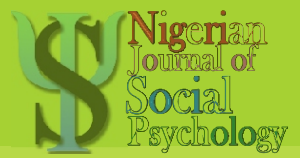


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# EFFECT OF E-GOVERNANCE ON FIGHT AGAINST CORRUPTION IN SOUTH EAST NIGERIA (2015 – 2023)

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## **Abstract**

*The research was on effect of e-governance on fight against corruption in South East, Nigeria. The objective of the study was to determine the extent to which e-governance has influenced the fight against corruption in public institutions in South East, Nigeria from a population of 2004, a sample size of 1908 was determined using the Taro Yamane statistical formula. The descriptive survey research design was employed in the study. Both the primary and secondary sources were used in generating data which were subsequently analyzed by means of simple percentages and mean scores, while test of hypothesis was by z-test. Frequencies were applied in the presentation of data. From the analysis, the study found that e-governance has significantly influenced the fight against corruption in public institutions in South East, Nigeria. The study recommended that public institutions like EFCC and ICPC ensure that public officials who are identified with corruption practices are brought to book, to serve as a deterrent to others.*

**Keywords:** *e-governance, cashless policy, corruption, EFCC, TSA.*

## **Introduction**

Adeyemo in Attah (2020) observes that the main purpose of applying e-governance in government business is to foster good governance which is characterized by equality and equity, citizens' participation in decision making, transparency and accountability on the part of public officials in various spheres of the economy. As observed by Danfilani (2018) e-governance is a transition on the basis of a revolution in information and communication technology by means of digital technologies as experienced in the use of internet, personal computer, mobile phones, and numerous other electronic appliances/application. The coming to being of these devices smoothly and efficiently facilitated transmission of information and services between the government and the society.

Willic (2017) asserts that information and communication technology is a tool for transformation of the society electronically. Electronic government has been globally accepted as a reliable means of improving government business transactions with citizens through administrative processes that ensure efficient public service delivery (Radriankrinsman, 2018). In the view of Branen (2017) e-governance seeks to enable the citizens enjoy a stress-free access to public services, thereby avoiding the cumbersome bureaucratic processes. In the same vein, Banmister and Welsh (2017) opine that e-governance involves the deployment of information and communication technology in promoting frequent participation of citizens in the governance of the society through administrative processes of government agencies and political institutions. Palvia and Sharma (2017) corroborate this view by agreeing that e-governance is concerned with the internal use of information and internet technologies to manage resources like capital, men, materials and machines that aid administrative processes.

Sheridan and Riley (2018) assert that electronic governance entails a whole gamut of networks and inter-relationships between government and the rest of the society in respect of the

application of information and communication technology. In other words, e-governance is all about the electronic communication processes that facilitate the administrative relations between public institutions and the society.

While the adoption of e-governance has hit highly remarkable heights in the developed nations of the world, its application in the developing countries including Nigeria, is still under serious scrutiny. Today, Nigeria is said to be experimenting in e-governance operationally when compared to the developed nations (Bhamangar, 2017). Practically, the notion is that government institutions in “Nigeria are yet to exceed the billboard or partial service delivery (such as an ordinary service government website), to claim e-governance adoption”. (United Nations E-governance Survey Report, 2018).

Omeleke in Agboola (2018) opines that “management, favouritism/nepotism, political patronage, rigid bureaucracy, and widespread corruption would bear negative fruits that render impotent, government plans and efforts at optimal public performance” and if allowed, could retard the growth and development of the public sector in general and the South East in particular. Issues like the ghost worker syndrome have come to the fore, and successive governments in Nigeria have been battling with this malaise by setting up audit panels and various reforms with the aim of improving efficiency in public service delivery (Okwueze, 2010 & Eze, 2010 in Eze, 2019).

Earl-Deputy & Serat (2017) explain that corruption is the “abuse of public office for personal gain”. It may occur at both the national, state, or local levels of government, including the legislature, executive and judiciary. Indeed, corruption is manifest in every aspect of life, whether in the private or public sector organizations. No matter where corruption is practiced, it is bound to adversely affect the lives and welfare of citizens particularly with regard to making available the most basic and essential services (Earl-Deputy & Serat, 2017). Before e-governance came into existence in Nigeria, many employees of government in various tiers of government were known to be horribly corrupt. Thus situation motivated the researcher to seek to investigate the effect of e-governance on fight against corruption in South East, Nigeria.

### **Statement of the Research Problem**

The primary role of government all over the world is to provide social and welfare services as well as protect lives and properties of the citizens. Most of the reforms floated in the public sector in Nigeria, particularly the e-government initiative had the main purpose of covering the line of differences noticed between the public and private sectors in order to improve the public sector and make it more business oriented.

Unfortunately, prior to the introduction of e-governance in Nigeria, public officials were acknowledged as embezzlers, salary and budget padders and inflaters of government contracts and procurements to their advantage. Similarly, the public service was inundated with innumerable host of non-existent ghost workers with whom the public officials defrauded government and the public of billions of naira in payment of salaries. Various regimes had employed different strategies and tactics to tackle this malady with no visible tangible result. The researcher is desirous to see the extent e-governance has gone or will go in the fight against corruption in South East, Nigeria.

### **Objective of the Study**

The objective of the study was to determine the extent to which e-governance has influenced the fight against corruption in public institutions in South East, Nigeria.

## **Research Question**

How does e-governance influence the fight against corruption in public institutions in South East, Nigeria.

## **Research Hypothesis**

E-governance has not significantly influenced the fight against corruption in public institutions in South East, Nigeria.

## **Conceptual Review of Related Literature**

### **E-governance as a Potent Weapon for Anti-Corruption War in Nigeria**

Corruption is “outright theft, embezzlement of funds or other misappropriation of state property, nepotism and the granting of favour to personal acquaintances and the abuse of the public authority to exact payments and privileges” (Duruji and Desta, 2013 in Egberi and Madubueze, 2014). This definition shows the public as the major sufferers and the public servants as the agent. In his view, Yagboyaju (2015) defined corruption as

*“Any act perpetrated by political class, civilian or military or a highly placed public official aimed at changing the moral or lawful course of events, especially when the perpetrator uses such a position of authority for the purpose of personal or group interest (such as acquiring wealth, status or power) at the expense of public interest”.*

A good number of scholars globally have widely discussed issues concerning the relationship between e-governance and the anti-corruption war (Ojo, S., 2014; Anderson, 2009; Shi, D.C., 2008; Eom, T.H., 2008). They all agree that information communication technology (ICT) is a necessary means to defeat the trending corrupt practices in the public sector. ICT has the capacity of wiping out corruption and promoting good governance by effective control of the activities of government and the citizens. The application of electronic devices in communication between government, businesses and citizens has a very positive effect on the war against corruption in developing countries (Lupu, and Lazar, 2015). Different regimes in Nigeria have pronounced interest in the fight against corruption, but no sooner than they made such declaration; would corruption exacerbate and achieve higher dimension of technical expertise.

Emenike in Obialor and Ozuzu (2017) agreeing with the opinion of Yagboyaju (2015) emphasize the high existence of corrupt practices at the topmost heights of political authority and policy makers who also implement such policies in Nigeria. This makes it very easy for them to thwart such policies in their favour and to the detriment of the masses.

As observed by Okafor et al (2017), in the public sector, corruption is alarming in the areas of “lack of accountability and transparency, project costing, contract awards, huge financial rewards for political Godfathers, embezzlement and misappropriation of public funds and others”. Between 1999 and 2022, was haphazard or improper implementation of budgets even at the federal level (Aminu, 2015). There were other issues as observed by Odusile (2017) concerned with corruption in Nigeria. These include the human resource factor that could cripple the health in Nigeria, improper investment, weak governance and being insensitive to workers’ welfare all of which affect health workers negatively with resultant inefficiency and low productivity. Okafor et al (2017) posit that marauding corruption in the public service has

resulted in bad governance, coming with it are such other problems like ineffective performance, inadequate infrastructural development, intrinsic and extrinsic dehumanization of the citizens culminating in abject poverty and general underdevelopment. Singla and Aggarwal (2017), assert that no country or state can ever develop without fighting and wrestling corruption to the ground. Ugochukwu et al (2017) identify certain areas of e-governance through which corruption could be fought, namely, “accountability, transparency, treasury single account bank verification number, due process procedure in relation to contract awards, procurements and other official public processes”. These factors will be discussed fully subsequently.

Even with the establishment of Independent Corrupt Practices Commission (ICPC), Economic and financial Crimes Commission (EFCC) and Code of Conduct Bureau and others in addition to those mentioned above, the escalating wave of corruption in both the public and private sectors appeared to have no solution in Nigeria.

The failure of all these measures necessitated the introduction of e-governance scheme with the intention to generate transparency in the public sector. The revolution brought about by Information Communication Technology (ICT) facilitated the implementation of e-governance principles in Nigeria, as a pilot scheme in federal ministries, departments and agencies including parastatals. Other levels of government including the South-East States of Nigeria followed suit in order to face the eradication of corruption headlong. The three tiers of government in Nigeria have saved huge amounts of public funds since embarking on the e-government scheme. (Davies, 2019).

### **Economic and Financial Crimes Commission Fight Against Corruption in Nigeria**

<b>S/N</b>	<b>Years in Office</b>	<b>Office Held</b>	<b>Defendant</b>	<b>Date Charged</b>
1	1999-2003	Governor, Kogi State	Abubakar Audu	Dec. 2006
2	1999-2005	Governor, Bayelsa State	Kiepreye Alamieyeseigha	Dec. 2007
3	1999-2007	Governor, Plateau State	Joshua Dariye	July 2007
4	1999-2007	Governor, Abia State	Orji Kalu	July 2007
5	1999-2007	Governor, Taraba State	Jolly Nyame	July 2007
6	1999-2007	Governor, Jigawa State	Saminu Turaki	July 2007
7	1999-2007	Governor, Enugu State	Chimaroke Nnamani	July 2007
8	1999-2007	Governor, Edo State	James Ibori	July 2007
9	1999-2007	Governor, Delta State	Lucky Igbinedion	Jan. 2008
10	2002-2005	Inspector General of Police	Tafa Balogun	April 2005
11	2003-2006	Governor, Ekiti State	Ayo Fayose	Dec. 2007
12	2003-2007	Minister of Federal Capital Territory	Nasir El-Rufai	May 2010
13	2005-2006	Minister of Aviation	Babalola Borishade	July 2008
14	2006-2007	Minister of Aviation	Femi Fani-Kayode	July 2008
15	2006-2007	Governor, Plateau State	Michael Botmang	July 2008
16	2007-2008	Minister of Health	Adenike Grange	April 2008
17	2007-2008	Minister of State for Health	Gabriel Aduku	April 2008
18	2007-2011	Deputy Speaker of the House of Representatives	Usman Nafada	June 2011
19	2008-2010	Minister of Works and Housing	Hassan Lawal	May 2011
20	2007-2011	Senator, Ogun State	Iyabo Obasanjo-Bello	April 2008
21	2007-2011	Speaker of the House of Representatives	Dimeji Bankole	June 2011

Source: Corruption trial of the Nigeria’s Economic and Financial Crimes Commission (2011).

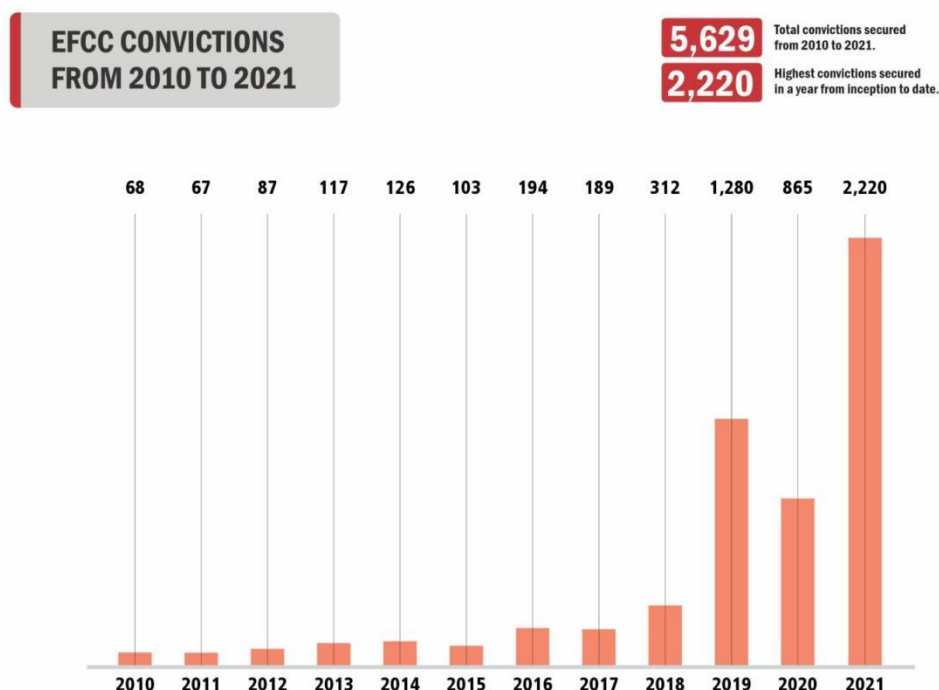
Tables of Recoveries (June 2003 – March 2011)

S/N	Sector	Naira (₦)	Dollars (\$)
1.	Banking	₦650 billion	\$4.3 billion
2.	Taxation	₦3.5 billion	\$23.3 million
3.	Local Business/Firms	₦150 billion	\$10 million
4.	Multi National Penalties	₦36 billion	\$240 million
5.	Others	₦136.5 billion	\$903.3 million
	Total	N975 billion	\$6,500,000,000

Source: Economic and Financial Crimes Commission (2011)

### EFCC Convictions from 2010 to 2021

Research Gate (2022) in Edeh, Nwokwu, and Ugbala, (2022) inform that the Economic and Financial Crimes Commission, EFCC, has disclosed through a press release that it has secured 2,220 convictions in 2021 bringing the total convictions secured by the Commission to 5,629 between 2010 and 2021. However, there is no transparency in the release by the Commission as it has not published full details of cases and persons convicted thus far. The EFCC has since 2016 stopped publishing, on its website, a detailed yearly record of convictions it has secured and persons convicted of money laundering, corruption, cybercrime, advance fee fraud, et cetera.



Source: Transparency IT: EFCC convictions from 2010 to 2021

### EFCC Secures 3, 785 Convictions in 2022.

Sanni, K. (2023) informs that EFCC confirmed that the 2022 convictions recorded 70.5% improvement in the performance of the commission over its record for 2021. The Commission also confirms that the statistics show a 98.83% success record in cases prosecuted. It said it only lost 41 cases throughout the years, which it said represented 1.07% of all its cases. As of

mid December, 2022, the EFCC Chairman, Abdurashheed Bawa, had said that the records at his disposal as of then shows the commission had recorded a total of 3,615 convictions in 2022 (Sanni, K., 2023).

The EFCC boss noted that cybercrimes cases accounted for half of all convictions, achieved by EFCC in the year, Highlighting his agency's other accomplishments from January to December, 2022, Bawa said the commission made recoveries that included N134,333,759,574.25; \$121,769,076.30; £21,020; €56,925; ¥21,350; and CFA 300,000.

### **Commands with most Convictions**

The EFCC's Report (2022) states that Lagos Command recorded the most convictions -765. This is closely followed by the Ibadan command with 373 convictions, and the Port Harcourt Zonal Command with 367, while the headquarters in Abuja recorded 314 convictions. "The convictions secured by the commission in 2022 is the highest by the EFCC since its inception, and sustains show an upward trajectory which began shortly after the emergence of the administration of Mohammedu Buhari". (EFCC, 2022).

Osayemwenre (2022) states that the EFCC has been perceived as an ivory tower in both the fight against corruption in Nigeria and repositioning the financial mal-adjustment in the Nigeria economy. Since its establishment in 2004, the commission has wielded enormous power in tackling corrupt practices stemming from several convictions of accused political officers. The commission's activities have become increasingly more complicated because of its dislodged external structural and functional influence in the administration of criminal justice. As further observed by Osayemwenre (2022), government interference, poor leadership of the various successive leaders of the commission and widespread understanding and acceptance that the disposition and manifestation of the headship in the commission are under political influence to favour ruling parties in Nigeria have created lacunas in their system of administering criminal justice in Nigeria.

The leadership of the EFCC is considered ineffective and lacks the confidence to tackle and wrestle corruption. There is, therefore, a serious tendency that Nigeria's survival cannot be sustained. If it must be sustained, there must be a conscious effort by the commission to set aside leadership and ethnic settlement and fight corruption as it should be. (Osayemwenre, 2022).

In spite of the recorded success of EFCC's fight against corruption in Nigeria, the malady never abated. Equally, other efforts which have been mentioned earlier will be discussed hereunder. Each achieved a measure of success, but left much to be desired about total eradication of corruption in Nigeria or at least achievement of a high level of minimizing corruption. The services rendered by electronic means which include payment of tax, rate, license, etc definitely eliminate human error and incidence of corrupt practices by public officials (Kanchama, Samankoon, 2018). This system involves digitization of processes with the potentials of mutilating corrupt practices. Policies have been implemented in Nigeria involving digitization with the aim of eliminating corruption in the public sector. These include:

### **Treasury Single Account (TSA):**

The TSA was initiated in 2004 in Nigeria as part of the Economic Reform and Governance Programme of the Federal Government. The TSA is an integrated national bank account where all federal establishments are required to pay in daily any government revenue. This policy was meant to plug all leakage that existed in collecting government revenue and ensuring that government revenues are judiciously expanded for the good of the citizens. The TSA is,

therefore, a consolidated view of government resources available in a pool for easy control and disbursement by a centralized view of government resources available in a pool for easy control and disbursement by a centralized authority. It introduces the principle of unity of treasury in a bank from which all government receipts and payments are transacted (Ahmed in Eze, 2019). Every single transaction in this policy is done through e-payment. This policy fully blossomed in 2009 with the aim of ensuring “efficiency, effectiveness, transparency, openness and accountability in the management of the country’s financial resources”. The TSA was guided by three principles, namely, to unify and synchronise government treasury account, management of government cash resources was the responsibility of chief financial agents of government, and there should be effective consolidation of all government revenues as well as total control of budgetary and extra budgetary expenditure (Olisa and Odita, 2019).

The Treasury Single Account (TSA) as defined by Adeolu (2018) is a governmental system of accounting by which all revenues, receipts, and income accruing to the government are normally paid into a single common account under the maintenance of the Central Bank of Nigeria. The purpose of any payment made from that account must categorically be specified so as to ensure transparency and accountability, and avoid misuse of public funds.

This makes for proper cash control. Ahmed (2018) states that the specific objectives of the TSA seeks to:-

- (i) Provide greater transparency in public Financial Management (PFM);
- (ii) Gain greater clarity to national financing needs and the management of public debt;
- (iii) Increase fiscal savings (less Transaction charges, more revenues);
- (iv) Improve financial markets
- (v) Provide more accurate accounting and improved reporting”.

As observed by Garbade, et al (2019), the Treasury Single Account has a lot of benefits which include the following:-

- (i) It allows complete and timely information on government cash resources.
- (ii) It improves Appropriation control.
- (iii) It improves operational control during budget execution.
- (iv) It enables efficient cash management and reduces bank fees and transaction cost.
- (v) It facilitates efficient payment mechanisms.
- (vi) It improves bank reconciliation and quality of fiscal data”.

### **The Government Integrated Financial Management Information System (GIFMIS).**

This is an integrated component of the ERGP initiative, whose objective is to fight corruption using information technology. The programme came on board to apply integrated electronic mechanisms in managing public resources so as to improve transparency, accountability and cost effective public service delivery”. (Olisa, and Odita 2019).

The main focus of GIFMIS is the computerization of the federal government financial information system in order to increase:

- (i) Federal government capacity to effectively control and monitor the general expenditure and accounts of MDAs;
- (ii) The capability to understand the general costs of collection activities;
- (iii) The ability to exhibit transparency and accountability to the public and partners;
- (iv) The ability to access information on government’s performance and cash flow;
- (v) Medium term planning through a medium term expenditure framework (MTEF);



- (vi) Internal control to identify and prevent possible frequent actions.
- (vii) The access to information and financial operations”.

GIFMIS has the obligations to cover all areas of government budget preparation and implementation as well as enabling effective revenue collection in an integrated manner in Federal Agencies like “the Federal Inland Revenue Services (FIRST), Customs, Nigerian National Petroleum Corporation (NNPC), and providing effective revenue remittances and transfers to the TSA (Olisa and Oditta 2016).

### **Cashless Policy:**

In 2012, the Central Bank of Nigeria (CBN) introduced the cashless policy which is aimed at eliminating carrying of physical cash in the national economy and thereby enable e-transaction. This policy came into force in Lagos in January, 2012; with the intention of reducing cost of banking services and thereby modernize and develop Nigeria’s economy to be among the top 20 economics of the world economics by 20-20, i.e. vision 20-2020. It is hoped that the policy would reduce high cash usage and help in effective control of inflation and thereby promote economic growth. The policy is also meant to minimize the risk of encountering robberies and incidental crimes as a result of handling cash. Therefore, the policy’s fundamental goal is to limit physical cash flow, and reduce corruption by transactions in a cashless society in which the use of physical cash for payments is reduced drastically to the barest minimum (Ayoola, 2018). This system encourages an environment for electronic-based payments by means of credit cards, mobile phones or bank teller. The cashless policy involves such components as e-exchange, e-money (which is now translated to e-naira in Nigeria since October, 2021, e-finance and many others. The major control mechanisms for effective implementation of the cashless policy in Nigeria include:-

- (i) Daily cumulative cash limit of N500,000 and N3 million free cash withdrawals and lodgment by individual and corporate customers respectively. These are upward reviews from the daily cumulative limits of N150,000 and N1million set in January, 2012.
- (ii) Processing fees for withdrawals above limit:  
3% for individual and 5% for corporate customers. These are downward reviews from the respective 10% and 20% fees set in January, 2012.
- (iii) Processing for lodgments above limit:  
2% for individual and 3% for corporate customers. These are downward reviews from the respective 10%, 20% fees set in January, 2012. (Ayoola, 2018).
- (iv) Exemptions from processing fees:

This applies to accounts operated by ministries, departments and agencies (MDAs) of federal and state governments, solely for the purpose of revenue collections. Exemption also extended to embassies, diplomatic missions and multilateral and aid-donor agencies, as well as micro-finance bank”. (Ayoola 2018).

In furtherance of the implementation of the cashless policy, these other measures were applied to ensure its success:-

- (i) Automated Teller Machine (ATM):  
The ATM can be used for the payment of bills, deposit cash, fund transfer, and recharge airtime for mobile phone.
- (ii) Internet Banking:

This can be employed to make instant balance enquiry, funds transfer, payment of application fees and utility bills. Some of the banks require the customers to use token in order to guarantee security and safeguard the account against fraudsters.

(iii) Point-of-sale (POS) Terminals:

This can be used to make payment of any transaction made by the customers.

(iv) Electronic Transfer:

This can be employed to transfer funds electronically from the customer's account to other sources or destinations" (Ayoola, 2018).

## **E-Naira as a Concept in Cashless Policy:**

### **1. Official Launch of the Master Plan**

In pursuit of the objective of improving digital operations and services among the various Ministries, Departments and Agencies (MDSs) and with the society, the Federal Government of Nigeria launched the e-government Plan (2020).

Recently, in 2021, the former minister of Information and Communication Technology (ICT) Mr. Abalulrheem Adebayo Shittu (2021) said that the official launch of the Master Plan would achieve the following:-

- (i) Improved public administration
- (ii) Improved employment opportunities as a result of improvement in the ICT sector.
- (iii) Improved growth and economic development.
- (iv) Efficient service delivery as a result of savings in costs.
- (v) Improved transparency and accountability of public officials. (E-government Plan, 2020).

The former minister was also of the view that the adoption of e-government Master Plan would help improve the country's Gross Domestic Product (G.D.P). according to the Permanent Secretary of the Ministry, Mrs. Nkechi Ejele, (2019), the Master Plan was initiated by the Ministry and some other government agencies including the National Information Technology Development Agency (NITDA) and Galaxy Foundation Limited. They also received a generous grant from the Korea International corporation Agency (KOIKA) that made it possible to access several e-government experts and many study trips to Korea, the number one spot on the United Nations e-government index for many years. (2008, 2012, 2018).

In order to develop the e-government Master Plan, the Ministry had taken into consideration various aspects of government such as "legal systems, organizational frameworks, services, human resources development, awareness and infrastructure". (Ejele, 2019).

According to the Permanent Secretary, the Master Plan was designed to be in three stages, namely:

- (i) The pre-implementation stage;
- (ii) The implementation stage;
- (iii) The post-implementation stage".

The Permanent Secretary, among other things, added that the e-government Master Plan provides three outstanding opportunities namely;

- (i) The first is the capability of quickening the digitalization of the processes of business transactions.
- (ii) Secondly, the low rankings of Nigeria in government ICT network readiness in e-government will tremendously rise to higher ranks.

- (iii) Thirdly, it is estimated that there will be private sector investment in governmental ventures to enhance more efficiency and effectiveness in public service delivery to the citizens of this country. (Ejele, 2019).

## **2. Review of the Regulatory Guidelines on the E-Naira**

In pursuit of the objectives of the Master Plan of the Ministry of Immigration as stated above and in furtherance of the mandate of the Central Bank of Nigeria (CBN), to “issue legal tender currency, ensure financial system and promote the development of electronic payments system under the Central Bank of Nigeria (“CBN”) Act 2007, and the Banks and Other Financial Institutions Act (BOFIA) 2020, the CBN issued the Regulatory Guidelines on the e-Naira”. The provisions of the guidelines should affect all Financial Institutions and all those who would use the e-Naira. (Dayo et al, 2021).

“The e-Naira is the digital form of the Naira. It is a legal tender, which forms part of the currency in circulation, being at par with the physical Naira”. It is the expectation of the CBN that the e-Naira would complement the ordinary Naira at less cost, greater efficiency, easily acceptable, very safe and most trusted way of conducting transactions and making payments. Additionally by the use of e-Naira, monetary policy effectiveness would be improved; government’s scope of interventions deployment in the society and remittances would be favourably enhanced.

In order to access and use the e-Naira, the e-Naira wallet is necessary. It is to be noted that the e-Naira can be exchanged with other countries’ Central Bank Digital Currencies (“CBDC”). The launching of the e-Naira was originally scheduled for 1<sup>st</sup> October, 2021 in commemoration of Nigeria’s 61<sup>st</sup> Independence Anniversary but was somehow shifted to a later date (Dayo et al, 2021)

## **3. Participants of e-Naira Transactions and their Roles under the Regulatory Guidelines**

According to the Central Bank of Nigeria, CBN, (2021), the following are the participants of e-Naira transactions.

- (i) Central Bank of Nigeria (CBN):

The CBN shall have the exclusive right and responsibility “to mint, distribute and destroy the e-Naira”. The CBN is solely responsible for all aspects of control of the e-Naira including the operational standards. The CBN also monitors compliance with extant regulations by other financial institutions and issuance of directives periodically on e-Naira.

- (ii) Financial Institutions (“FIs”):

The financial institutions are intermediaries of transactions between the Central Bank of Nigeria and customers. They are to ensure the boarding of the e-Naira wallet for the bank customers, namely, Merchants and customers.

They are also to incorporate the e-Naira character into the digital processes of these institutions’ banking systems and demand and receive e-Naira from the CBN for themselves as well as for their customers. Among the rules of the financial institutions include managing the e-Naira among their customers in their various branches, developing and updating frameworks for ensuring “compliance with know your customer (“KYC”) anti money laundering/combating the financing of terrorism (“AML/CFT”) requirements, receive and resolve customers’ complaints and ensure that they are

included in their periodic reports to the CBN”. It is the function of the CBN to automatically onboard these financial institutions.

(iii) Merchants:

Merchants are responsible for making available to the customers other means of utilizing the e-Naira in their business transactions, as well as protecting the e-Naira wallet identities from unauthorized access and providing cashbook services to the customers. After downloading the e-Naira wallet as required, the Financial Institution have the responsibility of on boarding the merchants. (Dayo et al, 2021).

(iv) Ministries, Departments and Agencies (MDAs):

Revenues can be collected and payment made by MDAs in e-Naira. The on boarding of MDAs shall be done by the CBN on receipt of the required mandate.

(v) Customers:

As the end-users of the e-Naira, the customer has significant roles to play. These roles include

- (a) Creating and funding e-Naira wallet;
- (b) Using the e-Naira as another means of payment for their legitimate transactions;
- (c) Ensuring the safety of their e-Naira channels and access;
- (d) Informing Financial Institutions of any fraud or complaints or disagreements.
- (e) Customers are responsible for their self-onboarding after “downloading the e-Naira Speed Wallet from the app stores and fulfillment of the requirement” (Central Bank of Nigeria, 2021).

#### **4. Other Key Highlights of the Regulatory Guidelines of the e-Naira**

As stated by Dayo et al, (2021), these guidelines are quoted hereunder so as not to add or reduce the value of the intents of the CBN (2021).

- (i) The e-Naira shall be administered by the CBN through the Digital Currency Management System (“DCMS”) to mint and issue e-Naira.
- (ii) Financial Institution (“FIs”) shall maintain a treasury e-Naira wallet for holding and managing e-Naira on the DCMS. The FIs suite is the primary application used by the FIs to manage their digital currency holdings, requests and redemption with the CBN.
- (iii) The e-Naira platform shall host the e-Naira wallets for different stakeholders.
- (iv) The e-Naira stock wallet belongs to the CBN and it shall warehouse all minted e-naira.
- (v) Financial Institutions shall maintain one treasury e-Naira wallet to warehouse e-Naira received from CBN e-Naira stock wallet. FIs may create e-Naira sub-treasury websites from branch tied to it and funded from its single e-Naira treasury wallet with the CBN.
- (vi) A Financial Institution may create e-Naira branch sub wallets for the branches. The e-Naira branch sub wallets shall be funded from the treasury e-Naira wallet.
- (vii) E-naira merchant wallets shall be used solely for receiving and ranking e-Naira payments for goods and services.
- (viii) E-Naira customer wallets shall be created for end-users to transact on the e-Naira platform.
- (ix) The charges for e-Naira transactions shall be in line with the guide to charges by banks, other financial and non-financial institutions.
- (x) Two-factor authentication and other measures shall be adopted to ensure the security of the e-Naira wallet.

- (xi) Financial Institutions shall integrate their back-end systems to the DCMS for efficient transfer of e-Naira between bank accounts and e-Naira wallets.
- (xii) During the on boarding process, users shall have the option to disclose whether the e-Naira wallet being credited will be operated for themselves or as trustees.
- (xiii) Anti-Money Laundering/Combating the Financing of Terrorism (AML/CFT) shall apply on the e-Naira platform. It is responsible for the detection and prevention of fraud and other transactions considered illegal”. (Dyoet al, 2021).

Ajifowole (28<sup>th</sup> October, 2021), informs that one can gain access to the e-Naira through the e-Naira wallet known as “Speed”, an electronic storage field in a digital ledger. This wallet can be downloaded through apps like Google, Apple. At present, individuals can do person-to-person (P2P) transactions with e-Naira, as well as person-to-business (P2B) in order to pay for goods and services and person-to-government (P2G) transactions to obtain public services.

Nigerians stand to gain from the e-Naira speed wallet principally for transfers from individual bank accounts to the speed wallet and vice versa. (Ajifowole, 2021). It is also very useful for direct payments from the CBN of any support funds or allowances accruing to individuals from the federal, state or local governments. Other types of transfers or services involving from the federal, state or local governments. Other types of transfers or services evolving the e-Naira can be carried out as may be approved by the Central Bank of Nigeria occasionally. The same privilege of using the wallet for transfers between the merchants and bank accounts exists, and the merchants are required to sweep their balance(s) daily into their bank accounts. The merchants are required to sweep their balance(s) daily into their bank accounts. The merchants e-Naira speed wallet is for both receiving and paying for goods an services and also for payment of salaries. (Ajifowole, 2021).

For trendy commercial banks, such as Stanbic IBTC and Guarantee Trust Bank (GTB), the “how-to”. Instructions are already available on their websites. According to these banks “the wallet guarantees, secure, faster, cheaper, and more convenient transactions for individual and merchant users”. The CBN foresees a future where Financial Institutions will be able to provide cross-border transfers using the e-Naira for transaction between a bank, say UBA in Nigeria for settling import bills from China for a Nigerian trader. This will be a very welcome development. (Ajifowole, 2021).

A great majority of Nigerians who do not have bank accounts will enjoy the benefits of the e-Naira a digital currency –; because they will be welcome to the formal financial economy. All that is required to open a tier of wallet of the e-Naira is to have a phone number, but for the tier I type of wallet what is needed is a mobile number, verified National identity Number (NIN). It, therefore, means that a vulcanizer in Enugu or Anambra State who does not have a bank account can be paid for his services through his phone where he stores the e-Naira in his wallet and can, therefore, carry out his business with any other person anywhere in a cashless manner. Additionally, the CBN is planning to push the e-Naira into the Forex process, through the “International money transfer operations (IMTOs) to make it easy for remittances to Nigerians. From the Monday following transactions on the e-Naira platform, customers are free for 90 days from the CBN applicable charges. (Michael Ajifowole, 2021).

## **5. Implications of the e-Naira for the Nigerian Economy**

The digital currency of Nigeria, the e-Naira was eventually launched by President Muhammadu Buhari on 25<sup>th</sup> January, 2022, saying that it is the government’s intention that their introduction

of the e-Naira into the Nigerian financial system would boost the Gross Domestic Product (GDP) by \$29 billion within the next 10 years (Buhari, 2022).

As further indicated by the President, the e-Naira will facilitate the direct remittance of payments to citizens who are qualified for definite welfare funds. The e-Naira, he said, would improve cross-boarder trade and foster economic growth through increased and improved economic activities that would generate a higher tax base for faster development.

This situation will come as a result of shifting individuals and businesses from the informal to the formal sector. The e-Naira will be acceptable all over the world and will serve the interests of businesses desiring faster and cheaper transactions across the world.

On his part, the Governor of the Central Bank of Nigeria (CBN), Emefide (October 26, 2021) disclosed that since the e-Naira platform went live, overwhelming interest has been shown by Nigerians and many other parties all over the world with an encouraging demand of over 2.57 million daily visits to the website. According to Emefide (October, 26 2021) “33 banks were fully integrated and are live on the platform” and the CBN had already minted N500 million and had also issued N200 million to financial institutions. Over 2,000 customers had come on board. Over 120 merchants have successfully registered on the e-Naira platform. Therefore, customers are free since after the launch of the e-Naira, to download the e-Naira speed wallet app and perform the following functions: “onboard and create their wallet, find their e-Naira wallet from the bank account, transfer their e-Naira from one wallet to another wallet, and make payment for purchases at registered merchant locations”.

Dayo et al (October 28, 2021) observe that the e-Naira represents a very welcome development because it will act as a catalyst for quickening the financial inclusion system that would surely enhance the Nigerian digital currency which accords with current trends in the world. As they further observed, digital currency is the future as should Nigeria fail to follow the trend, it will be left behind.

Notwithstanding the above perceived benefits of the e-Naira, other issues are bound to affect its strength and value, such as Nigeria’s level of production and the force of demand and supply in the economy. All said and done, the e-Naira merely serves as a digital form of the Naira and does not have a higher value. Therefore, it is felt that the CBN should embark on policies that would make the Naira itself gain value comparable to other currencies in the global market. Security measures must be introduced by the CBN and other Financial Institutions against fraud and hackers from gaining access to customers’ details for carrying out illegal operations using their e-Naira wallet. (Dayo et al, October 28, 2021).

As reported in the Daily Post (October 26, 2021), the lead Director of Centre for Social Justice (CSJ), Eze Onykpere faulted the e-Naira issue. He opines that the newly introduced e-Naira will not add any “spectacular value” to the Nigerian economy, and felt that action of the government was simply cosmetic. For him, what was most important at present was for government to be thinking about what would add value to the economy in terms of job creation and stabilizing our existing currency. Nevertheless, Onykpere urged the Central Bank of Nigeria (CBN) and security agency to strive hard to protect the e-Naira from fraudsters.

## Conceptual Framework

Independent Variable	Dependent Variable
E-governance	Fight against corruption in Public Institutions in South East, Nigeria
Improvement in ICT Improved Database and Infrastructure	<ul style="list-style-type: none"><li>• Transparency</li><li>• Improved opportunities for savings in cost</li><li>• Improved growth and economic development</li><li>• Improved employment opportunities</li></ul>

## Theoretical Framework

### Diffusion of Innovation Theory (DoI)

Jones and Jeffrey (2018) inform that Diffusion of Innovation Theory was developed in 1962 by Rogers, E.M. This theory stands as one of the earliest theories in social sciences. It developed in communication to clarify how a new idea or product, within a space of time gains acceptance by a given population or a social system. The theory has four tenets, namely, innovation, channels of communication, time, and the social system.

Diffusion of Innovation is a social process that takes place when people respond in pursuit of internalizing a new idea or production. A classical understanding of diffusion entails an innovation communicated through particular channels over time between people who belong to a social system. The ultimate result of diffusion is that the members within a social system assimilate and adopt the new idea, behavior or product (Jones and Jeffrey, 2018). Adoption, according to Rogers (1962) means that something is now being done differently by someone or group of persons. The principle of adoption is that the idea or product has to be seen and understood as something new or innovative. This understanding is what makes diffusion possible (Toews, 2018).

In her definition of diffusion of innovation theory, Onyinye, (2022) opines that it is a “hypothesis which describes how new technological and other advancements spread across societies and cultures from their innovation to widespread adoption”. The theory, she said, tries to “explain how and why new ideas and practices are adopted with timeliness over long periods of time”. Some important factors influencing diffusion/spreading of innovations include how they are communicated to various segments of society and the subjective opinions that come with the innovations Onyinye, (2022).

The theory’s adaptability is one of its greatest strengths. Many researches in various disciplines have applied the theory of diffusion of innovations as a framework, and various findings of different studies have confirmed its general applicability Onyinye, (2022). E-governance is an innovation and Diffusion of Innovation Theory is apt for the study.

## Empirical Review

### Objective 1:

Determine the extent to which e-governance has helped in the fight against corruption in public institutions in South East, Nigeria.

Adegbami and Adepoja (2017) assessed “Good governance in Areas of Law, Transparency, Accountability and Citizen’s Participation for National Peace and Development in Nigeria”. The study applied the expo-facto design, using only secondary data. Findings of the study showed that unethical practices, rule of the thumb and outright corruption practices by public

officials are factors that lead to bad governance. It is this bad governance, that has imposed “unemployment, poverty, crimes, internal violence, insurgence, diseases, loss of lives and properties, and underdevelopment of the country”. The paper concluded that peace, stability and development can only come when there is good governance. Otherwise, the corporate existence and unity of Nigeria is called to question.

Ahamdu (2018) on “E-government as an Anti-corruption Tool in Yemen: Citizens Perspective” used the quantitative method in the form of structured questionnaire distributed to a sample of 120 citizens who are beneficiaries of government services, and generated data. After the analysis, the paper suggested that the use of ICTs in the e-government programme made serious impact in the reduction of corruption in the public service. This result is attributable to citizens participation in decision making.

Lupu and Lazaar (2018) examined “Influence of e-Governance on the level of Adoption in some EU and non-EU states and observed that the development and implementation of e-government was one of the most critical and relevant transformations in the field of public administration. Governments in recent years, in various countries have endeavoured to increase funding of governance and improve on transparency as well as reducing corruption. The paper further investigated the relationship between corruption and e-governance in EU and non-EU countries. The analysis was performed on two groups of countries to determine whether the coming on board of EU has employed e-government to improve the fight against corruption. The paper first examined the status in three different years, namely 2004 and 2007 (years of entry into EU Eastern Europe Countries) and 2012. The two categories studied are those who joined EU in 2004 and 2007 and those who had not joined EU as at 2012, so as to find out if EU relationship has significantly improved fighting corruption with e-government. Specifically, the results show that 1% increase in the index of e-government can result in a decrease in corruption by 6.7% for countries that joined the EU and 6.3% of non-EU members. The study also found out that countries that have joined the EU have benefited most from eight years between 2004-2012. The suggestion by the study was the increased use of e-government which reduced corruption in both groups of countries, i.e. EU and non EU.

Jamished, and Jolal (2018) did an “empirical analysis of the relationship between e-governance and corruption”. Specifically, they investigated two issues, namely, the “impact of e-government on corruption in countries around” and “whether the impact of e-government on corruption will be higher in developed or developing countries”. In examining these relationships, the researchers first developed and tested empirical models that investigated these relationships. The results suggest that as the adoption and implementation of e-government increases so does corruption reduce. The study also found out that the effect of e-government is greater in developing countries than in developed countries in the seven-year period between 2003 and 2010.

Uba and Ukomadu (2018) did an “Appraisal of the deployment of e-governance in the fight against corruption in Nigeria’s public service, 1999-2017”. The study revealed that government has used e-governance to plug most loopholes and leakages of public funds at the instance of corruption of public officials. Similarly, government had frontally tackled and seriously minimized the incidence of siphoning of public funds via the ghost worker syndrome thereby making some savings for government for improved service delivery. The study recommended the sustenance of e-governance to ensure total elimination of corruption practices by public officials which is a *sine qua non* for a revived national economy.



Adekunle, Odutola, Akomolafe, and Adegbite (2018) did a study on “Reducing Financial Leakages Through Effective Transparency and Accountability Mechanism; A Necessary Tool to Accelerate Sustainable Economic Development”. Their consideration was Nigeria’s underdevelopment as a result of financial leakages in development projects undertaken by successive administrations in Nigeria. The study was, therefore, aimed at finding a means of eliminating these financial leakages through transparency and accountability so as to guarantee accelerated sustainable development in Nigeria. To this, the researchers reviewed relevant literature particularly on public financial management. Secondary sources of data were employed for data collected, including bulletins of the Federal Ministry of Finance, Central Bank of Nigeria, and National Bureau of Statistics. Regression analysis of data was used through statistical package for social sciences (SPSS). The finding revealed that various strategies used by the Buhari Administration to plug looting of the public treasury have gone a long way in accelerating economic development in Nigeria.

Iyokwe (2018) investigated Corporate Governance and Pension Management in Nigeria”. He observed that from the 1980’s, Nigeria’s public sector has been bedeviled by ethical crises such as economic challenges caused by poor performance, poor social service delivery, dwindling cash base, and financial sustainability crises, all of which are products of bureaucratic corruption. In the pension sub-sector, huge liabilities like opaque deals, which threw transparency, accountability as well as regulating and supervising characteristics to the winds became the norm. the result was the dehumanization of pensioners by subjecting them to socio-economic slavery after having served the nation meritoriously. The Pension Reform Act, 2004 brought new hope of a viable pension regime in Nigeria. In its analysis, the study recognized and appreciated the significant success made in the pension industry following the pension reform which integrated the private sector in pension funds management. The paper, therefore, called for strict compliance with regulatory standards set for the new pension scheme.

Nwangwu (2019) examined “Improving Agriculture in Nigeria Through Public Private Partnership (PPP). According to him, the agriculture sector in Nigerian is still underdeveloped because of limited funding by the public sector in research and development, or in various agricultural value chains. Similarly, the private sector has failed to create much impact on the agriculture sub-sector because of lack of investment incentives in agriculture in Nigeria. Agriculture in Nigeria has minimal market structure and as such lacks clear alley, for profitability. These observed problems as sincerely believed by the study, could be resolved by collaborations or partnership between the public sector and private sector in Nigeria through galvanizing the principle of public private partnership (PPP). This will bring about the pooling of resources from both parties with a resultant increase in investment and imparting private sector management skills to yield more profits. The analysis of the paper found that agriculture PPPs distribute risks so as to enable the different parties in the partnership bear commensurate risks to their ability to manage PPPs if properly managed promotes value for money for the parties and assures adequate provision of infrastructure and quality and satisfactory service delivery. The paper finally recommended the creation of agriculture market in Nigeria which is essential for the growth and sustainability of the sector. This can be made more feasible through the application of e-governance.

Antonovich and Vladimrovich (2019) in a study of “E-government and Land Administration in Nigeria: A Recipe for Lagos State” recounted the difficulties they experienced in Surveyor-General’s office in Lagos state. According to them, it took them four weeks to obtain a land information certificate. They spent more weeks to receive the certificate of occupancy. They lamented heavily about the time they wasted and observed that the justification for e-governance is derived from the cost of obtaining government services. It is also borne out of

experience that in addition to the statutory fees and transactions cost as officially prescribed, getting attention for public service delivery, more often than not, entails any or all of the following indirect costs:

- (a) Delay and uncertainty
- (b) Lack of transparency
- (c) Corruption
- (d) Mistrust/ill-treatment of customers at the offices;
- (e) Loss of wages/productivity of the citizens/business;
- (f) Cost of travel and stay at the place of services.

All these factors, when considered and provided or taken care of make e-governance achieve its full potential of enhanced transparency, speed and reliability in the provision of equal access and high quality public services. The paper, therefore believed that it was apt that e-government be implemented now in the Lagos State land use administration so as to reap the benefits of the revolution of digitalization.

Invano and Petrov (2020) examine “E-governance and its Potential Benefits to Improve the Efficiency of Land Management in Lebanon and Belanus”. The study recommended the four stages model notwithstanding their limitations. Using this four-stage model, the study analyzed the economic efficiency of land management in these two countries and agreed that the managerial implications of e-governance for land managers and government officials improved service delivery and enhanced land management practices in Lebanon and Belanus.

Chima and Folorunsho (2020) examined “Electronic Governance and Corruption in Nigeria: Combing insights from integrated personnel and payroll information System (IPPIS) implementation”. The paper explored the extent to which IPPIS has been used as e-governance tool to reduce corruption in the public service of Nigeria. The study applied the quantitative method of analysis and inferred from the bibliographic documentation available that the application of IPPIS as was evidenced by information collected across Africa and in Nigeria particularly is crucial in deterring and detecting fraud. The paper strongly concluded that extension of various levels of e-government to the MDAs can be made more effective by computerizing staff records, and also if the operators of IPPIS are regularly trained, retrained and motivated to embrace these principles while performing their duties. The paper recommended the extension of implementation of IPPIS to all the Ministries Departments and agencies (MDAs) at the federal, state and local government levels.

Chukwuere (2021) in a study of “e-Naira: opportunities and challenges”. observed that emerging technology activities have turned the world into a global village. The digital currency is one of the digital innovations brought on the table by e-governance in the digital world. The study used literature review approach to provide a comprehensive analysis of e-naira, the opportunities and challenges of e-naira for Nigeria and businesses (individual and organizations). The paper found out that e-naira provides great opportunities for efficient service delivery by the Central Bank of Nigeria (CBN) –The Apex Bank to Nigerians (customers). The research also revealed that e-Naira assists Nigerians (customers) access their money without any delay and the CBN effectively monitors and controls all transactions and many other activities for the optimum satisfaction of all stakeholders. The e-naira is accessible on the internet for customers without physical presence. However on the converse is lack of understanding of the workings of the processes of e-Naira by a majority of the illiterate, poor, deprived, rural people and even urbanites who are worried about the introduction of e-naira into the monetary market. The paper contributes to academic knowledge by providing

comprehensive information on e-naria and discovering the opportunities and challenges of e-naira. The opportunities include, “quick maintenance cost of cash (cost effective), financial inclusion, monitored and transparent, regulated, secured against loss, easy access to money”. The challenges include, “lack of inflation, constraints, knowledge and education volatility, digital illiteracy”.

### Methodology

The study adopted the descriptive survey research design relying on primary sources of data collected first hand from original sources, and secondary data generated on second hand basis through the use of text books, seminar papers, journals, newspapers, internet and magazines from public and specialized libraries. The justification for this research design is that it is contemporary, economical and does not alter the variables. Also, it allows the “investigator start with observation of dependent variables and then study the independent variables in retrospect, for their possible relationship to have any effect on the dependent variables (Chukwuemeka in Eze, 2019).

The area covered by the study includes Enugu and Abia States of South East, Nigeria, using Office of Head of Service, Ministry of Works/Science and Technology, and Board of Internal Revenue. The population of the study comprises all the staff of these three institutions numbering 2004. A sample size of 1,908 was determined using the Taro Yamane statistical formula of

$$n = \frac{N}{1 + N(e)^2}$$

- Where, n = Sample size
- N = Population (2004)
- e = acceptable margin of error (2.5%)
- I = constant

The instrument used for data collection was the questionnaire in a five-point Likert scale structured form whose validity and reliability were established by the pilot test and test-re-test methods respectively. Data was analyzed through the descriptive statistics of frequencies, percentages and mean scores, while the z-test was used in the test of hypothesis with the aid of SPSS statistical tool.

### Data Presentation

How does e-governance influence the fight against corruption in public institutions in South East, Nigeria.

Table 1:

S/No	Statement of Service Delivery Content	Response					Total	Mean	Std Deviation	Decision
		SA	A	UN	D	SD				
1	E-governance has significantly reduced manual errors and improved quality of service delivery in the public services of South East, Nigeria.	911	722	29	29	92	1880	4.31	.83	Accepted

2	E-governance has significantly reduced embezzlement, mis-appropriation and diversion of public funds to private pockets of public officials of South East, Nigeria.	659	688	126	155	63	1880	3.89	1.15	Accepted
3	Treasury single Accountant (TSA) is very effective in controlling financial operations in South East, Nigeria.	596	940	92	0	29	1880	4.09	.80	Accepted
4	Integrated Personnel and Payroll Information System (IPPIS) was very effective in flushing out the ghost workers in the public service of South East, Nigeria.	659	848	0183	0	1880	1880	4.05	.91	Accepted
5	E-naira has been introduced by the Central Bank of Nigeria (CBN) to eliminate cash transactions in Nigeria.	504	974	189	29	1880	1880	3.92	95	Accepted
<b>Grand Mean</b>								<b>4.05</b>	<b>.93</b>	

**Source: Field Survey, 2022**

From table 1 above, item No. 1 obtained the highest mean of 4.31 followed by item No. 4 with a mean of 4.05. others are item No. 3 with a mean of 4.09, item No. 5 with a mean of 3.92, and item No-2 with a mean of 3.89. However, with a grand mean of 4.05, it is accepted that e-governance significantly helped in the fight against corruption and influenced cost of governance in South East, Nigeria.

**Test of Hypothesis One**

Decision Rule: The rule in the use of z-test criterion is to accept the alternate hypothesis if the Z-calculated value is greater than z-criterion value at 0.05 level of significance.

**Restatement of Hypothesis One**

Ho: E-governance has not significantly influenced in fight against corruption in public institutions in South East, Nigeria.

Table 2: Normalizes z-score for mean responses

S/N	Item	N	Mean	STD	Z-score	Z-criterion	Significant P value	Rule for Hypothesis
	E-governance has not significantly influenced fight against corruption in South East, Nigeria.	1880	4.05	.93	41.22	1.64	0.05	Accepted

**Sources: Field Survey, 2022**

Finding from table 2 above revealed that z-calculated value of 41.22 is greater than z-criterion of 1.64 at 0.05 level of significance. This indicates that e-governance has significantly influenced the fight against corruption in public institutions in South East, Nigeria.

**Discussion of Result**

The objective of the study is to determine the extent to which e-governance has influenced the fight against corruption in public institutions in South East, Nigeria. The finding shows that e-governance has significantly influenced the fight against corruption in public institutions in

South East, Nigeria. This finding is in tandem with the revelation by Uba and Ukomadu (2018) that government has used e-governance to plug most loopholes and leakages of public funds at the instance of corrupt officials, similarly, government has frontally tackled and seriously minimized the incidence of siphoning public funds via the ghost worker syndrome and other fraudulent acts thereby making some savings for governments for improved service delivery.

### **Summary of finding**

With  $z\text{-cal } 41.22 > z \text{ } 1.64$ , e-governance has significantly influenced the fight against corruption in public institutions in South East, Nigeria.

### **Conclusion**

Governments of South East, Nigeria have done significantly well in the deployment of e-governance to fight corruption using instruments such as Treasury Single Account (TSA) the Integrated Personnel and Payroll Information System (IPPIS), the cashless society policy, and the e-naira. This should lead to improved opportunities for savings and thereby ensure improved growth and economic development.

### **Recommendation**

Although government has made visible and commendable efforts at fighting corruption by public officials, a lot more needs to be done by public institutions like EFCC and ICPC to assure the public that the top level public and political officials who are identified with corrupt practices are apprehended and seen to have been properly prosecuted and appropriately punished. This will serve as a deterrent to others and make the citizens have confidence in government when the instruments of e-governance are fully functional and public officials are compliant. The study recommends that further studies will look at the Effect of corruption on e-governance in Nigeria.

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