Title: Employee Fraud: An Empirical Review Of Ghost Workers

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Abstract: Ghost employee is not a relatively new concept, its origin can be traced as far back as from the industrial revolution where large organizations were created with increased manpower and centralized payroll system. Irrespective of the attempts put in place to eliminate it, it continues to exist and to grow. This study presents a cross sectional views of scholarly perspectives on the issues of employees' fraud with specific attention on the growing phenomenon of Ghost workers/employees. Relevant literatures were systematically reviewed from credible sources with the intention to compare and contrast scholarly perspectives in bid to establish tenable assumptions for subsequent analysis. In addition, literatures search were conducted from published and unpublished articles, journals papers, websites, books, research projects and thesis related to the topic and analyses were carried out on them. Consequently the outcome of this study highlighted the rationale behind the authors' viewpoint in form of conclusion, a conceptualized model was developed and limitations to the study and recommendation for further study were provided.

Keyword: Fraud, Employee Fraud and Ghost Employee

I. INTRODUCTION

All organizations big or small suffer from fraud (Jane, 2010; Agboola 2018). A common idiom in business says "If your business has a door, you can be sure something stolen is going out". "Employee fraud exists in all businesses" (John2010), ranging from basic actions such as taking office pen to siphoning millions of corporate funds. PricewaterhouseCoopers' Forensic Services once said, "Payroll fraud is likely to affect most organizations at some stage". The height and scope of employees' fraud is a matter of urgency considering its tremendous impact on the financial performance of majority of affected organizations (Janet et al., 2007; Akeem, 2016;Agboola 2018).

Findings have shown that incidence of ghost worker is common amongst the top management of an organization (Buckoff, 2006). Even if top management doesn't perpetrate the offence personally; he/she is most likely involved. Buckoff (2006) believed that fraud always originates from the top, and if not cut out will spread to other sections of the organization as cancer. One of the striking things to note about employee fraud is the fact that it is mostly carried out by those being trusted by business owners. John (2011) believed that *"No employer has ever been defrauded by an employee if he didn't trust the employee"*. In other words; employee fraud are usually perpetrated by people who carry out day-to-day activities in an organization and entrusted with certain level of trust, rights and privileges. Therefore, form the perspectives of

business owners; employee fraud issue is seen beyond criminal or ethical offence but also a personal one.

It is no secret that ghost workers exist and are draining the resources of both private and government individuals, which is why this study seeks to explore the nature and causes of the phenomenon with the motive to present tenable measures to minimize their occurrence and impacts.

A. PROBLEM STATEMENT

According to Abdul et al (2012) as reviewed by Akeem (2016), fraud goes beyond an unethical or unprofessional offence; it is also a criminal offence, as those found guilty of fraud are liable to face jail time. Apart from being a criminal offence, frauds drains the economic resources of nations and affects their gross domestic product (GDP from here).The association of Certified Fraud Examiners as reviewed by Spiceland (2011) estimated a loss of $1 Trillion (or at least 7% of total revenue of an organization) on employee fraud. This makes it a problem worth assessing and determining possible solutions to eliminate. This was also reviewed by Janet et al., 2007 in her study "An investigation of fraud in non-profit organizations", were results from the study revealed an estimated loss of 6% of the GDP, that's almost $6 Billion each year

However, despite the huge implications of employee fraud highlighted above, it has however been quite cumbersome to eliminate due to the complexity surrounding its existence.

Notwithstanding, studies on ghost workers which have existed since early year 2000 (Jeo, 2002; ACFE, 2001; A. Premchand, (2001)), shows the incidence of ghost workers continue to exist particularly the sharp increase in the analysis from 2003 to 2007 (KPMG, (2003)) and with respect to the national loss incurred as a direct consequence of this menace. Therefore, it becomes imperative to examine the sustainability of ghost workers and provide possible solutions to remedy its incidence.

B. RESEARCH OBJECTIVE

After an investigation carried out by Ghanaian government were 10,000 ghost names were located, Joe Amoako (2002) asked the questions, "If ghost names can be detected so quickly, why do they exist?" The goal of this paper is to understand the reason for the sustainability of ghost employees despite measures being put in place to eliminate it and also to propose efficient measure to eradicate it. It has the following specific objectives

✓ Analyze the views of scholarly perspectives on the issues of employees' fraud with specific attention on the growing phenomenon of Ghost workers/employees
✓ Suggest measures for the detection and prevention of ghost workers

II. LITERATURE REVIEW

A. EMPIRICAL REVIEW

The review of literature in this article begins with the existence and evolution of ghost employees, followed by discussion of other relevant factors highlighted by previous studies and the study concluded by providing possible remedy to the subject under consideration.

a. THE EXISTENCE AND SUSTAINABILITY OF GHOST WORKERS

According to studies carried out by Joe (2002), ACFR (2001), Akeem et al (2016), Jane (2010), Janet (2007), Murat et al (2010) and a host of others, there is no doubt that ghost workers exist and have existed for a long time, both in the government and private sector, profit and not-for-profit. Jane (2010) believed that ghost employee mostly exist in large enterprises, especially those with a centralized payroll system.

In view of this, it's observed that ghost workers are mostly created by top management. For a ghost employee scheme to successful, there must be an involvement of a member of top management (be it directly or indirect).Only a few cases of ghost employee scheme succeed without the involvement of top management, and that can be attributed to poor system of internal control or inability of top management to carry out their duties efficiently. The model used byF. D. John (2011) in his article titled "*Employee Fraud: Case Studies of Typical Scams*" shows that opportunity is the key element in fraud. From F. D. John (2011), you can see that managers have the access (opportunity), all they need is the rational and/or the need (motive) and nothing (except a good internal check system) can stop them.

b. WHY DO EMPLOYEES CARRY OUT FRAUD?

Seeing all the effects fraud has to the economy, the question in the mind of the researcher is, "why then do people carry out Fraud?" Employee fraud does have a positive effect on the life of the perpetrator as it increases his welfare and standard of living, but is that the only reason why they do it? F. D. John (2011) came up with three reasons which can push an employee to steal from his employer. They are;
- Need (motive)
- Opportunity and
- Rationalization

✓ *NEED (MOTIVE).* John (2011) believe that "need" can be divided in to three groups. A small percentage who steal because they want to prove they can do it, another percentage who steal not to prove to themselves or others that they can do it but because of other constrains like financial constrain. There also exists another percentage who do not steal because they have a need to prove to themselves or their boss that they can be trusted or are humble. Those who do it because they can or want to prove they can are usually difficult to catch because they are very careful and thoughtful. The more advance and complicated the system of control against that kind of fraud, the more driven they are to beat it. Most often those

been caught are those doing it because of constrains, that is they are being pressured and don't take time to calculate and analyze their options.

✓ *OPPORTUNITY.* "Systems are for keeping honest employees honest by making it riskier for them to do anything else" John (2011). He also said "people you don't trust are never given the opportunity to steal from you". He believed that an employee has to first be given the access to stealing something before he could steal it. This goes to show that most ghost employee schemes are perpetrated at the highest levels because it's mostly mangers (be it general manager, supervisors, payroll manager or human resources) who have access or authority to add, edit or validate employee payroll details (Joe, 2002).

✓ *RATIONALIZATION.* This is a point where the employee brings up a notion or a reason to make it feel like what he/she is doing in not wrong or is justified, such as, "I should have gotten a bigger raise by now, am even under paid for this job or the organization won't even miss it". This is an out for them, that is, it helps them to do it without their conscience judging them.

With all three factors present, an employee is most likely to carry out fraud. He called this the triangle of fraud (the fraud triangle) as can be seen below:
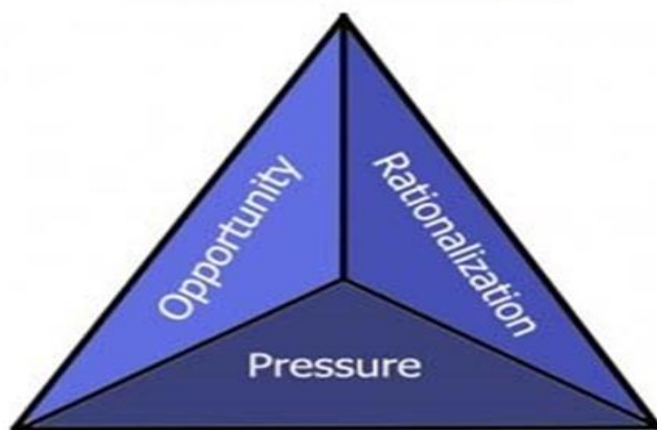
Source: *Wells, J. T., 2005. Principles of Fraud Examination. Hoboken, New York: John Wiley and Sons*
Figure 1: The Fraud Triangle

Joe (2011) had an idea similar to that of John (2011). He believed fraud is not just carried out by someone close to the organization but also that the person has to have high ranks in the organization. He must not be the initial perpetrator but there has to be a collaborator who has high ranks to give them access. Here, they must have examined the expected gain against the expected cost of being caught. Joe (2002) did not believe an employee has to go through all three steps in the fraud triangle (need, opportunity and rationalization). But still he believes no successful scheme can be pull if there is no opportunity. His mechanism was as follow.

✓ The likelihood of detection is extremely low,
✓ If the fraud is detected, the likelihood of legal actions is equally low,
✓ If legal actions are taken, the punishment will be a mere slap on the wrist, therefore

✓ They is an expected net positive payoff

The 1st two steps of his mechanism look similar to the 2nd step of John (2011) fraud triangle (opportunity) and the last two can be seen as the rationalization step in the fraud triangle. Joe (2002) didn't believe an employee has to have a need before carrying out fraud. He believe an employee just needs an opportunity and enough reason (rationalization) and he will carry out fraud. He did not consider the percentage of people who have the need to be humble or honest.

From John (2011) and Joe (2002), we can deduce that opportunity is not only the most important element in carrying out a fraud scheme but without the opportunity, carrying a fraud scheme is almost impossible. It can also be seen that with just opportunity and need, or opportunity and rational, almost everyone can attempt a fraud scheme. This is the base for my conceptual model as will be seen subsequently.

c. FRAUD AND THE INTEGRATED PERSONNEL AND PAYROLL INFORMATION SYSTEM (IPPIS)

The introduction of the payroll system in Nigeria public sector in February 2016 discovered 23,846 ghost workers saving up to 11.5 million dollars (Agboola, 2018). Also Okonjo-Iweala (2011) agreed saying that, "since the installation of the IPPIS, it saved government 185 billion naira representing the difference between the money that government would have released to public sector officials based on their estimated nominal roll submissions and the amount actually paid through the IPPIS platform. A breakdown of this show that 416 million Naira was saved in its first month of operation and at the end of three years 2 billion Niara was realized. IPPIS successfully enrolled 237,917members of staff and wedded out 60,450 ghost workers" (Okonjo-Iweala, 2011). As reviewed by Agboola (2018).

Authors came out with many advantages of using the IPPIS. Other than the fact that it detects and reduces ghost worker schemes, it also

✓ Ease storage and retrieval of employees information Agboola (2018)
✓ Save the government and the general public billions of dollars Agboola (2018)
✓ Reduce red tape Agboola (2018)
✓ Reduce corruption Okonjo-Iweala (2011)
✓ Works for both large and small organizations Leyira (2018)

The electronic system's main challenge is cost. Cost involved it acquiring and managing equipment and the training of staff to adapt or update to that system.

d. EFFECTS OF FRAUD

Akeem et al, (2016) in the book titled "Assessment of the variations of ghost employee fraud in Nigeria", stated the following effects of ghost employee on the economy

✓ Growing disruption in the path to economic activities
✓ Outrageous increase in the rate of unemployment
✓ Stigma of low global reputation and trustworthiness
✓ Government at various level suffer judicious utilization of allocated revenue

✓ It hampers plans and actions of the victims;
✓ It leaves corpse on management's path; and
✓ Causes financial loss and untimely death for victims.

Irrespective of the negative impacts of ghost employee to the economy, Akeem (2016) believed the ghost employee has positive benefits on the economic welfare of the perpetrator. So perpetrators of ghost employee schemes are killing the economy for their personal gain. Statistics by the ACFE (2005) as reviewed by Janet (2007) showed that organizations loss 6% of their revenue every year to employee fraud, which is approximately $ 6 billion. That is money that could have been used to better the life of some unemployed or staving individual.

e.   DETECTION VS LEGAL ACTIONS

There exist different ways to detect employee fraud in an organization, Janet et al. (2007) believed that more than 43% of fraud are detected by tips (where half came from of the organization), 25% by internal control and 22% where found by accident and 12% by external auditor. She went ahead to review Midkiff's (2004) believe that more than half of the cases of detected fraud (66.6%) was detected as a result of tips and by accident. Which makes sense because it is difficult to catch well planned schemes using control systems because the perpetrators obviously considered the systems been put in place. Sometimes, supervisors or controllers just bump into the schemes by accident. She also believes that it's not all cases of fraud detected by an organization that legal actions are taken and not all cases presented to for persecution that the persecutor takes to court (25% of cases are not persecuted due to lack of evidence) Janet et al. (2007). She suggested that when an employer comes across a case of employee fraud, he shouldn't confront the employee unless he has valid prove, else the employee may destroy all evidence tying him to the fraud. She also believed some companies refuse to take legal actions for the following reason;
✓ Fear of bad publicity
✓ They feel internal discipline is sufficient
✓ Lack of evidence

Fraud may continue to exist seeing as legal action are not taken in all cases. Companies may just satisfied if they can get back the money they lost, or at least a reasonable percentage of it John (2011), but what they fail to know is if an employee scheme has been detected, there is no guarantee that the scheme or amount detected is the only one he/she schemed out of the business, and not making an example of that employee gives the others rational to do the same, knowing that if they are caught all they get is a slap on the wrist.

f.   PROPOSED REMEDIES TO GHOST EMPLOYEE SCHEMES

NatWest Corporate market, in their article "customer fraud awareness- Employee Fraud" came out with a robust and effective recruitment policy which would help protect businesses against ghost employee schemes (precisely adding a ghost worker to the payroll). It goes thus;
✓ Obtaining documentary evidence to confirm a prospective employee's name, address and right to work.

✓ Request for reference
✓ Validate listed qualifications
✓ Undertake enquiries with credit reference and fraud prevention agencies
✓ Obtain a detailed employment history and where possible, validate previous employment history

For those ghost workers who have already found their names on the payroll, he suggest a periodic post employment check, like the case where the government of the Republic of Cameroon lunched on April 24th 2018 and by May 24th 2018, out of 122,335 state workers, 918 of them where ghost workers, and this analysis was on just 40% of the government state force (Cameroon-Report.com, 29 May 2018) and the government of Nigeria, where the federal government discovered 23, 846 non-existent employees on its payroll (Festus Akanbi, a special adviser to Finance Minister, Kemi Adeosun reviewed by Agboola 2018), consequently, the salary bill for February 2016 has reduced by 2.293 billion naira. It is better if the control is random so the perpetrator won't have time to bury evidence and those in charge of the control should be rotated to avoid collusion.

Akeem et al. (2016) suggested that the owner or controller have a good understanding of the various different variations of ghost employee schemes in order to determine the best way to detect it.

Jane (2010) believes that ghost employee is more feasible with cash payments rather than payment through the bank, bank transfers, direct deposit or sending of cheque. For the system of bank payment to be effective, she suggested you design a system that alerts you when:
✓ Employees file has missing information
✓ There is more than one employee with the same mailing address or post office box. In cases where employees cheques are been mailed to them
✓ More than one employee has the same bank account number.

Just as NatWest Market, Jane (2010) also had a control strategy to eliminate ghost workers. Other than his no cash payment strategy he also recommended that you;
✓ Have a non payroll supervisor approve payments
✓ Have the addition and removal of employee approved and verified by more than one person
✓ Ensure performance review of employees periodically
✓ Have an independent person (like an external auditor) review the time sheet
✓ Rotate and separate responsibility payroll functions.
✓ Janet et al. (2007), after her assessment gave the following suggestions
✓ Install a discreet system of tips, where suspected cases of ghost workers can be reported anonymously since her study shows approximately half of the detected cases of fraud comes from tips
✓ Employ an external auditor because he is independent from those in the organization and is an expert.

Joe (2002) also supported this idea of an external auditor. But he believed no single method was sufficient so he suggested an organization use at least two different strategies. He suggested other strategies like;
✓ Using a well laid town recruitment procedure which he called "foolproof"

- ✓ Installing a biometric technology to record employees attendance
- ✓ He also believes government institutions should inform the general public through schools (as a civil lesson) or public employment.

A. Premchand (2001) acknowledged the view of authors like Joe (2002) and Leyira et al. (20018) who saw the introduction of an electronic payment system as an approach to reduce ghost worker schemes. He also believes it is as a result of inadequate management of manual records and the quick transition to the electronic system that brought about ghost employees.

In conclusion, every system suggested by authors in earlier study can be summarized, integrated and embedded in an electronic system. Authors like Agboola (2015), Leyira (2018), Idris et al (2015), Enakireehi et al (2017) have proven that the electronic personnel and payroll management system actually works in the detection and prevention of ghost workers schemes, and the present generation are ready to embrace the electronic system as compared to when Joe (2002) did his study and concluded early transmission to electronic system is one of the reason for ghost employee schemes.

B. CONCEPTUAL REVIEW

After examining the fraud triangle and the contributions of Joe (2002), it is obvious that the most constant element in the theory of fraud is opportunity. A good ghost employee scheme cannot exist and survive without an element of opportunity. The opportunity here doesn't just refer to seeing an open window to commit fraud put also being in a position where you can create an opening. With the element of opportunity is present, all that is left is the need or the rationalization or both.

Fraud can still follow the elements in the fraud triangle in any other, be it from need-opportunity-rational or from rational-opportunity-need, or just need-opportunity or rational-opportunity and vice versa. It can be represented in the conceptual model below
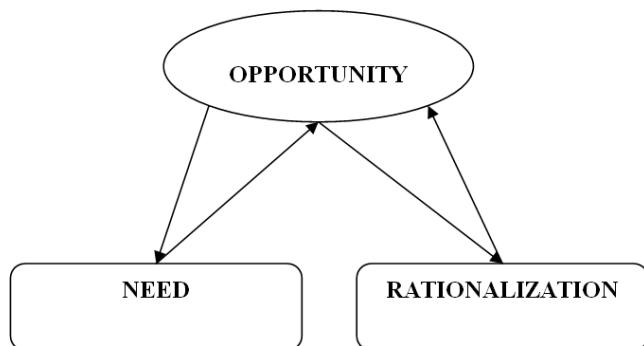
Source: Author's conceptualization
Figure 2: Conceptual model on fraud on the reasons why people carry out fraud

From the conceptual model above, it can be seen that one can commit fraud if he has the need and the opportunity or the rational and the opportunity or still if he has the need, rationalization and the opportunity. This concept doesn't suggest that with just need and rationalization you can't attempt an employee fraud scheme, it just suggest that without the opportunity variable or collusion with someone who has the opportunity, the ghost employee scheme won't be successful. The opportunity variable here talks of access or authority. Still fraud cannot be carried out just because you have the opportunity. Following that notion all payroll managers and human resource managers will be fraudsters because they all have the opportunity. Thus this concept concludes that given the opportunity, only those with the need or/and the rationalization actually see it through.

III. METHODOLOGY

This research paper is a critical review of the viewpoints of various different authors as regards ghost employees. The researcher started but gathering information needed for review. Data used contained; published and unpublished articles, journals papers, websites, books and research projects and thesis.

First a search was lunch on Google Scholar data base with key words like; "Ghost", "Employee", "Employee Fraud", "Ghost Employee", "Ghost Worker" and "Employee Fraud AND Ghost Workers". The researcher also lunch a search on the Google browser where some articles and website articles where been read and a local school library of ICT University Cameroon was used (both physical and online). After each search is lunched, the preliminary screen begins. Here the researcher goes through the various different articles that come up, reading their tittles to ensure that it falls with the scope of the research. Articles or materials that fall within the scope of the study were downloaded (case of online) or signed out and been stored in a section called Employee fraud (folder on the desktop for electronic materials and a box for physical books). At the end of the primary screening, 41 documents were present, ranging from published and unpublished articles, journals papers, books and research projects and thesis

Furthermore, a secondary or critical screen was carried out. Here the researcher went book by book, reading the content and the introduction or abstract to deduce if it is going to be relevant for the study. All books related to the area of study but not directly or indirectly linked to the study were disregarded. Also, only documents written or published from 2000 till date (2018) where considered. This is to ensure that the readers get an up to date understanding of Ghost employees. All irrelevant materials where been stored in a folder called "NOOO"

To avoid repetition or reopening an already read article, the researcher created a folder called reviewed where all articles reviewed were being stored. During the reviewing process, the research had a note book, where all observations, references and important point gathered from an article where store. The name and author of the article was well stated, this way if the researcher has worries, he can easily refer to the article concern

The researcher reviewed various different articles, papers and journals (published and unpublished) related to the subject matter.

The author started with a theoretical review of key concepts, followed by a conceptual framework and end with

an empirical review of the articles listed below. From the review done, suggestions on possible ways to both detect and prevent this kind of fraud will be given. The articles listed below have be chooses.

IV. CONCLUSION AND RECOMMENDATION

The owners or employers can put in "air tight" controls against fraud but that still doesn't guarantee that fraud will be eliminated. John F. Dini believed that good or strong ("air tight") systems of control will encourage some workers to carry out fraud. In his assessment of the fraud triangle, he believe a percentage of employees actually carry out fraud just to prove to themselves or others that it can be done. Putting an "air tight" system of internal control might just serve as a challenge they seek to achieve. Others might use the system of control as a rational to justify their actions when a opportunity presents itself. They will be like "well he doesn't even trust me or he already thinks and stealing, so why should I not steal". He also believed the best way to catch a thief is to think as a thief. That is to say the employer or controller should be an expert of the organization and know how the entire organization functions. That way when designing the systems of internal control, they can be effective because he will put himself in the place of the various different employees and ask one question, "if I was the employee and want to cheat, how will I do it?"

In case the owner or employer is not an expert in the environment of the organization, he can employ an external auditor to design the systems of internal control. Here the organization should have at least two system of internal control as no single system is said to be "fool proof".

No matter how you trust your employees, you should know that systems of control are not just to detect cheating employees but also to keep honest employees honest. So be it a family business or one managed by strangers, systems of control (even though expensive and doesn't guarantee the elimination of ghost employee schemes) are very important.

Even though ghost workers schemes are mostly carried out in big organization (Jane, 2010),it also exist in small organizations (Agboola, 2018), be it but a single employee in charge of payment of employees who happens to be a fraudster. Thus even though systems of control seem to be very expensive, but not having a system of control is more expensive because employee fraud exist in all organization and the amount of money and organization looses to employee fraud each year is more than the amount it could spend on internal control systems to eliminate this fraud.

In conclusion, the study of authors like Agboola (2015), Leyira (2018), Idris et al (2015), Enakireehi et al (2017) and others shows that the implementation of an electronic payroll and personnel management system works effective and efficient. It might seem expensive but you can't put a price on control. If you thing control is expensive, try being cheated, besides with the invention of mini computers, electronic control is not as expensive as before.

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