



Research Article

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Forensic Accounting Techniques on Fraud Prevention in Tertiary Institutions in Cross River State, Nigeria

Mercy N. G. Akeke

Cletus Akpo Atah*

Department of Vocational Education
University of Calabar, Nigeria

*Corresponding Author

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Abstract

This study examined the influence of forensic accounting techniques on fraud prevention in tertiary institutions in Cross River State, Nigeria. The study's methodology was a survey research design. Two research questions and two null hypotheses were developed in order to fulfill the study's objectives. Due to the manageable size of the population, all 152 auditors in bursary department participated in the study. A questionnaire titled "Forensic Accounting Techniques on Fraud Prevention" (FATFP) with a four-point rating scale was used for data collection. Two specialists in accounting department and one expert in measurement and evaluation validated the instrument. The Cronbach's alpha method was used to calculate the overall reliability coefficient of the instrument, which is 0.79. The standard deviation and mean were used to answer the research questions. The null hypotheses were tested using an independent t-test at the 0.05 level of significance. The findings revealed that computer-assisted audit techniques and interview audit techniques had a significant influence on fraud prevention at tertiary institutions. Among other things, it was recommended that, government should arm auditors with information and communication tools to aid auditing procedures for fraud prevention. Once again, auditors should use contemporary interview approaches, including watching candidates during interviews, using recording equipment, and installing CCTV cameras strategically placed to capture correct data that will aid in stopping fraudulent operations in Nigerian educational institutions, particularly in Cross River State, Nigeria.

Keywords: Forensic, Accounting, Technique, Fraud, Prevention and Auditing

1. Introduction

It is impossible to overstate the fraud problem in Nigeria's academic institutions. Within Nigerian tertiary institutions, fraudulent practices like the printing and issuance of fictitious receipts, unauthorized admission and the issuance of fake certificates, the existence of ghost employees, the extortion of money for clearance, and the falsification of financial records are common. Without a doubt, all of them remain outside the statutory auditor's purview to report on unless he is called to account. The main responsibility of the statutory auditor is not to look for fraud and mistakes. However, CAMA (2004) and other pertinent auditing standards specify his duties. Uwojori and Asaolu (2009) further stated that, the statutory auditor's inability is restricted by the pertinent

statutes and regulations. Corporate failures, according to Okunbor and Obaretine (2010), have given accountants a larger role and function to equip themselves with the abilities to recognize and act as predictors of poor organizational systems in government, mishandling, fraud, and other wrongdoings. It is increasingly essential for accountants at all levels to possess the necessary abilities for spotting, stopping, learning about, and maintaining proof of all types of anomalies and fraud. Therefore, from prevention to control, fraud requires a more comprehensive methodology. Forensic accounting is a contemporary strategy that can be utilized for fraud management, detection, and prevention.

Over the years, the demand for openness and accountability in higher institutions, both in the public and private sector, has been at the core of fraud prevention in Nigeria. This is because it is understood how crucial it is for an institution to be open and accountable in order to fulfill its goals and basic values. At particular, employees in Nigeria's academic institutions are quickly adopting a culture of fraud, which is frequently carried out with the traditional or internal auditor's approval.

Obviously, both students and employees, from junior staff to management, are involved in fraudulent activities in Nigeria's high institutions. Ghost workers, money extortion for entrance, the issuance of phony certifications, and intellectual property theft are all very prevalent within the management personnel. Other employees engage in fraud through a variety of means, such as the printing and distribution of fake receipts, admittance without authorization, extortion of funds for clearance, and examinations malpractices, among others.

Unfortunately, fraud has severely harmed Nigerian tertiary institutions, and this situation needs to be addressed right away. This harm is evident in the diminished public perceptions and reputations of some tertiary institutions, which has led to the public's perception of these institutions as being corrupt. As a result, some people find it challenging to consider such tertiary institutions as their top choices when applying for admissions.

It's interesting to note that the school administration of tertiary institutions had the means to checkmate and curtail these fraudulent activities by periodically conducting personnel audits to correct ghost working, changing staff positions and offices to eradicate fraud, suspending and completely terminating a staff who was the victims of fraudulent activities, and introducing quality assurance to control examination malpractice. Managers of tertiary institutions take all of these steps to reduce and eradicate fraud.

The use of forensic accounting techniques, such as computer-assisted audit techniques and interview audit techniques, is one of the most effective ways to find fraud that is concealed in financial statements and within the organization, in addition to the measures mentioned above taken by management of tertiary institutions and the traditional auditors to address the threat that fraud has caused to their tertiary institutions. Fraud among tertiary institutions continues in spite of all of these controls against it. The damage that fraud has caused to Nigeria's tertiary institutions is extensive, and as such, it needs to be addressed immediately. In light of this, the study set out to look into the influence of forensic accounting techniques on fraud prevention in Nigeria.

2. Purpose of the Study

The objective of the study was to determine how forensic accounting methods might be used to prevent fraud in tertiary institutions in Nigeria. Specifically, the study aimed to:

1. Determine if computer-assisted auditing techniques have any influence on fraud prevention in the tertiary institutions of Cross River, Nigeria.
2. Ascertain the influence of interviews technique on fraud prevention in tertiary institutions in Cross River, Nigeria.

2.1 Research questions

The following research questions were raised to guide the study.

1. To what extent does the computer-assisted auditing technique influence fraud prevention in the tertiary institutions in Cross River, Nigeria?
2. To what extent does the interviews technique influence fraud prevention in the tertiary institutions in Cross River, Nigeria?

2.2 Statement of hypotheses

The following hypotheses were stated in the null form and statically tested at the 0.05 level of significance.

1. There is no significant difference in the mean rating of Audit Bursary Staff in private and public tertiary institutions on the computer-assisted auditing technique on fraud prevention in tertiary institutions in Cross River state.
2. There is no significant difference in the mean rating of the Audit Bursary State in private and public tertiary institutions on the interview's technique on fraud prevention in tertiary institutions in Cross River State.

3. Review of Related Literature

3.1 Theoretical framework of the study

Skinner B. F.'s Condition Theory of (1938) was used in the study: Based on Skinner B. F.'s operant condition theory, He argued that behavior is influenced by the effects of the environment. For the person who is participating, it generates. This suggests that actions that result in positive outcomes will become more common. Therefore, when the behavior results in unfavorable outcomes, the opposite will be true. Therefore, behavior is predicated on the idea of rewarding or punishing outcomes. Finally, he proposed that criminal activity will tend to rise if it is lucrative (in terms of status, money, or emotions of sufficiency), whereas the opposite will occur if it is penalized by arrest or ostracized. This theory's applicability to the research can be observed in the way that an individual's behavior is dependent on what they generate. This explains why the desired impact of a behavior on society and the likelihood of the behavior recurring would be diminished if an individual within a specific organization (tertiary institution) was observed to have a particular character and the character was corrected on time, whether positive or negative. Influentially, the operant condition theory in forensic accounting aids in the monitoring of employee activities, environmental behavior, and anticipated outcomes of employee behavior, consequently opening up a path for the decrease of behavior that result in nefarious transactions (Atah, Nwosu and Bessong, 2022).

4. Conceptual Framework of the study

4.1 Forensic accounting

To find out if a person or a company has engaged in any illicit financial activity, forensic accounting is an investigative approach of accounting. Therefore, forensic accounting can be regarded as a component of accounting that is suitable for legal scrutiny and offers the highest degree of confidence. The practice of this accounting method is essential for preventing and detecting fraud. Forensic accounting, according to Azih and Okoli (2015), is an investigative method of accounting used to ascertain whether a person or organization has engaged in any illicit financial practices. The problem of financial fraud has far-reaching effects on both the financial sector and everyday life. Fraud has the potential to undermine economic stability, lower industry trust, and raise people's

costs of living. Due to the complexity of the issue, traditional methods of detecting fraud rely on manual processes like audits, which are unreliable and inefficient. Traditional audits and investigation are wasteful and ineffectual in financial management across the globe due to the prevalence of fraud in modern firms. Across private and public tertiary institutions, companies, and countries, fraud incidents are on the rise. No country or institution can escape the problem of fraud, but developing nations and its many states are the worst affected.

Modern organized financial crime and other types of fraud have now emerged. Employee theft, payroll fraud, managerial theft, corporate fraud, insurance fraud, misappropriation of funds, bribery, financial ruin, and safety fraud have taken center stage in the grand scheme of things and on the scale of private, public, and governmental preference (Economic and Financial Crime Commission, 2004). Frauds have become rampant in recent years, and the rise of computer software, combined with the advent of internet access, has exacerbated the problem of financial crime. Furthermore, these crimes are made much easier to commit and much more difficult to detect, reduce, or manage (Izedomi & Ibadin, 2012)

4.2 Computer Assisted Audit Technique (CAATs)

The use of computer-aided audit methods and tools is growing among professionals in the auditing field. These tools are used in the industry to assist external auditors in drawing conclusions from significant amounts of information for further analysis and fraud detection, to assist internal accounting departments with more detailed analysis, and to assist internal auditors in their search for abnormalities in required data.. Data analysis is streamlined or automated using CAATs (James, 2010). Data analysis being incorporated into the auditing process is also now referred to as using computer assisted auditing techniques. With the help of CAATs, accountants are finding it easier to evaluate massive amounts of data, retrieve database files, have direct exposure to a variety of enhanced tools available, and make sound decisions.

To collect data from the business structure, the auditor requires computer-aided audit tools. They are all computer and software-based methods. The vast bulk of it is made up of computer programs and test data packets. "Computer-aided audit tools" are computer tools that retrieve and analyze data from software applications (Braun & Davis, 2003). They make it possible for auditors to test the entire population as opposed to just a small sample, improving the validity of the findings from the test (American Institute of Certified Public Accountants (AICPA), 2001). Auditor adoption of CAATs is encouraged by recent audit standards in order to increase audit effectiveness and efficiency (The Institute of Internal Auditors, 2008).

In order to process substantial data from organizations' information systems as part of the audit procedures, external or internal auditors may employ computer-assisted audit tools and methodologies. Businesses do not employ computer assisted audit techniques and tools (CAAATs) as an add-on; rather, they have integrated them into the primary audit methodology. The size of the company and the industry in which it operates determine the auditors' usage of computer-assisted audit tools and methodologies. The above packs are software applications that include overall components for reading previously installed computer files and performing complex data transformations in order to complete audit tasks. They provide an easy-to-use interface for recording audit criteria provided by users and converting those requirements into program code. This is accomplished by querying the client's database or file systems and running the necessary program steps. According to Olanmi (2013), computer-assisted auditing techniques have changed how personnel in both public and private institutions communicate financially, preventing fraud regardless of whether the institution is owned by the government or private individuals.

4.3 Fraud

Fraud is defined as the intentional use of deception to obtain a predetermined or illegal benefit or to deny a victim of a legal right. Scam can be considered a civil wrong, and the victim of the fraud may

file a lawsuit against the offender in an effort to stop the fraud or receive financial restitution. The possibility of deception exists in every stage of life, and it is clear enough that, if it is not stopped, it might continue to grow every day. Corruption, government corruption, company and illegal transactions, consumer theft, internet hacking, fraud especially if it involves financial ruin, and cybercrime are all examples of fraud, according to Albrecht, Albrecht, and Dunn (2001). Therefore, in a financial enterprise, it takes a purposeful act by one or more members of management, staff, or third parties to cause financial statements to be misrepresented. This could be done with the goal to deceive and manipulate, concealing or omitting the facts, resulting in financial loss. According to Adeniji (2004), fraud can also take the shape of theft, embezzlement, or any other attempt to steal, illegally obtain, misuse, or impair an organization's assets.

4.4 *Fraud prevention*

Fraud prevention typically serves as an organization's early warning system. It enters the picture after an organization's preventive control has failed. The primary goal of fraud detection is to spot malpractice as quickly as possible and to mitigate the harm it causes. It increases market value and shareholder confidence in addition to reducing financial losses. In addition to this, it can assist in spotting dishonest personnel and improving organizational controls. A constant presence of fraud detection alarms is required to warn when fraud protection efforts have failed.

Contrary to a financial statement audit, fraud prevention calls for a specialized skill set and forensic procedures designed solely for finding signs of fraud (Davia, 2001). It particularly seeks individuals who are skilled at using intelligence gathering and methodological approaches in relation to accounting records, gathering and evaluating accounting information evidence, interviewing all affected parties in an alleged corruption situation, and giving evidence as an independent expert in fraudulent activity. The Association of Certified Fraud Examiners (ACFF) conducted a survey on fraud detection in the American economy, and the results revealed that inadequate internal controls were the most widely mentioned reason for fraud (Keller & Owens, 2008). According to the study's findings, implementing anti-fraud procedures appears to have a discernible effect on the foundation's exposed to loss.

4.5 *Interview auditing technique*

The interview auditing technique involves the auditors physically meeting with employees of an organization's cash transaction office to discuss the financial records of the company. He claims that the presenting of financial records for physical verification is a requirement for interview auditing. He also reveals that it was possible to confirm the existence of financial transactions within the business through interview auditing calls for questioning. He notes that during this exercise, the auditors have a direct connection to or interactive sessions with the staff's cash transactions to notice the flaws in the organizations' records as they are now presented. He came to the conclusion that the interview method of auditing is related to examining invoices and receipts to confirm actual performance with the supporting documentation (Tseayo, 2011).

Interview auditing, according to Jeiyol (2012), is the practice of examining the financial transactions of an organization utilizing financial records. The audit, as its name suggests, typically calls for questioning. When there appears to be confusion in the records, the auditor uses some inquiries to reinforce them. He claims that the majority of interviews are conducted verbally without the auditors providing any background information, and that the financial resources' strategy appears to establish checks and balances on the financial status of the company. He added that interview auditing saves time and gives the impression of being quick because the results are prepared right away after the presentation. In order to obtain a true and accurate portrait of the operators in question, tape recorders are typically employed during the interview auditing procedure. He came to the conclusion that interviewers were very skilled and used their professional skills to probe for financial control fraud.

According to Yange (2013), interview auditing is a method or activity for finding out the truth regarding financial activities in businesses. He asserts that this kind of auditing can be carried out face-to-face through direct contact with the two parties in question. He said that during this time, auditors formulate inquiries in response to flaws found in their financial activities. He further underlined that throughout this particular exercise, the auditors in question should clarify any areas of uncertainty by asking questions. As a result, the answer to the query serves as the basis for the two parties' audit process. This suggests that all cash information, invoices, and receipts have been checked to provide the necessary verification of the organization's financial operations.

5. Methodology

5.1 Research design

This study used a survey research design as its methodology. Because surveys can be completed anonymously, respondents can provide more truthful and accurate responses. It is also helpful because it is versatile in its administration, excellent in defining the traits of huge populations, and reasonably affordable.

5.2 Population of the study

The study's target population was one hundred fifty-two (152) internal auditors (audit bursary staff) from all tertiary institutions in Cross River State. See the distribution in Table 1 and figure 1.

Table 1: Population distribution of the study

S/No	Tertiary institutions in Cross River State	Audit Bursary Staff
1	University of Calabar, Calabar	54
2	University of Cross River State	36
3	Arthur Jarvis University Akpabuyo	08
4	College of Education Obudu	31
5	College of Education Akamkpa	15
6	Steady flow College of Education Ikom	8
	Total	152

Source: Field work 2022

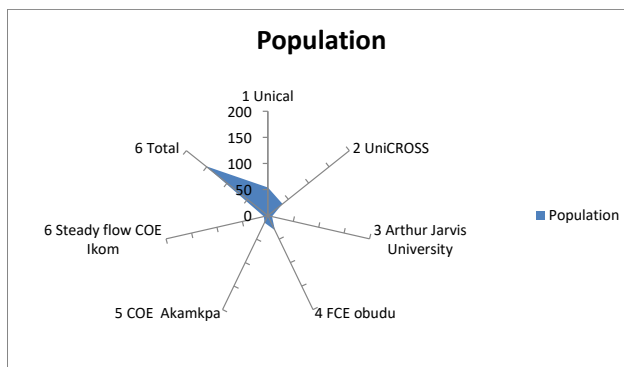


Figure 1: Radar graph showing the population of the study

5.3 *Sampling technique/Sample*

The census sampling method was used as the sample methodology in this investigation. The complete population (census) of internal auditors in the study area was utilised by the researchers. This was practical since there aren't many auditors in tertiary schools in Cross River State, and choosing among them would yield a small sample that couldn't produce the desired results. All 152 audit staff members employed by tertiary institutions in Cross River State served as the study's sample. This represents the population census of the area.

5.4 *Instrumentation*

The instrument that was used for the study was a questionnaire titled "Forensic Accounting Techniques on Fraud Prevention (FATFP) Scale". The instrument was divided into two sections: A and B. Section A contained information on the demographic variables of the respondents, which included name of institution, sex/gender, and age of the audit staff. Section B contained 20 items arranged on a four-point scale, with ten (10) items measuring each of the sub-variables using a four-point rating scale as follows; Very High Influence (VHI), High Influence (HI), Low Influence (LI), and Very Low Influence (VLI). In scoring the respondents' responses, the options were assigned a score ranging from 4, 3, 2, and 1 respectively.

5.5 *Validity of the instrument*

In order to determine the level of representativeness of the item in the instrument prior to final administration, the face and content validity of the instrument was completed by two professor in the accounting department and one specialists in test and measurement. Giving them the original copy was how it was accomplished. After revisions, the final draft was created and used to ask responders for information.

5.6 *Reliability of the instrument*

The instrument's reliability was evaluated using the Cronbach Alpha reliability method during a trial test conducted by the researchers on fifteen (15) auditors from Ebonyi State Tertiary Institutions who were not part of the main study. The evaluated data were used to calculate the co-efficient using the aforementioned approach, and the outcome revealed an overall reliability co-efficient of .79.

5.7 *Method for data collection*

Data collection was place over the course of two months. Here, the researchers went to the location to speak with the audit staff in the tertiary institutions under study. With the assistance of other researchers who had undergone training, the researchers administered the instrument to the respondents. The survey had a 100% response rate.

5.8 *Method for data analysis*

Mean, standard deviation, and percentages were used to assess the data and provide answers to the study questions. The hypotheses were tested using a one-independent t-test at a significance level of 0.05. The outcome is reported appropriately in the study's findings.

6. Presentation of Results

6.1 Research question

To what extent does computer assisted auditing technique influence fraud prevention in tertiary institution in Cross River State?

The data that answers the above research question is shown in the table below:

Table 2: Mean Rating of respondent on computer assisted auditing technique on fraud prevention in Tertiary institutions of Cross River, Nigeria

S/NO	Influence of CAAT on fraud prevent	N	X	SD	Remarks
1	My institution prepares financial reports using computer-based auditing tools.	152	3.3800	.72272	HI
2	My institution uses an embedded audit module to spot fraudulent transactions.	152	3.4408	.98823	HI
3	In my university, computers are used to convey fresh opportunities for applying forensic investigation.	152	3.5263	.50096	HI
4	Computer-based data analysis is currently used in every department in my institution.	152	2.9408	1.11720	HI
5	My school uses CAATS to prepare data for accounting judgments.	152	3.2961	1.09689	HI
6	Through the use of computer auditing techniques, my institution has significantly reduced fraud in recent years.	152	3.2500	.88587	HI
7	The accountants in my school take care to avoid engaging in dishonest behavior.	152	3.3816	.77146	HI
8	Computers are used by the school's accountant in an effective and efficient method of preventing accounting fraud.	152	3.0658	.81111	HI
9	My university auditors use computers for monitoring and fact-checking to look for theft.	152	3.4276	.49637	HI
10	In my university, computer techniques are utilized to identify fake invoices in any financial transactions	152	3.4868	1.02283	HI
	Grand mean		3.32	0.62	HI

Note: X = Mean; SD= Standard deviation and HI = High Influence

The results shown in Table 2 indicate that audit bursary employees generally agreed that computer assisted auditing technique had a significant impact on fraud prevention. The grand mean of 3.32 was calculated based on the data. According to the study, items 1 through 10 had mean scores higher than the benchmark of 2.50. This demonstrates that bursary auditors in Cross River State, Nigeria, agree that using computer-assisted auditing techniques influences fraud prevention in Cross River State tertiary institutions. The fact that the standard deviations for each item fall within the same range indicates that the respondents' mean evaluations are uniform. The outcome is further displayed in Fig. 1's bar graph.

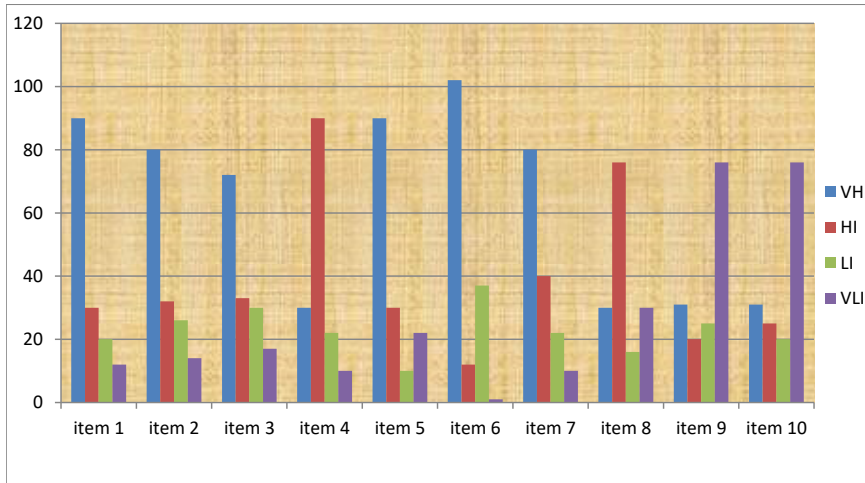


Figure 1: Bar graph showing the responses of the respondents on computer assisted auditing technique influence fraud prevention in Tertiary Institutions of Cross River, Nigeria

6.2 Research question 2

To what extent does interview technique influence fraud prevention in Tertiary institutions of Cross River, Nigeria?

To answer the research question above, the table 3 below provides the answer

Table 3: Mean rating of respondent on interview technique on fraud prevention in Tertiary institutions of Cross River, Nigeria

S/NO	Influence of interview technique on fraud prevention	N	X	SD	Remarks
11	The likelihood of fraud is decreased by a prepared interview with a forensic accountant.	152	3.4539	.49952	HI
12	Regular accounting operations interviews would help my school's administration combat fraud.	152	3.3224	.85817	HI
13	It's possible that interview questions will reveal any fraud going on in my school.	152	3.1842	.56873	HI
14	In my school, the interviewer isn't always available for interview portions.	152	3.2697	.94182	HI
15	In order to lower the possibility of fraudulent actions, my school occasionally conducts open interviews.	152	3.4934	.65100	HI
16	The interview audit technique has significantly reduced fraud at my institution in recent years.	152	3.5855	.64535	HI
17	Accountants at my institution are quite hesitant to continue engaging in fraud.	152	2.9474	.98861	HI
18	The most effective and efficient method of combating accounting fraud is forensic accounting.	152	3.1908	.78676	HI
19	My university conducts fact-finding interviews to look for evidence of theft.	152	3.1711	1.07208	HI
20	In my university, interviews are used to identify fake invoices by students and staff	152	2.9342	.97431	HI
	Grand mean		3.26	0.59	HI

Note: X = Mean; SD= Standard deviation and HI = High Influence

The findings in Table 3 show that the audit bursary employees agreed that interview style influences fraud prevention in tertiary institutions, as indicated by the grand mean of 3.26. The mean scores for all items, ranging from 11 to 20, were greater than 2.50. This demonstrates that the auditors in Cross River State, Nigeria, agreed that interview style influenced fraud prevention. The fact that the standard deviations for each item fall within the same range indicates that the respondents' mean evaluations are uniform. The outcome is further displayed in Fig. 2 below's bar graph.

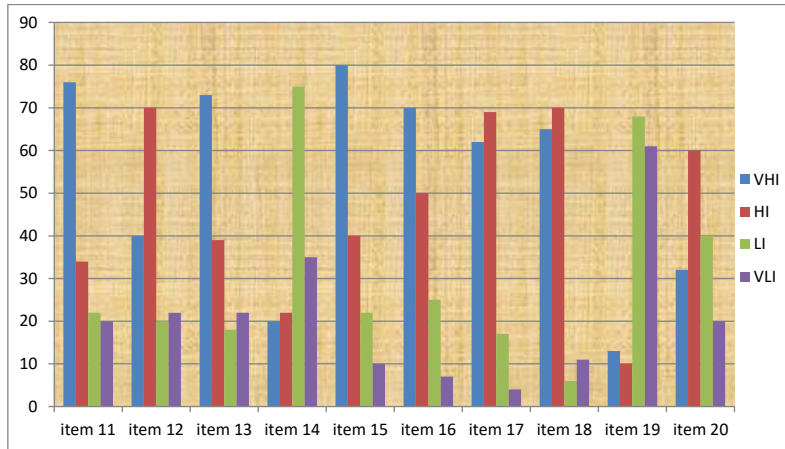


Figure 2: Bar graph showing the responses of the respondents on Bar graph showing the responses of the respondents on interview technique influence fraud prevention

6.3 Hypothesis One

There is no significant difference in the mean rating of Audit Bursary Staff in private and public tertiary institutions on the computer-assisted auditing technique on fraud prevention

Table 4 presents the data that provide answers to the above hypothesis.

Table 4: One sample t-test result on respondents' responses on mean rating of Audit Bursary Staff in private and public tertiary institutions on the computer-assisted auditing technique on fraud prevention in tertiary institutions in Cross River State

Items	Respondents Category	N	X	SD	df	t-cal	P-val	Dec.
1	Private	80	3.375	1.03575	150	-.630	.435	NS
	Public	71	3.4789	0.98357				
2	Private	80	3.525	0.52711	150	.213	.444	NS
	Public	71	3.507	0.50351				
3	Private	80	2.95	1.08965	150	.189	.387	NS
	Public	71	2.9155	1.15569				
4	Private	80	3.325	1.0765	150	.398	.641	NS
	Public	71	3.2535	1.13034				
5	Private	80	3.3375	0.88509	150	1.152	.739	NS
	Public	71	3.169	0.91004				
6	Private	80	3.3875	0.83429	150	-.160	.701	NS
	Public	71	3.4085	0.76676				
7	Private	80	3.15	0.90148	150	.854	.531	NS
	Public	71	3.0282	0.84468				

Items	Respondents Category	N	X	SD	df	t-cal	P-val	Dec.
8	Private	80	3.5	0.71157	150	.907	.219	NS
	Public	71	3.4085	0.49505				
9	Private	80	3.6125	1.14177	150	1.042	.353	NS
	Public	71	3.4225	1.09103				
o	Private	80	3.5	0.8859	150	-.059	.347	NS
	Public	71	3.507	0.50351				
	Private	80	23.6625	5.873	150	-1.87	.675	NS
	Public	71	22.0986	5.431				

Level of significance = 0.05; NS = Not Significant; S = Significant

According to the results of the t-test analyses presented in Table 4, there is no significant difference in the mean rating of audit bursary staff in private and public institutions on the influence of computer-assisted auditing techniques on fraud prevention in tertiary institutions in Cross River State, Nigeria. This is due to the fact that the p-value in Table 4 is greater than 0.05. Because the p-values for all items are greater than p (.05), the null hypothesis that there is no significant difference in the mean rating of audit bursary staff in private and public tertiary institutions using the computer-assisted auditing technique for fraud prevention in tertiary institutions in Cross River State is upheld.

6.4 Hypothesis Two

There is no significant difference in the mean rating of the Audit Bursary Staff in private and public tertiary institutions on the Interview's technique on fraud prevention

Table 5 presents the data that provide answers to the above hypothesis.

Table 5: One sample t-test result on respondents' responses on mean rating of Audit Bursary Staff in private and public tertiary institutions on the interview technique on fraud prevention in tertiary institutions in Cross River State

Items	Respondents Category	N	X	SD	df	t-cal	P-val	Dec.
11	Private	80	3.300	1.1518	150	.781	.092	NS
	Public	71	3.183	.5427				
12	Private	80	3.4125	1.40247	150	.932	.816	NS
	Public	71	3.2254	1.00281				
13	Private	80	3.6000	1.35572	150	.529	.316	NS
	Public	71	3.5070	.62959				
14	Private	80	3.7250	1.44060	150	.723	.472	NS
	Public	71	3.5915	.62284				
15	Private	80	3.1625	1.73893	150	1.225	.669	NS
	Public	71	2.8732	1.02720				
16	Private	80	3.3625	1.72285	150	.737	.421	NS
	Public	71	3.1972	.82149				
17	Private	80	3.4000	1.94611	150	1.092	.685	NS
	Public	71	3.1127	1.12820				
18	Private	80	3.1875	2.01949	150	1.237	.556	NS
	Public	71	2.8592	1.01834				
19	Private	80	3.3125	2.09637	150	.641	.231	NS
	Public	71	3.1408	.88311				
20	Private	80	3.3000	1.1518	150	.781	.816	NS
	Public	71	3.3121	2.0963				
	Private	80	20.7625	5.094	150	.932	.764	NS
	Public	71	21.0021	5.120				

Level of significance = 0.05; NS = Not Significant; S = Significant

The t-test analyses presented in Table 5 show that there is no significant difference in the mean rating of audit bursary staff in private and public institutions on the influence of interview technique on fraud prevention in tertiary institution. This is because the p-value of 764 in Table 5 is greater than 0.05. Because the p-values for all items are greater than p (.05), the null hypothesis that there is no significant difference in the mean rating of audit bursary staff in private and public tertiary institutions based on the interview technique on fraud prevention in Cross River State is upheld.

7. Discussion of the Findings

7.1 *Influence of computer assisted auditing technique on fraud prevention*

The analysis of the first research question in this study revealed that computer assisted auditing techniques had a High Influence (HI) in preventing fraud in tertiary institutions in Cross River State, Nigeria. The study's findings support Coderre's (2007) claim that computer-aided audit tools enable auditors to extract data from a wide range of data tiles in a wide range of database management systems in order to look for underlying patterns or links between data. He went on to list computer-aided audit tools such as test data, parallel simulation, integrated test facility, generalized audit software, bespoke audit software, and generalized audit software as examples. In line with the findings of Debreceny, Lee, Neo, and Shilling (2004), computerized audit techniques can range from simple tasks such as listing data in a specific tile to the use of artificial intelligence technologies to forecast financial failure or financial statement structures. The most commonly used category of computer-aided audit solutions is arguably generalized audit software (GAS). These are computer programs that include general modules for reading pre-installed computer tiles and performing complex data transformations to complete audit tasks. They provide an easy-to-use interface for recording audit criteria provided by users and converting those requirements into program code. This is accomplished by querying the client's database or file systems and performing the necessary program steps.

The findings of the hypothesis tested shown that, there was no significant difference in the mean rating of audit bursary staff in private and public institutions on the influence of computer assisted auditing techniques on fraud prevention in tertiary institution. Olasanmi (2013) backs up the finding, claiming that computer-assisted auditing techniques have changed how employees in both public and private institutions communicate financially, and preventing fraud regardless of whether the institution is owned by the government or private individuals. The usage of accounting software has the ability to significantly alter how services are delivered and how employees participate in fraud prevention. According to the respondents, computer assisted auditing techniques helped to improve auditors' performance in terms of the openness of financial reporting within firms because it is a platform where dishonest and improper practices are easily identified.

7.2 *Influence of Interview technique on fraud prevention in tertiary institutions in Cross River State, Nigeria*

The results of this study revealed a High Influence (HI) of the Interview technique on fraud prevention in tertiary institutions in Cross River State, Nigeria. Yange (2013) affirmed that interview auditing enquires into the reality of financial transactions in organizations and agreed with the conclusion. He asserts that this kind of auditing can be carried out by direct physical contact between the two parties involved. He said that during this time, auditors formulate inquiries in response to flaws found in their financial activities. He further underlined that throughout this particular exercise, the auditors in question should clarify any areas of uncertainty by asking questions. As a result, the two parties' audit procedure is defined by the answer to the inquiry. This suggests that all cash information, invoices, and receipts have been checked to provide the necessary verification of the organization's financial operations. The results are consistent with Agbo's (2014) study, which

found that interview auditing greatly contributes to fraud prevention. According to the report, auditors and bursars frequently disagree about how to verify transactions in order to establish checks and balances on the financial records of schools.

The results of the hypothesis testing revealed that there is no significant difference in the mean rating of audit bursary staff in private and public institutions on the influence of interview technique on fraud prevention in tertiary institutions in Cross River State.. The study is supported by Jeiyol (2012), who said that interview auditing reviews the financial transactions in organizations using financial records, lends credence to the study. The auditor uses a few queries to clarify records where there appears to be misunderstanding. The majority of interviews are conducted verbally without the auditors' prior knowledge, and the financial resources' method of approaching the situation appears to be intended to check and balance the financial state. In agreement with Pever (2015), interview auditing technique significantly influences fraud prevention in a positive way by allowing auditors to communicate with accountants and ask questions as needed to clarify financial transactions. Interview auditors are highly qualified individuals who use their expert knowledge to ask questions in an effort to uncover financial control fraud.

8. Conclusion

Almost every day, fraudulent operations are started because records are altered to hide fraudulent activity. Auditors of these institutions have a duty to set up reliable internal control systems that would thwart fraudulent invasions in order to protect institutional finances and the public interest. The findings of the study revealed that, fraud prevention in Nigeria tertiary institutions has been significantly influenced by computer assisted auditing technique and interview approach.

9. Recommendations

According to the study's findings, the following suggestions were made:

1. To improve auditors' use of computer assisted auditing techniques for fraud prevention, the government should provide auditors with information and communication tools, including PCs with internet connectivity.
2. Auditors should periodically conduct compliance and substantive tests inside the institutions to spot fraud early and have it stopped before it gets out of hand.
3. To obtain correct information that would help restrict fraudulent activities, auditors should use contemporary interview tactics such observation during interviews, the use of recording devices, and the placement of CCTV cameras at key locations.
4. Before any payment is made, the internal control mechanism should be strong enough to allow the concerned authorities to approve the complete specimen.

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