



PROCEEDINGS

CALL FOR PAPERS SEMINAR 2026

Collaborative Anti-Fraud Ecosystem

The Role of Civil Society in the Age of Digital Disruption



8 September 2026



Universitas Diponegoro • Semarang, Indonesia



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PROSIDING

Informasi Publikasi

Tema Kegiatan	Collaborative Anti-Fraud Ecosystem: The Role of Civil Society in the Age of Digital Disruption
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Mitra Penyelenggara	Fakultas Ekonomika dan Bisnis, Universitas Diponegoro (Host) Fakultas Ekonomi dan Bisnis, Universitas Pelita Harapan (Co-Host) Fakultas Ekonomi, Bisnis dan Humaniora, Universitas Trilogi (Co-Host)
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Pernyataan Publikasi

Publikasi ini memuat kumpulan abstrak paper yang berkaitan dengan tema ekosistem anti-fraud kolaboratif, dengan perhatian pada peran masyarakat sipil di era disrupsi digital. Publikasi ini disusun sebagai dokumentasi akademik kegiatan Call for Papers Seminar 2026 dan sebagai sarana diseminasi gagasan, hasil penelitian, serta perspektif praktis mengenai pencegahan dan penanganan fraud. Pandangan dan kesimpulan yang disampaikan dalam setiap abstrak merupakan tanggung jawab masing-masing penulis.

KATA PENGANTAR

Puji syukur kita panjatkan ke hadirat Tuhan Yang Maha Esa atas terselenggaranya Call for Papers Seminar 2026 yang diselenggarakan oleh ACFE Indonesia Chapter dengan tema “Collaborative Anti-Fraud Ecosystem: The Role of Civil Society in the Age of Digital Disruption.”

Selama lebih dari satu dekade, ACFE Indonesia Chapter terus berupaya membangun pengetahuan, mendorong penelitian, dan memperkuat kolaborasi dalam pencegahan serta pemberantasan fraud di Indonesia. Perjalanan ini menunjukkan bahwa upaya membangun ekosistem anti-fraud tidak dapat bertumpu pada satu institusi atau profesi saja. Diperlukan kontribusi beragam pihak, termasuk akademisi, praktisi, pemerintah, sektor swasta, aparat penegak hukum, media, komunitas, dan masyarakat sipil.

Melalui tema tahun ini, ACFE Indonesia Chapter ingin menegaskan pentingnya membangun ekosistem anti-fraud yang kolaboratif, dengan menempatkan masyarakat sipil sebagai bagian penting dalam upaya pencegahan, deteksi, dan pengungkapan fraud. Kolaborasi yang efektif membutuhkan keterhubungan antarpemangku kepentingan, kejelasan peran, pertukaran pengetahuan, serta komitmen bersama terhadap integritas.

Publikasi Book of Abstracts ini merupakan bagian dari upaya memperluas ruang dialog antara gagasan akademik dan praktik. Beragam abstrak yang dihimpun di dalamnya merepresentasikan perhatian para penulis terhadap berbagai persoalan anti-fraud, mulai dari tata kelola, pengendalian internal, audit, teknologi digital, perilaku manusia, hingga peran masyarakat dalam membangun sistem yang lebih transparan dan akuntabel. Kami berharap kumpulan gagasan ini dapat menjadi sumber inspirasi, membuka peluang kolaborasi lintas disiplin dan sektor, serta mendorong lahirnya penelitian dan praktik yang memberikan dampak nyata.

Kami menyampaikan apresiasi kepada seluruh penulis yang telah berkontribusi, para reviewer dan chairperson yang mendukung proses kegiatan, serta seluruh pihak yang telah mengambil bagian dalam penyelenggaraan Call for Papers Seminar 2026. Kontribusi dan komitmen bersama inilah yang memungkinkan pengetahuan terus berkembang dan gagasan dapat diterjemahkan menjadi tindakan.

Pada akhirnya, membangun Indonesia yang lebih bersih dari fraud membutuhkan lebih dari sekadar regulasi dan teknologi. Kita memerlukan manusia yang berintegritas, sistem yang kuat, pengetahuan yang terus diperbarui, serta kolaborasi yang berkelanjutan. Dengan semangat Knowledge, Integrity, and Collaboration, mari kita terus memperkuat kontribusi bersama menuju Indonesia yang lebih transparan, akuntabel, dan berintegritas.

Stronger People, Cleaner Systems, Brighter Indonesia.

Salam integritas,

Presiden ACFE Indonesia Chapter

INFORMASI TENTANG CALL FOR PAPERS SEMINAR 2026

Latar Belakang

Fraud merupakan tantangan yang membutuhkan perhatian dan keterlibatan berbagai pihak. Perubahan lingkungan bisnis, perkembangan teknologi digital, serta semakin kompleksnya hubungan antarpelaku organisasi dan masyarakat menuntut pendekatan pencegahan dan penanganan fraud yang lebih adaptif, terintegrasi, dan kolaboratif.

Upaya membangun ekosistem anti-fraud tidak cukup hanya mengandalkan penguatan pengendalian internal, audit, regulasi, atau teknologi. Diperlukan pula integritas individu, tata kelola yang kuat, pertukaran pengetahuan, dan partisipasi masyarakat dalam mendorong transparansi serta akuntabilitas. Dalam konteks ini, masyarakat sipil memiliki peran penting sebagai bagian dari ekosistem yang mendukung pengawasan sosial, meningkatkan kesadaran publik, dan memperkuat upaya pencegahan fraud.

Perkembangan teknologi digital menghadirkan peluang sekaligus tantangan baru. Pemanfaatan teknologi dapat mendukung deteksi penyimpangan dan memperkuat sistem pengawasan, tetapi efektivitasnya tetap memerlukan tata kelola yang tepat, sumber daya manusia yang kompeten, serta kolaborasi antarpemangku kepentingan.

Berangkat dari pemikiran tersebut, ACFE Indonesia Chapter menyelenggarakan Call for Papers Seminar 2026 sebagai ruang bagi akademisi dan praktisi untuk berbagi pengetahuan, mempresentasikan hasil penelitian, serta mengembangkan gagasan yang relevan bagi penguatan ekosistem anti-fraud di Indonesia.

Informasi Kegiatan

Nama kegiatan	Call for Papers Seminar 2026
Tema	Collaborative Anti-Fraud Ecosystem: The Role of Civil Society in the Age of Digital Disruption
Penyelenggara	ACFE Indonesia Chapter
Tanggal	8 September 2026
Format	Hybrid event (daring dan luring)

Tujuan Kegiatan

Call for Papers Seminar 2026 diselenggarakan untuk:

1. Memfasilitasi diseminasi hasil penelitian, kajian, dan gagasan terkait pencegahan, deteksi, serta penanganan fraud.
2. Mendorong pertukaran pengetahuan antara akademisi, praktisi, dan pemangku kepentingan lainnya.
3. Memperluas perspektif mengenai peran masyarakat sipil dalam membangun ekosistem anti-fraud yang kolaboratif.
4. Mengembangkan pemahaman mengenai peluang dan tantangan pemanfaatan teknologi digital dalam mendukung tata kelola dan pengendalian fraud.
5. Mendorong kolaborasi berkelanjutan untuk memperkuat integritas dan akuntabilitas di Indonesia.

PROSES SELEKSI & FOKUS PEMBAHASAN

Proses Seleksi dan Penilaian Paper

Paper yang dipresentasikan dalam Call for Papers Seminar 2026 melalui proses penilaian oleh Reviewer. Penilaian Reviewer mencakup ruang lingkup dan substansi paper sebagai dasar dalam menentukan Best Paper. Proses ini diharapkan dapat mendorong kontribusi ilmiah yang relevan dengan tema kegiatan serta memiliki substansi yang bermakna bagi pengembangan pengetahuan dan praktik anti-fraud. Selain penilaian terhadap paper, presentasi yang disampaikan oleh para penulis juga dinilai oleh Chairperson pada sesi presentasi. Hasil penilaian tersebut menjadi acuan dalam menentukan Best Presenter, dengan memperhatikan kualitas penyampaian dan aspek presentasi sesuai kriteria penilaian yang digunakan dalam kegiatan. Kedua bentuk penilaian tersebut merupakan bagian dari upaya menghargai kontribusi penulis, mendorong kualitas penelitian, serta memperkuat pertukaran pengetahuan antara akademisi dan praktisi.

Fokus Pembahasan

Kumpulan abstrak dalam publikasi ini mencerminkan beragam pendekatan terhadap isu anti-fraud, antara lain:

- a.** Tata kelola, integritas, dan pengendalian internal.
- b.** Audit, akuntansi forensik, serta deteksi dan pencegahan fraud.
- c.** Pemanfaatan kecerdasan buatan dan teknologi digital dalam pengawasan serta deteksi penyimpangan.
- d.** Perilaku individu, etika, dan faktor organisasi yang berkaitan dengan fraud.
- e.** Peran masyarakat sipil, pelaporan pelanggaran, dan pengawasan sosial.
- f.** Kolaborasi antarlembaga dan pengembangan ekosistem anti-fraud di sektor publik maupun swasta.

Fokus tersebut menggambarkan keragaman topik dalam kumpulan abstrak dan tidak dimaksudkan sebagai daftar tema eksklusif kegiatan.

Book of Abstracts

Book of Abstracts ini menghimpun abstrak paper yang dipresentasikan dalam Call for Papers Seminar 2026. Publikasi ini menjadi dokumentasi kontribusi pemikiran dan penelitian dari para penulis sekaligus sarana untuk memperluas akses terhadap gagasan mengenai penguatan ekosistem anti-fraud.

Diharapkan kumpulan abstrak ini dapat menjadi referensi awal bagi pengembangan penelitian, dialog profesional, pertukaran pengetahuan, dan kolaborasi lintas sektor. Lebih jauh, gagasan yang disampaikan diharapkan dapat mendorong upaya nyata dalam memperkuat integritas, meningkatkan kualitas tata kelola, dan membangun Indonesia yang lebih transparan serta bebas dari fraud.

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RUNDOWN

CALL FOR PAPERS SEMINAR 2026

Collaborative Anti-Fraud Ecosystem

The Role of Civil Society in the Age of Digital Disruption

8 September 2026		Universitas Diponegoro, Semarang	Hybrid (Offline & Online)
WAKTU	AGENDA		
08.00 – 08.30	Registrasi		
08.30 – 09.00	Pembukaan		
	- Pembukaan oleh MC		
	- Menyanyikan lagu Indonesia Raya		
	- Sambutan dari Dekan FEB Universitas Diponegoro		
09.00 – 09.20	Keynote Speaker: Presiden ACFE Indonesia Chapter		
	Perpindahan Kelas atau Breakout Room		
09.20 – 09.30	Presentasi Paper dan Komentar ChairPerson		
09.30 – 12.30	ISHOMA		
12.30 – 13.30	Panel Seminar Sesion:		
	Prof. Dr. Tarjo, SE, M.Si., CPA., CFE		
	Council of Experts ACFE Indonesia Chapter		
	Prof Dr Intiyas Utami, SE, M.Si., Ak., CA., CMA., QIA., C.Fra		
	Rektor Universitas Kristen Satya Wacana		
13.30 – 15.30	Prof. Tarmizi Achmad, MBA, Ph.D, CFE		
	Guru Besar FEB Universitas Diponegoro		
15.30 – 15.40	Diskusi tanya jawab		
	Pengumuman Pemenang -		
15.40 – 15.45	Direktur Research ACFE Indonesia Chapter		
	Penutupan		

Pemanfaatan Artificial Intelligence dalam Penilaian Risiko Kecurangan: Peran Pemrosesan Kognitif Analitis dan Intuitif dalam impairment testing

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¹ Universitas Kristen SatyaWacana, ² Universitas Pignatelli Triputra

ABSTRAK

This study examines how auditor cognition interacts with artificial intelligence (AI) in shaping fraud risk assessment. Grounded in Cognitive-Experiential Self-Theory (CEST), individuals process information through two parallel systems: a rational-analytical system and an intuitive-experiential system. This research investigates the effects of cognitive processing style (rational-analytical versus intuitive-experiential) and AI support (with versus without ChatGPT) on auditors' fraud risk judgments. A 2×2 factorial experimental design was employed involving 60 professional auditors participating in PPL by the IAPI. The results indicate that auditors with a rational-analytical style produce higher and more consistent fraud risk assessments, particularly in complex audit settings. AI support enhances judgment quality by facilitating more structured and systematic reasoning in evaluating risk indicators. Furthermore, an interaction effect is observed where AI significantly improves the judgment quality of intuitive auditors, thereby reducing disparities across cognitive styles. These findings extend CEST in technology-driven auditing and position AI as a cognitive enhancer rather than a substitute for professional judgment.

Keywords: Auditor cognition, artificial intelligence, fraud risk assessment, cognitive style, audit judgment

Tata Kelola Hibrida dalam Pemutakhiran DTSEN: Menyeimbangkan Verifikasi Profesional dan Pengawasan Sosial untuk Mitigasi Fraud dan Kesalahan Penargetan Bantuan Sosial

Panji Yudha Prasetya ¹

¹ Inspektorat Jenderal Kementerian Sosial

ABSTRAK

The transformation of Indonesia's Integrated Social Welfare Data (DTKS) into the National Integrated Socioeconomic Data (DTSEN) aims to improve targeting accuracy and governance. However, persistent fraud risks and targeting errors remain. This study evaluates DTSEN's updating governance through a qualitative descriptive approach. Using thematic coding of 180 evaluative observations extracted from official audit and internal evaluation documents, the study identifies recurring governance vulnerabilities across the DTSEN updating process. Findings reveal that vulnerabilities stem not from regulatory or digital limitations, but from implementation-level weaknesses in substantive verification and discretionary human judgment. The study argues that reliable governance requires a layered control architecture beyond digitalization. Consequently, it proposes the Hybrid Governance Control Model (HGCM), a framework integrating professional verification with participatory social oversight as a vital corrective layer. By advancing a risk-based perspective on participatory administrative control, this research contributes to public governance literature, positioning civil society participation not merely as democratic inclusion but as a strategic institutional mechanism to mitigate fraud in complex welfare systems.

Keywords: *DTSEN, DTKS, social assistance, fraud risk, hybrid governance, administrative control, targeting error.*

CoreTax and MSME Tax Fraud Prevention in Indonesia: An Integrated Fraud–Compliance Governance Review

Posma Sariguna Johnson Kennedy ¹, Anastasia Zefanya ², Ignatius Abraham Enga Tifaona ³, Jessica Theresia Elizabeth ⁴

¹ Universitas Kristen Indonesia, ² Universitas Indonesia, ³ Sekolah Tinggi Ilmu Ekonomi Harapan Bangsa, ⁴ Universitas Padjadjaran

ABSTRAK

Indonesia's Core Tax Administration System (CoreTax) integrates registration, filing, payment, invoicing, audit, and third-party information within a digital platform. This structured purposive integrative review examines how that architecture may alter tax- fraud conditions and MSME compliance without assuming that CoreTax has already produced causal compliance effects. The review synthesizes peer-reviewed empirical, conceptual, and review evidence, prioritizing studies published in reputable academic journals, together with official Indonesian materials through June 2026. Evidence was purposively selected to represent the principal mechanisms relevant to digital tax administration, fraud, trust, and MSME compliance rather than to produce an exhaustive database census. The evidence is interpreted through an integrated Fraud Triangle–Slippery Slope mechanism. The integration yields three cross-framework mechanisms: administrative power compresses fraud opportunity; implementation friction can raise pressure while eroding trust and thereby enlarge rationalization; and procedural fairness, assistance, and remedies can strengthen trust and attenuate rationalization. Sustainable compliance is therefore expected when authority power and institutional trust co-evolve, whereas power without trust may generate fragile enforced compliance or displacement of non-compliance. Indonesia-specific evidence currently documents implementation frictions and associational compliance patterns, but does not establish the causal effect of CoreTax on MSME fraud. The article consequently separates theoretical propositions from conditional policy implications and proposes a testable evaluation agenda for future administrative-data and field-experimental research.

Keywords: CoreTax, digital tax administration, fraud triangle, slippery slope framework, MSME compliance, institutional trust, Indonesia

Do Digital Transformation and Corporate Governance Strengthen Organizational Readiness for Fraud Prevention? Evidence from Indonesian Listed Banks

Annisa Rachmawati ¹

¹ Universitas Persada Indonesia Y.A.I

ABSTRAK

The rapid expansion of digital banking has changed how financial institutions manage transactions, information, and control activities, while also creating new forms of technology-enabled fraud risk. This study examines whether digital transformation, corporate governance, and firm size are associated with organizational readiness for fraud prevention in Indonesian listed banks. Organizational readiness is captured by the Fraud Prevention Disclosure Index (FPDI), a disclosure-based composite measure developed from ten indicators covering prevention, detection, investigation, reporting, monitoring, and follow-up. The study uses balanced panel data from 46 commercial banks listed on the Indonesia Stock Exchange during 2020–2025, yielding 276 firm-year observations. Panel regression is estimated with bank fixed effects and cluster-robust standard errors. The baseline results show that Digital Transformation Index (DTI) is positively associated with FPDI ($\beta = 0.590$, $p < 0.001$), while Corporate Governance Index (CGI) is also positive and significant ($\beta = 0.830$, $p < 0.001$). Firm size is not statistically significant ($\beta = -1.136$, $p = 0.626$). The model explains 81.73% of within-bank variation in FPDI. Additional analyses address the concerns raised about measurement validity, the high DTI–CGI correlation, and potential reverse causality. Inter-coder reliability is strong, with weighted Cohen's kappa ranging from 0.771 to 0.977 and a mean of 0.867 across the ten FPDI indicators. Construct-validation analysis shows strong factorability for DTI and CGI, while PCA-based and equalweighted indices are almost perfectly correlated. A centered interaction model produces a negative and significant DTI $\times$ CGI coefficient ($\beta = -0.0182$, $p < 0.001$), indicating that the marginal association between digital transformation and FPDI varies with governance intensity. The lagged specification also preserves the positive and significant associations of DTI and CGI. The study contributes a parsimonious, banking-specific, and Indonesian regulatory-aligned disclosure measure of fraud-prevention readiness while distinguishing organizational preparedness from actual fraud-prevention outcomes.

Keywords: *Digital Transformation, Corporate Governance, Fraud Prevention Readiness, Fraud Prevention Disclosure Index, Banking.*

Rasionalisasi Perilaku Koruptif: Studi Kasus Dalam Perspektif Neurosains Moral

Danny Wibowo ¹

¹ Sekolah Tinggi Ilmu Ekonomi Indonesia Surabaya

ABSTRAK

Systemic corruption in Indonesia has given rise to a paradox characterized by the erosion of integrity among public figures once recognized as principled and ethical. This study analyzes the Slippery Slope Effect, cognitive rationalization, and the impact of power on declining social empathy from a moral neuroscience perspective. Using a qualitative multiple-case study, the research examined three former public officials (RK, MA, and MJ). Data were collected through triangulation of legal documents, media discourse, and relevant literature, and analyzed using Comparative Thematic Analysis. The findings reveal that small-scale gratification triggers amygdala desensitization, progressively reducing feelings of guilt. High intellectual capacity functions not as a moral safeguard but as a means for the prefrontal cortex to construct cognitive rationalizations that alleviate cognitive dissonance. Moreover, the accumulation of power induces Hubris Syndrome, impairing the mirror neuron system and social empathy. These findings highlight the need for transparent bureaucratic reform and neuropsychological assessment in the selection of public officials to prevent the gradual escalation of corruption.

Keywords: *Corruption, Moral Neuroscience, Slippery Slope Effect, Prefrontal Cortex, Amygdala, Hubris Syndrome.*

Designing an Evaluation Model for the Implementation of e-Procurement in Government Goods and Services Procurement

Kinawih Ainul Kamalia ¹, Sarah Indah Safitri ², Welly Mahardhika ³

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ABSTRAK

Procurement of goods and services using e-procurement is a method of electronic procurement aimed at minimizing fraud in conventional procurement processes. However, the current implementation of e-procurement still leaves issues that cause significant losses to the state. This is due to the absence of a proper evaluation procedure for e-procurement implementation. Therefore, there is a need to develop an e-procurement evaluation model incorporating a risk management framework that serves as a preventive approach for government work units to identify, anticipate, mitigate, and manage potential risks and issues associated with the implementation of e-procurement. The proposed risk management model enables work units to implement preventive measures and continuous improvements in the procurement process through e-procurement. As part of the preventive strategy, work units are encouraged to strengthen organizational commitment by providing training programs on the use and operation of e-procurement systems. Such training is expected to enhance users' understanding of both the benefits and potential challenges associated with the adoption of electronic procurement technologies. Furthermore, strong commitment from organizational leaders is essential to ensure effective monitoring and supervision of procurement activities conducted through e-procurement, thereby promoting compliance, transparency, and accountability throughout the procurement process.

Keywords: *Evaluation Model Design, Government Goods and Services Procurement, e- Procurement, Risk Management Evaluation.*

Menuju Kerangka Kerja Anti-Penipuan Terintegrasi untuk Meningkatkan Pengungkapan Penipuan: Tinjauan Literatur Sistematis

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ABSTRAK

This study aims to identify and analyze the effectiveness of various anti-fraud mechanisms and develop an integrated anti-fraud framework (Integrated Anti-Fraud Framework) based on the synthesis of empirical evidence. The method employed is a Systematic Literature Review (SLR) following the PRISMA 2020 guidelines. Literature searches were conducted through the Scopus database using keywords related to anti-fraud mechanisms, with publication year restrictions of 2021-2026 and Scopus Q1-Q4 indexed journals. Of the 816 articles identified, the selection process yielded 10 articles that met the inclusion criteria. The findings identified six main mechanisms: whistleblowing system, internal audit and investigative audit, internal control, organizational ethical culture, corporate governance, and digital technology. The effectiveness of each mechanism is influenced by factors such as whistleblower protection, auditor experience and skepticism, internal control quality, tone at the top, and digital technology integration. This study proposes an Integrated Anti-Fraud Framework that integrates the six mechanisms into six interrelated levels: organizational ethical culture as the foundation, corporate governance as the structure, internal control as operational, internal audit and whistleblowing system as oversight functions, digital technology as an enabler, and fraud disclosure as the output. The framework emphasizes that the effectiveness of fraud disclosure requires synergy among all mutually supporting mechanisms, not just a single mechanism in isolation.

Keywords: *Anti-fraud, fraud disclosure, whistleblowing, internal audit, systematic literature review.*

Arsitektur Sumber Daya Manusia untuk Ekosistem Anti-Fraud Kolaboratif Berbasis Masyarakat Sipil Digital

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ABSTRAK

This study develops a human resource management architecture for a collaborative anti-fraud ecosystem involving organizations, regulators, law enforcement agencies, professional associations, and civil society in the digital disruption era. An integrative literature review and policy-document analysis were conducted on peer-reviewed studies and authoritative publications issued between 2019 and July 2026, while seminal works were retained to anchor ethical climate, psychological safety, employee voice, and whistleblowing theory. The synthesis identifies five mutually reinforcing human resource pillars: ethical leadership and climate, anti-fraud competency development, psychological safety and anti-retaliation protection, trustworthy digital reporting design, and civil-society intermediation. These pillars influence reporting through organizational trust, moral courage, reporting self-efficacy, and perceived channel credibility. The article proposes an integrated framework and eight hypotheses linking human resource practices to effective whistleblowing, case follow-up, organizational learning, and anti-fraud performance. The framework contributes by repositioning employees and citizens as connected integrity actors rather than passive control objects and offers practical guidance for Indonesian organizations implementing sustainable anti-fraud strategies.

Keywords: *Ethical leadership, psychological safety, anti-fraud competency, digital whistleblowing, civil society, human resource management, organizational integrity, Indonesia.*

Towards an Integrated Multi-Stakeholder Framework for Anti-Fraud Collaboration: A Systematic Literature Review

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ABSTRAK

This study systematically analyzes the structural evolution of contemporary financial fraud ecosystems, evaluates the operational boundaries of isolated reactive detection strategies, and constructs an Integrated Multi-Stakeholder Framework for Anti-Fraud Collaboration to mitigate systemic economic crimes. Employing a Systematic Literature Review (SLR) guided by the PRISMA 2020 protocol, this study critically synthesizes 20 seminal, peer-reviewed articles (2021-2026) selected from an initial pool of 1,814 Scopus-indexed records. The synthesis integrates literature across four key thematic domains: global fraud networks, systems complexity theory, socio-technical capacities, and collaborative network governance. The synthesis reveals four primary insights: Modern financial fraud has transitioned from isolated opportunistic acts into highly adaptive, networked, and transnational ecosystems; Classical individual-centric models (e.g., the Fraud Triangle) exhibit structural limitations in explaining networked corporate delinquency, necessitating a theoretical shift toward Complexity Theory, Polytope Fraud Theory, and Social Network Analysis (SNA); Although emerging socio-technical tools (Big Data, Blockchain, and IoT) enhance transaction visibility, standalone reactive detection strategies suffer from operational boundaries and risk inducing systemic oversight vulnerabilities; Collaborative network governance, supported by adaptive regulations and public values, serves as a critical mediating mechanism to resolve the trilemma of operational, legal, and technological barriers in white-collar crime investigations. This study offers a novel multi-level conceptual synthesis that bridges previously fragmented domains micro-level behavioral theories, meso-level organizational networks, and macro-level public governance into a unified, actionable anti-fraud collaboration architecture. Theoretically, it extends individual-centric paradigms into a multi-level socio-technical perspective of economic criminology. It also offers a conceptual reference for policymakers, regulators, law enforcement agencies, private-sector actors, and civil society organizations seeking to strengthen cross-sector anti-fraud intelligence, coordination, and prevention efforts.

Keywords: *Financial Crime, Collaborative Governance, Network Governance Theory, Systematic Literature Review, Socio-Technical Systems, Complexity Theory.*

From Hisbah to Algorithmic Accountability: A Maqasid-Based Anti-Fraud Governance Framework for Islamic Digital Finance

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ABSTRAK

This article develops an Islamic anti-fraud governance framework for digital finance, addressing how Sharia-compliant forms can be manipulated through fictitious assets, collusive approvals, diverted crowdfunding proceeds, Ponzi-style profit claims, and opaque algorithmic decisions. Using a conceptual-doctrinal method, it synthesises Qur'anic commercial norms, hisbah, maqasid al-sharia, fraud-risk literature, Sharia governance standards, whistleblowing studies, and explainable artificial intelligence. The study proposes the Maqasid-Hisbah Anti-Fraud Governance Framework (MAFG), consisting of six pillars: normative integrity, prevention by design, integrated assurance, explainable digital detection, protected reporting, and accountability through restitution and institutional learning. It finds that formal Sharia approval is insufficient when information, controls, or digital systems are manipulated. The article contributes by shifting Islamic anti-fraud discourse from individual morality and product compliance toward institution-wide fraud resilience, human oversight, proportional surveillance, victim redress, and reviewable algorithmic accountability.

Keywords: *Islamic anti-fraud governance, hisbah, maqasid al-sharia, Sharia governance, digital Islamic finance, whistleblowing, algorithmic accountability.*

Enhancing Anti-Fraud Governance through Minimum Technical Document Requirement (MTDR): Preventing Counterfeit Materials in SCADA Projects

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ABSTRAK

This study evaluates the implementation of the Minimum Technical Document Requirement (MTDR) within the Project Quality Plan (PQP) as a preventive anti-fraud governance mechanism for mitigating nonconforming and suspected counterfeit materials in a Supervisory Control and Data Acquisition (SCADA) project at PT. XYZ. A case study approach with a before-and-after comparative analysis was applied using audit findings, material verification records, procurement documents, Non-Conformance Reports (NCRs), and process safety incident data. The Work-in-Progress Audit identified nonconformities in 90% of ten material samples, comprising 50% technical specification deviations and 40% incomplete technical documentation. Subsequent MTDR-based verification resulted in six NCRs covering 2,256 nonconforming components, including materials with inconsistencies in physical characteristics, technical documentation, and manufacturer identity. The framework integrated technical document verification, manufacturer authentication, inspection and testing validation, and end-to-end traceability using commodity-specific requirements derived from applicable international standards, manufacturers' specifications, and the Company's Quality Policy. Following the replacement of all identified nonconforming components, no further process safety incidents were recorded during the remaining project period, and the project achieved formal handover in 2025. The findings indicate that MTDR strengthened procurement integrity, internal control effectiveness, material quality assurance, and supply chain traceability while reducing fraud opportunities associated with technical document falsification, unauthorized substitution, and manufacturer misrepresentation. This study positions MTDR as a practical preventive anti-fraud governance framework with potential application to material procurement projects in the oil and gas industry.

Keywords: *Anti-Fraud Governance, Counterfeit Materials, Procurement Fraud, Minimum Technical Document Requirement, Process Safety, SCADA.*

The Role Of Civil Society And Data Anomaly Detection In Indonesian General Insurance: Empirical Evidence From The CAFE Framework

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ABSTRAK

Fraud in Indonesian general insurance costs billions annually yet remains poorly governed. This study tests the Collaborative Anti-Fraud Ecosystem (CAFE), a governance framework combining civil society engagement, digital anomaly detection technology, and regulatory quality, using a sequential explanatory mixed-methods design. Survey data were collected from 185 respondents across 37 Indonesian insurers and analysed via PLS-SEM in SmartPLS 4.0. Qualitative evidence was drawn from PT BRI Asuransi Indonesia (BRINS) through semi-structured interviews and documentation spanning 2023–2025. Structural model results confirm all four hypotheses: civil society engagement accelerates fraud detection ($\beta = -0.412$, $p < 0.001$), digital anomaly detection moderates and amplifies collaborative reporting effectiveness ($\beta = 0.338$, $p < 0.001$), collaborative ecosystem quality reduces fraud loss value ($\beta = -0.479$, $p < 0.001$), and regulatory quality moderates ecosystem performance ($\beta = 0.291$, $p < 0.002$). PROTECT reduced BRINS's average detection lag from 9.7 months (2024) to 4.8 months in 2025. Policy implications are drawn for OJK and ASEAN insurance regulators.

Keywords: *Fraud detection, data anomaly, civil society, insurance, digital disruption, whistleblowing system, collaborative governance, OJK.*

Sensed, Not Assessed: Decision–Value Congruence (DeVaC) as an Early Governance Signal

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ABSTRAK

Organizations invest heavily in declaring core values, yet governance failures persist even where those values are clearly stated and reinforced through ethics programs and internal controls. This conceptual paper argues that fraud and governance risk assessment has overlooked an early signal organizations possess: values-in-practice, the values employees infer from leaders' recurring decisions at every level. Compared against declared values, this inference reveals a gap: the paper proposes that the wider the gap, the greater the risk that declared values no longer govern behavior, and the earlier it is read, the more governance can act. Using a theory-synthesis approach, the paper conceptualizes this relationship as Decision–Value Congruence (DeVaC), read through two layers: one maps the gap by eliciting perception, and the other traces it to recurring decision patterns using three markers tested against comparable cases. The paper positions DeVaC against adjacent constructs and offers five falsifiable propositions; its output is designed to produce gap data usable within each governance actor's mandate.

Keywords: *Decision–Value Congruence, values-in-practice, declared organizational values, organizational perception, early warning, governance assessment, fraud risk.*

Applying Victim-Centric Target Hardening to Online Fraud: A Case Study on Giveaway Scams

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ABSTRAK

Addressing the widespread prevalence of online fraud through deceptive giveaway scams, this study explores offender-victim interactions by developing a victim-centric target hardening framework. Utilizing an in-depth case study of a court-adjudicated scam, the research dissects how offender-driven social engineering successfully manipulates the victim's informational environment to induce compliance. While acknowledging the methodological limitations inherent to a single-case design, the study conceptually extends target hardening from traditional physical fortification into behavioral barriers within Situational Crime Prevention. Ultimately, this paper provides a theoretical model for building individual digital resilience against online fraud, highlighting key pathways such as recognizing manipulation tactics, minimizing exploitable digital footprints, and cultivating habits of independent verification.

Keywords: *Target hardening, Situational Crime Prevention, online fraud, giveaway scams, social engineering.*

Analysis of Financial Statement Fraud Detection with The Comparison of Beneish M-Score and Dechow F-Score

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ABSTRAK

Utilizing the Fraud Hexagon model, this research empirically tests and compares the capacity of Beneish's M-Score versus Dechow's F-Score to uncover financial statement manipulation. Analyzing 396 financial reports from manufacturing firms spanning 2021 to 2023 via logistic regression, the findings indicate that only financial targets significantly predicted fraud under the F-Score model. Conversely, under the M-Score model, financial stability, director turnover, and total accruals emerged as statistically significant positive indicators. The M-Score demonstrated substantially stronger explanatory power ($R^2 = 0.505$ vs. 0.073) and superior predictive sensitivity, successfully detecting 46% of fraudulent cases compared to the F-Score's 24.5%. The Beneish M-Score slightly outperforms the Dechow F-Score in fraud detection, achieving 77.8% overall classification accuracy versus 76.8%.

Keywords: *Fraud Hexagon Model, Beneish M-Score, Dechow F-Score, Financial Statement Fraud*

Help Us to Stay Honest: Verifikasi Struk Berbasis SAFE untuk Mitigasi Fraud pada Level Teller dalam Transaksi Perbankan

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ABSTRAK

Teller level fraud in banking often happens because customers trust bank staff without checking their own transaction result. Common examples are under recording a deposit or giving a receipt that does not match what was actually processed. Internal control in banks usually only finds this problem after the customer has already left the branch, so correction becomes difficult. This paper proposes "Help Us to Stay Honest," a customer verification tool based on the SAFE framework (Stop, Assess, Flag, Execute). The tool is applied on three touchpoints: a redesigned transaction receipt, a counter banner (X-banner), and acrylic signage at the counter, supported by an incentive (cashback / miles / others kind of service) for customers who report a real discrepancy. This is a conceptual study, using a Design Science Research approach and drawing on fraud examination theory (fraud triangle), warning message literature, and dual process to explain how each SAFE stage works at the point of transaction. The contribution of this study is to extend fraud prevention design, which has mostly focused on external digital scams, into face to face counter level fraud, and to offer banks a low cost design that can be piloted at branch level without changing the core banking system. Overall, this study moves the bank customer from a passive party into an active partner, as part of a collaborative anti fraud ecosystem.

Keywords: *Counter level fraud, customer verification, SAFE framework, behavioral design, incentive mechanism, collaborative anti fraud ecosystem.*

Comparative Analysis of The Most Appropriate Measurement for Pressure Against Financial Statement Fraud

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ABSTRAK

Drawing upon the Fraud Triangle Theory, this empirical investigation evaluates the relative explanatory efficacy of pressure-dimension metrics—specifically financial targets, financial stability, external pressure, and personal financial needs—in detecting financial statement fraud. To evaluate the empirical framework, a sample selection strategy based on predefined purposive criteria was executed, resulting in a balanced panel of 117 continuously listed IDX non-financial firms across 2021–2023 (N = 351 firm-year observations). Data governing the pressure metrics and fraud occurrences were retrieved from published financial reports and official regulatory disclosures, with parameter estimation conducted via maximum likelihood binary logistic regression. Empirical findings indicate that financial targets exert a statistically significant positive effect on financial statement fraud. Conversely, financial stability and external pressure display statistically significant inverse relationships with fraud propensity, whereas personal financial needs exhibit no significant influence. Consequently, aggressive financial targets emerge as the single most decisive operational proxy for diagnosing pressure-driven reporting misstatements within listed non-financial entities. These findings yield actionable implications for regulatory authorities, independent auditors, and corporate governance bodies, underscoring the necessity of prioritizing performance-target metrics within early-warning fraud detection frameworks.

Keywords: *Financial statement fraud, Financial targets, Financial stability, External pressure, Personal financial need, Fraud triangle theory.*

The Influence of Product Market Competition and Debt Financing on Earnings Management

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ABSTRAK

This study explores how product market competition and debt financing affect earnings management in 70 Indonesia Stock Exchange-listed non-financial enterprises from 2015 to 2024. The agency theory-based study explores how external governance measures reduce managerial opportunism, particularly amid the economic turmoil of the COVID-19 pandemic. A Fixed Effects Model distinguishes accrual earnings management (AEM) from real earnings management (REM). Product market rivalry is assessed using the Herfindahl–Hirschman Index (HHI), while debt financing indicates the firm's dependence on external financing. The Hypothesis Test shows that higher product-market competition negatively affects AEM, thereby limiting accrual-based manipulation. In contrast, the hypothesis test shows that product-market competition does not regulate profit management through operational procedures. Debt financing does not significantly impact AEM, REM, or real earnings management, indicating that it does not play a significant role in encouraging or limiting earnings management among the organizations studied. The results emphasize market competition as a regulatory mechanism and the need to use several indicators to understand management practices. This study emphasizes the distinction between accrual and actual earnings management to explain managers' opportunism. It improves corporate governance in emerging markets.

Keywords: *EM, PMC, DF, ROA, COVID-19, SIZE, CFO.*

The Moderating Role of Audit Quality on The Determinants of Tax Avoidance

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ABSTRAK

This study examines the associations of sales growth, capital intensity, and deferred tax assets with corporate tax avoidance and investigates whether audit quality moderates these relationships. The study is grounded in agency theory, which views tax avoidance as a managerial decision that can reduce tax payments but may also create monitoring, reporting, and reputational costs. The study uses 530 firm-year observations from manufacturing companies listed on the Indonesia Stock Exchange and available in the S&P Capital IQ database for 2018–2022. Data are analyzed using multiple regression and moderated regression analysis with STATA 17. Tax avoidance is proxied by the effective tax rate (ETR), such that a lower ETR indicates a higher level of tax avoidance. The reported regression results show that sales growth is not significantly associated with ETR, while capital intensity and deferred tax assets are associated with lower ETRs at conventional one-tailed significance levels. The interaction terms between audit quality and sales growth is significant, however capital intensity, and deferred tax assets are not statistically significant. The findings therefore provide limited evidence that audit quality systematically changes the relationships between the three determinants and tax avoidance. The study contributes by clarifying the distinction between legitimate tax deductions and tax avoidance and by treating deferred tax assets as an accounting indicator associated with temporary differences rather than as direct evidence of avoidance.

Keywords: *Deferred tax assets, capital intensity, tax avoidance, sales growth, audit quality, agency theory.*

Pengaruh Good Corporate Governance dan Tekanan Finansial Terhadap Fraud Laporan Keuangan dengan Kualitas Audit Sebagai Variabel Moderasi dalam 5 Negara Asean

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ABSTRAK

This study analyzes the effects of Financial distress and Good Corporate Governance (GCG) mechanisms on fraudulent financial reporting, alongside the moderating role of Audit quality. Using purposive sampling, the sample comprises 543 observations of listed non-financial companies on the Stock Exchange. Fraudulent financial reporting is measured via the Dechow F-Score, while Audit quality is proxied by a Big Four audit firm dummy. Data are analyzed using fixed-effects panel regression with Driscoll-Kraay standard errors, complemented by country-specific sensitivity analyses for robustness. The findings indicate that Financial distress reduces fraudulent financial reporting. Conversely, most GCG indicators including Board size, Audit committee independence, and board meeting attendance exhibit directions contrary to theoretical expectations. Furthermore, audit quality strengthens the negative effect of financial distress on fraudulent financial reporting, such that the fraud-reducing effect of financial distress is more pronounced among firms audited by Big Four auditors. These results imply that enhancing monitoring mechanisms and engaging high-quality auditors are crucial strategies for fraud prevention.

Keywords: *Financial distress, corporate governance, fraudulent financial reporting, Audit quality, panel regression.*

Pengaruh Corporate Tax Planning dan ESG Terhadap Nilai Perusahaan dengan Political Connection Sebagai Pemoderasi

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ABSTRAK

This study aims to examine the direct influence of Corporate Tax Planning (CTP) and ESG Score on Firm Value (FV), as well as the moderating role of Political Connection (PC), motivated by inconsistent empirical findings in prior literature. The research sample consists of public companies listed on the Indonesia Stock Exchange (IDX) with complete ESG Score coverage from LSEG Refinitiv during the 2022–2024 observation period. Employing panel data regression and Moderated Regression Analysis (MRA) across 212 firm-year observations, the empirical results reveal that CTP and ESG Score do not exert a statistically significant direct impact on Firm Value. However, Political Connection independently exhibits a significant negative influence on Firm Value. Crucially, Political Connection acts as a worsening moderator that significantly strengthens the negative relationship between CTP and Firm Value, supporting Agency Theory regarding elevated agency costs in politically connected firms. Conversely, PC does not moderate the ESG–Firm Value relationship. Politically connected firms must enhance tax transparency to mitigate valuation penalties.

Keywords: *Corporate Tax Planning, ESG Score, Firm Value, Political Connection, Agency Cost, Tobin's Q, Moderated Regression Analysis.*

Building a National Anti-Fraud Ecosystem: Network Intelligence and Distributed Accountability for Indonesia

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ABSTRAK

Indonesia's expanding digital-payment ecosystem exposes a coordination gap: stolen funds can move across institutions faster than institution-level controls can detect, trace, or stop them. The study uses a structured cross-jurisdictional comparison to identify recurring mechanisms and safeguards across ten jurisdictions, with CPMI as a separate normative benchmark. These findings are translated through a design-science process into eight design requirements and the Five-Pillar National Anti-Fraud Ecosystem (NAFE) Framework: collaborative governance, collaborative intelligence, coordinated response, technology and analytics, and capability and trust. The Collaborative Network Intelligence and Distributed Accountability (CNIDA) model allocates information, decisions, action, and accountability while preserving statutory authority. The resulting mandate-based architecture connects IASC, payment systems, financial intelligence, law enforcement, consumer protection, and civil society through defined gateways, service levels, safeguards, and independent assurance. The NAFE–CNIDA architecture is an ex-ante conceptual design whose legal soundness, operational feasibility, data requirements, and effectiveness must be validated through Indonesian legal review, stakeholder consultation, process simulation, data testing, and controlled pilots.

Keywords: *Anti-fraud ecosystem, civil society, collaborative intelligence, distributed accountability, payment fraud.*

Feeding the Future or Fueling Fraud? Examining Indonesia's MBG Program using COSO Fraud Risk Management Framework: From Public Perceptions to Systematic Public Participation

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ABSTRAK

The study aims to portray the public perception of fraud risk in Indonesia's "Makan Bergizi Gratis" (MBG) program using the COSO Fraud Risk Management Framework. Analyzing data from 147 respondents through both quantitative and qualitative analysis, the study reveals a critical institutional decoupling of this program. The findings suggest that while high-level government commitment is recognized, the program requires an urgent shift toward systematic public participation, specifically through real-time digital transparency dashboards and formalized community-based monitoring, to bridge the gap between administrative governance and field-level integrity.

Keywords: *COSO Framework, Fraud Risk Management, Makan Bergizi Gratis, Public Perception, Supply Chain Integrity, Transparency*

Internal Control Systems and Technology-Enabled Fraud Mitigation: A Systematic Review of Governance Mechanisms, Audit Practices, and Digital Detection Models

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ABSTRAK

Fraud increasingly challenges conventional internal controls through financial reporting manipulation, digital transactions, and complex concealment. This systematic literature review examines how governance mechanisms, audit practices, and technology-enabled detection models jointly support fraud mitigation. Following a PRISMA-informed process, 174 Scopus records were identified, 142 remained after publication-year screening, 70 met the language and publication-type criteria, and 32 studies were included after relevance assessment. Findings show that audit committees, internal audit functions, whistleblowing systems, ethical climates, and sound governance provide the institutional foundation for fraud prevention and response. Machine learning, text analysis, big data analytics, explainable artificial intelligence, and blockchain strengthen anomaly detection, predictive monitoring, and evidence integration. However, the literature is limited by inconsistent fraud measures, weak cross-context validation, inadequate interpretability, fragmented governance–technology integration, and limited implementation evidence. The review proposes a socio-technical framework in which governance establishes accountability, internal controls organize processes, audit validates evidence, and technology enhances detection and monitoring.

Keywords: *Internal control systems, fraud mitigation, corporate governance, internal audit, forensic accounting, artificial intelligence, digital analytics.*

Fraud Awareness, Fraud Knowledge, Religiosity, and Integrity in Strengthening Fraud Prevention: The Moderating Role of Organizational Culture

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ABSTRAK

Fraud prevention is a critical concern in the banking sector and requires both individual and organizational mechanisms to mitigate fraud risk. This study examines the effects of fraud awareness, fraud knowledge, religiosity, and integrity on fraud prevention and investigates the moderating role of organizational culture. A quantitative approach was employed using questionnaire data from 165 respondents across 30 rural banks in Bandung, Indonesia. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that fraud awareness, fraud knowledge, religiosity, integrity, and organizational culture positively affect fraud prevention. Organizational culture significantly strengthens the relationship between religiosity and fraud prevention, but does not significantly moderate the relationships between fraud awareness, fraud knowledge, and integrity and fraud prevention. These findings highlight the importance of developing individual anti-fraud capabilities while fostering an organizational culture that supports ethical behavior and fraud prevention. The study contributes empirical evidence on the interaction between individual factors and organizational context in strengthening fraud prevention in rural banks.

Keywords: *Fraud Prevention, Fraud Awareness, Fraud Knowledge, Religiosity, Integrity, Organizational Culture, Rural Banks.*

Becoming a Whistleblower? Whistleblowing Intention among Civil Servants: Perspective Theory of Planned Behavior

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ABSTRAK

The whistleblowing system is essential for preventing fraud not only in the private sector but also in public sector organizations. An effective whistleblowing system relies heavily on the contribution of human resources within the organization. This study investigates whether attitudes, subjective norms, and perceived behavioral control, three core constructs of the theory of planned behavior (TPB), shape whistleblowing intention in the Indonesian public sector. Primary survey data were obtained from 128 civil servants at the Ministry of Finance in Yogyakarta, and the proposed relationships were assessed using multiple linear regression. The results indicate that attitude and subjective norms emerged as positive and statistically significant predictors of whistleblowing intention, while perceived behavioral control resulted in a negative and significant effect on whistleblowing intention. A robustness test across directorates further revealed that the predictive power of TPB varies across organizational sub-units, highlighting the importance of contextual factors. These results not only reinforce the applicability of TPB in public sector settings but also carry practical implications for designing policies to foster a whistleblowing culture.

Keywords: *Attitude, Subjective Norms, Perceived Behavioral Control, Whistleblowing Intention, Theory of Planned Behavior, Civil Servant, Public Sector.*

Toward Data-Driven Anti-Fraud Governance: Anomaly Detection and Composite Risk Scoring for Port-Level Oversight in Digital Maritime Services

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ABSTRAK

Digital transformation in public services has reduced opportunities for conventional fraud. However, this measure does not fully eliminate the risk, instead it created new risks associated with process manipulation and irregular approval timing. This study addresses this challenge of detecting such risks within high transaction volume in digital public service. This research proposed a data driven anomaly detection framework through composite fraud risk screening index, functioning as an early-warning and prioritization mechanism rather than a fraud confirmation tool. By utilising vessel arrival approval (PKK) from 257 ports during 2025, the study integrated three complementary analytical approaches, including rule based, statistical analysis, and isolation forest as machine learning. From 734,622 approval data, the rule-based algorithm identified 56,306 transactions or 7.98% red flag condition based on predefined criteria. Moreover, modified z-score indicates 465 transactions as negative residual deviations beyond the threshold at -2.5, while isolation forest further identified multidimensional anomalous patterns based on approval duration, gross tonnage, and approval time. A composite Fraud Risk Screening Index (CFRSI) at the port level has been integrated based on three previous approaches with Lahewa, Samarinda, Pomako, Sinabang, and Benete are identified as the highest composite scores. The resulting index across all ports are then classified into five relative risk categories. As the identified anomalies represent operational red flags rather than confirmed fraud cases, further field-based validation is required before the findings can inform formal fraud determinations. The proposed framework contributes to anti- fraud governance by transforming high volume digital transaction into quantitative risk intelligence that can support risk-based prioritization of supervisory resources. In support of transparent and reproducible research, analytical workflow and source code are publicly available through github repository: <https://github.com/rifkiwijaya12/inaportnetRisk>.

Keywords: *Fraud risk, anomaly detection, digital services, composite index, anti-fraud governance, maritime governance.*

Determinants of Fraud Detection Ability: Auditor Experience, Red Flag Awareness, and Fraud Audit Training

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ABSTRAK

Fraud detection is essential to ensuring the reliability of financial reporting and audit quality. This study examines the effects of auditor experience, red flag awareness, and fraud audit training on fraud detection ability among auditors working in Public Accounting Firms in Indonesia. A quantitative approach was employed using data collected through an online questionnaire from 100 auditors selected by purposive sampling. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that auditor experience, red flag awareness, and fraud audit training have positive and significant effects on fraud detection ability. Among these variables, fraud audit training demonstrates the strongest influence, highlighting the importance of continuous professional development in enhancing auditors' technical competence and professional judgment. This study contributes to the auditing literature by providing empirical evidence on the determinants of fraud detection ability and offers practical implications for Public Accounting Firms in strengthening auditor competencies to improve fraud detection effectiveness and audit quality.

Keywords: *Fraud Detection, Auditor Experience, Red Flag Awareness, Fraud Audit Training, Professional Competence, Public Accounting Firms.*

The Role of Auditor Gender, Professional Skepticism, Task Complexity, and Generational Differences in Shaping Audit Judgment

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ABSTRAK

This study examines the effects of auditor gender, professional skepticism, task complexity, and generational differences on audit judgment among external auditors in Indonesia. This study employed a quantitative approach using primary data collected through questionnaires from 100 external auditors. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The results indicate that professional skepticism, task complexity, and generational differences have a positive and significant effect on audit judgment, while auditor gender has no significant effect. Among the significant variables, generational differences show the strongest effect on audit judgment. These findings indicate that audit judgment is more strongly associated with professional and contextual characteristics than with gender. The study contributes to the understanding of factors influencing audit judgment and provides practical implications for public accounting firms in developing auditor capabilities, managing complex audit assignments, and addressing differences within a multigenerational workforce.

Keywords: Auditor gender, professional skepticism, task complexity, generational differences, audit judgment, external auditors, PLS-SEM.

Desain Pencegahan Konflik Kepentingan Program Makan Bergizi Gratis pada Satuan Pelayanan Pemenuhan Gizi

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ABSTRAK

The Government of Indonesia has implemented the Free Nutritious Meal program (Makan Bergizi Gratis/MBG) as a policy initiative aimed to reducing stunting rates and improving students' nutritional intake. Within a year, thousands of Satuan Pelayanan Pemenuhan Gizi (SPPG) have been established as food production and distribution centers for meals provided to program beneficiaries. However, the expansion of SPPG has generated institutional concerns, particularly where organizing actors perform functions that are incompatible with public service standards and are affiliated with political interests. This situation creates vulnerabilities to conflicts of interest and open opportunities for fraud in the implementation of the MBG program. This study aims to analyze indications of conflict of interest within SPPG operations and to formulate an ideal conflict of interest prevention design for SPPG governance. Using a normative juridical methodology, the research employs conceptual, statutory, and comparative approaches to assess regulatory frameworks and governance practices. The study argues that conflicts of interest in MBG implementation are not merely individual ethical deviations but manifestations of institutional design failure. The findings highlight that structured public participation, transparency mechanism, and independent oversight constitute essential safeguards for preventing institutional capture and strengthening accountability in welfare governance.

Keywords: *MBG, SPPG, Conflict of Interest, Fraud, Welfare.*

Potensi Pemanfaatan AI dalam Mendukung Deteksi Fraud pada Sektor Publik di Indonesia: Literature Review

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ABSTRAK

The rapid development of technology has raised the complexity of auditing tasks especially for fraud detection. Fraudulent transactions have evolved along with technology hence the traditional methods can not be reliable for fraud detection. This circumstance will become a challenge for public sector. This paper aims a review the implementation of Artificial Intelligence for fraud detection in public sector, emphasizing on potentials and challenges of AI development in Indonesia during 2022-2026. The method applied is Systematic Literature Review (SLR) of research articles and journals indexed in Scopus, SINTA, Google Scholar and other open access resources based on predetermined criteria. The findings demonstrate that leveraging AI can enhance the effectivity and efficiency of fraud detection in sector public significantly. Globally, SAIs from several countries have adopted AI in their auditing practices. This adoption experiences reflect a growing recognition of advantages of leveraging AI. In Indonesia context, AI has potential to support fraud detection along with implementation e- government or SPBE. The findings highlight several challenges to be addressed such as human resources, lack of facilities, and regulatory issues related to the use of AI.

Keywords: *Artificial Intelligence, Machine Learning, Public Sector, Fraud Detection, Hybrid Framework, Indonesia.*

Rekonstruksi Hukum Persaingan Usaha Berbasis Hukum Progresif dan Fiqh Muamalah untuk Membangun Ekosistem Anti-Fraud

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ABSTRAK

This study aims to analyze the reconstruction of Indonesian competition law through the Progressive Islamic Competition Law Model to strengthen fraud prevention functions. The research employs a normative-juridical method utilizing statutory, conceptual, and philosophical approaches. The analysis integrates Satjipto Rahardjo's progressive legal theory with the several concepts prohibiting specific transactions in fiqh muamalah (Islamic commercial jurisprudence)—namely prohibition of *i ḥ tikār*, *gharar*, *najsy*, *tadlīs*, *ghabn*, *talaqqi al-rukban*, and *khiyānah*. The findings indicate that progressive legal theory can be operationalized through responsiveness to current economic issues, substantive justice, the integration of values prevalent in society, and the formulation of preventive and adaptive norms. Fiqh muamalah values can be transformed into principles of transaction integrity to reinforce regulations concerning monopolies, market dominance, bid rigging, and the abuse of dominant positions. This model integrates enforcement and compliance-based prevention functions by strengthening the Competition Compliance Program in accordance with KPPU Regulation (PerKPPU) Number 1 of 2022.

Keywords: *Progressive law, competition law, fiqh muamalah, fraud, transaction integrity, compliance, prevention, KPPU.*

Masyarakat Madani sebagai Partisipan Aktif dalam Ekosistem Anti Kecurangan Kolaboratif di Era Disrupsi Digital

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ABSTRAK

This systematic literature review examines the emerging role of civil society as an active participant within collaborative anti-fraud ecosystems in the context of digital disruption. Following a PRISMA-guided protocol, 118 records from a distributed Scopus search were reviewed; after excluding 53 thematically unrelated records, 65 studies were retained for narrative synthesis and organized into six thematic clusters. Civil society contribution to anti-fraud and anti-corruption ecosystems included traditional watchdog and advocacy roles, internal NGO accountability and governance, digitally mediated detection tools, social-media-enabled collective action, open government infrastructures, and multi-actor collaborative arrangements with state and business actors. The corpus is dominated by qualitative case studies concentrated in a small number of accounting and public administration journals, with quantitative predictive modeling still scarce. This review provides one of the most comprehensive syntheses to date, explicitly positioning civil society as a co-producer within a collaborative anti-fraud ecosystem, and urges a research agenda that bridges governance studies and forensic accounting.

Keywords: *Civil society, anti-fraud ecosystem, digital disruption, collaborative governance, NGO accountability, systematic literature review.*

Dari Teori Ke Aksi: Membedah Kerangka Pencegahan Fraud di PT BRI Asuransi Indonesia

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ABSTRAK

Fraud consistently remains a serious structural threat to the sustainability of the financial services industry, particularly insurance companies in Indonesia. This study aims to explore and examine how the fraud triangle framework is operationalized as the primary foundation for formulating fraud education and prevention strategies within the general insurance work environment, specifically using a case study at PT BRI Asuransi Indonesia. Methodologically, this research applies a qualitative case study approach utilizing document analysis techniques. Primary data were extracted from the company's internal anti-fraud strategy guidelines, risk management standard operating procedures (SOPs), and triangulated with a synthesis of prior empirical literature, which were then analyzed using Miles and Huberman's interactive stages. The findings empirically confirm that the company translates the three elements of the fraud triangle into concrete risk control measures. The company's primary focus is on directly narrowing the opportunity element through the implementation of segregation of duties, restriction of authority, internal audits, and the provision of whistleblowing channels. As for its value, this article provides an empirical contribution by arguing that while internal controls are designed to restrict opportunities, insurance companies also indirectly mitigate the pressure and rationalization elements through the creation of fair compensation, leadership commitment (tone at the top), and the enforcement of a strong ethical culture.

Keywords: *Anti-Fraud Strategy, Fraud Prevention, Fraud Triangle, General Insurance, Internal Control, Risk Management.*

Peran Culture Champion sebagai Agent of Change dalam Membangun Ekosistem Kolaboratif Anti-Fraud di Kantor Cabang Perusahaan Asuransi Umum PT X

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ABSTRAK

This study examines how the Culture Champion functions as an embedded agent of change in building a collaborative anti-fraud ecosystem at the branch offices of an Indonesian general insurer. It applies a descriptive qualitative single-case design across two time points, 2025 and 2026, analysing internal documents that comprise the Culture Champion Risk Handbook, job descriptions and performance indicators, branch fraud typologies for 2021 to 2025, recurring audit findings, the Culture Champion risk management framework, and the weekly issue workflow, through content analysis and pattern matching against six building blocks and eight dimensions of risk culture. Five of seven fraud typologies are asset misappropriation centred on premium and claim cash flows, driven predominantly by opportunity rather than by absent policy. Six of eight risk culture dimensions strengthened between the two periods, whereas comfort in reporting and enforcement did not, and no performance indicator measures anti-fraud outcomes directly. The study proposes a four-layer collaborative ecosystem model positioning educated policyholders as active detection agents.

Keywords: *Risk culture, culture champion, agent of change, fraud prevention, whistleblowing, branch office, general insurance.*

CSR, Fraud dan Lemahnya Pengendalian Internal serta Peran Etika Perusahaan

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ABSTRAK

Corporate social responsibility (CSR) is a company's commitment to conduct business ethically and respond to stakeholders' interests. Prior studies suggest that stronger CSR activity is associated with a lower likelihood of fraud. However, Indonesian evidence points the other way: CSR funds themselves have become the object of fraud, not merely a variable outside it. This study maps the factors that turn CSR program labelled as CSR scandals and asks which factor dominates. Thirteen publicly reported CSR, Tanggungjawab sosial dan lingkungan (TJSL) and Program Kemitraan dan Bina Lingkungan (PKBL) scandals between 2008 and 2025 were collected from digital news sources, official documents and court decisions, and then analysed using qualitative content analysis informed by the fraud triangle. Unlike prior studies that treat CSR primarily as a reporting issue, this study examines CSR funds as the direct object of fraud. Ten trigger factors were identified. This study shows that opportunity became a dominant factor in triggering the scandal. This includes weak verification, formalistic accountability documents, and the absence of field checks on how funds were used. Pressure and rationalisation tend to turn into action, where space exists. Pressure and rationalisation can only translate into fraudulent action when opportunity exists. This finding challenges the assumption that CSR automatically functions as an anti-fraud mechanism. CSR, therefore, serves as an anti-fraud mechanism only when ethical commitment is supported by an ethical culture, internal controls, and stakeholder participation.

Keywords: *CSR fraud, fraud triangle, greenwashing, internal control, business ethics.*

Determinan Pencegahan Fraud Digital: Perspektif Fraud Heptagon, Teknologi Digital, dan Pengendalian Internal

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ABSTRAK

Indonesia's digital economy, projected to exceed USD 150 billion in 2025, has been accompanied by a systemic escalation of digital fraud: the Financial Services Authority (OJK) recorded over 608,000 fraud reports with estimated losses of IDR 9.1–9.3 trillion by mid- 2026. Simultaneously, generative AI, deepfake technology, and instant payment systems are transforming both fraudsters' capabilities and detection opportunities. This article pursues three objectives: (1) systematically mapping digital fraud prevention and detection strategies from current scientific literature; (2) evaluating fraud heptagon theory's relevance as a more comprehensive analytical framework than predecessor models; and (3) formulating conceptual implications for academics, regulators, and practitioners in Indonesia. Applying the PRISMA 2020 protocol across Scopus, ScienceDirect, Google Scholar, and Semantic Scholar (2021–2025), 18 eligible articles were identified from 264 initial records. Five themes emerged: (a) dominance of AI and big data analytics in detection; (b) forensic accounting and internal audit as preventive layers; (c) organisational transparency and regulatory readiness as contextual factors; (d) the explanatory relevance of fraud heptagon theory over conventional models; and (e) research gaps concerning long-term sustainability and ethical implications of detection technology. The study's conceptual contribution is a fraud heptagon framework contextualised to Indonesia's digital economy characteristics, including its relevance for resource-constrained MSMEs and more adaptive anti-fraud policy.

Keywords: *Digital Fraud, Fraud Heptagon, Artificial Intelligence, Systematic Literature Review, Indonesia's Digital Economy.*

Memaknai Fraud Sektor Publik sebagai Fenomena Tata Kelola: Studi Interpretif, Pengelolaan Anggaran Daerah

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ABSTRAK

Fraud in public sector financial management remains a critical governance challenge, particularly in the management of regional budgets where multiple actors, authorities, and institutional interests interact. This study aims to explore how fraud is experienced and interpreted by public sector actors involved in regional budget management. Employing an interpretive paradigm with a phenomenological approach, this study collected data through semi-structured interviews with financial management officials and analyzed the data through coding, categorization, and theme development. The findings reveal that fraud is not merely understood as an individual misconduct, but as a governance phenomenon shaped by the interaction between organizational systems, actor relationships, individual interpretations, and institutional contexts. The study contributes to fraud governance literature by developing the concept of a Collaborative Anti-Fraud Governance Ecosystem, emphasizing that fraud prevention requires interconnected roles among government institutions, oversight bodies, external auditors, law enforcement agencies, civil society, media, and digital technology to strengthen public accountability.

Keywords: *Fraud; Public Governance, Phenomenology, Institutional Vulnerability, Anti- Fraud Governance, Public Accountability.*

Changing Patterns in Students' Perceptions of Academic Fraud

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ABSTRAK

Academic fraud has become increasingly complex as digital transformation reshapes learning environments and students' ethical decision-making. Previous research has examined academic fraud from a variety of angles, but research findings remain fragmented, and there is a lack of clarity about the changing patterns in students' perceptions of academic fraud across different contexts and over time. This study used the systematic literature review method based on the PRISMA 2020 guideline to synthesise these changing patterns in students' perceptions of academic fraud. Thematic synthesis was used to analyse 28 studies indexed in Scopus. The results show changing patterns in how academic fraud is understood, from an emphasis on individual moral problems and rule violations toward a broader understanding that also considers social, institutional, and technological contexts. This review integrates these perspectives into a conceptual framework to further academic integrity research. It also provides implications for accounting and business educators on designing ethical learning environments and academic integrity policies that are technology- and ethically responsive.

Keywords: *Academic fraud, academic integrity, students' perceptions of academic fraud, systematic literature review, accounting education, higher education.*

Closing the Latency Gap: A Cross-Institutional Scam Kill-Chain Framework for Disrupting Digital Payment Fraud in Indonesia

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ABSTRAK

Indonesian policy on digital payment fraud treats the problem as one of detection. This study argues that it is a problem of coordination and proposes Time-to-Disrupt — the interval between the first signal available to an institution and the completion of an authorized disruptive action by that institution — as the metric by which the response should be governed. Reconstructing the scam kill chain from four institutional sources and mapping documented response intervals onto five adversary phases, the study finds latency to be discontinuous by four to six orders of magnitude. Risk scoring is designed to complete within milliseconds and value transfer settles within seconds, whereas content removal is bound by four- and twenty-four-hour service levels and account blocking is referred to the regulator in periodic batches. Disruption capacity is also misallocated: scam content accounts for 0.30 per cent of website blocking, and 56.0 per cent of scam takedowns depend on a single foreign platform group. Because the intervals available are published service standards rather than audited timestamps, every value is reported under an explicit evidence class and read as an upper-bound commitment. The contribution is diagnostic and architectural: a supervisory metric, and an orchestration layer over institutions that already exist.

Keywords: *Scam kill chain, time-to-disrupt, response latency, fraud disruption, inter- institutional coordination, federated graph analytics, content takedown, digital payment fraud.*

Towards AI-Enabled Anti-Fraud Governance in the Public Sector: Insights from a TCCM-Based Systematic Literature Review

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ABSTRAK

This study examines the development of research on artificial intelligence (AI) in public-sector fraud management and identifies the theoretical, contextual, technological, governance, and methodological conditions required for AI-enabled anti-fraud governance. A systematic literature review (SLR) of 91 journal articles was conducted using PRISMA 2020 and synthesised through the Theory–Context–Characteristics–Methodology (TCCM) framework. The findings show that the literature has expanded rapidly but remains characterised by fragmented theoretical foundations, uneven institutional contexts, strong reliance on machine learning and detection-oriented applications, and limited methodological integration. The synthesis demonstrates that effective AI use requires alignment between institutional readiness, AI capabilities, the fraud-management lifecycle, human oversight, responsible AI safeguards, and governance outcomes. This study develops an integrative AI-enabled anti-fraud governance framework that repositions AI from a stand-alone fraud-detection technology to an adaptive socio-technical governance capability for strengthening public-sector integrity, accountability, and trust.

Keywords: *Artificial intelligence, fraud, public sector, anti-fraud governance, TCCM, systematic literature review, responsible AI.*

Memahami Proses Pengambilan Keputusan Menerima dan Melaporkan Gratifikasi Studi Kualitatif Interpretatif pada Unit Pengelola Gratifikasi (UPG) PT PLN (Persero)

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ABSTRAK

This study explores the cognitive processes underlying PT PLN (Persero) employees' decisions to accept and report gratification through the Unit Pengelola Gratifikasi (UPG). The study used a qualitative case study involving nine informants from three groups: gratification reporters, UPG administrators, and senior leaders. Data were collected through asynchronous written interviews and analyzed using thematic analysis. The interviews suggest that gratification acceptance is largely situational, arising from relational pressure, social deference, and difficulty in refusing rather than from an intention to seek personal gain. Reporting decisions are shaped by ethical awareness, awareness of legal consequences, trust in the confidentiality of the UPG reporting process, and workplace support. UPG is increasingly perceived as a source of guidance and protection, although a gap remains between formal confidentiality guarantees and employees' perceptions of safety. Leadership behavior also consistently influences reporting decisions and the norms surrounding gratification. Taken together, these findings suggest that effective gratification control requires more than formal compliance mechanisms; it also depends on preventive support, trusted reporting channels, and consistent leadership behavior.

Keywords: *Gratification, Unit Pengelola Gratifikasi (UPG), ethical awareness, cognitive processes, reporting behavior, organizational integrity.*

Building a Collaborative Anti-Fraud Ecosystem in Indonesia's National Health Insurance: The Roles of Internal Audit, Risk Management, and Digital Technology

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ABSTRAK

This study examines how internal audit quality, risk management, and digital technology utilization contribute to building a collaborative anti-fraud ecosystem and enhancing fraud prevention effectiveness in Indonesia's National Health Insurance. A quantitative explanatory design was employed using survey data from 42 BPJS Kesehatan personnel, analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings showed that risk management was significantly associated with a stronger collaborative anti-fraud ecosystem ($\beta = 0.906$, $p = 0.002$), while CAFE was positively associated with fraud prevention effectiveness ($\beta = 0.818$, $p < 0.001$). The collaborative anti-fraud ecosystem also significantly mediated the relationship between risk management and fraud prevention effectiveness ($\beta = 0.741$, $p = 0.002$). In contrast, IAQ and DTU showed no significant independent effects on collaboration. The study highlights CAFE as an actor-centered, capability-enabled collaborative mechanism through which complementary organizational capabilities are connected with relevant actors and translated into coordinated preventive action within a complex public healthcare financing system.

Keywords: *Collaborative anti-fraud ecosystem, fraud prevention, risk management, internal audit, digital technology, national health insurance.*



PROCEEDINGS

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Collaborative Anti-Fraud Ecosystem *The Role of Civil Society in the Age of Digital Disruption*

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