

DETERMINANTS OF FORENSIC ACCOUNTING PROCEDURES IN MANAGING FINANCIAL CRIMES IN THE NIGERIAN PUBLIC SECTOR: EVIDENCE FOR GOOD GOVERNANCE, STRONG INSTITUTIONS AND SUSTAINABLE DEVELOPMENT

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ABSTRACT

Financial crimes such as embezzlement, procurement fraud and payroll padding continue to drain public resources in Nigeria, weakening good governance, eroding public trust and slowing progress toward sustainable development and strong institutions. Although forensic accounting has emerged as a specialised response, its outcomes vary widely across ministries, departments and agencies (MDAs), and little quantitative evidence exists on what makes forensic procedures work in a structurally compromised public financial environment. This study examines how technology adoption, the regulatory framework and organizational culture determine the effective application of forensic accounting procedures in managing financial crimes in the Nigerian public sector. The study employs a correlational design and a logistic (logit) regression model estimated by maximum likelihood on 136 valid observations drawn from 26 purposively selected MDAs flagged for financial irregularities between 2013 and 2020, using secondary data from audit reports, anti-corruption agency publications and internal forensic audit documents. The results show that the model is jointly significant ($LR \chi^2 = 65.26, p < 0.001$; pseudo $R^2 = 0.370$). The regulatory framework significantly raises the likelihood of effective forensic application ($\beta = 0.981, p = 0.047$), whereas technology adoption is positive but insignificant ($\beta = 0.634, p = 0.444$) and organizational culture is negative and marginal ($\beta = -0.173, p = 0.080$). The findings suggest that an enforceable regulatory environment is the decisive determinant of forensic effectiveness, while digital forensic infrastructure (mean adoption score 0.714) and ethical culture (mean score 0.102) remain too underdeveloped across MDAs to exert a measurable effect on accountability and institutional integrity.

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INTRODUCTION

Fraud and corruption remain endemic threats to Nigeria's public sector, slowing economic development, diverting resources from basic services and undermining the good governance and strong institutions that the Sustainable Development Goals (SDG 16) call for. Nigeria scored 26 out of 100 and ranked 140th of 180 countries in the 2024 Corruption Perceptions Index (Transparency International, 2025), and recent Nigerian evidence confirms that weak oversight institutions allow corruption to persist at every tier of government (Monday & Modupe, 2026; Taiwo & Tade, 2025). Persistent financial crimes ranging from embezzlement and procurement fraud to payroll padding and contract inflation erode public trust and degrade governance performance (Umar et al., 2025; Vutumu et al., 2025). Comparable African evidence shows that corruption is sustained by weak governance, absent accountability mechanisms and a lack of political will (Hope, 2026; Mudey & Arshad, 2025; Waweru et al., 2025).

Despite several reforms, the problem persists. The Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices and Other Related Offences Commission (ICPC) have yielded only modest results, and the scale and sophistication of financial crime continue to escalate (Akinbowale et al., 2023). The internal control and internal audit systems established in ministries, departments and agencies (MDAs) cannot cope with sophisticated fraud; indeed, recent public-sector studies show that internal control alone does not improve governance unless it is complemented by a strong audit and fraud-prevention function (Nadirisyah et al., 2024), and that fraud in state-owned entities remains under-

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researched (Saikhu et al., 2025). As irregularities become more entrenched, forensic accounting, the application of investigative and analytical skills to resolve financial fraud in a manner that meets the evidentiary standards of a court of law, has become an imperative tool for detecting, investigating and preventing financial crimes in the public sector (Aldeikeh et al., 2026; Rizk et al., 2026).

Yet the success of forensic interventions is not uniform across institutions. International evidence increasingly attributes this variation to three systemic conditions. First, technological capability: big-data analytics, generalised audit software and artificial intelligence (AI) substantially raise fraud-detection capacity (Achmad et al., 2024; Junaidi et al., 2024; Qatawneh, 2025; Reslan & Al Maalouf, 2024), but public-sector auditors show considerable resistance to adopting them (Alonso-Morales & Sáez-Martín, 2026; Bracci et al., 2026), and immature digital infrastructure can even degrade the quality of government accounting information (Hamdy et al., 2025). Second, the regulatory framework: where anti-corruption laws are weakly enforced or enforcement agencies define fraud inconsistently, forensic findings seldom translate into prosecution or restitution (Quagli et al., 2026; Zabyelina & Pozsgai-Alvarez, 2025), and even well-designed whistleblowing incentives fail in high-corruption contexts unless the institutional environment is reformed (Umar et al., 2025). Third, organizational culture: the tone at the top and the ethical climate of an organization determine whether fraud is confronted or normalised (Hussain & Gulzar, 2026; Qaiser & Ahmed, 2026; Taylor-Neu et al., 2024), and internal-audit independence interacts with cultural traits in shaping corruption control in African state-owned enterprises (Akukumah & Hilton, 2026).

The scientific problem addressed here is that Nigerian forensic accounting research has concentrated on whether forensic accounting reduces fraud, not on what enables it to work. Earlier Nigerian studies are largely descriptive, private-sector oriented and silent on the institutional drivers of forensic outcomes (Gbegi & Adebisi, 2014; Owojori & Asaolu, 2009; Ozuomba & Ofor, 2022), while the few recent public-sector contributions treat forensic accounting as a uniform treatment rather than an outcome conditioned by technology, regulation and culture (Vutumu et al., 2025). Audit revelations from the Office of the Auditor-General for the Federation show that even where forensic evidence exists it rarely results in successful prosecution (OAGF, 2022), a systemic inertia that raises the question of which institutional mechanisms are required to strengthen forensic outcomes. Reviews of the field confirm that the determinants of forensic effectiveness in developing-country public sectors remain an open empirical question (Airout et al., 2024; Anessi-Pessina et al., 2025; Branet & Hategan, 2024).

The aim of this study is therefore to quantify how technology adoption, the regulatory framework and organizational culture determine the effective application of forensic accounting procedures in managing financial crimes in the Nigerian public sector. Departing from the dominant qualitative and descriptive approach, the study applies a logistic regression model to 136 valid observations from 26 MDAs that were flagged for financial irregularities between 2013 and 2020 and selected purposively on the basis of verifiable data. The remainder of the paper is organised as follows. The literature review conceptualises forensic accounting procedures, synthesises the global and Nigerian evidence on the three determinants, states the purpose of the study and formulates the hypotheses. The materials and methods section describes the design, sample, data sources, model and variable measurement. The results section presents the descriptive, correlation and logit estimates, the discussion compares them with prior findings, and the conclusions set out contributions, implications, limitations and directions for further research.

LITERATURE REVIEW

Forensic accounting integrates accounting, auditing, investigative and legal skills to produce evidence that is admissible in litigation. The literature on its effectiveness has grown rapidly and now clusters around four themes: fraud theory and financial statement fraud, the role of governance in prevention, detection techniques, and the consequences of fraud (Airout et al., 2024). This review draws on these strands to build the theoretical basis for the three determinants examined in this study, namely technology adoption, the regulatory framework and organizational culture, before stating the purpose and hypotheses.

Theoretically, the study is anchored in fraud theory and institutional theory. The fraud triangle and its extensions hold that fraud arises when pressure, opportunity and rationalisation coincide; recent tests in emerging economies confirm that all three components significantly drive financial fraud (Shahzadi et al., 2025) and that control failures and governance gaps create the opportunity element even in well-resourced public funds (Lootah et al., 2025). Maulidi (2025) adds that moral reasoning, the way individuals rationalise fraud as acceptable, is the decisive pathway, which links fraud theory to organizational culture. Institutional theory, in turn, explains why identical forensic techniques produce different outcomes across public organizations: regulatory pressure, normative expectations and cultural-cognitive habits shape how a practice is adopted and enforced. Abauova et al. (2026) show that the effectiveness of public-sector reform depends on governance and institutional quality rather than on the scale of the reform itself, and Islam et al. (2026) find that governance quality improves performance roughly twice as strongly in emerging markets as in developed ones. Together these perspectives imply that forensic accounting procedures are effective only when the technological, regulatory and cultural environment supports them.

In the Nigerian public sector, where embezzlement, procurement fraud, payroll padding and the misappropriation of budgetary allocations are prevalent, the adoption of forensic accounting has become imperative (Othman et al., 2022). Forensic accounting transcends traditional auditing by emphasising the legal admissibility of evidence, fact-finding and litigation support (Okoye & Gbegi, 2023). Vutumu et al. (2025) report that forensic accounting practices strengthen internal control effectiveness and reduce fraud in Nigerian public institutions, consistent with evidence from Pakistan that fraud investigation, litigation support and dispute-resolution services each raise fraud detection and prevention (Naz & Khan, 2025), from Jordan that forensic services significantly reduce money laundering in public institutions (Aldeikeh et al., 2026),

and from Indian corporates that accountants' forensic knowledge and governance awareness reduce fraud (Sangale et al., 2026). Forensic accounting also improves financial reporting quality through governance mechanisms (Bin-Nashwan et al., 2026), and fraud control is strongest when prevention, analytical capability, governance quality and transparency are integrated rather than relying on detection alone (Rizk et al., 2026). Earlier Nigerian studies reached similar conclusions about the preventive value of forensic skills (Egbunike & Igbinosa, 2022; Ezejiofor et al., 2021; Gbegi & Adebisi, 2014; Okoye & Gbegi, 2020; Yusuf & Lawal, 2021), yet they did not model the conditions under which those skills are actually deployed.

The first determinant is technology adoption. Digital audit trails, data analytics, AI and blockchain have transformed the investigative capability of forensic accountants. Fraud detection timelines and accuracy improve markedly where digital processes replace paper trails (Enofe et al., 2023), and the fraud literature has shifted decisively from conventional detection toward machine-learning techniques (Ramzan & Lokanan, 2025). Big-data analytics capability significantly increases fraud-detection capacity in public-sector organizations (Junaidi et al., 2024); generalised audit software strengthens the link between auditor self-efficacy and detection (Achmad et al., 2024); AI-enabled accounting information systems improve auditing and fraud-detection outcomes (Qatawneh, 2025; Reslan & Al Maalouf, 2024); and ensemble algorithms outperform traditional models in predicting fraudulent reports in emerging markets (Nguyen Thanh & Phan Huy, 2025). Cyber-forensic accounting built on zero-trust governance also improves reporting quality (Pham & Vu, 2024). The evidence is not uniformly positive, however. Machine-learning detectors achieve high accuracy but very low precision (Wu et al., 2025) and can be evaded by adversarial manipulation (El Kadhi et al., 2026); only simple AI has been deployed widely in practice (Kokina et al., 2025); and digitalisation can carry short-run costs that exceed its benefits (Hasan et al., 2025) or even reduce the quality of government accounting information where digital infrastructure is immature (Hamdy et al., 2025). Adoption itself is contingent on readiness: perceived security, trust, digital literacy and self-efficacy drive the acceptance of digital financial technologies (Islam, Hasan, et al., 2024; Islam & Khan, 2024), blockchain implementation in developing countries is constrained by technological, regulatory, organizational-readiness and skills barriers (Saif et al., 2022), and public auditors display multiple sources of resistance to AI (Alonso-Morales & Sáez-Martín, 2026; Bracci et al., 2026). In Nigeria, low technological literacy, underfunding, a lack of institutional will and the absence of standardised digital infrastructure constrain forensic tools (Akanbi & Ayodele, 2021; Akinbowale et al., 2021; Ebhote & Agbaje, 2023), and only a small share of law-enforcement officers in comparable jurisdictions has digital-forensics training (Maxutkhan et al., 2026).

The second determinant is the regulatory framework. Statutory instruments such as the Financial Regulations, the Fiscal Responsibility Act 2007 and the EFCC and ICPC guidelines provide the legal basis for addressing financial crimes, but enforcement is inconsistent because of political interference, weak institutional independence and gaps in judicial follow-through (Oluwatobi & Nwaobia, 2022). Forensic interventions yield actionable results where regulatory provisions are clear and backed by an independent judiciary (Nzekwe & Okafor, 2023), and a regulatory framework that protects reporting integrity disciplines opportunistic financial behaviour (Mohd Ali et al., 2024). The international evidence stresses that enacting anti-corruption laws is insufficient when entrenched networks and weak political will undermine enforcement (Waweru et al., 2025), that anti-corruption programmes fail without specialised implementation systems and ethical personnel (Hope, 2026), and that higher levels of anti-corruption implementation can paradoxically coincide with greater secrecy and fraud (Zabyelina & Pozsgai-Alvarez, 2025). Different enforcement agencies construct fraud differently, creating coordination failures that weaken control (Quagli et al., 2026), while fragmented cybercrime legislation and difficulties in handling electronic evidence impede prosecution (Maxutkhan et al., 2026; Warawa et al., 2025). Conversely, firms with stronger anti-corruption commitments demand more audit effort (Sarhan & Cowton, 2025), anti-corruption reporting reduces earnings management (Khelil et al., 2025), audit independence is the strongest predictor of corruption control in African state-owned enterprises (Akukumah & Hilton, 2026), and the independence of auditors determines audit effectiveness in regulated financial institutions (Islam & Bhuiyan, 2021). In Nigeria specifically, public audit bodies suffer from regulatory capture (Okoh & Dike, 2022), auditor independence and regulatory strength shape forensic quality (Onyali & Nwokolo, 2020), fraud prosecution is starved of funding and inter-agency cooperation (Taiwo & Tade, 2025), and weak legislative oversight raises corruption (Monday & Modupe, 2026).

The third determinant is organizational culture. A culture of transparency, accountability and ethical leadership enhances responsiveness to forensic audits and whistleblowing, whereas cultures rooted in secrecy, political patronage and fear of reprisal neutralise forensic effort (Adams & Eyo, 2022). The Enron emails show how a spiral of silence emanating from senior management created space for irresponsibility and fraud (Taylor-Neu et al., 2024), and an ethical culture within audit firms significantly reduces client fraud (Xiao et al., 2025). Ethical leadership lowers public-sector corruption through employee job satisfaction (Hussain & Gulzar, 2026) and drives ethical behaviour most strongly where the ethical culture reinforces it (Narwal & Mehra, 2026), while hierarchical authority, collectivist loyalty and moral rationalisation breed fraud (Benhayoun et al., 2026) and the normalisation of corruption exhausts the professionals expected to resist it (Kaiser & Ahmed, 2026). Work attitudes and organizational commitment improve the performance of public financial institutions (Pandey et al., 2025), and readiness to change and learning capability explain a large share of institutional performance (Islam et al., 2023). Nigerian studies confirm that institutions with entrenched integrity norms institutionalise forensic practices more effectively (Omodero & Ogbonnaya, 2023), that the absence of ethical leadership and whistleblowing mechanisms leaves forensic tools politically compromised (Nwaiwu & Oluka, 2022), that organizational culture conditions fraud prevention (Enofe et al., 2015; Ogunleye & Ahmed, 2019), and that leadership volatility disrupts forensic investigations (Yakubu & Bakre, 2022).

The Nigerian empirical base on institutional drivers is thin but suggestive. Oboh and Adekoya (2020) found forensic effectiveness constrained by inadequate digital infrastructure and weak enforcement; Udo and Ofor (2021) showed

that entities with weak internal controls and opaque reporting lines benefit less from forensic interventions; Abubakar and Abdullahi (2023) found that internal-audit strength and compliance levels influence forensic outcomes in public finance management; and Adegbe and Fakile (2021) and Nwaze and Chukwu (2022) called for multi-layered frameworks capturing institutional, digital and cultural contingencies. Internationally, institutional heterogeneity among government agencies renders generic forensic models ineffective (Albrecht et al., 2021), the internal audit function improves governance mainly through fraud prevention (Nadirisyah et al., 2024), external public audit is a critical anti-corruption mechanism (Branet & Hategan, 2024; Kgalamone et al., 2026), and effective accounting information systems depend on data security and regulatory compliance (Islam, 2024).

Three gaps emerge from this review. First, most Nigerian studies ask whether forensic accounting reduces fraud rather than what determines its effective application, and they rarely model the three determinants jointly. Second, the international evidence on technology is contradictory, reporting both large gains and short-run costs or outright failures, so its net effect in a low-readiness public sector is an empirical question. Third, the evidence on culture is dominated by private-sector and survey designs, leaving its role in public forensic outcomes uncertain. The purpose of this study is therefore to examine how technology adoption, the regulatory framework and organizational culture determine the effective application of forensic accounting procedures in managing financial crimes in the Nigerian public sector. Consistent with the theoretical basis above, the following hypotheses are tested:

H₁: Technology adoption has a significant positive effect on the effective application of forensic accounting procedures in managing financial crimes in the Nigerian public sector.

H₂: The regulatory framework has a significant positive effect on the effective application of forensic accounting procedures in managing financial crimes in the Nigerian public sector.

H₃: Organizational culture has a significant positive effect on the effective application of forensic accounting procedures in managing financial crimes in the Nigerian public sector.

MATERIALS AND METHODS

A quantitative research approach was adopted to analyse the sampled data and test the hypotheses. The study used a correlational research design, which is appropriate for establishing statistical relationships between variables without manipulating the environment, and allowed an analysis of how selected institutional and structural variables determine the application of forensic accounting procedures in addressing financial crimes in the Nigerian public sector.

Population, Sample and Data Sources

The population comprised federal ministries, departments and agencies (MDAs) that were subjected to forensic investigations or audits because of suspected or proven financial misappropriation between 2013 and 2020. From 89 MDAs with documented audit red flags or financial irregularities in that period, identified from EFCC, ICPC and Auditor-General reports, 26 MDAs were selected by purposive sampling on the basis of the availability of consistent and verifiable data on forensic interventions, technology adoption, compliance with regulatory frameworks and organizational culture. The unit of analysis is the MDA-case record; after excluding records with missing entries, 136 valid observations were retained for estimation.

Secondary data were sourced from official government audit reports, anti-corruption agency publications and internal forensic audit documents made available through the Bureau of Public Procurement and the Office of the Auditor-General for the Federation (EFCC, 2021; OAGF, 2020, 2022). Additional data on technology adoption, compliance with financial regulations and cultural indicators were retrieved from internal audit units and public service commission assessments.

Model Specification and Variable Measurement

The study employed a logistic regression (logit) model estimated by maximum likelihood to assess the probability that forensic accounting procedures were effectively implemented given specific institutional factors. The logit model is suitable because the dependent variable is binary, taking the value 1 if forensic accounting procedures were effectively used to address a financial crime and 0 otherwise, and because it accommodates categorical and continuous predictors without stringent normality assumptions (Alabdullah et al., 2022; Wolfe & Hermanson, 2020). The functional form is:

$$\text{FORENSICPRC} = f(\text{TECHADO}, \text{REGUFRA}, \text{ORGACUL}) \quad (1)$$

The econometric specification is:

$$\Pr(\text{FORENSICPRC}_i = 1) = \Lambda(\alpha_0 + \beta_1 \text{TECHADO}_i + \beta_2 \text{REGUFRA}_i + \beta_3 \text{ORGACUL}_i + \varepsilon_i) \quad (2)$$

Where $\Lambda(\cdot)$ is the logistic cumulative distribution function; FORENSICPRC is the effective application of forensic accounting procedures in managing financial crime (1 = effectively implemented, 0 = otherwise); TECHADO is technology adoption, the extent to which digital forensic tools and software are applied; REGUFRA is the regulatory framework, the level of compliance with anti-financial-crime guidelines; ORGACUL is organizational culture, the presence of ethical standards, whistleblowing mechanisms and transparency norms; α_0 is the constant, β_1 to β_3 are the coefficients to be estimated, ε is the error term and i indexes MDA-case records. Table 1 summarises the operational definitions and sources of measurement. This structure follows prior work linking institutional characteristics to forensic effectiveness (Enofe et al.,

2015; Omoye & Eragbhe, 2014). Descriptive statistics, a Pearson correlation matrix (to screen for multicollinearity) and the logit estimates were computed; model adequacy was judged by the likelihood-ratio chi-square test and McFadden's pseudo R^2 . A strength of the design is that it relies on documented audit and enforcement records rather than self-reported perceptions; its weaknesses are the purposive sample, the binary coding of some constructs and the absence of behavioural data, which are acknowledged in the conclusions.

Table 1. Variables, Acronyms, Measurement and Measurement Sources

Variable	Acronym	Measurement	Measurement source
Forensic accounting procedure (dependent)	FORENSICPRC	1 if forensic accounting procedures were effectively used to address the financial crime; 0 otherwise	Egbunike and Igbinosa (2022); Yusuf and Lawal (2021)
Technology adoption	TECHADO	1 if digital forensic tools or software were deployed; 0 otherwise	Nwaze and Chukwu (2022); Omoye and Eragbhe (2014)
Regulatory framework	REGUFRA	Compliance score (0 to 1) based on adherence to key financial regulations, audit guidelines and anti-corruption protocols	Adegbe and Fakile (2021); OAGF (2020)
Organizational culture	ORGACUL	Composite index (0 to 1) based on transparency practices, whistleblowing systems and ethical conduct enforcement	Enofe et al. (2015); Ogunleye and Ahmed (2019)

Note. Scores for REGUFRA and ORGACUL were compiled from audit reports, anti-corruption agency publications and internal audit assessments for each MDA-case record.

RESULTS

Table 2 reports the descriptive statistics for the 136 valid observations. The mean of TECHADO (0.714) indicates that a majority of the sampled MDA records involved at least some forensic-related technological tool, such as data-mining software, audit-trail automation or digital reporting platforms. Its negative skewness (-0.92) shows a concentration toward higher adoption, and the kurtosis of 1.85 implies a moderate spread with few outliers. REGUFRA has a mean of 0.420, reflecting limited regulatory enforcement of forensic accounting protocols; the slight positive skewness (0.33) and low kurtosis (1.11) suggest that while some institutions operate active frameworks, most remain under-regulated. ORGACUL has a very low mean of 0.102, confirming that few institutions have embedded a culture of ethical compliance and transparency; its high skewness (2.54) and leptokurtic distribution (6.45) reveal strong clustering at low values and systemic resistance to a forensic culture and anti-corruption norms. The financial crime management indicator (FCRIMEMGT) has a mean of 10.374 with a large standard deviation (13.521), a wide range (0.5 to 76.30), right skewness (1.88) and high kurtosis (6.71), showing heavy tails in which a few institutions perform exceptionally while most lag behind.

Table 2. Descriptive Statistics of the Study Variables

Variable	Obs.	Mean	Std. dev.	Min.	Max.	Skewness	Kurtosis
TECHADO	136	0.714	0.453	0	1	-0.92	1.85
REGUFRA	136	0.420	0.495	0	1	0.33	1.11
ORGACUL	136	0.102	0.303	0	1	2.54	6.45
FCRIMEMGT	136	10.374	13.521	0.5	76.30	1.88	6.71

Note. TECHADO = technology adoption; REGUFRA = regulatory framework; ORGACUL = organizational culture; FCRIMEMGT = financial crime management indicator for the sampled MDAs.

Table 3 presents the Pearson correlation matrix. All pairwise correlations are positive. The highest correlation, 0.362 between TECHADO and REGUFRA, is well below the 0.7 threshold at which multicollinearity becomes a concern (Gujarati & Porter, 2009), supporting the inclusion of all three predictors in the regression. Financial crime management correlates most strongly with ORGACUL (0.319), followed by TECHADO (0.276) and REGUFRA (0.198). At the bivariate level, therefore, institutions with a stronger organizational culture, higher technology adoption and an enabling regulatory environment tend to manage financial crime better, a pattern consistent with Akinbowale et al. (2020), Okoye et al. (2022) and Omar and Bakar (2021).

Table 3. Pearson Correlation Matrix

Variable	FCRIMEMGT	TECHADO	REGUFRA	ORGACUL
FCRIMEMGT	1.000			
TECHADO	0.276	1.000		
REGUFRA	0.198	0.362	1.000	
ORGACUL	0.319	0.247	0.301	1.000

Note. Variable definitions as in Table 2.

Table 4 reports the logit estimates based on the 136 valid observations. The likelihood-ratio chi-square of 65.26 ($p < 0.001$) shows that the three predictors jointly explain the variation in the effective application of forensic accounting procedures, and the pseudo R^2 of 0.3696 indicates that approximately 37% of that variation is accounted for by technology adoption, the regulatory framework and organizational culture, a moderately strong fit for a binary-outcome model.

Regulatory framework (REGUFRA) is the only statistically significant predictor ($\beta = 0.981$, $z = 1.99$, $p = 0.047$). Holding the other factors constant, a one-unit increase in regulatory compliance multiplies the odds of effective forensic application by $\exp(0.981) \approx 2.67$, so H_2 is supported. Technology adoption (TECHADO) carries a positive coefficient ($\beta = 0.634$) that is not statistically significant ($p = 0.444$); H_1 is therefore not supported. Organizational culture (ORGACUL) shows a negative coefficient ($\beta = -0.173$) that is marginally insignificant at the 5% level ($p = 0.080$); H_3 is not supported, and the sign runs counter to expectation. The constant is negative and insignificant ($\beta = -0.550$, $p = 0.222$), indicating that in the absence of technology, regulation and an ethical culture, forensic procedures are more likely to be ineffectively applied than effectively applied.

Table 4. Logit Regression Results for the Determinants of Forensic Accounting Procedures

Variable	Coefficient	Std. error	z-value	p-value
TECHADO	0.634	0.829	0.77	0.444
REGUFRA	0.981	0.493	1.99	0.047*
ORGACUL	-0.173	0.098	-1.75	0.080
Constant	-0.550	0.451	-1.22	0.222
LR χ^2 (3)	65.26 ($p < 0.001$)			
Pseudo R^2	0.3696			
Log likelihood	-55.667			
Observations	136			

Note. Dependent variable: FORENSICPRC (1 = forensic accounting procedures effectively applied, 0 = otherwise). * $p < 0.05$.

DISCUSSIONS

The results support H_2 but not H_1 or H_3 . The regulatory framework emerged as the decisive determinant of whether forensic accounting procedures are effectively applied in Nigerian MDAs. This finding is consistent with the Nigerian evidence that forensic interventions yield actionable results only where regulatory provisions are clear and judicially backed (Nzekwe & Okafor, 2023; Oluwatobi & Nwaobia, 2022) and with Akinbowale et al. (2020), who identified legal enforcement as the backbone of forensic fraud prevention. It also resonates with the broader international literature: audit independence is the strongest predictor of corruption control in Ghanaian state-owned enterprises (Akukumah & Hilton, 2026), anti-corruption commitment raises audit effort (Sarhan & Cowton, 2025), and a regulatory framework that protects reporting integrity disciplines opportunistic behaviour (Mohd Ali et al., 2024). The odds ratio of about 2.7 is economically meaningful: MDAs that comply with financial regulations, audit guidelines and anti-corruption protocols are almost three times as likely to translate a forensic investigation into an effective outcome. The low mean compliance score (0.420), however, shows that this enabling condition is present in fewer than half of the sampled records, which explains why forensic evidence so often fails to produce prosecution or restitution (OAGE, 2022; Taiwo & Tade, 2025).

The positive but insignificant effect of technology adoption is, at first sight, surprising given the strong gains reported for analytics, audit software and AI (Achmad et al., 2024; Junaidi et al., 2024; Qatawneh, 2025). Three explanations are plausible. First, the relatively high mean adoption score (0.714) masks shallow use: the binary indicator records whether a digital tool was deployed, not whether it was used competently or continuously, and Kokina et al. (2025) show that even in advanced economies only simple AI is deployed in audits. Second, technology produces returns only where complementary capabilities exist; low digital literacy, underfunding and weak institutional will in Nigeria (Akanbi & Ayodele, 2021; Akinbowale et al., 2021) mirror the skills, governance and readiness barriers to blockchain and fintech adoption in developing countries (Islam & Khan, 2024; Saif et al., 2022). Third, immature digital transformation can impose short-run costs or even degrade the quality of public accounting information (Hamdy et al., 2025; Hasan et al., 2025), and machine-learning detectors can be imprecise or evaded (El Kadhi et al., 2026; Wu et al., 2025). The result therefore qualifies the technology-optimism of much of the literature: in a low-readiness public sector, deploying tools without the enforcement framework to act on their output does not raise forensic effectiveness, a conclusion that echoes Omar and Bakar (2021) on infrastructural and skills gaps in developing economies.

The negative and marginal impact on organizational culture is the most unexpected result and contradicts the positive bivariate correlation (0.319) as well as the theoretical expectation drawn from Adams and Eyo (2022), Omodero and Ogonnaya (2023) and the ethical-leadership literature (Hussain & Gulzar, 2026; Narwal & Mehra, 2026; Xiao et al., 2025). A post hoc explanation lies in the distribution of the variable: with a mean of 0.102 and skewness of 2.54, fewer than one record in ten exhibits an ethical culture, so the coefficient is estimated from a small, atypical subset of institutions. In such institutions, formal transparency and whistleblowing structures may exist on paper while entrenched norms of impunity, bureaucratic resistance and collectivist loyalty continue to operate (Arowoshegbe & Okunbor, 2016; Benhayoun et al., 2026), a form of institutional decoupling in which the cultural label is adopted for legitimacy rather than practice. Alternatively, institutions with stronger declared ethical cultures may already deter fraud through prevention, leaving fewer cases in which forensic procedures are triggered, so that culture substitutes for rather than complements forensic application. Both readings are consistent with Maulidi's (2025) argument that moral reasoning, not the presence of formal controls, is the decisive pathway to fraud, and with evidence that whistleblowing systems do not always moderate detection (Achmad et al., 2024) and that financial whistleblowing incentives fail in high-corruption settings (Umar et al., 2025).

Taken together, the results indicate that forensic accounting in Nigeria cannot succeed in isolation. Regulatory enforcement is the binding constraint, while technology and culture are necessary but not yet sufficient pillars whose effects depend on training, infrastructure and attitudinal change. This aligns with the integrated view of fraud control in which prevention, analytical capability, governance quality and transparency reinforce one another (Rizk et al., 2026) and with

institutional evidence that reform outcomes depend on governance quality rather than the scale of the intervention (Abauova et al., 2026; Islam et al., 2026). The findings leave open questions. The mechanisms through which regulation operates, whether through deterrence, prosecutorial capacity or judicial independence, cannot be separated with the present data, and the counter-intuitive culture result calls for behavioural and qualitative inquiry into how declared ethical norms translate into practice within MDAs.

CONCLUSIONS

The purpose of this study was to examine how technology adoption, the regulatory framework and organizational culture determine the effective application of forensic accounting procedures in managing financial crimes in the Nigerian public sector. Using a logit model on 136 valid observations from 26 purposively selected MDAs flagged for financial irregularities between 2013 and 2020, the study found that the three determinants jointly explain about 37% of the variation in forensic effectiveness, that the regulatory framework is the only significant predictor, raising the odds of effective forensic application nearly threefold, and that technology adoption is positive but insignificant while organizational culture is negative and marginal. The conclusion to be drawn is that an enforceable regulatory environment is the binding constraint on forensic accounting in Nigeria, and that technological and cultural readiness are presently too underdeveloped across MDAs to exert a measurable independent effect.

The study makes three contributions. It shifts the Nigerian forensic accounting debate from whether forensic accounting curbs fraud to what enables it to work, by modelling institutional determinants jointly in a quantitative framework rather than the descriptive and qualitative approaches that dominate the field. It provides public-sector evidence from documented audit and enforcement records rather than perceptions. And it qualifies the technology-optimism and culture-optimism of the international literature by showing that in a low-readiness, high-corruption setting neither factor substitutes for enforcement. Theoretically, the results support an institutional reading of fraud theory in which the opportunity element is closed primarily by regulatory pressure, and they suggest that formal cultural structures may be decoupled from practice. For practice, the findings imply that public financial management reform should prioritise the enforcement side of forensic accounting: strengthening audit legislation and judicial follow-up so that forensic findings lead to prosecution and restitution, securing the operational independence of the EFCC, ICPC and the Office of the Auditor-General, and embedding forensic procedures within institutional accountability frameworks rather than treating them as ad hoc responses. Investment in digital audit trails, forensic data analytics and emerging technologies should be paired with training of forensic auditors in modern investigative tools and regulatory compliance, because tools without competent users and enforceable consequences do not raise effectiveness. Integrity should be promoted through leadership training, enforceable whistleblower protection and ethics units with real authority, so that declared cultural norms become operative. These measures would support good governance, accountable institutions and the sustainable development agenda of building peace, justice and strong institutions.

The study has limitations. It covers 26 federal MDAs selected purposively on the basis of data availability, which may not reflect the wider public sector and excludes sub-national and private institutions. Several constructs, including technology adoption, are measured as binary indicators drawn from secondary records, which captures deployment rather than depth of use. The design is quantitative and cross-sectional in structure and therefore cannot establish causality or capture the behavioural drivers of fraud and audit practice. Future research should extend the analysis longitudinally and across diverse federal and state institutions, combine the quantitative model with qualitative interviews to unpack how cultural norms shape forensic practice, examine emerging technologies such as artificial intelligence and blockchain as moderators of the regulation–effectiveness relationship, and decompose the regulatory framework into deterrence, prosecutorial capacity and judicial independence to identify which mechanism matters most.

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