FINANCIAL CONTROL SYSTEM INNOVATIONS AND PAYROLL FRAUD MANAGEMENT IN DEVELOPING ECONOMY

BY

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ABSTRACT

This article examined accounting control systems and payroll fraud management in developing economy with a view to establish its acceptability by the work force in the face of tits propensity to minimize institutional frauds and related attendant problems. The Integrated Payroll and Personnel Information System (IPPIS) and Biometrics system were centrally focused. Both primary and secondary data were collected and analyzed with Simple regression statistic and correlation analysis using version 23 of the Statistical Package for Social Sciences (SPSS). A sample of three hundred and thirty respondents (330) comprises of government workers and staff in charge of the payroll in the IPPIS offices of the Federal Ministry of Finance were selected and various circulars on corruption checks were examined to complement the results from primary source. The Spearman Correlation analysis was used to determine relationship between these variables. The results obtained shows that there is statistical significance between Accounting control systems (i.e. IPPIS and Biometrics) and payroll fraud (Correlation is significant at the 0.05 and 0.01 level (2-tailed). It further revealed that accounting control systems exerts significant impact on payroll fraud in the Nigerian public sector as the p- value = 0.0035 higher than 0.005 level of significant. The IPPIS database and biometrics system are significant to payroll fraud management in the public sector of the developing economy due to inconsistence of the feed-in data at the time of joining Government service and when review is been carried out which are comparatively not so in the developed economy of the world. It was therefore concluded that accounting control methods (IPPIS & Biometric Technology) will positively impact on pay roll frauds management in the public sectors of developing economy and that the Federal Government should

mandates its application in all salary sector to minimize corruption on pay rolls and records of new and demised worker

should be updated frequently for purposeful governance.

Key words: IPPIS, Biometrics, Cheque diversions, Kickbacks,

INTRODUCTION

Generally, financial control systems serves as a useful tool to enforce an entity's guidelines and policies, it involves the ascertainment, recording, summarizing, and   reporting   of   financial information used in evaluating and monitoring a firm's economic undertakings. Accounting plays an important role of recording and managing funds in any public organization in the most suitable way. Kolade and Peter (1987) examined the role of staffs employed to facilitate accounting work in an organization and affirmed that they are very important, and the numbers of employees who carry out these accounting functions in an organization are few to the work they perform. Developing nations are noted with stories of wrong practices especially on ghost workers on the payroll of ministries and parastatals, fraud, embezzlements and corruption activities.

Okwoli (2004). Bello (2001) opined that a huge amount of money use to miss through one financial mishandling or another which drains the country's scanty resources through dishonest means with extensive consequences on the development and socio-economic advancement of the country. Billions of naira are lost in the public sector every year through dishonest practices and misappropriation of public funds.. Indeed, much more substantial sums of money are missing in concealed frauds. Mismanagement of funds in Nigeria has existed since the era of oil boom, a period in which control mechanisms are weak, creating ambiguities that have tended to facilitate and sustain corrupt practices (Bello, 2001).

Payroll systems are an important application that should be used by businesses of any size as well as the public sector. These systems are a guaranteed way to make sure payroll is done on time and in agreement with all relevant tax authorities. Payroll applications must have in-built compliance with relevant tax laws so as not to run afoul of regulation and incur avoidable tax penalties and subsequently employee's dissatisfaction.

Fraud in payroll has a long history. One of the complaints about Nigerian public sector is that it is over-bloated and large, as many workers are performing duties that should have been done by few people. In correcting this, Obasanjo's regime began down-sizing of staff across all Ministries, Departments and Agencies following the review of three critical questions: how many people do we need to do the job? What skills are required? What is the best way to get this work done? (Eme and Ugwu, 2011:48). During the down-sizing process, it was discovered that 20% of the public service employees were not-existing while their names appeared on the payroll which goes to staff of personnel and accounts departments (El-Rufai, 2011). In rectifying this anomaly, the Executive Council of the Federation in Nigeria approved the implementation of Integrated Payroll and Personnel Information System (IPPIS) to all MDAs in February 2006.

IPPIS is a computerized and biometric database that will capture all the biodata of all employees during the head count process and eliminate payroll fraud. El-Rufai (2011) noted that 'in the Federal Capital Territory (FCT), out of an initial headcount of 26,000, 3,000 ghosts were discovered, in the first round of audit. By the time biometric ID was introduced and centralized in the computerized payroll, more 2,500 employees whose name were on the pay roll failed to show up for documentation exercise. The repetitive nature of payroll preparation makes payroll fraud a widespread through the use of a computer for recessing payroll. Hence, the need to study the incidence of Accounting systems and

payroll fraud management in Nigeria with a view to contribute to building a strong accounting systems capable of curbing payroll fraud in the public sector of developing nations..

Theoretical Framework

According to the Association of Certified Fraud Examiners, payroll fraud is the major source of accounting fraud and staff theft in the account and finance section of any organization be it public or private.. The fact is, fraud perpetrated in the payroll is not avoidable, but is catchable. Any person at any time can steal. However, catching and minimizing the risk is what is emphasized. Periodically reconciling the payroll at least quarterly, with persons other than the staff who prepares the payroll is the best way to do it. Payroll fraud are of two common types, the first being falsification of attendance time, a type of fraud which can be identified easily through the payroll reconciliation and staff evaluation method. The second most common type of payroll fraud is "ghost employees." Ghost employees are employees that do not exist.

IPPIS and Payroll Fraud in Nigerian

Nigeria society has always criticized the public sector for encouraging wastage of resources in all forms. These include, finance, facilities, utilities, and human resources. This act has resulted in assets and human liability and encouraged financial waste in the public sector. The Integrated Payroll and Personnel Information System (IPPIS) is one of the transformation agenda of the federal government of Nigeria. It has an aim to create a centralized database system for Nigerian public service with a single, accurate source of employee information that provides integration with other business applications. IPPIS commenced in April 2007 and by year 2010, it had been implemented in around 17 Ministries, Departments and Agencies. But prior to its commencement by the federal government, there were a lot of challenges faced, particularly personnel information and payroll. Launched by the former Coordinating Minister for the Economy, Dr Ngozi Okonjo-Iweala, the system uncovered most of the fraud using biometric data capture machine. Because ghosts' workers have no fingerprints, the bubble burst for those behind the inflated staff figures. Forthwith, the fake workers who have regularly survived the pay at sight charade of the ministries, departments and agencies (MDAs) stood out like sore thumbs. The level of collusion here is really the issue and until such issues are sorted out, government will continue to lose billions of Naira to unscrupulous officials. Some of the challenges were that there was no accurate information about the size and nature of the federal government workforce due to an ineffective manual and file-based personnel system operated by the public service. The ineffective system gave rise to "ghost workers", thereby fraudulent financial practices were enormous: salaries and allowances were claimed and collected by nonexistent workers. And figures were also inflated. Records of loans obtained disappeared from files, while some officers colluded with others to get higher salaries than what is due to them. Personnel records in files such as birth certificates, declaration of age and certificates of indigence were often substituted to obtain undue advantage. The federal government and the World Bank estimated that the government was losing about N1 billion to "ghost workers" alone. In 2006, the federal government conceived the idea of IPPIS to provide a reliable and comprehensive database for the public service, facilitate manpower training, eliminate record and payroll fraud, facilitate easy documentation, ease updating and retrieval of personnel records, and speed up convenient staff remuneration payment with minimal waste and leakage. IPPIS was launched with the objectives to equally provide a centralized database to aid government manpower planning and decision making, ease automation and storage of personnel records to support monitoring manpower leakages by ensuring staff remuneration is based on correct information. The Federal Public Administration Reform Programme, Office of the Secretary to the government of the federation, and the Federal Civil Service Commission reported that in the first month of implementation of IPPIS, government saved N 418 million. However, to get registered on the IPPIS platform, there are criteria that must be met. These included; birth certificate or declaration of age, letter of first appointment, last letter of promotion, letter of change of name for married women, filled IPPIS form, and biometrics by IPPIS Office. It is pertinent to note that, to a great extent, IPPIS has its enormous advantages and benefits, but however, is no doubt without its challenges. Some of its problems include the noncompliance of all MDA's to join the system, its cumbersomeness in getting errors committed on the system corrected; workers waiting endlessly for errors made on their accounts to be corrected, difficulty in getting information from the IPPIS office; whatever one gets is almost final. Sometimes there are human errors which could lead to omission in salary payments. Others include under

payments or overpayments which could result in nonpayment of salaries to workers till such errors are corrected. Also, because IPPIS is a garbage in garbage out system, public servants who make errors in their data input are sure to get errors on their records and subsequently get affected.

   In Nigeria, not enough researches have been carried out by scholars on the Effect of Accounting Systems on Payroll Fraud in the Public Sector, there is still much to be done considering the negative impacts of this phenomenon in our public sector financial management. Thus, this study centers on the extent to which the introduction of Accounting control systems such as the IPPIS and biometrics technology, have helped to check the incidence of payroll fraud in the Nigerian public sector, as well as identify the areas worthy of attention in closing the gap of the ineffectiveness of these systems.

Biometrics Technology

The federal government of Nigeria implemented the Biometric identification solution to register and track half a million federal employees from 300 distribution locations throughout the country. Using Biometric technology to register all civil service federal employees helps to eliminate Ghost workers who were illegally receiving payroll benefits.The federal government of Nigeria turned to biometric technology to accurately identify half of a million federal civil service employees and remove all Ghost workers from their payroll system. The government set up biometric identification registration at 300 payroll distribution centers throughout the country and has registered hundreds of thousands of federal employees into the system, identifying thousands of Ghost workers who have since been removed from their database saving millions of dollars per year in payroll expenses. By using this identification system, Nigerian federal civil service employees can now be uniquely identified, virtually eliminating duplicate registration in any form and eradicating Ghost worker payroll fraud.

Payroll Fraud in the Public Sector

Payroll fraud is a problem for many countries around the world, especially the less developed ones. Salary leakages in the public services have become a major concern for most developing nations (Hossain, 2013). Statistics regarding the prevalence of ghost workers in public sectors could be found in Uganda, Honduras, and Papua New Guinea (Lewis & Pettersson, 2009). A survey conducted by the World Bank to quantify the share of ghost names on the payrolls of countries revealed that teachers and health workers in the countries where the surveys were conducted were found to continue to receive salaries even though the workers were no longer in employment in the public services (Reinikka & Svensson, 2006). According to the World Bank (2001), 5% and 8.3% of teachers and health workers on the government payroll in Honduras in 2000 were ghosts. In Papua New Guinea, the figure was 15% for teachers in 2002 (World Bank, 2004). In 2010, the percentage of ghost teachers in Honduras rose to 23% of the payroll, which was equivalent to 1,347,403,178 Lempiras, or approximately USD $70,915,957 per year (World Bank, 2010). The situation on ghost workers in Africa was not different from countries already mentioned. In Uganda, for example, 20% of teachers in 1993 and 4.6% of primary school teachers in 2006 were identified as ghost workers (Lewis & Pettersson, 2009; Reinikka & Svensson, 2006).

Payroll records management

The common factor contributing to the problem of ghost workers in developing countries is poor records management systems in the public services (International Records Management Trust, 2008). Most countries particularly the underdeveloped ones lacked good personnel information systems to accurately record and regularly update the payroll databases (Fink & Hussmann, 2013). Weak personnel database results in lack of control over staff due to the inability of government officials to effectively monitor the activities of employees. The problems of weak personnel database are prevalent in the education and health sectors in Africa because of the large numbers of employees in those sectors, coupled with ineffective supervision of staff by heads of government agencies (Dovlo, 2005). The poor record management systems create discrepancies between the number of public servants on the government payroll and the actual number of employees recorded on the staff rolls in the various agencies. Several reasons may account for the differences between employee records and those listed on the government payroll (Lewis & Pettersson, 2009). One of such reasons was that the lists of public servants were sometimes kept by multiple agencies that were not updated concurrently (Lewis & Pettersson, 2009).

For example, when an employee dies, resigned or vacated posts and those separations were not recorded in the books, there is bound to be differences between official records of employees and the actual numbers appearing on the payroll (Lewis & Pettersson, 2009). Failure by government agencies to regularly update their staff records also create opportunities for separated staff to continue receiving salaries even though they no longer work for the government (World Bank, 1995).

Fraud theories

Several theories were dev l in organizations (Kiragu et al., 2013). However, "the well-know riangle theory" (Ruankaew, 2013). Another model that is used to mea nment institutions is the graft estimation model developed by Rein iangle theory and the graft estimation model to explain the motives fo overnment payroll in Ghana. The study also reviewed literature on the ıd examined the relevance of the models to the study of payroll fraud

The Graft Estimation

The graft estimation mod measuring the extent of graft or theft of funds in public institution ting graft under the graft estimation model is called "subtraction" (P: ne how much of budgetary allocations (or funds) meant for government agencies get to the agencies that need the funds (Reinikka & Svennson, 2004). In measuring the graft, "an individual obtains two measures of the same quantity, one measure before corruption takes place and another measure after corruption takes place.

The Fraud Triangle

The fraud triangle theory was developed by Cressey (1950), his work provided the framework for understanding the motives for fraud and the characteristics of fraudsters (Kassem & Higson, 2012). The fraud triangle model was developed based on observations Cressey made about the behaviors of 250 criminals who were serving their jail sentences in a United States Cell. Cressey observed a common characteristic among the inmates and concluded that the inmates were involved in the payroll fraud because of non-sharable financial problems they faced, advantage of opportunities to defraud due to internal control weaknesses and capable of defending their criminal actions after committing the crime (Kassem & Higson, 2012). Based on these observations, Cressey hypothesized that for individuals to commit fraud, three factors must be present (Gbegi, & Okoye, 2013). These factors are pressure, opportunity, and rationalization. According to Albrecht et al. (2008) "whether the fraud was one that benefited the perpetrator directly or one that benefited a perpetrator's organization, the three conditions for fraud were always present for fraud to occur". Consequently, these three factors became the pillars in the fraud triangle theory. The figure below shows the pictorial view of the fraud triangle.

Figure 1. The fraud triangle showing the three factors responsible for fraud.

The Fraud Diamond

The fraud diamond was developed by Wolf and Hammond (2004) who introduced the "capabilities" of the fraudster as the fourth component to the fraud triangle. The principles underlying the fraud diamond was that fraud will not occur without the right person with the right capabilities (Wolf and Hammond (2004). The theory thus threw light on the opportunity factor in the fraud triangle theory by recognizing the capabilities of fraudsters in committing crime. The capabilities of the fraudster is critical in any fraud action and therefore adding the "capabilities" as the fourth component to the fraud triangle will enhance the understanding of fraud (Wolf and Hammond, 2004).

The diagram below shows the fraud diamond after adding the capabilities of the fraudster to the elements in the fraud triangle.

Figure 2. The Fraud Diamond.

The Fraud Scale

The fraud scale was developed by Albrecht et al. (1984) by introducing integrity of the fraudster into the fraud triangle theory. According to Ruankaew (2013), "the fraud scale was similar to the fraud triangle except that the fraud scale used personal integrity instead of rationalization". The fraud scale theory placed emphasis on the integrity of individuals than rationalization (Dorminey et al 2012). The theory indicated that where the integrity of an individual is high, the possibility of the individual committing fraud may be low (Dorminey et al., 2010). The fraud scale therefore recommends the building of individual's integrity as a means of preventing fraud rather than focusing on financial pressure and opportunity which may be difficult to control (Rae & Subramaniam, 2008).

The M.I.C.E

The M.I.C.E is an acronym for Money, Ideology, Coercion, and Ego (Stanciu, 2012). The model was developed by Ramamoorti et al. (2009) to explain the financial pressure in the fraud triangle. he model recognized four factors as variables contributing to financial pressures on individuals. The first variable is money. The theory stipulated that some individuals may regard money as the ultimate in life because money enhances their purchasing powers. Ideology in the theory also refers to wealth as a symbol of success in society (Michalak, 2011). Coercion refers to force to commit fraud. The last factor in the M.I.C.E model is ego. The theory stipulates that people may engage in fraud to maintain their status in society (Kassem, & Higson, 2012). All the elements in the M.I.C.E model add to the financial pressures of individuals which increases the probability of individuals to commit fraud.
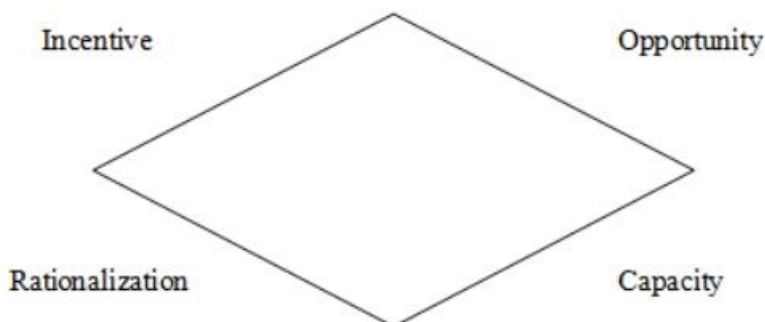
Based on the axiom of these theories, to manage payroll frauds properly in an economy where identified causes were prominent, the causes were thoroughly examined to determine a way of managing fraud properly in the public sector of developing nations using Nigeria as a case study.

DATA ANALYSIS AND FINDINGS

Data obtained from330 IPPIS Officers that handles the payroll management of government Ministries, Departments and Agencies records of the Federal Mi . . . . 23 . . . . for Social Sciences (SPSS).

Operations and satisfaction of empl

(Strongly Agreed (SA) =1, Agreed (

Response of payroll officers in Government Pay offices in Nigeria	1	2	3	4
Introduction of IPPIS policy in public sector is acceptable	60	70	200	-
Workers are satisfied with the introduction of IPPIS	160	140	3o	-
Cost of implementing biometric and IPPIS is not justified	270	30	15	15
IPPIS made proper provisions for retirement benefits	150	60	60	60
IPPIS Contains information about future promotion of workers	180			
IPPIS has completely removed payroll fraud Solutions.	120	69	72	69
Biometric &IPPIS has exposed many ghost workers in Government	150	60	100	20
Senior officers in Government were the group that decry the policy	172	62	90	6

Source: Author's Computation, 2019

Spearman Correlation Analysis

SPEARMAN CORRELATION		IPPIS	Payroll fraud	Biometrics
IPPIS	Correlation Coefficient	1	0.289	0.223
	Sig. (2-tailed)	.	0.121	0.236
	N	330	330	330
Payroll fraud	Correlation Coefficient	0.289	1	-0.047
	Sig. (2-tailed)	0.121	.	0.804
	N	330	330	330
Biometrics	Correlation Coefficient	0.223	-0.047	1
	Sig. (2-tailed)	0.236	0.804	.
	N	330	330	330

* Correlation is significant at the 0.05 level (2-tailed).

** Correlation is significant at the 0.01 level (2-tailed).

Source: Researcher's computation, 2019

 The table above shows the Spearman Correlation analysis that is used to determine relationship between three variables, shows that there is statistical significance between Accounting control systems (i.e. IPPIS and Biometrics) and payroll fraud (Correlation is significant at the 0.05 and 0.01 level (2-tailed). The findings from the data tested in this study revealed that there is a relationship between financial control systems and payroll fraud in the public sector. It was also found that when preparing the payroll of some government ministries, departments and agencies, the Integrated Payroll and Personnel Information System is used, and employee information are collected using the biometrics system. The use of the IPPIS is a more advanced way of accounting for the government payroll, which most ministries are not prepared for and find some level of difficulty adapting to. It was also found that the level of collusion is really high since senior officers are always behind the clocking the wheel of success of the policy and until such issues are sorted out, government will continue to lose billions of Naira to unscrupulous officials. Some of the challenges were that there was no accurate information about the size and nature of the federal government workforce due to an ineffective manual and file-based personnel system operated by the public service. The ineffective system gave rise to "ghost workers", thereby fraudulent financial practices were enormous: salaries and allowances were claimed and collected by nonexistent workers. And figures were also inflated. Records of loans obtained disappeared from files, while some officers colluded with others to get higher salaries than what is due to them. Personnel records in files such as birth certificates, declaration of age and certificates of indigence were often substituted to obtain undue advantage. Users, although within the HND/B.Sc/B.A level of education, have minimal experience with the use of the IPPIS. Thus, this creates a level of difficulty for effective usage of the system. Some information may also take too long to be corrected on the system, within which is a period that can act as a loophole for missing funds. In addition, there is no effective system in place for prompt notice of the death of a deceased employee to the payroll department, and since there is no effective mechanism for crosschecking the employee information provided, this accounts for the lack of total elimination of payroll fraud in the public sector as salaries may still be paid to employees

 CONCLUSION AND RECOMMENDATIONS

    This paper examined the effect of financial control systems on payroll fraud and its management in the Nigerian public sector. The IPPIS and Biometrics system was found to have a significant effect on payroll fraud in the Nigerian public sector. An interesting finding is that although the IPPIS and Biometric system is currently in use in the Federal Ministry of Finance, not all government ministries, departments and agencies use it for the preparation of payroll. The

results further confirmed that the IPPIS is already in use in the Federal Ministry of Finance and has helped in combating

the menace of payroll fraud. Also, not all the government MDAs in Nigeria make use of the IPPIS and Biometrics

system for the preparation and administration of payroll since its introduction in 2007 thus, limiting the efficiency of

the use of IPPIS and Biometrics system which is designed to nip in the bud the practices of payroll corruption sat any

rate. The findings of this study suggest that the IPPIS and Biometrics system has not provided a wholesome solution to

the problem of payroll fraud in the developing nations of the world.

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Appendixes.

 Operations and satisfaction of employees on implementation of financial Control (IPPIS & Biometrics)

(Strongly Agreed (SA) =1, Agreed (A) =2, Strongly Disagreed (SD)= 3, Disagree (D) =4)

Response of payroll officers in Government Pay offices in Nigeria	1	2	3	4
Introduction of IPPIS policy in public sector is acceptable	60	70	200	-
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IPPIS Contains information about future promotion of workers	180			
IPPIS has completely removed payroll fraud Solutions.	120	69	72	69
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  Source: Author's Computation, 2019

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