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Investigating Fraud and Corrupt Practices in Indonesia

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Abstract: *Many cases of fraud that occurred in the public and private sectors resulted in losses. There are state and state financial losses in the public sector, while in the private sector, there are also losses arising from a breach of contract in an engagement. Fraud is an act that is against the law and is done intentionally. The impact of fraud and corruption will increase the amount of stolen state money, and the provision of development or investment will be significantly hampered, especially in the case of foreign investment. When issues of fraud in financial statements are discovered, efforts must be made to prevent or minimize the occurrence of such claims. One way to achieve this is to study forensic accounting. Apart from being reliable in preparing financial reports, it is also claimed to be possible to read what is contained in one of these documents. As discussed in this paper, law enforcement can benefit from the expertise of accountants, particularly those working in forensic accounting, to disclose and provide evidence to support court decisions relating to corruption. In addition, this paper will discuss forensic accounting and forensic auditing and efforts that can be made to prevent corruption and fraud.*

Keywords: *Fraud, Corrupt Practices, Forensic Accounting, Audit.*

Introduction

The 21st century, which is often identified as the century of globalization, is a new manifestation of the progress of world economic development. Where the old order replaced the new order. Classical nuances change to contemporary, modern nuances (Sayyid, 2013). In the past, business was only in export-import and investment. Now the business has expanded into something more complex and diverse. One of the essential fields in globalization is economics and finance. There have been numerous fundamental alterations brought about by the financial sector's rapid growth and development. The field of accounting is one of them (Maharsi, 2000). The use of accounting as a business language is on the rise. Financial accounting is a good example. As a result, there has been an increase in the number of accounting specializations such as financial and management accounting, cost and social accounting, and tax and budget accounting (Simanjuntak, 2005).

It may seem paradoxical that the increasingly rapid development of today's accounting world brings enormous benefits to society and has produced various material and non-material benefits (Wiguna & Dharmadiaksa, 2016). But on the other hand, these phenomena and situations have resulted in increasingly fierce business competition by seeking the highest profits with minor sacrifices and avoiding losses (Yuliato, 2012). The demands of this competition can change business behavior towards unfair or cheating competition, which is a form of economic crime. This situation forces the possibility of many violations and irregularities, which will have significant consequences that can ultimately harm many parties, namely the occurrence of a very complex fraud problem (Dewi, 2017).

The term "fraud" has long been known among auditors. However, this term is still new on a broad scale, such as clean and good governance programs (Bawekes et al., 2018). The terms "fraud" and "error" have different meanings. The difference between the two terms lies in the actions taken, whether intentional or unintentional. Errors are activities done unintentionally, while fraud is an act that is done intentionally (Gusnardi, 2011). The types of fraud that occur in various countries can be different because, in this case, the practice of fraud is influenced by legal conditions in the country concerned (Anggrani et al., 2019). In developed countries with stable economic life, fraud tends to have few modes of action. As for developing countries such as Indonesia, fraud tends to have many methods of doing it. Fraud can occur in both the private sector and the public sector. There are many irregularities and errors in the private sector that people make in interpreting financial records. This causes significant losses for people who work for the company and for investors who invest their funds in the company (Santoso & Belum, 2008).

One of the fraud cases that occurred in Indonesia occurred in the government and several corporate organizations. One of the cases that occurred at BUMN was namely regarding overstated financial statements, as it is known that the alleged mark-up of the financial statements of PT. Kimia Farma Tbk, namely, inflated net income in the report. PT. Kimia Farma Tbk's financial statements in 2001 (worth Rp. 32.668 billion, because the financial information that should have been Rp. 99.594 billion was written at Rp. 132 billion). This case dragged a KAP who became the auditor of PT. Kimia Farma Tbk. (Rahman, 2020).

The reality is that fraud in organizations, especially in government agencies, is increasing in intensity, according to a survey conducted by Transparency International Indonesia (TII, 2005), which places political parties, legislative bodies, and the Director-General of Taxes as the most corrupt institutions in Indonesia (Diansyah et al., 2011). For this reason, the role of auditors and other supervisory institutions is needed; The Supreme Audit Agency (BPK) and the Financial and Development Supervisory Agency (BPKP) to audit indications of fraud objectively and independently so that efforts to eradicate corruption can run and reduce their intensity (Rustiarini & Sunarsih, 2015).

According to the Corruption Perception Index (CPI), Indonesia was ranked as one of the most corrupt countries in the world in 2016. A

Transparency International survey in 2016 found that Indonesia has a score of 37 out of 100, placing it 90th out of the world's 176 countries (0 means very corrupt and 100 means very clean). The first corruption rank occurs among the bureaucracy, DPRD, and regional heads in Indonesia. The forms of corruption that are carried out are no longer just manipulation of transportation money, hotels, and pocket money, but fictitious project tenders, extortion, mark-ups on procurement of goods, and tax evasion (Wiralestari, 2017). Many corporate organizations do not have to deal with fraud with a proactive approach. When fraud occurs in an organization, it must face a dilemma. If there is suspected fraud, generally, many corporate organizations resolve it internally without wanting it to be published (Arfah, 2011). Then the case is closed, and the problem is considered solved. It is reminiscent of Amle O. Krueger's Capture Theory of how difficult it is to eradicate corruption in Indonesia. According to the Capture Theory, anything that appears to be legal on paper actually is. This theory is unfortunately widely misapplied in practice in order to serve the interests of multiple parties (Isgiyataa & Budiyonic, 2018).

Accounting still has a limited role in fighting fraud. In this case, accountants must have advanced skills in accounting, as well as extensive knowledge of economics, finance, banking, taxation, business, information technology, and law (Siregar, 2019). Forensic accountants are vital in criminal investigations. (Haryani et al., 2014). Forensic accounting is the broad application of accounting discipline to legal issues for settlement in or out of court (Rozali, 2015). To help break the chain of corruption perpetrators, the government and related institutions should maximize the use of forensic accounting and auditing professionals. This article will examine the role of forensic accountants in uncovering and resolving fraud and corruption cases in Indonesia. It will be useful in analyzing various corruption cases in Indonesia, especially those involving systemic corruption committed through conspiracies prepared with legal documents by the perpetrators.

Method

This research was conducted by an analytical method using forensic accounting and investigative audit. In this case, the research method used was qualitative, with the data used being secondary. In this case, the analysis used was descriptive. Descriptive qualitative research is intended to describe what there is about a variable that exists in the field. Qualitative research underpins postpositivist philosophy, which is used to assess the state of natural objects (Gunawan, 2013). A greater emphasis is placed in this study on the relationship between meaning and value. It is important to note that in qualitative research, the role of the researcher is to collect and interpret data. Direct observation, interviews, and document studies are the most common methods for collecting data. While the inductive method of triangulation was used to ensure data validity and reliability, the findings of qualitative research placed a greater emphasis on the meaning of the data than on generalizations. Analysis of data collection methods made use of all fraud-related documents. Forensic accounting and investigative auditing techniques are employed in this study to examine fraud disclosures made in online media.

Result And Discussion

Fraud

The word "fraud" is still alien to us. False statements are common in forensic accounting and investigative auditing. Fraud is the main target of forensic accounting and investigative audits. An individual uses improper actions to take advantage of others, which is known as cheating (Atmadja & Saputra, 2018). Intentional fraud includes lying, plagiarism, and theft. Fraud is committed in order to gain financial gain, avoid payment or service loss, avoid taxes, or protect personal or business interests (Saputra et al., 2018).According to Kiewiet et al. (2008), fraud is the misrepresentation of material facts to deceive and influence other parties. According to Matsumura & Tucker (1992), fraud is a deliberate deception that includes lying, plagiarism, and theft. According to Tommie W. Singleton and Aaron J (2010), cheating is an act that includes deceit, cunning, dishonesty, and improper/fairways to deceive others for their benefit, causing harm to others. G. Jack Bologna & Robert J. Lindquist (1995) define fraud as a financial deception.

Thus, it can be concluded that fraud is a variety of human ingenuity that is planned and carried out individually or in groups to obtain benefits or advantages from other parties in ways that are not correct, causing harm to other parties. In other words, fraud is a deliberate deception intended to take the assets or rights of others.

From an accounting point of view, fraud is the misrepresentation of material facts in the presentation of accounting facts and, ultimately, in financial statements. Accounting fraud is divided into two main groups: fraudulent reports and fraudulent transactions. Report fraud includes intentional misreporting so that it appears the company's financial condition is better than it actually is and ultimately deceives shareholders, investors, and creditors. The most common fraud reports are income and inventory "elevated," commonly referred to as the income maximization pattern, income smoothing, and earnings management. Fraudulent transactions are usually carried out to facilitate the theft or conversion of entity or company assets into personal assets. Examples of fraudulent transactions are fictitious debts and the transfer of company assets into privately owned assets.

Anyone and any party can commit cheating, such as employees, management, or investors. Examples of direct fraud committed by employees include, for example, taking cash, inventory, and company equipment and taking office equipment and supplies. Meanwhile, fraud involving third parties, for example, is bribery. For example, fraud committed by management, for example, is the engineering of financial statements to increase the company's net profit, lower the value of company losses, fictitious investments (investment scams), and others.

The theory that discusses fraud behavior well is known as the GONE theory. Bologna in Munirah & Nurkhin

(2018) explains the factors that encourage fraud, including:

1. Gluttony is related to the existence of greedy behavior that potentially exists in everyone.
2. Opportunity relating to the state of the organization or community agency in such a way that someone could commit fraud against it
3. Needs are related to the factors that individuals need to support their lives that he thinks are reasonable.
4. Exposure (disclosure) of the actions or consequences that the fraud perpetrator will face if found to have committed fraud.

Accounting fraud is conceptually divided into three types; however, Rezaee and Riley (2010) stated that three conditions cause the causes of fraud.The three conditions that explain the factors for fraud are known as the "fraud triangle," and they are as follows:1. Pleasures (pressures or incentives), the presence of pressures or incentives to commit fraud.2. Possession of an opportunity: the presence of a situation or opportunity to commit fraud.3. Rationalization (attitude/rationalization), the existence of attitudes, characters, and a series of unethical values that allow for dishonest acts.

1. This corruption includes several things, such as conflicts of interest of colleagues or family in projects, bribery, forced withdrawal of funds, tender play, and disguised gratification.
2. Stealing assets means taking assets unlawfully or against the law. The illegal taking of assets includes three things, namely:
   - Skimming or looting, where money is looted before entering the company's treasury. In other words, the funds are taken before the bookkeeping.
   - Lapping or theft, where money is looted after entering the company's treasury. Examples are the imposition of bills that do not follow reality, the payment of illogical fees, and the falsification of checks.
   - Kitting or embezzlement of funds occurs when there is a form of inflated funds or the existence of floating funds (free money).
3. Fraudulent financial statements. This is fraud in the form of material misstatements and false financial data. Material misstatements are miscalculations and figures in the financial information, such as presenting assets or income that are higher than they actually are or vice versa. At the same time, fake financial data is a fiction of financial data.

Internal control can be activated in order to prevent fraud; this is the most common form of internal control. It's like erecting fences to keep intruders from trespassing on private property. However important a fence may be, clever fraudsters with the guts to do so can still breach it (Tuanakota, 2009).

According to Bonita Peterson and Paul Zikmund (2004), there are ten understandings/justifications that can help to reduce the risk of fraud: 1) There is fraud everywhere.2) Fraud can be committed by anyone.3) Understand the circumstances influencing why people commit fraud (motive, perceived opportunity to commit and think they can get away with it, morally acceptable excuse). 4) The best deterrent is to increase the perception of detection. 5) Employees are frequently perpetrators.6) There are only a few fraud schemes (asset misappropriation accounts for 60-86% of all frauds).7) Recognize and act on early warning signs.8) Don't rely on auditors to detect fraud (they focus on material fraud only), 9) Have an (anonymous) fraud hotline and use a fraud questionnaire now and then, 10) Prevention is the best cure." Furthermore, the Treadway Commission issued recommendations regarding the role of the Audit Committee aimed at reducing the possibility of fraud in the financial statements, namely: a) an independent audit committee (mandatory independent audit committee) using directors from outside the company's organization, b) a written charter that determines the duties and responsibilities of the Audit Committee, c) the Audit Committee must have adequate resources and authority to carry out its responsibilities, and d) the Audit Committee must obtain all information about the organization, be alert and effective.

In order to combat the root causes of fraud, it is essential to implement effective fraud prevention strategies and practices. Inefficient and/or ineffective internal controls are a common cause of fraud, as are hiring employees without considering their honesty and integrity, as well as regulations that exploit and abuse employees to achieve financial objectives. Fraud also occurs when management fails to follow applicable laws and regulations, and, as a result, fraud occurs. 6) The industry in which the company operates has a history or tradition of fraud. 5) Employees are trusted to have personal issues to deal with, such as financial issues, family health issues, and excessive lifestyles. An organization's board of commissioners, management, and other employees work to establish policies, systems, and procedures to help ensure that the necessary steps are taking place to ensure operational effectiveness and efficiency, the accuracy of financial reporting, and compliance with applicable laws and regulations.

Forensic Accounting

It was in the United States that the practice of using accounting to help solve legal problems was first popularized. Accounting, auditing, and investigative skills are all part of what Zysman calls "forensic accounting," according to Zysman (2004). In Dhar & Sarkar (2010), forensic accounting is a term used to describe the practice of applying accounting concepts and techniques to legal matters. This necessitates reporting, which can be used as evidence in court or administrative proceedings to determine who is responsible for the fraud. Tuanakotta (2012) stated the same thing, forensic accounting is the application of accounting discipline in a broad sense, including auditing, to legal issues for legal settlement in or outside the courtroom. According to Crumbley in Tuanakotta (2012), forensic accounting can be described as accurate accounting for legal purposes, which has stood the test of time in the arena of feuds. Forensic accounting can be applied in both the public and private sectors. In the course of judicial or administrative review, litigation is being pursued as an option.

Forensic accounting models and methodologies investigate procedures that seek assurance, attestation, and an advisory perspective in order to produce legal evidence on their own. It focuses on the evidence-based nature of accounting information. Forensic auditing is a sub-discipline that focuses on the investigation of fraud in financial reporting as well as the detection of financial blunders and financial statement fraud (Dhar & Sarkar, 2010).

Forensic accounting aims to translate complex financial transactions from data, numbers into a generally understandable form. And understand what is behind the financial statements. This, of course, is intended so that everything can be detected early enough that it can be immediately identified that something is wrong in the financial data presented. For example, specific account amounts may be declared suspicious in an accounting process if they are excessive or less than the average estimates and ranges or other signs that cause accounting questions. Then the account will be flagged for further study and analysis. The above will make the accountant ask what caused such an incident. Some forensic accountants refer to such monitors as "Red Flags" (signs of fraud). In other words, the numbers may prove a specific fraud was hidden, disguised, or even covered up.

Forensic accounting deals with losses in both the public and private sectors (first point). There are state and state financial losses in the public sector, while in the private sector, there are also losses arising from a breach of contract in an engagement. The second point is an action/deed against the law that can lead to a claim due to a loss. The third point shows the relationship between failures and unlawful acts. Unlawful acts and causal relationships are the domain of legal experts and practitioners.

In contrast, the calculation of the number of losses arising from unlawful acts is the domain of forensic accountants. Forensic accountants assist legal experts and practitioners in gathering evidence and determining the causal relationship. In addition to explaining the causal relationship between losses and unlawful acts, the forensic accounting triangle also explains the relationship between accounting, law, and auditing science (Tuanakotta, 2012).

According to Tuanakotta (2012), there are four forensic accounting standards that apply when applying forensic accounting. The four forensic accounting standards are as follows:

a. Forensic accountants must be independent in carrying out their duties, responsible and objective or impartial in carrying out their forensic accounting studies.
b. Competence in a Professional Setting. Expertise and care are required in forensic accounting.
c. The Purpose of the Task. It's important for accountants to know exactly what they're supposed to do, review it thoroughly, and put it in writing in the contract.
d. Implementation of Study Tasks. Accountants must understand the problem well, such as problem formulation, planning and collecting

evidence, and evaluating it, to the stage of communicating the assignment results in the form of a final report containing facts and conclusions.

Implementation of forensic accounting in preventing fraud and corrupt practices in Indonesia.

Forensic accounting practice in Indonesia increased after the 1997 financial crisis. This also happened in America with the enactment of the Sarbanes Oxley Act (2002), one of the drivers in the development of forensic accounting. The United States also reinforces this encouragement through its Foreign Corrupt Practice Act and other OECD countries. An organization that specializes in countering fraud and corruption. A professional person is needed to reveal the motives and ways of fraud perpetrators in carrying out their actions. A person who is experienced in this disclosure is an expert in forensic accounting.

In 2004, Deloitte Touche Tohmatsu polled 125 delegates at an Asia Pacific meeting on fraud. 36% stated that fraud had increased significantly, while 82% stated that there had been an increase in corporate fraud. Fraud occurs because of low corporate governance, weak enforcement, accounting standards, and others consistent with corruption and weakness in state administration. Based on the fourth quarter 2006 BMI regarding the business environment, it was found that the legal system in Indonesia, which is not reliable in eradicating corruption, will reduce the interest of investors in Indonesia.

Forensic accounting was used to determine inheritance distribution and ascertain murder motives. To begin with, the term "forensic accounting" refers to the application of accounting in legal matters (and not auditing). Accounting level developments up to this point are still visible. For instance, in calculating compensation for disputes and losses incurred as a result of corruption cases, or in performing forensic accounting on cases involving fraud, most notably corruption and asset misappropriation. Forensic accountants are responsible for providing legal opinions in court (litigation), but also contribute to the field of law outside of court (nonlitigation), for example, by assisting in the formulation of alternative case resolutions in disputes, formulating compensation calculations, and calculating the impact of contract termination/breach.

In the public sector, forensic accounting plays a role in establishing the facts that occurred, which can be used as evidence in a variety of types of crimes, including fraud. Forensic accounting does not simply look for evidence when it comes to exposing fraud. It continues to trace until it meets the suspect who committed the fraud and brings him to court using the evidence obtained through the application of forensic accounting. In non-profit organizations, fraud is investigated using forensic accounting by gathering accounting evidence from records, systems, networks, and reports. The forensic accountant will then attempt to reconstruct the fraud incident using additional evidence obtained from crime investigators, video monitoring systems, and eyewitnesses.

In the process, forensic accountants certainly have certain stages. In general, there are 6 stages. Here's a description of each:

1. Problem Identification. At this stage, a forensic auditor, will perform an initial understanding. From what cases are disclosed, the non-profit organizations found instances of fraud. This initial understanding stage aims to sharpen the analysis and specification of the scope of the findings. With this, the audit process can be carried out on the target. It was further said that an initial understanding was carried out at this stage regarding the problems of note manipulation engineering practice and dishonesty practices that were found.
2. Conversations with clients This stage is carried out by conducting in-depth discussions with clients, where what the client says is the management of a non-profit organization. At this stage, the management of the non-profit organization explains and describes in detail the problems or findings that occur in the non-profit organization.
3. Preliminary Examination. At this stage, the auditor will begin to collect initial data and conduct analysis so that the results are obtained in the 4W+1H matrix. If the matrix can be pocketed, it will be decided whether to continue the investigation or not.
4. Development of the Audit Plan At this stage, the auditor will prepare several things. Starting from the documentation of the cases encountered, the implementation procedures and audit objectives, and the individual tasks in the team. Once neatly arranged, this will produce a finding. These findings suggest that the audit team and the client will ultimately communicate.
5. Follow-up Examination This is the stage where the auditor begins to collect evidence. At this stage, the actual audit process has already started. Auditors have started to use various techniques to discover the truth about fraud and the perpetrators.
6. Preparation of the Final Report is the process of preparing reports. The auditor will issue a kind of report at this stage, namely a forensic audit report. Several points must be made in this report, namely the conditions, namely what things happen in the field. Criteria, which are the standards that are used when carrying out activities. Conclusion, explaining the whole core of the audit process.

By utilizing accounting principles, investigative auditing skills, and procedures to address specific legal issues, forensic accountants can assist lawyers, courts, regulatory bodies, and government agencies in conducting financial fraud investigations. As a result, forensic accountants must possess sufficient knowledge and skills in the fields of accounting and auditing in order to perform tasks efficiently and compile reports on completed investigations. Additionally, they should have developed verbal and written communication skills, detailed observational communication skills, proficiency in investigative activities, and sufficient knowledge of information technology used in accounting and auditing procedures.

Conclusion

Understanding the risks that exist, observing the trend of fraud that is prevalent, understanding the applicable regulations, and looking for things that have the potential to cause fraud are all effective ways to prevent fraud. A fraudulent act is the process of creating, adapting, or imitating objects, statistics, or documents with the intent of deceiving another person or entity. However, we can prevent and avoid fraud, which is extremely detrimental to a variety of parties because it has the potential to devastate government and business. False positives are caused by the inability or ineffectiveness of audits carried out by internal audit, internal control, or the audit committee to detect fraud. Having complex organizations or complex organizational structures increases the likelihood that fraud will take place in those organizations or structures. A formulation that can be developed as a preventive, detective, and persuasive strategy by applying forensic audit procedures and investigative audits that are litigation support to produce findings and evidence that can be used in the decision-making process in court can be described as forensic accounting. Fraud can be detected early on with the help of forensic accounting standards and techniques, and it is possible to prevent fraud.

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