Dauda et al. (2016), Igweonyia (2016), and Akani and Ogbeide (2017) linked forensic accounting practices with the identification or reduction of fraud and corruption. Similarly, Ogiriki and Appah (2018) highlighted the usefulness of forensic auditing in criminal investigations. However, improvements in fraud control may also result from stronger internal controls, management supervision, prosecution, and corporate governance. These factors make it difficult to attribute improvements solely to forensic accounting.

Evidence from outside Nigeria also suggests that forensic accounting can support fraud prevention, transparency, and audit quality (Sidharta & Fitriyah, 2015; Othman et al., 2015; Adebayo & Okon, 2020). However, differences in legal systems, technology, institutional structures, and professional practices limit the direct application of these findings to Nigeria.

The reviewed studies also indicate that different forensic accounting techniques serve different purposes. Data analytics identifies unusual patterns and relationships in large datasets, while computer-assisted audit techniques (CAATs) support electronic transaction testing and exception analysis. Benford's Law helps identify unusual numerical patterns in suitable datasets, although deviations do not prove fraud. Digital forensics helps recover, preserve, and analyse electronic evidence associated with suspected fraudulent activities.

It is also important to distinguish fraud detection, prevention, investigation, and control. Detection identifies possible fraud, prevention reduces opportunities for fraud, investigation examines suspected cases, and control combines these activities with corrective measures to reduce future occurrences.

In summary, forensic accounting techniques, including data analytics, Computer-Assisted Audit Techniques (CAATs), Benford's Law, digital forensics and audit trail analysis, can support fraud control, financial governance and accountability in Nigeria. However, their effectiveness depends on the quality of financial data, professional competence, technological infrastructure, institutional support and the willingness of authorities to act on investigation findings.

Several challenges may limit their effectiveness. These include the complexity and volume of financial data, inadequate analytical skills, data privacy and legal requirements, the high cost of forensic tools, and the increasing sophistication of technology-related fraud. In addition, integrating modern forensic tools with outdated accounting systems may be difficult where reliable and accessible electronic records are unavailable.

Overall, the reviewed literature indicates that forensic accounting contributes to fraud control, but its effectiveness is neither automatic nor consistent across organisations. This supports the need for further research into the individual contributions of data analytics, CAATs, Benford's Law and digital forensic techniques to fraud prevention, detection and investigation in Nigeria.

5. CONCLUDING REMARKS

Conclusion

This paper critically reviewed the contribution of forensic accounting techniques to fraud control in Nigeria, focusing on data analytics, Computer-Assisted Audit Techniques (CAATs), Benford's Law and digital forensic tools. The conclusion is presented in line with the four objectives of the paper.

The first objective was to examine the contribution of data analytics to fraud control in Nigeria. The review showed that data analytics can help examine large volumes of financial information, identify unusual transactions and highlight suspicious patterns for further investigation. However, its effectiveness depends on data quality, appropriate analytical methods and the competence of the personnel involved.

The second objective was to assess the role of CAATs in fraud control. The review established that CAATs support the examination of electronic records, identification of irregularities and testing of transactions and internal controls. Their usefulness may be limited by inadequate technological infrastructure, poor data quality and insufficient technical skills.

The third objective was to examine the relevance of Benford's Law to fraud control. The review showed that the technique can identify unusual digit patterns in suitable numerical datasets. However, deviations from expected patterns do not prove fraud and should be investigated alongside other audit procedures and supporting evidence.

The fourth objective was to evaluate the contribution of digital forensic tools to fraud control in Nigeria. The review established that these tools support the recovery, preservation and analysis of electronic evidence from computers, mobile devices, emails and other digital sources. Their effectiveness depends on suitable technology, professional competence and compliance with legal and evidential requirements.

The review indicates that the four techniques serve different but complementary purposes. Data analytics and CAATs help examine financial information and identify suspicious transactions. Benford's Law provides preliminary indications of unusual numerical patterns, while digital forensics supports the examination and preservation of electronic evidence. Selecting the appropriate technique depends on the type of fraud, the available evidence and the stage of fraud control being addressed.

The theoretical review also showed that the Fraud Triangle, Fraud Diamond and Agency Theory provide useful explanations for understanding fraud risks. The Fraud Triangle identifies pressure, opportunity and rationalisation, while the Fraud Diamond adds capability. Agency Theory highlights the risks associated with information asymmetry and inadequate monitoring. The reviewed techniques can support these theories in practice by improving monitoring, identifying irregularities and gathering evidence. However, their effectiveness still depends on strong internal controls, professional competence and institutional support.

Based on these findings, organisations in Nigeria should improve their use of data analytics, CAATs, Benford's Law and digital forensic tools according to their specific fraud-control needs. Such efforts should be supported by staff training, reliable financial records, effective internal controls and appropriate technological investment. Future research should examine the individual effects of these techniques on fraud prevention, detection and investigation using objective evidence, including documented fraud cases, financial records and recovered assets where available.

Recommendations

I. Data Analytics and Fraud Detection: Organisations should strengthen the use of data analytics to examine financial transactions and identify suspicious patterns. They should maintain accurate and accessible financial records and provide regular training to improve the analytical skills of auditors and forensic accountants.

II. Computer-Assisted Audit Techniques (CAATs) and Fraud Control: Organisations should incorporate appropriate CAATs into auditing and investigative processes to support data extraction, transaction testing and exception reporting. Regular training and effective interpretation of results are necessary to ensure that identified irregularities receive appropriate attention.

III. Benford's Law as a Fraud Detection Tool: Organisations should use Benford's Law to identify unusual numerical patterns in suitable financial datasets. Since deviations do not establish that fraud has occurred, the technique should be combined with document examination, transaction testing and other analytical procedures before conclusions are reached.

IV. Digital Forensics and Fraud Investigation: Organisations should strengthen their capacity to collect, preserve and analyse digital evidence from computers, mobile devices, emails and electronic records. They should provide relevant training, invest in appropriate forensic tools and establish evidence-handling procedures that comply with applicable legal requirements.

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