

## **THE IMPACT OF DIGITALIZATION IN THE FIGHT AGAINST FRAUD - EUROPEAN FUNDS SECTOR**

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### **Abstract**

For the European Institutions and all the Member States, the last three decades were a continuously challenge to find the best methods to fight against fraud and to protect the financial interest of the European Union. The digitalization process and programs like Helcules supported this fight and assist in these protection process. So, in-depth investigations into European Funds have increased significantly in recent years, generating more and more data to be processed.

The article presents to what extent, this digitalization process, has managed to make improvements at EU level over the last decades, in the sector of European Funds. So, the Member States through the digitalization process implement a series of actions to stop irregularities, fraud and corruption that have a negative effect on the EU budget.

**Keywords:** funds, fraud, digitalization, European Union.

### **1. Introduction**

The world as we know it is constantly changing and one of the fundamental driving factors is the digital transformation. For most of us, digital transformation refers to the transformation of services or businesses. This can be done by replacing manual processes with digital processes or updating the existing one.

People regularly work from different offices, from home or from a local cafe - now, even more so, with the pandemic situation. Given that the workplace is changing, we all expect the same level of connectivity in the office, which happens or not. Instead, what the pandemic has certainly managed to change is the need for organizations to take a more open approach to digital employee activity.

Traditionally, economic transactions were governed by the interaction between producers and households. Now things are different.

When we talk about the digital economy, we mean a wide range of economic activities and the huge volumes of data generated. There are now many new sources of information, but mainly unstructured for statistical purposes. This requires statistical agencies to play a new

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role in data management, which involves some efficient and secure practices for data storage, manipulation, and dissemination.

## 2. The three decades

In the early 1990s, the number of reported irregularities or frauds was very low at EU level, but since 1994 there has been a significant increase. There have been many fluctuations over the last three decades, but mainly in the direction of increasing irregularities, and so the EU has tried to identify several remedial measures.

As table no. 1 shows, till 1993, only few countries reported irregularities. After 1994, the number of cases of fraud or irregularity reported increase in almost all the countries, especially in Greece, Denmark, Spain, Italy, Portugal and UK. Beside these 6 countries, in the last 3 years of these decade, another 3 countries (Germany, Ireland and Sweden) registered an increase in the number of cases. At the level of member states the total number of cases of fraud and irregularity reported increased from 41 in 1991 to 698 in 1999.

**Table no.1 - UE - no. of cases of fraud or irregularity reported (first decade)**

Country/Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Belgium		0					6	12	2	6
Germany		1	6	1	9		1	0	14	11
Denmark		0	1	4	10	21	52	47	66	82
Greece		9	0	0	34	58	23	53	17	21
Spain		6			17	46	34	33	159	141
France		3			3		30	8	3	169
Ireland		5			5		9	16	25	18
Italy		0	1			5	42	33	23	59
Luxembourg		0	0	0	0		0	0	0	0
Netherlands		12	0	0	12	13	0	0	3	22
Portugal		0			6	44	87	69	52	76
UK		5	0	0	8	7	6	20	30	67
Austria								0	1	6
Finland								1	4	5
Sweden								17	8	15
Total		41	8	5	104	194	297	309	407	698

Source: own calculation based on data from [ec.europa.eu](http://ec.europa.eu)

Note: no data reported for 1990

The amount involved in the cases of fraud or irregularity keep the trend of the number of cases through the period 1990-1995, because some Member States are still having difficulties in meeting their reporting obligations. After this period we can notice an increase due to four countries: Denmark, Spain, Italy and Portugal.

In the case of the Cohesion Fund, the low number of notifications of irregularities by the Member States may be explained by the fact that only four of them are involved. Regarding the Structural Funds, the small amount involved in 1998 (ECU 42,47 million) compared with 1997 (ECU 57,07 million) can be related to the small number of cases dealt with by UCLAF (table no. 2). The overall budget impact declined from 0.45% in 1997 to 0.18% in 1998.

**Table no. 2 - UE - the amount (ECU millions) – first decade**

Country/Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Belgium		0				0	0,26	0,5	0,15	0
Germany		0,01	0,2	0,02	0,12	0	0,1	0	0,53	0,1
Denmark		0	0,18	0,04	0,38	12,69	14,93	11,6	5,47	15,2
Greece		0,12	0	0	0,83	2,59	1,7	3,8	3	1,2
Spain		0,08			2,16	20,15	3,18	4,3	8,5	9,7
France		0,87			0,92	0	1,27	0,3	1,79	2,8
Ireland		0,04			0,04	0	0,97	2,3	0,24	5,1
Italy		0	0			4,44	24,4	4,8	0,6	42,8
Luxembourg		0	0	0	0	0	0	0	0	0
Netherlands		0,11	0	0	0,12	0	0	0	0,06	1,9
Portugal		0			0,53	2,5	10,77	18,17	6,3	4,6
UK		0,22	0	0	0,42	1,96	7,11	9,8	15,1	36,1
Austria								0	0	0,1
Finland								0,009	0,0061	0,1
Sweden								0,5	0,16	0,5
Total		1,4	0,2	0,06	5,37	44,4	63,87	57,07	42,47	120,6

Source: own calculation based on data from [ec.europa.eu](http://ec.europa.eu)

Note: no data reported for 1990

According to Protecting the Community's Financial Interests and the Fight against fraud – Report (2010) – „Member States are required to report irregularities which they have identified and to indicate where these may constitute suspected fraud. The systems for reporting have been modernized and improved, which has led to an overall improvement in the quality of reporting. This in turn has led to an increase in the coverage and reliability of the analysis.”

Regarding the second decade (table no. 3), number of cases recorded a significant increase from 1217 cases in the beginning of 2000 to 4632 cases in the last part of the period. A reason that explains this is the closure of the 2000-2006 programming period is aspect that conduct to an increase in checks and audits.

Germany, Spain, Italy, Portugal and UK were the group of countries which totalize more than 60% of the total of cases. Even the last two countries entered in EU, Romania and Bulgaria, have both reported irregularities.

If at the beginning, in the 1990s the total the number of reported irregularities or frauds was almost insignificant, by the end of the 1990s these data had changed, and the EU was not prepared with specific mechanisms to combat this situation.

**Table no. 3 - UE - no. of cases of fraud or irregularity reported (second decade)**

Country/Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Belgium	0	0	14	8	45		31	28	35	77
Denmark	12	13	22	18	47		19	11	7	22
Germany	107	164	1958	766	985		321	412	372	10
Greece	14	80	176	172	150		70	66	96	449
Spain	185	80	183	443	263		346	613	488	15
France	266	205	463	178	110		98	140	98	90
Ireland	88	55	126	74	43		0	32	2	884
Italy	117	91	107	173	638		744	658	802	28
Luxembourg	0	0	0	39	3		3	8		
Netherlands	223	323	932	52	58		182	146	262	128
Austria	44	20	87	38	38		59	28	37	79
Portugal	50	55	58	104	256		440	540	403	612
Finland	13	38	82	33	37		48	43	28	173
Sweden	19	15	54	73	119		71	79	146	12
UK	79	55	394	316	244		223	502	483	857
Estonia					7		11	32	28	75
Latvia					2		3	8	22	38
Hungary					1		91	35	39	16
Poland					3		282	147	329	330
Cyprus							0	1	4	79
Czech							40	35	80	546
Lithuania							25	8	26	12
Malta							2	2	1	4

Slovenia							7	4	13	13
Slovakia							7	27	62	82
Bulgaria									4	1
Total	1217	1194	4656	2487	3049		2988	3740	3867	4632

Source: *own calculation based on data from ec.europa.eu*

*Note: no data reported for 2005*

The estimated financial impact of the irregularities is higher for the area of structural funds. The average financial impact of the irregularities is around 2% for structural funds (including cohesion funds), in 2004. In the same year, „financial impact (€695.6 K) increased with respect to the previous year owing to an increase in cases of irregularities in the area of ERDF”, according to Protecting the Community’s Financial Interests and the Fight against fraud – Report (2004).

Table no. 4 - Last year of the decade show a significant increase from previous year: EURO 1111,5 million (2009) over EURO 528,9 million (2008).

**Table no. 4 - UE - the amount (EURO millions) – second decade**

Country/Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Belgium	0	0	1,2	1,7	14,9		3,6	1,5	1,5	5,1
Denmark	0,02	0,4	4,4	1,3	2,4		0,8	0,3	0,3	1,3
Germany	17,2	12,5	290,3	89,2	127,4		27,2	49,5	20,9	0,6
Greece	2,8	6,1	23,9	163,7	112,3		13,2	25,5	19,8	146,9
Spain	11,3	6,2	43,7	42,9	25,8		85,6	181,3	140,8	0,3
France	9,9	12,1	22,8	16,6	3,1		4,3	6,1	4,9	4
Ireland	8,7	48,6	16	7,2	3,4		0	2,1	5,3	328,4
Italy	22,9	58,7	30,4	56,6	194,9		228,2	158,4	74,9	4,4
Luxembourg	0	0	0	3,2	0,1		0,1	0,2		
Netherlands	23,7	14,2	120,5	9,5	6,8		15,3	27,2	28,7	19,3
Austria	1,3	0,6	3,1	3,2	3,4		7,8	4,7	2,8	9,9
Portugal	3,4	9,3	13,5	37,3	11		37,1	49,9	29,5	110,2
Finland	0,03	1,05	2,2	1,5	1,4		2,9	2,4	1,8	11,4
Sweden	1,2	0,2	0,5	1,2	2,7		2,5	3,6	3,7	0,7

UK	10,6	31,1	40,9	46,6	22		60	161,2	123,3	279,6
Estonia					0,1		1,3	1,2	2	46,9
Latvia					0,3		0,04	1,9	0,8	3,1
Hungary					0,006		6,1	2,7	3,3	0,9
Poland					0,001		12,2	30,2	35,3	48,3
Cyprus							0	0,003	0,1	12,9
Czech							3	4,9	13,9	44,4
Lithuania							1,2	0,1	3,2	3,3
Malta							0,3	0,03	0,4	0,5
Slovenia							2,5	0,1	0,4	5,1
Slovakia							0,5	1,9	9,5	23,5
Bulgaria									0,8	0,06
Total	114,2	201,5	614,09	482,2	532,8		516,7	717,4	528,9	1111,5

Source: own calculation based on data from [ec.europa.eu](http://ec.europa.eu)

Note: no data reported for 2005

As table no. 5 shows, in 2011, the number of irregularities reported as fraudulent in the area of cohesion policy decreased significantly in comparison with the previous year, by 46%. In these decade we have a gap in 2015, with over 10.000 cases, followed by a negative trend till the end of 2019.

Given the scale of the situation and the visible increases of irregularities, the EU set up the Hercules I program in 2004. The program has managed to bring visible improvements in the coming years, in some countries, but not enough.

In 2007, the EU launched the second Hercules program, with a budget of 98.5 million euros.

The Hercules II program helped strengthen transnational cooperation. Formal and informal networks have been set up between the European Commission, Member State authorities and OLAF, for a faster exchange of information and a better anti-fraud response.

Although the Hercules II Program was mainly effective in accessing data for some states, for others the contribution was small.

**Table no. 5 - UE - no. of cases of fraud or irregularity reported (third decade)**

Country/Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
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Belgium	123	60	32	70	85	42	58	51	9	13
Bulgaria	66	51	65	58	177	103	147	77	50	57
Czech	213	270	549	998	982	623	414	282	184	132
Denmark	4	6	1	5	7	3	14	3	1	3
Germany	354	293	187	220	282	381	260	83	43	71
Estonia	50	46	93	75	53	38	30	24	50	56
Ireland	621	34	14	167	131	545	66	44	0	0
Greece	680	381	119	194	226	114	554	504	30	13
Spain	738	18	491	277	167	5105	268	1115	52	18
France	166	313	70	13	170	19	80	26	16	22
Croatia						1	7	10	43	55
Italy	101	389	447	331	272	191	158	555	240	103
Cyprus	5	1	3	5	4	3	7	30	2	3
Latvia	35	41	38	79	92	51	179	31	8	25
Lithuania	52	138	92	142	121	53	31	72	39	42
Luxembourg	3	4	1						0	0
Hungary	119	42	76	156	190	304	522	149	256	206
Malta	3	3	3	10	14	14	13	23	1	1
Netherlands	75	50	28	62	40	63	55	63	4	5
Austria	64	43	12	9	56	90	33	8	8	14
Poland	399	725	800	685	681	826	107	499	425	526
Portugal	925	388	117	171	98	215	171	392	35	40
Romania	20	59	245	242	330	374	557	368	98	109
Slovenia	19	34	13	46	37	38	24	41	4	5
Slovakia	160	125	190	152	267	373	428	248	84	118
Finland	37	50	10	6	12	12	15	7	12	12
Sweden	13	7	27	29	29	30	5	11	4	16
UK	1104	309	355	472	454	711	498	413	141	147
Total	706	388	407	467	497	1032	809	512	183	181
	2	0	8	4	7	2	0	9	9	2

Source: own calculation based on data from [ec.europa.eu](http://ec.europa.eu)

According to table no. 6, in 2011, the amount related to number of irregularities reported as fraudulent in the area of cohesion policy decreased significantly in comparison with the

previous year, by 63%. The amount increase from 2012 to 2016. From 2016 till the end of the decade we have a descending trend.

**Table no. 6 - UE - the amount (EURO millions) – third decade**

Country/ Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Belgium	12,3	3,9	2,7	2,5	11,6	1,1	3,2	6	0,4	1,6
Bulgaria	21,3	4,9	6,8	13,1	28,7	31,8	33,9	29,6	8,8	4,8
Czech	338	164, 3	1033 ,5	356,5	290, 8	234, 8	112, 3	60,9	73,4	16
Denmark	0,2	0,1	0,00 1	0,07	0,3	0,1	0,6	0,6	0,02	0,1
Germany	58,8	42,8	25,3	22,4	19,5	37,5	24,9	10,5	3,5	7,1
Estonia	3,6	3,3	27,4	9,9	8,2	1,4	1,5	2,8	6,3	5,3
Ireland	105, 9	2,3	4	52,5	53,6	74	8,1	3,2	0	0
Greece	179, 9	93,2	65,1	152,7	107, 2	37,6	183, 5	272, 4	11,2	3,3
Spain	131	0,4	516, 6	86,8	381, 2	434, 3	313	366, 9	29,9	15
France	9,1	309, 8	12,4	0,1	39,3	2,5	8,9	4	1,6	2,2
Croatia						0,2	2,2	0,5	6	6,7
Italy	192, 4	193, 4	66,9	37,1	71,1	45,8	50,1	86,1	74,5	16,1
Cyprus	0,3	0,02	0,06	0,1	0,1	0,4	0,3	3,2	0,05	0,3
Latvia	3,3	13	3,1	31,5	12,7	9,8	40,5	3,7	0,9	5,1
Lithuania	12,4	54,3	5,3	29,9	36,8	6,9	3,9	23,6	2,7	6,1
Luxembo urg	0,1	0,06	0,00 5						0	0
Hungary	35	3,5	8	18	15,9	37,5	105, 6	27,2	33	34,4
Malta	0,04	0,09	0,5	0,8	0,9	0,5	10,9	2,3	0,01	0,02
Netherlan ds	7	2	2,4	8,8	5,1	5,3	3,7	4,8	0,03	0,1
Austria	8	16,1	0,2	0,5	2	8,1	2,1	2,4	0,5	1,1
Poland	71,4	165	358, 9	107,5	121, 5	190, 5	305, 8	195, 7	58,6	71
Portugal	65,3	61,4	19,6	19,6	21,2	27,7	11,5	63,8	3,4	4,2
Romania	2,4	7	61,4	44,6	40,6	123, 8	109, 4	102, 9	12,9	40,8
Slovenia	3,1	7,4	0,6	7,5	8,9	4,7	4,3	1,4	1,9	0,1



Slovakia	106, 5	24,3	57,1	121,1	240	416, 5	445, 6	108, 2	267, 5	256, 4
Finland	1,5	13	0,2	0,3	0,3	0,8	0,4	0,6	0,8	0,3
Sweden	1	1,3	0,8	1,2	1,1	1,9	0,2	0,8	0,1	1,5
UK	178, 5	32	16,9	52,1	41,7	33,8	38,8	10,5	0,9	1,8
Total	1550 ,1	1219 ,6	2296 ,5	1178, 02	1561 ,3	1770 ,2	1826 ,2	1395 ,8	599, 9	502, 4

Source: *own calculation based on data from ec.europa.eu*

Tax fraud have always existed, as official data show, and that is why the EU has tried to find ways to combat these situations.

The Hercules program is one of the measures, and now it is in the third stage, Hercules III, under the multiannual financial framework 2014-2020.

The program provides grants for various tools and equipment for information technology, for databases and tools through which they can be accessed. At the same time, it supports conferences in the field, but also other actions that help to achieve the objectives.

Thus, EU Member States have requested funding for this purpose, insofar as they deemed it necessary - The program provides 104,9 million euros.

**Table no. 7 – UE – Grants requested, awarded and finalized (EURO), 2014-2019**

Country /Grants	Grants requested	Grants awarded	Grants finalized
Austria	0	0	47447
Belgium	1540098	1263529	819989
Bulgaria	4225582	3871384	1567043
Croatia	7619661	3720124	124092
Cyprus	463010	60909	29420
Czech	969493	704738	141922
Denmark	1069716	823088	639252
Estonia	580224	292238	296313

Finland	1213127	2274160	850126
France	1722507	2526655	728254
Germany	197096	197053	0
Greece	4845796	2744201	82561
Hungary	7412540	1732531	1916305
Ireland	2249778	3249660	230156
Italy	5407770	3094398	2089120
Latvia	5703592	3850867	678864
Lithuania	5287348	6420756	422206
Luxembourg	133471	127679	58800
Malta	3608869	2156430	1690667
Netherlands	658807	1459373	151932
Poland	19139030	6080345	1886448
Portugal	2765911	2999718	1825382
Romania	16560453	6365592	1295583
Slovakia	4263213	3095338	482938
Slovenia	3131820	2116700	0
Spain	6293554	3671587	1602794
Sweden	247056	398178	199316
UK	685378	159628	0

Source: *own calculation based on data from ec.europa.eu*

In the last decade, countries such as Spain, Poland, the Czech Republic, the United Kingdom and Italy have had the highest number of irregularities at EU level (Table no. 5) and the amount involved in the cases of fraud or irregularity keep the trend of the number of cases, with the exception of the United Kingdom (Table no. 6).

Given that they have identified and reported these irregularities, not all of them are at the top when it comes to asking for help through the Hercules III program. Poland is first, with over 19 billion euros requested from the EU, Romania is in second place, Spain in fifth place, Italy in seventh place.

On the other hand, if we talk about the countries with the lowest number of irregularities, the leader is Luxembourg, followed by Denmark, Cyprus, Malta and Croatia, keeping the related amounts at a low level.

In-depth investigations into EU funds have increased significantly in recent years, generating more and more data to be processed and moreover a greater need for training for analysts. In order to cope with these situations, since 2018, courses for analysts have been added.

They aim to improve investigations, the quality and accuracy of EU funds, and progress can already be seen in the official data published, both in terms of reducing irregularities and reported cases of fraud and the amounts involved.

### **3. Conclusion**

Digital technologies have already proven to be transformative forces in terms of development, thus generating economic and social benefits for people, but also for businesses and governments.

The digital economy is fueled by - and generates - huge amounts of data. Traditionally, in a store, we paid using cash, no one took into account our personal consumption or financial transactions. Now, online ordering and electronic payment means that many of consumer transactions generate electronic data that is recorded and stored by someone.

Clearly, we need professionals with good skills to exploit large volumes of information together with a technological infrastructure that allows their efficient storage and processing.

The digital economy is in each of us. However, the boundaries between digital and traditional are blurring as technological changes penetrate every facet of modern life. We all need to understand the nature of this change in order to meet the challenges and adapt to the new requirements.

The EU has become increasingly aware of the problems of the number of irregularities and the amounts involved, and over the last three decades has been constantly working to remedy these situations.

Countries with a high number of irregularities need to be more careful and follow EU guidelines, and at the same time turn to EU help.

Thus, the Hercules program continues to be an important tool for protecting financial interests, providing more security for Member States, but any other extra tool is welcome for even greater safety.

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