

**PATHOLOGICAL DECEPTION AND HIGH-LEVEL CORRUPTION:
BEHAVIOURAL RISK PROFILING IN ELITE FINANCIAL CRIME
INVESTIGATIONS IN NIGERIA**

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Abstract

This study investigates pathological deception and high-level corruption in Nigeria, with a focus on the behavioural risk profiling approach in elite financial crime investigations. In simple terms, this method organises and analyses the behavioural characteristics of involved elites to provide greater support for case investigations. The impetus for this study is the rising complexity of corruption and financial crime: criminal acts of this type often involve political elites, public officials, business practitioners, and intermediaries, and leverage elaborately structured financial networks. In the past, the standard method for investigating such cases was to track capital transaction records, the so-called traditional transaction-oriented investigation method. This approach was sufficient for past cases, but when faced with today's interconnected complex crimes, this outdated method can no longer uncover the core behavioural patterns hidden behind capital flows that tie these scattered criminal acts together, and it is completely unable to meet current investigative needs. To fill this gap, the study adopts a qualitative comparative case study method, which compares multiple eligible real cases side by side. After organizing information from all cases, the study's results show that elite corruption is typically accompanied by a series of common characteristics: long-term concealment of criminal activities, manipulation of all types of information to mislead the public, rationalization of illegal acts, seizing every opportunity that benefits oneself, colluding with accomplices within one's personal network to commit crimes, and exploiting loopholes in institutions to seek illicit gains. Based on these findings, the study recommended: the first thing to do is to make structured behavioural risk assessment a fixed procedure for all financial crime investigations. Second, integrate behavioural analysis and financial data analysis, so that the two types of tools can work in synergy. Third, strengthen integrity vetting for politically exposed persons, that is, politically sensitive individuals, and high-level public officials, to enforce strict access controls. Fourth, conduct scientific verification of the proposed BCRF to confirm the effectiveness of this framework.

Keywords: *Behavioural Corruption Risk Framework, Behavioural Risk Profiling, Elite Corruption, Financial Crime, High-Level Corruption, Pathological Deception.*

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1. INTRODUCTION

Nigeria still struggles with two serious and long-standing problems: pathological fraud and widespread high-level corruption. These two persistent crises have continuously held the country back, severely undermining routine national governance, the oversight of accountability for public power, and overall economic development. The situation becomes even more alarming when holders of public authority deliberately use deception, information concealment, data manipulation, abuse of institutional power at their disposal, or even design complex financial procedures to personally engage in corruption, pave the way for corrupt acts, or fully cover up already committed corrupt practices (United Nations Office on Drugs and Crime [UNODC], 2020). In the 2024 Corruption Perceptions Index (CPI), Nigeria scored only 26 out of a full 100 points, ranking 140th among all 180 assessed countries. No improvement materialised in the following year: in the 2025 Corruption Perceptions Index released in February 2026, its score remained stuck at 26, and this time, with the total number of assessed countries rising to 182, its ranking dropped further to 142nd (Transparency International, 2026). The annual estimation data for this index was most recently updated to 2024, and relevant reports repeatedly emphasise that Nigeria needs stronger national institutions, effective accountability oversight mechanisms, and sound and comprehensive control measures (World Bank, 2025). In the full year of 2021, the commission secured a total of 2,220 convictions for relevant involved persons; by October 2022, the number of convictions for that year had already reached 2,847.

Nigeria has been unable to eliminate its pathological, systemic pattern of deception and uproot its persistent high-level corruption, a situation driven by a confluence of factors: a lack of institutional accountability, ineffective enforcement of existing laws, arbitrary interference of political power, complete lack of transparency, tangible economic benefits that actors can reap from corruption, loopholes in complex financial arrangements that allow powerful actors to exploit gaps in state institutions to advance their private interests (UNODC, 2020). Beyond these, a wide range of additional sectors contain major vulnerabilities, including public procurement processes, government financial management, disclosure of corporate beneficial ownership information, and asset recovery for embezzled funds; flaws in all these links are exploited by bad actors to either advance their illegal financial operations or conceal these misdeeds, leaving them undetected (World Bank, 2025). Nigeria's international ranking in anti-corruption metrics lays bare the severity of this problem. In the 2025 Corruption Perceptions

Index released by Transparency International in 2026, Nigeria ranked 142nd out of 182 countries included in the ranking, scoring just 26 out of a possible 100 points (Transparency International, 2026).

A method called behavioural risk profiling could provide investigators with an additional tool to help them understand and identify suspicious behaviours linked to financial crime and corruption. Traditional financial and judicial investigations have typically only focused on money flows, financial ledgers, personal assets, and physical documentary evidence to substantiate violations. While these methods remain central to investigations, concurrent analysis of the behavioural patterns of suspected wrongdoers can yield additional actionable information, such as how these individuals make decisions, conceal information, respond to scrutiny, and work to circumvent established regulatory rules, filling gaps that traditional investigations cannot capture (UNODC, 2020). A set of reference behavioural signals, or behavioural indicators, can serve as early warning signs of corruption: intentional concealment of one's activities, falsification of information to mislead others, excessive secrecy surrounding all matters, unaddressed private interests that conflict with public interests, an unexplained, sudden spike in one's standard of living, misuse of public authority, justification of one's wrongful acts to whitewash them, and repeated, intentional attempts to bypass an organization's internal regulatory rules (FATF, 2021). Understanding these individuals' behavioural patterns can help investigators identify areas that require further scrutiny, pinpoint discrepancies between a person's actions and the financial records they leave behind, and deploy the most appropriate, targeted strategies when interrogating suspects and conducting investigations (UNODC, 2020).

While scholarship on corruption, fraud detection, forensic accounting, and behavioural analysis of financial crime continues to grow, the core logic behind Nigeria's elite's pathological, long-term malicious deception and their involvement in high-level corruption remains poorly understood in academic circles, and this research gap has yet to be filled. Most existing relevant research (Lokanan & Sharma, 2023; Siregar et al., 2026) only focuses on traditional fraud risk factors: the pressure faced by perpetrators, opportunities to exploit gaps, rationalizations for their actions, capacity to commit fraud, hubristic overconfidence, and collusion among multiple actors. Local Nigerian research has also sidestepped this core focus. Earlier local studies have mostly discussed corruption from institutional, political, economic, forensic accounting, and governance perspectives, but almost none have explored how the behavioural risk profiling

tool can be integrated with materials including financial intelligence, forensic accounting, suspicious transaction analysis, procurement records, and digital evidence for use in high-level corruption investigations (UNODC, 2021; Oluwole et al., 2026). These conflicting conclusions demonstrate that corruption research cannot focus solely on individual behaviour, but must also incorporate the institutional context in which corruption occurs; the two cannot be studied in isolation (Lokanan & Aujla, 2021; Lokanan & Sharma, 2023).

Empirical studies that examined the link between behavioural risk factors and fraudulent activities have produced inconsistent, even contradictory findings. Shina et al. (2024) specifically analysed 13 listed deposit money banks in Nigeria and found that factors including pressure, opportunity, rationalisation, and capacity were positively correlated with discretionary accruals: an industry standard metric used to measure whether an entity has manipulated its financial statements. Franstiyanto and Gunawan (2025) reached a similar conclusion; their research showed that pressure, capacity, opportunity, and rationalisation significantly influenced the probability of financial statement fraud, while the factors of hubris and collusion showed no statistically significant impact. Albrecht et al. (2025) noted in their study that pressure, capacity, and narcissism significantly increased the likelihood that corporate management would misappropriate company assets; conversely, robust, effective internal controls within an enterprise could substantially mitigate the negative impact of these risk factors. Nurkholik et al. (2024) found that only financial stability pressure was significantly linked to the potential risk of financial statement fraud; no significant impact was observed for other factors including regulatory failure, director turnover, auditor turnover, CEO characteristics, or collusion in government projects. Similarly, Nduokafor and Egbunike (2025) reviewed 13 years of data from 2012 to 2024, also covering 13 listed deposit money banks in Nigeria, and found that factors including opportunity, capacity, and hubris had no significant correlation with discretionary accruals; only pressure and rationalisation consistently exerted an impact on financial statement manipulation. These disparate findings cannot be synthesised into a unified conclusion that clarifies what role behavioural factors play in financial crime and corruption.

The overarching goal of this study is to clarify the linkages between malicious deception, high-level corruption, and behavioural risk profiling in the investigation of elite financial crime in Nigeria. Broken down into specific core objectives, the study seeks to achieve four key aims: first, to map the consistent behavioural patterns and characteristics of the malicious deception

tied to high-level corruption among Nigeria's elite; second, to identify and categorize the primary types of deception utilized in high-level corruption and financial crime, including strategic opportunism, network-based collaboration, malicious deception, ideological rationalization, and institutional insulation; third, to evaluate how behavioural indicators of deception can be integrated with financial, transactional, institutional, and network-based risk metrics to effectively enhance the detection and investigation of elite financial crime; fourth, to develop a corruption behavioural risk framework to strengthen multiple core functions in Nigeria, including corruption interrogations, background vetting for political appointments, integrity assessments for plea bargaining, counter-terrorist financing investigations, and broader anti-corruption efforts.

2. LITERATURE REVIEW

2.1. Conceptual Review

Pathological Deception

Pathological deception, also referred to in relevant research literature as pathological lying or pseudologia fantastica, refers to the behaviour where an individual repeatedly tells lies over an extended period. A more specific scenario is that even when lying brings no obvious, immediate benefits, the individual cannot stop themselves and will continue to lie (Curtis & Hart, 2020). Silva et al. (2025) defined pathological lying as a long-standing, even uncontrollable deceptive behaviour; the stories fabricated by the individual are often loaded with complex details that cannot withstand realistic scrutiny. Kainth et al. (2026) conducted a systematic review, compiling and analysing a total of 55 formally recorded cases related to pathological deception, and finally calculated the proportion of different motivations for lying: in 38.2% of cases, the individual lied to elevate themselves and enhance their own image; 36.4% of people lied purely to attract others' attention; and 43.6% of people fabricated lies related to work or academic matters, including forging academic credentials or work experience.

Corruption

Transparency International (2024) clearly defined it as "the abuse of entrusted power for private gain". This definition directly pinpoints the core problem of corruption: anyone who engages in corruption holds power and responsibility entrusted by others, and their actions essentially amount to a complete betrayal of the trust of those who handed them that power. The World Bank (2020) holds a similar view, also linking corruption to "the abuse of public office for

private gain", and lists several common types of corrupt behaviours, including bribery to secure benefits, embezzlement of public funds for personal use, fraud that exploits loopholes in rules to gain profits, and indiscriminate waste of public resources. UNODC (2020) adopted a broader definition of corruption, encompassing any act where an individual obtains improper benefits through the position entrusted to them.

Behavioural Risk Profiling

FATF (2021) defined risk profiling as a structured process used to identify and assess risk indicators associated with individuals, transactions, and activities. When this general risk assessment method is specifically applied to behavioural observation, the core focus shifts to directly observable actions that may raise concerns about financial crime risks; that is, any externally observable abnormal detail can serve as a starting point for risk investigation. ACFE (2024) sorts out several key behavioural warning signals related to workplace fraud, including abnormal behaviours that violate control requirements, excessive defensiveness when questioned, major changes in lifestyle, and being trapped in financial difficulties. UNODC (2020) also affirmed the value of behavioural data and background information in research on corruption and financial crime.

Financial Crime Investigations

Financial crime investigations are a set of work processes for sorting out financial activities and transaction relationships. Levi (2020) proposes that financial crime investigations are systematic verifications of financial activities and transactions, with the core goal of identifying illegal acts and tracing the flow of criminal proceeds. Unger and van der Linde (2022) emphasize that conducting such investigations requires tracing the flow of funds, verifying each transaction, and clarifying the organizational structures and networks used to transfer and hide illicit funds: all of which are essential tasks. Gottschalk (2023) further adds that financial crime investigations require collecting and analysing three types of information: financial information, institutional information, and behavioural information to identify suspects involved in the case and clarify all connections between individuals, activities, and illicit funds.

2.2 Theoretical Review

This study is premised on two theoretical perspectives: Cognitive Load Theory of Deception and Behavioural Adaptation in Organised Crime.

2.2.1 Cognitive Load Theory of Deception

Cognitive Load Theory of Deception is associated with the work of Aldert Vrij, Peter A. Fisher, Sharon Leal, Samantha Mann, and other researchers who have examined the relationship between deception and cognitive processes (Vrij et al., 2008). The theory is based on the idea that human cognitive capacity is limited. Telling a lie can therefore require more mental effort than recalling an actual event because the person has to construct a believable account, keep the fabricated information consistent, suppress relevant truthful information, pay attention to the interviewer, and manage how the story is presented (Vrij et al., 2008; Vrij, 2019). This Cognitive Load Theory of Deception is perfectly applicable to investigations of high-level corruption and elite financial crime cases in Nigeria. Interview methods designed based on cognitive load principles can precisely amplify this mental pressure that liars must bear, helping investigators easily identify loopholes and contradictions in the other party's statements, and collect more information that can be cross-checked with financial vouchers and written documentary evidence (FATF, 2021; UNODC, 2020). Another prominent advantage of this theory is that it does not only focus on the inherent "lying signals" that ordinary people associate with lying; such as avoiding eye contact or appearing nervous and flustered when speaking. Instead, it shifts its focus to a more core issue: how much additional mental burden is required to sustain a flawless lie throughout the entire interview process. It therefore reminds investigators that they should not only rely on a single manifestation, but must combine the other party's statements and the full set of behavioural information to make a judgment (Vrij, 2019; Vrij & Fisher, 2020).

2.2.2 Behavioural Adaptation in Organised Crime

The theoretical perspective is closely associated with research on organised crime adaptation and offender adaptation, particularly the work of Peter B. Reuter (1983), Howard Abadinsky (2012), and subsequent scholars who demonstrate that organised criminal groups are not static entities but can alter their structures and methods to exploit opportunities and minimise risks. The underlying philosophy is that organised offenders are strategic and adaptive actors who learn from experience and respond to perceived risks, incentives, and constraints; consequently, increased surveillance or enforcement may cause offenders to change communication methods,

financial arrangements, intermediaries, organisational structures, or concealment techniques rather than simply abandon criminal activity (Reuter, 1983; Morselli, 2009).

When applied to the situation in Nigeria, this set of theories developed to explain adjustments in criminal behaviour perfectly serves to explain local high-level corruption and financial crimes committed by the elite class. Those sophisticated criminals never wait for anti-corruption measures to land on them; instead, they proactively adjust their criminal methods, using shell companies, agents, intermediaries, complex equity structures, digital financial channels, or dispersing assets across multiple jurisdictions to tightly conceal stolen funds and illegal transactions, thus evading the crackdown of anti-corruption measures. This flexibly adjustable criminal method has made traditional investigative tools designed around conventional logic increasingly ineffective. The outdated investigative logic cannot keep up with the speed of criminals' changes, which has forced all stakeholders to recognise that investigation technologies must be updated in line with the constantly emerging new criminal models (UNODC, 2020; FATF, 2021). The greatest value of this theory is that it fundamentally reverses investigators' inherent perception of financial criminals; these people can no longer be treated as static targets. They can draw lessons from past experiences and adjust their criminal methods as the environment changes. For this study, the value of this theory is particularly prominent. It clearly points out that when conducting behavioural risk profiling, one cannot only focus on the visible, familiar abnormal behaviour signals that have already emerged, but also conduct in-depth research on how these elite criminals adjust their behaviour: what methods they use to evade investigation, how they interfere with normal investigation processes, how they completely hide the traces of illegal capital flows, and how they accurately exploit various loopholes in Nigeria's regulatory system.

2.3 Empirical Insights from Global Corruption Cases

2.3.1 1Malaysia Development Berhad (1MDB)

The 1Malaysia Development Berhad (1MDB) scandal is one of the most notorious cases of high-level corruption, embezzlement of public funds, money laundering, and financial fraud worldwide. This fund was initially an investment and development fund established by the Malaysian government, originally intended to drive the country's economy and attract foreign investment. However, unexpectedly, between 2009 and 2015, more than 4.5 billion US dollars were allegedly embezzled by senior officials, their associates, and Low Taek Jho (Jho Low). Every flow of these funds was tied to the nominal business of 1MDB, leaving no traceable

flaws for outsiders. Records from the U.S. Department of Justice (DOJ, 2020), show that these funds did not stay within Malaysia's borders. Instead, through layer upon layer of packaged complex transactions and shell companies with vague registration information, they passed through bank accounts in multiple jurisdictions, including the US, Switzerland, Singapore, and Luxembourg, before eventually flowing out of the country. The involved parties also specifically forged compliance documents and fabricated false project purpose information, completely concealing the true source, actual owner, and flow trajectory of these funds from local law enforcement and regulatory authorities.

According to documents submitted by the Department of Justice (DOJ, 2020), these funds were transferred back and forth between jurisdictions in multiple countries, never staying in one place for long, and were finally converted into a large number of tangible valuable assets: luxury residences in prime locations, high-value works of art, private yachts for personal consumption, and various other high-value personal items. In 2022, former Goldman Sachs banker Roger Ng was convicted of participating in bribery and money laundering conspiracies in the overall 1MDB scheme. This verdict once again proved that the implementation of this large-scale illegal operation relied not on the cleverness of a few individuals, but on the support of professional financial industry knowledge. These knowledgeable people helped fully map out all the loopholes in the entire process (DOJ, 2022).

By June 2024, the Department of Justice confirmed that approximately 1.4 billion US dollars of embezzled 1MDB funds had been returned to Malaysia. In addition to the funds already returned, they also seized more than 1.7 billion US dollars of problematic assets through its Kleptocracy Asset Recovery Initiative, all of which were stolen funds and goods traced from around the world (DOJ, 2024). In January 2025, the Department of Justice announced that an additional 20 million US dollars in stolen funds had been recovered; by May 2026, an apartment in New York and all proceeds related to this property were successfully seized, with a total combined value of more than 6 million US dollars. These continuously updated developments all confirm that even though the original illegal acts occurred many years ago, the work of recovering the involved assets has never stopped and is still ongoing (DOJ, 2026).

2.3.2 FIFA Corruption Scandal

The FIFA Corruption Scandal is a major international case used to unpack the connections between pathological deception, abuse of fiduciary power, organised financial misconduct, and high-level corruption. This scandal fully entered the public eye in 2015, when law enforcement

agencies of the United States and Switzerland launched simultaneous investigations and officially initiated legal proceedings, indicting multiple senior officials of FIFA and other relevant individuals, charging them with numerous crimes including racketeering, bribery, fraud, and money laundering. All these crimes were inseparable from the commercial operation of international football. The DOJ (2015) detailed in its disclosure how these officials used their power to obtain huge private economic benefits for themselves through systematic bribery and kickbacks tied to lucrative media and marketing copyrights. Subsequent indictment records show that these criminal plots, which had been planned for more than a decade, involved total bribes and kickbacks exceeding 200 million US dollars.

In a 2020 ruling directly related to this scandal, Bank Hapoalim and its Swiss subsidiary voluntarily pleaded guilty, admitting to participating in laundering more than 20 million US dollars in bribes and kickbacks flowing to football officials. This incident precisely confirms that formal financial institutions and elaborately designed complex transaction structures can be exploited by criminal groups to cover up corruption proceeds (DOJ, 2020). This widespread criminal model highlights the key significance of behavioural risk profiling, because investigators cannot only focus on the surface details of financial transactions. This scandal further confirms the principle of "Behavioural Adaptation in Organised Crime". The core planners of the case spread the entire criminal operation across a huge network spanning multiple jurisdictions, linking multiple roles including football officials, sports marketing company executives, corporate entities, intermediaries, and financial institutions, reducing their risk of being detected through this decentralised operation model. In the end, the successful prosecution of all involved persons relied on the integration of complete evidence from multiple fields: including firsthand testimony from witnesses, all relevant bank records, emails between the involved persons, private text messages, financial ledgers recording fund flows, and privately recorded audio and video materials. This also proves that to investigate and handle such elaborately designed complex corruption cases, financial-level financial information must be combined with human-level behavioural information to completely dismantle these deeply hidden criminal networks (DOJ, 2018).

2.3.3 Panama Papers

The Panama Papers scandal is an important international case for studying the connections between pathological deception, financial secrecy, offshore structures, and high-level corruption. In April 2016, the International Consortium of Investigative Journalists (ICIJ),

together with multiple cooperating media outlets, released a landmark investigative report. The entire basis of this report was 11.5 million financial and legal documents leaked from the Panamanian law firm Mossack Fonseca, which documented the firm's business operations for nearly 40 years. This investigation uncovered a global underground financial network, identifying more than 214,000 offshore entities whose related parties included individuals and organisations in more than 200 countries and regions; it also implicated more than 140 politicians and public officials from various countries, including many current and former heads of state (ICIJ, 2016).

From the analytical framework of pathological deception, the Panama Papers clearly expose how people who engage in illegal activities in the dark step by step use loopholes in financial secrecy rules, deliberate information concealment operations, forged false statements, and layer upon layer of nested complex corporate structures to completely hide the true identity of the owners of their assets and the flow traces of illegal funds (ICIJ, 2016). During the investigation, it was discovered that many intermediaries specialising in offshore business were suspected of deliberately hiding suspicious transactions, privately altering official records, and even making various preparations in advance to obstruct subsequent formal investigations, preventing non-compliant illegal operations from being exposed (ICIJ, 2016). The details disclosed in the Panama Papers precisely lay out the full picture of this set of operations. Large banks, law firms, and service providers specialising in offshore business played a core role in registering these untraceable shell companies. This confirms one fact: elite financial crime is never committed by a single person alone, but relies on a network of connections woven by various professional intermediaries (ICIJ, 2016).

The global investigation into the Panama Papers also highlights one thing: combining financial intelligence with behavioural analysis and document verification can play a crucial role. The participating journalists and investigators not only focused on single pieces of financial information such as bank statements; instead, they combed through corporate registration documents, property records, financial disclosure materials, court documents, and conducted a large number of interviews. Only by connecting various information sources were they able to match specific individuals with offshore companies and underground transactions one by one; this conclusion comes from ICIJ, 2016. After the incident was exposed, chain reactions gradually unfolded around the world. Governments of various countries launched at least 150 inquiries, audits, or formal investigations, involving 79 countries. Many countries also

recovered tens of millions of US dollars in tax revenue and other involved assets. By 2021, ICIJ confirmed that countries around the world had recovered a total of more than 1.36 billion US dollars in taxes, fines, and penalties through investigations related to the Panama Papers, with relevant records in ICIJ (2021).

2.3.4 Sani Abacha Asset Recovery

General Sani Abacha served as Nigeria's Head of State from 1993 to 1998. He and his associates were accused of embezzling, misappropriating, and extorting billions of US dollars from the Nigerian government, after which they laundered these illegal proceeds through international financial institutions and global investment structures (U.S. Department of Justice [DOJ], 2020). . According to records from the U.S. Department of Justice, more than 625 million US dollars in funds were identified as related to money laundering activities generated by corruption during Abacha's tenure, and U.S. courts also ordered the seizure of approximately 500 million US dollars stored in accounts around the world (DOJ, 2020). The fact that these individuals have always relied on international financial institutions and corporate structures to store stolen funds precisely illustrates that hiding the source and flow of funds is itself a core part of the complete behavioural strategy of elite corrupt criminals, not an expedient measure put together temporarily. Therefore, combining the professional capabilities of judicial financial investigations with behavioural risk profiling built based on the analysis of pathological deception models can greatly improve the success rate of asset recovery.

This case confirms the principle of Behavioural Adaptation in Organised Crime: to transfer the money obtained from corruption to several different jurisdictions in batches and evade the investigation of various countries, these criminals had to build a financial network that could adapt to the different regulatory rules of various regions, and adjust their operation methods at any time to adapt to circumstances and bypass local review thresholds. In February 2020, the United States, Nigeria, and Jersey reached a tripartite agreement to return to Nigeria the assets involved in the case that had been legally seized and related to Abacha and his associates, totalling more than 300 million US dollars; in May of the same year, the United States took the lead in fulfilling its commitment and transferred 311.8 million US dollars to Nigeria. This money was specifically designated for large-scale infrastructure projects such as the Second Niger Bridge, the Lagos-Ibadan Expressway, and the Abuja-Kano Road. Moreover, in the asset return agreement, a dual supervision clause was specifically added: the entire process of fund

use must be audited by an independent third party and supervised by civil society organisations throughout the process (DOJ, 2020).

In 2022, the United States again agreed to return 23 million US dollars related to this corruption case, bringing the total amount of involved in the case funds that the United States had seized and returned to Nigeria to approximately 334.7 million US dollars; in November of the same year, more than 20.6 million US dollars involved in the case funds were successfully transferred to the Nigerian authorities (DOJ, 2022). In addition to the United States, Switzerland has been a core participant in the entire global asset recovery process. Swiss authorities reported that more than 700 million US dollars in funds related to the Abacha case had previously been returned to Nigeria; while records from the World Bank's Stolen Asset Recovery Initiative show that 321 million US dollars have been returned in the Abacha II case (Swiss Federal Department of Foreign Affairs, 2026).

2.3.4 Behavioural Typologies of Deception in Elite Corruption

2.3.4.1 Strategic Opportunists

This group, Strategic Opportunists, will take the initiative to exploit every possible loophole to seize illegal benefits. They will never pass up any opportunity when the situation is favourable to them, when their institution has institutional loopholes, regulatory blind spots, or when they encounter a temporary chance to take advantage of. Their deceptive statements and practices are all pre-calculated, and they are extremely adept at adapting to changing circumstances; once they detect an increased risk of being discovered, they will immediately adjust their behaviour, and wait for the situation to ease and the risk to subside before seeking another opportunity to act. A record of this behavioural pattern is documented in UNODC, 2020. In the specific context of elite corruption, these opportunists will exploit all accessible conditions to seek benefits: for example, management loopholes in the procurement process, the discretionary power they hold, the absence of internal oversight mechanisms in their organisation, or the convenience of information asymmetry. At the same time, they will fully package all their actions as legitimate administrative decisions or commercial operations, completely concealing the truth of their corruption. Relevant records are documented in World Bank, 2020.

2.3.4.2 Network-Embedded Collaborators

This group is "Network-Embedded Collaborators", who can successfully implement deception and corruption by relying on accomplices, intermediaries, professional consultants, business

partners, officials, or various other participants in larger interconnected networks (Morselli, 2009). They never act alone; they split the tasks to be implemented among multiple individuals and multiple institutions to carry out separately, deliberately creating layers of ambiguous connections between the core decision-makers and the specific illegal transactions that are executed, making it difficult for outsiders to directly link the two ends. The proposal of this classification is supported by existing research on organised and network-based crime. Every link, from the social connections between people and the mutual trust established between them, to the internal collaboration of criminal groups, and the structured operation of the entire network, can facilitate the smooth advancement of criminal activities (Campana & Varese, 2013). From the perspective of official corruption investigations, the reliance of this group on intermediaries and professional assistants often creates significant obstacles for investigators to trace the ultimate beneficial owners of illegal transactions. Even if law enforcement officers detect a single shady transaction, it is difficult to follow the chain to unearth the person hiding at the deepest level who actually receives the benefits. This precisely explains why network analysis to map the entire involved relationship network, and beneficial ownership investigations specifically to trace the actual controllers of companies, have always been indispensable core tools for investigators (UNODC, 2020).

2.3.4.3 Pathological Deceivers

This group is "Pathological Deceivers", who lie, fabricate, exaggerate, manipulate, or conceal information repeatedly over a long period of time, and never engage in only a single, isolated, impulsive act of deception. Modern academic research (Curtis & Hart, 2020; Silva et al., 2025). defines pathological lying as a complex phenomenon, whose core feature is sustained and consistent false statements, sometimes involving elaborate, nearly realistic, or even absurd and bizarre complete storylines. However, when this concept is applied to the analysis of elite corruption, it is never used to make a clinical diagnosis of the individual involved, but only to describe a type of behavioural pattern specifically summarizing the sustained deceptive acts committed by the involved persons to conceal financial violations, mislead investigators or colleagues around them, maintain a credible false narrative, and evade their due responsibilities. Even if these characteristics of repeated deception do have reference value for assessing corruption risk, they must never be used alone as evidence that corruption has occurred. At any time, to confirm that such behaviours are related to corruption, they must be supported by other independently verifiable corroborating evidence (Vrij, 2019).

2.3.4.4 Ideological Rationalisers

This group will attach a set of moral, political, organisational, or social justifications to their corruption and deceptive acts, packaging these shameful acts as reasonable, or even as necessary undertakings that must be done (Ashforth & Anand, 2003). They never see themselves as criminals; instead, they believe that everything they do is for a greater goal, for example, correcting injustices they perceive, rewarding loyal followers, safeguarding the political interests of their camp, or taking the "remuneration" that they believe rightfully belongs to them. This classification is highly related to "rationalisation", one of the core elements of the Fraud Triangle. This theory has long proposed that anyone who commits an illegal act will find various excuses for their behaviour, so that their unethical actions do not conflict with their self-perception as a "good person", and they do not have to bear guilt (Cressey, 1953; Dorminey et al., 2012). Relevant research in the corruption field has reached a similar conclusion: when people morally release themselves and only defend their actions with self-serving narratives, the psychological barriers that originally prevented them from engaging in misconduct will collapse, and they will reinterpret corruption as an acceptable, even socially consensually legitimate act (Anand et al., 2004).

2.3.4.5 Institutionally Insulated Elites

This group either holds senior positions in an organisation with sufficient political influence, or has accumulated endless wealth, or has a prominent professional status that allows them free access to various circles of power. These conditions provide them with full protection, making them unreachable by ordinary oversight, difficult to officially investigate, and even harder to hold accountable. In such an environment, their deceptive and corrupt acts are never easily discovered; even if someone faintly detects something wrong, no one dares to come forward and raise questions (UNODC, 2020). Research on institutional corruption confirms that corruption can gradually take root in the institutional structure by turning corruption into a generally accepted "normal practice", co-opting new members into the scheme, creating rationalizations for all acts, and with the participation of core powerful figures in the organization leading the way, corruption can firmly take root in the entire system and become impossible to eradicate (Ashforth & Anand, 2003).

2.3.5 Measuring Deception in Corruption: Integrating Behavioural and Quantitative Indicators

Past corruption investigations have always relied on financial, transactional, institutional, and governance-level indicators, including Suspicious Transaction Reports, unidentified assets, procurement violations, opaque beneficial ownership, and internal control deficiencies. These have long been the core basis for investigating corruption. These indicators can help us identify the specific financial manifestations of corruption, but to dig deeper and understand how corrupt individuals hide their dirty deeds, whitewash their behaviour through excuses, collaborate in gangs, and sustain these operations over the long term, relying solely on these money- and institution-related indicators is far from sufficient and can only capture a partial outline of corruption. This framework aligns with the risk-based principles proposed by the Financial Action Task Force (FATF, 2023), which prioritises the identification, assessment, and mitigation of risks related to money laundering, corruption-related criminal proceeds, beneficial ownership, suspicious transactions, and other financial crimes.

2.3.5.1 Existing Measurement Tools

Many mature tools are currently available to identify and measure the risks of corruption and financial crimes, and many investigative agencies use them to investigate problems. One such tool is the Beneficial Ownership Transparency Index, which is used to assess whether information about the natural persons who ultimately own or control companies and other legal entities can be smoothly accessed and whether the content is authentic and reliable (FATF, 2023). Public procurement early warning analysis is another core measurement tool, used to identify anomalous patterns in procurement, such as repeatedly awarding contracts to the same supplier, too few bidders participating in a tender, splitting large contracts to evade regulatory oversight, irregular bid pricing patterns, cost fluctuations that far exceed reasonable ranges, and unprovoked temporary modifications to contracts. These anomalies can all be screened out using this tool (World Bank, 2020; OECD, 2023). Suspicious Transaction Reports (STRs) provide another quantitative investigation indicator. Financial institutions such as banks will submit this report to flag anomalies and pass clues to investigators if they detect that a financial transaction, or a series of transaction patterns, may be related to money laundering, fraud, corruption, or other illegal activities (FATF, 2023).

2.3.5.2 Behavioural Indicators

These observable behavioural indicators are divided into several categories. The first category is pre-rehearsed, overly consistent statements: no matter what angle the question is raised from, the respondent's account is like it is pre-designed, repeating the same content, with no differences even in the details of tone and wording. The second category is selective disclosure patterns: only proactively sharing information that is beneficial to oneself, and hiding key content that may cause problems, never mentioning it. The third category is resistance to verification processes: going to great lengths to prevent others from independently verifying financial records, ownership information, procurement documents, or other evidence, refusing to allow third parties to access these materials that can confirm the problem. The fourth category is a sudden shift in attitude to cooperate with investigations under pressure: only when investigators present evidence that contradicts their statements, or increase the intensity of verification, will they be willing to disclose a large amount of previously hidden information (Vrij, 2019; ACFE, 2024).

2.3.5.3 Linkages to Quantitative Risk Signals

If the aforementioned behavioural indicators are cross-referenced with Quantitative Risk Signals that can be directly found in financial and organisational data, the accuracy of behavioural risk profiling can be further improved. These two types of signals corroborate each other, which is far more reliable than using either one alone, and can help investigators lock in targets that require further in-depth investigation. The pattern of supplier clustering can uncover a group of companies that share directors, registered addresses, bank accounts, beneficial owners, or other connections- connections that cannot be detected by examining a single procurement transaction alone (OECD, 2023). Another example is the circular flow of funds: money passes through multiple accounts or entities and eventually returns to the original beneficiary or related parties, which is also a type of quantitative signal that may indicate concealment or split whitewashing (FATF, 2023). Similarly, a large gap between living expenses and income can also be cross-verified by comparing the individual's publicly disclosed legal income with their real estate holdings, daily expenses, investments, travel records, luxury asset holdings, and other indicators that reflect wealth levels (UNODC, 2020).

2.3.5.4 Proposed Multi-Dimensional Corruption Risk Model

By combining behavioural clues and quantifiable indicators, we can build a multi-level corruption risk analysis framework. In this framework, evidence derived from behaviours is

only additional information used to supplement investigative clues, and must never be used to replace conventional case-closing evidence an individual cannot be convicted solely based on behavioural suspicions. Conceptually, this model can be written as a clear equation:

$$\text{Corruption Risk} = \text{Behavioural Risk Indicators} + \text{Transactional Risk Indicators} + \text{Institutional Risk Indicators} + \text{Network Risk Indicators}$$

In the structure of this model, the four types of indicators correspond to different suspicious scenarios, which can help investigators sort out scattered anomalies: behavioural indicators can capture anomalous manifestations such as lying, concealing key information, only disclosing content that is beneficial to oneself, resisting any verification, rationalizing one's misconduct, and inconsistent words and deeds; financial/transactional indicators can identify problems such as STRs, assets of unclear origin, unreasonable capital flows, and a mismatch between personal living expenses and publicly disclosed income; institutional indicators can uncover institutional-level loopholes such as excessive contract concentration among a small number of entities, obvious gaps in internal oversight, undisclosed conflicts of interest, and unreasonable contract awards; and network indicators can detect situations that deviate from normal business logic, such as clustered and connected suppliers, hidden connections between beneficial owners, the involvement of intermediaries, and related-party transactions (FATF, 2023; OECD, 2023; UNODC, 2020). The greatest use of this multi-dimensional analysis method is that it can help investigators break through the original limitation of only focusing on scattered and isolated risk signals, and piece together the scattered doubts across various dimensions to form a chain of mutually corroborating risk evidence. In this way, investigators can more reasonably prioritize the matters to be investigated, first focusing on targets with high overlapping suspicions, and it is also easier to unpack and uncover complex, layer-by-layer concealed corruption schemes.

3. METHODOLOGY

This study adopts a qualitative comparative case-study approach, supported by structured coding of behavioural indicators, to examine the relationship between pathological deception, high-level corruption, and elite financial-crime investigations. A qualitative approach is suitable because the study is concerned with understanding behavioural patterns, methods of concealment, institutional circumstances, and investigative issues that emerge from selected high-level corruption cases rather than measuring statistical relationships between variables.

The study relied mainly on judicial decisions, investigative reports, enforcement records, official government publications, regulatory documents, and publicly available case records relating to major corruption and financial-crime cases. These sources provide information on the conduct of individuals involved, financial transactions, institutional relationships, concealment methods, investigative procedures, prosecution, and asset recovery. Using different documentary sources also allows the researcher to compare information from independent records and improve the credibility of the findings through source triangulation (Bowen, 2009; Yin, 2018).

The study uses thematic analysis to identify and interpret recurring behavioural and financial-risk patterns across the selected cases. This approach makes it possible to go beyond describing individual cases and identify common patterns associated with pathological deception, concealment, manipulation, rationalisation, abuse of authority, network collaboration, institutional protection, and behavioural adaptation (Braun & Clarke, 2021). The analysis focuses on the behavioural characteristics of pathological deception associated with high-level corruption, the different forms of deception used in corruption and financial crimes, and how behavioural indicators can be considered alongside financial, transactional, institutional, and network-based indicators. It also provides the basis for developing a Behavioural Corruption Risk Framework for strengthening corruption interrogation, political appointment screening, plea-bargain integrity assessment, terrorism-financing investigations, and broader anti-corruption interventions in Nigeria.

4. DATA ANALYSIS AND DISCUSSION

The thematic analysis produced four major themes that correspond with the objectives of the study.

4.1 Behavioural Patterns and Characteristics of Pathological Deception

The first theme focuses on the behavioural patterns associated with pathological deception in high-level corruption. Pathological deception involves repeated and elaborate lying that may go beyond an isolated attempt to conceal misconduct. Curtis and Hart (2020) associated pathological lying with psychological distress, impairment, and recurrent deceptive behaviour, while Silva et al. (2025) highlighted its persistent and elaborate nature and noted that there is still no clear consensus regarding its formal classification. Kainth et al. (2026) further noted that pathological lying may involve self-aggrandisement, attention-seeking, fabricated

occupational or educational experiences, and the repeated construction of deceptive accounts. In the context of elite financial-crime investigations, these behaviours may appear as persistent denial, manipulation of facts, selective disclosure, fabricated explanations, concealment of beneficial ownership, contradictory accounts, blame shifting, rationalisation, and attempts to influence investigators or other stakeholders. However, the presence of one such behaviour does not, on its own, establish pathological deception or criminal responsibility. The significance increases when a repeated pattern of behaviour is supported by documentary, financial, transactional, and testimonial evidence. Pathological deception is therefore useful as a behavioural perspective for understanding how suspects create, maintain, and adjust explanations around questionable financial activities.

4.2 Behavioural Typologies of Deception in High-Level Corruption

The second theme concerns the different behavioural forms of deception identified in high-level corruption. The analysis identifies five related profiles: strategic opportunists, network-embedded collaborators, pathological deceivers, ideological rationalisers, and institutionally insulated elites. Strategic opportunists take advantage of weaknesses in institutional controls and favourable circumstances to obtain personal benefits. This is consistent with the rational-choice perspective, which suggests that offending may involve decisions based on perceived opportunities, risks, and rewards (Cornish & Clarke, 1986). Network-embedded collaborators operate through relationships involving intermediaries, professional advisers, politically connected individuals, and other facilitators. Such relationships are particularly relevant to complex financial crimes, where social and organisational networks can facilitate offending (Morselli, 2009; Campana & Varese, 2013). Pathological deceivers are characterised by persistent and repeated manipulation of information. Ideological rationalisers, on the other hand, attempt to present corrupt conduct as acceptable or justified on political, organisational, social, or personal grounds. Rationalisation can allow individuals to view misconduct as necessary, deserved, acceptable, or beneficial to a particular group, thereby reducing the internal conflict associated with wrongdoing (Cressey, 1953; Ashforth & Anand, 2003). Institutionally insulated elites may use political influence, organisational authority, financial resources, professional networks, or weaknesses in accountability systems to reduce the likelihood of detection or punishment.

4.3 Integration of Behavioural, Financial, Transactional, Institutional and Network Indicators

The third theme examines how behavioural indicators can be combined with established financial and institutional risk indicators. The analysis suggests that behavioural profiling is most useful when it supports existing financial-crime detection methods rather than replacing them. Conventional indicators may include unusual transaction patterns, unexplained wealth, suspicious transactions, unclear beneficial ownership, irregular procurement activities, conflicts of interest, unexplained changes in lifestyle, and unusual concentrations of contracts or financial benefits. The FATF risk-based approach similarly emphasises the identification and assessment of relevant risks and the application of enhanced measures where higher risks are identified. Behavioural indicators can provide an additional perspective by showing how individuals respond when their activities are questioned. Relevant behaviours may include resistance to verification, selective disclosure, excessive control of information, repeated changes in explanations, rehearsed accounts, unexplained inconsistencies, sudden cooperation after being confronted with evidence, and attempts to influence witnesses or investigative processes. Tümmeler and Quick (2024) found that behavioural red flags may be useful in identifying financial-services fraud, although such behaviours must be interpreted carefully because anxiety, memory problems, language differences, and other factors can produce similar responses.

4.4 Behavioural Corruption Risk Framework (BCRF)

The fourth theme concerns the development of a Behavioural Corruption Risk Framework (BCRF) for strengthening elite financial-crime investigations in Nigeria. The findings suggest that behavioural assessment should be incorporated into existing anti-corruption, financial-intelligence, investigative, prosecutorial, and institutional-control processes. The proposed framework consists of four connected stages: risk identification, risk classification, risk response, and continuous monitoring and review. At the risk-identification stage, investigators consider behavioural warning signs together with financial, transactional, institutional, and network indicators. During risk classification, cases are assessed according to the seriousness, persistence, convergence, and level of corroboration of the identified risks. At the risk-response stage, appropriate measures may include enhanced questioning, forensic accounting, beneficial-ownership investigations, transaction tracing, asset verification, and enhanced due

diligence. Continuous monitoring allows investigators to revise the risk assessment as additional information becomes available.

The framework has potential applications in corruption interrogation, political appointment screening, plea-bargain assessment, terrorism-financing investigations, and broader anti-corruption efforts. During interrogation, behavioural assessment can help investigators develop questions that test the consistency of explanations and create opportunities for corroboration. For political appointments, behavioural indicators can supplement existing integrity and financial due-diligence procedures. In plea-bargain assessments, inconsistencies or self-serving explanations can be independently checked before they are relied upon. In terrorism-financing investigations, behavioural and network information can complement financial intelligence and transaction analysis. More broadly, the framework supports efforts to improve beneficial-ownership transparency, asset recovery, financial management, and institutional anti-corruption controls in Nigeria (World Bank, 2025, 2026).

5. CONCLUSION AND RECOMMENDATIONS

Conclusion

The study concludes that pathological deception and high-level corruption involve interconnected behavioural, financial, institutional, and network-related factors that create significant challenges for elite financial-crime investigations in Nigeria. The thematic analysis shows that persistent deception may take the form of manipulation, concealment, selective disclosure, rationalisation, strategic opportunism, network-based collaboration, and the exploitation of institutional weaknesses. The findings also show that behavioural indicators are most useful when they are considered alongside financial, transactional, institutional, and network evidence. They should not be treated as independent proof of criminal conduct. Based on the findings, the proposed Behavioural Corruption Risk Framework provides a practical structure for identifying behavioural warning signs, classifying corruption risks, determining appropriate investigative responses, and reviewing risks as new evidence emerges. The framework can support corruption interrogation, political appointment screening, plea-bargain integrity assessment, terrorism-financing investigations, and wider anti-corruption efforts in Nigeria.

Recommendations

The study recommends the following:

- i. **Institutionalise Behavioural Risk Profiling in Financial-Crime Investigations:** The EFCC, ICPC, and other relevant investigative institutions should incorporate structured behavioural risk profiling into financial-crime investigations. Investigators should be trained to recognise patterns such as persistent inconsistencies, selective disclosure, manipulation, unexplained changes in narratives, resistance to verification, and attempts to influence investigative processes.
- ii. **Integrate Behavioural Indicators with Financial and Institutional Risk Analytics:** Anti-corruption agencies should strengthen their analytical systems by bringing together behavioural, financial, transactional, institutional, and network indicators. Issues such as unexplained wealth, unusual transactions, concentration of contracts, related-party transactions, unclear beneficial ownership, and suspicious financial flows should be assessed alongside relevant behavioural warning signs.
- iii. **Strengthen Integrity Screening for Political and Senior Public Appointments:** Government should strengthen pre-appointment and periodic integrity screening for politically exposed persons and individuals occupying strategically important public positions. Such screening should include asset and interest declarations, beneficial-ownership verification, conflict-of-interest checks, unexplained-wealth assessments, litigation and enforcement records, and other legally permissible due-diligence information.
- iv. **Establish and Validate a National Behavioural Corruption Risk Framework:** Nigeria should develop, pilot, and scientifically validate the proposed Behavioural Corruption Risk Framework through collaboration among anti-corruption agencies, financial-intelligence institutions, law-enforcement bodies, universities, forensic-accounting specialists, psychologists, legal practitioners, and other relevant experts.

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