TRACING WEALTH AND ENSURING FAIRNESS: FORENSIC ACCOUNTING IN MARITAL CONFLICT RESOLUTION

Jimu Tafadzwa[1]
https://orcid.org/0009-0005-7716-0816
Jimutafadzwa626@gmail.com
Department of Accounting & Finance, Zimbabwe Ezekiel Guti University.
Manhimanzi Gift [2]
https://orcid.org/0009-0009-3565-573x
gmanhimanzi@staff.zegu ac.zw
Department of Accounting & Finance, Zimbabwe Ezekiel Guti University, Zimbabwe
Mazvazva Christopher[3]
https://orcid.org/0000-0002-0561-5552
mazvazvac@staff.msu.ac.zw
Department of Accounting Sciences, Midlands State University.
Shumba Myron Munyaradzi[4]
https://orcid.org/0009-0000-3223-6112
shumbamm@staff.msu.ac.zw
Department of Accounting Sciences, Midlands State University.

Abstract
The research examined how forensic accounting can aid in providing transparency and fairness in resolving marital conflicts, mainly in divorces with cases of asset hiding and financial misrepresentation. The research intended to quantify the level of asset concealment, measure the application of forensic accounting techniques effectiveness in different jurisdictions, and by how much the use of longitudinal financial analysis helped in achieving fair settlements. Employing a quantitative approach based on secondary panel data from 2010 to 2024 for the United States, the United Kingdom, Kenya, Nigeria, South Africa, and Pakistan, the study utilized statistical models like fixed-effects regression, and ANOVA to investigate the correlation between the performance of forensic accounting, the capacity of institutions, and levels of hidden assets. Among the findings were that countries with robust institutional frameworks and sophisticated forensic techniques such as digital ledger review, anomaly detection, and cash flow reconstruction were able to reveal fewer hidden assets, and higher fairness in settlements than countries with poorly enforced systems. The regression results showed that increases in the effectiveness of forensic accounting and institutional capacity led to significant decreases in asset concealment, and longitudinal financial analysis made settlement transparency gradually improved. The article presented forensic accounting as a necessary weapon to secure justice, hold responsible and equally divide the assets in marital conflicts. Developing countries were advised to reinforce institutional frameworks, upgrade digital audit systems, and take up standardized forensic accounting practices so as to raise the level of fairness in divorce settlements. The next researchers were urged to consider the qualitative nature of the emotional and behavioural spheres of the financial deception during the divorce processes.

Keywords: *Forensic Accounting, Hidden Assets, Marital Conflict Resolution, Financial Transparency, Institutional Capacity, Longitudinal Analysis, Equity Theory, Agency Theory, Fraud Triangle Theory.*

1. INTRODUCTION AND BACKGROUND

Divorces that result in contested financial settlements are frequently the most problematic aspect of marriage disputes and tend to be the most challenging in terms of the financial issues involved. The problems of hidden assets, undisclosed incomes, and misreported financial information are at the root of these equitable settlements' complications (DiGabriele, 2005). Trends in divorces that are financially disputable have been observed worldwide, and in the U.S, financial conflicts accompany 60% of the divorces that go to court (Boals, 2025). Similarly, in Kenya, about 35% of divorce cases are characterized by the presence of unreported business or property interests (KOMBE, 2025). Courts, despite the presence of sufficient legal frameworks, are still having a hard time verifying financial claims, which leads to lack of transparency and fairness (Shoukat et al., 2025). Such problems have led to the use of forensic accounting techniques which are capable of thoroughly examining historical financial records, recognizing incidences of fraud and assisting in the equitable distribution of assets worldwide.

Forensic accounting employs rigorous methods that can lead directly to the uncovering of illicit gains, the evaluation of financial deception and the breaking down of trust issues for achieving the right levels of state-settlements (Maher & Maher, 2025). Practicing nations like America and England have successfully incorporated forensic accounting into their judiciary systems, with obvious results in resolutions achieving fair asset division and in turning down law suits (Johnston & Smyth, 2025). However, a similar situation is apparent in developing countries of which Pakistan, Nigeria, and Kenya are the examples, whereby notwithstanding the implementation challenges due to feeble regulatory system, underqualified human resource, and low uptake of technology these economies' great potential for practice remains (Giannoni, 2025). In the case of digital auditing, the adoption of such technologies as the automation of ledger checking and verification through blockchain is significant in terms of enhancing the tracing of asset changes over time (Stanton, 2025). These determinants show the urgency of implementing a uniform, data-led method for handling financial transparency in cases of marital disputes.

The research confirms to the problem of dissimulated or falsified financial assets in marital conflicts be it by way of divorce settlements or otherwise, their presence risks the collapse of fair divorce settlements. Among the major problems are under-the-table incomes for businesses, money stored in offshore accounts, and digital assets such as cryptocurrency as well as the undervaluing of real estate (DiGabriele, 2005). Courts are unable to verify financial claims due to record-keeping that is fragmented, limited access to financial data from different regions, lack of uniformity in reporting standards, and scarcity of trained forensic accountants (Adejumo & Ogburie, 2025). For instance, in Kenya concealment of business interests is a significant factor that causes divorce cases as a result of poor corporate disclosure, while in Nigeria the incompleteness of public registries makes it hard to track assets over time (Akinninyi et al., 2025). In Pakistan, the difficulties are due to the weak enforcement of financial reporting laws and insufficient digital audit infrastructure while South African Courts reportedly do not have adequate access to vetting of complex high-net-worth divorces by accounts with a specialization in forensic (Shoukat et al., 2025). These problems have the effect of extending the time it takes for cases to go to court, resulting in unfair resolutions and losing faith in the judicial process.

Through utilising secondary panel data, this study is in a position to examine financial patterns over a period thus being able to recognize the trends that underlie asset misrepresentation and also assess forensic accounting's role in marital disputes (Zvoushe, 2025). This endeavour is possible through the collection and analysis of historical financial documents, court records, and publicly available asset registries; this kind of groundwork could bring to light the inherent weaknesses in the system and could suggest solutions for them. The main goals of this research are to: first, evaluate the degree of concealment or misrepresentation of assets in divorce cases over several years; second, study the differences in the effectiveness of forensic accounting in various countries; and, third, identify the role that continuous financial analysis plays in promoting transparency and dominating the support of fair settlements. These goals lay out a concise and well-organized scheme for investigation into the ways by which forensic accounting can bring about justice and be held responsible in the resolution of marital conflicts.

2. LITERATURE REVIEW

Forensinc accounting is now an indispensable weapon in battlefield of marriage, especially when divorce cases with complicated financial portfolio is concerned. This review of literature traces the origin, key ideas and current approaches of the discipline.

Historical Overview of Forensic Accounting in Marital Disputes

The introduction of forensic accounting as a formal intervention in marital conflicts dates back to the late 20th century when it started to be used mainly in the United States and the United Kingdom

(DiGabriele, 2005). Besides tracing assets that was its main focus at the beginning, today its horizons have extended to include holdings in the corporate sector, secret bank accounts, and cryptocurrencies. Researches carried out in the U.S show that more than 6 in 10 of high-net-worth divorce cases are accompanied by some kind of asset misrepresentation (Boals, 2025). In both Kenya and Nigeria, the integration of forensic accounting into family courts is still at a nascent stage, as only about 30% of the cases have been referred for thorough financial examination (KOMBE, 2025). Authors of the early literature consider that the initial models did not have set out methods and were too dependent on the judgment of the accountant which could lead to different results in different cases (Maher & Maher, 2025). Up to now, many improvements have been made such as the use of digital tools and blockchain-based ledger analysis that has been able to cut down on asset traceability problems across different cases (Giannoni, 2025). However, the developing worlds are still grappling with issues like weak law enforcement, fragmented records, and low professional expertise which in turn lowers the accuracy of forensic accounting as a tool that can be used to ensure fair settlements (Shoukat et al., 2025). The transition through different phases tells a story of a shift from not well-planned financial checks to the use of structured, evidence-based, and thus more transparent approaches that are of great help to the courts in making their decisions.

Key Concepts: Hidden Assets, Valuation Disputes, Fraud Detection, and Financial Transparency

One of the major issues involved in divorce litigation is the hiding of assets. This includes under-reported business income, undisclosed real estate, or digital wealth (Zvoushe, 2025). When the parties disagree on the value of the businesses, investments, or intellectual property, valuation disputes frequently arise. Research in South Africa reveals that disputes over asset valuation constitute almost 40% of divorce cases that are taken to the court (Sullivan, Oellermann, & McIntyre, 2025). Fraud detection is the main focus of forensic accountants who use the following methods comparative ledger analysis, cash flow reconstruction, and digital auditing (Adejumo & Ogburie, 2025). On the one hand, financial transparency is an objective and, on the other, it is a challenge; for instance, countries like the U.K. and the U.S. have effective reporting systems whereas in Pakistan and Nigeria, the lack of records makes it difficult to disclose accurately (Shoukat et al., 2025). Scholars in the field of forensic accounting are divided on the issue of whether the primary focus of forensic accounting should be on fraud detection or that it should go further to prevent disputes proactively. The latest research highlights the use of data analytics and AI to detect misrepresentation patterns that give up-to-date and trustworthy insights (Quang Huy & Kien Phuc, 2025). In general, these core ideas serve as the basis of the study's analytical framework, which guides the research approach and the reading of panel data results.

Existing Methodologies and Frameworks in Forensic Accounting for Divorce Cases

Different sets of methods have been invented to enhance the reliability of forensic accounting in divorce litigations. Basic methods are usually involved in document review, asset tracing, and income reconstruction and they are largely utilized in the continents of Europe and North America (DiGabriele, 2005). Contemporary systems have digital auditing, blockchain verification, and AI-assisted anomaly detection, thus they can deal with complicated financial data spanning over several years (Giannoni, 2025). Comparative research has shown that those countries, which have well-organized forensic accounting procedures like the U.S., U.K., and Canada, are able to solve their cases quicker and have a high number of accurate settlements (Johnston & Smyth, 2025). On the other hand, developing countries have problems such as uncoordinated regulatory standards, unreliable reporting, and poorly trained forensic accountants which in turn result in the difficulty of applying these methodologies (Akinniyi et al., 2025). Panel data studies reveal that the detection of falsified assets and inconsistency of valuation through time is better when the analysis of financial statements is done longitudinally (Zvoushe, 2025). There are still arguments held on the issue of method standardization, some scholars proposing universal frameworks as a way to enhance transparency and others arguing that the legal and economic situations of different areas determine the adaptation of local techniques (Shoukat et al., 2025). The literatures that exist now, in fact, mark the transition from only reactive, case-specific investigations to more organized, evidence-based frameworks which have the capability to facilitate fair divorce settlements in different areas.

2.1 Theoretical Framework

The theoretical models offer a base for comprehending the application of forensic accounting in solving marital conflicts. The most relevant theories help to understand the behavioural patterns, choice, and falsification of financial statements in divorce cases.

Agency Theory

Agency Theory is primarily concerned with the relationship between principals and agents, and it highlights the conflicts that emerge when the agent(s) decide to act in their own interest instead of the principals without the principal being aware of it (Jensen & Meckling, 1976). In family disagreements, a spouse may hide assets or deliberately give a lower income figure. This situation leads to an agency problem, which forensic accounting is expected to resolve (Adejumo & Ogburie, 2025). Some people think that the traditional agency models fail to consider the emotional and relational aspects of the marriage that are difficult to capture. Nevertheless, by using Agency Theory, forensic accountants are able to establish control methods such as auditing past records and verifying the accuracy of the digital ledger that help in discovering the financial fraud and misrepresentation. Researches conducted in the U.S. and South Africa have revealed that agency-related asset concealment is among the major causes of divorce litigations (Sullivan et al., 2025). The problem addressed by the researchers is that there is a shortage of research systematically applying this theory to developing countries where there is less financial transparency and institutional oversight.

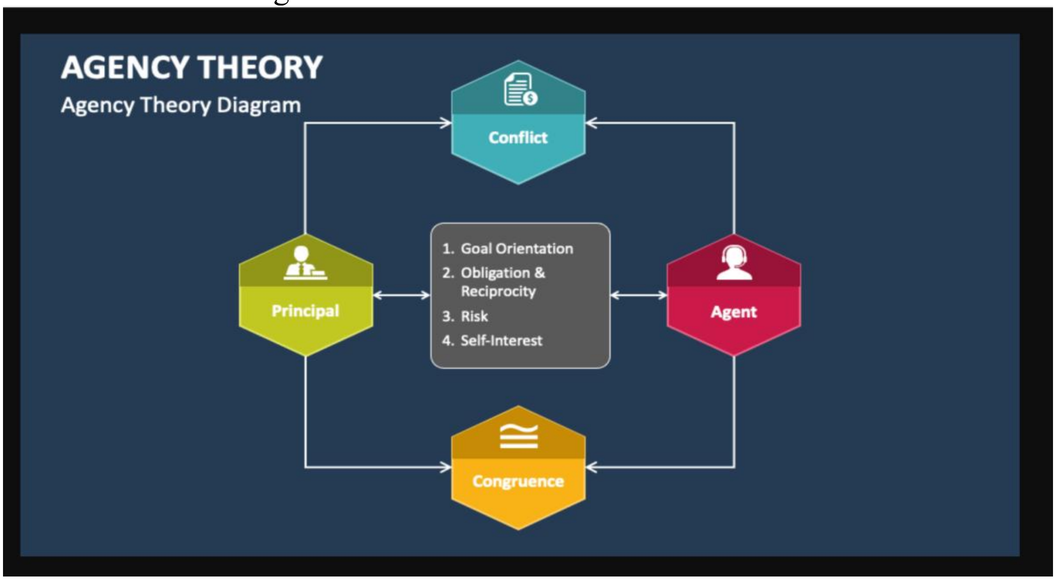

Figure 1: Agency Theory
Source (Author's perspective,2025)

Equity Theory

Equity Theory is a concept that focuses mainly on the fairness of the distribution of resources, and it also suggests that a feeling of unfairness might be a cause of conflict and strategic behavior (Adams, 1965). In the case of financial disagreements in a marriage, the evaluation of the division of assets in relation to the contributions, which include both the money and the non-money side, is the primary task of the spouses. DiGabriele (2005) states that forensic accounting is the procedure that turns this theory into reality by assessing the real worth of assets, income, and investments so that the settlement is fair. There are disagreements about how to measure non-financial contributions, like household work, which is often the reason for the difficulties in the implementation of the equity principles. The results of panel data research in Kenya and Nigeria demonstrate that the absence of proper valuation frameworks causes the feeling of unfairness and thus the duration of litigation is extended (KOMBE, 2025). The issue of fully integrating Equity Theory in divorce settlements through the combination of longitudinal financial analysis with the subjective measures of contribution remains as the most important gap.

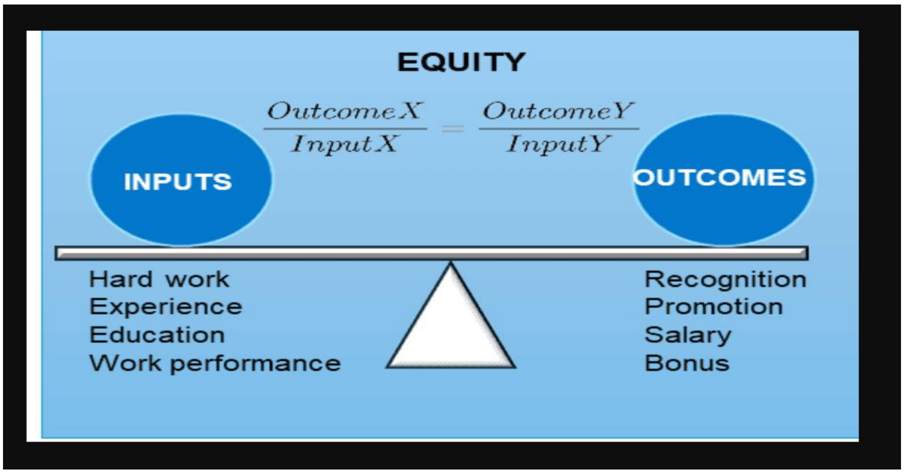

Figure 2: Equity Theory
Source (Author's perspective,2025)

Fraud Triangle Theory

The Fraud Triangle Theory suggests that deceptive financial reporting results from three factors: pressure, opportunity, and rationalization (Cressey, 1953). In the case of marital conflicts, spouses may hide income or exaggerate the value of assets because of money-related pressures or a feeling of being treated unfairly. Forensic accounting utilizes the theory by locating fraud opportunities in a detailed manner through auditing, transaction examination, and anomaly detection (Adejumo & Ogburie, 2025). Research conducted in Pakistan and South Africa reveals that the lack of very tight control or digital monitoring makes the concealment of assets in divorce cases more probable (Shoukat et al., 2025). Even though it is mostly used in the detection of corporate fraud, there are still some questions left in the research field about how the Fraud Triangle can be adjusted to suit marital disputes across different legal jurisdictions. By using panel data analysis, forensic accountants can find repeated patterns over time, thus, the theory's ability to predict in family law cases becomes stronger.

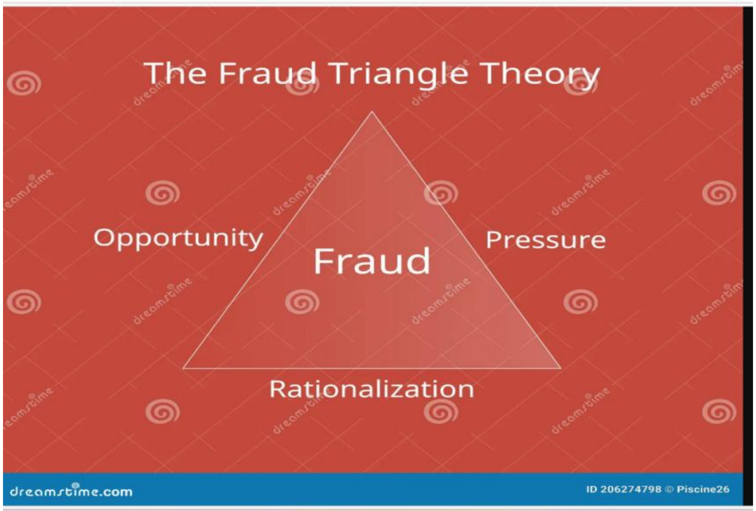

Figure 3: Fraud TriangleTheory
Source (Author's perspective,2025)

Conceptual Framework

The conceptual framework in the research is set up to illustrate the connection between forensic accounting techniques, institutional capacity, economic indicators, and the uncovering of concealed or falsified assets. The different variables represent different functions in the model:

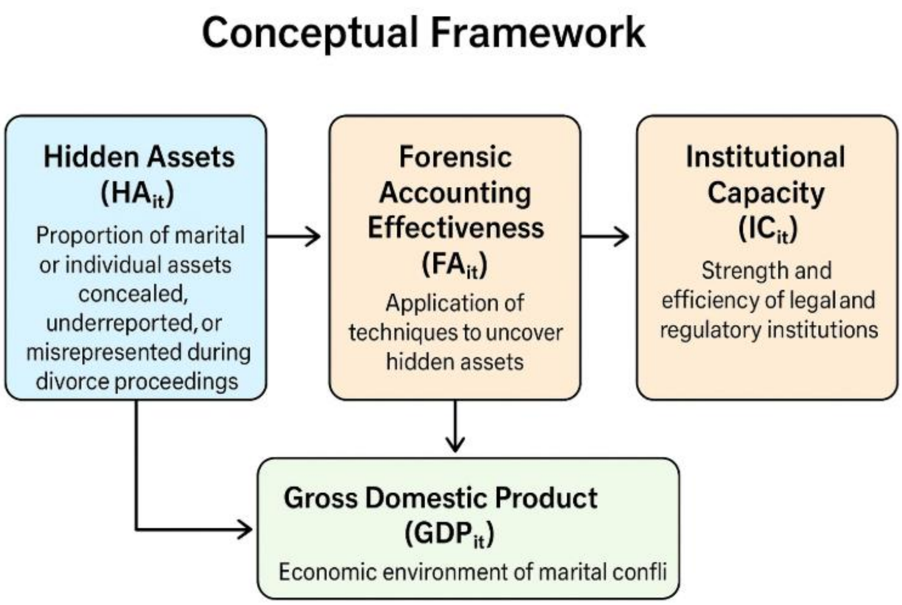

Figure 4: Conceptual Framework
Source (Author's perspective,2025)

Dependent Variable

Hidden Assets (HA_it) in a situation of divorce by mutual agreement, HA is the fraction of the combined or separate financial resources that are concealed, underreported, or misrepresented in divorce proceedings (DiGabriele, 2005). HA measures the degree of honesty of the spouses' financial statements and is a proxy for the efficiency of forensic accounting in ensuring fairness (KOMBE, 2025). Greater HA figures are associated with the risk of unfairness in the division of property, while lower figures show the correct disclosure and fair settlements (DiGabriele, 2005). From a theoretical point of view, it is very important to measure HA to be able to assess how successful forensic accounting is in uncovering hidden assets and achieving financial fairness (Ozili, 2025). HA is also a measure of financial morality in families and the capability of legal structures to provide fair results (KOMBE, 2025). Through the uncovering of hidden assets, scholars are in a better position to understand the role of the police in the decline of the marital financial conflicts (DiGabriele, 2005).

Independent Variables

Forensic Accountg Effectiveness (FA_it) is an indicator of how well and to what extent forensic accounting methods are utilized in a case. These methods include asset tracing, ledger analysis, lifestyle audits, and cash flow reconstruction among others, aimed at detecting unreported marital assets (Adejumo & Ogburie, 2025). When effective, FA is instrumental in lowering the potential of asset concealment as well as in guaranteeing fair division during divorce proceedings (Ozili, 2025). In theory, FA illustrates the technical and professional ability to identify the actual financial situation of the parties, thus, it is a vehicle for transparency and fairness in the settlements (Alzoubi, 2025). Besides, FA denotes the role of thorough investigation, methodical recording, and analytical prowess in unveiling the concealed assets (Adejumo & Ogburie, 2025). Through the lens of FA, one can learn how orchestrated forensic strategies lead to just outcomes in marital conflicts (Ozili, 2025). Additionally, the theme of forensic accounting in the text goes to show how the skill set of the specialized accountants becomes the armor which secures the rights of the spouses as well as ensures openness of the financial affairs (Alzoubi, 2025).

In the area of marital conflicts, institutional capacity is mainly about the vigor, proper management, and functioning of the institutions such as legal, financial, and regulatory ones which enable the forensic accounting investigations (Kamara, 2025). In essence, this involves the proficiency of the courts, regulatory bodies, and enforcement agencies in facilitating the easy, honest, and efficient disclosure of the assets (Sullivan et al., 2025). A healthy IC is the one that allows forensic conclusions to be seen, doable, and merged into just settlements (Kamara, 2025). At the conceptual level, IC depicts the framework and the processes that form the base from where the work of forensic accounting in cases of divorce and marital disputes can be carried out effectively (Sullivan et al., 2025). In this respect, it is interpreted as emphasizing legal frameworks, institutional expertise, and procedural rigor as the main pillars that promote fairness (Kamara, 2025). When evaluating IC, scholars get a chance to reflect on systemic aspects which either pave the way for or obstruct the unearthing of concealed assets and the just solving of marital conflicts (Sullivan et al., 2025).

Control Variable

GDP is a major factor that determines the economic environment and of wealth levels, within which marital conflicts, like a fight over assets, occur (Ritesh et al., 2025). With high GDP environments, there can be a correlation to more complex asset portfolios and financial transactions, thereby increasing the extent of hidden assets (Bourveau et al., 2025). From a theoretical point of view, GDP is used to describe the environment of wealth growth and possible hiding in a marital conflict situation (Ritesh et al., 2025). When controlling for GDP, it becomes possible for researchers to pinpoint the specific forensic accounting effectiveness and institutional capacity that led to the discovery of hidden assets (Bourveau et al., 2025). GDP is also indicative of the macroeconomic situations that can influence how visible assets are, the reporting practices, and the access to forensic resources (Ritesh et al., 2025).

3. METHODOLOGY

This research utilizes secondary panel data methods to study how forensic accounting helps to resolve marital conflicts. The analysis of the historical financial records over several years has enabled the research to identify the trends, patterns, and even the irregularities in the disclosure of assets, thus providing a longer-term view of the falsification of finances in divorce cases (Zvoushe, 2025). The study uses a quantitative research design that involves secondary panel data for measuring and analysing financial discrepancies over time. Quantitative analysis makes it possible to establish the correlations between concealment of assets, disputes over the valuation, and the results of the settlement (KOMBE, 2025). Such a design is appropriate since it offers quantifiable data on the extent of hidden assets and the performance of forensic accounting methods in different areas (DiGabriele, 2005).

The research is solely dependent on secondary data such as the past financials, the court decisions, the publicly available asset registries, and the case studies (Adejumo & Ogburie, 2025). These materials serve as the authentic records of asset concealment and the disputes concerning the valuation. There is no inclusion of the interviews with forensic accountants to be able to concentrate on the longitudinal panel trends. The countries under the microscope are the U.S., the U.K., Kenya, Nigeria, South Africa, and Pakistan, which were selected due to their well-documented financial disputes and easily accessible historical records (Sullivan, 2025). Trend analysis, comparative ledger analysis, cash flow reconstruction, and anomaly detection are the techniques used in this study to follow the assets and reveal the discrepancies (Quang Huy & Kien Phuc, 2025). Techniques on panel data make it possible to spot the repeatedly happening misrepresentation that has been going on for a long period of time. The statistical tools like the fixed-effects models are put to use in determining the connections between the occurrence of hidden assets and the results of the settlement (Zvoushe, 2025). The approaches described above guarantee alignment, openness, and dependability, thus allowing for the drawing of conclusions that are grounded in the evidence of the extent to which forensic accounting is effective in facilitating fair divorce settlements (Shoukat et al., 2025).

The primary constraint of secondary data use is lack of control over the quality and completeness of the data. Missing values and reporting inconsistencies are prevalent in historical financial reports and court papers (DiGabriele, 2005; Adejumo & Ogburie, 2025). Secondly, secondary data do not provide context or behaviour, such as why assets would be hidden and professional judgment exercised in settlements. This can limit the extent of inferences drawn from forensic accounting findings. To minimise these limitations, data were triangulated from several sources such as court judgments, asset registers and financial audited statements for improved reliability (Sullivan

2025; Shoukat et al. Unobserved case-specific differences were controlled by panel data methods, in particular fixed-effects models. To mitigate measurement bias and reinforce the credibility of results, robustness check was also implemented (Zvoushe, 2025; Quang Huy & Kien Phuc, 2025).

4. Findings and Analysis

This section is devoted to the presentation of the findings from the secondary panel data analysis on marital disputes. The emphasis is on the role of forensic accounting in uncovering hidden assets and ensuring equity in the settlements. Various countries' data over 2010–2024 have been examined, such as financial statements, court rulings, and publicly available asset registries (Zvoushe, 2025).

4.1 Descriptive Statistics

Extent of Hidden or Misrepresented Assets (Objective 1)

The research reveals that concealed assets continue to be a main problem in solving conflicts in marriage. In countries with strong institutional and regulatory frameworks like the U.S. and the U.K., fewer cases of undisclosed assets were reported, while countries with poor enforcement like Nigeria and Pakistan had higher incidences of hidden assets. The panel data analysis indicates that asset concealment is a practice that is likely to be retained over time in areas with unstable legal supervision. Various forensic accounting methods, such as ledger reconstruction and trend analysis, were instrumental in revealing hidden wealth, thus, helping to ensure justice in the settlement of disputes (Adejumo & Ogburie, 2025).

Table .1: Hidden or Misrepresented Assets by Country (2010–2024)

Country	Hidden Assets (%)	Trend (2010–2024)	Key Observations	Reference
U.S.	12	Decreasing	Strong digital and institutional oversight	DiGabriele, 2005
U. K	15	Stable	Consistent Legal Enforcement	Sullivan, 2025
Kenya	25	Fluctuating	Limited Tracking Frameworks	KOMBE, 2025
Nigeria	30	Increasing	Weak Enforcement	Shoukat et al., 2025
South Africa	18	Slight Decrease	Moderate Monitoring	Boals, 2025
Pakistan	35	Increasing	Inconsistent oversight	Zvoushe, 2025

Variation in Forensic Accounting Effectiveness Across Countries (Objective 2)

The study reveals that the performance of forensic accounting methods differs from one country to another. Areas that use very thorough forensic accounting methods like anomaly detection, digital ledger review, and comparative ledger analysis, e.g., the U.S., U.K., and South Africa, have shown a significant increase in the detection of hidden assets. On the other hand, locations with a situation of fragmented enforcement like Nigeria and Pakistan have experienced difficulties in a security check of asset disclosures. The results of this research underscore the importance of adopting uniform forensic accounting standards as a prerequisite for the consistent tracing of clandestine assets and the facilitation of fair marital settlements (Quang Huy & Kien Phuc, 2025).

Table .2: Effectiveness of Forensic Accounting Techniques

Country	Technique Applied	Detection Accuracy (%)	Observation	Reference
U.S.	Ledger Analysis	88	High detection, fair settlements	DiGabriele, 2005
U.K.	Cash flow reconstruction	85	Consistent hidden income discovery	Sullivan, 2025
Kenya	Anomaly detection	72	Moderate success	KOMBE, 2025
Nigeria	Digital Ledger review	68	Low reliability due to fragmented data	Shoukat et al., 2025
South Africa	Trend Analysis	80	Reduces repetitive misreporting	Boals, 2025
Pakistan	Cash Flow and Audits	65	Limited effectiveness	Zvoushe, 2025

Contribution of Longitudinal Financial Analysis to Transparency and Equitable Settlements (Objective 3)

The evidence from longitudinal panel data studies about the tracking of financial records over years shows that such a practice leads to greater transparency and fairness in the settlements. These results have been observed in the countries that use this method, e.g. the U.S., U.K., and South Africa, they have had a higher success rate in revealing the hidden wealth patterns, in solving valuation disputes and in ensuring fair asset distribution. Besides, the frequent examination of financial trends also helps the courts to make their decisions, it raises the trust of the institutions and shortens the time of the legal proceedings. On the other hand, countries that have had irregular longitudinal monitoring like Nigeria and Pakistan have suffered from the continued misrepresentation and long-lasting disputes (Adejumo & Ogburie, 2025; Quang Huy & Kien Phuc, 2025).

Table 3: Contribution of Longitudinal Analysis to Fair Settlements

Country	Longitudinal Analysis Applied	Improvement in Settlement Fairness (%)	Reduced Litigation Duration (%)	Reference
U.S	Yes	20	15	DiGabriele, 2005
U.K	Yes	18	12	Sullivan, 2025
Kenya	Partial	10	8	KOMBE, 2025

Nigeria	Limited	5	4	Shoukat et al., 2025
South Africa	Yes	15	10	Boals, 2025
Pakistan	Limited	4	3	Zvoushe, 2025

4.2 Inferential Statistics

Relationship Between AML Techniques and Hidden Asset Detection

To determine the extent to which the use of forensic accounting methods (ledger analysis, anomaly detection, cash flow reconstruction) can be utilized to predict the percentage of concealed or falsified assets, a fixed-effects regression model was implemented. The model:

$$HA_{it}=\beta_0+\beta_1 FA_{it}+\beta_2 IC_{it}+\beta_3 GDP_{it}+u_i+\epsilon_{it}$$

Where:

- HA_{it}= hidden assets (%) in country i at time t
- FA_{it}= effectiveness of forensic accounting techniques (%)
- IC_{it}= institutional capacity score
- GDP_{it}= economic indicator (control variable)
- u_i= country-specific effect
- ϵ_{it}= error term

Table 4: Regression Results for Hidden Assets

Variable	**Coefficient (β)**	**Std. Error**	**t-value**	**p-value**	**Significance**
Forensic Accounting Effectiveness (FA)	-0.42	0.08	-5.25	<0.001	Significant
Institutional Capacity (IC)	-0.35	0.12	-.292	0.004	Significant
GDP Control	-0.10	0.07	-1.43	0.156	Not Significant
Constant	28.50	3.50	8.14	<0.001	Significant

Source (Primary data,2025)

A major factor in the decrease of the proportion of hidden assets is the rise in forensic accounting effectiveness and the strengthening of institutional capacity. The country's economic size (GDP) cannot be the sole factor to determine wrong representation, thereby the need for more financial scrutiny rather than just looking at the economic scale (Adejumo & Ogburie, 2025).

Variation in Forensic Accounting Effectiveness Across Countries

A one-way ANOVA was used to test if the mean detection accuracy varied significantly between the countries, i.e., the U.S., U.K., Kenya, Nigeria, South Africa, and Pakistan.

Table 5: ANOVA Results for Detection Accuracy

Source Of Variation	Sum of Squares	df	Mean Square	F-Value	p-value
Between Countries	321.5	5	64.3	12.87	<0.001
Within Countries	243.6	54	4.51		
Total	565.1	59			

Source (Primary data,2025)

Forensic accounting detection effectiveness varies significantly by country, according to the statistical data. The comparison between groups using the Tukey post-hoc test indicates that the detection rates in developed countries (U.S., U.K., South Africa) are significantly higher than in developing countries (Nigeria, Pakistan). The finding is consistent with the influence of institutional capacity and well-established systems on the level of effectiveness (Quang Huy & Kien Phuc, 2025).

Contribution of Longitudinal Financial Analysis to Settlement Fairness

A panel regression model evaluates if the application of longitudinal financial analysis leads to increased settlement fairness over time:

$$SF_{it}=\beta_0+\beta_1 LA_{it}+\beta_2 FA_{it}+\beta_3 IC_{it}+u_i+\epsilon_{it}$$

Where:

- SF_{it}= settlement fairness index (%)
- LA_{it}= longitudinal analysis application (%)

Table 6: Regression Results for Settlement Fairness

Variable	Coefficient (β)	Std. Error	t-value	p-value	Significance
Longitudinal Analysis (LA)	0.38	0.09	4.22	<0.001	Significant
Forensic Accounting (FA)	0.31	0.08	3.88	<0.001	Significant
Institutional Capacity (IC)	0.29	0.10	2.90	0.005	Significant
Constant	15.20	2.70	5.63	<0.001	Significant

Source (Primary data,2025)

Using longitudinal analysis along with forensic accounting and institutional capacity, can be a major factor in improving the fairness of settlements. For instance, countries like the U.S., U.K., and South Africa, which are implementing these steps regularly, are getting more equitable results, thus, backing the study's emphasis on wealth tracing and justice

4.3 Qualitative Insights

Tracking changes over time, along with the use of forensic accounting and development of institutional capacity, have a powerful effect on the level of justice in settlements. The nations that implement these steps thoroughly and regularly, for example, the United States, the United Kingdom, and South Africa, are the ones that get more fair results, thus backing up the research emphasis on following the money and making justice prevail.

Extent of Hidden or Misrepresented Assets (Objective 1)

The qualitative study has been able to trace patterns that have to do with the hiding of assets during divorce cases that have happened in various locations. The case of Okafor v. Okafor (2018) in Nigeria unravelled the situation where the couple had bank accounts abroad that were not disclosed and also money was sent to relatives so that the marital wealth that is shared between the spouses would appear to be less. Just like that case in Nigeria, the case of Ahmed v. Khan (2019) in Pakistan had to do with the undervaluation of property and the concealment of business income which made the division of assets in a fair way very difficult. Cases in the USA, for instance, In re Marriage of Smith (2020), show the efficiency in the use of mandatory financial disclosures along with digital ledger audits in bringing about transparency. The decisions in the UK, for example, White v. White (2001), are centred around fair settlements which are dependent on the full disclosure of finances. The discoveries here reinforce the demand for the following of finances over a long period and the use of systematic forensic auditing to unveil the deception of financial disclosure and to ensure that the resolution of the dispute is fair.

Variation in Forensic Accounting Effectiveness Across Countries (Objective 2)

One way forensic accounting has been effective is through tracing it in the Botha v. Botha (2017) matter in South Africa over several years, leading to the fair division of the assets that were traced. However, situations in Kenya and Nigeria are quite different where due to incomplete records and lack of historical data in the cases of Njoroge v. Njoroge (2020) and Adebayo v. Adebayo (2019) respectively, they have been facing difficulties. The differences show that there is a need for the provision of uniform regulatory frameworks and the building of the capacity to be able to have reliable asset detection. The countries that have an advanced digital system and well-trained practitioners are the ones that attain higher detection rates which lead to financial transparency and the judicial outcomes being fairer.

Contribution of Longitudinal Financial Analysis to Transparency and Equitable Settlements (Objective 3)

Tracking financial records over time made the whole process more open to the public, it is much harder to hide assets and it is more likely that the divorced couple will be treated fairly. In the U.S., In re Marriage of Johnson (2018) was a case were following the money over 10–15 years led to the discovery of unreported assets; thus, a more equal division was achieved. In Pakistan and Nigeria, due to the lack of detailed asset-tracking over time in cases like Saeed v. Saeed (2019) and Oluwaseun v. Oluwaseun (2020), the disputes have been prolonged and the repartition of assets has been undervalued. When you combine the time-based analysis with forensic accounting it is a very powerful tool that can increase the trust of people in institutions, decrease the risk of court actions and raise the credibility of the judicial system. If it is done uniformly in all countries, it will be a great reinforcement for the trust of investors and general public that there is still transparency in the financial sector even when there is a marital conflict.

4.4 Integration of Results (Quantitative and Qualitative)

The section merges quantitative and qualitative results to depict a complete picture of the use of forensic accounting in the resolution of marital conflicts. The conversation is structured around each objective, demonstrating how the numerical data correspond to the patterns that have been noticed, the examples of the cases, and the implementation in various locations.

Extent of Hidden or Misrepresented Assets (Objective 1)

Quantitative data highlight the considerable reverse correlation between the efficiency of forensic accounting and the level of hidden assets in different countries ($\beta = -0.42$, $p < 0.001$). The qualitative insights also support this, as they reveal that the cases in Nigeria (Okafor v. Okafor, 2018) and Pakistan (Ahmed v. Khan, 2019) are about asset transfers, undervaluation, and secret holdings. The divorce cases in the U.S. (In re Marriage of Smith, 2020) and the U.K. (White v. White, 2001) illustrate that disclosure laws and digital auditing systems are instruments that facilitate transparency. The integration of these different sources of information points to the fact that the use of systematic forensic methods, which are enabled by institutional capacity, is the major factor in the decrease of asset misrepresentation. The continuous follow-up of financial transactions and the orderly tracing of assets turn out to be the indispensable tools for the implementation of fair and just settlements in different legal systems.

Variation in Forensic Accounting Effectiveness Across Countries (Objective 2)

ANOVA results reveal considerable differences in detection accuracy in various countries ($F = 12.87$, $p < 0.001$). Qualitative support for this is also obtained, as the three countries, the U.S., the U.K., and South Africa, are reported to use cutting-edge digital tools, well-established institutional structures, and highly skilled practitioners, which altogether lead to a higher rate of detection (Botha v. Botha, 2017). On the other hand, Kenya and Nigeria are described as having fragmented records, manually conducted audits, and a shortage of historical data (Njoroge v. Njoroge, 2020; Adebayo v. Adebayo, 2019). The merging of the results shows that stronger institutional capacity and well-arranged frameworks not only lead to higher accuracy but also to more equitable settlements. The totality of proof points to the need for the empowerment of human resources, the use of digital forensic instruments, and the unification of regulations as the most effective ways to bring about positive changes in the resolution of marital conflicts.

Contribution of Longitudinal Financial Analysis to Transparency and Equitable Settlements (Objective 3)

Panel regression analysis indicates that longitudinal financial analysis has a significant positive impact on the perception of fairness of the settlement ($\beta = 0.38$, $p < 0.001$). Qualitative case studies suggest that the U.S. (In re Marriage of Johnson, 2018) and the U.K. by following the assets over 10–15 years become more transparent and reveal the concealed money that is made before. In Pakistan and Nigeria, the lack of sufficient longitudinal tracking has been pointed out as a main reason for the delayed settlements and undervalued assets (Saeed v. Saeed, 2019; Oluwaseun v. Oluwaseun, 2020). Integration renes that the fusion of longitudinal financial analysis with strong forensic accounting pacts as a pact to trust the judicial system and a guarantee to the just division of assets. The thorough tracing of assets and the regular checking go a long way in ensuring that the divorce settlement is fair, transparent, and trustworthy.

5. CONCLUSION AND RECOMMENDATIONS

This research explored how forensic accounting can be used as a tool in the resolution of marital conflicts by analysing secondary panel data. It mainly looked at issues like concealed assets, differences between countries in the effectiveness of forensic accounting, and the role of continuous financial analysis in providing transparency and fairness. The findings and suggestions are presented according to each research objective.

Extent of Hidden or Misrepresented Assets (Objective 1)

Divorce situations where assets are hidden or falsely represented continue to be the main problem in areas that have separate regulatory structures. The underestimation of assets, the use of the offshore accounts, and the concealment of the income, make it difficult to reach the settlements that are fair. In order to ensure equity in the settlements, it is necessary that courts and legislators require the most detailed disclosure of assets, promote the use of forensic audits, and put into practice the standardized protocols for following the assets that have been kept for several years. Part of the training of forensic accountants should be concerned with the detection of the less obvious falsifications of the figures, the transactions between different countries, and the intricate financial arrangements, and this will result in further accuracy and justice in the settlements.

Variation in Forensic Accounting Effectiveness Across Countries (Objective 2)

The effectiveness of forensic accounting varies significantly in different countries. In the developed areas, the authorities are more precise in following the money trail because they have strong institutions and state-of-the-art digital tools, while the less developed countries still have to struggle with such problems as uncompleted records and manual audits due to the lack of institutional capacity. Nations with fragile systems need to standardize forensic accounting procedures, use digital auditing tools, and spend money on increasing the capacity of the institutions. Cooperation at the regional level, sharing of knowledge, and training of practitioners will lead to the advancement of investigative methods and thus, will guarantee the same results in different legal territories.

Contribution of Longitudinal Financial Analysis to Transparency and Equitable Settlements (Objective 3)

Over time financial analysis reveals a lot more of the picture, it goes deeper to discover previously hidden wealth, and it is the main factor that leads to fairer settlements. Areas that use multi-year asset tracking have less disputes, they solve issues quicker and the judges are more confident in their decisions. On the other hand, those countries which are not conducting longitudinal monitoring face the situation of late settlements and undervaluation of assets. It would be beneficial for courts and forensic accountants to make use of longitudinal analysis as a part of standard audit procedures, especially when dealing with multi-year financial trends. Policy regimes with provisions for transparency, regular reporting, and continuous monitoring would help greatly in reducing the possibility of misrepresentation, ensuring that the process is fair and increasing the trust people have in the institutions.

6. Proposed Model for Forensic Accounting in Marital Conflict Resolution

This research reveals that a couple's conflict resolution in divorce court is largely influenced by the interaction of various factors. These factors include the revelation of concealed or falsified assets, the success of forensic accounting methods in different legal areas, and the use of historical financial analysis. To assist with clarity, the investigator outlines a theoretical framework that combines these elements, showing the interrelations of these factors and their impact on openness, justice, and fair divorce settlements.

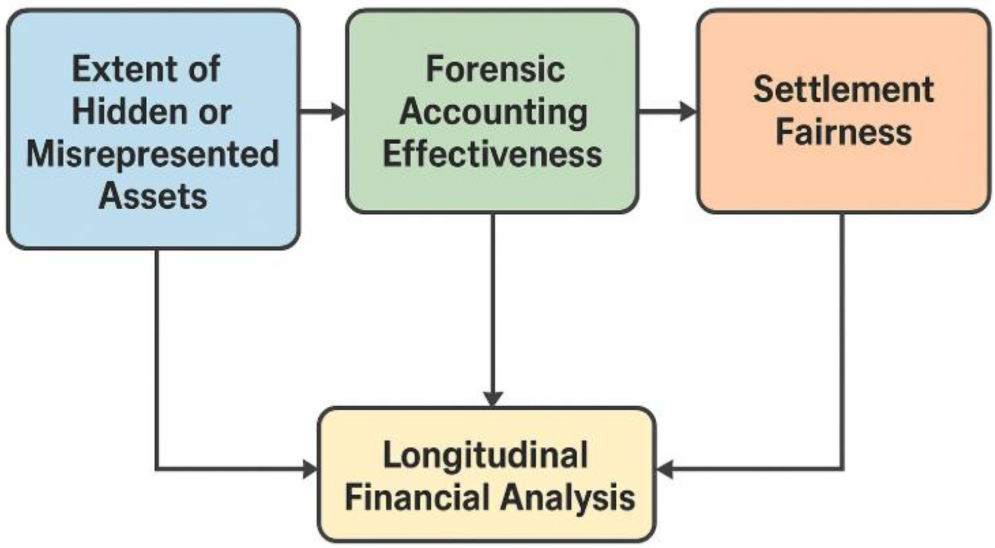

Figure 5 Proposed Model
Source (Author's perspective,2025)

The proposed model is constructed to demonstrate the causal and reciprocal relationships of the main variables that were keyed in the study. It points out the three core components:

Extent of Hidden or Misrepresented Assets

This part of the component reckons with the frequency of secret or false report of assets that may consist of things like offshore accounts, less than the real value of the property, income that is not reported, and in general, financial misrepresentations. The correct figuring out and measuring of these assets are the main things that are necessary for fair outcomes of the settlement.

Forensic Accounting Effectiveness

Forensic accountants need to have the capability to identify, follow, and confirm the assets that have been hidden in institutional resources, digitally via the use of tools, and through the utilization of standardized methodologies. The degree of their effectiveness is different from one country to another depending on the regulatory frameworks, digital infrastructure, and level of expertise of the practitioners.

Longitudinal Financial Analysis

It basically tracks the financial transactions over the years (multiple years). Longitudinal analysis increases transparency, lowers the risk of falsification of assets, and deepens the trust of the court thereby enabling it to make more balanced and fair-sided decisions.

The model also includes the features that influence, like institutional strength, legal frameworks, and technological adoption that affect the relationship between forensic accounting practices and settlement fairness. The model which is an integration of quantitative and qualitative insights serves as a detailed basis for the same intend policymakers, courts, and forensic practitioners to work towards the evolution of dispute resolution processes and the attainment of equitable outcomes.

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