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FORENSIC PSYCHOPHYSIOLOGY AND BEHAVIOURAL CORRUPTION RISK PROFILING: AN INTEGRATED FRAMEWORK FOR STRENGTHENING ANTI-CORRUPTION INVESTIGATIVE ARCHITECTURE IN NIGERIA

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Abstract

Financial crime, corruption, and illicit financial flows continue to pose significant challenges to institutional integrity, economic development, and effective governance, especially in nations facing elevated financial and governance risks. Corruption drains trillions of dollars from the global economy each year through the loss and misuse of public resources, weakened institutions, and diminished public trust. Nigeria has made significant progress in strengthening its Anti-Money Laundering and Countering the Financing of Terrorism framework, with reforms recognised by the Financial Action Task Force. Nevertheless, enforcement remains challenging, as sophisticated offenders often manage to hide their activities, exploit institutional weaknesses, and wield influence to obstruct investigations. The study examines forensic psychophysiology, particularly the use of structured and legally regulated polygraph examinations, as a potential tool to support investigations into corruption and financial crimes. Using a qualitative comparative case-study design, supported by a methodological matrix and a review of relevant literature published between 2020 and 2026, the study identifies consistent behavioural patterns associated with concealment, manipulation, and corruption risk. The analysis indicates that behavioural warning signs may sometimes be detected before complete financial evidence is available, highlighting the potential benefit of integrating behavioural intelligence into existing investigative procedures. Building on these findings, the study proposes a five-stage Behavioural Corruption Risk Profiling and Polygraph Verification (BCRP-PV) model that could enhance existing mechanisms for sensitive public appointments, procurement oversight, corruption and financial-crime investigations, plea-

bargain evaluations, and anti-money laundering & counter terrorist financing risk-based supervision. The study concludes that carefully regulated behavioural intelligence can complement Nigeria's current financial and investigative capabilities and potentially support a gradual shift from predominantly reactive corruption enforcement to earlier, preventive, and intelligence-led detection, provided its application is supported by robust scientific validation, legal safeguards, and respect for human rights.

Keywords: *Anti-Money Laundering, Behavioural Corruption Risk Profiling, Financing of Terrorism, Deception Detection, Elite Corruption, Financial Crime.*

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1. INTRODUCTION

Corruption, money laundering, terrorism financing, and illicit financial flows continue to present significant challenges to effective governance, economic development, and national security globally. According to World Bank estimates from 2020, corruption drains trillions of dollars from the global economy annually by diverting public resources, impairing service delivery, and eroding public trust in institutions. Despite substantial government investments in compliance systems, financial intelligence, and the international standards set by the Financial Action Task Force (FATF), sophisticated criminals still manage to obscure their activities, distribute their operations across various individuals and organisations, and manipulate investigative processes.

However, Nigeria has made significant strides in bolstering its institutional response to these issues. The Nigerian Financial Intelligence Unit (NFIU) has enhanced its capability to analyse financial data, while the Money Laundering (Prevention and Prohibition) Act 2022 has fortified the nation's legal framework against money laundering. Nigeria's advancements were acknowledged globally, leading to its removal from the FATF grey list in October 2025 after fulfilling a 19-point action plan (CISLAC/AllAfrica, 2026). Enforcement efforts have also intensified. For instance, in 2025, the Central Bank of Nigeria levied a ₦15.42 billion fine on a major deposit money bank for failures in money-laundering prevention and cybersecurity, with an additional ₦35 million fine imposed in May 2026 following a risk-based examination (Zigram, 2026). Furthermore, between October 2023 and September 2025, the Economic and Financial Crimes Commission (EFCC) reclaimed over ₦566 billion, US$411 million, and 1,502 properties, while the Independent Corrupt Practices and Other Related Offences Commission (ICPC) recovered about ₦37.44 billion and US$2.353 million in 2025

(CISLAC/AllAfrica, 2026). These actions underscore the increasing visibility and activity of Nigeria's enforcement and asset-recovery capabilities.

Nevertheless, these institutional advancements have not translated into an improved public perception of corruption. In the 2025 Corruption Perceptions Index by Transparency International, released in February 2026, Nigeria scored 26 out of 100, ranking 142nd out of 182 countries (Transparency International, 2026). This situation presents a paradox: despite the rise in enforcement actions, financial recoveries, and regulatory measures, the perception of corruption in the country remains largely unchanged. A possible explanation is that Nigeria's anti-corruption efforts are predominantly focused on detecting and prosecuting misconduct post-incident, rather than identifying behavioural warning signs before significant harm occurs. Investigations largely rely on financial records, transaction analyses, witness interviews, documentary evidence, and intelligence reports, with less emphasis on the behavioural and psychological aspects of sophisticated deception (Onokevbagbe, 2025).

In light of this, the study proposes two interconnected arguments. First, **forensic psychophysiology, especially structured polygraph exams conducted within proper scientific, legal, and ethical boundaries, could complement traditional evidence rather than replace it. Second, analysing major corruption cases might reveal recurring behavioural patterns linked to deception, concealment, manipulation, and risk-taking, which could be structured into a Behavioural Corruption Risk Profiling (BCRP) framework. By integrating these approaches, the study suggests a model where behavioural risk indicators and psychophysiological assessments can enhance financial intelligence, forensic accounting, digital evidence, and traditional investigative methods. The ultimate goal is to explore how Nigeria can transition from a predominantly reactive anti-corruption approach to a more preventive, intelligence-driven, and behaviourally informed anti-corruption framework, while adhering to scientific rigour, due process, and respect for individual rights.

The table below situates the study’s argument against the most current (2025–2026) Nigerian governance indicators, providing the empirical backdrop against which the proposed framework's value proposition should be read.

Table 1: Nigeria-Specific Governance and Enforcement Indicators, 2025–2026

Indicator	2025/2026 Value	Source
Corruption Perceptions Index (CPI) score	26/100, unchanged from 2024	Transparency International (2026)
CPI global rank	142nd out of 182 countries	Transparency International (2026)
FATF grey-list status	Exited in October 2025 after completing a 19-point action plan	CISLAC/AllAfrica (2026)
EFCC recoveries (Oct. 2023–Sept. 2025)	Approximately ₦566 billion, US$411 million, and 1,502 properties	CISLAC/AllAfrica (2026)
ICPC recoveries (2025)	Approximately ₦37.44 billion and US$2.353 million	CISLAC/AllAfrica (2026)
CBN AML/CFT enforcement fines (2025–2026)	₦15.42 billion in 2025 and ₦35 million in May 2026	Zigram (2026)

1.1 Statement of the Problem

In the past, Nigeria relied on several types of conventional materials to investigate cases of corruption and financial crime: written archives, capital transaction records, witness testimonies, digital evidence, and intelligence reports. These materials form the foundation of case handling; they are indispensable to identifying the root cause of incidents and tracking the flow of illegal activities. However, when faced with particularly sophisticated perpetrators, relying solely on these materials is far from sufficient. These intractable perpetrators include politically exposed persons (PEPs), systematically operating organised corruption rings, intermediaries that raise funds for terrorist organisations, and professional money launderers who make a living exclusively from laundering illicit funds (Kleemans & de Poot, 2008). Three core questions can never be answered: Who is hiding key information behind the scenes? How does the criminal gang connect all members and maintain a unified lie for years without it being exposed? What emerging behavioural risks can be predicted in advance that indicate undetected criminal activities are ongoing? This unclarified blind spot has created a real loophole in the originally effective anti-corruption investigation system.

1.2 Research Objectives

The primary aim of this study is to investigate how the methodologies of forensic psychophysiology and behavioural risk profiling can enhance the effectiveness of Nigeria's current systems for investigating corruption and financial crimes. The specific objectives are as follows:

i. Identify common behavioural and deception patterns linked to elite corruption and financial crimes;
ii. Evaluate the strengths, limitations, and practical utility of polygraph-based credibility assessments using empirical evidence published between 2024 and 2026.
iii. Analyse and categorise recurring behavioural and deception patterns through a comparative study of selected significant corruption and financial crime cases.
iv. Develop an integrated framework for Behavioural Corruption Risk Profiling and Polygraph Verification (BCRP-PV) to support investigations into corruption and financial crimes in Nigeria.
v. Propose suitable policies, ethical and legal safeguards, institutional requirements, and practical strategies for the responsible use of behavioural risk profiling and forensic psychophysiology by Nigerian anti-corruption agencies.

1.3 Research Questions

The study will explore the following research questions:

i. What are the common behavioural patterns and characteristics found in major corruption and financial-crime investigations?
ii. Why do traditional investigations, which primarily depend on documents and financial records, sometimes struggle to detect sophisticated forms of deception and corruption?
iii. What insights does recent empirical evidence provide regarding the reliability, usefulness, and limitations of polygraph-based deception detection?
iv. How can behavioural risk profiling and forensic psychophysiological assessment be combined into a single investigative framework that is both scientifically robust and legally defensible?
v. What ethical, legal, scientific, and human-rights safeguards are necessary to ensure the responsible application of behavioural profiling and psychophysiological assessment within Nigeria's anti-corruption institutions?

This research is based on six interrelated theories from criminology, psychology, and organisational behaviour. The six foundational theories of the study are outlined and summarised in Table 2.

Table 2: Theoretical Foundations of the Study

Theory	**Originators**	**Core Proposition Applied in This Study**	**Relevant Behavioural Profile(s)**
Cognitive Load Theory of Deception	Vrij et al. (2017)	Deception typically demands more cognitive effort than truth-telling, as it involves crafting a fictitious narrative, ensuring its consistency, observing others' reactions, and managing the risk of exposure. This provides a psychological framework for analysing behavioural and psychophysiological responses during credibility evaluations.	All profiles
Rational Choice Theory	Classical criminological tradition; associated with Beccaria and Bentham	People may resort to corrupt practices when they believe the anticipated benefits surpass the risks of being caught and punished. Enhancing detection likelihood through effective investigative methodologies can thus elevate the perceived cost of engaging in corrupt behaviours.	Instrumental Opportunist
Fraud Triangle Theory	Cressey (1953)	Fraud and corruption often manifest when pressure, opportunity, and rationalisation intersect. In this context, deception is seen as a potential means by which individuals hide or perpetuate corrupt activities under these conditions.	Instrumental Opportunist; Networked Collaborator
Neutralization Theory	Sykes and Matza (1957)	Individuals might rationalise misconduct by convincing themselves that their actions are justified, perhaps by asserting that the funds were needed for a greater cause or that such behaviour is common. These rationalisations can facilitate the continuation of corrupt or illicit activities.	Ideological Rationalizer
Behavioural Integrity Theory	Organisational behaviour literature	Behavioural integrity refers to the alignment between what individuals pledge to do and their actual actions. A consistent discrepancy between declared intentions and actual behaviour can serve as a significant indicator of integrity risk, although it alone does not prove corruption.	Pathological Deceiver
Agency Theory	Principal–agent literature	Corruption may occur when individuals, entrusted to act on behalf of others, possess more information than their principals and exploit weak monitoring and accountability systems. Information asymmetry and inadequate oversight can thus create opportunities for the concealment, manipulation, and misuse of entrusted power.	Elite Manipulator

2. LITERATURE REVIEW AND MAPPING

2.1 Corruption and Financial Crime: Global and Nigerian Context

Corruption poses a significant hindrance to effective governance as it diverts public resources, undermines institutions, diminishes the quality of public services, and slowly erodes citizens' trust in government (World Bank, 2020). Financial crimes have evolved in complexity, with perpetrators employing offshore companies, shell corporations, hidden beneficial ownership structures, and informal value transfer systems to obscure the origins and destinations of illicit funds (Financial Action Task Force [FATF], 2023). In Nigeria, these issues are especially critical because illicit financial flows continue to strain the country's financial system despite recent legislative and regulatory improvements. Onokevbagbe (2025) points out that illicit financial flows remain a major concern for the resilience of Nigeria's financial sector, even though recent reports show stronger enforcement within the banking and fintech industries, albeit with uneven implementation (Sanctions.io, 2025; Zigram, 2026). The persistence of these challenges indicates that while enhancing laws and financial-monitoring systems is necessary, it may not be sufficient on its own. There is also a pressing need to comprehend the behavioural factors that enable individuals and networks to hide corrupt and illicit financial activities.

2.2 Deception in Criminal and Financial Investigations

Deception plays a crucial role in many criminal and financial investigations, as offenders might intentionally provide false information, withhold pertinent facts, or construct misleading narratives to evade detection (Vrij, 2008). In corruption and financial crime cases, deception can manifest in various ways, such as false denial, selective disclosure, concealment of relationships, manipulation of narratives, and deliberate attempts to shift blame onto others. Kleemans and de Poot (2008) demonstrate that offenders involved in organized crime can utilize networks, intermediaries, and organizational structures to complicate the detection of their activities. This creates a challenge for investigators because documentary and financial evidence may expose suspicious transactions without necessarily elucidating the behavioural processes through which individuals conceal their activities. Consequently, understanding patterns of deception can offer valuable supplementary information for investigators, provided that behavioural indicators are not regarded as proof of guilt on their own.

2.3 Forensic Psychophysiology and Polygraph Examination: Evidence and Controversy

Forensic psychophysiology involves assessing physiological responses linked to psychological processes, including measurements of respiration, cardiovascular activity, and electrodermal activity. Polygraph examination is among the most recognised applications and has been employed in criminal investigations, personnel screening, counterintelligence, and other investigative contexts (American Polygraph Association, 2021). However, the scientific evidence regarding its effectiveness remains debated. Kotsoglou and Biedermann (2024a) caution that integrating polygraph data with machine-learning techniques does not automatically resolve existing validity issues, especially when studies rely on convenience samples or uncertain measures of truth and deception. Their later analysis also questions claim of very high accuracy where the definition of the actual ground truth is itself uncertain (Kotsoglou & Biedermann, 2024b). Previous research similarly suggests that humans are generally ineffective at detecting deception without specialised assistance, with average accuracy only slightly above chance (Bond & DePaulo, 2006). These findings imply that while polygraph examination may hold investigative value, its reliability varies depending on the examination procedure, population, context, and interpretation of results. Consequently, this study regards forensic psychophysiology as a supplementary investigative tool, rather than a standalone method for determining guilt or innocence. Any application within Nigeria's anti-corruption framework would therefore necessitate scientific validation, appropriately trained personnel, legal safeguards, informed procedures, and corroboration with independent evidence.

2.4 Behavioural Risk Profiling and Insider-Threat Research

Research beyond conventional corruption studies provides additional insight into the potential utility of behavioural risk profiling. Organisations increasingly recognise that insider threats cannot always be detected through conventional rule-based monitoring alone, and are thus paying more attention to behavioural indicators and changes in employee conduct. Forsyth and Anglim (2026), for instance, explored the relationship between Dark Tetrad traits Machiavellianism, narcissism, psychopathy, and sadism and situational pressures like workplace grievances, potential termination, and financial opportunity. Their findings indicate that the interaction between individual traits and situational pressures can influence reported willingness to engage in insider misconduct. This is pertinent to the current study because corruption does not occur solely due to an individual possessing a particular personality trait; rather, behavioural tendencies may interact with opportunity, pressure, organisational weaknesses, and perceived consequences. Behavioural risk profiling can therefore serve as an early-warning and risk-prioritisation mechanism, provided it relies on validated indicators and is not used to label individuals as corrupt merely due to displaying certain personality or behavioural traits.

2.5 Nigeria's AML/CFT Institutional Trajectory

Nigeria's anti-money-laundering and counter-terrorist-financing framework has experienced significant development over the past decade. The reform process includes the 2016 National Risk Assessment, the establishment and strengthening of the Nigerian Financial Intelligence Unit under the NFIU Act 2018, the enactment of the Money Laundering (Prevention and Prohibition) Act 2022, improvements in beneficial ownership transparency, and more recent regulatory and enforcement measures within the financial sector. Nigeria's progress was further evidenced by its eventual removal from the FATF grey list in October 2025 following the implementation of an agreed action plan. Recent enforcement activities by financial-sector regulators also highlight increasing attention to AML/CFT compliance (Sanctions.io, 2025; Zigram, 2026). These developments illustrate a clear commitment to bolstering Nigeria's institutional response to financial crime. However, the persistent prevalence of corruption and illicit financial activities suggests that legal and regulatory reforms alone have not entirely resolved the issue. The remaining challenge is how to complement Nigeria's established financial-intelligence and enforcement mechanisms with additional forms of behavioural intelligence capable of supporting earlier identification of deception, corruption risk, and potentially coordinated illicit activity. This gap provides the basis for examining the potential contribution of forensic psychophysiology and behavioural corruption risk profiling to Nigeria's broader anti-corruption and AML/CFT investigative architecture.

2.6 Literature Mapping Table

Table 3: Literature Mapping Table

Author(s) / Year	**Method**	**Focus**	**Key Finding**	**Gap Addressed by this Study**
World Bank (2020)	Policy synthesis	Global economic and institutional costs of corruption	Corruption causes annual losses amounting to trillions of dollars and undermines public institutions and service delivery.	However, the study does not explore the behavioural and psychological aspects of corruption and deception.
Financial Action Task Force (FATF, 2023, 2025)	International standard-setting and mutual evaluation	Global AML/CFT standards and Nigeria's compliance progress	Nigeria has shown notable progress in enhancing its AML/CFT (Anti-Money Laundering and Countering the Financing of Terrorism) framework, although significant implementation challenges still persist.	The primary focus lies on institutional, regulatory, and financial controls, with only limited attention given to behavioural intelligence.
Vrij et al. (2017)	Experimental and cognitive research	Cognitive processes involved in deception	While the research offers a psychological basis for assessing deception, it is not specifically	The application of machine learning does not automatically address the existing validity

Author(s) / Year	Method	Focus	Key Finding	Gap Addressed by this Study
			concentrated on corruption or financial-crime actors.	issues with polygraphs; questions related to ground truth, sampling, and measurement validity continue to be significant.
Kotsoglou & Biedermann (2024a, 2024b)	Methodological and critical analysis	Machine-learning-enhanced polygraph examination	The application of machine learning does not automatically address the existing validity issues with polygraphs; questions related to ground truth, sampling, and measurement validity continue to be significant	The findings help define the evidentiary limits and the cautious interpretation employed in this study.
Navin (2025)	Doctrinal and comparative case analysis	Legal treatment and admissibility of polygraph evidence in India	Polygraph examinations are better understood as investigative tools rather than as standalone evidence of guilt.	The study argues that psychophysiological assessments should play a limited, complementary, and legally protected role.
Onokevbagbe (2025)	Legal and policy analysis	Illicit financial flows and Nigeria's AML/CFT framework	Nigeria has improved its framework for anti-money laundering (AML), countering the financing of terrorism (CFT), and countering proliferation financing (CPF), yet implementation and enforcement are still lacking.	This study aims to address the specific institutional and enforcement deficiencies in Nigeria by focusing on behavioural intelligence
Forsyth & Anglim (2026)	Quantitative vignette study (N = 470)	Personality and situational predictors of insider threat	Characteristics of the Dark Tetrad, along with situational pressures such as grievances, risk of termination, and financial opportunities, were linked to an increased likelihood of insider misconduct.	The study provides empirical cross-disciplinary support for behavioural risk profiling, applying its broader logic to issues of corruption and financial crime.
Zigram (2026); Sanctions.io (2025)	Industry and regulatory reporting	Nigeria's recent AML/CFT enforcement environment	During 2025–2026, there was an increase in regulatory enforcement and compliance activities within the financial sector, including significant fines and supervisory actions.	The study offers current benchmark data for Nigeria to assess the institutional context in which behavioural risk profiling might be implemented

3. METHODOLOGY

3.1 Research Design

This research employs a qualitative exploratory comparative case analysis. This methodology is suitable because the study aims to explore how behavioural patterns, strategies of deception, and corruption risks manifest in complex, high-profile cases of corruption and financial crime. Instead of aiming for statistical generalisations, the research seeks to identify recurring patterns, as well as similarities and differences, across a carefully chosen selection of cases. This approach enables the researcher to deeply investigate the circumstances of each case and to analyse how factors such as opportunity, motivation, concealment, manipulation, institutional weaknesses, and behavioural responses might interact. The comparative method also provides a basis to evaluate whether similar behavioural patterns occur across various forms of corruption and financial crime, and whether these patterns can contribute to a broader framework for profiling behavioural corruption risks.

3.2 Case Selection and Data Sources

Four high-profile cases were deliberately chosen due to their comprehensive documentation, international importance, and relevance to corruption, financial concealment, and behavioural risk. The selected cases include the 1MDB scandal, which highlights large-scale financial diversion, concealment, and involvement of politically connected individuals; the FIFA corruption prosecutions, which reveal how corruption functions through interconnected international networks; the Panama Papers disclosures, which offer extensive evidence of the use of offshore structures and concealment of beneficial ownership; and the Abacha asset-recovery process, which demonstrates the long-term concealment of illicit assets and the complexities involved in retrieving funds transferred across international boundaries. The analysis relies exclusively on secondary sources, such as FATF reports, court judgments and indictments, official corruption and asset-recovery records, academic publications, institutional reports, and credible investigative journalism. Special emphasis is placed on the Panama Papers materials published by the International Consortium of Investigative Journalists (ICIJ), alongside official records and other independently verified sources. Utilising multiple sources for each case enhances the credibility of the analysis by allowing for the comparison and corroboration of information across various documentary records.

3.3 Methodological Matrix

Table 4: Methodological Matrix

No.	**Research Objective**	**Corresponding Research Question**	**Data Source / Instrument**	**Analytical Technique / Expected Output**
1	Identify the recurring behaviour and deception patterns linked to corruption and financial crime.	Research Question 1 (RQ1): What are the common behavioural patterns and characteristics observed in significant investigations of corruption and financial crime?	To address this question, we examine case records, court documents, indictments, investigative reports, and credible secondary sources	By employing thematic coding and cross-case comparison, we have identified five behavioural deception profiles, which are detailed in Table 4.
2	Investigate the reasons why traditional, document-focused investigative	**RQ2:** What factors contribute to the difficulties faced by conventional investigations, which	Consider pertinent academic literature, institutional	Conduct a comparative thematic analysis to pinpoint the limitations of document-

No.	Research Objective	Corresponding Research Question	Data Source / Instrument	Analytical Technique / Expected Output
	methods may find it challenging to identify complex forms of deception.	predominantly depend on documents and financial records, in revealing intricate deception and corruption?	reports, and case study narratives.	centred methods and elucidate the gap in behavioural intelligence
3	Evaluate the dependability, practical application, and constraints of using polygraphs for assessing credibility.	What insights does contemporary empirical research provide regarding the dependability, practical application, and constraints of polygraph-based methods for detecting deception?	This inquiry focuses on recent literature in forensic science, psychology, and law, particularly studies published from 2021 to 2026.	A comprehensive synthesis of the literature, highlighting comparisons of reported accuracy, issues of validity, and legal limitations, is illustrated in Figure 2.
4	Create a comprehensive framework for Behavioural Corruption Risk Profiling and Polygraph Verification (BCRP-PV).	**RQ4:** In what ways can behavioural risk profiling be combined with forensic psychophysiological assessment to form an investigative framework that is both complementary and legally sound?	This integration will be informed by the findings from Objectives 1–3, alongside the relevant theoretical and empirical literature.	.The process will involve developing and conceptually synthesizing the framework, culminating in the proposed five-stage BCRP-PV model.
5	Formulate actionable policy recommendations, establish ethical protections, and devise a clear implementation strategy for the responsible use of the framework	**RQ5:** What ethical, legal, scientific, and institutional protections are necessary for responsible execution in Nigeria?	Examine comparative regulatory practices, pertinent legal documents, ethical literature, and study findings.	Conduct a synthesis of policies and themes, leading to proposed protections, an implementation roadmap, and policy recommendations.

3.4 Trustworthiness and Limitations of Methodology

Case selection depended on publicly accessible secondary sources rather than direct access to investigative files, which restricts the ability to verify certain operational details. To address this limitation, only those facts that were confirmed by at least two independent public sources (such as court judgments cross-referenced with investigative journalism datasets) were included in the comparative coding outlined in Table 4. This qualitative, small-N study allows for analytical generalisations to the proposed behavioural typology but does not permit statistical generalisations to all instances of corruption; this limitation will be further addressed in Section 14.

3.5 Illustrative Case Analyses

The four cases discussed below are extensively documented in judicial records, regulatory reports, and investigative journalism; the figures provided are commonly accepted estimates rather than exact audited totals, and are presented as such.

3.5.1 1MDB: Misuse of Sovereign Funds and Protection of Elites

The 1MDB scandal exemplifies the complexity of financial misconduct involving actors operating across multiple jurisdictions. The U.S. Department of Justice's investigations estimated that approximately US$4.5 billion was embezzled from Malaysia's state investment fund through an intricate web of shell companies, nominee arrangements, and international financial accounts. This case illustrates Instrumental Opportunist behaviour at the transaction level, where financial transfers were crafted to seem legitimate. The involvement of intermediaries highlights the Networked Collaborator profile. Additionally, the political elements of this scandal align with the Elite Manipulator profile, especially where influence and institutional connections impacted the investigations' progress and direction. A key takeaway from the 1MDB case is that suspicious transactions can linger within financial systems for extended periods without triggering immediate enforcement actions. Therefore, effective anti-corruption investigations require more than just transaction monitoring; they necessitate a deep understanding of the relationships, motivations, and behavioural patterns that sustain complex financial schemes.

3.5.2 FIFA: Integrated Bribery Networks and Organisational Control

The corruption investigations into FIFA, which gained prominence after U.S. federal indictments in 2015 and further expanded to include numerous officials and associates, showcase how corruption can become ingrained within organisational and professional networks. The case involved allegations of bribery, kickbacks, and other illicit payments involving football officials, national associations, and commercial intermediaries. Its significance lies in the Networked Collaborator profile, where corrupt activities are facilitated through relationships among multiple participants rather than by a single individual. The case also demonstrates that organisational loyalty, reciprocal relationships, and the normalisation of questionable practices can make misconduct difficult to detect from individual transactions alone. When several participants share information and coordinate their accounts, traditional documentary review may identify the financial outcomes of misconduct without immediately unveiling the underlying relationships and behavioural dynamics. The FIFA case argues that corruption investigations benefit from combining financial and documentary evidence with an in-depth analysis of interpersonal relationships, decision-making patterns, and credibility.

3.5.3 Panama Papers: Large-Scale Opacity in Beneficial Ownership

The Panama Papers, published in 2016 following the leak of about 11.5 million documents from the Panamanian law firm Mossack Fonseca, provided extensive evidence of the use of offshore companies and intricate corporate structures by individuals and organisations globally. The records identified approximately 214,000 offshore entities connected to individuals, companies, and intermediaries across various jurisdictions (International Consortium of Investigative Journalists [ICIJ], 2016). The case's significance lies in the fact that concealment does not always rely on forged documents or blatantly illegal transactions. Often, corporate structures may appear legitimate on the surface while obscuring who ultimately owns or controls assets. This pattern is relevant to both Instrumental Opportunist and Elite Manipulator profiles since concealment may be accomplished through sophisticated legal and financial structures rather than direct falsification. The case underscores why beneficial ownership remains a critical concern for AML/CFT systems. For Nigeria, the lesson is particularly pertinent as identifying the true owners behind companies and financial transactions is crucial to understanding the full scope of illicit financial activity.

3.5.4 Abacha Asset Recovery: Persistent Concealment and Cross-Border Asset Recovery

The asset recovery linked to former Nigerian Head of State, General Sani Abacha, highlights the complexities involved in tracing and reclaiming illicitly obtained assets across several jurisdictions over an extended period. Estimates of the allegedly diverted funds vary, with commonly cited figures reaching billions of U.S. dollars. The recovery process has spanned decades, involving cooperation between Nigeria and foreign governments and financial institutions. This case illustrates how illicit assets can be moved, concealed, and transferred through different jurisdictions, making recovery significantly more challenging as time passes. It also exposes the limitations of relying solely on post-event forensic accounting and asset tracing. From a behavioural standpoint, the case is relevant to the Elite Manipulator profile, as access to political authority and institutional influence can create opportunities for concealing illicit wealth. The protracted recovery process demonstrates how difficult it can be to reverse the effects of corruption once assets have left the country. This experience underscores the importance of early detection, effective financial intelligence, and preventive risk assessment alongside asset recovery.

3.6 Cross-Cutting Mechanisms

Comparing these four cases reveals several common mechanisms relevant to the proposed Behavioural Corruption Risk Profiling (BCRP) framework. Firstly, the use of complex corporate and cross-border structures is a recurrent theme in significant financial crime cases. Shell companies, nominee arrangements, offshore accounts, and multiple intermediaries can obscure the connection between the individual controlling an asset and the transaction through which it was acquired. This highlights the need to look beyond individual transactions to examine relationships, ownership structures, decision-making behaviour, and inconsistencies in explanations provided by involved parties.

Secondly, informal and less transparent channels for transferring value complicate financial investigations. In terrorism financing and other illicit finance investigations, informal value-transfer mechanisms can reduce the availability of conventional documentary evidence for investigators. In such scenarios, financial intelligence must be supported by other forms of intelligence, including network analysis, structured interviewing, and, where scientifically and legally justified, behavioral assessment.

Thirdly, corruption involving procurement and public contracts can blend financial manipulation with institutional influence. Inflated contracts, conflicts of interest, concealed beneficial ownership, and diversion of proceeds can engage different actors at various stages of the process (Onokevbagbe, 2025; OECD, 2016). This suggests that corruption risk profiling should not only focus on the individual receiving an illicit payment but also consider the broader network of officials, contractors, intermediaries, and decision-makers who may facilitate or conceal the transaction. Overall, these cases demonstrate that sophisticated corruption is often sustained through a combination of financial opportunity, relationships, concealment strategies, institutional weaknesses, and behavioural manipulation. These recurring features provide a foundation for developing the BCRP framework proposed in the following section.

4. FINDINGS AND DISCUSSION

4.1 The Five-Profile Deception Typology

The analysis of the chosen cases reveals that both individuals and groups engaged in corruption and financial crime frequently employ similar methods to conceal their actions. To facilitate comprehension and comparison of these recurring behaviours, this study categorises them into five behavioural deception profiles. These profiles provide a practical framework for detecting behavioural patterns that investigators might come across when investigating cases of corruption and financial crime.

Table 5: Operational Definitions of the Five Deception Profiles used in the BCRP Typology

Behavioural Profile	**Operational Definition**
Instrumental Opportunist	An individual engaged in corruption or financial misconduct primarily seeks personal or strategic gain while trying to appear compliant with established regulations. This person might exploit procedural, control, or supervisory weaknesses, all the while keeping a sufficient distance from the wrongdoing to assert they were not directly culpable.
Networked Collaborator	A person involved in corruption or financial crime often operates within a broader network of officials, businesspeople, intermediaries, or other actors. Responsibility is shared among numerous participants, making it challenging to pinpoint a single individual as solely accountable for the entire scheme.
Pathological Deceiver	An individual who consistently resorts to deception, concealment, or varying explanations across different scenarios presents a profile marked by persistent efforts to control the information accessible to investigators and to uphold a specific narrative under questioning. Since behavioural and physiological responses can have multiple interpretations, identifying this profile should rely on documented behavioural patterns rather than polygraph results or personality assumptions.
Ideological Rationalizer	An individual who attempts to justify corrupt or illicit financial actions by portraying them as morally, socially, politically, or ideologically defensible may, rather than outright denial, rationalise the conduct as serving a purportedly higher cause. This profile is based on the neutralisation theory developed by Sykes and Matza in 1957.
Elite Manipulato	An individual who employs political, organisational, financial, or institutional influence to safeguard personal interests or hinder effective scrutiny may manipulate relationships, authority, status, or oversight weaknesses to affect how investigations, procurement decisions, regulatory processes, or accountability mechanisms function. This profile poses a particular challenge for document-focused investigations, as institutional influence can prevent suspicious activities from leaving a clear documentary trail.

4.2 Cross-Case Coding Results

The analysis of the four cases using the five behavioural deception profiles outlined in Table 5 and Figure 3 reveals distinct patterns. The profiles of the Instrumental Opportunist, Networked Collaborator, and Elite Manipulator appeared in all four cases, indicating that these behavioural tendencies are common in complex corruption and financial crime activities. The Pathological

Deceiver profile was evident in three of the four cases, suggesting that ongoing denial, narrative manipulation, or intentional concealment may significantly contribute to the perpetuation of sophisticated misconduct. In contrast, the Ideological Rationalizer profile was not prominently featured in the cases studied. This profile may be more pertinent to the financing of terrorism or ideologically driven financial crimes, rather than the primarily kleptocratic and organisational corruption cases selected for this research. Its limited presence is thus considered a significant limitation of the findings, rather than something to be overlooked or exaggerated.

Table 6: Deception-Profile Coding Matrix Across the Four Illustrative Cases

Deception Profile	1MDB	FIFA	Panama Papers	Abacha Recovery
Instrumental Opportunist	✓	✓	✓	✓
Networked Collaborator	✓	✓	✓	✓
Pathological Deceiver	–	✓	✓	✓
Ideological Rationalizer	–	–	–	–
Elite Manipulator	✓	✓	✓	✓

Source: Author's cross-case coding based on the selected case records, judicial materials, institutional reports and credible secondary sources.

4.3 Discussion of Findings

The cross-case analysis yields several significant insights into the interplay between behaviour, deception, and financial evidence in corruption investigations. Firstly, behavioural warning signs can manifest prior to the availability of concrete financial evidence. In the four cases examined, reports reveal that colleagues, intermediaries, compliance personnel, or investigators sometimes observed unusual behaviour, inconsistent explanations, secrecy, or attempts to manipulate institutional processes before the full financial aspects of the misconduct became evident. This indicates that early identification of behavioural warning signs could potentially facilitate preventive intervention. However, these indicators should be regarded as risk signals rather than conclusive proof of guilt, as atypical behaviour alone does not establish that corruption has occurred.

Secondly, the findings imply that traditional document-based investigations may be more effective against Instrumental Opportunist behaviour compared to Elite Manipulator behaviour. When corrupt transactions result in identifiable financial records, transaction monitoring, procurement records, and financial intelligence can provide crucial investigative leads. However, individuals wielding significant political, organisational, or institutional influence may leverage relationships, authority, and access to reduce transparency or prevent suspicious activities from producing obvious documentary evidence. This poses a critical challenge for anti-corruption agencies, as a predominant focus on financial transactions might overlook individuals operating at the level of institutional decision-making and influence.

Thirdly, the recurring presence of the Elite Manipulator profile across the four cases underscores the importance of considering factors beyond individual transactions when evaluating corruption risk. This finding suggests that behavioural and integrity considerations may be pertinent not only in investigations of suspected financial misconduct but also in enhancing senior appointments, internal controls, oversight arrangements, and conflict-of-interest systems. This is particularly relevant in Nigeria, where the CPI score remained at 26/100 in 2025 despite increased enforcement and asset-recovery efforts (Transparency International, 2026). The implication is not that behavioural profiling would automatically improve Nigeria's corruption ranking, but that a stronger preventive focus could complement existing enforcement mechanisms. This is the practical area that the proposed Behavioural Corruption Risk Profiling and Polygraph Verification (BCRP-PV) framework seeks to address.

Lastly, evidence from related fields of behavioural and insider-threat research provides further support for the rationale behind profiling. Forsyth and Anglim (2026), for instance, discovered that the interaction between Dark Tetrad personality traits and situational pressures was linked to a higher self-reported propensity for insider misconduct. While these findings cannot be directly equated with corruption or used to predict individual criminality, they offer valuable cross-disciplinary evidence that misconduct can result from an interaction between individual traits and environmental pressures. The comparative case evidence and the broader behavioural literature provide a reasonable foundation for exploring behavioural risk profiling as a complementary component of anti-corruption investigations, acknowledging that further empirical validation is needed before the proposed framework can be established as a predictive tool.

4.4 Proposed Integrated Framework: Behavioural Corruption Risk Profiling and Polygraph Verification (BCRP-PV)

This study introduces a five-stage integrated framework that merges the behavioural profiles outlined in Section 9 with the thoroughly evaluated evidence on polygraph examination from Section 6.3. This framework unifies behavioural risk profiling and psychophysiological assessment into one cohesive investigative process, effectively replacing the previously separate four- and five-stage methods discussed in earlier sources.

Table 7: Five-Stage Behavioural Corruption Risk Profiling and Polygraph Verification (BCRP-PV) Framework

Stage	Name	Function	Primary Safeguard
1.	Financial Risk Identification	Screen for potential financial risks and corruption risks from the earliest signals. The signals that require screening fall into four categories: abnormal procurement activities, wealth with unclear sources, and conflicts of interest.	All established relevant requirements must be fully implemented, which are AML/CFT, the specifications for the use of financial intelligence, and the relevant provisions for due diligence.
2.	Behavioural Screening	Next, interviews shall be conducted. These interviews are not casual chats, but follow pre-designed fixed frameworks and procedures.	The entire evaluation process must be advanced in accordance with a unified standard operating procedure, and cannot be conducted arbitrarily.
3.	Structured Polygraph Verification	When legally permissible and with voluntary consent, conduct a structured polygraph test to clarify or confirm specific matters previously identified in earlier stages.	Ensure informed consent, independent or judicial supervision, protection against self-incrimination, and strict limitations on how the results are interpreted.
4.	Risk Classification	Integrate the findings from Stages 1 through 3 to determine an overall risk level, whether it be Low, Moderate, High, or Critical and provide a detailed explanation justifying the assigned classification.	Ensure the process includes an independent review, maintains clear and transparent documentation, and offers opportunities for challenging or reassessing the evaluation.
5.	Investigative Decision Support and Continuous Monitoring	Leverage the comprehensive risk assessment to guide suitable investigative actions, gather additional evidence, evaluate plea bargains, oversee procurement, or make other authorised decisions. Reassess these decisions periodically as new information emerges.	Incorporate mechanisms for appeals or reviews, conduct regular external audits, and maintain a steadfast reliance on evidence that can be independently verified.

Source: Author's conceptualisation based on the theoretical framework, comparative case analysis and literature reviewed in the study.

Aligned with the evidence presented in Section 6.3, Stage 3 functions as a verification phase within the broader context of behavioural and financial investigations, rather than serving as an independent method for establishing guilt or innocence. This strategy acknowledges the issues highlighted by Kotsoglou and Biedermann (2024a, 2024b) regarding the validity and interpretation of polygraph evidence, along with the legal implications of using it as an investigative tool rather than definitive proof (Navin, 2025).

4.5 Policy Implications

The proposed Behavioural Corruption Risk Profiling and Polygraph Verification (BCRP-PV) model aims to enhance Nigeria's current anti-corruption system by incorporating a behavioural and credibility-assessment aspect to the existing financial, documentary, digital, and intelligence tools used by institutions. This model, grounded in case analysis, presents potential applications in five key areas.

4.5.1 Senior Public Appointments

The study identified the presence of the Elite Manipulator profile in all four cases examined, underscoring the value of detecting integrity and behavioural risks before individuals assume roles with substantial influence over public resources and institutions. Therefore, pre-appointment integrity assessments could be beneficial for particularly sensitive roles, such as senior positions in procurement, regulatory bodies, financial intelligence, and counter-terrorism. These assessments should serve as an additional resource alongside background checks, declarations of interest, financial disclosures, and other established integrity measures, rather than automatically disqualifying individuals based on behavioural traits.

4.5.2 Corruption and Financial-Crime Investigations

During active investigations, the BCRP-PV model could assist investigators in crafting interview strategies, identifying areas needing further clarification, and evaluating inconsistencies that arise. It is crucial that this model complements, rather than replaces, existing documentary evidence, financial intelligence, digital evidence, witness testimony, and forensic accounting. Psychophysiological assessments should be used as investigative aids, interpreted in conjunction with independently verified evidence, in line with the safeguards outlined in Section 13.

4.5.3 Plea-Bargain and Cooperating-Witness Assessment

In complex corruption and financial-crime cases, assessing the credibility of cooperating witnesses can be particularly difficult, as witnesses may have their own interests, incentives, or concerns. The behavioural assessment component of the BCRP-PV model could offer investigators a more structured and transparent method for evaluating statements and identifying areas necessitating further corroboration. Rather than relying solely on personal judgment, this process could provide an auditable framework for assessing information from cooperating witnesses. However, no behavioural or psychophysiological outcome should be the sole basis for determining a witness's truthfulness or the acceptance of a plea agreement.

4.5.4 AML/CFT Risk-Based Supervision

The framework could also enhance Nigeria's existing risk-based AML/CFT supervisory approach. High-risk intermediaries, especially those with complex ownership structures or less transparent informal value-transfer arrangements, could undergo additional behavioural and integrity-risk assessments alongside current transaction-monitoring and customer-due-diligence procedures. This would enable financial institutions and supervisory bodies to evaluate behavioural and relational indicators alongside conventional financial-risk indicators, complementing the supervisory and enforcement activities of institutions such as the CBN and NFIU without supplanting existing AML/CFT controls (Zigram, 2026).

4.5.5 Procurement Oversight

Behavioural risk assessment could be particularly valuable in the field of public procurement. Within appropriate legal and ethical boundaries, behavioural indicators could be integrated with existing procurement safeguards before awarding major contracts. Special attention could be paid to unexplained conflicts of interest, unusual relationships between officials and contractors, repeated attempts to bypass procurement procedures, inconsistent declarations, and other objectively observable risk indicators. This approach could reinforce the procurement controls recommended by the OECD (2016) and help address both Instrumental Opportunist behaviour at the transaction level and Elite Manipulator behaviour at the oversight level. The goal would be to identify and manage risks proactively, rather than addressing them post facto after procurement losses have occurred.

Table 8: Policy Application Domains and Corresponding Safeguards

Domain	Application of the BCRP-PV Model	Key Safeguard
Senior Public Appointments	Incorporate behavioural and integrity-risk assessments as an additional component of the pre-appointment screening process for critical roles in strategic procurement, financial regulation, and counter-terrorism	Ensure that there is informed and voluntary consent, accompanied by independent oversight and transparent procedures for evaluating any negative findings.
Corruption and Financial-Crime Investigations	Assist investigators in formulating interview approaches, pinpointing areas that need more clarity, and evaluating particular disclosures throughout ongoing inquiries.	Ensure necessary judicial or independent authorisation is obtained, with outcomes considered as support for the investigation rather than definitive proof.
Plea-Bargain Assessment	Develop a structured method for evaluating information provided by cooperating witnesses and pinpointing areas that need independent verification.	Ensure access to legal representation and limit the use of behavioural or psychophysiological findings to non-decisive roles.
AML/CFT Risk-Based Supervision	Enhance current risk-based oversight and conduct thorough due diligence for high-risk clients, intermediaries, and entities that operate through less formal or transparent value-transfer channels.	Implement proportionality, privacy, and data protection measures to ensure that behavioural indicators do not automatically assign a person's risk level.
Procurement Oversight	Assess objectively observable behavioural and integrity indicators before significant contract awards, in conjunction with established procurement controls and the OECD (2016) guidelines.	Establish clear assessment criteria, maintain documented decision-making processes, and create an explicit audit trail to guard against arbitrary or biased applications.

4.5.6 Implementation Roadmap

To transition the Behavioural Corruption Risk Profiling and Polygraph Verification (BCRP-PV) model from a theoretical construct to practical application, a gradual and carefully managed strategy is crucial. Instead of deploying the model simultaneously across all anti-corruption agencies, it is advisable to initiate its implementation with a small-scale pilot. This approach enables relevant agencies to evaluate the model's effectiveness, identify any weaknesses, establish appropriate procedures, and consider its legal and ethical ramifications before broader adoption. Consequently, the implementation roadmap is divided into three phases, aligning with the pilot-before-scale approach outlined in Recommendation 3 (Section 16).

Table 9: Three-Phase Implementation Roadmap for the BCRP-PV Model

Phase	**Duration**	**Key Activities**
Phase 1: Design & Legal Foundation	Months 1–6	Create explicit statutory guidelines for the utilisation of polygraph exams and develop a collaborative framework among the ICPC, EFCC, and NFIU. Select and train an initial cohort of behavioural analysts and polygraph examiners according to established professional standards, such as those of the American Polygraph Association (APA, 2021) or a comparable Nigerian standard.
Phase 2: Controlled Pilot	Months 7–18	Implement the five-stage BCRP-PV model in a chosen anti-corruption unit and a financial regulatory supervision unit. Focus the initial pilot activities on Stages 1 and 2, which involve financial risk identification and behavioural screening. Stage 3, concerning polygraph verification, should be conducted only with informed and voluntary consent and under the necessary oversight. Independent researchers should evaluate the results of the pilot against a similar group that did not participate in the pilot.
Phase 3: Independent Evaluation & Scaled Rollout	Months 19–24+	First, a third-party independent verification study with no conflict of interest with any relevant party must be commissioned in Nigeria. This study is to specifically assess the reliability, accuracy and practical application value of the BCRP-PV model, and in the process of conducting the assessment, it must directly address the concerns raised by Kotsoglou and Biedermann (2024a, 2024b) regarding the establishment of reliable baseline data and the measurement of polygraph test effectiveness. The model can only be promoted for use by more institutions when there is evidence to confirm that the model can bring clear benefits to case investigations, while not posing unacceptable risks to the protection of individual rights, personal privacy or due process of law.

This phased approach directly addresses the limitations outlined in Section 14. Specifically, it avoids the widespread implementation of polygraph verification until there is dependable evidence specific to Nigeria that demonstrates its effectiveness and the conditions under which it yields valuable investigative information. Phase 2 also incorporates a comparison or control group, enabling an evaluation of whether the BCRP-PV approach truly enhances investigative outcomes compared to current methods. Consequently, any future assertions about its effectiveness will be based on evidence generated within the Nigerian context, rather than relying solely on international studies discussed in Section 6.3.

4.5.7 Ethical, Legal, and Human Rights Safeguards

Given that the reliability and proper use of psychophysiological assessments remain contentious topics in both scientific and legal circles, the credibility of the BCRP-PV framework will significantly depend on its implementation and the safeguards in place. The technology alone cannot ensure fairness or accuracy. Therefore, its application must be directed by explicit ethical standards, legal protections, and a respect for individual rights. Four safeguards are considered essential and non-negotiable for any responsible implementation of the framework**.**

4.5.8 Ethical, Legal, and Human Rights Safeguards

The responsible application of the BCRP-PV framework necessitates robust measures to safeguard individual rights and uphold public trust in the investigative process. Four primary safeguards are essential:

i. **Voluntariness:** Psychophysiological examinations must be conducted only with informed and voluntary consent. Individuals should be fully aware of the examination's purpose, the intended use of their information, and their right to decline participation without facing undue repercussions. This is particularly crucial given constitutional protections against self-incrimination and the right to due process (Navin, 2025).
ii. **Independent oversight:** The utilisation of psychophysiological assessments in formal investigations should be overseen by judicial or independent entities. Investigative bodies should not possess unchecked authority to subject individuals to such examinations without appropriate safeguards.
iii. **Qualified Examiners:** Examinations must be performed by thoroughly trained and independently certified practitioners who adhere to recognised professional standards, such as those set by the American Polygraph Association (APA, 2021), or a comparable Nigerian professional and statutory standard.
iv. **Non-dispositive Use:** Psychophysiological results should serve as supporting investigative information, not as definitive evidence of guilt, innocence, or integrity. A result should never solely determine if an individual is prosecuted, dismissed from employment, or appointed to public office. It should always be evaluated alongside independently verifiable evidence.

5. CONCLUSION AND RECOMMENDATIONS

Corruption and financial crime increasingly involve complex forms of deception, concealment, and manipulation beyond mere financial transactions. The comparative cases examined in this study reveal recurring behavioural patterns, including narrative manipulation, selective disclosure, compartmentalisation, network-based collaboration, and efforts to influence institutional processes. These behaviours may sometimes become apparent before investigators can trace the complete financial trail, indicating that behavioural intelligence could provide an additional layer of early risk identification. The findings do not suggest that forensic psychophysiology or behavioural profiling should replace conventional investigative methods. Instead, they advocate a complementary approach where behavioural assessment is utilised alongside financial intelligence, forensic accounting, digital evidence, documentary records, and witness testimony. Forensic psychophysiology, particularly polygraph examinations, should be applied with caution due to its contested reliability, as physiological responses cannot be treated as direct proof of deception. However, within appropriate scientific, legal, ethical, and human-rights safeguards, the proposed five-stage Behavioural Corruption Risk Profiling and Polygraph Verification (BCRP-PV) framework offers a potential path for bolstering Nigeria's anti-corruption and AML/CFT infrastructure. Its greatest value lies in aiding institutions to transition from a largely reactive stance to a more preventive, intelligence-led, and behaviourally informed system, subject to thorough Nigeria-specific validation.

Recommendations

Based on the study's findings and limitations, the following

i. Establish a national behavioural intelligence capability: Nigeria should consider developing a specialised behavioural intelligence function within its existing anti-corruption framework, ensuring proper coordination among the EFCC, ICPC, NFIU, and other relevant bodies. This should enhance existing structures without creating unnecessary duplication.

ii. Develop a clear legal and regulatory framework for psychophysiological assessments: Adequate statutory and institutional guidelines should determine when, how, and by whom polygraph examinations may be conducted, incorporating the voluntariness, oversight, certification, and non-dispositive safeguards suggested in this study.

iii. Initiate controlled pilot programs: The BCRP-PV framework should initially be tested within a limited number of carefully chosen anti-corruption and financial-regulatory institutions. Independent evaluation should be incorporated from the outset to objectively assess effectiveness before wider implementation.

iv. Strengthen integrity assessments for high-risk positions: Behavioural and integrity-risk assessments could be integrated, with suitable legal safeguards, into existing background checks for particularly sensitive positions involving public procurement, financial regulation, asset management, and other areas where officials have substantial discretion over public resources.

v. Develop professional certification and quality-assurance standards: Nigeria should establish appropriate training, certification, and quality-control requirements for practitioners conducting forensic psychophysiological examinations, drawing where suitable on internationally recognised professional standards such as those of the American Polygraph Association (APA, 2021).

vi. Prioritise Nigeria-specific validation research: Before large-scale adoption, Nigerian institutions and researchers should conduct independent empirical studies to establish the reliability, validity, practical usefulness, and limitations of the proposed approach in the Nigerian cultural, institutional, and legal context. This would directly address the concerns raised by Kotsoglou and Biedermann (2024a, 2024b).

vii. Encourage interdisciplinary research and collaboration: Universities, anti-corruption agencies, financial regulators, behavioural scientists, forensic practitioners, legal scholars, and data analysts should collaborate on research that integrates behavioural science, forensic psychophysiology, financial intelligence, and corruption investigation. Such collaboration would help ensure that future applications of behavioural profiling are scientifically grounded, legally defensible, and practically useful.

Limitations of the Study

This study has several limitations that should be taken into account when interpreting its findings. First, the use of a limited number of qualitative cases restricts statistical generalisation. The findings aim to provide analytical insights into prevalent behavioural patterns rather than represent all corruption and financial-crime cases. Second, the study largely relies on publicly available secondary sources, meaning some operational details could not be independently verified against confidential investigative records or original case files. Third, the reported accuracy of polygraph examinations varies significantly across studies due to differences in testing protocols, examiner expertise, populations, and research conditions. Therefore, the accuracy ranges presented in Figure 2 should be viewed as illustrative rather than definitive estimates of polygraph accuracy. Lastly, the Ideological Rationalizer profile did not clearly emerge from the four cases examined. Its inclusion in the proposed typology is primarily based on evidence from terrorism-financing and related literature reviewed in Section 6, rather than on direct evidence from the study's case coding. These limitations underscore the need for further Nigeria-specific empirical research before the proposed framework is widely adopted.

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