

# COMPUTER TECHNIQUE AND FRAUD DETECTION IN NIGERIAN BANKING SECTOR

DR. Ebere Udumaga OKOLO.

Institute of Ecumenical Education, Thinkers Corner, Emene, Enugu.  
(Phone no.-08037794806. E-mail: [ebereudumaga@gmail.com](mailto:ebereudumaga@gmail.com))

IDUMA Modesta Chinyere

Department of Economics,

Institute of Ecumenical Education, Thinkers Corner Enugu.

(Phone no.-07032893130. E-mail: [talktomodesta2yahoo.com](mailto:talktomodesta2yahoo.com))

Jude Ikechukwu ANI

Economics Department,

Godfrey Okoye University, Enugu

(Phone no-08036704881 E-mail: [ikeanijia@gmail.com](mailto:ikeanijia@gmail.com))

## **Abstract**

This study was motivated by the emergence of information technology and its resultant effect as utilized by fraudsters causing increase in fraud cases in banking sector of Nigeria. This study focused on Computer forensic accounting technique and detection of fraud cases caused by advent of information technology in Nigerian banking industry. Banks were chosen due to the fact that they are the wheel of economic activities of the nation. The objective of this study is to determine the levels at which computer technique of forensic accounting help in frauds detect in Nigerian banking Sector. Survey research design was utilized. Frequency and percentages were used in analyzing data while, single factor ANOVA conducted at 0. 05 was the statistical tool used to test hypotheses to compare the difference between variables of computer forensic Accounting technique to fraud detection. Among the findings were that the use of computer forensic investigation technique and experience does significantly detect fraud cases in the banking sector. The study concludes that use of Computer technique of Forensic Accounting help in fraud cases detection in the Nigerian banking sector and the study recommend that since computer technique of forensic accounting help in fraud detection; banks should continue the utilization of it to detect fraud.

Key words: Information Technology, Forensic Accounting, Computer Forensic Technique, Fraud, Fraud detection, Banking Sector, Nigeria.

## **Introduction**

In Nigeria today, banks are now open to series of fraud due to the advancement in modern day technology (Enofe, Idemudia and Emmanuel, 2015). These have portrayed the duties of Forensic accountant to the banking sector of the nation. Consequently, the importance and popularity of forensic accounting has being on the increase especially with resent increase in fraud cases. In the words of Adeyemo, (2012) banking sector plays a very important role in the development of any economy and in most nations are the principal depositories of the public's monetary savings, the nerve centre of the

payment system, the vessel endowed with the ability of money creation and allocation of financial resources and conduit through which monetary and credit policies are implemented. Therefore, the success of monetary policy, to a large extent, depends on the health of the banking institutions through which the policies are implemented. Consequently, problems which militate against the proper functioning of the banking institutions will inevitably have devastating effects on the other sectors of the economy. Hence, there is urgency for researchers to address such issues which may hamper the smooth functioning of the banking sector. Furthermore, Fraud has been observed as a main threat to the growth and development of the banking sector globally, especially in Nigeria.

Ijeoma, (2015) defined fraud as tendency and likelihood to do what is evil to bank's assets in spite of the knowledge of what is good. She maintains that fraud is an attempt of using trick to take bank fund and using the funds for one's personal interest. Enofe, Aigbepue, Igbarmah and Ikponmwonba, (2017) report that the increase in fraud cases as reported in the world's media have been damaging. Therefore, huge amount of recourses have been devoted to areas of fraud prevention and detection. Consequently, these have motivated the development and expansion of computer technique services by forensic Accountants. Urhoghide and Yakubu, (2014) also, defined forensic as a combination of accounting, auditing and investigative techniques to meet-up with the courts standard to address issues concerning fraud litigations.

Adeyemo, (2012) asserts that Fraud cases as reported in an annual report of Nigerian Deposit Insurance Corporation, (2001) collective sum of N168.84 billion and N53.52 billion were perpetrated only in two years 2008 and 2007 just in two which invariably is a waste on the economy; because the said resources would have been used to set-up and/or support 10 micro-Finance banks. Dada, (2014) argued that forensic accounting is the application of accounting concepts and techniques to fraud cases and that fraud detection is the ability to detect/ prevent fraud cases before it criticizes into fraud perpetration. Therefore, this study is set to assess the role of computer technique of forensic Accounting in fraud detection in Nigerian Banking.

## **Statement of the Problem**

Globally, and in Nigeria today, banks are open to series of fraud cases due to the advancement in modern day technology (Enofe, Idemudia and Emmanuel, 2015). These fraud cases have portrayed the duties of Computer technique of Forensic accounting to the banking sector of the nation. In the words of Dada, (2014) forensic accounting is the application of accounting concepts and techniques to fraud cases. Enofe, Aigbepue, Igbarumah and Ikponmwonba, (2017) report that fraud continues to occur even under the guidance of the internal authors. This, emphasize the need for computer technique of forensic accounting.

## **Objectives of the Study**

The general objective of this study is to determine the level at which computer technique help in frauds detection in Nigerian banking sector, using banks in Nigeria as reference point. The specific objectives of the study are as follows:

1. To determine the level to which computer technique relates fraud detection in Nigerian banking sector.
2. To assess the degree to which computer technique experience aid in fraud detection in banking sector of Nigeria.

## **Research Questions**

Based on the objectives of the study, the following questions were posed:

1. To what level does computer technique relate to fraud detection in Nigerian banking sector?
2. How has computer technique experience assist in fraud detection in Nigerian banking sector?

## **Statement of hypotheses**

The hypotheses of the study are: formulated in Null form

Ho<sub>1</sub>: There is no significant relationship between computer forensic technique and fraud detection in the Nigerian banking sector.

Ho<sub>2</sub> There is no significant relationship between computer technique experience and detection of frauds in Nigerian banks.

## **Literature Review**

Mukoto, Faboyede and Eziamaka, (2014) opine that Fraud cases are increasing at a tremendous rate and demands full time and professional attention. The authors maintain that this type of fraudulent activities exist more in Nigerian banking sector to include among others as forgeries, unofficial borrowing, foreign exchange malpractices, impersonation, falsification of status report, computer frauds, money laundering. To portray this further, Mukoro, Yamusa and Faboyede, (2013) maintain that the volume are increasing on a daily basis and all levels of the banking public are also involved in fraud activities and not just the bank workers.

According to Gbegi and Adebisi, (2014) “Forensic” means “suitable for use in a court of law” Consequently; forensic accounting emerges to control these fraud cases. Fraud detection therefore indicates to expose fraudulent activities before it criticizes into fraud perpetration and this is carried out by the forensic accountant through sizing up situation, putting in the system every detail, and conducting first hand survey thereby cross-checking the chances of any breaches of operation during forensic computer investigation, computers ought to be closed and examined for danger (Abdullalin and Mansor, 2015). Also, the authors forwarded that forensic accountant ought to make an extra hard drive first before analyzing the case and that the situation pressure Red Flags outlined to includes: Excessive personal debt, Material lifestyle with lower earning, Excessive gambling, Undue family, or community prospects, Alcohol or drugs addition allowing the workers, Perceived differential and inequality treatment, Antipathy of superiors, intimidation and frustration with job, Pressures from the employee’s peer group and clique, Greediness of the workers, Social, working and other environmental distresses

Olukotun, Ademola, Olusegun and Olorunfemi, (2013) assert that the Banking Sector has been relied upon by many household, small savers and industrialists to provide their financial assistance at one time or the other. While it is expected that they do this very well, banks have fallen short-off expectations in this respect due to fraud. Therefore, People lost their trust and confidence in the banking system, which the government could not afford.

Enofe, Abilogun, Omoolorun and Elaiho, (2017) investigates the measures for fraud detection in banking industry utilizing Primary data for data collection from 15 quoted commercial banks in Nigeria as at 31st December, 2015. Ordinary least square regression model was utilized for data analysis. It was observed that strong internal control system, good corporate governance and compliance with banking ethics have positive and significant influence on fraud detection in banks. This revealed that a commitment in the implementation of the variables of this study will reduce fraud, errors and

misappropriations in the banking sector. They recommended that banking institutions should establish and ensure effective and strict implementation of all these variables which is strong enough to prevent fraud cases.

Fraud symptoms like the situation pressure Red Flags reveals: Excessive personal debt, Material lifestyle with lower earning, Excessive gambling, and Undue family, bank and or community prospects, Alcohol or drugs addition allowing the workers, Perceived differential and inequality treatment, Antipathy of superiors, intimidation and frustration with job, Pressures from the employee's peer group and clique, Greediness of the workers, Social, working and other environmental distresses (Abdullalin and Mansor, (2015) and banking Sector plays a basic role increasing the level of economic activities. Banks interact between suppliers and users of funds, and are normally used to measure the impetus of the business activities in the economy (Eseoghene, 2010). Esoghene, emphatically report that bank's ability to perform the above duty depends on their having the trust and confidence of their enormous banking public.

Asuquo, (2012) examined the effect of spring – up (of) data technology on forensic accounting processes in Cross River State. The study used self-examined interview. Forty (40) interviews were carried out with different accounting experts. Information observed was calculated using ANOVA statistics. The result indicated that accounting experts are required to advance their capability and skill of forensic computerized accounting methods to aid their investigating work.

Enofe, Ildemuda and Emmanuel, (2015) investigated forensic accounting as a panacea of fraud reduction in Nigerian firms. Data were collected from primary sources with the help of questionnaire and data was analyzed with the help of table, pie chart and statistical regression tool of chi square. Finding indicated that, forensic accounting enhances financial fraud reduction in Nigeria firms through fraud prosecution and prescription of punishment for fraudsters. Recommendation was that forensic accountants should be among the committee invited in setting up the organizational internal control system and help develop internal control system which helps to indicate red flag areas.

Mukoro, Faboyede, and Eziamaka, (2014) investigated how fraud can be managed and handled in business organization through a survey research method with a purposive sample of five companies. Hypothesizes were tested using Regression Analysis

and results showed that internal control and its components play a significant role in controlling fraud in business firms. Recommendation was that internal control should be undertaken with effective monitoring of the controls. Ijeoma, (2015) examined the use of forensic accounting tools in combating fraud. Source of data collection was questionnaire and the statistical tools utilized in analyzing the information was: Kruskal-Wallis test Means rank and percentage distribution. Findings indicated that strong proof exists on the effectiveness of tools employed by forensic accountants in aiding to control the issue of fraud, and that there are proof that the introduction of forensic accounting has regained assurance in the credibility of banks and in their financial statement.

**Methodology:** Research design utilized survey research design which focused on Computer technique and fraud detection in Nigerian banking sector with special reference to 22 commercial banks in their head offices mostly located in Lagos, Nigeria. This study was conducted on forensic accountants and they were selected as population. Population of the study: 71 and used all as sample due to its small nature. Method of data generation: questionnaire structured in four point scale and observation. Method of data analysis: frequency, percentages and single factor ANOVA. The single factor ANOVA was adopted to measure the variance in the responses. Were the calculated F is greater than the critical table value of F. It implies that computer forensic accounting technique significantly detects fraud. However, were f-critical is higher than f- calculated It implies that computer forensic accounting technique does not detect fraud in Nigerian banking sector. Single factor ANOVA was utilized to test the hypotheses. Validity: the instrument was subjected to face and content validity by experts in the field of accountancy department and the pilot study. Reliability: The test-retest method was used to test for the reliability of the instruments. This test was to determine the consistency of their responses to the questionnaire. Also, combat alpha which performed very well with a value of 0.876 which indicate a high measure of internal consistency (data is reliable)

**Model Specification:**  $SSB = r\sum (X_{ie} - \bar{x})^2$ ,  $SSW = \sum\sum (X_{k} - \bar{x})^2$ ,

- Where SSB = between sum of square, SSW = within treat sum of the square,
- $X_{k}$  = individual observation around their columns mean,  $\bar{X}$  = grand mean column,
- Df = degree of freedom (c – 1) (in 1), C = number of column, R = number of row,
- $\sum$  = Summation, Level of significant (0.05)

- The Model adopted for this study is  $SSB = r\sum (XIE - x)^2$ ,  $SSW = \sum\sum (Xie - x)^2$ ,
- IE= Variables of Computer forensic technique
- Where i = Computer forensics investigation technique assist in fraud control
- E= computer forensic experience technique

Cronbach Reliability and Correlation Test: examines the properties of measurement scales and the items that compose the scales. Ideally, the Cronbach alpha coefficient should be about 0.7 (Pallant, 2001). The Cronbach coefficient for the study performed very well with a value of .876 and this indicates that the scales and the items of the research instrument show a high measure of internal consistency (data is reliable).

*Correlation of Questions*

	<i>Column 1 (Q2)</i>	<i>Column 2 (Q6)</i>	<i>Column 3 (Q7)</i>	<i>Column 4 (Q10)</i>
Column 1 (Q2)	1			
Column 2 (Q6)	-0.98585	1		
Column 3 (Q7)	-0.98514	0.998618	1	
Column 4 (Q10)	-0.76486	0.646102	0.646997	1

Source: Author’s computation

Supporting the reliability and significance of the data and result respectively, the correlation test indicating the direction (+ve or -ve) and magnitude of the relationship between responses to the questions according to the 4-point scale revealed that the relationship between question 2 and question7 is strong and negative (-0.98585; i.e. 98.6%). The same strong and negative relationship existed between questions 7 and 2, and questions 10 and 2 respectively (-0.98514 and -0.76486). However, it is interesting to note that the direction of relationship changed to positive and strong with regards to questions 7 and 6 and questions 10 and 6 respectively (i.e. 0.998618 and 0.646102). Question 10 and question 7 had positive and strong relationship (0.646997: i.e. 64.7%).

**Result/Discussion**

The results of single factor ANOVA conducted at 0.05 level of significance revealed that computer investigation technique of forensic accounting aid in fraud detection in Nigerian banking industry with the Calculated F greater than the critical table value of F that is,  $113.087 > 2.911334$ . We reject the null hypothesis and accept the alternative hypothesis.

Also, the result revealed that at a 0.05 level of significance; indicating that calculated F is greater than the critical value of F which is  $42.536937 > 2.946685$ , we reject the null hypothesis and accept the alternative hypothesis meaning that the computer forensic experience technique aid in fraud detection in banks. Through observation, the researcher discovered that not only the experts (forensic accountants) fish out fraud activities but every staff, customer/stakeholders and even the banking public are made aware of forensic accounting to fish out and report to the experts on any Red flag (abnormality) that may lead to fraudulent act for the experts to investigate the activity before it materializes into fraud

**Cronbach alpha reliability of data**  
**Cronbach Reliability and Correlation Test**

Cronbach Alpha Number of Items .876 15			
Cronbach's Alpha			
0.87615			
Cronbach's Alpha with missing item			
SD	D	SA	A
-0.70995	-2.06201	0.366482	0.898158
Split-half			
Halves	0.894323		
OddEven	-0.71227		

Source: Microsoft excel toolkit 2007.

**Remark/Decisions:** The table above examines the properties of measurement scales and the items that compose the scales. Ideally, the Cronbach alpha coefficient should be about 0.7 (Pallant, 2001). The Cronbach coefficient for the study performed very well with a value of .876 and this indicates that the scales and the items of the research instrument show a high measure of internal consistency (data is reliable).

Objective 1

Anova: Single factor

**SUMMARY**

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Column 1	8	206	25.75	101.9286
Column 2	8	259	32.375	89.69643
Column 3	8	6	0.75	1.357143
Column 4	8	17	2.125	4.125

**ANOVA**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	6288.25	3	2096.083	42.53693	1.47E-10	2.946685
Within Groups	1379.75	28	49.27679			
Total	7668	31				

**Remark**

F – ratio Cal = 42.53693                  F – ratio Tab = 2.946685

Reject Ho if F – calculated is greater than or equal to F – critical value.

**Decisions**

F – ratio Cal = 42.53693                  F – ratio Tab = 2.946685

Reject Ho if F – calculated is greater than or equal to F – critical value.

Since the calculated F is greater than the critical table value of F which is, we reject the null hypothesis and accept the alternative hypothesis at a 0.05 level of significance; thus, computer forensic accounting aid in fraud control in banking industry of Nigeria.

We reject the null hypothesis and accept the alternative hypothesis at a 0.05 level of significance; thus, computer investigative technique of forensic accounting aid in fraud detection in Nigerian banking sector.

Objective 2

Anova: Single factor

## SUMMARY

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Column 1	6	148	24.66667	76.66667
Column 2	6	182	30.33333	70.26667
Column 3	6	11	1.833333	8.166667
Column 4	6	25	4.166667	25.36667

## ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	3714.167	3	1238.056	27.4412	2.73E-07	3.098391
Within Groups	902.3333	20	45.11667			
Total	4616.5	23				

## Remark/Decisions

F – ratio Cal = 27.4412      F – ratio Tab = 3.098391

Reject Ho if F – calculated is greater than or equal to F – critical value.

From the ANOVA test statistics above  $F_{CAL}$  is more than  $F_{TAB}$ . That is  $27.4412 > 3.098.391$ . We therefore reject the null hypothesis (Ho) and accept the alternate hypotheses ( $HO_1$ ) at a 0.05 level of significance, meaning that the Computer Forensic experience technique detect fraud cases in Nigerian banking sector.

### *Summary Responses on key research questions*

To what extent does the Computer Forensic investigative technique of forensic accounting detect fraud activities of your bank?

Use of Computer Forensic technique aid fraud detection

<b>Responses</b>	<b>Frequency</b>	<b>Percentage</b>
	30	49.18%
Strongly agree	25	40.98%
Agree	1	1.64%
Disagree	5	8.19%
Strongly disagree		
<b>Total</b>	<b>61</b>	<b>100%</b>

Source: Field Survey, 2018.

## Remark/Decisions

From the table above 30 respondents representing 49.18% of the total population strongly agrees that their bank practices Computer Forensic investigative technique of forensic accounting, and that it significantly detects fraud activities. 25 respondent representing 40.98 % agree, while only 6 of the respondents representing 9.8% of the population strongly disagree. From the scores, the researcher deduced that Computer Forensic investigative technique of forensic accounting aid in fraud detection in Nigerian banking sector, given the number of respondents that stood for it. This is in agreement with the work of Asuquo, (2015) that, Forensic accounting professionals understand and investigate their computerized accounting systems to enable them carry out more effectively, the job of Computer Forensic investigative accounting presently and in the future.

To what extent does the Computer Forensic experience of forensic accounting significantly aid detect fraud in Nigerian banking sector

Computer Forensic experience technique of Forensic Accounting detect the occurrence of false expenses demand fraud in your bank

<b>Responses</b>		<b>Frequency</b>	<b>Percentage</b>
A	Strongly Agree	30	49.18 %
B	Agree	29	42.6%
C	Disagree	1	0 %
D	Strongly disagree	1	8.19 %
<b>Total</b>		<b>61</b>	<b>100%</b>

**Source:** Field Survey, 2018.

### **Remark/Decisions**

The table above shows that 30 respondents representing 49.18% of the population Strongly Agree, 29 respondents representing 42.6% Agree, while 1 respondents representing 8.19% Strongly Disagree. From the scores above, the researcher deduced that Computer Forensic experience technique help in fraud detection in Nigerian banking sector, Also, in-line with the works of Ijeoma, (2015) findings revealed that there are

proof that the introduction of forensic accounting tools which includes Computer Forensic experience has aid regained assurance in the credibility of banks and in their ability to detect fraud cases.

## **DISCUSSION**

### **Effects of computer technique on fraud detection in Nigerian banks ( $H_{03}$ )**

The result of the test indicated that the f-calculated value is 42.53693 which are more than the f-critical value of 2.946685 for significance at 31 degree of freedom. The probability value is also greater than 95% confidence level. This revealed computer technique control fraud activities in banks. The significance was confirmed by p-value > 95% level of confidence. Hence, based on the result of the test, it implies that measures of computer technique are needed to control fraud activities and also in preventing bank frauds in Nigeria. Therefore, it cannot be disputed that the application of the computer technique of forensic accounting to detect fraud in banking industry of Nigeria is essential.

This is in line with Modugu and Anyaduba (2013) cited in Enofe, Agbonkpolor and Edebiri, (2015) studies examining forensic accounting and fraud in Nigeria..Their findings indicated that there is significant agreement amongst stakeholders on the effectiveness of forensic accounting to fraud control.

**There is no significant relationship between computer technique experience and detection of frauds in Nigerian banks ( $H_{02}$ )** since the result of the test indicated that the we Reject  $H_0$  if  $F - \text{calculated}$  is greater than or equal to  $F - \text{critical value}$ ; and from the ANOVA test statistics above  $F_{CAL}$  which is more than  $F_{TAB}$ . That is  $27.4412 > 3.098.391$ . We therefore reject the null hypothesis ( $H_0$ ) and accept the alternate hypotheses ( $H_{01}$ ) at a 0.05 level of significance, meaning that the Computer Forensic experience technique detect fraud cases in Nigerian banking sector.

## **CONCLUSION**

Forensic accounting relates to fraud detection in Nigerian banking sector. It should be noted that within the banking sector of Nigeria, the ultimate responsibility for detecting fraud practices rests with management in addition to the Forensic Accounting techniques, such as computer technique significantly detects fraud in the Nigerian banking sector. It

equally revealed that there are significant qualities in Forensic Accountants in terms of skills, experience and techniques applied in Fraud detection. In addition Forensic accountants are well trained in the rules of evidence, communication skills, financial data, and Accounting Information System (AIS) software; since most of the fraudulent incidence use evidence consisting of accounting data and specifically accounting data retrieved from an AIS system of some sort, fraud examiners should be well versed in AIS. Indiscriminate downsizing of bank employees should stop, adopt zero tolerance to fraud.

### **Recommendation**

It therefore recommended that banks should continue the utilization of computer technique to detect fraud cases. Furthermore, Forensic computer procedures must be adhered to during investigation which must be conducted by the forensic accountants. Finally, auditors should invite the computer forensic accountant with experience to aid them where there is fraud case / signal / red flag.

### **REFERENCE**

- Abdullahi R, and Mansor N. (2015) "Forensic Accounting and Fraud Risk Factors: The Influence of Fraud Diamond Theory". *American Journal of Innovative Research and Applied Sciences* 1(5):186-192
- Adeyemo, K. A. (2012) Frauds in Nigerian Banks: Nature, Deep-Seated Causes, Aftermaths and Probable Remedies *Mediterranean Journal of Social Sciences* 3 (2) pp 279-289.
- Akabom-Ita A (2012) "Empirical Analysis of The Impact of Information Technology On Forensic Accounting Practice In Cross River State- Nigeria". *International journal of scientific and technology research* 1, (7), 2277-8616
- Akinyomi O. J. (2012) Examination of fraud in the Nigerian banking sector and its prevention *Asian Journal of Management Research* 3 (1) pp 184-192
- Eenofe, A. O., Idemudia, N, G and Emmanuel G, U (2015) "Forensic Accounting a Panacea to Fraud Reduction in Nigeria Firms" *IIARD Journal of Accounting and Finance Management* 1 (6)
- Eenofe, Abilogun, Omolorun and Elaiho, (2017) Bank Fraud and Preventive Measures in Nigeria: An Empirical Review *International Journal of Academic Research in Business and Social Sciences*. 7(7) **pp 40-51**
- Eseoghene J.I. (2010) Financial Management Practices of Micro Finance Banks: Evidences from Benin City, Nigeria  
Rese[https://www.researchgate.net/publication/294714271\\_Financial\\_Management\\_Practices\\_of\\_Micro\\_Finance\\_Banks\\_Evidences\\_from\\_Benin\\_City\\_Nigeria](https://www.researchgate.net/publication/294714271_Financial_Management_Practices_of_Micro_Finance_Banks_Evidences_from_Benin_City_Nigeria)arch gate

- Eseoghare, J. J. (2010) “Banks frauds in Nigeria; Underlying Causes Effects and Possible Remedies”. *African Journal of Accounting, Economics, Finance and Banking Research* 6 (6)
- Gbegi, D. O and Adebisi, J.F. (2014) Forensic Accounting Skills and Techniques in fraud Investigation in the Nigerian Public sector *Mediterranean Journal of Social Sciences* 5(3); 244 – 243.
- Gbegi, D. O and Adebisi, J.F. (2014) Forensic Accounting Skills and Techniques in fraud Investigation in the Nigerian Public sector *Mediterranean Journal of Social Sciences* 5(3); 244 – 243.
- Ijeoma N. B. (2015), “Empirical Analysis on The Use of Forensic Accounting Techniques in Curbing Creative Accounting” *International Journal of Economics, Commerce and Management United Kingdom* 3(1) 1-15
- Mukoro, D. Yamusa O and Faboyede S (2013) the Role of forensic accountants in fraud Detection And National security in Nigeria *Change and Leadership* .1(7) 2013 P.90-106
- Mukoro, O. D, Faboyede, O. S, and Eziamaka, C. B. (2014) The Effectiveness Of Forensic Accountants In Strengthening Internal Control of Business Organizations In Nigeria (A Study Of Selected Business Organizations In Nigeria *Journal of Management Research* ISSN: 0976-4739 pp 1-40 International Conference at Goa India
- Olukotun, G. Ademola, J. Olusegun and Olorunfemi K, (2013) BankDistress in Nigeria and the Nigeria DepositInsurance Corporation Intervention *Global Journal of Management and Business ResearchFinance* 13 (8) pp 50-60
- Urhoghide and Yakubu (2014) Forensic Accounting and Financial Fraud in Nigeria; An Empirical Approach *the Certified National Accountant Journal of the Association of National Accountants of Nigeria*

## APPENDIX

### DATA

Table 1 Continues. Determination of the extent at which computer forensic technique of forensic accounting aid control frauds cases in banks

S/N	Questionnaire	SA	A	D	SD	Total	X	Decision
		4	3	2	1			

15	Computer frauds and foreign exchange mal-practice are the most controlled by computer forensic technique in your bank	(19) 76	(37) 111	(1) 2	(4) 4	61 193	3.2	Agree
16	Defalcation forgeries, are the mostly controlled by computer Forensic technique in your bank	(20) 80	(39) 117	(1) 2	(1) 1	61 200	3.3	Agree
17	Unofficial borrowing, are the most fraud cases controlled by computer forensic technique in your bank	(25) 100	(34) 112	(1) 2	(1) 1	61 215	3.5	Agree
18	Impersonification are controlled in banks by computer forensic technique in banks	(46) 184	(13) 39	(1) 2	(1) 1	61 221	3.6	Agree
19	Falsification of status report are frauds cases controlled by computer forensic technique in banks	(33) 132	(26) 78	(1) 2	(1) 1	61 213	3.5	Agree
20	Money laundering are common type of frauds cases in Nigerian bank by computer forensic technique in banks	(29) 116	(27) 81	(1) 2	(4) 4	61 203	3.3	Agree
21	computer forensic technique in banks control frauds cases	(19) 76	(38) 114	(1) 2	(3) 3	61 195	3.2	Agree
22	computer forensic technique in banks Detects foreign ex-change mai-practice	(15) 60	(39) 117	(3) 6	(4) 4	61 281	4.6	Agree

---