

Fraud Detection and Risk Assessment on Sekar Wangi OPD

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Abstract: Fraud is all forms of irregularities and illegal activities carried out on purpose (Matthew et. Al, 2013). Deliberate cheating is a strategy used to achieve personal or organizational goals to meet human needs. Fraud in the government sector does not only occur during implementation or accountability such as procurement of goods and services, but often occurs during budget preparation. Because fraud in the procurement of goods and services is not possible if the unit price of goods or services compiled in the SKPD Budget Implementation Documents (DPA-SKPD) and the Budget Amendment Implementation Documents (DPPA-SKPD) is not guided by the standard unit price of goods and services compiled by Regional Government in the form of a Governor or Regent / Mayor Decree. This research was conducted at OPD Sekar Wangi, OPD Sekar Wangi is a provincial government agency in East Java which covers work areas in 4 (four) districts on the island of Madura whose authority has the task and function of assisting the Governor and developing the potential of Regency / City Regional Government in East Java . OPD Sekar Wangi shows fraudulent practices, fraud in OPD Sekar Wangi occurs starting from budget preparation. The method used in assessing problems in Fraud Detection and Risk Assessment is using a qualitative descriptive method. Qualitative research is conducted in a natural setting. In this study, the data analysis method used in this study is qualitative data analysis with an interactive model analysis based on the opinion of Miles and Huberman (2013). In accordance with the discussion of several research focuses, research results can be obtained. Concept of Fraud in Statement of Auditing Standard (SAS) No. 99. There are 3 things that encourage a fraud attempt, namely Pressure, Opportunity, Rationalization. While measure fraud risk assessments at visits from five indicators is Communication between the audit team, interviews with clients, risk factors, analytical procedures, findings of the inspectorate, Inform.

Keywords: Risk Assessment, Fraud.

Introduction

In the current era of the industrial revolution 4.0 transition, the development of digitizing organizational systems to minimize fraud in government and private sector is increasingly complex. The government sector is characterized by several system products, for example planning (e-planning), budgeting (e-budgeting) and the procurement of goods and services (e-procurement). Based on Indonesian Corruption Watch (ICW) data, the highest perpetrator of corruption in 2018 was the State Civil Service (ASN) as many as 375 people from a total of 1,087 suspects (ICW, 2019), while data corruption was obtained from the Corruption Eradication Commission (KPK) for the 2004-2018 period. The highest corruption cases were in East Java with 67 corruption cases (KPK, 2019) .

Fraud is all forms of irregularities and illegal activities carried out on purpose (Matthew et. Al, 2013) . Deliberate cheating is a strategy used to achieve personal or organizational

goals to meet human needs. Kaplan, pope, and Samuel (2010: 52) state that fraud has a negative impact on all stakeholders, including members of the board and audit committee, top managers, employees, creditors, shareholders, retirees and auditors.

Fraud in the government sector does not only occur during implementation or accountability such as procurement of goods and services, but often occurs during budget preparation. Because fraud in the procurement of goods and services is not possible if the unit price of goods or services compiled in the SKPD Budget Implementation Document (DPA-SKPD) and the Budget Amendment Implementation Document (DPPA-SKPD) is not guided by the standard unit price of goods and services prepared by Regional Government in the form of a Governor or Regent / Mayor Decree. So that there is a role for the leadership of the OPD (Regional Apparatus Organization) in every occurrence of fraud , whether there is pressure from the Regional Leadership or from the DPRD during the discussion of budget preparation or even for the benefit of the OPD leadership itself to commit fraud . According to research by Wilopo (2008), the unethical behavior of government bureaucracy also determines the level of fraud in government organizations.

Fraud is a variety of methods used with human ingenuity, which someone uses to gain advantage from others through improper actions (Sayyid, 2014). The incidence of fraud in government agencies, both internal and external, greatly affects the achievement of goals, so it must be identified and distinguished between risks and opportunities that can occur (COSO, 2013). Leaders of government agencies are faced with large potential losses, both in terms of the amount of money value, reputation risk, career, and even the threat of severe punishment (Bastian, 2003: 48) .

Risk is an occurrence of Enterprise Risk Management (ERM) is a development of internal control that provides a broader and stronger focus on the subject of risk management (COSO, 2004). Fraud risk, namely the level of vulnerability of an organization related to the fulfillment of one of the elements of the fraud triangle, namely intention, opportunity and rationalization, which if an incident has an impact on financial losses, performance and organizational reputation, either directly or indirectly (Nurharyanto, 2016). Meanwhile, the wrong decision making on internal control by management will cause a greater risk of fraud (Sanusi et al. 2015).

This research was conducted at OPD Sekar Wangi, OPD Sekar Wangi is a provincial government agency in East Java which covers work areas in 4 (four) districts on the island of Madura whose authority has the task and function of assisting the Governor and developing the potential of Regency / City Regional Governments in East Java. . OPD Sekar Wangi show-prakti practice k fraud , fraud in OPD Sekar Wangi occurred from the budget. OPD leaders do everything they can to get a budget that is bigger than the initial ceiling, so that if they get a bigger budget, the nominal amount for fraud is also greater. After the Sekar Wangi OPD obtained the budget amount, the Sekar Wangi OPD DPA was scrutinized or verified by the Provincial Budget Team. From programs / activities to spending account codes, this is done to minimize errors in DPA OPD Sekar Wangi. Problems that arise after DPA verification are often reviewed DPAs are changed by OPDs without the knowledge of the Provincial Budget Team, so that expenditures per program / activity are changed including purchases or unit prices of goods at DPA so that fraud is easier to implement .

When budgeting fraud, in the form of existing activities, it is further broken down into 2 activities, expenditures for goods / services at DPA should be carried out by direct appointment and specifications of goods at DPA are possible with low specifications. Hence, in the implementation or accountability easier to do fraud, at the time of the OPD Sekar Wangi not possible to make the fraud itself. Collaboration with third parties or

partners is needed to commit fraud , so that third parties who procure goods / services tend to already know or be appointed directly by the Sekar Wangi OPD Leader.

So the researchers assume the necessity to conduct research related to the detection of fraud and risk assessment in government agencies and in the analysis of budget planning through execution or pertanggungjawaban by using the concept of the fraud triangle that is the pressure (pressure), opportunity (opportunity) and prmbenaran (rationalization).

Literature Review

Planning is compiled by following certain stages or cycles, these stages usually vary depending on the type of planning, planning objectives and planning context. Budgeting in the public sector should be able to meet the basic principles of budgeting (Munir, 2003), among others:

1. Before spending the budget, government agencies must first obtain authorization from the DPRD.
2. The budget value must show all forms of government revenue and expenditure or comprehensive.
3. The amount of the budget by collecting all local government revenues and expenditures in the general fund.
4. *ondiscretionary appropriation* , namely the amount of the budget that has been approved by the legislative council must be used effectively, efficiently and economically.
5. The budget process is periodic.
6. Budget estimates must be accurate, clear and publicly available.

Broadly speaking, budget planning can be formulated into five stages which include problem identification, goal setting, program planning preparation and development, program implementation and program evaluation.

- a. Identification of problems
- b. Goal Setting
- c. Preparation and Development of Program Plans
- d. Program Implementation
- e. Program Evaluation

A budget can be interpreted as a statement of estimation in financial measures, which is to be achieved and includes proposed expenditure estimates and ways to meet these expenses, over a certain period of time (Mardiasmo, 2009; Halim and Kusufi, 2012). A budget is a financial expression of a work program to achieve targets within a predetermined period of time. It can also be interpreted as a systematic plan which includes all company activities, which are stated in monetary units (unity) and are valid for a certain period (period) which will be come. This definition shows that budgeting is a financial calculation to carry out a previously prepared plan within a certain period of time.

Performance budgeting is based on the results of a realistic and systematic planning process. The planning process will ensure continuity and consistency between problems; destination; activities; output or activity performance; and the inputs required to carry out these activities. Another feature of performance-based budgets is the balance between the budget for direct service activities and supporting activities. Direct service activities are in the form of individual service activities (case finding and case

tracing) and community service activities (environmental risk factor intervention, behavior and community empowerment).

Program Budgeting System (Planning Programming Budgeting System), attention to this system no longer lies in the aspect of budget control, but in the aspect of budget preparation. In this preparation stage, all the positive and negative implications of any decisions that have been and or will be taken are carefully considered. So it is hoped that the plans and programs that are drawn up are really the best plans and programs. Budgeting has three uses, namely:

- a. As a work guideline
- b. As a tool for coordinating work
- c. As a work supervision tool

Some of the budgeting approaches are as follows:

- a. Top Down Approach

This approach is characterized by little involvement of staff, a reflection of a top management perspective, and is SPJ oriented.

- b. Participatory Approach

It has the characteristics of very involving staff, there is communication and commitment, a perspective of duties and responsibilities in the related unit and a relatively long time.

- c. Fixed Budget

The total budget is assumed to be fixed for one period after being approved (final), there are no adjustments (adjustments).

- d. Flexible Budget

The total budget can be revised if the assumptions of activities change and in principle the total budget refers to the number of activities carried out.

- e. Zero-Based Budgeting (Prospective)

Arranging a budget from scratch, adjusted to the Goals and Objectives (not referring to the previous budget line item).

- f. Historical Budget (Retropective)

Refers to the previous year's line item and cost amount. Past activity assumptions cover all line items optimally. Reality in other fields, so it is necessary to distinguish between actual and normative costs or standard costs (according to service standards). The advantage of this approach is to get a real picture of the past, can answer why high or low costs (for example inefficiency) are not obtained from prospective budgeting.

- g. Target Based Budgeting

The budget is prepared based on the targets to be achieved. The target first is set, then the budget is made. A budget is created after the program has been developed, following an ideal planning cycle.

- h. Budget Based Targeting

The amount of the budget has been determined first, then the target and types of activities are adjusted according to the amount of the available budget.

The Federal Bureau of Investigation (FBI) in Sinaga (2008) provides useful definitions and includes a basis recognized for more than a century:

"Those illegal acts which are characterized by deceit, concealment, or violation of trust and which are not dependent upon the application of threat of physical force or violence. Individuals and organizations commit these acts to obtain money, property or service; to avoid the payment or loss of money or services; or to secure personal or business advantage. "

What is translated (unofficially), cheating is:

"Illegal acts characterized by fraud, concealment, or breach of trust and which do not depend on the application of the threat of physical violence or violence. Individuals and organizations take these actions to gain money, property or services, to avoid paying or losing money or services, or to secure personal or business gain. "

The definition of fraud (Ing) according to the Black Law Dictionary in Anonymous, 2006 is:

"1. A knowing misrepresentation of the truth or concealment of a material fact to induce another to act to his or her detriment; is usual a tort, but in some cases (esp. when the conduct is willful) it may be a crime, 2. A misrepresentation made recklessly without belief in its truth to induce another person to act, 3. A tort arising from knowing misrepresentation, concealment of material fact, or reckless misrepresentation made to induce another to act to his or her detriment. "

What is translated (unofficially), cheating is:

"1. The deliberate misrepresentation of a truth or a situation that is hidden from a material fact that can influence another person to commit an act or an act that is detrimental to him is usually a mistake but in some cases (especially done on purpose) may constitute a crime; 2. misstatement / misrepresentation (misstatement) which is careless / without calculation and untrustworthy results in influencing or causing other people to act or act; 3. A loss that arises as a result of known information or misrepresentation (misstatement), concealment of material facts, or careless / without calculation that influences others to act or act detrimental to them. "

The concept of the fraud triangle is currently widely used in the practice of public accounting in Statement Of Auditing Standards (SAS) No. 99. There are 3 things that encourage a fraud attempt, namely pressure (encouragement), opportunity (opportunity), and rationalization (rationalization), as illustrated below: Pressure is an impulse that causes someone to commit fraud, for example, piling up debt or bills, a luxurious lifestyle, drug dependence, etc. In general, what drives fraud is financial needs or problems. But many are driven only by greed. Shelton (2014) states that pressure is a person's motivation to commit fraud, usually due to financial burdens. Pressure (Pressure) can also be said as the desire or intuition of someone who is compelled to commit a crime. According to No. SAS 99 (in Skousen et al., 2008) there are several conditions related to pressure that causes someone to commit fraud, namely: financial stability, external pressure, personal financial need, and financial targets.

Opportunity is an opportunity that allows fraud to occur. Usually caused by weak internal control of an organization, lack of supervision, and / or abuse of authority. Among the 3 elements of the fraud triangle, Opportunity is the most likely element to be minimized through the application of processes, procedures, and controls and early detection of fraud.

Shelton (2014) states that opportunity is a method of crime that can be carried out, such as financial burdens. According to No. SAS 99 in Skousen et al. (2008) there are several conditions related to opportunities that cause someone to commit fraud, namely: nature of industry, ineffective of monitoring, organizational structure.

Rationalization is the third element of the fraud triangle and is the most difficult to measure (Skousen et al., 2008). Rationalization is an attitude that allows someone to commit fraud, and considers his action to be not wrong. Those who are involved in financial statement fraud are able to rationalize fraudulent acts consistently with their code of ethics (Suyanto, 2009). There are several conditions related to the opportunity that causes someone to commit fraud, namely: auditor change, and audit opinion (in Skousen et al., 2008).

Rationalization is an important element in the occurrence of fraud, where the perpetrator seeks justification for his actions, for example:

1. That his actions are to make his family and loved ones happy.
2. The perpetrator has had a long working period and feels he should be entitled to more than what he currently has (position, salary, promotion, etc.).
3. The company has obtained a very large profit and it is okay if the actor takes a small share of the profit.

Risk assessment is the introduction of the concept of risk assessment to all employees of government agencies in the form of socialization and presentation, the introduction of the concept aims to make all government agency employees know and understand the risk assessment (risk assessment), the techniques used, and the chosen treatment. After introducing the concept of risk assessment through outreach and exposure, then carry out a risk assessment and carry out identification of risk management options faced by government agencies at the strategic and activity levels.

The risk assessment factors according to PP 60/2008 are: Leaders of Government Agencies are required to conduct a risk assessment. The risk assessment as referred to in paragraph (1) consists of: a. risk identification; and risk analysis. In the framework of risk assessment as referred to in paragraph (1), the leadership of the Government Agency shall determine Goals of Government Agencies; and objectives at the activity level, guided by statutory regulations.

Methods and Findings

The method used in assessing problems in Fraud Detection and Risk Assessment is using a qualitative descriptive method. Qualitative research is carried out in a natural setting.

This research was conducted in order to know and understand in depth about fraud detection and risk assessment as an effort to detect fraud and risks that occur at the Sekar Wangi OPD through this qualitative method, researchers seek to identify in depth about fraud detection and risk assessment as an effort to determine the impact. and prevention of what was caused by the fraud.

The location of this research was taken at the Sekar Wangi OPD. In this study, what is referred to as the primary data source is the informant. There are 5 informants who are considered as key informants, namely the Secretary, the Head of the Subdivision of the Program, the Head of the Subdivision of Finance, the Treasurer of Expenditure and the Staff of the Subdivision of Program Compilation. In this study, secondary data sources are literature, articles, journals and sites on the internet relating to the research conducted. In this study, the secondary data used were data from local OPD and documentation. The data analysis method used in this study is qualitative data analysis with an interactive model analysis based on the opinion of Miles and Huberman (2013) .

The results of this study are seen from the concept of fraud in the Statement Of Auditing Standards (SAS) No. 99. There are 3 things that encourage a fraud attempt:

1. Pressure (Pressure)

The budget for secretariat activities or sector as well as official travel expenditures and expenditures for the procurement of goods / services at the unit price in DPA should be given above the standard price or market price so that budget ceiling changes often occur.

2. Opportunity

In the procurement of the office partner, the winner of the auction has been arranged, but it must be in accordance with the agreement of the leadership (secretary) because the additional budget is quite large, so the additional budget for the procurement of goods and services is considered office money deposited at DPA.

3. Rationalization (Rationalization)

The deposit from the proceeds of the goods and services procurement contract is office money from the DPA unit price and the nominal added. In addition to the budget in the DPA, the contract preparation has been communicated by the partner so if there is a disbursement it must be deposited to the office.

To measure the risk assessment of fraud can be seen from five indicators:

1. Communication between the audit team

During the examination there was communication from the audit team, but due to all deviations made at the request of the leadership, they were forced to carry out what the leadership ordered.

2. Questions and answers or interviews with clients

Require an auditor to ask specific questions about fraud in each audit.

3. Risk factors

The unit price which is increased by the amount means that the rest must be paid directly to the management of all of them. Apart from a 10% discount on business trips, I was also ordered to increase my budget for spending on goods and services. However, the remaining money that is excess goes into the pockets of all leaders.

4. Analytical procedures

The inspectorate's findings warned OPD Secretary Sekar Wangi to compile and establish SOPs / Juknis on procedures for making reports on activity results. Because according to the Provincial Inspectorate,

5. Other information

If there is a finding, the office will be given a direct warning and asked to correct the financial statements in accordance with the work guidelines and financial administrators. Actually there are guidelines by officials or executors of the Sekar Wangi OPD financial management.

Conclusion

In accordance with the results of research and discussion of several research focuses, several conclusions can be obtained including the following:

Concept of Fraud in Statement Of Auditing Standard (SAS) No. 99. There are 3 things that encourage a fraud attempt :

1. Pressure (*Pressure*)

The budget for secretariat activities or sector as well as official travel expenditures and expenditures for the procurement of goods / services at the unit price in DPA should be given above the standard price or market price so that budget ceiling changes often occur.

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