

Article

Not peer-reviewed version

Forensic Accounting Knowledge in Fraud Detection among Commercial Banks in Cameroon

[Lious Ntoug Agbor Tabot](#)^{*}, Michael Forzeh Fossung, [Helena de Maria Santo Oliviera](#)

Posted Date: 20 January 2025

doi: 10.20944/preprints202501.1350.v1

Keywords: forensic accounting knowledge; fraud detection; commercial banks African



Preprints.org is a free multidisciplinary platform providing preprint service that is dedicated to making early versions of research outputs permanently available and citable. Preprints posted at Preprints.org appear in Web of Science, Crossref, Google Scholar, Scilit, Europe PMC.

Copyright: This open access article is published under a Creative Commons CC BY 4.0 license, which permit the free download, distribution, and reuse, provided that the author and preprint are cited in any reuse.

Article

Forensic Accounting Knowledge in Fraud Detection among Commercial Banks in Cameroon

Ntoug Agbor Tabot Lious ^{1,*}, Michael Fossung Forzeh ¹ and Helena Maria Santos de Oliveria ²

¹ Department of Accounting, University of Buea

² School of Accountancy and Auditing, Polytechnic Institute of Porto

* Correspondence: lious2010@gmail.com

Abstract: Despite the critical role banks play in the economy, banks have been victims of fraud where banks have lost funds running into billions of francs. Such fraud leads to the loss of colossal sums of money from banks. The general objective of this study was to analyse the influence of forensic accounting knowledge in fraud detection among commercial banks in Cameroon. The specific objectives of the study were to: determine the influence of investigative intuitiveness in fraud detection; analyse the influence of Analytical Proficiency in fraud detection and establish the influence of understanding organization behaviour in fraud detection among commercial banks in Cameroon. The study adopted the Fraud Routine Activity Theory, Fraud Triangle theory and the Rational theory of choice. This study applied a descriptive research design to establish the influence of forensic accounting knowledge in fraud detection. The target population for this study were 222 commercial banks headquarter and branches that are currently. The study applied Convenient sampling technique since its easy and less costly. Structured questionnaires were applied in data collection since the study seeks to solicit for quantitative data. Data was analysed using descriptive statistics. Analysis of data indicated that there exist a positive and significant association between investigative intuitiveness and fraud detection in commercial banks. In addition, the established that there exist a significant and positive relationship between Analytical Proficiency and fraud detection in commercial banks. Again, the existence of a significant and positive relationship between Understanding Organizational behaviour and fraud detection in commercial banks. The study recommends the need for proactive measures that identify red flags, such as analysis of unusual activities and the need for capacity building through regular training and the need for commercial banks should go beyond investigating fraud to include process expedition in terms of Analytical Proficiency and adoption of Good Organization Behavioural mechanisms since this enhances recovery of the lost funds.

Keywords: forensic accounting knowledge; fraud detection; commercial banks African

1. Introduction

Globally, forensic accounting is one of the oldest professions and can be traced back to the Egyptians. As at that time, the “watchdog” of the king was a person who basically served as a forensic accountant for Pharaoh, this person watches over inventories of gold, grain, and other assets. This king’s right hand had to be trustworthy, responsible, and able to handle a position of influence. According to the research carried out by (Singleton & Singleton 2016), the first major corporate fraud is the fraud known as the South Sea Bubble. The South Sea Company was established in 1711 with exclusive trading rights to Spanish south America. The company made its first trading voyage in 1717 and made little actual profit to offset the £10 million of government bonds it had assumed. South Sea then had to borrow £2 million more. Tension between England and Spain led to the arrest of South Sea ships by Spain in 1718. (Singleton & Singleton 2016.)

In 1719, the company proposed a scheme by which it would take on the entire remaining national debt in Britain, over £30 million, using its own stock at 5 percent in exchange for government bonds lasting until 1727. Although the Bank of England offered also to assume the debt, parliament approved the assumption of the debt by the South Sea Company. Its stock rose from £128 in January 1720 to £550 by the end of May that year, in a speculation frenzy. The company put the price of the stock up through artificial means; largely taking the form of new subscriptions combined with the circulation of pro trade with Spain stories designed to give the impression that the stock could only go higher. Not only did capital stay in England, but many Dutch investors bought south sea stock, thus increasing the inflationary pressure. Other joint-stock companies then joined the market, usually making fraudulent claims about foreign ventures, and were nicknamed “bubbles” (Singleton & Singleton 2016). In 1817, the Meyer v. Sefton case involved a bankrupt estate. Since the nature of the evidence was such that, it could not be examined in court, the judge allowed the expert witness who had examined the bankrupt’s accounts to testify to his examination. Forensic accounting professor and author Larry Crumbley considers this accountant to be the first forensic accountant in records and the beginning of forensic accounting as a profession (Singleton & Singleton, 2016). Moreover, banking sectors and all other large, medium and small-scale enterprises all over the world now have forensic department or what some others refer to as, fraud alert department, to enhance adequate and most reliable financial representation, and efficiency, as the case may be. Fraud detection and Prevention have been offered by a number of academics in local, regional, and worldwide contexts. According to Blount and Ernest (2018), fraud prevention refers to a collection of methods and guidelines that are consistently implemented with the overall objective of identifying and preventing fraud within an organization. Based on global statistics regarding the volume and/or scope of fraud, numerous firms worldwide persist in utilizing a variety of techniques to prevent fraudulent activities. Furthermore, fraud prevention methods have become imperative for enterprises due to the billions of dollars that have been wasted by organizations worldwide. Organizations use fraud detection and prevention strategies, per the Fraud Examiners Manual (2017). Organizations use fraud prevention and detection strategies with the ultimate objective of reducing potential fraud within their borders. Identification of symptoms, warning signs, and indicators that lead to a potential fraud event is one of the essential first steps in the fight against fraud Prevention. Proactive audit methods, efficient oversight management, and reporting channels are a few of the fraud Prevention strategies.

2. Literature Review

Contextually, forensic accounting is the scientific study of using knowledge of finance, accounting, and auditing to the analysis the investigation of civil and criminal law cases in order to discover the truth (Zia 2010). In forensic accounting, evidence is analyzed and evaluated, and the results are then interpreted and presented in courtrooms and other legal administrative settings (Durkin & Ueltzen, 2009). There is a wealth of material about forensic accounting techniques used by financial institutions and other organizations to identify and stop fraud in the body of current research. As an illustration, Emmanuel et al. (2018) state that “forensic accounting techniques include; litigation, mediation and arbitration skills, computer-assisted reviews and document reviews, fraud prevention, detection and deterrence skills, forensic audit, forensic investigation, and forensic interviewing skills.” The present analysis incorporates the principal forensic accounting techniques utilized in fraud detection and prevention, including fraud investigation, litigation assistance, and dispute settlement (Oyebisi et al., 2018). The majority of studies conducted both globally and regionally have applied different factor reduction mechanisms, and the results show that litigation support, dispute resolution, and fraud investigation are the most common forensic accounting practices. This justifies the use of the three forensic accounting techniques. This has been the case both locally and globally, but no study has been done in the banking industry that has implemented the aforementioned forensic accounting techniques, which is what this study aims to achieve.

Investigative Intuitiveness comprises of employing forensic methods and instruments to determine whether fraud has been committed and to gather factual data to back up the conclusions

(Silverstone et al., 2014). One document management solution used in digital investigations is called Digital Investigation Manager (DIM). During computer forensic and incident response activities, the technology was created to support and preserve digital evidence (Accountant Search, 2011). The host claims that DIM enables the inquiry process to be set up and coordinated on a "case by case" basis. It also enables forensic accountants to compile all relevant data gathered throughout inquiries. Throughout investigations, forensic accountants employ Encase Tool, a comprehensive forensic toolkit, to examine digital media including hard drives, networks, database servers, and flash discs, among other things. The program is regarded as a global leader in digital forensics, cyber security, and e-discovery and has been effectively employed in numerous court systems throughout the world (Oliver & Shanoi, 2006). The process of sifting through massive amounts of data to find patterns is known as data mining (Wells & Joseph, 2006). This is a method by which practitioners of forensic accounting create database models in order to find patterns in the data.

Data is extremely important to any company and, when properly analyzed and evaluated, can provide a wealth of information. Data for an organization can include information about its clients, vendors, bank accounts, survey results, and other transactions. Researchers use four data mining steps: association rule learning, regression, classify data, and cluster data (Ekeigwe, 2010). Forensic accountants also employ ratio and trend analysis as methods of financial data analysis. Ratio analysis looks at trends in data to find potential fraudulent transactions and to find more irregularities in big data sets. Ratio analysis also identifies particular transactions that are unfamiliar in relation to previously identified tendencies. When examining the movement of inventories in relation to sales income, investigators can benefit from trend analysis (Bales & Fox, 2011). Using a technique called outlier detection, forensic accountants can distinguish between typical and unusual transactions by looking for trends in the data they have obtained. The process by which accountants experienced in business conflicts advise and counsel attorneys, or help attorneys pursue or defend a matter in court, is known as litigation support (Mukoro, 2013). Support might sometimes take the form of giving pertinent data and paperwork, and other times it entails estimating the number of losses that will be incurred at the end of a legal battle. While there are many different abilities needed for litigation support, forensic accountants are typically the ones who provide it. An expert witness's opinion in a court system about the existence of fraud. According to Omoniyi (2004), the role of an expert witness is to assist the court in reaching a decision on an issue that the court may not be qualified to decide.

Document examination is a typical service provided under litigation support, in which forensic accountants primarily examine handwriting and signatures to identify instances of document forgeries and modifications (Özkul & Pamukçu, 2012). The forensic expert would then provide his professional opinion on how fraud was committed by forging documents or manipulating important facts after conclusions had been reached. In order to prepare to approve or disapprove a claim, forensic accountants assist with obtaining important papers that can be used as evidence. This is only one way that they support litigation. During the preliminary case assessment, pertinent documents are evaluated to identify potential loss areas. to provide the lawyer with a pre-trial briefing on the case's financial and accounting issues. giving the lawyer advice throughout trials, particularly during Cross examination of the opposing expert witness. According to Joseph, expert witnesses have a different status from ordinary witnesses when giving evidence at a Court or other judicial or quasi-judicial tribunals. The evidence of the expert differs from that of the ordinary witness who testifies as to facts observed, in that the expert is permitted to express his/her opinion on a matter that has occurred in the past or may occur in the future which have not been observed by the expert, who is providing evidence. The relevance and weight which the Court or tribunal will attribute to such an opinion within the total evidence which is adduced is a matter for the Court or tribunal. An expert, unlike other witnesses, is allowed, because of his special qualifications and/or experience, to give opinion evidence. It is for his opinion evidence that he is called, not for his view of the facts or circumstances of the dispute, although his interpretation of the facts is often necessary to explain and/or justify his conclusions. Furthermore, according to the KPMG report's extensive analysis of the 2019 global banking fraud study, less than 25% of fraud losses are recovered, indicating that the key

is preventive. According to a 2020 PWC research that focused on the Global Economic Crime and Fraud Survey and was referenced by Raji (2020), economic crimes result in losses of US\$42 billion. That is money taken directly out of the bottom line of businesses. Furthermore, the investigation stated that fraud losses exceeded US\$50 million. Customer fraud (27%) cybercrime (15%) accounting/financial statement fraud (14%), and cybercrime overall were reported in the banking sector.

Banks are one of the most important factors in a nation's development, which foster economic growth by creating new capital and/or offering loan and saving services (Niepmann & Schmidt-Eisenlohr, 2017). According to data from the the Bank of Central Africa State, throughout the 2017–2018 and 2019–2020 fiscal years, commercial banks in Cameroon accounted for over 11.0 percent of the taxes collected by the Directorate General of taxes (DGI) (DGI, 2019). However, Commercial Banks have fallen prey to fraud all across the world, with banks losing billions of Francs in lost revenue (Nichols, 2019; MacKenna, 2017).

Researchers have studied the fundamentals of forensic accounting, but their findings have been conflicting since conceptual and empirical investigations have yielded different conclusions. Research suggests that forensic accounting technologies offer essential mechanisms that businesses use to identify and stop fraud (Andon & Free, 2012; Kolapo & Olaniyan, 2018). On what exactly qualifies as forensic accounting, researchers, however, cannot agree. There is a lack of conceptual clarity as a result of the unclear boundaries between the many components of forensics. In light of this, the purpose of this study is to outline the effects of forensic accounting procedures.

The majority of Cameroon commercial banks have suffered from fraud, losing billions of Francs in assets (Kiragu & Riro, 2019). This implies that banks are more likely to commit financial crimes since forensic accounting procedures are lacking. Additionally, there is proof that these banks' accountants have orchestrated fraud activities in the past, to the point that the integrity and reputation of the banks have been harmed (Kashindi, 2019). Since banks have been utilized by dishonest persons to perpetrate economic crimes, financial malfeasance in Cameroon commercial banking sector has been a topic of public debate and among financial experts (Andon & Free, 2012). Furthermore, scandals, scams, and failures have added to the readers of financial statements' lack of faith in the competence of public accounting to provide workable answers to the financial issues, which has increased the need for forensic accountants. Commercial banks have, nevertheless, been connected to fraud. This is due to the fact that high level management may always access data and alter it, whether it is in a digital or paper-based system. It's all about high-level management and human nature.

Evidence show that the majority of Cameroon top banks have fallen prey to fraud, resulting in enormous financial losses for these organizations. 94 employees were let go by COBAC (2014) during the release of its sustainability report due to fraud and professional negligence. It claimed that fraud was the reason for the dismissal of 22% of its 431 former employees (The Central Africa, 2014). Furthermore, a number of Cameroon banks have failed due to fraud. For example, a multi-year scam Banks and in Cameroon over \$380 million in poor loans and consumer deposits (Kashindi, 2019). Given the potential for routine forensic accounting procedures to uncover unethical behavior in commercial banks, considering that these financial organizations have been involved in fraud for a considerable amount of time 13 years, in the instance of Banks In Cameroon.

Many academics have concentrated on the idea of forensic accounting and how it affects the performance of organizations (Gbegi & Habila, 2017; Mohamed et al., 2019); how fraud investigation affects performance (Kolapo & Olaniyan, 2018); and how to prevent fraud and provide litigation support (Basse & Ahonkhai, 2017). Some research looked at efforts to avoid fraud (Abdullahi & Mansor, 2018), while Gbegi and Habila (2017) examined how forensic accounting evidence affected litigation services. This study aims to bridge the conceptual gap left by the previous research by examining how forensic accounting processes affect fraud detection and prevention in commercial banks. The focus of empirical research on forensic accounting in in other part of the world has been on fraud Prevention techniques (OGW, Kiragu, & Riro, 2019). Previous research has mostly focused

on the Nairobi Securities Exchange-listed companies (Wahinya & Ondigo, 2017). These businesses belong to distinct industry sectors, indicating a very divergent focus that may discourage generalization. The manufacturing industry (Okoye & Ndah, 2019), Malaysian manufacturers (Jabar Soosay, & Sant, 2011), the US chemical, machinery, and motor vehicle industries (Schilke, 2014), and large and medium-sized Greek firms (Protogerou, Caloghirou, & Lioukas, 2011) were the subjects of the international empirical literature. The purpose of this study was to close the contextual gap left by empirical studies completed in Cameroon and elsewhere that did not examine the effect of forensic accounting Practices on fraud detection and prevention in commercial Banks in Cameroon. The hypothesis was formulated based on existing theories and prior knowledge surrounding the research topic:

H₁: Investigative Intuitiveness has significant influence on Fraud detection among Commercial Banks in Cameroon.

H₂: Analytical Proficiency has significant influence on fraud detection among Commercial Banks in Cameroon.

H₃: Understanding Organizational behaviour has significant influence on fraud detection among Commercial Banks in Cameroon.

In sum, the focus of empirical research on forensic accounting has been on methods for preventing fraud (OGW, Kiragu, & Riro, 2019). Previous research has mostly focused on the Securities Exchange-listed companies (Wahinya & Ondigo, 2017). These businesses belong to distinct industry sectors, indicating a very divergent focus that may discourage generalization. The manufacturing industry (Okoye & Ndah, 2019), Malaysian manufacturers (Jabar Soosay, & Sant, 2011), the US chemical, machinery, and motor vehicle industries (Schilke, 2014), and large and medium-sized Greek firms (Protogerou, Caloghirou, & Lioukas, 2011) were the subjects of the international empirical literature. This study closes the contextual vacuum left by empirical research undertaken elsewhere and in Cameroon that has not examined forensic accounting Knowledge in fraud prevention in Cameroon commercial banks. Furthermore, this study will differ from previous research since it will close the contextual vacuum left by empirical studies undertaken both domestically and internationally that have not examined forensic accounting knowledge in fraud prevention among commercial banks in Cameroon.

3. Methodology

The study will employ a descriptive Research design. According to Cooper and Schindler (2008), a descriptive study design gathers data to characterize a phenomenon, situation, or population methodically. It primarily assists in answering the what, where, and how questions about research issue rather than the why. Descriptive survey research Design was used in this study to determine how forensic accounting knowledge influence Fraud detection. In order to identify patterns of correlation between variables, the data were assessed and scrutinized. Similar research designs were used by other researchers (Awino, 2007; Machuki & Aosa, 2011; Murgor, 2014; Ongeti, 2014), allowing them to describe comparable occurrences of phenomena. The Study is carried out in Cameroon. Located in west Central Africa, Cameroon is officially known as the Republic of Cameroon (French: République du Cameroun). Nigeria borders it on the west; Equatorial Guinea, Gabon, and the Republic of Congo border it on the east; Chad borders it on the northeast; and the Central African Republic borders it on the east. All the banks studied are Recognize by COBAC in Cameroon, there are 19 banks. For the purpose of this study, a descriptive research design was adopted with a population of Two hundred and twenty-two (222) commercial banks headquarters and branches in Cameroon and a sample size of two hundred (200) respondents which comprises auditors and accountants and top executives from the two hundred and twenty commercial banks headquarters

and their branches selected across the country. The choice of this type of design is based on the fact that it assists in the collection of large amounts of data and also enhances the quality of research by addressing what, where and how research questions. The questionnaire was designed using the five point likert scale and Two hundred and twenty two of them were administered to the commercial banks across the country. They were administered to the accountants, auditors and top executives of the selected commercial banks (Crumbley, 2003). For the purpose of this study, the data were obtained from primary and secondary sources. The primary data comprised structured questionnaires that were administered to respondents in the various commercial. The structured questionnaires were used to generate data from respondents. They were administered to respondent of the nineteen commercial banks which were filled and returned.

The test of validity which concerns the extent to which a measuring instrument(questionnaire) measures what it is supposed to measure (Ofason & Aigbokhaevbolo), were reviewed by experts and correction effected. The consistency of the instrument was determined by adopting test re-test reliability. The data were summarized and presented in form of frequencies and percentages. . Weights were attached to responses in the research instrument based on a 5-point Likert scale ranging from 1 for SA, 2 for A, 3 for UN, 4 for D and 5 for SD. In this study, a weighted mean score of 3-points and above was considered higher while a weighted mean score below 3.0 was considered low and interpreted to be a consensus on the statement among respondents. Two hypotheses were formulated in this study and tested using z-test statistics. This research work aims at examining the influence of forensic accounting knowledge and fraud detection and prevention in Cameroon Commercial Bank. The Z-score for population proportion was adopted at 5% level of significance under the 2- tail test. The sample for the study is obtained from the population of nineteen different commercial banks and their branches which comprise of Auditors, Accountants and Top Executive as illustrated in Table 1 above. The population sample is shown on the table below:

Table 3. Population Distribution.

Source	Accountants	Auditors	Top Executives	Total
Access Bank Cameroon	5	1	9	5
Banque International du Cameroun pour L'epargne et le Credit (BICEC)	8	1	8	22
Banque Camerounaise Des Petittes Et Moyennes Entreprises (Bc-Pme Sa)	5	1	5	11
Bgfi Bank Cameroon	4	1	5	15
Scb Cameroun	5	1	6	12
Credit Communautaire D'afrique Bank (Cca Bank)	4	1	5	10
Citibank	4	1	6	11
Commercial Bank Of Cameroon	5	1	6	12
11 Ecobank Cameroon	5	1	10	16
National Financial Credit Bank(Nfc)	5	1	10	16
Societe Genrale Des Banques Au Cameroun(Sgbc)	6	1	10	17
Societe Commerciale De Banque Du Cameroun	4	1	5	10
Standard Chartered Bank	6	1	10	17
Union Bank Of Cameroon(Ubc)	5	1	8	14
United Bank Of Africa(Uba)	5	1	7	13
Banque Nationale De Guinee-Equatoriale	4	1	5	10
Attijari Securities Central Africa(Asca)	5	1	6	12
Total	85	17	120	222

Source: Field survey, 2024.

Table 3. Allocation of Sample Size.

Source	Accountants	Auditors	Top Executives	Total
Access Bank Cameroon	5	1	9	5
Banque International du Cameroun pour L'epargne et le Credit (BICEC)	8	1	8	22
Banque Camerounaise Des Petittes Et Moyennes Entreprises (Bc-Pme Sa)	5	1	5	11
Bgfi Bank Cameroon	4	1	5	15
Scb Cameroun	5	1	6	12
Credit Communautaire D'afrique Bank (Cca Bank)	4	1	5	10
Citibank	4	1	6	11
Commercial Bank Of Cameroon	5	1	5	11
11 Ecobank Cameroon	5	1	8	14
National Financial Credit Bank(Nfc)	5	1	7	14
Societe Genrale Des Banques Au Cameroun(Sgbc)	5	1	6	12
Societe Commerciale De Banque Du Cameroun	4	1	5	10
Standard Chartered Bank	4	1	5	10
Union Bank Of Cameroon(Ubc)	4	1	6	11
United Bank Of Africa(Uba)	5	1	7	13
Banque Nationale De Guinee-Equatoriale	4	1	5	10
Attijari Securities Central Africa(Asca)	4	1	4	9
Total	80	17	102	200

Primary data was gathered from Auditors, Accountants and top executive of the Commercial banks. First, the Institution provided a letter of authorization for data collection. These questionnaires were delivered by the researcher through email address of the Auditors, emails of the banks headquarter and their branches and the individuals had to meet the inclusion criteria listed. After being completed, the surveys were sent back to the researcher.

Source: Field survey, 2024

3.1. Measurement and Operationalization of Variables

The study operationalizes the result of the forensic accounting Knowledge in fraud Detection among commercial banks in Cameroon. The independent variables are: Investigative Intuitiveness, Analytical Proficiency, and Understanding Organizational behaviour. The dependent variable is the fraud Detection. The following operation table provides the intuition on how the numerous variables will be restrained, examined and assumptions are drawn after.

Table 3. Operationalization of the Study Variables.

Objective	Variables	Indicators	Measurement scale
To determine the Influence of investigative	Independent Investigative Intuitiveness	<ul style="list-style-type: none"> • Fraud risk assessment such as unusual activities • Proactive fraud 	Likert scale of 1 to 5

intuitiveness on Fraud Detection		<ul style="list-style-type: none"> Digital Forensic on Electronic Device Data Analysis on Transactions 	
To analyze the influence of Analytical Proficiency on fraud Detection	Independent Analytical Proficiency	<ul style="list-style-type: none"> Expert Evidence Damage quantification Document examination 	Likert scale of 1 to 5
To establish the influence of Understanding Organizational Behavior on fraud Detection	Independent Understanding Organizational Behavior	<ul style="list-style-type: none"> Resolved disputes Asset recovery Self-Confessions by Fraudsters 	Likert scale of 1 to 5
	Dependence Fraud Detection	Internal Control	Likert scale of 1 to 5

Source:(Author Compilation, 2024).

3.2. Model Specification

The researcher used multiple regression analysis to determine whether a group of variables together predicts a given dependent variable and in this way attempt to increase the accuracy of the estimate. Data were presented using tables for easier readability and visualization. Data Analysis was done using SPSS version 24. The study applied the following regression model:

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + e$$

Where: **Y**= Dependent variable fraud Detection as measured by the Internal Control

X₁= Investigative Intuitiveness, **X₂**= Analytical Proficiency, **X₃**= Understanding Organisational Behavior, **B₁**, **B₂**, **B₃**, = Regression coefficients, **a** = is a Constant, **e**=Error term. The above model was used by Ogundana and Okere (2018) when they examined forensic accounting and fraud prevention and detection in Nigerian banking industry.

4. Data Analysis

4.1. Data Presentation

A sample size of two hundred (200) respondents which comprises auditors, accountants and top executives from the nineteen commercial banks was selected across the country. The choice of this type of design is based on the fact that it assists in the collection of large amounts of data and also enhances the quality of research by addressing research questions. The questionnaire was designed using the five-point Likert scale and two hundred and twenty-two were administered to the nineteen commercial banks across the country. They were administered to the accountants, auditors and top executives of the selected commercial banks (Crumbley, 2003). For the purpose of this study, the data were obtained from primary and secondary sources. The primary data comprised structured questionnaires that were administered to respondents in the various commercial bank. The structured questionnaires were used to generate data from respondents. They were administered to respondent of the nineteen commercial banks which were filled and returned. The test of validity which concerns the extent to which a measuring instrument(questionnaire) measures what it is supposed to measure (Ofason & Aigbokhaevbolo), were reviewed by experts and correction effected. The consistency of the instrument was determined by adopting test re-test reliability. The data were summarized and presented in form of frequencies and percentages. The analysis was done using the weighted mean and the Z-test statistics. Weights were attached to responses in the research

instrument based on a 5-point Likert scale ranging from 5 for SA, 4 for A, 3 for UN, 2 for D and 1 for SD.

The closed-ended questionnaires were categorized into four groups. The first group of questions covered respondents' demographic profile. The second set of questions collects information about knowledge or acquaintance with forensic accounting. The next group of question provide information about respondents' views of benefit of forensic accounting. The last set of questions focus on incorporating participants 'view on the importance of incorporating certain forensic accounting practice into training of Boards, CEOs, Managers and other staff members. This approach helped the researcher to investigate the procedure and relate the findings with different variables employed in the dissertation.

4.2. Results

This section presents results obtained from the data collected. Descriptive statistics was used to do the analysis as shown on the table below.

Table 4. Return of questionnaire by participants.

Accountants	80	40%
Auditors	18	9%
Top Executives	102	51%
Total	200	100%

Source: Field Survey, 2024.

From the table above, 200 questionnaires were returned out of 222 distributed which represent 90% response rate and is considered adequate for the analysis. Of the returned questionnaires, 80 were from accountants, 17 from auditors and 102 from top executives representing 40%, 9% and 51% respectively.

Further information from the socio-demographic indicators of the participants (n=200) are illustrated in Table 5 below.

Table 5. Socio-demographic measurements of participants.

Variable	Characteristics	Frequency	Percent
Gender	Male	117	59%
	Female	83	42%
Age	18 -30	25	24%
	31 - 43	54	27%
	44 - 56	105	53%
	57 - 69	30	15%
	70+	0	0%
Marital Status	Married	151	76%
	Divorced/Separated	15	8%
	Single	20	10%
	Widowed	5	3%
	Cohabitation	9	5%
Educational level	Undergraduate	89	45%
	Masters	40	20%
	PhD	5	3%
	Other Degree	51	26%
	No-Degree	15	8%
Working Experience	0 - 6	35	18%
	7 - 13	69	35%
	14 - 20	45	23%

21 - 27	21	11%
28+	30	15%

Source: Field Survey, 2024.

From Table 5, the findings showed that out of 200 participants, 59% of them were males, while 24% aged 18 – 30. Majority of the respondents (76%) were married at the time of the dissertation. 3% acquired PhD and 35% had a working experience from 7 – 13 years. The findings revealed a male-majority demographic among respondents, with 117 males (59%) compared to 83 females (42%). This suggests a potential prevalence of men across the banking sector in Cameroon.

Age distribution leaned towards adult participants, with 105 respondents (53%) falling within the 44-56 age group. Following close behind were 54 (27%) respondents aged 31-43 plus, while the 57-6 age group had 30 participants (15%). Notably, only 25 (24%) respondents were under 18-30. This implies a higher willingness to participate among 44 plus individuals.

Considering respondents' job tenure, 6 (3.8%) had been with their company for less than a year. The majority, however, had 10 plus years of experience at their current organization (61 respondents, or 61.1%). Those with 6-10 years of tenure comprised 31 (19.5%) respondents, while only 23 (14.5%) had been employed for over 1-5 years. This suggests a higher participation rate among employees with 10 years plus tenures. In terms of education, most respondents held Ph.D. degrees (66, or 41.5%), followed by those with bachelor's degrees (65, or 40.8%). The remaining participants were 20 master degree holders (12.6%) and 8 individuals with education below high school diploma level (5%). This indicates a generally high level of education among survey participants. Finally, participants held diverse job titles. faculty accountants were represented by 33 respondents (20.7%), faculty officer by 33 (20.7%), and accounting officer by 56 (26.4%). The largest group, however, dean consisted of 60 respondents (37.7%) who held other positions within their companies. This demonstrates a wide range of job titles and positions among those who participated in the study. The results of this dissertation are presented following the research question examined as per the section.

4.2.1. Investigative intuitiveness

Research question 1: We investigate any red flags identified during routine audits

Table 6. Red Flags.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	37	46	9	53	26	25	72	36
Agreed	15	19	5	29	18	18	38	19
Undecided	10	13	1	6	11	11	22	11
Strongly disagreed	4	5	2	12	20	20	26	13
Disagreed	14	18	0	0	27	26	41	21
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author, 2024).

The Table 6 shows that 36% of the respondents were strongly agree with the fact that any red flags identified during routine audits helps as a sign to prevent fraud within the organization. Specifically, auditors from the various commercial banks strongly agreed and suggested that red flags be identified and reported to the board so as to help the bank in term of fraud. Meanwhile, the top executives of those banks do not see this point as an issue since corporate fraud is mostly associated with top managers. One lesson draw from this, is that, training session can be laughed by

the banks so as to enhanced staffs of the commercial bank so that they can use these aspects of forensic accounting knowledge when executing their functions. More strongly disagreed decision were advanced by top executives.

Research question 2: The bank uses trend analysis and ratio review of financial statements and suspected financial transactions

Table 7. Trend Analysis and Ratio.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	45	56	13	76	21	21	79	40
Agreed	27	34	4	24	13	13	44	22
Undecided	4	5	0	0	26	25	30	15
Strongly disagreed	4	5	0	0	13	13	17	9
Disagreed	0	0	0	0	29	28	29	15
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

One of the implications investigative intuitiveness is trend and ratio analysis to detect fraudulent financial statement. From Table 7, we can identify from the observation that auditors strongly agreed with a cumulative percent of 40% that trend and ratio analysis help detect and prevent misstatement of financial statement during audit process. In fact, this suggest that auditors assess risk in the planning stage of the audit and new evidence may be uncovered during the audit that causes the revise the initial risk assessment.

Research question 3: We perform digital forensics on electronic devices (Lemon et al 2000)

Table 8. Electronic Device as a tool in forensic accounting.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	6	8	4	24	10	10	20	10
Agreed	10	13	3	18	21	21	34	17
Undecided	17	21	5	29	28	27	50	25
Strongly disagreed	22	28	2	12	25	25	49	25
Disagreed	25	31	3	18	18	18	46	23
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Base on the responses, 10% of the population strongly agreed that they perform digital forensic on electronic devices, meanwhile 17% agreed to the fact that they perform digital forensic on electronic devices again 25% are undecided, 25% Disagreed to the fact that they perform digital forensic on electronic devices and finally 23% Disagreed. It should be noted that majority of the respondent that strongly agreed to this perception are the auditors with a percentage of 24%, second are the top executive with 10% and the accountants with 8%. This shows that auditors of those commercial banks perform more digital forensic on electronic devices than top executive and accountants

Question 4: The bank undertakes fraud risk assessment and conduct employee anti-fraud education.

Table 9. The Bank undertakes fraud risk assessment.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	22	28	2	12	14	14	38	19
Agreed	4	5	5	29	9	9	18	9
Undecided	17	21	2	12	27	26	46	23
Strongly disagreed	31	39	6	35	15	15	52	26
Disagreed	6	8	2	12	37	36	45	23
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 9 shows that, 19% of the population strongly agreed that banks undertake fraud risk assessment and conduct employee anti-fraud. Meanwhile 9% agreed to the fact that that banks undertakes fraud risk assessment and conduct employee anti-fraud again 23% are undecided, 26% Disagreed to the fact that that banks undertakes fraud risk assessment and conduct employee anti-fraud and finally 23% Disagreed. It should be noted that majority of the respondent that strongly agreed to this perception are the accountants with a percentage of 28%, second are the top executive with 14% and the auditor with 12%. This shows that auditors of those commercial banks undertake fraud risk assessment and conduct employee anti-fraud

Question 5: We investigate alleged fraud or illegal activities

Table 10. We investigate alleged fraud or illegal activities.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	5	6	1	6	10	10	16	8
Agreed	10	13	3	18	6	6	19	10
Undecided	24	30	8	47	33	32	65	33
Strongly disagreed	18	23	3	18	17	17	38	19
Disagreed	23	29	2	12	36	35	61	31
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 10 shows that, 8% of the population strongly agreed that they investigate alleged fraud or illegal activities. Meanwhile 10% agreed to the fact they investigate alleged fraud or illegal activities again 33% are undecided, 19% Disagreed to the fact that they investigate alleged fraud or illegal activities and finally 31% Disagreed. It should be noted that majority of the respondent that strongly agreed to this perception are the accountants with a percentage of 28%, second are the top executive with 14% and the auditor with 12%.

Question 6: We conduct proactive fraud audits on high-risk areas

Table 11. Conduct proactive fraud audits on high-risk areas.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	37	46	6	35	22	22	65	33
Agreed	15	19	7	41	18	18	40	20
Undecided	10	13	0	0	7	7	17	9
Strongly disagreed	4	5	4	24	28	27	36	18
Disagreed	14	18	0	0	27	26	41	21
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

The majority (46%) of Accountant strongly aligned to the view that they Conduct proactive fraud audits on high-risk areas. A significant portion 15(19%) agreed with this statement, and 13% undecided while a small percentage 4(5%) Strongly disagreed and 14(18%) disagree. Furthermore, about 6(35%) of auditors strongly agreed that they Conduct proactive fraud audits on high-risk areas. Additionally, a significant portion agreed with this view 7(41%), while a small percentage are undecided 0(0%). Moreover, 4(24%) strongly disagree and 0(0%) of the auditor disagree to the statement.

A good number 22(22%) of the Top Executive strongly agreed that they conduct proactive fraud audit on high risks area. Additionally, a significant portion 18(18%) agreed with this statement, 7(7%) are undecided, 28(27%) Strongly disagree and 27(26%) disagree.

Question 7: We undertake data analysis on transactions to identify any abnormal trends.

Table 12. We undertake data analysis on transactions to identify any abnormal trends.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	25	31	9	53	26	25	60	30
Agreed	15	19	5	29	18	18	38	19
Undecided	21	26	1	6	11	11	33	17
Strongly disagreed	9	11	2	12	20	20	31	16
Disagreed	10	13	0	0	27	26	37	19
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 12 shows that, 30% of the population strongly agreed that We undertake data analysis on transactions to identify any abnormal trends. Meanwhile 19% agreed to the fact they investigate alleged fraud or illegal activities again 17% are undecided, 16% Disagreed to the fact that they investigate alleged fraud or illegal activities and finally 19% Disagreed. It should be noted that majority of the respondent that strongly agreed to this perception are the auditors with a percentage of 53%, second are the accountants with 31% and the top executive with 25%.

Question 8: We used Investigative intuitiveness for internal cases of fraud within the bank.

Table 13. We used Investigative intuitiveness for internal cases of fraud within the bank.

	<i>Accountants</i>	<i>Auditors</i>	<i>Top Executive</i>
--	--------------------	-----------------	----------------------

	Number	%	Number	%	Number	%	TOTAL	CUMM.
							L	%
Strongly agreed	18	23	5	29	13	13	36	18
Agreed	23	29	7	41	22	22	52	26
Undecided	6	8	0	0	19	19	25	13
Strongly disagreed	16	20	2	12	28	27	46	23
Disagreed	17	21	3	18	20	20	40	20
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

23% of Accountant strongly aligned to the view that they used Investigative intuitiveness for internal cases of fraud within the bank... A significant portion 29% agreed with this statement, and 8% undecided while a small percentage 20% Strongly disagreed and 21% disagree. Furthermore, about 29% of auditors strongly agreed that they used Investigative intuitiveness for internal cases of fraud within the bank. Additionally, a significant portion agreed with this view 7(41%), while a small percentage are undecided 0%. Moreover, 12% strongly disagree and 18% of the auditor disagree to the statement.

A good number 18% of the Top Executive strongly agreed that they used Investigative intuitiveness for internal cases of fraud within the bank. Additionally, a significant portion 26% agreed with this statement, 13% are undecided, 23% Strongly disagree and 20% disagree.

Question 9: Investigative intuitiveness deals directly with fraud investigation which reduces the occurrences of fraud.

Table 14. Investigative intuitiveness deals directly with fraud investigation.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM.
	Number	%	Number	%	Number	%	L	%
Strongly agreed	34	43	9	53	16	16	59	30
Agreed	30	38	5	29	21	21	56	28
Undecided	0	0	1	6	8	8	9	5
Strongly disagreed	12	15	2	12	30	29	44	22
Disagreed	4	5	0	0	27	26	31	16
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 14 shows that, 30% of the population strongly agreed that Investigative intuitiveness deals directly with fraud investigation which reduces the occurrences of fraud. Meanwhile 28% agreed to the fact that Investigative intuitiveness deals directly with fraud investigation which reduces the occurrences of fraud 5% are undecided, 22% Disagreed to the fact that Investigative intuitiveness deals directly with fraud investigation which reduces the occurrences of fraud and finally 16% Disagreed. It should be noted that majority of the respondent that strongly agreed to this perception are the auditors with a percentage of 53%, second are the accountants with 43% and the top executive with 12%.

4.2.2. Analytical Proficiency

Question 10: We Analyse matters of an Accounting Nature involving existing or pending court cases.

Table 15. We Analyze matters of Accounting nature involving existing or pending case.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	23	29	9	53	26	25	58	29
Agreed	17	21	5	29	18	18	40	20
Undecided	7	9	1	6	11	11	19	10
Strongly disagreed	10	13	2	12	20	20	32	16
Disagreed	23	29	0	0	27	26	50	25
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 15: The majority 29% of Accountant strongly aligned to the view that they Analyse matters of an Accounting Nature involving existing or pending cases. A significant portion 21% agreed with this statement, and 9% undecided while a small percentage 13% Strongly disagreed and 29% disagree. Furthermore, about 53% of auditors strongly agreed that they Analyse matters of an Accounting Nature involving existing or pending court cases. Additionally, a significant portion agreed with this view 29%, while a small percentage are undecided 6%. Moreover, 12% strongly disagree and 0(0%) of the auditor disagree to the statement.

A good number 25% of the Top Executive strongly agreed that they Analyse matters of an Accounting Nature involving existing or pending court cases. Additionally, a significant portion 18% agreed with this statement, 11% are undecided, 20% Strongly disagree and 27% disagree.

Question 11: We offer quantification of economic or financial damages.

Table 16. We offer quantification of economic or Financial damages.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	21	26	5	29	13	13	39	20
Agreed	14	18	10	59	23	23	47	24
Undecided	5	6	0	0	22	22	27	14
Strongly disagreed	22	28	2	12	31	30	55	28
Disagreed	18	23	0	0	13	13	31	16
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 16 shows that, 20% of the population strongly agreed that they offer quantification of economic or financial damages. Meanwhile 24% agreed to the fact that they offer quantification of economic or financial damages 14% are undecided, 28% Disagreed to the fact that they offer quantification of economic or financial damages and finally 16% Disagreed. It should be noted that majority of the respondent that strongly agreed to this perception are the Auditors with a percentage of 29%, second are the Accountant with 26% and the Top executive with 13%.

Question 12: Analytical proficiency provides skills to govern the proper conducts of forensic accounting system and their techniques in carrying out these practices.

Table 17. Analytical proficiency provide skills to govern the proper conduct.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	33	41	7	41	16	16	56	28
Agreed	15	19	4	24	23	23	42	21
Undecided	0	0	0	0	7	7	7	4
Strongly disagreed	16	20	4	24	23	23	43	22
Disagreed	16	20	2	12	33	32	51	26
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 17 shows that, 28% of the population strongly agreed that Analytical proficiency provides skills to govern the proper conducts of forensic accounting system and their techniques in carrying out these practices. Meanwhile 21% agreed to the fact they investigate alleged fraud or illegal activities again 4% are undecided, 22% Disagreed to the fact that Analytical proficiency provides skills to govern the proper conducts of forensic accounting system and their techniques in carrying out these practices and finally 26% Disagreed. It should be noted that there is a balance of the respondent that strongly agreed to this perception which are the auditors and accountants with a percentage of 41% for both, and lastly the Top executive auditor with 16%.

Question 13: We undertake document examination to determine forgeries and alterations

Table 18. We undertake document examination to determine forgeries and alterations.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	37	46	9	53	26	25	72	36
Agreed	15	19	5	29	18	18	38	19
Undecided	10	13	1	6	11	11	22	11
Strongly disagreed	4	5	2	12	20	20	26	13
Disagreed	14	18	0	0	27	26	41	21
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 18: The majority 46% of Accountant strongly aligned to the view that they undertake document examination to determine forgeries and alterations. A significant portion 15% agreed with this statement, and 10% undecided while a small percentage 4% Strongly disagreed and 14% disagree. Furthermore, about 53% of auditors strongly agreed that We undertake document examination to determine forgeries and alterations. Additionally, a significant portion agreed with this view 29%, while a small percentage are undecided 6%. Moreover, 12% strongly disagree and 0% of the auditor disagree to the statement.

A good number 25% of the Top Executive strongly agreed that they conduct proactive fraud audit on high risks area. Additionally, a significant portion 18% agreed with this statement, 11% are undecided, 20% Strongly disagree and 26% disagree.

Question 14: We interrogate other expert reports presented using analytical skills

Table 19. We interrogate other expert report presented using analytical skills.

<i>Accountants</i>	<i>Auditors</i>	<i>Top Executive</i>
--------------------	-----------------	----------------------

	Number	%	Number	%	Number	%	TOTAL	CUMM. %
Strongly agreed	41	51	11	65	26	27	78	39
Agreed	12	15	5	29	18	16	35	18
Undecided	0	0	0	0	11	10	11	6
Strongly disagreed	11	14	1	6	20	21	32	16
Disagreed	16	20	0	0	27	26	43	22
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 19: The majority 51% of Accountant strongly aligned to the view that they interrogate other expert reports presented using analytical skills. A significant portion 15% agreed with this statement, and 0% undecided while a percentage 14% Strongly disagreed and 20% disagree. Furthermore, about 65% of auditors strongly agreed that they interrogate other expert reports presented using analytical skills. Additionally, a significant portion agreed with this view 29%, while a small percentage are undecided 0%. Moreover, 6% strongly disagree and 0% of the auditor disagree to the statement.

A good number 27% of the Top Executive strongly agreed that they interrogate other expert reports presented using analytical skills. Additionally, a significant portion 16% agreed with this statement, 10% are undecided, 21% Strongly disagree and 26% disagree.

Question 15: The advices on the validity of claims for cases presented and settlement negotiations

Table 20. The advice on claims and cases presented for settlement.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL L	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	37	46	9	53	26	25	72	36
Agreed	15	19	5	29	18	18	38	19
Undecided	10	13	1	6	11	11	22	11
Strongly disagreed	4	5	2	12	20	20	26	13
Disagreed	14	18	0	0	27	26	41	21
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 20 shows that, 36% of the population strongly agreed that they advices on the validity of claims for cases presented and settlement negotiations. Meanwhile 19% agreed to the fact they investigate alleged fraud or illegal activities again 11% are undecided, 13% Disagreed to the fact that the advices on the validity of claims for cases presented and settlement negotiations and finally, 21% Disagreed. It should be noted that majority of the respondent that strongly agreed to this perception are the auditor with a percentage of 53%, second are the accountants with 46% and the Top executive with 25%.

Question 16: We offer timely documentation to support Analytical processes

Table 21. We offer timely documentation to support analytical processes.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL L	CUMM. %
	Number	%	Number	%	Number	%		

Strongly agreed	44	55	7	41	17	17	68	34
Agreed	5	6	3	18	50	49	58	29
Undecided	0	0	7	41	0	0	7	4
Strongly disagreed	11	14	0	0	15	15	26	13
Disagreed	20	25	0	0	20	20	40	20
Total	80	100	17	10	102	10	200	100
				0		0		

Source: Questionnaire returned (Author's elaboration 2024).

Table 21 shows that, 34% of the population strongly agreed that they offer timely documentation to support Analytical processes. Meanwhile 29% agreed to the fact they investigate alleged fraud or illegal activities again 4% are undecided, 13% Disagreed to the fact that they offer timely documentation to support Analytical processes and finally 20% Disagreed. It should be noted that majority of the respondent that strongly agreed to this perception are the accountants with a percentage of 44%, second are the top auditors with 41% and the auditor with 17%.

Question 17: We strive to meet the analytical proficiency needed

Table 22. We strive to meet the analytical proficiency needed.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	29	36	5	29	12	12	46	23
Agreed	11	14	12	71	7	7	30	15
Undecided	0	0	0	0	11	11	11	6
Strongly disagreed	24	30	0	0	42	41	66	33
Disagreed	16	20	0	0	30	29	46	23
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 22 shows that, 23% of the population strongly agreed that We strive to meet the analytical proficiency needed. Meanwhile 15% agreed to the fact they investigate alleged fraud or illegal activities again 6% are undecided, 33% Disagreed to the fact that We strive to meet the analytical proficiency needed and finally 23% Disagreed. It should be noted that majority of the respondent that strongly agreed to this perception are the accountants with a percentage of 36%, second are the auditors with 29% and the Top executive with 12%.

Question 18: We have been successful in our Analytical Findings

Table 23. We have been successful in our analytical Findings.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	22	28	6	35	26	25	54	27
Agreed	10	13	9	53	18	18	37	19
Undecided	0	0	0	0	11	11	11	6
Strongly disagreed	20	25	2	12	20	20	42	21
Disagreed	28	35	0	0	27	26	55	28
Total	80	100	17	10	102	10	200	100
				0		0		

Source: Questionnaire returned (Author's elaboration 2024).

Table 23: 28% of Accountant strongly aligned to the view that they have been successful in our Analytical Findings. A significant portion 13% agreed with this statement, and 0% undecided while a small percentage 25% Strongly disagreed and 35% disagree. Furthermore, about 35% of auditors strongly agreed that they have been successful in our Analytical Findings. Additionally, a significant portion agreed with this view 53%, while a small percentage are undecided 0%. Moreover, 12% strongly disagree and 0% of the auditor disagree to the statement. A good number 25% of the Top Executive strongly agreed that they have been successful in our Analytical Findings. Additionally, a significant portion 18% agreed with this statement, 11% are undecided, 20% Strongly disagree and 26% disagree.

4.2.3. Understanding Organization Behaviour

Question 19: Understanding Organizational Behaviour is adequate for detection and prevention of fraudulent activities

Table 24. Understanding Organizational Behavior.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM.
	Number	%	Number	%	Number	%		
Strongly agreed	22	28	7	41	27	84	56	28
Agreed	33	41	8	47	11	34	52	26
Undecided	0	0	0	0	55	172	55	28
Strongly disagreed	10	13	0	0	0	0	10	5
Disagreed	15	19	2	12	9	28	26	13
Total	80	100	17	100	32	319	200	100

Source: Questionnaire returned (Author's elaboration 2024).

The Table 24 shows that 36% of the respondents were strongly agree with the fact that any red flags identified during routine audits helps as a sign to prevent fraud within the organization. Specifically, auditors from the various commercial banks strongly agreed and suggested that red flags be identified and reported to the board so as to help the bank in term of fraud. Meanwhile, the top executives of those banks do not see this point as an issue since corporate fraud is mostly associated with top managers. One lesson draw from this, is that, training session can be launched by the banks so as to enhanced staffs of the commercial bank so that they can use these aspects of forensic accounting knowledge when executing their functions. More strongly disagreed decision were advanced by top executives.

Question 20: Organizational Behaviour can be used in identifying manipulated transactions within the bank

Table 25. Identifying Manipulated transactions within the bank.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	37	46	9	53	26	25	72	36
Agreed	15	19	5	29	18	18	38	19
Undecided	10	13	1	6	11	11	22	11
Strongly disagreed	4	5	2	12	20	20	26	13
Disagreed	14	18	0	0	27	26	41	21

Total	80	100	17	100	102	100	200	100
--------------	----	-----	----	-----	-----	-----	-----	-----

Source: Questionnaire returned (Author's elaboration 2024).

One of the implications that Organizational Behaviour can be used in identifying manipulated transactions within the bank is base from Table 25, we can identify from the observation that auditors strongly agreed with a percent of 53% that Organizational Behaviour can be used in identifying manipulated transactions within the bank. In fact, this suggest that auditors assess risk in the planning stage of the audit and new evidence may be uncovered during the audit that causes the revise the identify manipulated transaction.

Question 21: Organisation Accountants and Top executive partake in continuous professional training workshops organized by Professional groups

Table 26. Partake in Continuous professional Training workshop.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM.
	Number	%	Number	%	Number	%		
Strongly agreed	32	40	4	24	22	22	58	29
Agreed	10	13	6	35	34	33	50	25
Undecided	21	26	0	0	0	0	21	11
Strongly disagreed	4	5	5	29	21	21	30	15
Disagreed	13	16	2	12	25	25	40	20
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

According to the responses, 29% of the population strongly agreed that Organisation Accountants and Top executive partake in continuous professional training workshops organized by Professional groups, Meanwhile 25% agreed to the fact that Organisation Accountants and Top executive partake in continuous professional training workshops organized by Professional groups again 11% are undecided, 15% Disagreed to the fact that Organisation Accountants and Top executive partake in continuous professional training workshops organized by Professional groups and finally 20% Disagreed. It should be noted that majority of the respondent that strongly agreed to this perception are the Top executive with a percentage of 40%, second are the Accountants with 24% and the Auditors with 22%. This shows that Top executive of those commercial Banks partake in continuous professional training workshops organized by Professional groups.

Question 22: Organisational Controls put in place by expert witness are not frequently revised

Table 27. Controls put in place for expert witness are not frequently revised.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM.
	Number	%	Number	%	Number	%		
Strongly agreed	37	46	9	53	26	25	72	36
Agreed	15	19	5	29	18	18	38	19
Undecided	10	13	1	6	11	11	22	11
Strongly disagreed	4	5	2	12	20	20	26	13
Disagreed	14	18	0	0	27	26	41	21
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 9 shows that, 36% of the population strongly agreed that Organisational Controls put in place by expert witness are not frequently revised. Meanwhile 19% agreed to the fact that Organisational Controls put in place for expert witness are not frequently revised again 11% are undecided, 13% Disagreed to the fact that Organisational Controls put in place for expert witness are not frequently revised and finally 21% Disagreed. It should be noted that majority of the respondent that strongly agreed to this perception are the accountants with a percentage of 53%, second are the top executive with 14% and the auditor with 12%. This shows that auditors of those commercial banks undertake fraud risk assessment and conduct employee anti-fraud

Question 23: We offer Organisational expert evidence in court

Table 28. We offer Organisational expert evidence in Court.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL L	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	21	26	10	59	55	54	86	43
Agreed	15	19	4	24	12	12	31	16
Undecided	10	13	0	0	0	0	10	5
Strongly disagreed	11	14	3	18	16	16	30	15
Disagreed	23	29	0	0	19	19	42	21
Total	80	100	17	100	102	100	200	100

Source: Questionnaire returned (Author's elaboration 2024).

Table 28 shows that, 43% of the population strongly agreed that We offer Organisational expert evidence in court. Meanwhile 16% agreed to the fact that Organisational Controls put in place for expert witness are not frequently revised again 11% are undecided, 13% Disagreed to the fact that We offer Organisational expert evidence in court and finally 21% Disagreed. It should be noted that majority of the respondent that strongly agreed to this perception are the accountants with a percentage of 53%, second are the top executive with 14% and the auditor with 12%. This shows that auditors of those commercial banks undertake fraud risk assessment and conduct employee anti-fraud.

4.3. Fraud Detection

4.3.1. Internal Control

Question 24: Internal control system design as a forensic accounting element significantly influences staff attitude towards fraud

Table 29. Internal Control System Design.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	32	40	8	47	32	31	72	36
Agreed	12	15	4	24	28	27	44	22
Undecided	0	0	0	0	0	0	0	0
Strongly disagreed	28	35	3	18	15	15	46	23
Disagreed	8	10	2	12	27	26	37	19
Total	80	100	17	100	102	100	200	100

Source:(Author Compilation, 2024).

Regarding Internal control system design toward staff attitude on fraud, it was observed that among Accountants, 32(40%) strongly agreed, 12 respondents (15%) agreed, 0(0%) undecided, 28(35%) strongly disagree and 8 (10%) disagreed.

For auditors, 8 (47%) strongly agreed, and 4 (24%) agreed, 0(0%) undecided 3(18) strongly agree and 2 (12%) disagreed.

In the Top executive category, 32(31%) strongly agreed, and 28(27%) agreed, 0(0%) undecided, 18(15%) strongly disagree and 12(27%) disagree. Internal control system design as a forensic accounting element significantly influence staff attitude towards fraud. They believe that expanding the scope of internal control system design could improve good staff attitude.

Question 25: Internal control when combined with strong internal audit could help in detecting corporate fraud

Table 30. Internal Control Combined with strong internal Audit.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	37	46	9	53	26	25	72	36
Agreed	15	19	5	29	18	18	38	19
Undecided	10	13	1	6	11	11	22	11
Strongly disagreed	4	5	2	12	20	20	26	13
Disagreed	14	18	0	0	27	26	41	21
Total	80	100	17	100	102	100	200	100

Source:(Author Compilation, 2024).

According to the research Result in Table 30, which presents that, accountant had 37 (46%) who strongly agree, 15 (19%) agreed that Internal control when combined with strong internal audit could help in detecting corporate fraud, 10(13%) are undecisive, 4(5%) strongly disagree and 14 (18%) who disagreed. Auditors had 9 (53%) who strongly agreed, 5(29%) who s agreed,, 1(6%) are undecisive, 2(12) strongly disagree and 0(0%) who disagreed, and The top Executive had 26(25%) who strongly agreed,18(18%) agreed, 11(11%) undecided, 20(20%) strongly disagreed and 27(26%) who disagree to the fact that Internal control when combined with strong internal audit could help in detecting corporate fraud, hence majority of the respondent agreed to this statement and this shows a positive influence.

Question 26: Weak internal control mechanism in banks gives room to corporate fraud

Table 31. Weak Internal Control Mechanism.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Numbe r	%	Numbe r	%	Numbe r	%		
Strongly agreed	32	40	7	41	23	23	62	31
Agreed	21	26	4	24	23	23	48	24
Undecided	6	8	0	0	11	11	17	9
Strongly disagreed	10	13	5	29	20	20	35	18
Disagreed	11	14	1	6	25	25	37	19
Total	80	100	17	100	102	100	200	100

Source:(Author Compilation, 2024).

From Table 31 above Weak internal control mechanism in banks gives room to corporate fraud, was strongly agreed upon by 32 (40%) Accountants, 7(41%) strongly agreed by Auditors and 23(23%) strongly agreed. Base on the response, majority of the respondent strongly agreed to the statement

that Weak internal control mechanism in banks gives room to corporate fraud. Hence this show that corporate fraud can be prevented from strong internal control mechanism. They perceive a strong connection between auditors' assessments of client business risk, the analysis of business processes, and the resulting assessments of risk associated with specific business processes.

Question 27: Adequate monitoring controls put in place are effective to identify red flags of fraud if they occur

Table 32. Adequate Monitoring Control.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Numbe r	%	Numbe r	%	Numbe r	%		
Strongly agreed	34	43	9	53	26	34	69	35
Agreed	15	19	8	47	18	11	41	21
Undecided	21	26	0	0	11	23	32	16
Strongly disagreed	10	13	0	0	20	16	30	15
Disagreed	0	0	0	0	27	18	27	14
Total	80	100	17	100	102	102	200	100

Source:(Author Compilation, 2024).

From Table 32 above, among the respondents from the Accountants group, 34(43%) strongly agreed and 15(19%) agreed, 21(26%) are undecisive, 10(13%) strongly disagree, 0(0%) disagree that Adequate monitoring controls put in place are effective to identify red flags of fraud if they occur. In the auditors recognized, a significant majority of 9(53%) strongly agreed, 8(47%) agreed, 0(0%) are undecisive,0(0%) strongly disagree and 0(0%) disagreeing. For the Top executive group, 26(34%) strongly agreed, 18(11%) agreed,11(23%) are undecisive,20(16%) strongly disagree with only 27(18%) expressing disagreement. These results indicate that Adequate monitoring controls put in place are effective to identify red flags of fraud if they occur.

Question 28: Internal control structure take into consideration fraud in its design and implementation

Table 33. Internal Control Structure.

	<i>Accountants</i>		<i>Auditors</i>		<i>Top Executive</i>		TOTAL	CUMM. %
	Number	%	Number	%	Number	%		
Strongly agreed	23	29	6	35	44	43	73	37
Agreed	19	24	9	53	23	23	51	26
Undecided	20	25	1	6	6	6	27	14
Strongly disagreed	12	15	1	6	0	0	13	7
Disagreed	6	8	0	0	29	28	35	18
Total	80	100	17	100	102	100	200	100

Source:(Author Compilation, 2024).

Table 33 above displays data related to the development of stronger category knowledge. The majority of respondents strongly agree with the fact that Internal control structure take into consideration fraud in its design and implementation. This includes 37% who strongly agreed, 26% who agree, 14% who are undecisive, 7% who strongly disagreed and 18% who Disagreed to the statement. Majority of the respondent who agreed to this statement Top executive. Hence the statement is positive relating to fraud prevention.

4.4. Regression Analysis

The researcher conducted a multiple regression analysis to determine the relative influence of each of the predictor variables (Investigative Intuitiveness, Analytical Proficiency, and Understanding Organisation Behavior) in relation to fraud Detection of Commercial Banks in Cameroon. The researcher used the statistical package SPSS to enter and compute the measurements of the multiple regressions for the study. Findings are presented in Table 34.

Table 34.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.451 ^a	.405	.397	.03123

A. Predictors: (Constant), Investigative intuitiveness, Analytical Proficiency, Understanding Organisational Behavior

B. Dependent Variable: Fraud Detection

Under the model summary, coefficient of determination explains the extent to which changes in the dependent variable can be explained by the change in the independent variables or the percentage of variation in the dependent variable (fraud Detection among commercial banks) that is explained by all the 3 predictor variables (Investigative Intuitiveness, Analytical Proficiency, and Understanding Organisational Behavior). The three independent variables that were studied, explain 90.5% of variance in fraud Detection in commercial banks as represented by the R². This therefore means that other factors not studied in this research contribute 9.5% of variance in the outcome variable.

Table 35.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38.674	3	12.891	117.497	.000 ^b
	Residual	4.059	37	.110		
	Total	42.733	40			

Under the analysis of variance (ANOVA) in Table 35, the F critical at 5% level of significance was 2.859 for degree of freedom of 3 and 37. Since F calculated was greater than the F critical (value = 117.497), this show that the overall model was significant in predicting the relationship between forensic accounting knowledge and fraud Detection in commercial banks. The P value was 0.000 which was less than 0.05, thus showing a correlation between the predictor's variables (Investigative Intuitiveness, Analytical Proficiency, and Understanding Organisational Behavior) and outcome variable (fraud Detection using Internal Control as a Proxy in commercial banks). If the significance value of F was larger than 0.05 then the independent variables would not explain the variation in the dependent variable.

Table 36. Multiple Linear Regression Coefficients.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.169	.283		-4.125	.000
	I	.622	.093	.427	6.701	.000
	A	.405	.089	.393	4.555	.000
	U	.264	.081	.272	3.240	.003

Predictors: (Constant), Investigative Intuitiveness, Analytical Proficiency, Understanding Organisational Behavior

Dependent Variable: Fraud Detection (Internal Control)

From the regression findings, the substitution of the multiple linear equation become:

$$Y = -1.169 + 0.622X_1 + 0.405X_2 + 0.264X_3$$

Where Y is the outcome variable (Fraud Detection in commercial banks), X₁ is Investigative Intuitiveness, X₂ is Analytical Proficiency, and X₃ is Understanding Organisational Behavior. According to the equation, taking all factors; (Investigative Intuitiveness, Analytical Proficiency, and Understanding Organisational Behavior) constant at zero, fraud Detection in commercial banks will decrease by 1.169. The data Results also showed that a unit increase in Investigative Intuitiveness variable would lead to a 0.622 (62.2%) increase in fraud Detection in Commercial Banks. A unit increase in Analytical Proficiency would lead to a 0.405 (40.5%) increase in fraud Detection, while a unit increase in Understanding Organisational Behavior would lead to a 0.264 (26.4%) increase in fraud Detection in commercial banks. This means that the order of significance on influence of forensic accounting knowledge was investigative intuitiveness, Analytical Proficiency and Understanding Organisational Behavior respectively.

The first Null hypothesis (H₀₁) of the study was stated as follows:

H₀₁: Investigative intuitiveness has no significant influence on Fraud detection among commercial banks in Cameroon.

This Null hypothesis was tested using multiple linear regression analysis where the basis for rejecting the specified premise was the probability value was less than 0.05 (p<.05), hence rejection of the null hypothesis and concluding that Investigative Intuitiveness has a significant influence on fraud Detection among commercial banks. This result is relatable to the existing body of literature on the interplay between investigative intuitiveness and fraud detection, where some studies agree or disagree on the effect of investigative intuitiveness on fraud Detection. For instance, Bassey and Ahonkhai (2017) result disagrees with the result of this study, while Gbegi and Habila (2017)'s findings agree with the results of the current study.

The second Null hypothesis (H₀₂) of the study was stated as follows:

H₀₂: Analytical Proficiency has no significant Influence on Fraud Detection among commercial banks in Cameroon.

This Null hypothesis was tested using multiple linear regression analysis where the basis for rejecting the specified premise was the probability value was less than 0.05 (p<.05), hence the rejection of the null hypothesis and concluding that Analytical Proficiency significantly influence fraud Detection among commercial banks. This finding is relatable to the existing body of literature on the interplay between Analytical Proficiency and fraud Detection, where some studies agree or disagree on the influence of analytical Proficiency on fraud Detection. For example, Enofe, Omagbon, and Ehigiator (2015) and Kabue and Aduda (2017) agrees with the findings of this study.

The third Null hypothesis (H₀₃) of the study was stated as follows:

H₀₃: Understanding Organisational behavior has no Significant influence on Fraud Detection among commercial banks in Cameroon.

This null hypothesis was tested using multiple linear regression analysis where the basis for rejecting the specified premise was the probability value was less than 0.05 (p<.05), hence the rejection of the null hypothesis and concluding that Understanding Organisational Behavior significantly Influence fraud Detection among commercial banks. This finding is relatable to the existing body of literature on the interplay between Understanding Organisational behavior and fraud Detection, where some studies agree or disagree on the effect of organisational behavior on fraud detection. For example, the findings of this study agree with Eze (2019) and Opiyo (2017).

5. Conclusion

5.1. Discussion of Result

This study examined forensic accounting knowledge in fraud Detection among commercial banks in Cameroon. This section details summary of the Result in light of the variables adopted. In addition, the section captures discussion of Result.

5.1.1. Investigative Intuitiveness

The study established that commercial banks investigate any red flags identified during routine audits in addition to moderate use of trend analysis and ration review of financial statements and probe suspected financial transactions. Notably, the study established that commercial banks perform digital forensics on electronic devices in addition to undertaking fraud risk assessment and conducting employee anti-fraud education. Moreover, it was revealed that commercial banks investigate alleged fraud or illegal activities coupled with conducting proactive fraud audits on high-risk areas. Majority of the respondent agreed positively to the above statements. The study's regression results showed a coefficient of 0.622 for investigative intuitiveness with a p value of 0.000, which signifies that investigative intuitiveness has a positive and significant influence on fraud Detection in commercial banks.

5.1.2. Analytical Proficiency

Analysis of collected data illustrates that majority of the respondents agreed that their commercial banks aid of Analytical proficiency on accounting nature in matters involving existing or pending cases. Similarly, the study found commercial banks offer quantification of economic or financial damages for matters in court as evidence by majority of the respondents who indicated great extent. Moreover, it was revealed that commercial banks offer expert evidence and testimony using analytical skills. The study established that commercial banks undertake document examination to determine forgeries and alterations. It was clear from the analysis of the collected data that commercial banks advise clients on effective ways of presenting facts for trial in fraud cases. The study's regression results showed a coefficient of 0.405 for Analytical Proficiency with a p value of 0.000, which signifies that Analytical Proficiency as a knowledge of forensic accounting has a positive and significant influence on fraud Detection in commercial banks.

5.1.3. Understanding Organisational Behaviour

The study established that commercial banks Understanding Organizational Behaviour is adequate for Detection of fraudulent activities in addition to the use of Alternative dispute resolution (ADR) to maintain their reputation. Furthermore, the study revealed that commercial banks encourage self-confession by fraudsters who may disclose other facts that may be useful to strengthen controls and curb subsequent frauds, where the capacity of commercial banks to resolve disputes involving fraud was effective. The results of analysed data revealed that Organizational Behaviour can be used in identifying manipulated transactions within the bank. The study's regression results showed a coefficient of 0.264 for Understanding Organisational Behavior with a p value of 0.000, which signifies that Understanding Organisational behavior as a knowledge of forensic accounting has a positive and significant effect on fraud Detection in commercial banks.

5.2. Study Conclusion

From the study Result under the first objective of the study, the study concludes that there exist a positive and significant association between investigative intuitiveness and fraud Detection in commercial banks ($p < .05$). From the study Result under the second objective of the study, the study concludes that there exist a significant and positive relationship between Analytical proficiency and fraud Detection in commercial banks ($P < .05$). Based on the study Result under the third objective of the study, the study concludes that there exist a significant and positive relationship between Understanding Organisational behaviours and fraud Detection in commercial banks ($P < .05$).

References

1. Abdullahi, R., & Mansor, N. (2018). Fraud prevention initiatives in the Nigerian banking sector. *Journal of Financial Crime*, 25(2), 527-54.

2. Aduwo, O. O. (2016). The role of forensic accounting in combating the menace of corporate failure. *International Journal of Economics, Commerce and Management*, 4(1), 640649.
3. Allen, R., D. Hermanson, T. Kozloski, and R. Ramsay. (2006). Auditor Risk Assessment Insights from the Academic Literature. *Accounting Horizons*.20 (2):157-177. Albrecht, C. C. (2008). Detectlets: A New Approach to Fraud Detection. In *European Academy of Management* at Ljubljana, Slovenia.
4. Albrecht, W.S., Albecht, C., and Albrecht, C.C. (2008). Current Trends in Fraud and its Detection. *Information Security Journal*. Global perspective. 17(1)
5. Amankwah-Amoah, J., Debrah, Y. A., & Nuertey, D. (2018). Institutional legitimacy, crossborder trade and institutional voids: Insights from the cocoa industry in Ghana. *Journal of Rural Studies*, 58, 136-145.
6. American Institute of Certified Public Accountants (AICPA). (2004). *Forensic and Litigation Services Committee and Fraud Task Force*. Discussion Memorandum. Forensic Services Audits, and Corporate Governance: Bridging the Gap. New York, NY: AICPA
7. Andon, P., & Free, C. (2012). Auditing and crisis management: The 2010 Melbourne Storm salary cap scandal. *Accounting, Organizations and Society*, 37(3), 131-154.
8. Armor, D.A., and S.E.Taylor. (2003). The effect of mindset on behavior: Self regulation in Deliberative and Implemental frames of mind. *Personality and social psychology Bulletin*. 29(1)86-95
9. Association of Certified Fraud Examiners (ACFE) Available from www.acfe.org [Accessed 12th May 2013]
10. Awolowo, I. (2019). Financial statement fraud: The need for a paradigm shift to forensic accounting (Doctoral dissertation, Sheffield Hallam University).
11. Bales, K., & Fox, T. L. (2011). Evaluating a trend analysis of fraud factors. *Journal of Finance and Accountancy*, 5, 1.
12. Bassey, B. E., & Ahonkhai, O. E. (2017). Effect of forensic accounting and litigation support on fraud detection of banks in Nigeria. *Journal of Business and Management*, 19 (6), 56, 60.
13. Bassey, B. E., & Ahonkhai, O. E. (2017). Effect of forensic accounting and litigation support on fraud detection of banks in Nigeria. *Journal of Business and Management*, 19 (6), 56-60.
14. Bhasin, M. L. (2016). Integration of Technology to Combat Bank Frauds: Experience of a Developing Country. *Wulfenia Journal*, 23(2), 201-233.
15. Bhasin, M. L. (2016). The Role of Technology in Combatting Bank Frauds: Perspectives and Prospects. *Ecoforum Journal*, 5(2).
16. Biegelman, M. T., & Bartow, J. T. (2012). Executive roadmap to fraud prevention and internal control: Creating a culture of compliance. John Wiley & Sons.
17. Button, M., & Cross, C. (2017). Technology and fraud. *The Routledge Handbook of Technology, Crime and Justice*, 78.
18. Campbell, L., & Lord, N. (Eds.). (2018). *Corruption in Commercial Enterprise: Law, Theory and Practice*. Routledge.
19. (2019) 130 electronic fraud suspects hunted by police. Retrieved from <https://www.cio.co.ke/130-electronic-fraud-suspects-hunted-by-police>. \
20. Emmanuel, O. G., Enyi, E. P., & Olajide, D. S. (2018). Forensic accounting techniques and integrity of financial statements: an investigative approach. *Journal of African Interdisciplinary Studies (JAIS)*, 2, 3.
21. Enofe, A. O., Omagbon, P., & Ehigiator, F. I. (2015). Forensic audit and corporate fraud. *IIARD International Journal of Economics and Business Management*, 1(7), 1-10.
22. Eze, E. (2019). Forensic accounting and fraud detection and prevention in Imo state public sector.
23. Fadilah, S., Maemunah, M., Lim, T. N., & Sundry, R. I. (2019). Forensic accounting: fraud detection skills for external auditors. *Polish Journal of Management Studies*, 20.
24. Gbegi, D. O., & Habila, E. (2017). Effect of forensic accounting evidence on litigation services in the Nigerian judicial system. *Nigerian Journal of Management Sciences* 6 (1), 104, 113.
25. Gbegi, D. O., & Habila, E. (2017). Effect of forensic accounting evidence on litigation services in the Nigerian judicial system. *Nigerian Journal of Management Sciences* 6 (1), 104, 113.
26. Gbegi, D. O., & Habila, E. (2017). Effect of forensic accounting evidence on litigation services in the Nigerian judicial system. *Nigerian Journal of Management Sciences* 6 (1), 104, 113.

27. Huang, S. Y., Lin, C. C., Chiu, A. A., & Yen, D. C. (2017). Fraud detection using fraud triangle risk factors. *Information Systems Frontiers*, 19(6), 1343-1356.
28. Kabue, L. N., & Aduda, D. J. (2017). Effect of internal controls on fraud the detection and prevention among commercial banks in Kenya. *European Journal of Business and Strategic Management*, 2(1), 52-68.
29. Kashindi, E. I. (2019). Strengthening Corporate Governance to Curb Corruption in Banks in Kenya: a Case Study of Dubai Bank and Imperial Bank (Doctoral dissertation, University of Nairobi).
30. Kenya, B. I., & Oyier, O. E. (2013). The impact of forensic accounting services on fraud detection and prevention among commercial.
31. Kolapo, F. T., & Olaniyan, T. O. (2018). The impact of fraud on the performance of deposit money banks in Nigeria. *International Journal of Innovative Finance and Economics Research*, 1(6), 40-49.
32. KPMG. (2019). *Global Banking Fraud Survey*.
33. Leukfeldt, E. R., & Yar, M. (2016). Applying routine activity theory to cybercrime: A theoretical and empirical analysis. *Deviant Behavior*, 37(3), 263-280.
34. Levi, M. (2013). *Regulating fraud (routledge revivals): White-collar crime and the criminal process*. Routledge.
35. Mohamed, N., Sanusi, Z. M., Hasnan, N. H. B., Heang, L. T., & Isa, Y. M. (2019). Analysis on Competencies and Situational Support on Performance Effectiveness of Forensic Accountants in Malaysia. *International Journal of Business & Management Science*, 9(2).
36. Mojsoska, S., & Dujovski, N. (2015). Recognizing of forensic accounting and forensic audit in the South-Eastern European countries. *JE-Eur. Crim. L.*, 212.
37. Mukminin, K. (2018). How close Islamic banks are to global fraud-learnings from Dubai Islamic Bank in the time of sub-prime crisis. *European Journal of Islamic Finance*, (11).
38. Mukoro, D. (2013). The role of forensic accountants in fraud detection and national security in Nigeria. *Manager*, (17), 90-106.
39. Ng, S. W., Tazilah, M. D. A. B. K., Sin, S. Y., Chan, H. Y., Saw, W. Y., & Tham, S. J. (2017). Behavioural Intention to Use Forensic Accounting Services among Small and Medium Enterprises in Malaysia. *Eastern European Business and Economics Journal*, 3(4), 306349.
40. Niepmann, F., & Schmidt-Eisenlohr, T. (2017). International trade, risk and the role of banks. *Journal of International Economics*, 107, 111-126.
41. OGW, G. M., Kiragu, D. N. U., & Riro, G. K. (2019). Effect of Financial Misstatement and Corruption on Fraud Risk among State Corporations in Mombasa County in Kenya.
42. Okoye, E. I. (2009, November). The role of forensic accounting in fraud investigation and litigation support. In *The Nigerian Academic Forum*, 17(1).
43. Okoye, E. I., & Gbegi, D. O. (2013). Forensic accounting: A tool for fraud detection and prevention in the public sector. A study of selected ministries in Kogi state. *International Journal of Academic Research in Business and Social Sciences*, 3(3), 1-19.
44. Okoye, E., & Ndah, E. N. (2019). Forensic accounting and fraud prevention in manufacturing companies in Nigeria. *International Journal of Innovative Finance and Economics Research*, 7(1), 107-116.
45. Oyebisi, O., Wisdom, O., Olusogo, O., & Ifeoluwa, O. (2018). Forensic accounting and fraud prevention and detection in Nigerian banking industry. *COJ Reviews & Research*, 1(1), 1-8.
46. Oyebisi, O., Wisdom, O., Olusogo, O., & Ifeoluwa, O. (2018). Forensic accounting and fraud prevention and detection in Nigerian banking industry. *COJ Reviews*, 1-8.
47. Oyedokun, G. (2013). *An Assessment of the Role of Forensic Accountants in Litigation Support Services (An Explanatory Approach)*. Available at SSRN 2410664.
48. Özkul, F. U., & Pamukçu, A. (2012). Fraud detection and forensic accounting. In *Emerging fraud* (pp. 19-41). Springer, Berlin, Heidelberg.
49. Raji, R. (2020). Digital financial inclusion in Africa: an analytical assessment of Kenya & Nigeria. *Africa Current Issues*.
50. Salman, A. Y., Lawal, A. A., & Anjorin, S. Y. (2018). Influence of forensic accounting on fraud detection and prevention in Nigeria Banking. *The International Journal of Humanities And Social Studies*, 6(11), 12-19.
51. Singleton and Singleton (2016), the first major corporate fraud is the fraud known as the South Sea Bubble

52. Strawhacker, J. C. (2016). Analysis of factors influencing corporate ethics and anti-fraud programs

Disclaimer/Publisher's Note: The statements, opinions and data contained in all publications are solely those of the individual author(s) and contributor(s) and not of MDPI and/or the editor(s). MDPI and/or the editor(s) disclaim responsibility for any injury to people or property resulting from any ideas, methods, instructions or products referred to in the content.