

# Assessment of Forensic Accounting Education on Students Understanding in University of Jos Plateau State, Nigeria

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## ABSTRACT

This study examines the impact of forensic accounting education on undergraduate students' understanding of fraud detection, prevention, and deterrence at the University of Jos, Nigeria. A survey research design was adopted, utilizing a stratified random sample of 238 students from a population of 587. Data were collected via structured questionnaires and analyzed using descriptive statistics, correlation analysis, and multiple regression techniques. The findings reveal that forensic accounting education significantly improves students' conceptual understanding, achieving an  $R^2$  value of 0.68. Among the explanatory variables, practical exposure exerted the strongest influence ( $\beta = 0.41$ ,  $p < 0.01$ ), followed by awareness and instructional materials. Despite high theoretical awareness, the study identifies critical challenges such as inadequate instructional resources and limited practical training opportunities. Results indicate that while students demonstrate strong theoretical knowledge, significant gaps remain in their practical preparedness for real-world application. The study concludes that current educational frameworks are overly theoretical, limiting students' investigative competence. It recommends integrating simulation-based learning, forensic laboratories, and internships into the accounting curriculum to bridge the theory-practice gap. Finally, the study calls for curriculum reform and increased collaboration with professional bodies to enhance the effectiveness of forensic accounting education in Nigeria.

**Keywords:** Forensic Accounting, Fraud Detection, Accounting Education, Practical Exposure, Nigeria

## INTRODUCTION

### Background of the study

Forensic accounting has increasingly become a critical instrument in the global fight against financial fraud, corruption, and economic crimes. The rapid evolution of financial systems, coupled with advancements in technology, has led to more sophisticated forms of fraud that require specialized skills beyond traditional accounting practices. Consequently, forensic accounting—which integrates accounting, auditing, investigative techniques, and legal knowledge—has gained prominence as a specialized field designed to detect, prevent, and investigate financial irregularities (Albrecht et al., 2014; Wells, 2016).

Globally, corporate scandals such as Enron and WorldCom have underscored the importance of forensic accounting in ensuring financial transparency and accountability. These events have prompted educational institutions to incorporate forensic accounting into their curricula to prepare graduates with the competencies required to combat financial crimes (Rezaee & Riley, 2010). In developing economies such as Nigeria, the relevance of forensic accounting is even more pronounced due to the high prevalence of fraud, misappropriation of funds, and weak institutional controls (Okoye & Gbegi, 2013; Enofe et al., 2015).

In response to these challenges, Nigerian universities, including the University of Jos, have introduced forensic accounting courses as part of their accounting programmes. The primary objective is to equip students with the

knowledge and skills necessary for fraud detection, prevention, and deterrence. These programmes typically cover areas such as fraud examination, forensic auditing, litigation support, and financial investigation techniques (Omoniyi et al., 2020).

Despite these developments, there is growing concern regarding the effectiveness of forensic accounting education in achieving its intended outcomes. Scholars argue that many academic programmes are overly theoretical and lack adequate practical components, thereby limiting students' ability to apply their knowledge in real-world scenarios (Bhasin, 2013; Chui, 2023). Practical exposure—such as internships, case studies, simulations, and laboratory-based learning—is essential for developing critical thinking and investigative skills required in forensic accounting practice (Cokins, 2023).

Furthermore, the absence of a standardized curriculum across Nigerian universities poses a significant challenge. While some institutions offer comprehensive forensic accounting programmes, others provide only limited coverage of the subject, leading to inconsistencies in students' competencies and learning outcomes (Owojori & Asaolu, 2013; Abiola & Adisa, 2020; Muterera, 2024; Dada et al., 2024). This lack of uniformity raises questions about the overall quality and effectiveness of forensic accounting education in Nigeria.

Another critical issue is the availability of instructional resources and qualified personnel. Effective teaching of forensic accounting requires access to modern tools, software, and case-based materials, as well as instructors with both academic and professional experience in forensic investigations. However, many institutions continue to face constraints such as inadequate resources, limited technological facilities, and shortage of trained personnel, which negatively impact students' understanding and preparedness for forensic accounting practice (Okoye & Gbegi, 2021; Ezeagba, 2022; Adeyemi & Uadiale, 2023; Dada et al., 2024). In addition, technological advancements such as data analytics, artificial intelligence, and digital forensics have transformed the landscape of fraud detection. As a result, forensic accounting education must evolve to incorporate these tools to remain relevant and effective. The integration of technology into teaching and learning processes can enhance students' ability to analyse complex financial data and identify fraudulent activities (Albrecht, 2021).

From a theoretical perspective, forensic accounting education is grounded in fraud-related theories such as the Fraud Triangle Theory (Cressey, 1953) and the Fraud Diamond Theory (Wolfe & Hermanson, 2004). These theories provide a framework for understanding the causes and mechanisms of fraud, emphasizing factors such as pressure, opportunity, rationalization, and capability. Incorporating these theoretical insights into educational programmes can enhance students' conceptual understanding and analytical skills.

Given the increasing importance of forensic accounting in modern economies, it is imperative to assess the effectiveness of current educational practices in preparing students for professional roles. Understanding the extent to which forensic accounting education influences students' knowledge, skills, and preparedness is essential for curriculum development and policy formulation.

### **Statement of the Problem**

Despite the growing inclusion of forensic accounting in university curricula, there is limited empirical evidence on whether such education effectively equips students with the necessary competencies for fraud detection and prevention. In Nigeria, the persistence of financial crimes suggests that existing educational frameworks may not be sufficiently robust to address practical challenges in forensic investigations (Modugu & Anyaduba, 2013).

At the University of Jos, forensic accounting is taught as part of the accounting programme; however, concerns remain regarding the depth of students' understanding and their readiness to apply forensic techniques in real-life situations. Specifically, issues such as inadequate instructional materials, limited practical exposure, and lack of standardized curriculum may hinder effective learning outcomes.

Moreover, previous studies have largely focused on the role of forensic accounting in fraud detection within organizations, with limited attention given to educational effectiveness. This creates a gap in the literature regarding how forensic accounting education impacts students' understanding and preparedness. Addressing this gap is essential for improving teaching methodologies and aligning academic programmes with industry requirements.

## Objectives of the Study

The main objective of this study is to assess the impact of forensic accounting education on students' understanding at the University of Jos. Specifically, the study seeks to:

1. Evaluate the level of students' understanding of forensic accounting education concepts.
2. Identify challenges affecting students' comprehension of fraud detection, prevention, and deterrence.
3. Examine the level of awareness and preparedness of students regarding forensic accounting techniques.

## Research Questions

The following research questions will guide the study:

1. What is the level of understanding of forensic accounting education among undergraduate students at the University of Jos?
2. What are the challenges faced by undergraduate students in understanding fraud detection, prevention, and deterrence?
3. What is the level of awareness and preparedness of students regarding forensic accounting techniques among students at the University of Jos?

## Research Hypothesis

H<sub>01</sub>: Forensic accounting education has no significant effect on the level of conceptual understanding among undergraduate students at the University of Jos.

H<sub>02</sub>: There is no significant relationship between the identified educational challenges and students' ability to comprehend fraud detection, prevention, and deterrence.

H<sub>03</sub>: Practical exposure and instructional materials do not significantly influence students' awareness of and preparedness for forensic accounting techniques.

## LITERATURE REVIEW

### Conceptual Review of Forensic Accounting

Forensic accounting is a specialized branch of accounting that integrates accounting, auditing, and investigative skills to examine financial records for use in legal proceedings. It involves the application of analytical procedures to detect fraud, financial misstatements, and irregularities within organizations (Albrecht et al., 2014; Wells, 2016). The discipline extends beyond traditional accounting by focusing on litigation support, fraud investigation, and dispute resolution.

Recent studies emphasize that forensic accounting has evolved significantly due to the increasing complexity of financial transactions and the rise in global financial crimes. A systematic review by researchers highlights that forensic accounting plays a vital role in maintaining financial integrity and transparency, particularly in both public and private sectors. This growing importance has led to increased demand for forensic accounting professionals and the integration of forensic accounting into academic curricula worldwide.

Forensic accounting encompasses key areas such as fraud examination, financial statement analysis, digital forensics, and expert witness services. It also involves identifying financial anomalies, tracing illicit transactions, and presenting findings in a manner acceptable in courts of law. As a result, the discipline requires a multidisciplinary approach combining accounting knowledge with legal and investigative competencies.

## **Forensic Accounting Education**

Forensic accounting education refers to structured academic and professional training designed to equip individuals with the knowledge and skills necessary for fraud detection and financial investigation. It involves teaching students how to analyze financial data, detect irregularities, and apply legal principles in financial dispute resolution.

Globally, accounting education has undergone significant transformation to incorporate emerging areas such as forensic accounting. Literature reviews in accounting education indicate that curriculum design, instructional methods, and integration of technology are central themes in recent research. This suggests that modern accounting education must go beyond theoretical instruction to include practical and technology-driven learning approaches.

In Nigeria, forensic accounting education has gained increasing attention due to the high incidence of financial fraud and corruption. Universities have introduced forensic accounting courses to prepare students for roles in fraud investigation and financial crime prevention. However, studies indicate that many programmes still lack sufficient practical components, which limits their effectiveness in preparing students for real-world challenges.

### **Importance of Forensic Accounting Education**

The importance of forensic accounting education lies in its ability to equip students with competencies required to combat financial crimes. It enhances students' analytical thinking, investigative skills, and ethical awareness, which are critical for detecting and preventing fraud.

One of the major contributions of forensic accounting education is the development of fraud detection skills. Students are trained to identify red flags, analyse financial statements, and detect unusual patterns that may indicate fraudulent activities. Research shows that forensic accounting plays a crucial role in strengthening corporate governance and improving financial reporting quality.

Furthermore, forensic accounting education promotes ethical behaviour and professional responsibility. By exposing students to ethical standards and real-life fraud cases, educational programmes help in shaping responsible professionals who can uphold integrity in financial reporting.

Another important aspect is career development. The growing demand for forensic accountants globally has created opportunities for students specializing in this field. Studies indicate that the demand for forensic accounting services continues to rise due to increasing financial crimes and regulatory requirements.

### **Challenges of Forensic Accounting Education**

Despite its importance, forensic accounting education faces several challenges. One major issue is the lack of practical exposure. Many academic programmes rely heavily on theoretical teaching, with limited opportunities for students to engage in real-life simulations, internships, or case-based learning.

Another challenge is the lack of standardized curriculum. Research shows that forensic accounting education varies significantly across institutions, leading to inconsistencies in students' knowledge and competencies. This lack of uniformity makes it difficult to establish a benchmark for evaluating educational outcomes.

Additionally, inadequate instructional materials and shortage of qualified lecturers hinder effective teaching. Forensic accounting requires specialized tools such as forensic software and data analytics platforms, which are often unavailable in many institutions.

Technological advancements also pose a challenge. The increasing use of data analytics, artificial intelligence, and digital forensics in fraud detection requires continuous curriculum updates. Studies reveal a shift towards technology-driven forensic accounting practices, emphasizing the need for integrating digital tools into education

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## THEORETICAL FRAMEWORK

The effectiveness of forensic accounting education in enhancing students' understanding of fraud detection and prevention can be better explained through the integration of fraud-related theories. Rather than examining these theories in isolation, this study adopts a synthesized approach by combining the Fraud Triangle Theory and the Fraud Diamond Theory to provide a more comprehensive explanation of fraudulent behaviour and the competencies required for its detection.

The Fraud Triangle Theory, developed by Cressey (1953), posits that fraud occurs when three elements coexist: pressure, opportunity, and rationalization. Pressure represents the financial or personal motivation to commit fraud, opportunity refers to the perceived ability to execute the fraudulent act without detection, while rationalization involves the justification of unethical behaviour. This theory has been widely used in accounting and auditing literature to explain the underlying causes of fraud and to guide fraud risk assessment procedures.

However, while the Fraud Triangle provides a foundational understanding of why fraud occurs, it has been criticized for its limited scope in explaining how fraud is actually executed. To address this limitation, the Fraud Diamond Theory, introduced by Wolfe and Hermanson (2004), extends the Fraud Triangle by adding a fourth element—capability. Capability refers to the skills, intelligence, and position required to commit and conceal fraud successfully. This addition shifts the focus from mere intention to the practical ability to carry out fraudulent acts.

Synthesizing these theories provides a more robust framework for understanding fraud in the context of forensic accounting education. While the Fraud Triangle explains the motivational and environmental factors that lead to fraud, the Fraud Diamond emphasizes the importance of individual competence and technical expertise. In an educational context, this implies that students must not only understand the causes of fraud but also develop the analytical and investigative skills necessary to detect and prevent it.

Furthermore, the integration of these theories highlights the critical role of practical exposure in forensic accounting education. The “capability” component of the Fraud Diamond underscores the need for hands-on training, simulations, and real-world case analysis, as theoretical knowledge alone is insufficient for developing fraud detection skills. This aligns with contemporary educational approaches that emphasize experiential learning and competency-based training (Cokins, 2023; Chui, 2023).

In addition, the synthesized framework supports the study's focus on key educational variables—awareness, instructional materials, and practical exposure. Awareness enhances students' understanding of fraud risks (linked to pressure and rationalization), instructional materials improve conceptual knowledge (linked to opportunity recognition), while practical exposure develops the capability required to identify and investigate fraud effectively.

Therefore, by integrating the Fraud Triangle and Fraud Diamond theories, this study provides a comprehensive theoretical foundation that explains both the causes of fraud and the competencies required for its detection. This synthesis is particularly relevant in evaluating the effectiveness of forensic accounting education, as it bridges the gap between theoretical knowledge and practical application.

## EMPIRICAL REVIEW

Recent empirical investigations have increasingly focused on the transition from traditional auditing to technology-driven forensic investigations. Albrecht (2021) found that the integration of forensic accounting into the general accounting curriculum significantly enhances students' professional skepticism and ethical judgment, though he noted that the effectiveness of these programs is often limited by a lack of specialized faculty.

In the context of practical application, Chui (2023) demonstrated through a comparative analysis that students who participated in forensic internships and practical workshops exhibited a 40% higher proficiency in identifying “red flags” compared to those restricted to classroom-based instruction.

This is complemented by the findings of Cokins (2023), who emphasized that active learning methods—specifically digital simulations and case-based role-playing—are superior in fostering the retention of complex investigative techniques. These studies collectively reinforce the argument that practical exposure is not merely an elective benefit but an essential component for professional readiness.

Global research trends between 2020 and 2026 highlight a significant shift toward digital forensic competencies. Recent bibliometric analyses indicate that while research has historically focused on fraud detection, there is a burgeoning interest in the role of Artificial Intelligence (AI) and Blockchain technology in forensic accounting. However, despite this technological expansion, Omoniyi et al. (2020) pointed out that in emerging economies like Nigeria, the adoption of these tools in academic settings remains slow due to infrastructure deficits and the high cost of forensic software.

Furthermore, Modugu and Anyaduba (2013) and more recent follow-up studies in 2024 have argued that the persistence of financial crimes in Nigeria suggests a systemic failure in existing educational frameworks to bridge the gap between theory and the practical realities of investigative practice. This gap is further complicated by the lack of a standardized national curriculum for forensic accounting, which Owojori and Asaolu (2013) identified as a primary cause of inconsistent competency levels among Nigerian accounting graduates.

Finally, recent empirical reviews conclude that for forensic accounting education to remain relevant in the "industry 4.0" era, universities must move beyond theoretical awareness and incorporate hands-on training with data analytics platforms. This study seeks to address this specific empirical gap by evaluating how these variables—awareness, instructional materials, and practical exposure—interact to determine student understanding at the University of Jos.

## Summary of Literature and Research Gap

The reviewed literature establishes that forensic accounting has transitioned from a niche accounting sub-discipline to a critical global instrument for fraud detection, litigation support, and financial integrity. Theoretically, the evolution of the Fraud Triangle into the Fraud Diamond (Wolfe & Hermanson, 2004) underscores that while "Pressure," "Opportunity," and "Rationalization" explain the motivation for fraud, the "Capability" of the investigator is the essential element for its detection. This "Capability" is directly linked to the quality of forensic accounting education.

Empirically, recent studies (Albrecht, 2021; Chui, 2023; Cokins, 2023) consistently demonstrate that while traditional classroom instruction builds foundational awareness, it is insufficient for professional readiness. The literature highlights a global shift toward Technology-Enabled Forensic Accounting, where competencies in Big Data analytics, Artificial Intelligence (AI), and blockchain are becoming non-negotiable (Omoniyi et al., 2020). However, the implementation of these modern pedagogical approaches remains uneven, particularly in emerging economies.

Despite the growing body of knowledge, several critical research gaps persist:

- 1. The Practical-Pedagogical Gap:** While global studies advocate for experiential learning, there is a dearth of empirical evidence specifically measuring how the lack of forensic laboratories and simulation software impacts the "Capability" vertex of the Fraud Diamond in Nigerian universities.
- 2. Contextual Scarcity:** Most high-impact forensic accounting research is situated in developed Western economies. There is limited localized data regarding the specific challenges faced by North-Central Nigerian institutions, such as the University of Jos, in aligning their curriculum with the unique fraud landscape of the Nigerian financial sector.
- 3. Predictive Variable Interaction:** While existing studies identify "challenges" generally, few utilize robust statistical models like Multiple Regression Analysis to quantify the specific predictive power of Awareness, Instructional Materials, and Practical Exposure on students' actual conceptual understanding.

This study fills these gaps by providing a localized, empirical assessment of forensic accounting education at the University of Jos. By moving beyond descriptive analysis to a causal-comparative framework, this research quantifies the influence of specific educational variables, thereby providing a data-driven blueprint for curriculum reform in Nigeria.

## METHODOLOGY

### Research Design

The study adopted a causal-comparative research design to systematically investigate the impact of forensic accounting education on students' understanding. This design is particularly suitable for this research as it allows for the use of inferential statistics, specifically Ordinary Least Squares (OLS) Regression, to determine how independent educational variables predict the dependent variable of student understanding. Unlike a purely descriptive approach, the causal-comparative framework enables the researcher to examine the extent to which awareness, quality of instructional materials, and practical exposure influence the cognitive outcomes of accounting students. By utilizing this design, the study moves beyond mere observation to establish the strength and direction of the relationships between pedagogical inputs and learning outcomes.

### Population of the Study

The target population for this study comprised all undergraduate accounting students at the University of Jos, Plateau State, Nigeria. At the time of the study, the total population consisted of 587 students distributed across various levels of study. This population was chosen because the University of Jos has integrated forensic accounting into its accounting curriculum to address the rising need for fraud detection competencies in the Nigerian financial landscape.

### Sampling Technique and Sample Size

To ensure the findings were representative of the entire student body, a sample size of 238 students was determined from the total population of 587. The study employed a stratified random sampling technique. This method was chosen to ensure that all levels of study (Year 1 through Year 4) were proportionally represented in the sample, thereby mitigating bias and ensuring that the regression model remained robust across different stages of academic progression. The distribution of the sample across study levels allowed for a comprehensive view of how understanding evolves as students move through the accounting program.

### Model Specification

To statistically test the relationship between the independent educational variables and the dependent variable of student understanding, the study proposed a linear multiple regression model. The model is specified as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

$Y$  = Students' Understanding of forensic accounting concepts.

$X_1$  = Awareness of forensic accounting as a discipline.

$X_2$  = Instructional materials quality

$X_3$  = Practical exposure

$\beta_0$  = The constant term or intercept of the model.

$\beta_1$ – $\beta_3$  = The regression coefficients representing the degree of influence each independent variable exerts on  $Y$

$\varepsilon$  = The error term representing other variables not captured in the model.

## Instrumentation and Data Collection

Primary data were gathered using a structured questionnaire designed on a 5-point Likert Scale, ranging from Strongly Agree (5) to Strongly Disagree (1). The questionnaire was divided into sections to capture socio-demographic data, the level of awareness, identified challenges, and the perceived level of practical preparedness.

## Techniques of Data Analysis

The data were processed using IBM SPSS Version 24.0. The following specific statistical techniques were applied:

1. Correlation Analysis (Pearson’s r): This was employed to assess the relationships between independent variables and to check for multi-collinearity, ensuring each educational factor provided unique predictive value.
2. Multiple Regression Analysis: This technique served as the primary tool to test the research hypotheses. It was used to determine the Coefficient of Determination (R<sup>2</sup>), which quantifies how much of the variance in "Student Understanding" is directly accounted for by the "Forensic Education" variables.

## Ethical Considerations and Validation

Participation in the survey was voluntary, and the confidentiality of the respondents' identities was strictly maintained. By focusing on the University of Jos, the study provided a controlled environment to assess the effectiveness of the current NUC-approved accounting curriculum in a real-world Nigerian academic setting. The use of standardized statistical software ensured that the results were verifiable and met the rigorous standards required for academic publication.

## RESULTS AND DISCUSSION

### Correlation Analysis (Pearson’s r)

The table 1 below presents the Pearson Correlation Coefficients for the relationships between Students’ Understanding (Y), Awareness (X<sub>1</sub>) Instructional Materials (X<sub>2</sub>) and Practical Exposure (X<sub>3</sub>).

**Table 1. Pearson Correction Analysis**

Variables	Students Understanding (Y)	Awareness (X <sub>1</sub> )	Instruction Materials (X <sub>2</sub> )	Practical Exposure (X <sub>3</sub> )
Students Understanding(Y)	1.000			
Awareness (X <sub>1</sub> )	0.612**	1.000		
Instruction Materials (X <sub>2</sub> )	0.545**	0.402**	1.000	
Practical Exposure (X <sub>3</sub> )	0.742**	0.312**	0.388**	1.000

Source: Author’s Computation (2026)

\*\*Correlation is significant at the 0.05 level (2-tailed).

\*\*Correlation is significant at the 0.01 level (2-tailed).

### Interpretation of Correlation Results

Relationship between Practical Exposure and Understanding (r = 0.742, p < 0.01):

There is a strong, positive, and statistically significant correlation between practical exposure and students' understanding. This indicates that as students gain more hands-on experience through simulations or internships, their grasp of forensic accounting concepts increases substantially. This coefficient is the highest in the matrix,

reinforcing the earlier regression finding that practice is the primary driver of competence. While the relationship between Awareness and Understanding ( $r = 0.612, p < 0.01$ ).

A moderate to strong positive correlation exists between general awareness and understanding. This suggests that the introductory curriculum at the University of Jos effectively prepares students' conceptual foundations, though its influence is slightly less than that of practical application. However, the relationship between Instructional Materials and Understanding ( $r = 0.545, p < 0.01$ ). The correlation is moderate and positive. This implies that while the availability of textbooks and specialized manuals is essential for learning, they serve more as a supporting infrastructure rather than the primary catalyst for deep investigative understanding.

### Multicollinearity Check

In academic publishing, correlation matrices are also used to ensure the integrity of the subsequent regression model. The coefficients between the independent variables ( $X_1, X_2, X_3$ ) range from 0.315 to 0.402. Since all inter-variable correlations are well below the critical threshold of 0.70 or 0.80, the study confirms there is no threat of multicollinearity. This ensures that each educational factor provides a distinct and independent contribution to the prediction of student understanding in the final regression model.

### Regression Analysis Results

The table below displays the coefficients for the predictors of student understanding ( $R^2 = 0.68$ ):

**Table 2: Regression Coefficients for Predicting students understanding**

Predictor Variable	Beta( $\beta$ )	p-value	Results
Practical Exposure ( $X_3$ )	0.41	<0.01	Significant
Awareness ( $X_1$ )	0.32	<0.05	Significant
Instruction Materials ( $X_2$ )	0.28	<0.05	Significant

Source: Author's Computation (2026)

### Interpretation of Regression Results

The multiple regression model was tested to determine the extent to which Awareness ( $X_1$ ) Instructional Materials ( $X_2$ ) and Practical Exposure ( $X_3$ ) predict Students' Understanding ( $Y$ ).

### Model Fitness and Variance (R-Squared)

The result of the regression analysis shows a Coefficient of Determination ( $R^2$ ) of 0.680. This indicates that 68% of the variation in students' understanding of forensic accounting at the University of Jos is explained by the three independent variables included in the model. The remaining 32% is attributable to other factors not captured in this study (the error term,  $\epsilon$ ), such as individual student aptitude or extracurricular professional training. An  $R^2$  of 0.68 is considered robust in social science research, suggesting the model has strong explanatory power.

### Analysis of Predictor Variables ( $\beta$ Coefficients)

To determine the relative contribution of each educational component, the standardized coefficients ( $\beta$ ) were analyzed:

1. Practical Exposure ( $\beta = 0.41, p < 0.01$ ): With the highest Beta coefficient, practical exposure is the most significant predictor of student understanding. The positive value indicates that for every unit increase in practical engagement (such as simulations or internships), student understanding improves by 0.41 units. The p-value ( $< 0.01$ ) confirms this relationship is statistically significant at the 1% level.

2. Awareness ( $\beta= 0.32, p < 0.05$ ): Awareness of forensic accounting as a specialized field also shows a significant positive impact. This suggests that the foundational introduction of the course into the curriculum successfully builds a conceptual base, contributing 0.32 units to the overall understanding for every unit increase in awareness.

3. Instructional Materials ( $\beta= 0.28, p < 0.05$ ): The quality and availability of textbooks and software have a positive and significant influence on understanding. While it has a slightly lower impact than the other two variables, it remains a critical support structure for the learning process.

**Hypotheses Testing and Decision**

Table 3. Summary of Hypothesis Testing

Hypothesis	Test Statistics	p-value	Results
H <sub>01</sub> (Overall Education)	R <sup>2</sup> = 0.68	<0.01	Significant (Reject H <sub>0</sub> )
H <sub>02a</sub> (Practical Exposure)	$\beta = 0.41$	<0.05	Significant (Reject H <sub>0</sub> )
H <sub>02b</sub> (Awareness)	$\beta = 0.32$	<0.05	Significant (Reject H <sub>0</sub> )
H <sub>02c</sub> (Instructional materials)	$\beta = 0.28$	<0.05	Significant (Reject H <sub>0</sub> )

Source: Author’s Computation (2026)

**1. Test (H<sub>01</sub>):** Impact of Forensic Accounting Education

**Null Hypothesis (H<sub>01</sub>):** Forensic accounting education has no significant effect on students’ understanding of fraud detection.

Result: The findings reveal that forensic accounting education significantly improves students’ understanding with a Coefficient of Determination (R<sup>2</sup>) of 0.68

**Test (H<sub>02</sub>):** Influence of Awareness, Materials, and Practice

**Null Hypothesis (H<sub>02</sub>):** Practical exposure and instructional materials do not significantly influence students’ preparedness/understanding.

Statistical Analysis of Coefficients:

- a. Practical Exposure (X<sub>3</sub>):  $\beta = 0.41, p < 0.01$ .
- b. Awareness (X<sub>1</sub>):  $\beta = 0.32, p < 0.05$ .
- c. Instructional Materials (X<sub>2</sub>):  $\beta = 0.28, p < 0.05$ .

**Decision:** Reject the Null Hypothesis.

**Interpretation:** All three variables have a statistically significant positive effect. Practical exposure exerts the strongest influence ( $\beta=0.41$ ) on students’ understanding.

**DISCUSSION OF FINDINGS**

Empirical results bridge the gap between educational theory and professional practice. While the high Awareness scores in the descriptive data suggest that the University of Jos has successfully introduced the discipline, the regression results highlight that Practical Exposure is the primary driver of deep understanding.

In the context of the Fraud Diamond Theory, these results suggest that the current curriculum effectively addresses "Opportunity" and "Rationalization" (the theoretical side) but is currently less effective at developing "Capability" (the technical/practical side) due to the lack of forensic labs and investigative simulations. This

confirms that to produce competent forensic accountants, the department must transition from a lecture-heavy approach to a laboratory-based experiential learning model.

## CONCLUSION AND RECOMMENDATIONS

### Conclusion

This study investigated the impact of forensic accounting education on undergraduate students' understanding at the University of Jos, Nigeria. The empirical evidence leads to the conclusion that while the academic curriculum has successfully established a high level of theoretical awareness, a significant "de-coupling" exists between conceptual knowledge and practical application.

Regression analysis ( $R^2 = 0.68$ ) confirms that forensic accounting education is a statistically significant predictor of students' understanding. However, the disparity between high awareness scores and the identified deficiency in hands-on experience suggests that students are well-versed in the motivational aspects of fraud (Opportunity and Rationalization) but lack the technical capability (the fourth element of the Fraud Diamond) required for professional investigation. Consequently, while the University of Jos has laid a robust foundational base, the transition from classroom theory to forensic competence remains constrained by a lack of experiential learning platforms and specialized instructional resources.

### Recommendations

To bridge the gap between academic instruction and professional requirements, the following recommendations are proposed:

1. Institutionalization of Forensic Laboratories: Universities should establish specialized forensic accounting laboratories equipped with modern data analytics software (e.g., IDEA, ACL, or Tableau). This would move pedagogy beyond rote learning toward simulation-based investigative training.
2. Mandatory Experiential Learning: The Department of Accounting should formalize partnerships with professional bodies (ICAN and ANAN) and forensic audit firms to facilitate mandatory internships. As practical exposure was identified as the most significant driver of understanding ( $\beta = 0.41$ ), such linkages are essential for developing professional "capability."
3. Curriculum Modernization: The National Universities Commission (NUC) and university senates should update the accounting benchmarks to include dedicated modules on cyber-forensics, litigation support, and expert witnessing to reflect the evolving nature of financial crimes.
4. Resource Allocation: Academic departments must prioritize the acquisition of contemporary forensic accounting journals and digital libraries to mitigate the negative impact of instructional resource scarcity on student learning outcomes.

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