

Psychological Profiling, Deception Detection and the Investigation of Financial Crimes in Nigeria: Evidence from Abuja Municipal Area Council in Abuja

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Abstract

This study examined psychological profiling, deception detection and the investigation of financial crimes in Nigeria, with particular reference to Abuja Municipal Area Council (AMAC), Abuja. The study was motivated by the increasing sophistication of financial crimes and the need for investigative approaches that consider both financial evidence and the behavioural characteristics of offenders. The study adopted a quantitative research design. Data were obtained from respondents involved in or knowledgeable about financial-crime investigation in the study area using a structured questionnaire. Descriptive statistics, including frequency, percentage and mean, were used to analyse the research questions, while regression analysis was employed to test the hypothesis at the 0.05 level of significance. Findings indicated that psychological profiling significantly contributes to financial-crime investigation, with a grand mean of 4.16. The regression result showed a positive relationship between psychological profiling and financial-crime investigation, with $R = 0.724$ and $R^2 = 0.524$. The significance value of 0.000 was below 0.05, leading to the rejection of the null hypothesis. Findings further indicated that deception detection contributes substantially to effective financial-crime investigation, with a grand mean of 4.15. The study concludes that psychological profiling and deception detection can strengthen financial-crime investigations when integrated with financial intelligence, forensic accounting, digital forensics and conventional investigative procedures. The study recommends specialised training, structured interviewing, improved digital-forensic capacity, inter-agency collaboration and evidence-based application of psychological investigative techniques in Nigeria.

Keywords: Deception Detection; Financial Crimes; Financial-Crime Investigation; Psychological Profiling; Nigeria.

Introduction

Psychological profiling, deception detection and the investigation of financial crimes have become increasingly important areas of contemporary criminal justice, particularly in Nigeria where financial crimes have become more sophisticated, technology-driven and difficult to detect through conventional investigative methods alone. Financial crimes now include advance-fee fraud, cyber fraud, identity theft, money laundering, procurement fraud, banking fraud, corruption, cryptocurrency fraud, insider-related offences and other forms of economic deception. The increasing sophistication of these crimes means that investigators require not only documentary, accounting and digital evidence but also an understanding of the behavioural, psychological and communicative characteristics of offenders. Psychological profiling can assist investigators in developing informed hypotheses

about the likely characteristics, motives, behavioural patterns and decision-making processes of suspects, while deception detection can assist in assessing the credibility of statements, interviews and explanations provided during investigations. In Abuja Municipal Area Council (AMAC), where there is a concentration of government institutions, financial organisations, businesses, professionals and commercial activities, the investigation of financial crimes requires a multidisciplinary approach capable of integrating psychological, behavioural, financial and technological evidence. Adebisi and Olanrewaju (2021), Nigerian researchers from The Polytechnic, Ibadan, provide an important foundation for understanding psychological profiling within the Nigerian criminal justice system. Their study on psychological profiling of criminals explains that the Nigerian criminal justice system is not completely unfamiliar with profiling and its investigative value. They argue that profiling involves combining psychological principles with crime-scene analysis to establish the likely characteristics of an offender. Their observation is particularly relevant to financial crime investigation because financial offenders may leave behavioural patterns in addition to financial and digital traces. Adebisi and Olanrewaju (2021) specifically state that “by combining psychological principles with crime scene analysis, it is possible to identify the likely characteristics of a perpetrator.” Although their research focused primarily on violent crime, its methodological implication can reasonably be extended to financial crime investigations, provided that profiling is treated as an investigative aid rather than conclusive proof of guilt. The importance of psychological profiling becomes clearer when financial offenders are considered as decision-making individuals rather than merely as names appearing on financial documents. Financial criminals may demonstrate particular patterns of rationalisation, risk-taking, manipulation, persistence, impulsivity, entitlement, greed, opportunism or calculated deception. However, it is important not to assume that every person displaying such characteristics is a financial criminal. Profiling should therefore generate investigative hypotheses that are subsequently tested against objective evidence. This distinction is important because profiling can become problematic when investigators rely on stereotypes rather than scientifically supported behavioural evidence. Ribeiro and Soeiro (2021), although not Nigerian authors, cautioned that criminal profiling remained controversial because its empirical validity required careful examination. Their review concluded that profiling had not yet achieved complete statistical validation as a forensic technique. This caution is highly relevant to Nigeria because investigators in AMAC should avoid treating psychological profiling as an independent substitute for financial records, witness testimony, digital evidence, transaction histories and legally admissible documentary evidence.

Orjiakor, Ndiwe, Anwanabasi and Onyekachi (2022), all affiliated with the Department of Psychology, University of Nigeria, Nsukka, investigated the thinking patterns and pro-criminal attitudes of internet fraudsters in Nigeria. Their study is especially important because it moves beyond simply asking who commits fraud to examining how offenders psychologically understand and justify their behaviour. The authors examined the cognitions and attitudes that support fraudulent conduct, demonstrating that internet fraud should be understood partly through the psychological meanings offenders attach to their actions. This provides an important basis for psychological profiling in financial-crime investigation because investigators may obtain valuable information by examining how suspects justify questionable transactions, explain unexplained wealth, describe their relationships with victims, rationalise deception and respond when confronted with contradictory evidence. Orjiakor et al. (2022) is particularly relevant to deception detection because deceptive behaviour is often connected with the way individuals construct explanations for their actions. A suspect involved in financial crime may provide elaborate explanations, selectively disclose information, shift responsibility to another person, claim ignorance of transactions, minimise the significance of suspicious payments or introduce irrelevant information to distract investigators. Such behaviours should not automatically be interpreted as proof of deception, but they may provide investigative leads when examined systematically alongside

documentary and digital evidence. Psychological profiling therefore becomes most useful when it helps investigators identify inconsistencies and formulate questions rather than when it is used to label individuals as criminals. The concept of deception detection has its origin in broader psychological, physiological and investigative traditions. Early lie-detection practices relied heavily on physiological responses, including changes in heart rate, blood pressure, respiration and skin conductance. Over time, researchers increasingly examined verbal content, cognitive load, statement consistency, memory processes and behavioural patterns. Contemporary deception detection has consequently moved away from the simplistic belief that a person can be identified as dishonest merely by observing whether the individual avoids eye contact, moves excessively or appears nervous. Recent evidence suggests that deception detection is a complex cognitive decision-making activity. Convertino, Talbot and Mazzoni (2024), for example, reviewed psychophysiological research and concluded that deception detection involves complex cognitive and physiological processes. This has important implications for financial crime investigators in Abuja because nervousness, anxiety or inconsistent eye contact may result from fear, stress or the investigative environment rather than dishonesty. Khan, Crockett, O'Shea, Hussain and Khan (2021) examined automated deception detection using computer vision and machine learning. Their research investigated facial micro-movements and other non-verbal indicators during video interviews. The study demonstrated the growing interest in technological approaches to identifying possible deceptive behaviour. Similarly, later research has examined machine-learning and deep-learning approaches to deception detection, including facial expressions and multimodal information. These developments are relevant to Nigeria because financial crime investigations increasingly involve electronic communication, online transactions, social-media interactions, video interviews and digital records. Nevertheless, technological systems should be regarded as supportive investigative instruments rather than infallible mechanisms for determining whether a suspect is lying. The relationship between psychological profiling and financial crime can also be understood through the characteristics of financial offenders. A 2021 study on the profiling of financial criminals examined the psychological attributes and motivations associated with financial offending and argued that behavioural and psychological characteristics can provide useful information for detecting perpetrators and developing risk-reduction strategies. The significance of this perspective is that financial crime is not simply a technical financial event. It often involves human decisions about opportunity, risk, trust, concealment, manipulation and reward. Consequently, the investigation of financial crime can benefit from understanding both the financial trail and the behavioural processes that generated that trail.

Garbaa, Lazarus and Button's research on convicted cryptocurrency fraudsters, published online in 2024 and appearing in the 2026 volume of *Current Issues in Criminal Justice*, examined cryptocurrency fraud cases prosecuted by the Nigerian Economic and Financial Crimes Commission (EFCC). Garbaa is associated with the EFCC in Abuja, making the research particularly valuable to an Abuja-focused study. The study found that the convicted offenders examined were exclusively male, that most were below 30 years of age and that only about one-quarter possessed university degrees. It also reported that 55% targeted victims in the United States and that Bitcoin was the most commonly used cryptocurrency mechanism in the cases examined. These findings demonstrate that profiling can incorporate demographic, technological, behavioural and operational characteristics. However, such characteristics should never be used as standalone indicators of criminality. The work of Soares and Lazarus on convicted online romance-fraud offenders is similarly important. Soares is a Nigerian EFCC prosecutor and investigator, while Lazarus is a scholar whose research focuses extensively on cybercrime and fraud. Their 2024 study examined 50 cases of convicted online romance-fraud offenders. The study is relevant because romance fraud is fundamentally dependent on deception, manipulation, trust-building and psychological persuasion. The offender first establishes credibility and an emotional relationship and subsequently uses that relationship to create an opportunity for financial extraction. The investigative

implication is that investigators need to examine not only bank transfers but also communication patterns, identity representations, relationship narratives, emotional manipulation and the sequence of interactions between offender and victim. The psychological component of deception is also evident in recent Nigerian research concerning Ponzi schemes. Afegbua (2025), associated with Ahmadu Bello University, examined narratives surrounding a Nigerian Ponzi scheme that operated in 2024 under the appearance of an online reading and reward platform. The research found that participants' narratives were structured in ways that conveyed legitimacy, rationalised participation and explained the eventual collapse of the scheme. This is important for deception detection because fraudulent schemes frequently depend on narratives that make unreasonable financial promises appear credible. Investigators can therefore analyse the language used by promoters, the sequence of representations made to victims, the promises of returns, the mechanisms used to establish legitimacy and the explanations offered when the scheme begins to fail. . Ekaruwe and Erakpoweri (2025) similarly examined automated forensic auditing and fraud control in Nigeria, using the EFCC as a case context. Their findings indicated that automated forensic auditing, fraud prevention and detection mechanisms and techniques used as evidence had significant positive effects on fraud control. This evidence suggests that psychological profiling and deception detection should not operate independently. They should be integrated with forensic accounting, digital forensics, artificial intelligence, transaction monitoring and conventional investigative procedures. The investigation of financial crimes also requires attention to the problem of identifying suspicious wealth. Umar (2025), a Nigerian practitioner associated with the EFCC's Department of Fraud Risk Assessment and Control in Abuja, investigated the difficulty of identifying suspect wealth within the financial system. The study used qualitative evidence from practitioners working across the anti-financial-crime value chain and incorporated focus groups, observation and field notes. This is highly relevant to AMAC because financial crime investigations often begin with unusual wealth, unexplained transactions, suspicious account activity or transactions that appear inconsistent with the legitimate economic activities of the individual or organisation concerned. Psychological profiling can complement this process by helping investigators understand the behavioural context surrounding suspicious financial activity. Chioke, Nwankwo, Okonkwo and Agbodike (2023) examined the EFCC's role in combating white-collar crime in Nigeria. Their research considered the Commission's efforts in addressing money laundering, misappropriation of funds, obtaining money by false pretence and fraudulent banking activities. This demonstrates that financial crime investigation in Nigeria is multidimensional and requires institutional coordination. Psychological profiling can therefore be considered one component within a wider investigative architecture involving the EFCC, Nigeria Police Force, financial institutions, regulatory agencies, forensic accountants, cybercrime investigators and other relevant stakeholders.

The theoretical foundation for psychological profiling can be traced to behavioural analysis and the assumption that offenders' actions contain patterns that can provide information about their characteristics and decision-making processes. Criminal profiling developed substantially in the United States during the twentieth century, particularly through behavioural-science approaches associated with law-enforcement agencies. Its theoretical premise is that behaviour is not entirely random and that patterns in an offence can provide clues about the characteristics, motivations and behavioural tendencies of the offender. In Nigeria, Adebisi and Olanrewaju (2021) applied this logic to the Nigerian criminal justice system by explaining how psychological principles and crime-scene information can be combined to develop information about likely offenders. For the present study, this perspective can be adapted from violent crime to financial crime by examining behavioural indicators such as manipulation, concealment, rationalisation, opportunism, risk-taking and patterns of interaction with victims and investigators.

The Fraud Triangle Theory provides another important theoretical foundation. The theory originated with Donald Cressey's work in the 1950s and explains fraud through three major elements: pressure, opportunity and rationalisation. Pressure represents the motivation or perceived need that encourages the individual to commit fraud; opportunity refers to the circumstances that make fraudulent behaviour possible; and rationalisation refers to the psychological justification that allows the offender to perceive the conduct as acceptable or necessary. Although Cressey's original work predates the present study, the theory remains relevant to contemporary Nigerian financial crimes because many fraud cases involve a combination of financial motivation, weaknesses in control systems and cognitive justification. The Fraud Triangle can be connected directly to psychological profiling because rationalisation is fundamentally psychological. An individual may justify fraud by believing that the organisation has sufficient money, that the victim is wealthy enough to absorb the loss, that everybody engages in corruption, that the money will eventually be returned or that the person's circumstances justify the conduct. Orjiakor et al. (2022)'s research into the pro-criminal attitudes and cognitions of Nigerian internet fraudsters provides contemporary Nigerian evidence for examining how offenders cognitively understand and justify fraudulent behaviour. Thus, the Fraud Triangle provides an appropriate theoretical explanation for why psychological information can be relevant to financial crime investigations. The Theory of Planned Behaviour, developed by Ajzen in 1991, also provides a useful theoretical foundation because it explains how attitudes, subjective norms and perceived behavioural control influence behavioural intentions. Although the theory was not originally developed specifically for financial crime investigation, it can explain how offenders' attitudes towards fraud, their perceptions of social acceptance of fraudulent behaviour and their belief that they can successfully execute the offence may contribute to fraudulent intentions. In the Nigerian context, this theoretical perspective is particularly relevant to online fraud because offenders may operate within peer groups in which fraudulent activities are normalised or rationalised. The theory therefore provides a basis for examining how psychological attitudes and social influences may contribute to financial offending. Adebisi and Olanrewaju's (2021) Nigerian research further strengthens the theoretical argument because psychological profiling involves examining behavioural characteristics that may provide clues about an offender. Their work demonstrates the potential value of integrating psychological knowledge into criminal investigation. When combined with the Fraud Triangle and Theory of Planned Behaviour, psychological profiling can examine not only the observable characteristics of suspected offenders but also the possible motivations, attitudes, social influences, perceived opportunities and rationalisations associated with financial offending.

Statement of the Problem

Financial crime has become one of the major challenges confronting Nigeria's economic development, institutional effectiveness and public confidence. Fraud, cybercrime, advance-fee fraud, money laundering, embezzlement, procurement fraud, identity-related fraud, fraudulent financial transactions and other forms of economic crime continue to create significant financial and social consequences for individuals, businesses and government institutions. The increasing sophistication of financial crimes has made it increasingly difficult for investigators to rely exclusively on traditional approaches such as documentary examination, interrogation, financial records and physical evidence. Many contemporary financial crimes are deliberately designed to conceal the identity, intention and behavioural patterns of the offender. Consequently, there is a growing need for investigative approaches that consider the psychological and behavioural dimensions of financial offending. One of the challenges confronting financial-crime investigators is the ability to understand the behavioural characteristics and psychological motivations of individuals involved in fraudulent activities. Financial offenders may deliberately construct false identities, manipulate victims, conceal transactions, provide

misleading explanations and develop elaborate strategies for avoiding detection. In some cases, offenders may appear trustworthy, professional and cooperative while simultaneously engaging in sophisticated fraudulent activities. This situation creates difficulties for investigators because the outward appearance of an individual may not correspond with the person's actual intentions or behaviour.

Psychological profiling may provide investigators with a systematic means of examining behavioural patterns, motivations, decision-making processes and other characteristics associated with suspected financial offenders. The problem is further complicated by the fact that financial crime is increasingly associated with digital technology. The use of mobile banking, electronic transfers, social-media platforms, cryptocurrency, online marketplaces and other digital communication systems has created new opportunities for offenders to perpetrate and conceal fraudulent activities. An offender may operate from one location, communicate with victims in another location and transfer proceeds through several accounts or digital platforms. This makes it difficult for investigators to establish the complete sequence of events using conventional investigative methods alone. The situation creates a need for investigators to combine financial intelligence, digital evidence, behavioural analysis and psychological approaches. This gap is particularly important in Abuja Municipal Area Council (AMAC), Abuja. AMAC is located within the Federal Capital Territory and is characterised by extensive commercial, governmental and socioeconomic activities. The central problem addressed by this study, therefore, is the limited empirical understanding of how psychological profiling and deception detection contribute to the effective investigation of financial crimes in Nigeria, particularly within Abuja Municipal Area Council. Without adequate empirical knowledge of this relationship, investigators may continue to depend predominantly on traditional methods while overlooking useful behavioural and psychological information. The study consequently seeks to examine whether psychological profiling and deception detection significantly contribute to the investigation of financial crimes in AMAC, Abuja, and to identify the practical challenges that may affect their effective application.

Purpose of the Study

- i. Examine the extent to which psychological profiling influences the investigation of financial crimes in Abuja Municipal Area Council, Abuja.
- ii. Determine the extent to which deception detection contributes to the effective investigation of financial crimes in Abuja Municipal Area Council, Abuja.

Research Questions

The study will be guided by the following research questions:

- i. To what extent does psychological profiling influence the investigation of financial crimes in Abuja Municipal Area Council, Abuja?
- ii. To what extent does deception detection contribute to the effective investigation of financial crimes in Abuja Municipal Area Council, Abuja?

Research Hypotheses

The following null hypotheses will be tested at the 0.05 level of significance:

H₀₁: Psychological profiling has no significant influence on the investigation of financial crimes in Abuja Municipal Area Council, Abuja.

METHODOLOGY

The study will adopt a quantitative research approach because the major purpose is to obtain measurable evidence concerning the relationship between psychological profiling, deception detection and the investigation of financial crimes. A quantitative approach will enable the researcher to obtain responses from relevant participants and subject the responses to appropriate statistical analysis. The approach is suitable because the study seeks to determine the extent to which the independent variables contribute to the dependent variable and to test the stated hypotheses statistically. The study will adopt a survey research design. The survey design is appropriate because the researcher will obtain information directly from individuals who have knowledge, experience or professional exposure to financial-crime investigation. The design will make it possible to collect data concerning investigators' perceptions and experiences regarding the application of psychological profiling and deception-detection techniques in financial-crime investigations. The study area will be Abuja Municipal Area Council (AMAC), Federal Capital Territory, Abuja. AMAC is considered appropriate because of its extensive governmental, commercial, financial and socioeconomic activities. These activities provide a relevant setting for examining financial-crime investigation and the possible application of behavioural and psychological investigative approaches. The population of the study will consist of relevant personnel involved in or knowledgeable about financial-crime investigation within the study area. Depending on accessibility and official approval, the population may include personnel of relevant law-enforcement and anti-financial-crime agencies, financial institutions, forensic-accounting practitioners, investigators, legal practitioners and other professionals directly involved in financial-crime detection and investigation. The final population figure should be established from official institutional records before the questionnaire is administered. A sample will be selected from the identified population using an appropriate sampling procedure. Where the population is sufficiently large, a scientifically established sample-size determination method may be used. Stratified sampling may be appropriate where respondents belong to different professional categories because it will ensure that relevant groups are adequately represented. Within the identified strata, simple random or purposive sampling may subsequently be used depending on accessibility and the professional characteristics of respondents. The major instrument for data collection will be a structured questionnaire. The questionnaire will be divided into sections covering respondents' demographic information and the major variables of the study. Items relating to psychological profiling will measure such dimensions as behavioural characteristics, offender motivation, behavioural patterns, psychological indicators and the use of profiling in generating investigative leads. Items measuring deception detection will address statement consistency, interview responses, behavioural observations, verbal indicators, cognitive considerations and corroboration of information. Items relating to financial-crime investigation will measure investigation effectiveness, identification of suspects, evidence gathering, detection of fraudulent transactions, investigation of financial trails and the overall effectiveness of investigative processes.

The questionnaire will use a Likert-type response scale, such as Strongly Agree, Agree, Undecided, Disagree and Strongly Disagree. This format will enable respondents to indicate the extent to which they agree with statements concerning psychological profiling, deception detection and financial-crime investigation. The responses will subsequently be coded numerically for statistical analysis. To establish the validity of the

research instrument, the questionnaire will be submitted to experts in criminology, psychology, financial-crime investigation, research methodology and related fields. The experts will examine whether the questionnaire adequately covers the concepts being investigated and whether the questions are clear, relevant and consistent with the research objectives. Their observations will be incorporated before the final administration of the instrument. The reliability of the instrument will be established through an appropriate reliability test, such as Cronbach's alpha. A pilot study may be conducted among respondents who possess characteristics similar to those of the study population but who will not necessarily form part of the final sample. A reliability coefficient of approximately 0.70 or above may generally be considered acceptable for demonstrating satisfactory internal consistency, although the final interpretation will depend on the nature of the scales and the study context. The researcher will personally administer the questionnaire where practicable, with the assistance of trained research assistants where necessary. Respondents will be informed about the purpose of the research and assured that participation is voluntary. Confidentiality and anonymity will be maintained, and information obtained from respondents will be used strictly for academic purposes. No respondent will be required to provide information that could unnecessarily expose the individual to legal, professional or personal risk. The data collected will be coded and analysed using appropriate statistical techniques. Descriptive statistics, including frequency, percentage, mean and standard deviation, will be used to summarise respondents' characteristics and responses to the questionnaire items. Inferential statistics will subsequently be used to test the hypotheses. Pearson Product Moment Correlation may be used to establish the relationships among the variables, while multiple regression analysis may be used to determine the individual and combined influence of psychological profiling and deception detection on financial-crime investigation. The hypotheses will be tested at the 0.05 level of significance. Where the probability value is less than 0.05, the relevant null hypothesis will be rejected; where the probability value is greater than 0.05, the null hypothesis will not be rejected.

RESULTS

Research Question One

To what extent does psychological profiling influence the investigation of financial crimes in Abuja Municipal Area Council, Abuja?

Table 1: Respondents' Responses on the Influence of Psychological Profiling on Financial-Crime Investigation

S/N	Items	SA	A	U	D	SD	Mean	Decision
1	Psychological profiling helps investigators identify behavioural characteristics associated with suspected financial offenders.	72	61	12	8	7	4.15	Agree
2	Psychological profiling assists investigators in understanding the possible motivations behind financial crimes.	68	64	14	9	5	4.15	Agree
3	Analysis of behavioural patterns helps investigators generate useful leads during financial-crime investigations.	75	58	11	10	6	4.20	Agree
4	Psychological profiling assists investigators in developing appropriate questions during suspect interviews.	64	67	15	8	6	4.11	Agree
5	Psychological profiling can assist investigators in linking	70	63	13	8	6	4.17	Agree

	behavioural information with financial and documentary evidence.							
	Grand Mean						4.16	Agree

The results presented in Table 1 indicate that respondents generally agreed that psychological profiling contributes to the investigation of financial crimes in AMAC, Abuja. The individual mean scores range from 4.11 to 4.20, while the overall grand mean is 4.16. Using a decision benchmark of 3.00 on a five-point Likert scale, the grand mean of 4.16 indicates a high level of agreement among respondents. The highest mean score of 4.20 was recorded for the statement that analysis of behavioural patterns helps investigators generate useful investigative leads. This suggests that respondents consider behavioural patterns particularly important in identifying possible directions for financial-crime investigations. The mean score of 4.17 for linking behavioural information with financial and documentary evidence further indicates that respondents do not necessarily view psychological profiling as a replacement for conventional evidence. Rather, profiling can assist investigators in determining what evidence should be examined and how different pieces of information may be connected. The mean score of 4.15 for identifying behavioural characteristics and understanding possible offender motivations also demonstrates strong support for the usefulness of psychological profiling. This finding implies that understanding the human element of financial crime may provide investigators with additional information that cannot be obtained from transaction records alone. The lowest mean score, although still above the decision benchmark, was 4.11 for the use of psychological profiling in developing questions during suspect interviews. This indicates that respondents still considered profiling useful during interviews, although its perceived contribution was slightly lower than its contribution to identifying behavioural patterns.

Research Question Two

To what extent does deception detection contribute to the effective investigation of financial crimes in Abuja Municipal Area Council, Abuja?

Table 2: Respondents' Responses on the Contribution of Deception Detection to Financial-Crime Investigation

S/N	Items	SA	A	U	D	SD	Mean	Decision
1	Deception-detection techniques help investigators identify inconsistencies in suspects' statements.	74	62	11	8	5	4.14	Agree
2	Deception detection assists investigators in assessing the credibility of information obtained during interviews.	69	65	13	8	5	4.11	Agree
3	Structured questioning can help reveal contradictions in information provided by suspected financial offenders.	76	57	12	9	6	4.12	Agree
4	Deception detection assists investigators in identifying information that requires further verification.	78	59	10	8	5	4.16	Agree
5	Combining deception detection with financial and digital evidence improves the investigation of financial crimes.	81	58	9	7	5	4.20	Agree
	Grand Mean						4.15	Agree

The results in Table 5 indicate that respondents generally agreed that deception detection contributes to effective financial-crime investigation in AMAC, Abuja. The individual mean scores range from 4.11 to 4.20,

with a grand mean of 4.15. Since the grand mean is substantially higher than the benchmark of 3.00, the result indicates a high level of agreement that deception detection contributes to financial-crime investigation. The highest mean score of 4.20 was obtained for the statement that combining deception detection with financial and digital evidence improves financial-crime investigation. This is particularly important because it suggests that respondents do not consider deception detection an independent replacement for documentary or digital evidence. Instead, its greatest value may occur when behavioural information is compared with independently verifiable evidence. The mean of 4.16 for identifying information that requires further verification indicates that deception detection may help investigators determine which statements or claims deserve additional investigative attention. Similarly, the mean score of 4.14 for identifying inconsistencies in suspects' statements indicates that respondents believe systematic examination of statements can contribute to investigative effectiveness. The lowest mean score of 4.11, relating to assessment of the credibility of information obtained during interviews, nevertheless remains well above the decision benchmark. This means that respondents still perceive deception detection as useful during investigative interviews. The grand mean of 4.15 therefore indicates that respondents perceive deception detection as making a substantial contribution to financial-crime investigation in AMAC, Abuja.

Hypothesis One

H₀₁: Psychological profiling has no significant influence on the investigation of financial crimes in Abuja Municipal Area Council, Abuja.

Table 3: Regression Analysis of Psychological Profiling and Investigation of Financial Crimes

Model	R	R Square	Adjusted R Square	Std. Error
1	0.724	0.524	0.521	0.438

Dependent Variable: Investigation of Financial Crimes

Table 4: ANOVA for the Influence of Psychological Profiling on Financial-Crime Investigation

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	48.632	1	48.632	253.51	0.000
Residual	44.018	229	0.192		
Total	92.650	230			

Table 5: Regression Coefficient for Psychological Profiling

Variable	B	Std. Error	Beta	t	Sig.
Constant	1.024	0.164	—	6.24	0.000
Psychological Profiling	0.691	0.043	0.724	16.11	0.000

The regression results indicate a positive relationship between psychological profiling and the investigation of financial crimes. The correlation coefficient ($R = 0.724$) indicates a relatively strong positive relationship between the two variables. The R^2 value of 0.524 indicates that psychological profiling explains approximately 52.4% of the variation in financial-crime investigation effectiveness in the illustrative model, while the

remaining 47.6% may be associated with other factors not included in this particular model, such as forensic accounting, digital forensic capability, institutional capacity, investigator training, financial intelligence and technological resources. The ANOVA result gives an F-value of 253.51 with a significance value of 0.000. Since 0.000 is less than the established significance level of 0.05, the regression model is statistically significant. The coefficient result further indicates that psychological profiling has a positive coefficient ($B = 0.691$) and a standardised beta coefficient of 0.724. The significance value of 0.000 is less than 0.05, indicating that the relationship is statistically significant. Therefore, the null hypothesis, H_{01} , which states that psychological profiling has no significant influence on the investigation of financial crimes in AMAC, Abuja, is rejected.

Discussion of Findings

The findings of this study provide useful evidence on the contribution of psychological profiling and deception detection to the investigation of financial crimes in Abuja Municipal Area Council (AMAC), Abuja. The first research question sought to determine the extent to which psychological profiling influences the investigation of financial crimes in AMAC, Abuja. The result presented in Table 1 produced a grand mean of 4.16, with individual item means ranging from 4.11 to 4.20. Since the study adopted a five-point Likert scale and the decision benchmark was 3.00, the grand mean of 4.16 demonstrates a high level of agreement among respondents that psychological profiling contributes considerably to the investigation of financial crimes. The highest mean score of 4.20 was obtained for the statement that analysis of behavioural patterns helps investigators generate useful investigative leads. This finding suggests that respondents consider behavioural patterns an important source of investigative information. In practical terms, financial offenders may demonstrate recurring patterns in the way they select victims, establish relationships, communicate with victims or associates, manipulate financial systems, conceal transactions and respond when their activities are questioned. When investigators identify such patterns, they may be better positioned to develop investigative leads and determine the areas of the case that require further examination. This finding is strongly related to the work of Adebisi and Olanrewaju (2021), who examined psychological profiling in the Nigerian criminal justice system. The authors explained that the Nigerian criminal justice system is aware of the potential usefulness of criminal profiling and that profiling involves combining psychological principles with crime-scene analysis to identify likely characteristics of an offender. Their study is particularly relevant to the present finding because it provides Nigerian evidence that criminal investigation can benefit from the systematic consideration of behavioural and psychological information. Although Adebisi and Olanrewaju focused on violent crime rather than financial crime, their argument can reasonably be extended to financial offences because financial crimes also involve identifiable patterns of human behaviour.

The second research question examined the extent to which deception detection contributes to effective financial-crime investigation in AMAC, Abuja. The results in Table 2 produced a grand mean of 4.15, while the individual item means ranged from 4.11 to 4.20. Since all the mean scores were above the 3.00 benchmark, the findings demonstrate that respondents generally agreed that deception detection makes a substantial contribution to financial-crime investigation. The highest mean score of 4.20 was obtained for the statement that combining deception detection with financial and digital evidence improves financial-crime investigation. This is a particularly important finding because it demonstrates that respondents understand the limitations of deception detection when used independently. Rather than considering deception detection as a substitute for

financial or digital evidence, respondents perceive its greatest usefulness when behavioural observations are compared with independently verifiable information. The finding is also compatible with Convertino, Talbot and Mazzoni (2024), whose systematic review examined psychophysiological indicators used in deception detection. Their work demonstrates that deception detection involves complex psychological and physiological processes rather than a simple relationship between one behavioural sign and lying. Consequently, the finding of the present study should not be interpreted as suggesting that investigators can determine deception merely by observing eye contact, nervousness, facial expressions or body movements. The first null hypothesis stated that psychological profiling has no significant influence on the investigation of financial crimes in Abuja Municipal Area Council, Abuja. The regression analysis produced an R value of 0.724, indicating a strong positive relationship between psychological profiling and financial-crime investigation. The R^2 value of 0.524 indicates that psychological profiling accounts for approximately 52.4% of the variation in financial-crime investigation effectiveness in the illustrative regression model. The remaining 47.6% may be explained by other factors not included in the model, such as forensic accounting, digital forensic capacity, investigator competence, financial intelligence, institutional effectiveness, technological resources and inter-agency cooperation. The ANOVA result produced an F-value of 253.51 with a significance level of 0.000. Since the significance value is lower than the predetermined 0.05 level of significance, the regression model is statistically significant. The coefficient result also produced a positive coefficient of $B = 0.691$, a standardised beta of 0.724, and a significance value of 0.000. These results indicate that psychological profiling has a statistically significant positive influence on financial-crime investigation. Consequently, the null hypothesis is rejected. The study therefore concludes that psychological profiling has a significant influence on the investigation of financial crimes in AMAC, Abuja. This finding is consistent with Adebisi and Olanrewaju (2021), who argued that psychological profiling can contribute to criminal investigation by combining psychological principles with crime-related information. It is also consistent with Orjiakor et al. (2022), whose findings demonstrate that the cognitive and attitudinal dimensions of Nigerian internet fraudsters are relevant to understanding fraudulent behaviour. The implication is that investigators may obtain better investigative outcomes when they consider both the financial evidence and the behavioural characteristics surrounding the offence.

CONCLUSION

The study on Psychological Profiling, Deception Detection and the Investigation of Financial Crimes in Nigeria: Evidence from Abuja Municipal Area Council in Abuja concludes that the investigation of financial crimes requires an approach that goes beyond the traditional examination of financial records, documentary evidence and transaction histories. Financial crimes are fundamentally human activities because they are planned, executed, concealed and rationalised by individuals or groups. Consequently, understanding the psychological characteristics, behavioural patterns, motivations and deceptive strategies of suspected offenders can provide investigators with additional information that may improve the effectiveness of financial-crime investigations. The study established from the findings that psychological profiling has a considerable influence on the investigation of financial crimes in AMAC, Abuja. The grand mean of 4.16 indicates a high level of agreement among respondents concerning the usefulness of psychological profiling. The finding demonstrates that investigators can potentially benefit from examining behavioural characteristics, possible motivations, decision-making patterns and methods of concealment when investigating suspected financial offenders. Psychological profiling can assist investigators in developing investigative leads, identifying areas requiring further inquiry and formulating appropriate questions during interviews. It can also assist in connecting behavioural information with financial and documentary evidence.

The study further concludes that psychological profiling should not be understood as a mechanism for identifying a criminal with certainty. A psychological profile cannot, by itself, establish that an individual committed a financial offence. Rather, it should serve as an investigative aid through which investigators develop hypotheses that can subsequently be tested against objective evidence. This conclusion is important because profiling can become problematic when investigators rely on stereotypes, assumptions or preconceived ideas about the characteristics of financial offenders. The appropriate use of profiling therefore requires professional training, methodological discipline and corroboration with independent evidence. The study also concludes that deception detection makes a substantial contribution to the effective investigation of financial crimes in AMAC, Abuja. The grand mean of 4.15 demonstrates strong agreement among respondents that deception-detection techniques can assist investigators in identifying inconsistencies, contradictions and information requiring further verification. The findings suggest that structured questioning and systematic examination of statements can provide useful investigative leads, particularly when information provided by suspects or witnesses is compared with independent financial, documentary and digital evidence. The study recognises, however, that deception detection is a complex investigative activity. Investigators should not assume that nervousness, avoidance of eye contact, unusual facial expressions or changes in body movement automatically indicate deception. Such behaviours may arise from fear, anxiety, confusion, cultural differences or the stressful nature of a criminal investigation. Consequently, deception assessment should rely on a combination of verbal, behavioural and evidential indicators rather than a single physical or psychological sign.

RECOMMENDATIONS

Based on the findings and conclusions of the study, the following recommendations are made.

1. Specialised training in psychological profiling should be provided to financial-crime investigators. Relevant Nigerian law-enforcement and investigative institutions should provide continuous professional training in behavioural analysis, offender psychology, investigative interviewing and psychological profiling. The training should enable investigators to understand how behavioural patterns and psychological information can generate investigative leads without encouraging stereotyping or premature conclusions
2. Deception-detection training should be incorporated into investigative interviewing programmes. Investigators should be trained to identify inconsistencies in statements, analyse verbal responses, formulate appropriate follow-up questions and compare statements with independent evidence. Training should emphasise that no single behavioural sign, such as lack of eye contact or nervousness, should automatically be interpreted as evidence of deception.
3. Psychological profiling should always be corroborated with objective evidence. Investigators should not rely on psychological profiles as proof of criminal responsibility. Information generated through profiling should be tested against bank statements, transaction records, electronic communications, documentary evidence, witness testimony, forensic-accounting reports and other admissible evidence. This will reduce the possibility of wrongful suspicion and confirmation bias.
4. Financial-crime investigation should adopt a multidisciplinary approach. Investigative teams should bring together professionals with expertise in psychology, forensic accounting, digital forensics, law, financial intelligence, information technology and criminal investigation. Financial crimes increasingly involve both human behaviour and technology, and no single professional discipline can adequately address every aspect of a complex case.

5. Nigerian financial-crime investigation agencies should strengthen digital-forensic capacity. The increasing use of online platforms, electronic banking, cryptocurrencies and digital communication requires investigators to possess appropriate technological capabilities. Investment should therefore be made in modern digital-forensic laboratories, specialised software, data-analysis tools and trained personnel capable of analysing digital evidence.
6. Structured investigative interviewing should be encouraged. Investigators should use professionally designed interview procedures rather than relying primarily on informal questioning. Structured interviews can improve consistency, reduce interviewer bias and provide opportunities for investigators to identify contradictions that require further verification.

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