
ARTIFICIAL INTELLIGENCE AND THE TRANSFORMATION OF FORENSIC AUDITING PRACTICES IN NIGERIA

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ABSTRACT

Rising levels of financial fraud and corruption, combined with weak internal controls, have pushed the demand for forensic auditing higher in many countries. In Nigeria the EFCC continues to confront growing cases of misappropriation and cyber fraud in both public agencies and private firms. This study examined how artificial intelligence is reshaping forensic auditing practices within the country by means of a survey. The population consisted of 1,642 management staff, internal control specialists, auditors, and IT personnel selected from seven deposit money banks. Purposive sampling and Taro Yamane's formula produced a final sample of 400 respondents. Regression analysis then tested the effects of machine learning, data analytics, and investigation efficiency on current forensic auditing methods. The results showed that machine learning ($\beta=0.196722$, $p > 0.05$) and data analytics ($\beta=0.095293$, $p > 0.05$) had positive and statistically insignificant impacts on forensic auditing practices. On the contrary, efficient investigation ($\beta = 0.611031$, $p < 0.05$) was found to positively influence forensic auditing practices as well, indicating that efficiency in investigations continued to be an important factor influencing the performance of forensic

audits. It was observed that while AI had much to offer in terms of improvements in forensic auditing practices, its usage at present was still insufficient. The study recommended that efforts be made towards investments in training personnel, technological infrastructure, data management, and efficient investigation processes within forensic auditing.

KEYWORDS: Artificial intelligence, machine learning, data analytics, investigation efficiency, forensic auditing practices.

1.0 INTRODUCTION

Globally, financial fraud and corporate scandals continued to rise despite advancements in auditing practices. Reports indicated that organizations lost a significant portion of their annual revenue to fraud, amounting to trillions of dollars worldwide. These issues suggested that while artificial intelligence (AI) had transformative potential, its effectiveness was constrained by structural and ethical limitations, thereby necessitating further exploration into its optimal application in forensic auditing (Qafisheh, 2026; Bhardwaj &Yadav, 2024).In Africa, forensic auditing practices had remained underdeveloped due to limited technological infrastructure and inadequate professional capacity. Studies revealed that many African countries still relied heavily on traditional auditing methods, which were less effective in detecting complex financial crimes (Onowu&Oludi, 2025; Mvunabandi et al., 2026).

The growing need for effective forensic auditing in Nigeria was due to the rise in the incidence of financial fraud, corruption, and poor internal control. The Economic and Financial Crimes Commission reported on the growing incidence of financial misappropriation and cyber-fraud, both in the public and private sectors. However, the use of AI in forensic auditing has been limited by the cost of AI tools, a lack of expertise, and poor support for regulatory frameworks. This showed that the use of AI in Nigeria's forensic auditing processes was not maximized thus restricting the impact of forensic auditing in combating financial crimes (Yahaya, 2026; Oke&Ofor, 2026). AI has been demonstrated to directly impact forensic auditing's efficiency and effectiveness through data analysis, anomaly detection, and predictive powers. The results of the research indicated that the use of AI tools had a positive impact on fraud detection, as compared to the conventional auditing approach. Based on the empirical evidence, it was noted that the AI tools were highly effective in detecting frauds, outperforming traditional auditing techniques. This connection has suggested that the incorporation of AI into forensic auditing processes has resulted in

enhanced audit efficiency, accelerated detection of irregularities, and improved decision-making abilities (Sanusi et al., 2026; Ilori et al., 2024).

In this study, artificial intelligence was decomposed into sub-variables such as machine learning, data analytics, and automation tools, while forensic auditing was examined through investigation efficiency. Studies indicated that machine learning enhanced pattern recognition, data analytics improved decision accuracy, and automation reduced human error in auditing processes (Alaka et al., 2025; Ibrahim & Ademu, 2025; Sarun et al., 2026; Wang & Xie, 2026). This suggested that each component of AI contributed uniquely to transforming forensic auditing practices, which represented a significant shift towards more efficient, accurate, and proactive fraud detection systems. However, disparities in adoption across regions highlighted the need for focused research, particularly in developing economies like Nigeria.

Despite the recognized importance of forensic auditing in combating financial fraud, existing literature revealed persistent inefficiencies in traditional auditing practices, particularly in developing countries. Evidence showed that fraud cases continued to increase globally, with limited success in detection and prevention using conventional methods. Although several studies had examined forensic auditing and AI independently, few had explored their combined impact, especially within the Nigerian environment. Existing studies had largely focused on developed economies where AI adoption was more advanced, leaving a significant gap in understanding its applicability in emerging markets like Nigeria (Oyedokun & Adu, 2026; Sanusi et al., 2026; Yahaya, 2026). Furthermore, prior research had not adequately addressed the specific challenges hindering AI integration into forensic auditing practices in Nigeria. This study addressed these gaps by examining how artificial intelligence influenced forensic auditing practices in Nigeria, with particular emphasis on identifying key challenges, opportunities, and measurable impacts on fraud detection and prevention. The following research questions were addressed. These research questions were dealt with. How does artificial intelligence impact forensic auditing in Nigeria? What is the role of machine learning in fraud detection in forensic auditing? How can data analytics enhance the effectiveness of forensic audits? The study sought to investigate artificial intelligence (AI) and the transformation of forensic auditing practices in Nigeria. The study specifically:

1. Explore the impact of machine learning on forensic auditing in Nigeria.
2. Examine the role of data analytics in forensic auditing in Nigeria.
3. Investigate the effect of investigation efficiency on forensic auditing practices in Nigeria.

This study offered guidance to regulators and leaders of organizations regarding the effective use of AI within forensic auditing processes for increased audit efficiency and more effective fraud detection and compliance. The results help to mitigate financial crimes, increase transparency, and increase public trust in financial systems. This study contributes to the literature and serves as a pointer for future studies as it provides empirical evidence of the link between AI and forensic auditing in Nigeria. The study was based on artificial intelligence (independent variable) and forensic auditing practices (dependent variable) with sub-variables being machine learning, data analytics and investigation efficiency for dependent variable. The study was limited to Nigeria, with particular emphasis on selected deposit money banks (DMBs) within the financial sector. Data were obtained from primary sources, specifically through responses from professionals in the accounting and auditing fields. The study focused on auditors, forensic accountants, financial analysts, and regulatory bodies.

2.0 Literature Review

2.1 Conceptual Review

2.1.1 Forensic Auditing Practices

Forensic auditing is the use of accounting, auditing, and investigative capabilities to review financial data to identify fraud and produce evidence appropriate for court action (Mvunabandi et al., 2026). Forensic auditing is the application of accounting, auditing, and investigative procedures to examine the financial statements to discover fraud and provide evidence for criminal submission (Qafisheh, 2026). Forensic auditing is the combination of accounting and investigative abilities, delving into financial records to uncover fraudulent activities and assist in legal proceedings (Bhardwaj &Yadav, 2024). Forensic auditing involves the meticulous scrutiny of financial data through auditing and investigative techniques to uncover fraud and present strong evidence for legal action (Onowu&Oludi, 2025). Forensic auditing is the use of specialized accounting and investigative skills to thoroughly examine financial records to identify fraud and to produce legally admissible evidence (Oyedokun&Adu, 2026). Forensic auditing is the use of accounting expertise and investigative techniques to examine financial transactions, identify irregularities and report the results appropriately to the legal forum (Oke&Ofor, 2026).

2.1.2 Artificial Intelligence

“Artificial intelligence” is defined as the ability to simulate the cognitive processes of the human brain through computer systems, so that they will learn, think, solve problems and make decisions (Chandra & Feng, 2026). Artificial intelligence means the ability of computers or other machines to learn, reason, solve problems, make decisions, and do other cognitive tasks that humans do, according to Wang and Xie (2026). AI is the implementation of computer technologies to make computers learn from data, reason, solve problems and make decisions, similar to human intelligence (Sarun et al., 2026). AI is a state in which computer systems are designed to possess human intelligence traits to perform reasoning, learning and decision making activities (Ibrahim & Ademu, 2025). Artificial intelligence is the use of very powerful computing power as a tool to enable computers to perform intelligent activities, like learning from experience, analysing and making decisions (Alaka et al., 2025). Artificial intelligence is a domain of computer science that focuses on creating computer systems that exhibit human intelligence attributes like learning, reasoning, problem-solving, and decision making (Chigbata et al., 2025).

2.1.2.1 Machine Learning

Ojo et al. (2026), machine learning is a part of artificial intelligence that involves the use of algorithms and statistical models to enable computer systems to gain knowledge from data. Idowu and Owolabi (2026) defined machine learning as a branch of artificial intelligence that is based on algorithm or statistical model that allows computer systems to learn from data and improve their performances without explicit programming. Ilori (2025) defined machine learning as the act of using algorithms of computation to allow a machine to learn from data and get better at its job without being told. Lawal et al. (2025) viewed machine learning as a subset of Artificial intelligence whereby computer systems learn patterns from data and make decisions without being specifically programmed for each task. Fatokun et al. (2025) described machine learning as a type of technology that uses statistical algorithms and methods to allow machines to learn from their experiences and enhance their performance over time. Paramole (2025) and Babatunde et al. (2025) described machine learning as an area of artificial intelligence that is based on pattern recognition and data learning.

2.1.2.2 Data Analytics

Data analytics involves the interpretation, transformation, and modelling of data to gain valuable insights, make decisions and generate conclusions (Yahaya, 2026) Iruka and Ijeoma (2025) stated that data analytics can be defined as systematic examination, transformation and modeling of data to present meaningful insights, draw conclusions and inform decisions.

According to Adebayo (2025) data analytics refers to ways of processing data and information by using different methods for gaining useful information or making decisions. According to Kabara and Aliyu (2025), data analytics involves the use of analytical techniques to organise, process, analyze and interpret data to uncover patterns, gain insights, and support decision-making processes. According to Ilori et al. (2024), data analytics involves analyzing and converting data into meaningful information for drawing conclusions and improving decision-making processes. Osunwole et al. (2024) described data analytics as structured process of analysing and modelling data to derive meaningful insights, support conclusions and enhance organizational decision making.

2.1.2.3 Investigation Efficiency

In the literature, the efficiency of the investigation has been defined as the effectiveness of forensic audit processes, as well as the ability to achieve the optimal balance of the use of financial, human and technological resources and minimal loss. Investigation efficiency is the ability of forensic auditing systems to quickly detect, investigate and resolve financial irregularities while maintaining the quality of evidence and investigation results. In this context, Bhardwaj and Yadav (2024) noted that AI's role in auditing increases the precision and speeds up the detection of fraud, leading to quicker and more reliable investigations. Likewise, Qafisheh (2026) highlighted that the use of sophisticated computational tools in forensic accounting further enhances the effectiveness of fraud detection, allowing for quicker and more accurate examination of financial irregularities. Moreover, Onowu and Oludi (2025) highlighted the strong correlation between audit investigation efficiency and the successful implementation of AI tools; however, limitations in skills and technology may hinder the potential benefits of AI. On the other hand, Osunwole et al. (2024) and Umoh (2024) indicated that forensic auditing can enhance the support of litigation and organizational performance, but the benefits of efficiency will vary depending on the capacity of the institutions, the competence of the forensic auditor, and implementation frameworks.

2.2 Theoretical Review

Fraud Triangle Theory, Task–Technology Fit (TTF) Theory and Unified Theory of Acceptance and Use of Technology (UTAUT) have been analyzed, for example. Thus the study will utilize the fraud triangle theory and task technology fit theory. Primarily because the fraud triangle theory provides an understanding of basic frauds, where three key elements are identified as pressure, opportunity and rationalization. Meanwhile, the task-technology fit theory dictates that technology should support the task that it is used for, and the better able it is to do so, the more effective it will be.

2.2.1 Fraud Triangle Theory

Cressey (1953) developed the fraud triangle theory that fraud can only occur when three elements are present at the same time in an organization: pressure, opportunity and rationalization. From this point of view, fraud is likely to occur if people are facing pressure of some sort that tempts them to act in an unethical way, and also when the procedures within the organisation are lax and allow the opportunity for them to commit fraud. Rationalization further enables individuals to justify fraudulent actions as acceptable under their circumstances, reinforcing the likelihood of fraud occurrence (Akpootu&Garba, 2026). This theoretical position aligns with the view that fraud prevention requires strong control systems and continuous monitoring mechanisms, as emphasized in forensic accounting literature (Apalowowa et al., 2023; Paramole, 2025).

The fraud triangle theory has been challenged, however, because of its narrow focus, which doesn't consider other factors like individual skill, organizational culture, and the complexity of technology in today's fraud context. With the development of digital systems and operations based on data analysis, some studies suggest that the motives behind fraud have shifted from the traditional ones (Qafisheh, 2026; Ilori et al., 2024). The use of AI and data analytics has been noted as a more effective way of combating complex frauds as it improves detection and minimizes opportunities for manipulation within the system, making it a more comprehensive solution (Bhardwaj &Yadav, 2024; Onowu&Oludi, 2025). In addition, machine learning and forensic accounting tools enhance the effectiveness of fraud detection and increase the accuracy of investigations in complex financial situations (Fatokun et al., 2025; Lawal et al., 2025). The fraud triangle theory continues to be useful in the understanding of the basic conditions of the occurrence of fraud, and new and more sophisticated technological frameworks have been adopted to account for the limitations of the triangle theory. Therefore, research has shown that the incorporation of forensic auditing tools such as artificial intelligence, data analytics tools, etc. is necessary to address the fraud opportunities and improve the efficiency of fraud identification in the modern financial system (Osunwole et al., 2024; Umoh, 2024).

Task-Technology Fit (TTF) Theory

The Task–Technology Fit (TTF) Theory, developed by Goodhue and Thompson back in 1995, rests on a straightforward idea: technology performs best when it aligns well with the tasks it's meant to support. The underlying premise is that when task requirements and technological capabilities work together seamlessly think of it like matching the right tool to the right job users tend to see real improvements in efficiency, accuracy, and overall

performance (Ogbebor, 2026). For auditing specifically, this means AI tools can genuinely strengthen forensic auditing when they're matched thoughtfully with audit tasks like fraud detection, spotting anomalies, and crunching data (Bhardwaj & Yadav, 2024; Ilori et al., 2024).

The empirical findings also confirm that proper task–technology alignment enhances the performance and decision-making of auditors (AlMutawa et al., 2024; Ogbebor, 2026). However, the theoretical model can be said to suffer from the limitation that assumes stability in the task environment, an aspect that cannot accurately capture the dynamism inherent in the task of forensic auditing in the contemporary digital system. It gives little attention to human aspects such as competencies, resistance, and culture, which have immense importance in determining technology adoption success (Abdulkareem, 2025; Onowu&Oludi, 2025). Moreover, other environmental constraints such as regulatory requirements and infrastructure limitations, which play crucial roles in the field of auditing, have not been adequately addressed by the theory (Pedrosa, 2015; Butt et al., 2021). In spite of its limitations, the theory continues to remain important in explaining how artificial intelligence and data analytics enhance forensic auditing when properly aligned to audit tasks and standards (Umoh, 2024; Oyedokun&Adu, 2026).

Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) introduced by Venkatesh et al. (2003) describes how people's intention to use technology and their behavior concerning technology are influenced by four crucial factors including performance expectancy, effort expectancy, social influence, and facilitating conditions. People are supposed to adopt any technology if they find it useful for improving their job performances, easy-to-use, socially accepted, and well-facilitated by the organization. In the context of forensic auditing, this implies that the adoption of artificial intelligence systems depends largely on auditors' perceptions of usefulness, system ease of use, organizational support, and the availability of enabling infrastructure (Almgrashi&Mujalli, 2025; Abdurrahman et al., 2024). Empirical studies further indicate that these factors significantly shape the acceptance of emerging technologies within accounting and auditing environments (Sijuade et al., 2024; Thiye et al., 2026).

However, the UTAUT model has been criticized for its complexity and limited flexibility in different contextual settings, particularly in developing economies where institutional and infrastructural challenges are more pronounced. It also tends to overlook broader environmental and regulatory influences that may affect technology adoption in professional

settings (Ogundega, 2020; Ayodeji, 2024). Despite these limitations, the theory remains highly relevant in explaining technology acceptance behavior, especially in emerging areas such as artificial intelligence in forensic auditing, where user perception and organizational readiness play critical roles in successful implementation.

2.3 Empirical Review

2.3.1 Artificial Intelligence and Forensic Auditing Practices

Mvunabandiet al, (2026) examined forensic auditing services in the fifth industrial revolution. This study adopts a scopingreview methodology to systematically map peer-reviewed literature (2018–2024) on AI's merits (e.g., efficiency,fraud detection) and challenges (e.g., data bias, ethical concerns) in forensic auditing practices providing valuable keyinsights for forensic practitioners and entities confronting disruptors technologically.

Oyedokun and Adu (2026) examines the influence of auditors' expertise, skills, and aids in detecting financial statement fraud among public business enterprises in Nigeria. The research relies on the Expertise Theory, which explains how an auditor develops his or her skill and knowledge through practice. In addition to the Expertise Theory, fraud theories such as the Fraud Triangle, Diamond, and Pentagon were also applied in the study. Descriptive survey research was used to collect primary data from 576 accounting, finance, and auditing employees in selected federal government-owned organizations in Lagos State, Nigeria. Descriptive and inferential statistics, specifically regression analysis, were used to analyze the data. It was found out that auditors' expertise significantly influences financial statement fraud reduction ($\beta = -0.309$; $p < 0.05$), with a percentage of variance explained of 96.1%. Likewise, auditors' skills and aids, which include expertise in using information technology and forensic accounting methods, use of specialized audit software such as ACL, IDEA, and risk assessment, significantly affect fraud reduction.

Onowu and Oludi (2025) theoretical study discusses the current state of knowledge and policy developments related to the application of artificial intelligence in auditing practice, analyzes the existing issues that hinder quality improvement in the preparation of audit reports in Nigeria, and recommends a practical approach for phased implementation of AI technologies in audits. Issues discussed in the article include the problem of data fragmentation and accessibility, legal and ethical issues, lack of skills and human capital, vendor governance, model explainability, and cybersecurity.

Ibrahim and Ademu (2025) evaluated academics' perception of the application of artificial intelligence technology in digital forensics in Nigeria. The survey research method was used to conduct the study. Primary data were collected through the use of questionnaires

administered to randomly selected participants who were practitioners providing forensic accounting services in audit firms and university lecturers from different universities in Nigeria. A total of 400 respondents were sampled using the Cochran formula and convenience sampling method. Descriptive and inferential statistics were applied to analyze the data. From the results of the one-sample t-test, there was no significant difference in the perception of both practitioners and academics concerning AI certification.

The study by Alaka et al. (2025) was focused on investigating the role played by artificial intelligence in forensic auditing and the way that technology could increase the precision, efficiency, and speed of fraud detection. Moreover, the study considered how the introduction of AI could impact financial organizations and provide benefits such as compliance with the requirements set forth by regulators, increased transparency, and proactive risk management. Some of the issues that were highlighted in the paper included algorithmic bias, data protection, and the necessity of professional personnel to analyze findings.

The analysis of Bhardwaj and Yadav (2024) investigates the role of AI in transforming the methodology of audits post-pandemic, its potential to enhance accuracy and fraud detection, the obstacles encountered (including the issue of model biases and ethics), and provides a framework for the safe use of AI in audits. The methodology employed is a combination of techniques: a systematic literature review up until 2024; analysis of the policies and standards including the pandemic audit guidelines; and illustration through cases of the application of AI within the Big Four and other firms. Some of the findings include the ability of AI tools to enhance fraud detection, extend population testing outside sample sizes, and shorten the time of detecting anomalies.

2.3.2 Machine Learning and Forensic Auditing Practices

Oke and Ofor (2026) conducted research on the effect of forensic auditing on financial fraud in Deposit Money Banks in Nigeria. In particular, the study focused on the effect of fraud detection on financial statement fraud in Deposit Money Banks in Nigeria. The study made use of primary data collected using questionnaires given to some selected banks in Asaba, Delta State. Descriptive analysis, Cronbach's Alpha analysis, and OLS regression analysis were done in the study. The results showed that fraud detection and audit procedures do not have any effect on financial statement fraud.

Sanusi et al. (2026) conducted a study to investigate the impact of digital forensic skills on fraud detection effectiveness within Nigeria's top five deposit money banks, United Bank for Africa Plc, Zenith Bank Plc, Access Bank Plc, First Bank Nigeria Limited, and Guaranty Trust Bank Plc. In total, 306 surveys were issued, and the 243 usable replies obtained showed

a 79% response rate. Data collected were subjected to analysis based on Partial Least Squares Structural Equation Modeling (PLS-SEM) and Artificial Neural Network (ANN). For the PLS-SEM, JASP software (version 0.95.3) was used, whereas ANN estimation utilized SPSS 27 through the multilayer perceptron approach. Digital forensic skills as a whole had a significant impact on fraud detection effectiveness, with an R^2 value of more than 0.75.

Oyedokun et al. (2026) examined the role of the knowledge, skills, and techniques of auditors in mitigating financial statement fraud at public businesses in Nigeria. This study was based on Expertise Theory, where an auditor's proficiency is achieved through deliberate practices and specific knowledge areas in addition to fraud theories like Fraud Triangle Theory, Fraud Diamond Theory, and Fraud Pentagon Theory. A descriptive survey research methodology was used, where data was gathered from questionnaires distributed among 576 participants working in the fields of accounting, finance, and auditing in selected public organizations owned by the federal government in Lagos, Nigeria. Descriptive and inferential statistical methods including regression analysis were used in analyzing the data gathered. It was found out that auditors' expertise had a significant influence on the mitigation of financial statement fraud.

The impact of artificial intelligence implementation on audit quality in Nigerian audit firms, taking into account factors like firm size, audit experience, technology structure, auditor competence, regulation, client industry, and data quality, was the subject of analysis by Yahaya (2026). TOE and TAM theories formed the theoretical basis for the research. A cross-sectional regression model was formulated to conduct the statistical test, and data were collected from 1,090 firms registered with the Institute of Chartered Accountants of Nigeria and the Financial Reporting Council of Nigeria. A positive and statistically significant correlation between the dependent and independent variable was established, as well as a strong role played by auditor competence and data quality among control variables.

2.3.3 Data Analytics and Forensic Auditing Practices

Iruka and Ijeoma, O. P. (2025) explores the use of the techniques in forensic accounting in investigating and curbing fraud cases within the Nigerian deposit money banks. The research was carried out using five leading banks in Nigeria, which are famous due to large-scale operation and vulnerability to fraud risks. In order to prove the hypothesized relationships, multiple regression analysis was employed to establish the correlation between forensic accounting techniques, forensic tools, and the outcome of fraud management. Cronbach's alpha coefficient of 0.87 was used to verify the reliability of the instrument. From the

findings of the study, it can be established that forensic accounting techniques are effective in detecting fraud since 81.4% of the variations in fraud detection level can be explained by these techniques.

The impact of data science on financial reporting quality is examined by Adebayo (2025). This study uses data visualization, big data analysis, cloud accounting, and blockchain as proxies for data science. Survey methodology has been chosen based on the structured survey tool and cluster random sampling. Results show that data visualization positively affects financial reporting quality with p value (0.049) and coefficient of 0.187; blockchain positively impacts financial reporting quality with p value (0.000) and coefficient of 0.389; while big data analysis positively but not significantly impacts financial reporting quality with p value (0.095) and coefficient of 0.095, and finally cloud accounting negatively impacts financial reporting quality with p value (0.074) and coefficient of 0.095.

Kabara and Aliyu (2025) studies how big data technologies can be used in forensic accounting to detect fraud and cybercrimes in Nigeria. As a survey research design, Kabara and Aliyu's study involves the use of quantitative data analysis methods through the administration of structured questionnaires to respondents purposely selected as samples from among the forensic auditors at the EFCC Office, Kano Command. Analyzed the collected data using descriptive statistics, regression analyses and other appropriate econometric techniques. The results indicate that Big Data Technology has positively affected the practice of forensic auditing in the Nigerian public sector. Likewise, the application of big data technology in the Nigerian public sector has positively affected Forensic Auditing and Prevention and Detection of Fraud and Cybercrimes

Ilori et al. (2024) discusses how advanced data analytics can be integrated in the internal audit process to enhance risk management capabilities and improve fraud detection capacity. Integrate diverse datasets, which include financial, operational, and external data, to gain a comprehensive understanding of the organization's risk profile. Adopt strict data governance procedures to guarantee that the data is accurate, consistent, and reliable. Leverage the power of machine learning and predictive analytics.

2.3.4 Investigation Efficiency and Forensic Auditing Practices

In his study, Umoh (2024) intended to attain the following objectives: to determine the influence of auditor independence on ROA in Nigeria Breweries Plc; to determine the effect of auditor size on ROA; and to determine the effect of auditors' remuneration on ROA. An ex-post facto research design was employed in which secondary data was used from annual

reports and financial statements of Nigeria Breweries Plc in the stated period. Ordinary Least Square (OLS) regression method was applied through the use of e-views 10 statistical software to examine the hypotheses that were developed. It is found out that the auditor independence did not significantly affect ROA of Nigeria Breweries Plc, while the auditor size significantly affected ROA

Osunwole et al. (2024). Effect of forensic accounting on the objectivity of forensic accountant's investigation and the Attorney's judgment in litigation cases in Nigeria. This study adopted a descriptive survey research design for its execution. The population for this study comprised over 400 experts and professional people operating in Osogbo, Osun State including deposit money banks, law firms, audit firms, higher educational institutions as well as smaller and medium-sized enterprises. The sample size for the study was determined by Solvin's method and 200 respondents were chosen for the purpose where the technique used was that of randomization and convenience sampling. Primary data collection method has been employed in the study. The findings of the study indicate that there is a significant positive impact of forensic accounting on objectivity of forensic accountant's investigation in Nigeria ($\alpha=0.293$; $p<0.05$) and on Attorney's judgment in litigation cases in Nigeria ($\alpha=0.243$; $p<0.05$).

In a study carried out by Kehinde et al. in 2020, the authors sought to analyze the effectiveness of forensic audit as an instrument used in fighting financial crimes that may lead to endangerment and even harm to the operations and stability of Deposit Money Banks (DMBs) in Nigeria. Survey design techniques were employed in the analysis. According to the result of the analysis obtained through the use of OLS method, employing qualified and experienced forensic auditors in DMBs would help reduce financial crimes and offer stability to the banking sector in Nigeria.

The performance of business organizations and forensic accounting was evaluated by Abdulsalam et al. in 2020 using the variables of net profit margin, return on equity, and return on asset of the Cement Company of Northern Nigeria. In carrying out the analysis, a survey technique was adopted. Multiple regression analysis using statistical packages for social sciences (SPSS) was performed after standardized questionnaires had been distributed using quantitative data. From the results obtained, it is evident that there exists a positive and significant correlation between net profit margin, return on equity, and return on asset and forensic accounting.

2.4 Study and Knowledge Gap

Most of the studies are conceptual in nature or are carried out in the developed countries and thus have limited application in the Nigerian environment. Some studies are concerned with a single factor, such as auditor knowledge or use of digital forensics or data analytics without putting all factors together. Some studies, like Mvunabandi et al. (2026) and Onowu&Oludi (2025) discuss artificial intelligence and its problems but are non-empirical or based on a review of literature. Thus, they are limited in their scope and cannot provide validation to the issues under consideration within the Nigerian environment. The Nigerian studies on artificial intelligence and fraud detection include Oyedokun&Adu (2026) and Yahaya (2026). These studies have not discussed the impact of adopting technology in transforming the practices of forensic auditing. In some studies on machine learning and data analytics, like Oke&Ofor (2026) and Iruka&Ijeoma (2025), the results have been mixed. Most of these studies tend to discuss the issue of fraud detection independent of its investigative efficiency.

3.0 METHODS

The survey method research design was used in this study, based on the assumption that in such a study the researcher acts as a neutral data collector. The survey method of data collection allows collecting data from targeted respondents. It is effective for acquiring quantitative data. The population used in the study was 1,642 managerial staff, internal control, and senior employees of Nigeria's seven internationally licensed deposit money banks, namely, Access Bank Limited, Fidelity Bank Plc, First City Monument Bank Limited, First Bank Nigeria Limited, Guaranty Trust Bank Limited, United Bank of Africa Plc, and Zenith Bank Plc. The population number was based on the record of staff as at January (2026). The chosen banks have been purposively selected owing to their extensive domestic and international operations, sophisticated banking technology and systems, and higher risks associated with more complicated and technology-based fraud than those facing small institutions. Within these selected organizations, the targeted respondents include accountants, internal and external auditors, IT/ Cybersecurity experts, internal control officials, and senior managerial staff members who possess significant information about artificial intelligence and forensic audit transformation.

$$n = \frac{N}{1 + N(e)^2}$$

N is the study population, and e is the error margin.

$$n = \frac{1,642}{1 + 1,642(0.05)^2}$$

$$n = \frac{1,642}{1 + 1,643(0.0025)}$$

$$n = \frac{1,643}{4.1075}$$

$$n = 400$$

Distribution of Questionnaires

S/No.	Banks Name	Questionnaire Distributed	Valid Number Retrieved
1	Access Bank Limited	57	41
2	Fidelity Bank Plc	57	43
3	First City Monument Bank Limited	58	49
4	First Bank Nigeria Limited	60	54
5	Guaranty Trust Bank Limited.	57	43
6	United Bank of Africa Plc	56	40
7	Zenith Bank Plc	55	48
	Total	400	318

Staff Records (January, 2026).

The primary data was collected through the use of a structured questionnaire aimed at collecting accurate data for hypothesis testing. The researchers then administered 400 structured questionnaires. Out of this number, 318 questionnaires were accurately filled and submitted, thus obtaining a high response rate of 76%. The high response rate could be attributed to the physical administration of the questionnaires by the researcher. Reliability and validity tests were carried out using 50 staff members who were not part of the primary sample. All the constructs had high internal consistency as evident by Cronbach's alpha values.

4.0 RESULT AND DISCUSSION

4.1 Descriptive Statistics

Table 1, depicted that the investigation efficiency had the highest mean value (4.024286) followed by machine learning (4.020357), while forensic auditing practices had the lowest mean value (3.655000). The means that exceeded the midpoint of the scale illustrated the respondents' favorable views towards the examined variables. The proximity of the medians to the means pointed to rather uniform distribution patterns with a minor effect of extreme observations on the data set.

The standard deviations reflected the moderate variation of the variables, where the variable with the highest level of variation was forensic auditing practices (0.604324), and investigation efficiency recorded the lowest standard deviation (0.443652). The skewness

statistics illustrated that there was slight positive skewness for forensic auditing practices and negative skewness for machine learning, data analytics, and investigation efficiency, reflecting their clustering at the high end of the distributions. The kurtosis statistics illustrated that the variables were mostly platykurtic, except investigation efficiency, which was leptokurtic.

Table 1: Descriptive Statistics.

	FORE_AUD_PRACT	MACH_LEA	DATA_ANAL	INV_EFF
Mean	3.655000	4.020357	3.831786	4.024286
Median	3.600000	4.000000	3.900000	4.100000
Maximum	5.000000	5.000000	5.000000	4.900000
Minimum	2.600000	2.600000	2.600000	2.500000
Std. Dev.	0.604324	0.494899	0.521052	0.443652
Skewness	0.187697	-0.148842	-0.223948	-0.960994
Kurtosis	1.957800	2.734231	2.468193	4.075477
Jarque-Bera	14.31618	1.857909	5.640008	56.59135
Probability	0.000779	0.394966	0.059606	0.000000
Sum	1023.400	1125.700	1072.900	1126.800
Sum Sq. Dev.	101.8930	68.33396	75.74711	54.91486
Observations	280	280	280	280

4.2 Regression Analysis Results

Table 2 presents the outcome of the regression analysis for the impact of AI and transformation of forensic auditing practice in Nigeria. Machine learning has a coefficient of 0.196722 and hence had a positive correlation with forensic auditing practices. This is because a one unit increase in machine learning leads to a corresponding increase in forensic auditing practice by 0.196722 units, holding other variables constant. Nevertheless, the fact that the value of t-statistic (1.523047) and probability (0.1289) was less than the 5% significance level means that there is no statistically significant correlation between machine learning and forensic auditing practices. Similarly, data analytics had a coefficient of 0.095293 meaning that the two had a positive correlation but the relationship is weak. The relationship is weak since there was a minor increase in forensic auditing practice by 0.095293 units when there was an improvement in data analytics. Moreover, the values of t-statistic of 0.802710 and probability of 0.4228 indicate that the two variables do not have significant predictive power concerning each other.

In this particular scenario, the investigation efficiency coefficient was 0.611031, which signified a strong positive association with the forensic audit practice. In simpler terms, this meant that where there was an increase in the efficiency of investigation by one unit, there

would be an increase in the forensic audit practice by 0.611031 units, all else being equal. Moreover, the t-value of 4.882298 with a probability of 0.0000 indicated that there was statistical significance at 5%, implying that there was a significant association between the two variables. On the other hand, R-square value of 0.621729 implied that roughly 62.17% of variations in the forensic audit practices can be jointly accounted for by machine learning, data analysis, and investigation efficiency. Nevertheless, the adjusted R-square of 0.611850 implied that despite the inclusion of several independent variables, only 61.19% of variations in the forensic audit practices can be explained by the regression model.

Sum of Squared Residuals, at 142.8264, was a measure of the residual variation in the model, while the Log Likelihood, whose value was -303.0604, illustrated how effective was the estimation of the model under study. The values of the Akaike Information Criterion, the Hannan-Quinn Criterion, and the Schwarz Criterion were close enough (their respective values were 1.186146, 1.225090, and 1.201766), implying the consistency and goodness of fit of the model under analysis. Lower numbers would be preferred when different models were compared according to these criteria. Lastly, the value of the Durbin-Watson Statistic was 1.789829, suggesting the absence of any problems of autocorrelation in the model since it was quite close to the standard value of 2.

Table 2: Regression Analysis Results.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
MACH_LEA	0.196722	0.129163	1.523047	0.1289
DATA_ANAL	0.095293	0.118714	0.802710	0.4228
INV_EFF	0.611031	0.125152	4.882298	0.0000
R-squared	0.621729	Mean dependent var		3.655000
Adjusted R-squared	0.611850	S.D. dependent var		0.604324
S.E. of regression	0.718066	Akaike info criterion		1.186146
Sum squared resid	142.8264	Schwarz criterion		1.225090
Log likelihood	-303.0604	Hannan-Quinn criter.		1.201766
Durbin-Watson stat	1.789829			

Author Computation (2026)

4.3 DISCUSSION OF FINDINGS

Findings from the empirical study indicated inconsistent results about the effect of artificial intelligence on the transformation of forensic auditing practices in Nigeria. Machine learning

showed an insignificantly positive influence on the forensic audit practices, implying that despite having a contributive role in audit process improvement, the current application of machine learning technology has failed to lead to any significant forensic audit outcomes. Consistent with this result are Oke and Ofor's (2026) findings which indicate that certain types of digital forensic and machine learning-based audit procedures used by Nigerian banks did not have any significant effect on the efficiency of fraud detection. However, according to the findings of several other researchers, for example, Bhardwaj and Yadav (2024) and Yahaya (2026), artificial intelligence technologies significantly contribute to audit accuracy, fraud detection, and audit quality when correctly applied and governed by high-quality governance and data framework. It is suggested that the insignificant influence might be caused by context-specific problems, including poor data quality, lack of sufficient infrastructures, and improper model implementation, as discussed by Onowu and Oludi (2025).

In addition, data analytics had a positive yet statistically insignificant correlation with forensic auditing. This indicates that despite the fact that there is already utilization of data analytics within audit environments, the use of such technology is still not sophisticated enough to yield successful forensic auditing results. This finding contradicts Iruka and Ijeoma (2025) and Kabara and Aliyu (2025) who have proven through their findings that the use of data analytics as well as big data analysis can make the process of detecting frauds and conducting forensic auditing highly efficient. This is because according to Ilori et al. (2024), the success of data analytics is greatly influenced by the sophistication of the tool itself and the capabilities of the auditor to use it.

On the other hand, investigation efficiency showed a positive correlation with forensic auditing practices, meaning that increases in investigative efficiency would lead to better outcomes when applying forensic auditing. Indeed, this can be evidenced by the studies performed by Osunwole et al. (2024), which proved that improvements in forensic accounting practices significantly increase the objectivity and legal decision-making efficiency associated with investigations. Similar results have been identified by Kehinde et al. (2020) and Abdulsalam et al. (2020), both of which proved that the efficiency of forensic audit systems and processes significantly contribute to fraud detection, financial stability, and improved organizational outcomes. It thus means that the efficiency of the investigation process plays an important role in enhancing forensic auditing practice in Nigeria, being more influential than the current effect of emerging technology on forensic auditing processes. The current findings show that the use of artificial intelligence techniques such as machine

learning and data analytics affects forensic auditing practices, but its effect currently remains small and situational.

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

- i. The findings showed that machine learning has a positive but statistically insignificant impact on forensic auditing practices in Nigeria, meaning that it has not been effectively used to improve forensic audit practices.
- ii. Moreover, the findings showed that data analytics has a weak and statistically insignificant impact on forensic auditing practices, meaning that it has not been effectively used to optimize forensic audits.
- iii. Investigation efficiency had a positive and statistically significant impact on forensic auditing practices, implying that there is a direct link between effective investigation processes and efficient forensic audit practices.

5.2 RECOMMENDATIONS

1. Audit firms and regulatory bodies should invest more in strengthening the practical application of machine learning tools in forensic auditing through capacity building, advanced training, and improved technological infrastructure to enhance their effectiveness.
2. Banks should improve the adoption and integration of data analytics by ensuring proper data management systems, skilled personnel, and advanced analytical tools to enhance its impact on forensic auditing practices.
3. Firms should prioritize improving investigation efficiency by adopting standardized investigative procedures, enhancing auditors' operational skills, and implementing performance monitoring systems to strengthen forensic auditing practices.

5.3 IMPLICATIONS

Policy direction should therefore prioritize continuous professional development and mandatory digital auditing certifications with structured training programs for auditors to enhance competence in machine learning, data analytics, and emerging forensic technologies. More so, policymakers and professional bodies should develop clear implementation standards and minimum technological requirements for audit firms to ensure that artificial intelligence tools are effectively integrated into forensic auditing processes.

5.4 Ethical Consideration

The ethical issues relating to this research involved human subjects. The participants were appraised about the objectives of the study and that the study was optional and they could choose not to be part of it with no repercussions. Informed consent was sought, anonymity and confidentiality assured by making the responses anonymous and ensuring that all the information remained confidential and private. No threats were involved; there was no deception, and the study did not involve personal details where possible.

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