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EFFECT OF PUBLIC SECTOR ACCOUNTING IMPLEMENTATION IN FRAUD PREVENTION

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Abstract

This study expects to find and portray the attributes of extortion that happen in the public area in the computerized time and foster models of use of Public Area Bookkeeping to forestall misrepresentation that happens in the public area in the advanced age. The exploration was a writing survey study obtained from articles as per the examination point for additional investigation. The outcomes showed that the attributes of extortion in the public area that happened in the advanced time incorporate the utilization of confusions with respect to the job of computerized innovation in the execution of public bookkeeping errands, the usage of advanced innovation to streamline open doors for misrepresentation, taking advantage of issues in human blunder and absence of information in the utilization of computerized innovation, utilizing advanced innovation items, to do misrepresentation. Utilization of Public Area Bookkeeping can forestall misrepresentation in the public area in the advanced period whenever executed by thinking about a few factors that impact extortion, like execution responsibility, and joined by the use of misrepresentation counteraction techniques which incorporate specialized methodologies, two worldview approaches, and preventive systems.

Keywords: *Behavioral Accounting, Digital Era, Fraud, Public Sector Accounting*

1. INTRODUCTION

Technology that continues to experience development has a significant influence on various processes in human life. This impact can be in the form of a positive influence, which encourages an increase in the effectiveness and efficiency of activities, or even a negative influence, namely in the form of misuse of technology to receive direct profits and create losses for other parties. The two sides of this technological influence require a change in the framework of thinking about technology which is based on wise considerations in order to ensure that technological progress is an instrument that can make it easier for humans to carry out their activities. The impact required by technological advances on public sector accounting is in the form of faster application of various accounting processes, and more accurate facts obtained from these processes (Irawan, 2019). However, this can only be achieved if the parties involved in the accounting process have the capability to make optimal use of technological products and use positive goals, namely to improve public services.

Capability and positive goals based on the use of technology in the accounting process will show in higher efficiency & effectiveness (Setyowati & Respati, 2017). On the other hand, capabilities paired with negative goals, namely to receive benefits for oneself, will result in fraud (Robain, 2020). Fraud is a business risk that can exist in every business entity, both in state forums and privately owned companies (Kurniawati & Raharja, 2012). Companies that are large or small in size cannot be separated from the potential for fraud to occur in them, as a result it can be said that there are no companies that are immune to a disease called fraud.

According to fraud triangle theory, fraud can occur due to 3 primary factors that cause it, namely pressure, opportunity, and rationalization (Mardiana & Jantong, 2020). Furthermore, there is still another theory in the form of the fraud diamond theory which is a development according to the fraud triangle using one additional causal factor, namely capability. The core according to this theory states that a person who commits fraud receives encouragement according to 2 categories of factors, namely internal factors in the form of capabilities & rationalization, external factors which include pressure & opportunity. If it is associated with technological advances that have reached the digital level, for example at this time, then the capability possessed by individuals to utilize digital technology products can be a powerful incentive to commit fraud. Furthermore, the application of digital technology is still uneven because the knowledge and ability to operate this technology is not owned by all business entities, including the public sector, presenting a great opportunity to commit fraud.

Fraud can be broadly classified into 3 types of actions, namely misappropriation of assets, false statements in financial statements, and corruption (Apni, 2019). According to the output of a survey conducted by the Association of Certified Fraud Examiners Indonesia Chapter (ACFE-IC), corruption is the most common type of fraud that occurs in Indonesia, followed by misuse of assets, and finally financial statement fraud. The increase in the number of frauds, especially corruption cases as the data above is most likely related to the existence of digital technology which places capabilities and opportunities more closely to perpetrators of fraud.

However, this has never been studied by previous researchers. In fact, an understanding of the characteristics of fraud that occurs in the public sector in the digital era will greatly assist in the formulation of tactics to identify signs of fraud and tactics to prevent fraud in the future, and can facilitate Public Sector Accounting implementation in order to achieve the goal of obtaining accurate financial facts. Public sector accounting is a private accounting procedure that is applied to the practices of public organizations. Public sector accounting has the scope of the state high forum and the departments that are under it, for example local governments, foundations, political parties, as well as other non-profit organizations.

Thus, public sector accounting practices are the same as accounting practices in general, it's just that there are still limitations in the stakeholders who are parties from the government & the wider community. The theoretical approach used to reveal fraud in this study is behavioral accounting, which is a theory that reveals interactions between accounting fact systems using human behavior. As explained by Kutluk, behavioral accounting examines human behavior, both those who work as accountants or non-accountants, related to their influence on the accounting system and the forming factors of that behavior which are based on the accounting system (Kutluk, 2017). Implementing behavioral accounting, namely a behavioral accountant, has the task of analyzing behavior & human perceptions of his work, his duties, his company, as well as his co-workers, to convey to users behavioral facts as the basis for decision making & formulation of predictions about human behavior in the future, and to choose the most perfect tactic in updating or directing human behavior to be in sync with the goals to be achieved.

The results of behavioral analysis include how humans behave & the factors that underlie formation of behavior, and recommendations for improving behavior that are believed to be dysfunctional. Further explained by Supriyono (2018), the relationship being studied is reciprocal in nature, where human behavior can influence accounting facts along with business decisions taken. Conversely, accounting facts can also affect human behavior and business decisions taken. Based on this explanation, this research will study examples of public sector accounting implementation to prevent fraud in public sector in the digital era. The study is based on behavioral accounting theory to find a link between negative behavior in form of fraud and implementation in public sector accounting.

Referring to problems and research questions, this study aims to determine public sector accounting implementation to prevent fraud in the public sector in the digital era, and identify behavioral accounting theory to find a link between negative behavior in the form of fraud and public sector accounting implementation in the public sector.

2. LITERATURE REVIEW

2.1. Public Sector Accounting

Public Sector Accounting is an accounting system used by public organizations as a means of reporting to the public (Andayani, 2007). Currently, more and more attention is being paid to the accounting practices of public institutions, whether public sector accountants or public NGOs. Public institutions are strongly urged by society to govern transparently and accountably. Public sector accounting is the process of identifying, measuring, recording, and reporting financial transactions by local government agencies for the purpose of making economic decisions that benefit all outside parties (Belinda & Costari, 2021). Belinda & Costari (2021) also continued that public sector accounting is an accounting technique and analysis mechanism that will later be applied to the management of public funds in state institutions at the top and bottom levels, including local government, corporations and government agencies, public industry, corporate organizations, NGOs and civil society organizations, as well as applying for projects. public and private sector cooperation. Public sector accounting is the process of collecting, recording, classifying and analyzing, as well as producing financial reports in a business/agency/organization, both private and public, which will be used to provide financial information and target those who need it to make decisions. Scope of Public Sector Accounting The scope of public sector accounting includes all government agencies and non-profit organizations with the application and treatment of public sector accounting. The public sector has a broader and more complex scope than the narrower private sector. The expansion in the scope of the public sector is not solely due to the diversity and form of organization within it, or is influenced by the complex environment that influences these public institutions.

Institutionally, the public sector includes government agencies, central and regional governments as well as government work units, public companies, both State-owned enterprises (hereinafter referred to as BUMN) and Regional owned enterprises (hereinafter referred to as BUMD), organizations and institutions, political and mass organizations, non-governmental organizations (NGOs), health offices, universities and non-profit organizations other (Bharata & Priyono, 2019). In fact, some tasks and functions of the public sector can also be carried out by the private sector, for example the task of producing several types of public services, such as telecommunications services, tax collection, education, public transportation, etc. However, for some tasks, the existence of the public sector cannot be replaced by the private sector, for example the function of the government bureaucracy. Thus, public sector accounting differs from private sector accounting in several ways. In this study using a type of public sector accounting, namely behavioral accounting. Behavioral accounting is observing human behavior, both those who work as accountants or non-accountants, with regard to their influence on the accounting system and the behavioral factors that form the accounting system. Based on this conception, the implementer of behavioral accounting, namely the behavioral accountant, has the task of analyzing human behavior & human perceptions of his work, his duties, his company, as well as his co-workers, to be conveyed to behavioral information users as the basis for making decisions & formulating predictions about human behavior in the future, and to choose the most perfect strategy to change or direct human behavior in accordance with the goals to be achieved. The results of the behavioral analysis include how humans behave & the factors that underlie the formation of these behaviors, and recommendations for improving behavior that are believed to be dysfunctional.

According to Andayani (2007) The objective of public sector accounting is to provide the information that necessary for the correct, efficient and economical management of activities and reliable distribution of resources to organizations, to be able to provide information to public, to enable managers to be accountable for performance, to carry out their responsibilities appropriately, and effectively manage programs and use of resources within their authority and enable government officials to report publicly on government performance and use of public funds.

2.2. Fraud

Fraud is an act that is carried out with full awareness, not because of negligence or ignorance, to receive financial benefits using cheat way (Sula & Alim, 2014). Fraud is an active action carried out with the aim of deceiving other parties, as a result the deceived party suffers a loss and the deceiving party receives profit. Fraud can be classified into 3 types of designation, namely:

1) Misuse of assets, is the easiest form of fraud to detect because it is carried out in the form of misuse or theft of assets, as a result of which the losses suffered from the effects of the fraud can be calculated or measured.
2) False statement, is a fraud that committed in the form of financial engineering in the presentation of the company's financial statements to cover up the company's actual financial requirements.
3) Corruption, is a type of fraud that is difficult to detect because it is carried out through collaboration with other parties in an organized network and has a systematic way of working. This type of fraud usually occurs in developing countries with weak enforcement of rules & many parties are not aware of the importance of good corporate governance.

According to the Fraud Triangle theory developed by Donald R. Cressey, fraud can occur due to 3 main factors, namely pressure, opportunity, and rationalization (Pata, 2019).

1) Pressure, someone can commit fraud because of the pressures they receive. This pressure can be divided into several types, namely financial pressure, pressure from bad habits, work pressure, and other pressures.
2) Opportunity, is an external factor that causes a person to be compelled to commit fraud. This factor usually arises when there are still weak control procedures, for example lack of supervision or auditing, as a result of which someone sees a loophole and takes advantage of it to receive personal profit.
3) Rationalization, this third factor comes from according to oneself in the form of thoughts that suspect that acts of fraud committed are commonplace & morally acceptable.

Apart from the fraud triangle theory, there is also the diamond fraud theory which has one additional factor besides the 3 factors mentioned in the fraud triangle, namely the capacity factor.

According to Ruankaew (2016), capacity refers to a person's position or function in a company that can give him the ability to build or exploit fraud opportunities that are not available to other people. Based on this, it can be seen that in order to be able to commit fraud, a person needs to have the capacity, in the form of traits & abilities needed to recognize fraud opportunities & be able to take advantage of them to receive profits for themselves. The characteristics and capacities possessed by individuals to be able to commit fraud include:

1) Authoritative position or function in the organization; for example, a CEO who has the ability to hypnotize & commit fraud continuously.
2) Have the intelligence to exploit weaknesses in the accounting system & internal control, and know how the system works and then use it to receive profits.
3) Ego & belief that conduct fraud committed will not be detected. The success of the fraud committed will further increase self-esteem to return to committing fraud to receive greater profits.
4) Ability to effectively deal with stress due to the risk of being caught & managing fraud over a long period of time.

2.3. Financial Statements

According to the Indonesian Institute of Accountants, financial statements are part of financial reporting, the contents of which consist of profit and loss reports, balance sheets, reports on changes in financial position, reports & other notes, and explanatory contents for the content of financial statements. A financial report is a report that explains the company's financial data, which is summarized in the form of profit and loss statements, balance sheets, other reports, which are used as sources of crucial information for decision makers and related parties who have an interest.

According to Septarini & Papilaya (2016), financial reports are a source of crucial financial information that is expected by various parties who have an interest to be used as a reference in strategic decision making. Therefore, the information contained in the financial statements must be of good quality and in accordance with the characteristics set by the government.

Financial statements are prepared to find out about the financial position, financial performance and cash flows of entities that are useful for users of financial statements in economic policy decisions and explain management's responsibility for the use of resources entrusted to management. Financial statements convey the company's financial requirements in 3 ways, namely:

1) Through a balance sheet that reports the company's assets, liabilities, & owner's equity.
2) Through a profit and loss report that mentions the profit & loss of the company.
3) Through a cash flow statement that presents information about the origin of cash & its use.

3. RESEARCH METHODS

In this study, we used methods and approaches to literature and case studies in Indonesia through news and internet, previous research and other reliable sources that can supported this writing. In the elaboration and description of the research results using descriptive methods in the form of paragraphs explaining the results of research conducted.

4. RESULTS AND DISCUSSION

Public sector accounting in its evolution, which is described as an accounting of public funds, which is a way of accounting and review mechanisms determined on the administration of public funds. Community funds are defined as funds owned by the community, not by individuals. These funds are usually administered or administered by a public sector organization or public private sector liaison. In Indonesia, public sector accounting can be interpreted as a way of accounting and analysis mechanisms for the administration of public funds in central government organizations, in state institutions and departments, in public service institutions, in local government organizations, public service agencies in the regions, and also in addition to society, social organizations and social institutions. Institutions, as well as in collaborative planning projects between public and private sector organizations. In a public sector accounting, the data used is accounting data and aims to provide information about the state of the economy and financial conditions in a public sector to the executive, to the legislature and the judiciary as well as to the general public.

Furthermore, public sector accounting is defined as an accounting system used by public organizations as a means of reporting to the public. More and more attention is now being paid to the accounting practices of public institutions, whether public sector accountants or public NGOs. The accreditation body is demanded by the community to be implemented in a transparent and accountable manner. The Public Sector Financial Accounting Standards will ultimately provide a framework for the functioning of the stages of the Public Sector accounting cycle. Which cycle includes all sequences of steps starting from preparation, forecasting, implementing the budget, supplying goods and services, reporting, auditing, and public accountability. The accounting standards used in Indonesia are Financial Accounting Standards (hereinafter referred to as SAK), Public Accountant Professional Standards (hereinafter referred to as SPAP), Government

Accounting Standards (hereinafter referred to as SAP), and State Financial Audit Standards (hereinafter referred to as SPKN). These standards are approved references and are determined by the appropriate bodies in their respective fields.

The digital era presents a new framework for thinking in global accounting, that technological developments using all of its products are believed to be able to match the important work of accountants in carrying out a variety of accounting activities that are important for companies. Financial recording to analysis of financial data has been partially entrusted to the implementation and personal computer software rather than relying on the accuracy & thoroughness of an accountant for reasons of far superior efficiency & effectiveness. When viewed from one side only, then this is the positive influence of technology in facilitating the task of accountants, as a result accountants can concentrate on carrying out other tasks which are still unable to be replaced by personal computers.

However, from another point of view, this actually presents new challenges and threats that are relatively latent, namely the possibility of fraud taking advantage of digital technology & using it to produce reasons for the need for effectiveness & efficiency to be the basis for covering up traces of fraud being committed and leading opinion towards the necessity of using digital technology which allows the fraud to be difficult to detect and last a very long time. The first challenge & threat which is very fundamental in nature is in the human mindset itself which suspects that machines & technology, in this case real technology that builds the digital realm, can replace humans, especially the accounting profession, in carrying out accounting functions.

In fact, technology was created to help humans carry out their tasks more effectively and efficiently, as a result, at any time there is always an opportunity for humans to play a role in various crucial processes in all areas of life. However, the thing that needs to be reviewed is related to the need to participate in increasing one's capacity to always be a better person through adaptation to technological developments in the surroundings. In a sense, everyone must be able to actively turn technology into an instrument for self-development and career by continuing to learn.

Thus, a positive perspective on the presence of digital technology is crucial to placing this technology as a threat or a challenge that can be utilized for self-capacity development. The conflict that arises is based on a misconception about the role of digital technology in the form of an opportunity to take advantage of this in order to receive exclusive profits by deceiving parties who do not have adequate knowledge about the use of digital technology to support the accounting process. This is in line with the concepts of the fraud triangle & fraud diamond concerning the opportunity & capacity to commit fraud using digital technology developments & the uneven knowledge and ability to use these technologies within several companies.

The presence of digital technology, especially using its products in the form of big data & cloud computing, there is still a big similarity that companies that apply this technology will change the method of measuring their assets from what was previously carried out conventionally to change to using digital technology to measure their assets, as a result all work as paperless & highly dependent on implementation & digital storage tasks. The application of digital technology does provide much higher efficiency & effectiveness, but this is also accompanied by the creation of the potential for fraud because all asset facts are affected by the data input process. Even if there is still a slight error in the data input, it will affect all the facts obtained by the implementation. In this case, the error can be caused due to negligence, or a lack of ability to operationalize technology, or due to fraud. One of the digital technology products evaluated to facilitate the occurrence of fraud is cryptocurrency, which is a digital currency that is implemented using cryptographic technology.

Cryptocurrency has four main characteristics, namely that it is decentralized, anonymous, cannot be manipulated, and that there is still inflation in its circulation. Cryptocurrency does offer a variety of advantages compared to physical currency. However, there is still great potential for its use for fraudulent purposes, for example to clean up money, or to commit fraud by showing a fake Initial Coin Offering (ICO) & then embezzling the funds of investors who have purchased the ICO. Fraud using cryptocurrency instruments is very difficult to track because users can use accounts using pseudonyms, so they can escape audit applications.

The potential for fraud using digital technology has been realized by the Association of Certified Fraud Examiners (ACFE Indonesia Chapter or ACFE IC), as a result of which prompted the application of the National Anti Fraud Conference (NAFC) in 2018 using the theme of fraud in the cryptocurrency investigation category to become one of the main discussions at the conference (CNBC Editorial 2018). Furthermore, ACFE IC also explains several examples of fraud whose implementation is easier to use digital technology (Association of Certified Fraud Examiners (ACFE) Indonesia Chapter, 2018), the first is hacking, which is using stealing access to financial data as well as other crucial data by hackers, which are then used to receive exclusive profits. Next is malware, which is using a virus to disrupt the company's accounting system. Then social engineering, namely utilizing digital technology to explore mystery facts about company finances. There is also a privilege missuse, which is in the form of misuse of access given to important information belonging to the company, as well as physical intrusion, which is accessing company data without permission & without having the authority to access it.

With regard to using public sector accounting implementation to prevent fraud refers to the application of its seven elements which include public planning, public budgeting, realization of public regulations, procurement of public goods & services, public financial reporting, public sector audits, and public accountability. The implementation of these elements cannot be separated from the risk of fraud, as explained in the fraud triangle, that fraud can occur due to 3 causal factors, namely opportunity, pressure, and rationalization. Plus using the presence of digital technology which seems to provide greater opportunities and adds a capacity factor as stated in the fraud diamond theory. The capacity referred to in this case is the ability to commit fraud by using many digital technology products. Basically, fraud can be classified into 3 types, namely in the form of misappropriation of assets, false statements in financial statements, and corruption. But synchronously using lighting according to the ACFE IC, the presence of digital technology using its products has the potential to result in the development of methods of committing fraud in the three types of fraud (Association of Certified Fraud Examiners (ACFE).

Therefore, in accordance with the concept of the need to develop the scientific capacity of Public Sector Accounting to keep pace with developments in digital technology, it is also necessary to formulate examples of Public Sector Accounting implementations that can be used to prevent fraud in the digital era. ACFE IC put forward basic tactics to overcome the occurrence of fraud that can be applied by the public sector, especially other business sectors. The strategy is serious in an effort to prevent data loss (Association of Certified Fraud Examiners (ACFE) Indonesia Chapter, 2018). The tactic that can be done is to use the services of a privacy officer who knows technology & law, has a work program, can set a data security policy, along with the necessary technology and instruments to keep company data safe, understands the importance of confidentiality of customer data & company data, manages connectivity data using the internet to ensure the benefits of the internet of things (IoT) & prevent excavation of company data by external parties, choose the level of confidentiality of company data along with the level of authority for data access, set a reporting schedule and prioritize accuracy when reporting, and also carry out data monitoring & control in real-time. Fraud is believed to occur because of the opportunity to do so.

Therefore, the crucial thing that can be done to prevent fraud is to take advantage of opportunities by increasing the application of internal control systems, utilizing internal as well as external auditing services, conducting fraud examinations, and enforcing forensic accounting, both manually and in digital form.

Fraud is an action that can be carried out individually as well as collectively, and its existence can be an endemic or a contagious deadly disease in a company. Therefore, apart from having to eliminate opportunities that allow someone to commit fraud, other efforts that must be made are by building an anti-fraud culture or a culture of honesty within the company. As explained in the Behavioral Accounting theory, that human behavior has a close relationship with the accounting system, where changes that occur on one side will be a factor triggering changes on the other side (Supriyono, 2018). Hence, if a company can build an anti-fraud culture to the point where it can change the behavior of every member of the company, then this change in the long run will be a barrier to fraud. The way this is done is to apply the values of honesty & mention the negative effects of fraud on each part according to the company. This explanation is conveyed to all parties, starting from the highest position in the company to the staff at the lowest level by accountants or by privacy officer staff who specifically analyze fraud cases in companies (McMahon et al., 2016). Muhtar et al. (2018) examined fraud in forms of corruption that occurred in public forums in Indonesia referring to the fraud triangle theory. The results of his research state that corruption is determined significantly & negatively by performance accountability, as one of the drivers for the reduction in fraud that occurs in the public sector. Good performance accountability will result in a decrease in the pressure received by the public sector according to the people & all stakeholders, as a result this will result in a decrease in the intention to commit fraud in every member of the public sector. The occurrence of fraud in the digital era is increasingly difficult to detect because there are new instruments that can be used to carry out these actions.

When the negative effects in the form of losses on a large scale have been felt, both in the form of financial losses as well as losses in other aspects, then at that time the company only became aware of fraud. Therefore, efforts to prevent fraud always prioritize the use of preventive detection methods. Along with the development of digital technology, fraud detection methods must also be continuously developed so that they can be applied effectively and detect signs of fraud using digital technology. The development of a fraud detection system is not an easy thing to do because it involves new technology and requires financial support from companies that specifically allocate it for the purposes of fighting fraud. However, the application of this system will be able to help companies monitor, analyze, study, carry out various intelligent efforts to detect, as well as fight fraud. Fraud detection systems that carry out their activities using three main methods, namely machine learning algorithms, data mining, and metalearning can have intelligence that continues to grow along with the process it goes through. The system is able to store facts about known methods and characteristics of fraud and analyze them to determine indicators of fraud, which are then used to detect similarities in fraud.

Overall, the model for implementing public sector accounting in preventing fraud that occurs in the public sector in the digital era. The findings of this study can be developed further by examining the effect of Public Sector Accounting implementation on fraud by using factors of technical strategy, preventive strategy, two-paradigm approach, and performance accountability as moderator variables. Analysis can be carried out using quantitative methods with primary data to obtain accurate statistical findings. As for the research object, one of the public sectors that is vulnerable to fraud can be chosen according to the real data that can be collected by researchers.

5. CONCLUSION

5.1. Conclusion

Based on the research conducted, several conclusions can be drawn as follows:

1) Public sector accounting is very important to implement because the implementation of public sector accounting has many positive impacts, especially regarding the quality of financial reports, indicating that the higher the implementation of public sector accounting, the better the quality of public sector accounting. Financial reports are mainly to overcome and anticipate the occurrence of fraud.
2) Characteristicfraud in the public sector that occurs in the digital era includes the use of misconceptions about the role of digital technology in the application of public accountants' duties, exploitation of digital technology to optimize opportunities for committing fraud, taking advantage of human errors and lack of knowledge in the use of digital technology, using digital technology products , for example cryptocurrency, to commit fraud.
3) The Public Sector Accounting implementation can prevent fraud in the public sector in the digital era if it is carried out using consideration of factors that eliminate fraud, for example performance accountability, and accompanied by the application of fraud prevention methods that include technical tactics, framework approaches, and preventive tactics.
4) The technical strategy includes efforts to prevent fraud through the use of privacy officer services, IoT access, managing data access, establishing timely reporting, and controlling data in real time. The framework approach is oriented towards establishing an anti-fraud culture & eliminating opportunities for fraud to occur through the implementation of internal controls. The preventive strategy is in the form of developing a fraud detection system that is run using machine algorithms, data mining, and meta learning methods.

5.2. Limitations

The findings of this study can be developed further by testing the effect of Public Sector Accounting implementation on fraud by using technical tactics, preventive tactics, 2 paradigm approaches, and performance accountability as moderator variables. Analysis can be carried out using quantitative methods using primary data to obtain accurate statistical findings. As for the object of research, one can choose a public sector that is vulnerable to fraud while using actual data that can be collected by researchers.

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