

Automated Financial Management Systems On Fraud Prevention In Tertiary Institutions In Bayelsa State, Nigeria

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Abstract: The study investigated automated financial management systems on fraud prevention in tertiary institutions in Bayelsa State, Nigeria. Three specific objectives and three research questions were raised to guide the study. The study adopted the descriptive survey research design. The targeted population of the study comprised all 43 Accounting Education students in all the tertiary institutions in Bayelsa State. The population of the study was adopted as the sample of the study because it was manageable. Hence, the study adopted the census sampling technique. The instrument for data collection contained 15 item statements, titled “Automated Financial Management Systems on Fraud Prevention in Tertiary Institutions Questionnaire; with a 4-point scale of four-point scale of VHE, HE, LE and VLE. It was validated by two experts, one from the Test and Measurement unit of the Department of Counselling and Educational Psychology and the other from the Department of Business Education, Faculty of Education, Niger Delta University, Wilberforce Island, Bayelsa State. To ascertain the reliability of the instrument, the Cronbach Alpha Coefficient statistical tool was used and a reliability index of 0.82 was obtained. The mean and standard deviation statistical tools were used to analyse the data. The study found that Treasury Single Account (TSA) to a high extent prevents fraud in tertiary institutions in Bayelsa State. Therefore, the study concluded and recommended that Treasury Single Account significantly enhances financial transparency and curtails fraudulent activities in tertiary institutions in Bayelsa State. As such, tertiary institutions should fully implement and maintain the Treasury Single Account system to ensure centralised revenue management, as this will further enhance transparency and minimise fraud risks.

Key words: Automated, Bayelsa State, Financial Management Systems, Fraud Prevention, Tertiary Institutions

Introduction

The accelerating digitisation of public sector operations has reshaped administrative and financial processes across higher education globally. Automation, broadly conceived as the application of computer-based technologies to execute tasks with minimal human intervention, has been widely recognised for enhancing efficiency, accuracy, and transparency in organisational systems (Brynjolfsson & McAfee, 2014; Schwab, 2017). In public institutions, automated processes reduce discretionary bottlenecks and limit manual manipulation of records, thereby strengthening governance frameworks. Within the context of higher education administration, automation represents not merely technological adoption but a structural transformation of control systems and accountability mechanisms, thereby necessitating a closer examination of its implications for financial governance.

Beyond efficiency gains, automation reconfigures internal control environments by embedding rule-based processes into digital platforms that standardise approvals, documentation, and reporting (Vasarhelyi et al., 2015; Jans et al., 2014). Such embedded controls are particularly relevant in environments vulnerable to financial irregularities, where reliance on manual systems may create opportunities for concealment and collusion. By integrating data validation protocols and audit trails, automated systems enhance traceability and reduce opacity in institutional transactions. These features become even more critical when automation is applied specifically to financial operations, thereby drawing attention to the broader concept of financial systems within public institutions. Financial administration in tertiary institutions encompasses budgeting, revenue collection, payroll management, procurement, and financial reporting, all of which demand strong oversight to safeguard public resources. Sound financial governance has been consistently associated with transparency, accountability, and institutional sustainability (Cohen et al., 2017; IFAC, 2018). In developing economies, weaknesses in financial controls have been linked to resource misallocation and diminished service delivery outcomes, underscoring the importance of strengthening fiscal management structures. This highlights the imperative of conceptualising financial systems not only as accounting mechanisms but as strategic governance tools within higher education institutions.

Effective financial systems rely on coherent regulatory frameworks, timely reporting, and integrated information flows that support decision-making and oversight (IPSASB, 2014; OECD, 2019). Where fragmentation exists between budgeting, payroll, and reporting functions, the risk of inefficiencies and irregularities increases substantially. Consequently, the integration of financial processes into coordinated platforms becomes central to institutional resilience and integrity. Such integration is operationalised through structured management systems designed to coordinate financial activities across departments and units.

Management systems provide formalised structures for planning, organising, directing, and controlling organisational resources to achieve defined objectives. In the public sector, management systems anchored in information technology have been shown to improve compliance and performance monitoring (Hall, 2016; Romney & Steinbart, 2018). These systems typically incorporate workflows, approval hierarchies, and reporting modules that facilitate internal accountability. Within tertiary institutions, management systems serve as the backbone of administrative governance, linking financial inputs to academic and infrastructural outputs, thereby creating the foundation upon which automation can operate effectively.

The evolution of management systems into digital platforms has enabled real-time monitoring, automated reconciliation, and enhanced audit functionality (Grande et al., 2014; Alsharari, 2021). By embedding controls into electronic processes, institutions can minimise reliance on manual oversight while strengthening compliance with regulatory standards. Such digitally enabled management systems, when focused on fiscal operations, form what is commonly referred to as automated financial management systems, which integrate automation with financial governance structures.

Automated financial management systems represent comprehensive digital platforms that integrate budgeting, accounting, payroll, procurement, and reporting into a unified technological environment. These systems are designed to improve fiscal discipline, enhance transparency, and reduce opportunities for financial misconduct (Diamond & Khemani, 2016; World Bank, 2017). Through the consolidation of financial data and the creation of verifiable audit trails, they provide institutional leaders with accurate and timely information for decision-making. In higher education contexts, such systems are increasingly viewed as indispensable instruments for modern governance.

Empirical evidence suggests that integrated financial management information systems contribute to improved expenditure control and reduced leakages in public institutions (Dener et al., 2011; Uyar et al., 2020). By centralising transactions and limiting manual overrides, automated financial management systems constrain discretionary manipulation and foster procedural consistency. These attributes align closely with broader institutional efforts aimed at curbing financial misconduct, thereby linking the discussion directly to the imperative of fraud prevention within tertiary institutions.

Fraud prevention in public organisations involves proactive measures designed to deter, detect, and respond to financial misconduct. Studies have demonstrated that weak internal controls and inadequate monitoring mechanisms significantly increase vulnerability to fraud (ACFE, 2022; Kassem & Higson, 2016). Preventive frameworks typically emphasise segregation of duties, transparency, and real-time monitoring, all of which can be strengthened through technological interventions. In tertiary institutions, where financial flows include tuition revenues, government subventions, and research grants, the consequences of fraud extend beyond financial loss to reputational damage and diminished public trust.

Technological systems play a critical role in fraud prevention by embedding automated checks, exception reporting, and digital audit trails within financial processes (Alles & Gray, 2016; Jans et al., 2014). Such mechanisms reduce opportunities for concealment and enhance early detection of irregular transactions. However, the effectiveness of these tools depends on institutional capacity, regulatory alignment, and contextual adaptation. This underscores the importance of examining fraud prevention within the specific administrative environment of tertiary institutions in Nigeria.

Tertiary institutions serve as centres of advanced learning, research, and community engagement, and they manage substantial public and internally generated revenues. Governance challenges in Nigerian higher education have been linked to funding constraints, administrative inefficiencies, and accountability deficits (Saint et al., 2009; World Bank, 2020). As publicly funded entities, these institutions are expected to adhere to rigorous standards of financial stewardship. Strengthening financial governance mechanisms within tertiary institutions is therefore central to safeguarding educational investments and promoting sustainable development.

In Bayelsa State, tertiary institutions operate within the broader Nigerian public financial management architecture, which mandates compliance with federal financial reforms. Despite reform initiatives, concerns persist regarding delayed reporting, payroll irregularities, and procedural weaknesses in some institutions (Office of the Auditor-General for the Federation, 2021; World Bank, 2022). These challenges underscore the relevance of evaluating the role of technology-driven financial systems in enhancing institutional accountability. Among the prominent reforms introduced to strengthen public financial control is the Treasury Single Account.

The Treasury Single Account was introduced by the Federal Government of Nigeria to consolidate government revenues into a unified account structure, thereby enhancing cash management and transparency. The policy has been credited with reducing revenue leakages and improving fiscal oversight across ministries, departments, and agencies (Adeolu, 2015; IMF, 2018). By centralising receipts and payments, the system limits discretionary control over multiple bank accounts, thereby reducing opportunities for diversion of funds. Its implementation within tertiary institutions is intended to reinforce fiscal discipline and streamline revenue management processes.

While the Treasury Single Account has improved visibility over public funds, its operational impact on institutional autonomy and financial efficiency has generated scholarly debate (Ocheni & Nwankwo, 2018; Yusuf & Chiejina, 2020). Questions remain regarding its effectiveness in fully addressing systemic vulnerabilities at the institutional level. These considerations highlight the interconnectedness of the Treasury Single Account with other reform mechanisms, including the Integrated Personnel and Payroll Information System.

The Integrated Personnel and Payroll Information System was established to eliminate payroll fraud, particularly the prevalence of ghost workers in public service. By centralising payroll data and linking biometric verification to salary payments, the system

enhances accountability and reduces irregular disbursements (Adebayo, 2019; World Bank, 2021). For tertiary institutions, payroll constitutes a substantial proportion of recurrent expenditure, making payroll integrity a critical dimension of financial governance. The deployment of IPPIS therefore represents a targeted strategy for strengthening fraud prevention in personnel management. Nevertheless, the integration of IPPIS within university administrative structures has encountered operational and policy challenges, including concerns about data accuracy and institutional flexibility (Ogunode & Musa, 2020; Yusuf, 2022). These issues suggest that payroll automation, while beneficial, must be harmonised with broader financial management reforms to achieve optimal outcomes. This interdependence directs attention to the Government Integrated Financial Management Information System as a comprehensive platform for fiscal integration.

The Government Integrated Financial Management Information System was introduced to automate budgeting, accounting, and reporting processes across public sector entities in Nigeria. It facilitates real-time tracking of expenditures and enhances compliance with financial regulations (Dener et al., 2011; World Bank, 2017). By providing an integrated framework for financial transactions, GIFMIS strengthens internal controls and supports evidence-based decision-making. Its adoption within tertiary institutions represents a significant step towards holistic financial automation.

Despite the strategic objectives of GIFMIS and related reforms, observable instances of delayed reconciliations, reporting inconsistencies, and perceived financial irregularities in some tertiary institutions indicate that technological adoption alone may not automatically eliminate fraud risks (Office of the Auditor-General for the Federation, 2021; ACFE, 2022). There remains limited empirical evidence on how these automated financial management systems collectively influence fraud prevention outcomes within tertiary institutions in Bayelsa State. This gap underscores the need for context-specific investigation into the interplay between automation, financial governance, and fraud control in the state’s higher education sector. Therefore, it is against this backdrop that this study investigated Automated Financial Management Systems on Fraud Prevention in Tertiary Institutions in Bayelsa State, Nigeria.

Purpose of the Study

The main purpose of the study was to investigate automated financial management systems on fraud prevention in tertiary institutions in Bayelsa State, Nigeria. Specifically, the study investigated the extent;

1. Treasury Single Account (TSA) prevents fraud in tertiary institutions in Bayelsa State.
2. Integrated Personnel and Payroll Information System (IPPIS) prevent fraud in tertiary institutions in Bayelsa State.
3. Government Integrated Financial Management Information System (GIFMIS) prevents fraud in tertiary institutions in Bayelsa State.

Research Questions

1. To what extent does Treasury Single Account (TSA) prevent fraud in tertiary institutions in Bayelsa State?
2. To what extent does Integrated Personnel and Payroll Information System (IPPIS) prevent fraud in tertiary institutions in Bayelsa State?
3. To what extent does Government Integrated Financial Management Information System (GIFMIS) prevent fraud in tertiary institutions in Bayelsa State?

Methodology

The study was carried out in Bayelsa State. It adopted descriptive survey research design. The targeted population comprised all 43 Accounting Education students in all the tertiary institutions in Bayelsa State. This comprised 4 Accounting Education students from Isaac Jasper Boro College of Education, Sagbama, 18 Accounting Education students from Federal University Otuoke, and 21 Accounting Education students from Niger Delta University, Wilberforce Island. Since the population of the study was manageable, it was therefore adopted as the sample for the study. As such, the study adopted the census sampling technique.

The instrument for data collection contained 15 item statements, titled “Automated Financial Management Systems on Fraud Prevention in Tertiary Institutions Questionnaire”, which was used to collect data from the respondents. It was structured into a four-point scale of Very High Extent (VHE), High Extent (A), Low Extent (LE), and Very Low Extent (VLE), with corresponding values of 4, 3, 2, and 1, respectively. It was validated by two experts, one from the Test and Measurement unit of the Department of Counselling and Educational Psychology and the other from the Department of Business Education, Faculty of Education, Niger Delta University, Wilberforce Island, Bayelsa State.

To ascertain the reliability of the instrument, the Cronbach Alpha statistical tool was used and a reliability index of 0.82 was obtained. The instrument was administered to the respondents by the researchers and with assistance of two trained research assistance and was retrieved immediately the respondents responded to it. The analysis of the data was done using mean and standard deviation statistical tools. For a decision to be reached, items with mean scores equal or greater than 2.50 were said to be of high extent. While, items with mean scores equal to or less than 2.49 were said to be of low extent.

Results

Research Question One: To what extent does Treasury Single Account (TSA) prevent fraud in tertiary institutions in Bayelsa State?

Table 1: Mean and Standard Deviation Analysis of the Extent Treasury Single Account (TSA) Prevents Fraud in Tertiary Institutions in Bayelsa State.

	Item Statements	\bar{x}	SD	Decision
1	TSA motivates strict centralisation of institutional revenues.	3.16	0.86	HE

2	TSA motivates transparent monitoring of cash inflows and outflows.	3.19	0.86	HE
3	TSA motivates timely reconciliation of financial transactions.	3.14	0.86	HE
4	TSA motivates accountability in revenue management processes.	3.23	0.88	HE
5	TSA motivates reduction of unauthorised withdrawals from institutional accounts.	3.14	0.89	HE
Grand \bar{x} and SD		3.14	0.87	HE

Key: \bar{x} = Mean; SD = Standard Deviation and HE = High Extent

The data presented in Table 1 above revealed the mean and standard deviation scores of the extent Treasury Single Account (TSA) prevents fraud in tertiary institutions in Bayelsa State. The data revealed that all the items had their mean scores ranged from 3.14 to 3.23 with their standard deviation scores from 0.86 to 0.89. However, based on the fact that the Grand Mean of 3.14 is greater than the criterion mean score of 2.50; this therefore implies that respondents agreed that Treasury Single Account (TSA) to a high extent prevents fraud in tertiary institutions in Bayelsa State. The standard deviation value of 0.87 indicates a relatively close clustering of respondents' ratings around the mean, suggesting a reasonable level of consensus in their perceptions. This moderate dispersion implies that most participants consistently agreed that the Treasury Single Account plays a substantial role in curbing fraudulent practices within tertiary institutions, with only limited variation in their responses. The finding therefore reflects not only a high perceived effectiveness of the system in fraud prevention but also a stable and dependable pattern of opinion among respondents, thereby strengthening the credibility of the conclusion drawn from the data.

Research Question Two: To what extent does Integrated Personnel and Payroll Information System (IPPIS) prevent fraud in tertiary institutions in Bayelsa State?

Table 2: Mean and Standard Deviation Analysis of the Extent Integrated Personnel and Payroll Information System (IPPIS) Prevents Fraud in Tertiary Institutions in Bayelsa State.

	Item Statements	\bar{x}	SD	Decision
6	IPPIS motivates accurate verification of staff payroll data.	3.28	0.84	HE
7	IPPIS motivates elimination of fictitious salary payments.	3.23	0.81	HE
8	IPPIS motivates standardised payroll processing procedures.	3.30	0.85	HE
9	IPPIS motivates transparency in personnel remuneration records.	3.19	0.78	HE
10	IPPIS motivates accountability in salary disbursement systems.	3.25	0.82	HE
Grand \bar{x} and SD		3.25	0.82	HE

Key: \bar{x} = Mean; SD = Standard Deviation and HE = High Extent

The data presented in Table 2 above revealed the mean and standard deviation scores of the extent Treasury Single Account (TSA) prevents fraud in tertiary institutions in Bayelsa State. The data revealed that all the items had their mean scores ranged from 3.19 to 3.30 with their standard deviation scores from 0.78 to 0.85. However, based on the fact that the Grand Mean of 3.25 is greater than the criterion mean score of 2.50; this therefore implies that respondents agreed that Integrated Personnel and Payroll Information System (IPPIS) to a high extent prevents fraud in tertiary institutions in Bayelsa State. The standard deviation of 0.82 reflects a relatively low spread of responses around the mean, indicating that participants' views were closely aligned. This level of dispersion suggests a strong degree of agreement among respondents that the Integrated Personnel and Payroll Information System significantly curb fraudulent practices within tertiary institutions. The consistency in responses reinforces the reliability of the finding, demonstrating that the perception of IPPIS as an effective fraud prevention mechanism is widely shared rather than divided across the sample.

Research Question Three: To what extent does Government Integrated Financial Management Information System (GIFMIS) prevent fraud in tertiary institutions in Bayelsa State?

Table 3: Mean and Standard Deviation Analysis of Extent Government Integrated Financial Management Information System (GIFMIS) Prevents Fraud in Tertiary Institutions in Bayelsa State.

	Item Statements	\bar{x}	SD	Decision
11	GIFMIS motivates integrated monitoring of budget execution.	3.21	0.79	HE
12	GIFMIS motivates real-time tracking of expenditure transactions.	3.24	0.83	HE
13	GIFMIS motivates automated validation of financial entries.	3.21	0.81	HE
14	GIFMIS motivates strengthened compliance with financial regulations.	3.29	0.86	HE
15	GIFMIS motivates systematic generation of financial audit trails.	3.31	0.88	HE
Grand \bar{x} and SD		3.25	0.83	HE

Key: \bar{x} = Mean; SD = Standard Deviation and HE = High Extent

The data presented in Table 3 above revealed the mean and standard deviation scores of the extent Government Integrated Financial Management Information System (GIFMIS) prevents fraud in tertiary institutions in Bayelsa State. The data revealed that all the

items had their mean scores ranged from 3.21 to 3.31 with their standard deviation scores from 0.79 to 0.88. However, based on the fact that the Grand Mean of 3.25 is greater than the criterion mean score of 2.50; this therefore implies that respondents agreed that Government Integrated Financial Management Information System (GIFMIS) to a high extent prevents fraud in tertiary institutions in Bayelsa State. The standard deviation value of 0.83 indicates a relatively narrow dispersion of responses around the mean, demonstrating a substantial level of uniformity in participants' assessments. This suggests that respondents generally shared the view that the Government Integrated Financial Management Information System plays a significant role in mitigating fraudulent activities within tertiary institutions. The modest variability in opinions strengthens the dependability of the finding, implying that the perceived effectiveness of GIFMIS in fraud prevention is consistently acknowledged across the respondent group rather than being influenced by divergent perspectives.

Discussion

Firstly, the finding, Treasury Single Account (TSA) to a high extent prevents fraud in tertiary institutions in Bayelsa State aligns with emerging empirical evidence that centralised cash management frameworks significantly reduce opportunities for financial leakages in public organisations. Recent studies indicate that TSA implementation enhances transparency by consolidating government revenues into a unified account structure, thereby limiting discretionary control over multiple institutional bank accounts (Yusuf & Chiejina, 2020; Ikeanyibe et al., 2020). By strengthening oversight and ensuring that receipts and payments are channelled through a monitored platform, TSA reduces avenues for diversion and unauthorised withdrawals, which are common precursors to fraud in public sector entities.

Further corroboration is found in empirical analyses demonstrating that TSA adoption improves fiscal discipline and strengthens internal control systems across ministries, departments, and agencies. Adeolu (2015) observed that the centralisation of government funds under TSA significantly curtailed revenue misappropriation by promoting real-time monitoring and reconciliation of transactions. Similarly, Eme et al. (2015) reported that TSA implementation in Nigeria enhanced accountability and reduced incidences of ghost accounts and unauthorised spending. These findings reinforce the present result by illustrating how TSA constrains structural weaknesses that often enable fraudulent financial practices within publicly funded institutions, including tertiary establishments.

Moreover, broader public financial management reforms literature supports the proposition that integrated treasury frameworks are effective tools for fraud mitigation when properly implemented. The International Monetary Fund (2018) noted that treasury consolidation improves fiscal transparency and reduces cash management risks by eliminating fragmented banking arrangements. In a related assessment, the World Bank (2022) emphasised that unified treasury systems contribute to stronger expenditure controls and minimise leakages in public institutions. Taken together, these documented outcomes substantiate the conclusion that TSA plays a significant preventive role against fraud, thereby providing empirical backing for the finding that it operates to a high extent in curbing financial irregularities within tertiary institutions in Bayelsa State.

Secondly, the finding, Integrated Personnel and Payroll Information System (IPPIS) to a high extent prevents fraud in tertiary institutions in Bayelsa State is consistent with empirical evidence that centralised payroll automation significantly reduces financial irregularities in public service administration. Studies examining IPPIS implementation in Nigeria have shown that the system enhances payroll transparency by integrating personnel records with biometric and bank verification processes, thereby limiting opportunities for ghost workers and unauthorised salary payments (Olaoye et al., 2019; Adebayo, 2019). By enforcing standardised payroll procedures and restricting manual alterations of salary data, IPPIS strengthens internal control mechanisms, which are essential for curbing payroll-related fraud in publicly funded institutions.

Further corroboration emerges from research indicating that digital payroll platforms improve accountability and expenditure discipline within higher education institutions. Ogunode and Musa (2020) found that IPPIS contributed to the detection and removal of fictitious employees from payroll systems, resulting in measurable savings and improved financial credibility. Similarly, Yusuf (2022) reported that the system enhanced compliance with public financial regulations by ensuring that salary disbursements were traceable and centrally monitored. These findings align with the present result by demonstrating that payroll automation directly addresses systemic vulnerabilities that often facilitate financial misconduct in tertiary institutions.

In addition, broader public financial management assessments underscore the role of integrated payroll systems in strengthening fraud prevention frameworks. The World Bank (2021) observed that centralised payroll reforms in Nigeria reduced recurrent expenditure leakages and improved data accuracy across government entities. Likewise, the International Monetary Fund (2019) emphasised that robust payroll information systems are critical to minimising compensation-related fraud and enhancing fiscal transparency in developing economies. Collectively, these documented outcomes substantiate the conclusion that IPPIS functions as an effective fraud prevention mechanism, thereby reinforcing the finding that it operates to a high extent in mitigating payroll-related irregularities within tertiary institutions in Bayelsa State.

Finally, the finding, Government Integrated Financial Management Information System (GIFMIS) to a high extent prevents fraud in tertiary institutions in Bayelsa State is strongly supported by empirical evidence demonstrating that integrated financial management platforms enhance transparency and reduce opportunities for fiscal manipulation in public organisations. Research indicates that GIFMIS strengthens expenditure control by automating budget execution, accounting, and reporting processes within a unified digital framework (Dener et al., 2011; Diamond & Khemani, 2016). By embedding approval hierarchies and electronic audit trails into financial workflows, the system constrains discretionary overrides and enhances traceability of transactions. Such structural

safeguards directly address weaknesses commonly associated with financial misappropriation in publicly funded institutions, thereby reinforcing the present finding.

Additional corroboration emerges from country-level assessments highlighting the impact of integrated financial management reforms on accountability outcomes. The World Bank (2017) reported that the deployment of GIFMIS in Nigeria improved commitment control, strengthened reporting accuracy, and reduced instances of unauthorised expenditures across ministries and agencies. Similarly, Ocheni and Nwankwo (2018) observed that integrated financial platforms enhanced real-time monitoring of government spending and curtailed revenue leakages. These documented improvements in fiscal discipline and oversight substantiate the conclusion that GIFMIS significantly mitigates systemic vulnerabilities that often enable fraudulent financial practices within tertiary institutions.

Moreover, broader public financial management literature affirms that digital financial systems are critical instruments for fraud prevention when effectively implemented and supported by institutional capacity. Uyar et al. (2020) found that information system integration positively influences internal control quality and financial reporting reliability in emerging economies. In a related evaluation, the International Monetary Fund (2018) emphasised that comprehensive financial management information systems strengthen budget credibility and minimise corruption risks by promoting transparency and data consistency. Collectively, these findings validate the assertion that GIFMIS plays a substantial preventive role against fraud, thereby lending empirical weight to the conclusion that it operates to a high extent in safeguarding financial integrity within tertiary institutions in Bayelsa State.

Conclusion

Based on the findings, the study concluded that;

1. Treasury Single Account significantly enhances financial transparency and curtails fraudulent activities in tertiary institutions in Bayelsa State.
2. Integrated Personnel and Payroll Information System effectively prevent payroll-related fraud by ensuring accurate and accountable staff remuneration processes.
3. Government Integrated Financial Management Information System strengthens institutional oversight and reduces financial irregularities, promoting overall fiscal discipline in tertiary institutions.

Recommendations

Based on the findings and conclusion drawn, the study recommended that;

1. Tertiary institutions should fully implement and maintain the Treasury Single Account system to ensure centralised revenue management, as this will further enhance transparency and minimise fraud risks.
2. Institutions should strengthen the use of IPPIS for payroll processing to guarantee accurate and accountable staff payments, thereby reducing the incidence of salary-related fraud.
3. Tertiary institutions should integrate and optimise GIFMIS in financial operations to improve monitoring and control of expenditures, ensuring consistent fiscal discipline and reducing financial irregularities.

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