**ASSESSING THE ROLE OF DIGITAL EVIDENCE IN THE PROSECUTION OF FINANCIAL FRAUD CASES IN NIGERIA**

**Abstract**

*This study explores how digital evidence functions within financial fraud prosecutions in Nigeria. In particular, it looks at its use, issues of admissibility and integrity, and its influence on conviction rates. Using a cross-sectional survey research design, primary data were obtained using questionnaires administered to 50 legal practitioners, one from each legal firm in Ondo State, Nigeria, through purposive sampling. The analysis of the data was done by using descriptive and inferential statistics, applying Eviews version 9. The results indicate that when digital evidence is a factor in cases, prosecution is more likely to be successful (coefficient =.505; p=.0021), and therefore successful prosecution is correlated with an increased prevalence of digital evidence. On the other hand, the legal admissibility of digital evidence supports a negligible and non-significant result (coefficient = -.003; p =.9842), indicating that procedural challenges are not a significant obstacle to prosecuting successfully after digital evidence has been accepted. But, conviction rates were positively and significantly correlated with the ability to obtain a successful prosecution (0.547; p =.0003). Therefore, the findings of the study show that digital evidence has significant value in the prosecution of financial fraud and is not to be considered from the standpoint of issues related to admissibility and strategy. The study recommended that there is a need for Nigeria’s legal system to invest in digital forensics tools and training, standardization of evidentiary procedures, as well as continuous legal training for lawyers in order to better equip them in the utilization of digital evidence.*

**Keywords:** Digital evidence, financial fraud, conviction rates, admissibility, Nigerian judicial system, and forensic tools**.**

**Introduction**

Financial fraud has become a global threat to the financial system and the confidence of investors. Sibe and Kaunert (2024) argue that issues such as complexity and constant variation in fraud schemes, lack of laws to prosecute this type of fraud, issues of jurisdiction, and perpetrators that are technologically savvy enough to take advantage of loopholes have made the prosecution of financial fraud cases very problematic. Though forensic tools have improved and there is more collaboration internationally, low rates of conviction due to the obstacles of obtaining admissible and non-tamperable evidence, as well as weak levels of capacity within prosecutorial institutions continue (Apalowowa, 2025). In Nigeria, this problem is exacerbated by inefficiency in institutions, corruption, and lack of capacity for investigation, weak enforcement, and slow processes in the courts. Organizations such as the Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices Commission (ICPC) are usually hampered by lack of funds, political meddling, and an unmanageable court system (Diop, 2025). Frauds against banks, governmental entities, and private companies are ongoing and prosecutions are significantly lower than the number of frauds that are reported to the FBI. Digital or forensic evidence has increasingly shown significant relevance in cases of financial fraud, with studies from the Association of Certified Fraud Examiners indicating that digital forensics played an important role in resolving complicated financial fraud in 74 percent of cases reported in 2022 by ACFE. In Nigeria, for example, the role of email footprints, digital accounting books; and information forensics investigations was illuminated in the P&ID contract fraud case and the Abdulrasheed Maina pension scam, in which robust evidence was utilized in prosecution (Paramole, 2025). But, issues still exist with regard to the legal admissibility of digital evidence, management of the chain of custody, and proving the authenticity and presenting digital evidence in court.

**Statement of the Problem**

Interestingly, even as financial fraud continues to grow in prevalence in Nigeria, the actual rates of conviction for these crimes are shockingly small. This has been problematic because even in cases when digital evidence has been used poorly or there are broader judicial inefficiencies or absence of forensic capabilities have also previously been identified as being in the way of discouraging or solving financial crimes (Apalowowa et al., 2025b; Diop, 2025; Igbekoyi et al., 2024). This has resulted have a decoupling of public confidence in the legal and finance systems, constrained FDI, and a complexification of financial crimes. Ineffective prosecution of financial fraud has had significant backlash effects on Nigeria’s financial sector. This includes erosion of local and international investment confidence; billions in private and public funds lost by unprosecuted or poorly prosecuted frauds; and a culture of impunity that strengthens fraudulent actors (Apalowowa et al., 2025a). The Nigerian government has attempted some progress with the inception of agencies like EFCC, ICPC and NFIU among others. The Cybercrime Act of 2015, and the Evidence Act, 2011 as amended, were enacted to allow for the acceptance of digital evidence. Collaborations with partners such as INTERPOL, the FBI, and the National Crime Agency of the UK have also facilitated information sharing. But, these have not produced the desired results due to a lack of proper implementation and training, as well as accessibility to such advanced forensic technologies. The general aim of the study is to evaluate how digital evidence aids in the successful prosecution of financial fraud in Nigeria. This research specifically: investigate the use of digital evidence in prosecutions of financial fraud cases in Nigeria; assess the accessibility as well as the integrity of digital evidence in Nigerian courts; and assess the role of digital evidence in securing financial fraud convictions.

**Research Questions**

1. To what extent is digital evidence being utilized in prosecuting financial fraud cases in Nigeria?
2. What are the major challenges affecting the admissibility and integrity of digital evidence in Nigerian financial fraud litigation?
3. How does the use of digital evidence influence conviction outcomes in financial fraud cases?

**Hypotheses Statement**

**H₀₁:** There is no statistically significant relationship between the utilization of digital evidence and the successful prosecution of financial fraud cases in Nigeria.

**H₀₂:** The challenges of admissibility and integrity of digital evidence do not significantly affect its use in Nigerian courts.

**H₀₃:** The use of digital evidence does not have a significant impact on conviction rates in financial fraud cases.

**Significance of the Study**

The results of the study would provide useful information on the effectiveness of fraud protections through the courts and would help rebuild investors’ confidence, leading to greater investments. Financial institutions will use it as a guide to enhance internal fraud detection as well as work with forensic investigators and policy and regulatory authorities will benefit from initiating strong policies involving digital forensics within legal and regulatory activities. The present work examines how cases of financial fraud are prosecuted in Nigeria, highlighting digital evidence’s place and challenges within it. This work includes cases of fraud brought before Nigerian courts by government agencies such as the EFCC, ICPC, and NFIU.

**2.0 Literature Review**

**2.1 Financial fraud**

Financial fraud is identified as the willful act of deception, of a financial nature, for the perpetrator’s advantage or to harm another person or company and encompasses a variety of illegal activities including embezzlement, bribery, insider trading, identity theft, and falsifying financial records (Enya et al., 2025). One of the greatest challenges to the health of financial systems, which is detrimental to public perceptions and investment trust at the corporate, state, and personal levels (Apalowowa et al., 2025b), is financial fraud. The problem is evident in Nigeria with cases of bank frauds, procurement scams, raids of pension funds in the past among others (Igbekoyi et al., 2024). Lax regulatory control and absence of punitive deterrent mechanisms are among the contributors to financial fraud in developing countries as per Transparency International, 2023). Efficient prosecution as well as a strong legal framework to combat fraud are also necessary, along with the use of sophisticated investigative technologies, including digital forensics (Diop, 2025).

**2.1.1 Concept of Digital Evidence**

According to Aderibigbe & Sholaja (2025), digital evidence is “any information that may be probative and is created, processed, or stored in digital form and is disclosed or admitted into evidence in a legal proceeding” , including emails, digital documents and files, metadata, logs, video surveillance, data recovered from computers, mobile devices, and servers and more . The widespread use of technology by most fraudsters has meant that virtually all financial crime now leaves a digital trail that can be instrumental in prosecution, and the objectivity, tracability and resistance to counterfeiting that digital evidence provides has made this type of evidence invaluable in legal cases, and has therefore become primarily a component of modern financial crime investigations (Ibrahim & Ademu, 2025; Kanu et al., 2023). Specifically, in Nigeria, digital evidence has helped to follow the paper trail for misappropriated funds and other forms of cyber-crime. But, its utility is dependent on collection practices, a preservation of the chain of custody, and legal admissibility and will require increased cyber forensic capabilities and a restructuring of regulations and laws to best utiluse new types of evidence (Obizue & Eme, 2025).

**2.1.2 Concept of Admissibility**

According to Aderibigbe & Sholaja (2025) admissibility “pertains to the legal test that governs the acceptance of evidence in court for consideration in legal proceedings.” The algorithms for accepting evidence are significant in the success of financial fraud cases, specifically digital evidence (Ubanyionwu, 2025). Digital evidence must meet the standards established in the Evidence Act 2011 (as amended) in order to be legally accepted in Nigeria, including but not limited to requirements of authenticity, originality, relevance, and adherence to the procedural laws (Wakili et al., 2025). The challenges posed as a result; faulty processes in the handling of evidence; the process itself lacking a chain of custody; issues with technology and process; and proving it admissible are all aspects of the process that are relevant to not only maintain the importance of the law, but to also ensure that the rights of the accused are not only maintained, but the sanctity of the justice system is also secure (Okiridu & Ogbosei, 2024).

**2.1.3 Concept of Integrity**

Integrity in evidence entails keeping the evidence intact in its primary original form, without alteration, contamination, or unauthorized access from the moment of collection through its presentation in court, to its credence or acceptability in judgment (Apalowowa et al., 2023). Digital evidence alone is capable of being tampered with, deleted, or corrupted; hence, the need to uphold its integrity through proper documentation of the chain of custody, storage systems, and forensic best practices (Okonta & Nnamdi, 2025). In Nigerian financial fraud cases, instances where evidence integrity has been compromised have resulted in dismissals and failed prosecutions, making the building of forensic infrastructure and capacity within investigative agencies a necessity to protect evidence integrity and ensure justice (Apalowowa, 2025; Ibrahim & Ademu, 2024).

**2.1.4 Concept of Conviction Outcomes**

Conviction outcomes are the final decisions or judgments in legal proceedings concerning the factual determination of guilt or innocence of a party and may include proceedings for sentencing or exoneration (Adebanjo & Aluko, 2025). Conviction outcomes measure the efficiency and effectiveness of fraud prosecution efforts. In financial fraud, conviction outcomes reflect the prosecutorial strength of a case, the quality of evidence adduced, and the competence of the judiciary in giving just and timely verdicts (Nwakoby et al., 2025).Nigeria’s conviction rate for financial crimes remains low compared to the volume of reported cases. Factors influencing this include poor investigative quality, delays in litigation, and weak evidence. Folayan (2025) opined that enhancing conviction outcomes through the strategic use of digital evidence deters fraud, restores public trust, and reinforces the credibility of anti-corruption institutions.

**2.2 Theoretical Review**

The subsequent two pertinent theories were examined. Theory of Digital Forensics and Evidence-Based Prosecution. The research is based on Digital Forensics Theory, which offers a systematic framework for the collection, analysis, and preservation of digital evidence in cyber fraud investigations.

**2.2**.1 **Digital Forensics Theory**

Digital Forensics Theory is the systematic framework governing the manner of identification, preservation, analysis, and presentation of digital evidence in courts of law. Hence it includes the principles, tools of testing, and methodologies of investigating digital crimes. Building upon prior work by Casey (2004), Marc Rogers (2006) is credited with founding and developing the discipline: the premises of Digital Forensics Theory advocate that digital evidence-pseudonaming physical evidence-must be treated through scientifically verifiable procedures to ensure that a chain of custody exists, that it maintains integrity and was not tampered with, so that they can be admitted into evidence during trial proceedings (Folayan, 2025). The advent of the theory was such that scientific rigor could be applied to the instant-growing cybercrime investigations and digital forensics workings, thereby joining two distinct disciplines of computer science and law, giving a structured modus operandi for ensuring that data gathered from either computers, networks, or mobile devices are so forensically sound that the integrity of the data might be questioned in a court of law (Nwakoby et al., 2025; Adebanjo & Aluko, 2025). The theory incorporates models such as the digital forensic research workshop (dfrws) investigative model and the abstract digital forensics model (ADFM), specifying the different stages of identification, acquisition, preservation, examination, analysis, and reporting of digital evidence**.** Digital Forensics Theory provides a reliable and replicable methodology that strengthens the credibility of digital evidence in legal contexts, supports accurate reconstruction of cybercrimes, and enhances multidisciplinary collaboration between forensic experts and legal practitioners (Aderibigbe & Sholaja, 2025; Apalowowa et al., 2025). However, some of its primary limitations include the rapid changes in technology, jurisdictional issues in cross-border investigations, coupled with the absence of a commonly accepted global protocol, and the contamination or misinterpretation of volatile digital evidence.

**2.2.2 Theory of Evidence-Based Prosecution**

A prosecutorial-analytical framework that insists on prosecutorial decisions being grounded upon scientific method-based evidence, which must be objective, verifiable, and directly applicable rather than relying on testimonies, confessions, or circumstantial narrative evidence (Wakili et al., 2025). Developed within and along the traditions of legal realism-an approach understood better when discussed together with such criminological scholars as Anthony Bottoms and Justice Andrew Ashworth (1990s)-against the view that prosecutorial recognition-best-should be exercised upon empirical evidence, forensic evidences as well as digital records to secure justice, ensure transparency, and guard against wrongful conviction. Evidence-Based Prosecution gained greater currency with the increase in the use of technological tools that permit investigators and prosecutors to depend on evidence traceable and tamper-proof (Yin et al., 2025). This theory closely votes with probative value, chain of custody, and due process and applicably so in cybercrime, sexual assault, and financial fraud cases where victim testimony may be thin or outrightly unreliable (Ugwuokpe, 2023). The Theory of Evidence-Based Prosecution heightens prosecutorial integrity by preventing wrongful convictions, thus arming judicial confidence and supporting transparency based on verifiable and scientifically supported evidence (Adamaagash et al., 2023). Generally, an indisputable application is prevented by lack of adequate forensic facilities; overdependence on technical tools, which may necessarily fail or be technically manipulated; inconsistency of results by technical experts; and outright disregard of the evidence laid by both victims and witnesses, which is equally crucial to justice itself (Aderibigbe & Sholaja, 2025).

**Empirical Review**

Apalowowa (2025) examined the correlation between white-collar fraud and whistleblower investigations. The study employs a survey research approach, directly gathering information from respondents; the sample population comprises 83 forensic auditors located in the southwest region of Nigeria. The whole research population was selected using a Census Sample Technique. The study indicates that while the efficacy of forensic audits is positively associated with whistleblowing, internal controls, and corporate governance, none of these factors exhibited statistically significant outcomes at conventional thresholds (p > 0.05). The z-statistics values of 1.2521 for corporate governance, 1.1783 for internal controls, and 1.1647 for whistle-blowing suggested that the correlations arise from random variation rather than genuine causal relationships.

Paramole (2025) did a study on the effectiveness of forensic accounting in detecting and preventing financial crimes in Nigeria. It utilized a case study approach that focused on in-depth reviews of specific cases of financial fraud and interviewed forensic accounting professionals on contemporary practices and their effects on the detection of fraud. According to his findings, forensic accounting techniques, such as the review of documents and analysis of financial statements, serve a good purpose in fraud detection, but there are gaps in the awareness of stakeholders, training, and implementation. Bukar et al. (2025) looked into how well forensic investigation and litigation support worked to stop fraud in Nigeria's public agriculture sector. The study was a descriptive survey that employed standardised questionnaires sent to the right people in the Federal Ministry of Agriculture. Their research shows that forensic investigations assist stop fraud because they entail greater financial scrutiny and, as a result, more responsibility. On the other hand, forensic litigation support doesn't do much or anything to stop fraud from happening. Diop (2025) tried to offer some insight on how Türkiye and Nigeria have dealt with money laundering through their laws. His research looked at the relevant methods used by each country on its own and tried to compare the systems used during the digital transformation period. Digitalisation is becoming more and more important as technology improves in the modern day. But with this worldwide transformation comes a lot of worry about many parts of good digitalisation, especially how to use technology without letting its bad impacts get in the way.

Apalowowa (2025b) examined the association between white-collar crime and whistleblower investigations. The study adopts a survey method in gathering information through direct responses from people being studied. Their population under study includes 83 forensic auditors in the southwest of Nigeria. Census Sampling Technique was used in the selection of the whole group of people to be studied. Their results reveal that while whistleblowing, internal controls, and corporate governance all positively influenced the effectiveness of forensic audits, none of the variables recorded statistically significant effects at normal levels (p > 0.05). The z-statistics of 1.2521 for corporate governance, 1.1783 for internal controls, and 1.1647 for whistle-blowing suggest that the relationships are not real cause-and-effect relationships but random variations.

Apalowowa et al. (2025a) investigated the degree to which forensic auditing can stop crimes from being committed in the first place. The study adopted purposive sampling methods and survey research design by questionnaire. The study consisted of 210 participants who were staff of the Audit Departments of the three state government-owned universities in Ondo State (Source: Attendance Register, 2025). There are 120 senior staff with ICAN and ANAN certification in the research. Their research shows that responsive planning strategies are not statistically significant but strong internal control and management supervision are, with p-values of 0.0000 and 0.00105, respectively. Vutumu et al. (2025) explain the connection between forensic accounting and internal controls in fraud prevention in the Nigerian public sector. The study aims to analyze how the Fraud Pentagon Model and the COSO framework, together, deter fraud. A quantitative approach was used, and primary data were collected from 385 finance, accounting, auditing, and forensic professionals who were working in federal ministries and organisations. A Likert-scale questionnaire was used to find out the efficacy of the internal controls, forensic accounting processes, and fraud risk indicators. They used SPSS software to carry out descriptive statistical analysis of data in order to determine patterns and correlations. The study confirmed the presence of all the five components of the Pentagon fraud model: pressure (mean 3.50), opportunity (3.31), motive (3.47), capacity (3.34), and personal ethics (3.47). This indicated a high probability of fraud. The control factors were quite strong. Control measures (mean = 3.50) and monitoring (3.49) were the strongest, while risk assessment (3.27) and communication practices (3.36) were the weakest. The forensic accounting methods helped a lot to avoid fraud by lessening people's dependence on control systems (3.42), auditing computer fraud more often (3.39), and following ethical philosophy (3.39).

Ibrahim and Ademu (2025) investigated the viewpoints of practitioners and scholars about the application of artificial intelligence in digital forensic investigations in Nigeria. The research utilised a survey research design. Primary data were collected by instrumentation and the delivery of a questionnaire to chosen respondents from audit businesses (practitioners) providing forensic accounting services and university accounting academics in Nigeria. Using the Cochran formula and the convenience sampling approach, we got a sample size of 400 (rounded to 1 significant figure) from the whole population. Descriptive and inferential statistical methods were utilised for data analysis. Structural equation modelling was used to examine the hypotheses that had been made. The results indicate a considerable positive correlation among perceptual intelligence, cognitive intelligence, and decision-making intelligence.

Okonta and Nnamdi (2025) discuss the application of artificial intelligence (AI) in detecting fraud in Nigerian businesses. The research explores how AI technology can help enhance investigation procedures because traditional procedures are no longer as effective at a period where fraud cases are more sophisticated and threatening the existence of businesses. This study adopts a documentary method in analyzing how data analytics, machine learning algorithms, and predictive modelling can be leveraged to render fraud detection more efficient, precise, and swift. In spite of whatever problems there are in their use in Nigeria, there is evidence that AI-driven forensic techniques make fraud detection and prevention more effective through active surveillance. Stephen et al. (2025) studied the level to which Nigeria's public sector makes use of forensic auditing. The study used a descriptive survey method in explaining the kind and conditions which were meant to be reported. There were 2,306 participants in the study. The respondents were forensic auditing, financial accounting, and auditing experts in general. To secure a sample of 341, we used random sampling methods that were simple and planned. We used primary data in the study. The data collection instrument that was used was a self-report questionnaire with open-ended and closed-ended questions.

The devices were screened for face and content validity by experts. Their conclusion was that forensic auditing is not being applied enough to deter and discover fraud in the public sector since most government agencies in Nigeria have not been applying it enough. Shehu (2025) analyzed the effect internal control mechanisms have on the incidence of fraud in different small and medium-scale enterprises in Nigeria. It was aimed at finding out how control and monitoring mechanisms affect fraud prevention in a small sample of Nigerian SMEs. We employed the descriptive survey method. A sample size of 196 was chosen using the Cochran Formula for determining sample size. The research gathered its main data with the aid of a structured questionnaire. First, the data were displayed in the form of a frequency distribution, and then multiple regression analysis was used to check the hypotheses. Control measures have a positive and significant effect in deterring fraud among the chosen Nigerian SMEs (β = 0.418, p = 0.000). Monitoring functions also have a positive and strong effect on deterring fraud among the chosen Nigerian SMEs (β = 0.574, p = 0.000).

**3.0 Methodology**

The study adopted a survey research design to obtain information because information was gathered directly from the respondents on assessing the role of digital evidence in the prosecution of financial fraud cases in Nigeria. The primary data were used for this study through the administration of a questionnaire distributed. The questionnaire was distributed to the respondents during working hours with a contact person in each legal firm, and was returned after two weeks. The population of this study consisted of 50 legal firms in Ondo State, Nigeria. The study sample was 50 legal practitioners. The sample size was selected using the Purposive Sampling Technique to select one respondent from each legal firm who have prior knowledge on the subject matter. Using five likert scales of 4 to 1. Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1). The data collected in this study were analyzed using descriptive statistics and inferential statistics, using the Eview version 9.

**4.0 Data Analysis**

* 1. **Descriptive Statistics**

The table shows numbers concerning financial fraud, digital evidence, admissibility, and conviction rates. The means and medians for all variables are close to 3.0, which suggests that respondents mostly agree or see things the same way. The mean for admissibility is the greatest (3.27), which means that people think digital evidence is more relevant and that it is more likely to be legally admissible. The maximum and minimum numbers are all rather close together, which means there aren't many severe reactions. The standard deviations are between 0.33 and 0.40, which means that the replies are moderately different. The rates of financial fraud and conviction are a little more spread out. All of the variables have negative skewness, which means that the data tends to tilt a little towards higher values. The kurtosis values are less than 3, which means that the distributions are platykurtic, or not very curved compared to a normal distribution.
The Jarque-Bera test statistics and their p-values show that none of the distributions are substantially different from normal at the 5% level. Conviction Rates, on the other hand, has a p-value of 0.0969, which is close to being significant and shows that the data is not quite normal.

**Table 1: Descriptive Statistics**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | FINANCIAL\_FRAUD | DIGITAL\_EVIDENCE | ADMISSIBILITY | CONVICTION\_RATES |
|  Mean |  3.229787 |  2.936170 |  3.272340 |  3.208511 |
|  Median |  3.300000 |  3.000000 |  3.300000 |  3.300000 |
|  Maximum |  3.800000 |  3.600000 |  4.000000 |  3.700000 |
|  Minimum |  2.300000 |  2.100000 |  2.600000 |  2.400000 |
|  Std. Dev. |  0.396131 |  0.342259 |  0.328172 |  0.370563 |
|  Skewness | -0.690143 | -0.618201 | -0.460663 | -0.733830 |
|  Kurtosis |  2.660986 |  2.799199 |  2.942189 |  2.521198 |
|  Jarque-Bera |  3.956070 |  3.072648 |  1.668863 |  4.667248 |
|  Probability |  0.138341 |  0.215171 |  0.434121 |  0.096944 |
|  Sum |  151.8000 |  138.0000 |  153.8000 |  150.8000 |
|  Sum Sq. Dev. |  7.218298 |  5.388511 |  4.954043 |  6.316596 |
|  Observations |  47 |  47 |  47 |  47 |

**Source: Authors’ Computation (2025)**
**4.2 Regression Analysis on the role of digital evidence in enhancing the effective prosecution of financial fraud cases in Nigeria**

Regression analysis captures a number of findings on the use of digital evidence to prosecute financial crime in Nigeria. There exists a high and positive correlation between Digital Evidence (DIGITAL\_EVIDENCE) and successful prosecution, where the coefficient is 0.505 and p-value equals 0.0021. This means that use of or dependence on digital evidence makes it easier to file financial fraud cases. Admissibility (ADMISSIBILITY) exerts very little and statistically insignificant impact, as evident from a coefficient of -0.003 and a p-value of 0.9842. This suggests that, as much as legal admissibility is an important procedural factor, it does not seem to have any effect at all on prosecution outcomes in the data that were considered. Conviction Rates (CONVICTION\_RATES) is strongly positively and highly correlated with prosecutorial outcomes, in which a coefficient is 0.547 and a p-value is 0.0003. It signifies that financial frauds are prosecuted effectively, and it can show how important electronic evidence can be made use of in securing convictions. The model variables explain about 57.7% of the differences in the success of the prosecution, according to the R-squared value of 0.577.

**Table 2: Regression Analysis on the role of digital evidence in enhancing the effective prosecution of financial fraud cases in Nigeria**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
|  |  |  |  |  |
| Variable | Coefficient | Std. Error | t-Statistic | Prob.   |
|  |  |  |  |  |
| DIGITAL\_EVIDENCE | 0.505163 | 0.154835 | 3.262601 | 0.0021 |
| ADMISSIBILITY | -0.003229 | 0.162189 | -0.019907 | 0.9842 |
| CONVICTION\_RATES | 0.546661 | 0.140460 | 3.891942 | 0.0003 |
| R-squared | 0.577251 |     Mean dependent var | 3.229787 |
| Adjusted R-squared | 0.558035 |     S.D. dependent var | 0.396131 |
| S.E. of regression | 0.263349 |     Akaike info criterion | 0.231031 |
| Sum squared resid | 3.051528 |     Schwarz criterion | 0.349126 |
| Log likelihood | -2.429239 |     Hannan-Quinn criter. | 0.275471 |
| Durbin-Watson stat | 2.251909 |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**Source: Authors’ Computation (2025)**

* 1. **Result And Discussion**

The regression analysis show strongly indicate that the role of digital evidence in successful prosecution of financial crimes in Nigeria is on the rise. The correlation indicates that most judicial outcomes are favorable when digital evidence is taken into consideration during court proceedings. It is indicative of moving away from physically manual investigation process to technology driven processes, which provide greater accuracy, speed and evidentiary integrity in financial crime investigation. The results of this study are very similar to Paramole’s (2025) whose study of forensic accounting practices in Nigeria highlights the importance of forensic practices like document analysis, tracing transactions, and financial statement analysis in detecting fraud. According to Paramole, financial irregularities are more easily detected and legal actions against the offender are much more successful if these methods are employed consistently. Nonetheless, there are still issues not addressed, specifically the lack of knowledge, training, and involvement of relevant actors (such as police, lawyers, and banks) in the effective use of forensics and digital resources. Interestingly enough, the study also finds that digital evidence admissible in court does not necessarily have an effect on the success of the prosecution.

The finding that admissibility has a negligible effect on the likelihood of conviction implies that evidence being legally admissible is not congruent with that evidence being useful or influential in a trial. This highlights that the process is not only about legal procedures, but also that the evidence must be convincing, and the analysis and presentation of that evidence must be impactful in order to influence a judicial outcome. Apalowowa et al. (2025a) also did empirical work in support of these findings, investigating the preventative role that forensic auditors can play in the prevention of financial crimes. They concluded that though crime prevention planning is frequently done, it does not translate into significant statistics unless forensics provides an active intervention to crime prevention planning. This also need to take the step from planning to practice and actually applying forensic tools.

In addition, findings indicate that when digital evidence is successfully utilized, there is a high correlation with obtaining a conviction, suggesting that digital evidence bolsters the credibility of fraud claims, thereby increasing the odds of a positive resolution in court. This confirms the position of Shehu, (2025) that the internal mechanism of control backed by forensic and digital auditing, significantly contribute to prevention of fraud in Nigeria’s small and medium-sized enterprises (SMEs). The study conducted by Shehu (2025) found a strong and positive association between fraud prevention mechanisms and decreased incidence of fraud among the sampled SMEs, thereby further validating the role of digital tools involving detection as well as deterring fraud. This analysis of the findings illustrates how across the board in Nigeria’s legal and investigative scene there has been a transformation from space of being corroborative to becoming central in prosecution of financial crime. Ultimately, the future of prosecution of financial crime in Nigeria will be determined by how well judicial and investigative institutions are able to use such advancements as technology progresses. Difficulties in the use of digital forensics by the justice system, such as a lack of training, awareness, or coordination between parties, will need to be overcome to capitalize on its utility .

**5.0 Conclusion**

The aim of this study was to find out the importance of digital evidence in the prosecution of financial fraud crimes in Nigeria. The results indicate that digital evidence is very important to successful prosecutions since there is a strong and statistically significant correlation between digital evidence and the success of prosecutions. Using and adopting digital evidence makes it easy to win financial fraud cases. While procedural admissibility of digital evidence matters, it makes minimal difference to the success of prosecutions in the cases studied. This is because challenges to admissibility, e.g., satisfying requirements of evidence, won't stop the strategic value of digital evidence once admitted in court.

**6.0 Recommendations**

The report argues that police and prosecutors need to buy more sophisticated digital forensic devices and get more training to improve the precision in collecting, analyzing, and presenting digital evidence. This will lead to winning more cases. The study also calls for setting standard operating procedures for the acquisition, storage, and processing of digital evidence across all criminal investigation agencies and courts to make it more standardized and credible when used as evidence before the courts. In addition, lawyers, judges, and officials must receive some training and ongoing education on changing requirements for digital evidence admissibility to avoid making mistakes in their decisions.

**Disclaimer (Artificial intelligence)**

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc.) and text-to-image generators have been used during the writing or editing of this manuscript.

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