

EFFECT OF ARTIFICIAL INTELLIGENCE IN FORENSIC AUDITING BY THE CHARTERED ACCOUNTANTS IN ENUGU

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Abstract

This research ascertained the effect of Artificial Intelligence in forensic auditing by the chartered accountants in Enugu. To achieve this, the study sought to; examine the extent to which chartered accountants in Enugu State are utilizing AI in forensic auditing practices, and assess how technological readiness affect the AI technology in forensic auditing by chartered accountants in Enugu State. This research utilized a survey research methodology. The study's population included all registered Chartered Accountants working in Enugu State, particularly those engaged in forensic auditing. Primary data were obtained directly by administering a structured questionnaire. Regression analysis was employed to test the hypotheses. This study found that chartered accountants in Enugu state do not demonstrate significant utilization of AI in forensic auditing practices. It shows that the predictive power of the technological readiness combined is significantly high regarding the utilization of AI. Based on the empirical finding, the study recommended that the government should take advantage of this fact to set up a Centre of Financial Forensics and Digital Audit Excellence. Possibly based within a university, this would be a training center, research centre, and resource centre to chartered accountants, forensic investigators, law enforcement officers and regulators in the South-East geopolitical zone.

Key works: Artificial Intelligence, Forensic auditing and Chartered accountants

Introduction

The use of AI is growingly acknowledged as a transformative force. Ogunleye and Adeyemi (2020) emphasized that AI has revolutionized conventional auditing methods by facilitating a more precise identification of fraud, mistakes, and inconsistencies, due to its capability to promptly process and analyze large volumes of both structured and unstructured data. Akinyele and Olaleye (2021) also observe that the sophisticated data analysis abilities of AI enable auditors to identify irregularities that traditional auditing methods may overlook. These tools enable immediate tracking of transactions, identification of patterns, and forecasting models, all of which render AI especially appropriate for forensic auditing that entails thorough examination of financial wrongdoing. Forensic auditing, a distinct branch of auditing, concentrates on analyzing financial documents to find proof of fraud, corruption, and other financial offenses (Ebogbue, 2024). It frequently entails legal actions and demands significant levels of accuracy, impartiality, and analysis based on evidence (Ebogbue, 2024). Conventional forensic audits often require significant time and effort, and they are susceptible to human mistakes, particularly when managing extensive datasets (Ganapathy, 2024; Onamusi et al., 2024). AI technology overcomes these constraints by automating repetitive tasks, swiftly analyzing large amounts of data, and offering audit trails that are valid in legal scenarios (Sharma & Biswas, 2021).

Nonetheless, the implementation and incorporation of AI into auditing methods differ greatly between advanced and emerging economies (Nduka et al., 2025). In Nigeria, the adoption of AI in the accounting and auditing field is still in its initial phase (Ibrahim & Adem, 2025; Nduka et al., 2025). Ezeani (2019) notes that numerous accounting and audit firms are just starting to adopt digital tools to enhance operational efficiency. This gradual adoption is attributed to several factors, such as insufficient technological infrastructure, elevated implementation expenses, low awareness, and a lack of technical expertise among professionals. In spite of these difficulties, indications of increasing interest and slow acceptance of AI in Nigeria's accounting industry are emerging. Accountants are starting to investigate how AI can assist with different facets of their duties, especially in forensic auditing (Nduka et al., 2025). In bustling business centers like Onitsha, accountants are becoming more cognizant of the advantages AI can offer. Okafor and Nwachukwu (2022) found that professionals in these settings acknowledge that AI enhances audit precision, accelerates fraud identification, and aids in managing intricate, large-scale financial information. This is particularly important in Onitsha, recognized for its lively commercial activity, high volume of financial transactions, and notable informal sector involvement. Research indicates that although AI offers potential advantages, numerous Nigerian chartered accountants encounter obstacles such as insufficient infrastructure, absence of specialized training, and minimal understanding of AI's roles in forensic auditing. Okafor et al. (2015) stated that these obstacles might impede the successful implementation and use of new technologies consequently restricts the ability of forensic audits to be more comprehensive, prompt, and precise. Consequently, there exists a danger that conventional manual techniques persist in dominating forensic auditing procedures, which may jeopardize the integrity and dependability of forensic inquiries.

Given these established issues, it was crucial to understand the extent to which AI impacts forensic auditing among chartered accountants in Enugu State, Nigeria.

To achieve this, the study adopted the following specific objectives:

1. To examine the extent to which chartered accountants in Enugu State are utilizing AI in forensic auditing practices.
2. To assess how technological readiness affect the AI technology in forensic auditing by chartered accountants in Enugu State.

Conceptual Review

Artificial Intelligence (AI) denotes the emulation of human intelligence in machines designed to think, learn, and carry out tasks that usually demand human cognitive abilities (Russell & Norvig, 2016). Onyeukwu (2025), John McCarthy was the first to use the term artificial intelligence to describe the nascent technology at a symposium in New Hampshire in 1956. The expansion and progress of research in the field have led to the use of AI in forensic audits, finance, manufacturing, pharmaceuticals, engineering, medical sectors, and more. In forensic auditing, AI significantly changes the landscape by allowing auditors to examine large volumes of financial data more rapidly and accurately than conventional techniques. AI-powered tools can automatically identify irregularities, patterns suggestive of fraud, and questionable activities within intricate financial transactions (Santos et al., 2020). These abilities are especially vital in the current digital economy, where the amount and complexity of data are rising significantly. The importance of AI in forensic auditing stems from its ability to boost fraud detection effectiveness, minimize mist 2019), AI complements these methods by automating routine tasks, such as data mining, anomaly detection, and pattern recognition, thereby increasing the speed and scale of investigations. Li & Zhu, (2022), submit that, machine learning algorithms can analyze vast datasets to identify suspicious transactions that might go unnoticed with manual review. The authors argue that natural language processing (NLP) helps examine unstructured data like emails and reports, facilitating the discovery of hidden connections or fraudulent activities.

Current Trends in AI Development in Forensic Auditing

Additionally, AI can enable proactive fraud detection through the constant real-time surveillance of transactions (Ladva & Ramanathan, 2019). This technological integration enhances both the accuracy and dependability of forensic investigations while also fostering stakeholder trust and increasing overall financial transparency. Conventional forensic auditing depends on the manual examination of financial documents, conducting interviews, and analyzing records, highlighting the importance of human skill, assessment, and experience. Ladva & Bhatai, 2020 observe that the fusion of conventional methods and AI in forensic auditing represents a key progression in accounting, integrating traditional techniques with innovative technology to improve precision, productivity, and thoroughness. The current trends reflect a shift towards more automated, accurate, and proactive approaches to detecting and preventing financial crimes. These trends in AI development in forensic auditing, as discussed by Ndum et al (2025), reflect a rapid advancement toward more intelligent, automated, and proactive investigative tools. These trends in the views of Olowu & Adegbe, (2021) are shaping how forensic auditors detect, investigate, and prevent financial crimes with greater efficiency and accuracy. The current trends in AI development in forensic auditing include:

Accounting Software Used in forensic Auditing

To enhance audit processes and minimize human mistakes, specialized audit applications utilize automation and artificial intelligence to facilitate ongoing auditing, risk evaluation, and internal control assessment. For instance, Crush (2020) indicates that software tools like IDEA and ACL incorporate functions such as automated sampling, exception reporting, and real-time analytics. Utilizing Enterprise Resource Planning (ERP) systems such as SAP and Oracle enhances data integration among organizational divisions, providing auditors with comprehensive and uniform data for examination. Sophisticated accounting software and tools have transformed the auditing process by greatly enhancing the range, accuracy, and efficiency of financial investigations. Houghton et al. (2017) state that these digital instruments aid in data collection, processing, analysis, and reporting, allowing auditors to complete tasks more swiftly and precisely than with conventional approaches. With the rising

volume and complexity of financial data, incorporating accounting software into auditing processes has become crucial. Alzahrani & Alfarraj (2020) point out that while these accounting packages offer significant advantages, dependence on digital solutions also brings forth issues concerning cybersecurity, data privacy, and the necessity for specialized technical expertise to accurately manage and interpret the results. Contemporary forensic auditing depends significantly on accounting applications and audit instruments, enabling a more comprehensive, accurate, and efficient financial assessment. Ongoing technological advancements promise further progress, but they also require continuous training and meticulous attention to detail to reduce associated risks.

Empirical Review

Nurlaela et al. (2026) presented preventive forensic accounting strategies, Asset Liquidity Concentration (ALC) and Asset Liquidity Structure (ALS), to examine the wealth disclosures of public officials in Indonesia between 2020 and 2022. The research employed percentile-based benchmarking to recognize risk trends. The empirical data revealed a significant concentration of illiquid assets among officials, with the top quartile possessing 99.3% of their wealth in illiquid forms. The research revealed that officials in the executive branch displayed the greatest variability in asset liquidity, whereas legislative officials presented the most concentrated profiles. Hossain (2026) created a hybrid forensic accounting framework powered by AI that integrates financial statement ratios, irregularities in blockchain transactions, and ESG governance metrics. The research employed a simulated multimodal dataset comprising 2,000 companies to assess five supervised machine learning models, with the XGBoost model demonstrating the best predictive performance (F1-score = 0.80). The empirical findings showed that adding features from blockchain improved detection accuracy by around eight percentage points and that ESG indicators were important predictors of fraud. Maharani et al. (2026) performed a scoping review of peer-reviewed studies released from 2021 to 2025 to examine the interaction among technology, fraud motivators, and prevention strategies in the public sector. In contrast, the assessment found that inadequate internal controls and lenient organizational cultures are key factors contributing to fraud. The research finds that although forensic auditing serves as an efficient preventive tool, there is an urgent requirement for additional studies on cross-sector learning and long-term policy assessment to effectively reduce financial fraud in the public sector. Nogara et al. (2026) introduced an instructional case study aimed at improving forensic accounting abilities by utilizing Business Process Model and Notation (BPMN) and Artificial Intelligence (AI). Survey data gathered from the implementation indicated that the case successfully enhanced students' understanding of Accounting Information Systems (AIS), internal controls, and the application of AI in forensic situations.

Sangale et al. (2026) conducted a survey of 150 accountants in India to examine how forensic accounting expertise, corporate governance practices, and fraud awareness education influence fraud prevention. Through Chi-Square testing and binary logistic regression, the research revealed that accountants' knowledge of corporate governance and the application of forensic accounting greatly decrease the likelihood of fraud. The research combines agency and stakeholder theories to propose that organizations need to institutionalize forensic governance to enhance transparency and avoid financial misconduct. Orji and Igwe (2026) investigated the connection between AI-based auditing technology and auditor effectiveness in publicly listed deposit money banks in Nigeria, utilizing Task-Technology Fit Theory. Examining data from 410 audit experts through Partial Least Squares Structural Equation Modelling (PLS-SEM), the research revealed that AI analytics, machine learning-powered fraud detection, and robotic process automation positively and significantly influenced auditor performance. Chigbata and colleagues (2025) investigated the impact of AI on

accounting methods involving 346 professional accountants in South East Nigeria. By employing a cross-sectional survey approach and ordinal regression analysis, the researchers discovered that AI expert systems positively and significantly influence forensic accounting practice, in addition to financial and management accounting. The research found that the incorporation of AI has achieved a significant level of influence in the area and suggested that auditing authorities require the standardization of AI-supported procedures to guarantee consistency and adherence to global data analysis standards. Elemide and Araoye (2025) explored how AI-driven forensic accounting affects the detection of cyber fraud in Nigerian Deposit Money Banks. Examining data from 250 forensic accountants and IT experts, the research determined that although AI enhanced the speed of identifying fraud, it did not significantly affect detection efficacy because of issues like false positives, algorithmic bias, and infrastructure constraints.

Okpo (2025) employed an exploratory research design to examine conceptual and empirical literature on the use of AI in different accounting fields, such as forensic accounting. The findings summary showed that AI positively affects accounting practices by enhancing decision-making, lowering costs, and increasing service efficiency. The research determined that embracing AI can immensely revolutionize the accounting field and advised that companies and professionals should proactively integrate AI technologies into all facets of their operations to navigate the complexities of the global landscape. Uduehe et al. (2024) in their examination of "Forensic accounting techniques and fraud management of commercial banks in Awka-South Anambra State," explores how recognized methods such as data mining, computer-assisted audits, and ratio analysis enhance the efficiency of sophisticated fraud management systems, which the authors refer to as "artificial intelligence biometrics." The research reveals a significant positive correlation, implying that these fundamental forensic skills are not being supplanted by technology, but are increasingly vital for maximizing its complete potential. The study was carried out using a descriptive survey involving 262 employees from thirteen commercial banks in Awka-South, Anambra State, Nigeria. Edoaka and Ijeoma (2024) examined the link between accounting information and stock price variations in publicly traded service companies in Nigeria from 2010 to 2022. The main data sources consisted of yearly reports, and the analysis utilized descriptive statistics, correlation analysis, and regression methods, particularly pooled ordinary least squares (OLS). The results showed that Return on Assets (ROA) significantly negatively impacted stock prices, suggesting that greater profitability ratios indicated by ROA may not lead to increased market share prices, potentially because of market perception or other external influences. Onuora and Ezejelue (2023) investigated how forensic accounting services contribute to minimizing fraud in public sector organizations in Nigeria. Employing a survey approach, the researchers gathered data from accounting staff across different federal government ministries, agencies, and parastatals in the Awka area. The analysis utilized Kendall's Coefficient of Concordance to assess the reliability of responses, supporting the hypothesis that forensic accounting notably decreases the occurrence of fraud. The results are consistent with previous studies emphasizing the role of forensic accounting as a key instrument for anti-fraud efforts. Adeoye et al. (2023) examined "Artificial intelligence and audit quality: Implications for practicing accountants" through a structured survey approach, gathering data from practicing accountants and employees of the Big Four accounting firms, with a sample size of 641 participants calculated using the Taro Yamani formula. The research employed descriptive and inferential statistical techniques to examine the data. Main conclusions reveal a significant favorable view of AI's effectiveness in auditing.

Methodology

This research utilized a survey research methodology. This design was considered the most suitable as it allowed for the gathering of data from a specified population to outline the traits, views, and actions of chartered accountants concerning AI and forensic auditing.

Population and Sample Size

The study's population included all registered Chartered Accountants working in Enugu State, particularly those engaged in forensic auditing. The research utilized a purposive sampling method to choose 120 registered chartered accountants in Enugu for the investigation. The decision was to allow the researcher to conduct the questionnaire with a controllable size that can be managed and prevents any type of bias.

Primary data were obtained directly by administering a structured questionnaire. This approach guaranteed that the gathered data were authentic, up-to-date, and specifically designed to address the research questions and evaluate the hypotheses established for this study.

Model Specification

The model for this present study is as follows:

$$Y=f(X)$$

$$AI = f(FD)$$

$$AI = f(FD)$$

$$AI_{it} = \alpha + \beta_1(FD)_{it} + \epsilon_{it} \quad - \quad - \quad - \quad - \quad - \quad - \quad - \quad - \quad -i$$

Where:

AI_{it} = AI technology i at time t

FD_{it} = Forensic auditing i at time t

α = Intercept

β_1 = Coefficients of the respective independent variables

ϵ_{it} = Error term

Research Instrument

The researcher distributed copies of the questionnaire to the participants during their monthly general meeting and also at their offices for those unable to attend the meeting. Calls and visits were conducted to prompt participants to finish the instrument. This straightforward approach to administering the questionnaire ensured that it was filled out by the target respondents and reduced the occurrence of missing data.

Approach to Data Analysis

The information gathered from the field was evaluated using the Statistical Package for the Social Sciences (SPSS) program. The assessment was performed in an ongoing and cohesive manner to guarantee a rational progression of results. Additionally, Multiple Regression analysis was performed to determine how well AI adoption and its characteristics forecast enhancements in forensic auditing, measuring their impact on efficiency, accuracy, and fraud detection. The hypotheses were evaluated at a significance level of 5%.

Testing of Hypotheses

Hypothesis 1

H0₁: AI is not significantly utilized in forensic auditing by chartered accountants in Enugu State.

The One-Sample t-test examined if the average score for AI utilization was significantly below the midpoint of the scale at 3.0, representing a neutral or Not Certain rating. Ha1

(notable usage) would be backed by a mean exceeding 3.0, whereas H01 (lack of significant usage) would be supported by a mean falling well below 3.0.

Table 1: One-Sample t-test

Variable	N	Mean	SD	t-value (df=101)	Sig. (2-tailed)
AI Utilisation Score (Items 12–21)	102	2.61	0.70	4.430	.000

The one-sample t-test presented in Table 1 shows that the average score for AI utilization is 2.61 (SD = 0.70) when compared to the test value of 3.0. The $t = 4.430$ (df = 101, $p = 0.000$) is significant at the 5 percent level, and notably, the mean is substantially lower than the central value of 3.0. This indicates that the use of AI by chartered accountants in Enugu state is significantly beneath the neutral (average) level. H01 is therefore accepted. Chartered accountants in Enugu state do not demonstrate significant utilization of AI in forensic auditing practices. This outcome reveals a significant contradiction: while professionals regard AI as quite beneficial, actual use remains low to moderate, suggesting that structural barriers still exist, preventing the conversion of knowledge into practice.

Hypothesis 2

H02: The readiness of technology greatly influences the application of AI technology in forensic auditing conducted by chartered accountants in Enugu State.

A Regression Analysis was conducted to assess how much the application of AI technology in forensic auditing is influenced by the three independent variables examined in the study: technological readiness, skills, and the regulatory environment, both collectively and separately.

Table 2: Model Summary

Model	R	R ²	Adjusted R ²	Std. Error of Estimate	Durbin-Watson
1	.615	.546	.502	.467	1.416

Source: Predictors: (Constant), Technological Readiness.

Table 2: illustrates that the three predictor variables cumulatively explain 50% of the variance in AI use within forensic auditing ($R^2 = 0.546$, Adjusted $R^2 = 0.502$). The correlation coefficient ($R = 0.615$) indicates a strong positive relationship between the independent variables and the dependent variable. The Durbin-Watson value (1.416) lies within a reasonable range, indicating no autocorrelation in the residuals.

Table 3: ANOVA:

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	37.810	3	11.291	54.087	.000b
Residual	23.445	112	0.234		
Total	65.058	117			

Source: Dependent Variable: Technological Readiness.

The results of the ANOVA in Table 3 confirm that the overall regression model is significant ($F = 54.087$, $p = 0.000 < 0.05$). It shows that the predictive power of the technological readiness combined is significantly high regarding the utilization of AI.

Discussion of Findings

The study concludes that actual AI usage is minimal, revealing a paradox since Section D indicates substantial perceived benefits. This aligns with the findings of Elemide and Araoye

(2025), who noted that while AI improved the speed of fraud detection in Nigerian Deposit Money Banks, it lacked statistical significance due to infrastructural limitations, false positives, and algorithmic bias. This is backed by the observation that the low average scores of NLP tools, real-time alert systems, and AI-biometric integration align with Rozali and Mwakapemba (2025), noting that developing economies face significant challenges in applying AI knowledge in practice. The alternative outcome reinforces the perspective that technological readiness is statistically important in forecasting AI application in forensic auditing. The integrated model explains the variance in AI usage, demonstrating substantial explanatory power comparable to that of Abdo-Salloum and Chehade (2026), who found in their systematic review that the adoption of AI in auditing is not affected by the tool's high cost, ethical issues, or uneven preparedness among regions. The top ranking in technological readiness (highest beta coefficient, 0.342) indicates that inadequate infrastructure, such as reliable internet, data storage, and contemporary computers, severely hinders AI adoption in Nigeria, as noted by Ikpa and Okorie (2020). The significance of skills (0.298) reinforces Chigbata et al. (2025) findings that AI expert systems positively influence forensic accounting in South East Nigeria.

Conclusions and Recommendations

This research ascertained the effect of Artificial Intelligence in forensic auditing by the chartered accountants in Enugu, and it has managed to produce empirically-based, theoretical, and practical findings. The consistent response of practitioners working within the complicated, vastly scaled financial ecosystem of Enugu that AI improves forensic auditing precision, thoroughness, and legal elucidation is persuasive proof that the inclusion of AI ought to be presented as a strategic concern to the Nigerian forensic auditing career field. This paradox is of persistent nature, which has a number of reasons.

The research has also comprehensively proved that the adoption of AI is not solely a choice that is guided by a single factor, but follows a systematically directed three-factor (relations) pattern, which includes technological readiness. The obstacle facing the Nigerian forensic accounting profession is not, however, one of conviction - practitioners are already convinced of the transformative potential of AI. That is a matter of conversion: how to turn that belief into action by breaking down the structural, institutional and regulatory barriers that currently block it.

This conclusion has far-reaching implications on the way the issue of AI implementation in the Nigerian forensic auditing is to be framed, prioritized and tackled.

Based on the empirical finding, the study is focused on identified stakeholders as follows:

1. The government of Enugu State should take advantage of this fact to set up a Centre of Financial Forensics and Digital Audit Excellence. Possibly based within a university, this would be a training center, research centre, and resource centre to chartered accountants, forensic investigators, law enforcement officers and regulators in the South-East geopolitical zone.
2. The government of Enugu State should take advantage of this fact to set up a Centre of Financial Forensics and Digital Audit Excellence. Possibly based within a university, this would be a training center, research centre, and resource centre to chartered accountants, forensic investigators, law enforcement officers and regulators in the South-East geopolitical zone.

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