



Research Paper

## Fraud Prevention Budget Management Of Covid-19 Social Assistance(Study In Enrekang Regency)

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### ABSTRACT

The potential for corruption that has occurred has become a concern for many parties over accountability and transparency in the management of social assistance due to the impact of covid-19, so a strategy is needed for prevention. This study aims to analyze individual morality in moderating the influence of internal control systems and information technology on fraud prevention on the management of the covid 19 aid budget. The research respondents who managed the covid 19 social assistance budget at the Enrekang Regency government amounted to 67 people. Data analysis used regression moderation technique. The results showed that the internal control system and information technology had a significant positive effect on fraud prevention. Individual morality moderates the influence of the internal control system on fraud prevention. On the other hand, individual morality does not moderate the influence of information technology on fraud prevention. This study develops accounting knowledge and becomes a material for management considerations in government organizations in making decisions related to fraud prevention efforts in managing state finances, especially the management of the covid 19 aid budget through strengthening the morality of government officials.

**Keywords:** Internal control system, information technology, individual morality, fraud prevention, covid 19 budget.

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### I. INTRODUCTION

The COVID-19 pandemic has impacted people's lives, especially in the health and economic sectors. Various actions are taken in order to mitigate the effects of the pandemonium. One example is the effort put into financing budget planning. As a result of this, the Indonesian government has set a high bar for achieving economic growth and financial stability in the face of climate change. The following table shows the number of requests for social support for COVID-19:

**Table 1** Covid 19 Social Assistance Budget

| No | Description             | Total Social Assistance | Data source   |
|----|-------------------------|-------------------------|---|
| 1  | National                | Rp695,2 T               | Directorate General of Budget, Ministry of Finance, 2020) |
| 2  | South Sulawesi Province | Rp58,28 M               | (Economic Report of South Sulawesi Province May 2021)     |
| 3  | Enrekang District       | Rp15 M                  | (Mandeha, 2021)   |

A large budget is vulnerable to fraud. (Kumaat, 2011) that a large budget is vulnerable to fraud. In relation to the implementation of the COVID-19 Social Security Act, there are several cases that indicate that there will be a rise in inflation in the year 2020. (ICW, 2020). Then, according to the Supreme Audit Agency, in the province of South Sulawesi, there was a loss of IDR 1.1 million (Priyono, 2021), and in the province of Enrekang, there was a loss of (a) honorary medical staff for six months and (b) a reduction in Puskesmas (Purnama, 2021).

The potential for corruption that has occurred is a concern for many parties in the management of social assistance due to the impact of COVID-19 (Launa & Lasianawati, 2021). The concerns and suspicions of various parties are about the risks of corruption in countering the COVID pandemic (Michalak & Brzezinski,

2021). Because of the large amount of money that has been invested in economic development as a result of the COVID pandemic, the government must ensure that such investments are made in a transparent manner (Csonka & Salazar, 2021). The cost of living will rise regardless of the size and type of business, whether it is a public organization or a small or large business. Cheating will also occur in any organization (Gee, 2015). Threats at the expense of others or organizations will have a negative impact on their reputation and have legal consequences (Stamler et al., 2014).

## **II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

According to the stewardship theory that has been developed (Davis et al., 1997), the human model is defined as a person who has the ability to improve organizational performance through a collaborative approach rather than an individualistic approach to self-care. Government apparatus as servants of the state in managing the COVID-19 social assistance budget solely for the benefit of the community in the framework of recovering the impact of the COVID-19 pandemic will not cheat. As a result, the possibility of a squabble over the establishment of a social club in District 19 may need to be addressed, allowing for a reduction in abuse based on the aforementioned adversity.

Prevention is a method of preventing the occurrence of fraud (Purba, 2015). This must be done as a precautionary measure to avoid financial ruin. The allocation of social bonding as a means of achieving economic growth and financial stability in the aftermath of the COVID-19 pandemic must be done carefully and without hindrance. managers of morality in managing social assistance covid 19. According to Purba (2015) and Kurniasari et al. (2019), there are several strategies for preventing fraud, including: (a) strengthening organizational culture; (b) strengthening anti-fraud measures; (c) implementing a code of conduct that reflects the organization's core values; (d) implementing a reward and punishment system; and (e) strengthening organizational change management. managers of morality in managing social assistance covid 19.

The internal tracking system is a critical factor in reducing fraud risk. The internal development system is critical for detecting and preventing fraud and protecting organizations (Kumaat, 2011). A long-term intern will have the opportunity to earn money (Hamdani & Albar, 2016). The internal development system in government organizations is known as the Government Internal Development System (SPIP). SPIP's goal is to strengthen the nation's economy (PP No. 60 of 2018). The government must implement SPIP in order to improve accountability, transparency, and efficiency in managing the country's finances (Asrin et al., 2021). Because of this, in order to maintain social bonds in a transparent and accountable manner and to mitigate the budget referred to above from the public, the government must implement an internal system. According to COSO (2019) and developed by Tuanakota (2013, PP No. 60 Tahun 2018), it consists of the following components: (a) the work environment, (b) risk management, (c) work processes, (d) information and communication, and (e) training.

The reason for the emergence of fraud in a particular company is a clogged internal recruitment system, so management must take action by improving internal recruitment in order to reduce costs (Santiaji et al., 2021). Several studies have found that the internal development system has a positive impact on fraud detection. (Joseph et al., 2015), (Nugraha et al., 2020), (Santiaji et al., 2021), (Sinaga et al., 2021), (Asrin et al., 2021), (Rachman & Dyahrini, 2021), and (Handoyo & Bayunitri, 2021) say that the control system As the internal monitoring system becomes more effective, the incidence of fraud decreases. As a result, hypotheses can be tested.

***H1: The more effective the intention control system is, the more fraud prevention will increase.***

Information technology is one of an organization's key drivers. The advancement of information technology in this study is based on the Technology Acceptance Model (TAM) that is being developed (Davis et al., 1989). TAM is a model for analyzing user behavior in order to obtain technological information. The TAM model is used to determine the apparatus's attitude toward receiving and applying technological information in the activities associated with managing the COVID-19 social assistance budget. Information technology is a tool or means, such as computers and communications, that assist each individual in carrying out their duties within a company to complete tasks and work in a timely manner. Factors that influence how people use information technology (Davis et al., 1989) include perceived ease of use and perceived usefulness. Both variables make it more difficult for users to use information technology systems (Pontoh, 2011).

In this day and age, using information technology to improve one's activities within an organization is critical. Information technology is used by organizations and businesses to manage money in a transparent, efficient, and accountable manner (Asrin et al., 2021). With the advancement of information technology, nearly every organizational activity, from the most basic, such as transaction processing, to the most complex, such as the management of complaints, is using information technology. solution to reduce fraud in Indonesia by reducing the cost of information technology (Juhandi et al., 2020). The use of information technology can reduce the incidence of fraud (Zamzami et al., 2016). Several studies later concluded that the use of information technology has a positive impact on fraud detection (Halbouni et al., 2016; Sukirman et al., 2018; Meiryani et

al., 2019; Finera et al., 2021; and Prahanto, 2021). The more effective the use of information technology, the greater the likelihood of fraud prevention. Thus, the hypothesis can be put forward as follows:

**H2: The more effective the use of information technology, the more fraud prevention will increase.**

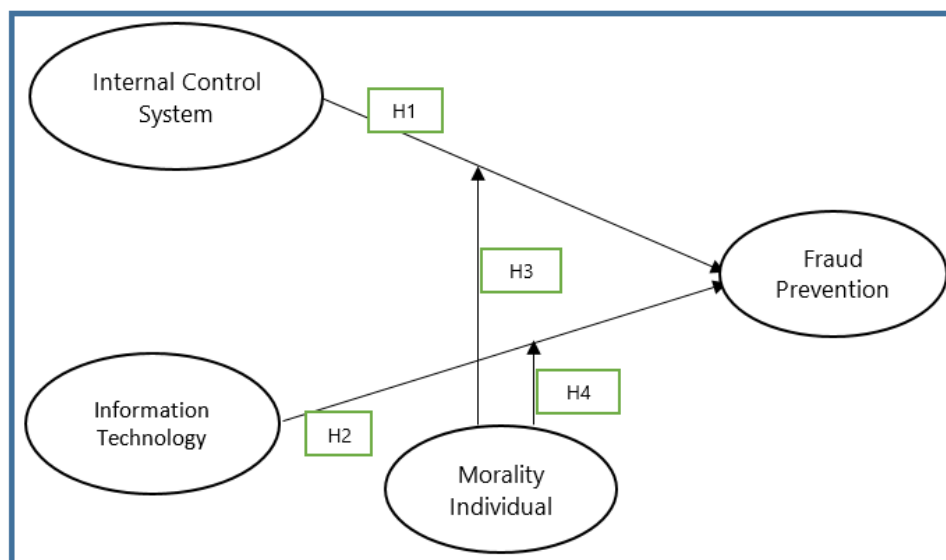
Despite the fact that the internal audit system is becoming more effective and that the information technology used to prevent fraud is becoming more sophisticated, the penalty for fraud is not optimal. Morality is an important aspect of human life, and morality is related to how well people perform (Bhae et al., 2022). There are three approaches to moral development: (a) pre-conventional, (b) conventional, and (c) post-conventional (Kohlberg, 1963). Individuals with a high moral compass will work hard to prevent the calamity that will befall many people (Wijayanti & Hanafi, 2018).

More specifically, Mulia et al. (2017) state that as an individual's moral level rises, he or she is more likely to do "what is right" (post-conventional). And individuals on the moral ground (pre-conventional) will elevate the importance of privacy as a primary consideration when carrying out a task, resulting in a tendency to carry out undesirable activities. Forming good moral habits with the principle of self-involvement and adhering to high values will shape people to resist everyday temptations (Ayal et al., 2015). Fraud can occur if an individual has a high moral standard (Wijayanti & Hanafi, 2018). This means that individuals with high moral standards will not engage in criminal activity. If the individual has low morals, he will be influenced by the temptations of fraudulent behavior that will still occur, in other words, failing to take precautions. Thus, individual morality can encourage or weaken the influence of the internal control system and information technology on fraud prevention. Therefore, a hypothesis can be proposed.

**H3: Individual morality moderates the influence of the internal control system on fraud prevention.**

**H4: Individual morality moderates the effect of information technology on fraud prevention.**

Then the conceptual framework model can be drawn as follows:



**Figure 1.** Conceptual Framework

### III. METHODOLOGY

The research respondents were staff managing the COVID-19 social assistance budget in Enrekang Regency, totaling 75 people, namely 15 at the Regional Disaster Management Agency, 15 at the Social Service, 25 at the Massenpulu Regional Public Hospital, and 20 at the Health Service. Data collection was conducted using a questionnaire-based technology. There are approximately 75 questionnaires that can be upgraded and 67 that can be deleted.

Variables in research include fraud detection (Y) as a dependent variable, internal research systems (X1) and information technology (IT) as independent variables, and individual morality (Z) as a moderating variable. The measurement of research variables uses indicators developed by this researcher and these regulations. Variable fluctuations are detailed in Table 2 below:



(significant). The results show that individual morality reduces the vulnerability of the internal audit system to fraud, thereby invalidating Hypothesis 3.

2) Moderation of Individual Morality in Information Technology Against Fraud Prevention

Table 4 Test the hypotheses H2 and H4

| Variable             | Regression Coefficient | t count | Prob  |
|----------------------|------------------------|---------|-------|
| Zscore TI (X2)       | 2,953                  | 5,818   | 0,000 |
| Zscore MI (Z)        | -0,443                 | 1,229   | 0,224 |
| Moderation - 2 (X2Z) | -1,271                 | 1,912   | 0,060 |

Dependent variable: PF (Y)

The regression coefficient of the information technology variable (X2) is positive, with a probability of 0.000 greater than 0.05 (significant). According to the findings of this analysis, information technology has a positive impact on preventing fraud. As a result, the second hypothesis (H2) is reduced. Then, morality (Z), a moderating variable, has a negative coefficient of regression with a probability of 0.0224 (not significant), and a moderating effect between information technology and morality (Moderation -2 / X2Z) has a negative coefficient of regression with a probability of 0.060, which is greater than 0.05 (not significant). According to the findings of this study, individual morality does not have the ability to moderate the impact of information technology on fraud, thereby reducing the likelihood of the 4th hypothesis (H4).

## V. Discussion

### 1. Effect of Internal Control System on Fraud Prevention

The internal recruitment system has a positive and significant impact on fraud detection. The more effective the internal tracking system, the lower the risk of fraud in social media marketing. Internal auditing is an important factor in reducing fraud and protecting an organization's reputation (Kumaat, 2011). The government has established an internal intelligence system with the goal of conducting national security assessments (PP No. 60 of 2018). The COVID-19 social assistance budget is a part of the state's assets. Because of this, by enhancing the effectiveness of the internal recruitment system, it is possible to reduce the incidence of fraud in the distribution of social security numbers in COVID 19. The results of this study support research conducted by Joseph et al. (2015), Nugraha et al. (2020), Sinaga et al. (2021), Santiaji et al. (2021), Rakman & Dyahrini (2021), Handoyo & Bayunitri (2021), and Asrin et al. (2021), namely that the internal control system influences fraud prevention.

### 2. The Effect of Information Technology on Fraud Prevention

Information technology has a positive impact on the prevention of fraud. It is believed that as information technology is used more effectively to address social issues, the rate of fraud will increase. Information technology is an important factor in any activity because, in this day and age, all activities are carried out using technology. The use of information technology will provide benefits and make it easier for government agencies to fulfill social welfare obligations. With high-quality information technology, business managers will be able to develop long-term strategies for achieving the company's long-term goals, including lowering costs (Sukirman et al., 2018). The findings of this study support the findings of (Halbouni et al., 2016), (Sukirman et al., 2018), (Meiryani et al., 2019), (Ferina et al., 2021), and (Prihanto, 2021), namely that the use of information technology has a significant impact on fraud detection.

### 3. Moderation of Individual Morality on the Effect of Internal Control Systems on Fraud Prevention

The fourth hypothesis suggests that individual morality can mitigate the effects of fraud on the internal audit system. Individual morality can improve the effectiveness of the internal vetting system in the face of fraud in the allocation of the COVID-19 budget. Morality is important in the lives of all individuals who engage in activities because it improves the quality of life (Bhae et al., 2022). According to Kohlberg (1963), there are three types of moral development: pre-conventional, conventional, and post-conventional. More specifically, Mulia et al. (2017) state that as an individual's moral level rises, he or she is more likely to do "what is right" (post-conventional). And individuals on the moral ground (pre-conventional) will elevate the importance of privacy as a primary consideration when carrying out a task, resulting in a tendency to carry out undesirable activities. Thus, every individual who has a high moral level should do good and try to avoid fraudulent behavior that harms many people. Strengthening morality will increase fraud prevention.

### 4. Moderation of Individual Morality on the Influence of Information Technology on Fraud Prevention

The study's conclusion is that individual morality does not have the ability to moderate the effects of information technology on fraud. Individual morality has the potential to become a moderating variable, influencing the relationship between information technology and fraud detection. However, individual morality interacts with information technology but is unaffected by fraud. COVID Assistance Budget Management



(19). Individual morality is important in the detection of fraud. However, the sophistication of information technology on the one hand can be useful for facilitating work, and on the other hand, it can be a means for irresponsible individuals to commit acts that can harm organics. fraud, but technology can also backfire on entities on the other side (Sukirman et al., 2018). This results in an individual's morality not being able to interact with or moderate information technology in the case of fraud. As a result, in order to prevent fraud, managers must carefully select and train individuals who will be involved in various activities. Individuals who are motivated will use information technology to benefit the welfare of others; however, they will not use it to benefit themselves.

## VI. CONCLUSIONS AND RECOMMENDATIONS

The findings from this study can be used to improve the internal research system and information technology to reduce fraud. The more effective the internal development system and the more advanced the information technology used, the lower the risk of fraud. budget budget budget for social assistance covid 19. Individual morality moderates the impact of fraud on the internal audit system. This relates to individual morality improving and reducing the impact of fraud on the internal verification system. However, the findings of the study also indicate that individual morality does not moderate the impact of information technology on fraud. Individuals cannot engage in moral interaction with information technology in order to reduce fraud. Individual morality is important in the detection of fraud. However, the advancement of information technology in one area may be useful in facilitating work and other endeavors.

This research will leave limitations and become a consideration for future research. The first difference is that the research is focused solely on the object of the COVID-19 social assistance budget, allowing future researchers to focus on other areas of interest, such as the public sector or business. Second, the variable aspects observed in this study only observe international systems, information technology, and individual behavior, so further research can observe other variables that affect fraud prevention.

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