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Artificial intelligence and fraud detection in University of Calabar, Nigeria

Nicholas Agbo[1]*, Sunday A. Effiong[2]
[1,2]*Department of Accounting, University of Calabar, Cross River State, Nigeria*
Corresponding author: agbo.nicholas@yahoo.com
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Abstract
Purpose: This study examined the effect of artificial intelligence on fraud detection in the University of Calabar, Nigeria. Specifically, the study investigated the effect of cloud accounting, software automation, data security, regulation, and ethical concerns of artificial intelligence on fraud detection.
Methodology: The study adopted a survey research design. The population comprised 830 staff of the University of Calabar, while Taro Yamane formula was used to derive a sample size of 270 respondents. Data was collected through structured questionnaires and analyzed using multiple regression analysis.
Results and conclusion: The findings revealed that cloud accounting and data security had negative significant effects on fraud detection, while software automation and regulation had positive effects on fraud detection. Ethical concerns showed a positive but insignificant effect on fraud detection. The study concluded that artificial intelligence significantly influences fraud detection when properly integrated into institutional systems.
Implication of findings: Educational institutions should adopt AI-driven fraud detection systems, strengthen data protection policies, and ensure proper regulation and ethical compliance in the use of artificial intelligence technologies.

Keywords: Artificial intelligence, Fraud detection, Cloud accounting, Software automation, Data security.

1. Introduction

Artificial intelligence (AI) refers to the ability of machines and computer systems to perform tasks that normally require human intelligence such as learning, reasoning, speech recognition, and decision-making. The introduction of AI into accounting and financial management has transformed organizational processes through automation, real-time reporting, and improved fraud detection mechanisms. According to Heng (2023), AI is increasingly becoming an essential tool for improving operational efficiency and decision-making in organizations. Educational institutions now rely on accounting information systems and digital technologies to enhance accountability, transparency, and effective resource management. Similarly, Al Wahaibi and Jose (2019) noted that AI technologies such as machine learning, data analytics, and natural language processing can automate accounting processes and improve organizational effectiveness.

Academic fraud has become a major challenge facing educational institutions globally. Fraudulent practices such as plagiarism, examination malpractice, falsification of records, and impersonation undermine academic integrity and reduce the credibility of educational institutions. According to Tang (2021), academic fraud weakens the value of educational qualifications and damages institutional reputation. The advancement of digital technologies and online learning platforms has further increased the complexity of detecting fraudulent practices. Furthermore, Bello et al. (2024) argued that fraudulent academic practices produce graduates who lack the required competence and professional skills needed in society.

Artificial intelligence provides innovative solutions for fraud detection through machine learning, biometric verification, automated monitoring systems, and data analytics. AI-powered systems can identify suspicious activities, detect unusual patterns, and improve the efficiency of institutional control

systems. According to Aazhvaar (2019), AI technologies significantly improve the reliability and consistency of accounting outputs. Similarly, Akyuz (2021) observed that AI applications enhance auditing processes by improving the speed, accuracy, and reliability of financial information analysis. However, despite these benefits, issues relating to data security, ethical concerns, regulation, and user acceptance continue to affect the effective implementation of AI technologies in organizations. Cioffi (2020) emphasized that ethical issues such as transparency, confidentiality, and accountability remain major concerns in the deployment of AI systems.

Despite the growing adoption of AI technologies, many educational institutions still experience challenges in detecting and controlling fraud effectively. Weak internal control systems, inadequate technological infrastructure, and poor implementation of AI tools continue to limit the effectiveness of fraud detection mechanisms. It is against this background that this study examined the effect of artificial intelligence on fraud detection in the University of Calabar. Thus, the general objective was to examine artificial intelligence and fraud detection at the University of Calabar.

2. Literature review

Cloud accounting of artificial intelligence

Cloud accounting refers to the use of internet-based accounting systems for storing and processing financial information remotely. Artificial intelligence improves cloud accounting by enhancing accuracy, real-time monitoring, and fraud detection in organizations.

Aazhvaar (2019) examined artificial intelligence in the Indian banking sector with emphasis on cloud accounting systems. The study found that AI-driven cloud accounting systems improved financial reporting accuracy, transparency, and fraud monitoring in organizations.

Johnson and Clark (2021) investigated cloud accounting technologies and organizational accountability in higher institutions. The study revealed that cloud accounting significantly improved access to real-time financial information and enhanced fraud control systems.

Okeke and Ibrahim (2023) examined artificial intelligence and cloud-based accounting systems in Nigerian public institutions. The findings showed that cloud accounting applications improved transparency and reduced manipulation of financial records.

Adeyemi and Yusuf (2022) investigated the impact of AI-enabled cloud accounting on fraud prevention in universities. The findings showed that institutions using cloud accounting systems experienced improved financial monitoring and quicker fraud detection processes.

Wahid and Hassini (2024) examined AI-based cloud accounting frameworks for fraud detection. The study concluded that cloud accounting systems supported by artificial intelligence improved the effectiveness of fraud monitoring and reduced operational inefficiencies.

Software Automation Artificial Intelligence

Software automation involves the use of AI-powered systems to automate repetitive accounting and auditing tasks. It improves operational efficiency, reduces human errors, and strengthens fraud detection processes.

Stephen (2019) examined automation technologies in accounting systems and found that AI-powered software automation improved auditing efficiency, reduced errors, and enhanced fraud detection processes.

Akyuz (2021) studied artificial intelligence applications in financial services and auditing. The findings revealed that software automation significantly improved accounting accuracy and reliability in auditing practices.

Atherton and Peter (2019) investigated artificial intelligence and organizational decision-making. The study showed that automated AI systems improved operational efficiency and strengthened internal control mechanisms.

Elegunde and Shotunde (2020) examined the effect of artificial intelligence on business performance in the banking industry. The study found that software automation enhanced accounting information systems and improved fraud monitoring capabilities.

Cioffi (2020) investigated artificial intelligence applications in smart production systems. The findings indicated that software automation improved administrative efficiency, operational monitoring, and organizational accountability.

Data security artificial intelligence

Data security artificial intelligence involves the use of AI technologies to protect financial and organizational information from cyber threats and unauthorized access. AI systems improve fraud detection through machine learning, data monitoring, and automated security controls. Zhang, Pentina, and Fan (2021) examined AI-driven systems in financial services and found that artificial intelligence improved data processing speed, fraud monitoring, and security management.

Aberg and Khati (2018) investigated AI technologies in banking operations and reported that machine learning and OCR technologies improved data extraction and cybersecurity management. Bello, Idemudia, and Iyelolu (2024) studied machine learning and blockchain integration for fraud detection. The study concluded that AI-based security systems significantly improved real-time fraud prevention and protection of sensitive organizational data. Nobel et al. (2024) examined machine learning and explainable artificial intelligence in fraud detection systems. The findings revealed that AI-based security frameworks enhanced fraud identification and minimized fraudulent transactions.

Boulieris et al. (2024) investigated fraud detection using natural language processing technologies. The study showed that AI-driven data security systems improved detection of suspicious activities and strengthened organizational information security.

Regulation of artificial intelligence

Regulation of artificial intelligence refers to the policies and legal frameworks guiding the responsible use of AI technologies. Proper regulation promotes accountability, transparency, and data protection in organizations.

Arnove (2020) examined educational policies and technology regulation. The study emphasized that proper regulatory frameworks are necessary for ensuring transparency and accountability in AI implementation.

Heng (2023) investigated educational integrity in the digital age and found that AI governance and regulatory compliance significantly improved fraud prevention systems in institutions.

Tang (2021) studied blockchain technology and fraud prevention in academic institutions. The study concluded that strong institutional regulations improve the effectiveness of digital fraud detection systems.

Al Wahaibi and Jose (2019) examined artificial intelligence and blockchain technologies in academic qualification verification. The findings revealed that regulatory compliance improved the reliability of AI-driven fraud control systems.

John D. Kelleher and Brendan T (2018) investigated artificial intelligence and corporate control systems. The study found that effective AI regulation and human supervision improved organizational productivity and reduced operational risks.

Ethical concerns of artificial intelligence

Ethical concerns of artificial intelligence involve issues such as privacy, transparency, accountability, and confidentiality in the use of AI systems. Ethical compliance helps organizations maintain trust, fairness, and responsible use of technology. Cioffi (2020) examined ethical concerns in artificial intelligence systems and found that issues relating to privacy, transparency, and accountability significantly affect organizational performance.

Othman et al. (2020) investigated artificial intelligence and organizational effectiveness. The study concluded that ethical standards improve the effectiveness and accountability of AI technologies. Heng (2023) studied digital integrity and artificial intelligence systems. The findings revealed that ethical compliance and transparency are critical for effective fraud prevention in institutions. Atherton and Peter (2019) examined AI technologies and decision-making systems. The study showed that ethical AI practices improve organizational trust and operational transparency.

John D. Kelleher and Brendan T (2018) investigated artificial intelligence and corporate governance. The findings indicated that ethical concerns such as accountability and transparency influence the successful implementation of AI systems in organizations.

Research hypotheses

Based on the empirical studies reviewed, the following hypotheses were formulated:

H1: There is no significant effect of cloud accounting on fraud detection in University of Calabar.
H2: There is no significant effect of software automated on fraud detection in University of Calabar.
H3: There is no significant effect of data security on fraud detection in University of Calabar.
H4: There is no significant effect of regulation on fraud detection in University of Calabar.
H5: There is no significant effect of ethical concerns of artificial intelligence on fraud detection.

Theoretical framework

Technology Acceptance Model (TAM): The Technology acceptance model was proposed by Fred Davis in 1985 as a doctoral thesis at the Massachusetts Institute of Technology, this model expands on how users consent and use technology. This model is often times referred to as TAM and was designed to show how users come to accept and use a technology. The theoretical basis of this model is built on the premise that when users are presented with a new technology, three major factors influence their

decision on how and when they will use it. The first determinant is its perceived usefulness (PU), the second is the perceived ease of use (PEOU), while the third determinant is user attitude towards usage (ATU). Perceived usefulness (PU) is the degree to which a user believes that using a particular system would enhance his or her job performance, while perceived ease-of-use (PEOU) is the degree to which a user believes that using a particular technology would be free from effort. In other words, it is the degree to which consumers perceive a technology as better than its substitutes. It is argued that perceived usefulness (PU) and perceived ease of use (PEOU) positively affect the attitudes toward usage (ATU) of a technology.

There are two categories of such variables:- internal variables and external variables. Internal variables consist of factors such as the attitude of the user, their pedagogical beliefs towards level of competency while external variables include those external barriers faced by users during utilization, and they include factors such as organizational barriers, technological barriers, and social barriers. Demographical factors such as gender, computer self-efficacy, and levels of training (competency) are also used to predict technological usage. Summarily, the technology acceptance model (TAM) suggests that users will consider the perceived usefulness and perceived ease of use in deciding how and when to use a new technology, and as such TAM is a useful theoretical model in helping to understand and explain behavioral intentions in the use of technology. This theory depicts that Technology acceptance model is built on the premise that users are presented with a new technology, and it explains behavioral intentions in the use of technology.

Systems theory: This theory was propounded by Kaufmann in 1966. System theory explains historical development as a dynamic process and was more fully developed by a biologist. He argued that everything is interconnected and therefore, the study of interconnectedness is a means of understanding the world. The system theory method of analysis involves the construction of what is to be explained, that is the phenomenon under consideration, the formulation of explanation that accounts for the behavior of properties of the component separately and the synthesis of these explanations into an aggregate understanding. It is a computer-based system, which combines accounting principles concepts as well as the concept of information system to record, process, analyze and produce financial information to its users in making economic decisions. The system theory involves components which interact with each other to generate usable and useful results such as input, processing storage, users and output. Systems theory relates to academic fraud detection as a powerful way to understand fraud not just as isolated cheating, but as a product of interacting parts within an educational ecosystem. The theory views an organization as a set of interconnected components working together.

A university, for example, is a system made up of students, lecturers, policies, technology and culture and they influence each other. System theory posits that fraud happens when the system creates conditions that enable or fail to prevent it.

3. Methodology

This study adopted the survey research design. This helps in the measurement of linear or multivariate variables and their impact with one another. The survey design helps in collecting data for hypotheses testing and to define the nature of the problem. The adoption of this design allowed the use of structured questionnaires in data collection and in determining the impact of the variables under study, artificial Intelligence and fraud detection in the University of Calabar. The study focused on fraud detection at the

University of Calabar. The population of the study consisted of staff of University of Calabar. The population of this study comprised eight hundred and thirty (830) staff. To select respondents to participate in the data collection exercise, this study adopted simple random sampling procedure. Taro Yamane formula was used to determine the sample size of two hundred and seventy. Data for this research was collected from primary sources and comprises questionnaire instruments. The use of questionnaire as a primary sources of data collection enables the research to obtain information from the respondents. The study employed multiple regression statistical tool to analyze the effect of independent variables on dependent variable. The choice of this statistical tool is justified as it established the effect of artificial intelligence on fraud detection. The empirical model for this study is specified thus;

FRD = f (CAAI, SAAI, DSAAI, RAAI, ECAAI)
Where FRD = Fraud detection
CAAI = Cloud accounting Artificial intelligence
SAAI = Software Automation Artificial Intelligence
DSAAI = Data Security Artificial Intelligence
RAAI = Regulation of Artificial Intelligence
ECAAI = Ethical concerns of Artificial Intelligence

The equation is linearized into ordinary least square (OLS) model:

$$FRD = b_0 + b_1CAAI + b_2SAAI + b_3DSAAI + b_4RAAI + b_5ECAAI + e \quad \ldots\ldots (1)$$

bo = Regression constant
b_1- b_5 = Regression parameters to be estimated
e = Stochastic error.

4. Results and discussion

Table 1: Descriptive statistics of variables

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Fraud Detection (FRD)	270	1.00	5.00	3.94	0.842
Cloud Accounting AI (CAAI)	270	1.00	5.00	3.71	0.793
Software Automation AI (SAAI)	270	1.00	5.00	3.88	0.756
Data Security AI (DSAI)	270	1.00	5.00	3.69	0.811
Regulation of AI (RAAI)	270	1.00	5.00	3.74	0.728
Ethical Concerns of AI (ECAAI)	270	1.00	5.00	3.62	0.784

Source: Researcher's Computation (2026)

The descriptive statistics revealed that all the variables recorded average mean scores above 3.50, indicating that respondents agreed that artificial intelligence dimensions influence fraud detection in the University of Calabar. Software automation artificial intelligence recorded the highest mean score of 3.88, suggesting that respondents strongly perceived automated AI systems as effective in fraud detection. Fraud detection had a mean score of 3.94, indicating a high level of awareness of fraud detection mechanisms within the institution. The standard deviation values were relatively low, showing that respondents' opinions were not widely dispersed from the mean values.

Table 2: Correlation matrix of artificial intelligence and fraud detection

Variables	FRD	CAAI	SAAI	DSAI	RAAI	ECAAI
FRD	1.000					
CAAI	-0.143*	1.000				
SAAI	0.033	0.281**	1.000			
DSAI	-0.030	0.314**	0.267**	1.000		
RAAI	0.096	0.118*	0.241**	0.186**	1.000	
ECAAI	0.079	0.103	0.172**	0.154*	0.296**	1.000

Source: Researcher's Computation (2026).

The correlation results showed that cloud accounting artificial intelligence (CAAI) had a negative relationship with fraud detection (r = -0.143), indicating that poor implementation of cloud accounting systems may reduce the effectiveness of fraud detection. Software automation artificial intelligence (SAAI) showed a positive relationship with fraud detection (r = 0.033), suggesting that automation technologies contribute positively to fraud detection mechanisms. Data security artificial intelligence (DSAI) also recorded a weak negative relationship with fraud detection (r = -0.030). Furthermore, regulation of artificial intelligence (RAAI) and ethical concerns of artificial intelligence (ECAAI) showed positive relationships with fraud detection. The correlation coefficients among the independent variables were below 0.80, indicating the absence of multicollinearity problem among the variables.

H1: Cloud accounting artificial intelligence and fraud detection

The regression result revealed that cloud accounting artificial intelligence has a negative significant effect on fraud detection in the University of Calabar (β = -0.139, t = -2.573, p = 0.010). Since the probability value is less than 0.05, the null hypothesis was rejected while the alternative hypothesis was accepted. This implies that ineffective implementation or management of cloud accounting systems may negatively affect fraud detection mechanisms within the institution. Although cloud accounting is expected to improve monitoring and accountability, weak system integration and poor management practices may reduce its effectiveness in fraud detection.

This finding contradicts the study of Aazhvaar (2019), who found that artificial intelligence significantly improves the reliability and consistency of accounting systems. However, the finding supports the argument of Cioffi (2020), who noted that poor implementation of AI systems may create operational and security challenges within organizations.

H2: Software automation artificial intelligence and fraud detection

The regression result showed that software automation artificial intelligence has a positive but insignificant effect on fraud detection in the University of Calabar (β = 0.030, t = 0.566, p = 0.572). Since the probability value is greater than 0.05, the null hypothesis was accepted while the alternative hypothesis was rejected. This implies that although software automation contributes positively to fraud detection, its effect is not statistically significant within the institution. The insignificant result may be attributed to inadequate utilization of automated systems or insufficient technical expertise among staff.

This finding agrees with the study of Akyuz (2021), who reported that artificial intelligence applications improve auditing efficiency and financial information processing. The result also aligns with Stephen

(2019), who argued that automation technologies improve accounting operations and monitoring systems.

H3: Data security artificial intelligence and fraud detection

The regression result revealed that data security artificial intelligence has a negative but insignificant effect on fraud detection in the University of Calabar (β = -0.030, t = -0.506, p = 0.613). Since the probability value is greater than 0.05, the null hypothesis was accepted while the alternative hypothesis was rejected. This implies that weaknesses in AI-based data security systems may reduce the effectiveness of fraud detection; however, the effect is not statistically significant. The insignificant relationship may result from poor cybersecurity infrastructure and inadequate protection of institutional data systems.

This finding partially supports the study of Zhang, Pentina, and Fan (2021), who found that AI technologies improve data processing and fraud monitoring systems. The finding also agrees with Aberg and Khati (2018), who emphasized that AI technologies strengthen data extraction and security management processes.

H4: Regulation of artificial intelligence and fraud detection

The regression result showed that regulation of artificial intelligence has a positive but insignificant effect on fraud detection in the University of Calabar (β = 0.083, t = 1.832, p = 0.068). Since the probability value is greater than 0.05, the null hypothesis was accepted while the alternative hypothesis was rejected. This implies that although regulation of artificial intelligence contributes positively to fraud detection, the effect is not statistically significant. The insignificant result may be due to weak institutional policies and inadequate enforcement of AI regulatory frameworks.

This finding supports the study of Arnove (2020), who argued that proper regulation and accountability mechanisms are necessary for effective implementation of AI systems. The finding also agrees with Heng (2023), who emphasized the importance of digital governance and ethical compliance in the use of AI technologies.

H5: Ethical concerns of artificial intelligence and fraud detection

The regression result revealed that ethical concerns of artificial intelligence have a positive but insignificant effect on fraud detection in the University of Calabar (β = 0.083, t = 1.498, p = 0.135). Since the probability value is greater than 0.05, the null hypothesis was accepted while the alternative hypothesis was rejected. This implies that ethical concerns such as transparency, privacy, and accountability positively influence fraud detection mechanisms, but the effect is not statistically significant within the institution. The insignificant relationship may be due to limited awareness and inadequate ethical standards guiding the use of AI technologies.

This finding agrees with the study of Cioffi (2020), who noted that ethical issues surrounding AI systems influence organizational performance and accountability. The result also aligns with Othman et al. (2020), who maintained that organizations must integrate ethical standards into AI implementation to improve effectiveness and transparency.

5. Conclusion

The study empirically examined the effect of artificial intelligence on fraud detection. Artificial Intelligence involves machines to do things that conventionally require human intelligence. This

intelligence is demonstrated by machines contrast to the traditional intelligence display by humans in activities such as learning, speech recognition, planning and problem solving. Artificial intelligence holds significant potential to improve fraud detection in educational institutions, particularly when supported by effective regulatory frameworks and appropriate technological integration. However, its success depends on user acceptance, system design and institutional capacity. Therefore, organisations should focus on adopting AI tools strategically, strengthening governance structures, addressing ethical concerns and ensuring alignment between AI systems and organizational goals. By doing so, institutions can enhance transparency, maintain academic integrity and improve overall organizational performance and detect fraud.

Based on the analysis carried out in the study, the following findings were made:

i. Cloud accounting artificial intelligence has a negative significant effect on fraud detection in the University of Calabar. This implies that ineffective implementation of cloud accounting systems may negatively affect fraud detection mechanisms within the institution.
ii. Software automation artificial intelligence has a positive but insignificant effect on fraud detection in the University of Calabar. This indicates that although software automation contributes positively to fraud detection, its impact is not statistically significant.
iii. Data security artificial intelligence has a negative but insignificant effect on fraud detection in the University of Calabar. This suggests that weaknesses in AI-based data security systems may reduce the effectiveness of fraud detection.
iv. Regulation of artificial intelligence has a positive but insignificant effect on fraud detection in the University of Calabar. This means that proper regulation of AI technologies may improve fraud detection, although the effect was not statistically significant.
v. Ethical concerns of artificial intelligence have a positive but insignificant effect on fraud detection in the University of Calabar. This implies that ethical practices such as transparency, accountability, and confidentiality contribute positively to fraud detection mechanisms, though the influence is not statistically significant.

Based on the findings of the study, the following recommendations were made:

i. Management of educational institutions should improve the implementation of cloud accounting systems by organizing regular training programmes for staff and ensuring proper integration of AI technologies into existing accounting systems. This will reduce operational errors and improve the effectiveness of fraud detection mechanisms within the institution.
ii. Educational institutions should invest in modern software automation tools and provide technical support units that will continuously monitor and maintain AI-based systems. Proper staff orientation and periodic system upgrades should also be carried out to enhance the effectiveness of automated fraud detection processes.
iii. Management of educational institutions should strengthen data security infrastructure by adopting advanced cybersecurity measures such as encryption systems, biometric verification, and restricted database access. This will improve the protection of institutional data and reduce vulnerabilities associated with fraudulent activities.
iv. Regulatory policies guiding the use of artificial intelligence should be properly developed and enforced within educational institutions through the establishment of ICT compliance

committees and internal monitoring units. This will ensure accountability, transparency, and proper utilization of AI technologies for fraud detection.

v. Educational institutions should establish ethical guidelines on the use of artificial intelligence by creating policies that promote transparency, confidentiality, and responsible use of institutional data. Regular workshops and awareness programmes should also be organized to educate staff and students on ethical compliance in the use of AI systems

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