The Effect Of Accounting Skills, Forensic Accounting Knowledge, And Accounting Information Systems On Fraud Detection And Prevention Moderated By Organizational Support At PT PLN (Persero) P3B Sumatra

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ABSTRACT

Fraud has become one of the most serious risks to organizations in both the public and commercial sectors. Fraudulent behaviors can have a negative influence on an organization's reputation, cause financial losses, and demoralize staff. According to survey data from the Association of Certified Fraud Examiners (ACFE) Indonesia, the government and state-owned enterprises (BUMN) rank foremost among the organizations most impacted by fraud (2019). Considering the importance of accounting skills in recognizing suspicious patterns in financial transactions and forensic accounting knowledge about fraud detection methods, investigative audit techniques, and laws by utilizing accounting information systems to facilitate real-time transaction monitoring, identify anomalies, and produce accurate reports to support decision-making processes, supported by organizations that establish anti-fraud policies, management commitment, training, and resource allocation to prevent fraud. The purpose of this study is to establish the relationship between accounting abilities, forensic accounting knowledge, and accounting information systems in impacting fraud detection and prevention, with the organization serving as a moderator. This study used the total sampling technique, and the analysis tool used the Partial Least Squares (PLS) method, with 50 employees from PT PLN (Persero) P3B Sumatra serving as respondents. The data was collected via a questionnaire.

Keywords: fraud, accounting skills, forensic accounting, accounting information systems, organization

INTRODUCTION

Fraud is one of the biggest threats to organizations, both in the public and private sectors. The impacts of this fraud include a destroyed organizational reputation, losses to the organization, losses to government finances, and damage to employee morale (Andari & Ismatullah, 2019). The fraud that is a problem today can occur at all levels in the company's organizational structure, this level includes all positions or positions, from the top management level to operational staff. This is a concern because many businesses/businesses from these companies are very influential in most developing countries including Indonesia (Nurani & Fuad, 2023).

In Indonesia, strategic policy optimization is also carried out by the Financial Services Authority (2020). The policy includes five things, namely increasing economies of scale, narrowing regulatory and supervisory gaps, accelerating financial access and encouraging the

strengthening of consumer protection, and developing the Islamic economic and financial ecosystem.

Although various financial reporting standards have been enforced throughout the world, including in Indonesia, fraud in financial reporting still occurs. Several cases of fraud in state-owned companies have occurred in Indonesia, namely the first corruption case committed by PT Garuda Indonesia (Persero Tbk) which caused state losses of IDR 8.8 trillion, where the losses resulted from the procurement of CRJ-1000 aircraft and the takeover of ATR 72-100 aircraft which were not following the provisions of the principles of SOE procurement. Second, the case of PT Kimia Farma (Persero) Tbk, the case is the reuse of used antigen test kits in 2021. Quoting from the financial statements available on the IDX, the profit generated by PT Kimia Farma in the current year was IDR 17.63 billion, even though in the previous year it suffered a loss of 12.72 billion. The third is the money laundering case committed by the investment manager corporation of PT Asuransi Jiwasraya (Persero) Tbk and several related parties in 2019 which still has an impact until 2022. Where the case cost the state losses of around Rp 10 trillion. These three examples show that there is still a lot of fraud in financial reporting in state-owned companies (Khumairoh et al., 2023).

The higher the level of fraud that occurs in Indonesian companies, it is necessary to improve fraud detection and prevention. Detection and prevention of fraud need to pay attention to employee and organizational management factors. One important effort in preventing and detecting fraud is to improve the accounting skills of professionals in the organization. The qualifications needed in accounting are education, knowledge, expertise and skills, experience, and other competencies needed to carry out their responsibilities, such as those that are collective in nature, which refers to the ability of professionals to carry out their professional responsibilities effectively (Ginanjar et al., 2023). According to Abdolmohammadi and Wright (1987), accounting expertise includes two technical and non-technical abilities. Technical expertise, which consists of procedural knowledge and other clerical skills in accounting and auditing. Meanwhile, non-technical expertise is an internal ability influenced by their personality and experience. Expertise can develop along with work experience and practice (Rahmawati & Ratnawati, 2024).

Accounting knowledge and skills are obtained through formal education and certification, further professional education, seminars, symposiums, workshops, briefings from superiors, and training relevant to the profession. The material of higher education accounting knowledge and skills refers to the International Education Standards - IFAC, the second standard (IES 2), as listed on the IAI website (Indonesian Institute of Accountants, 2012). The material includes knowledge of accounting, finance, and knowledge relevant to financial accounting and corporate reporting, management accounting and management control, taxation, business and commercial law, auditing and assurance, financial management, and professional ethics and values (Yuniati & Banjarnahor, 2021). Skills have a positive influence on auditor ability (Henny et al., 2021). So it follows previous research by Murtanto et al. (2022) that skills have a significant positive effect on the auditor's ability to detect fraud (Murtanto et al., 2022). In-depth accounting knowledge and skills enable individuals to identify anomalies in financial statements and understand suspicious transaction patterns (Wells, 2014).

Gap Research in this study is the selection of research locations at PT PLN (Persero) P3B Sumatra because it considers fraud cases in BUMN institutions which are still quite high and previous studies have focused more on private sector organizations. Audit and forensic accounting competencies have often been carried out in previous studies on fraud detection and prevention, but there is still not much focus on accounting skills and forensic accounting

knowledge. Organizational support from training, policies, and organizational culture in previous studies has a direct effect on fraud detection and prevention, organizational support is considered there is a possibility of moderating the relationship between accounting skills, forensic accounting knowledge, and accounting information systems on fraud detection and prevention.

LITERATURE REVIEW

Cheating

According to the Association of Certified Fraud Examiners (ACFE), fraud is an act of fraud or error committed by a person or entity who knows that the error can result in some unfavorable benefits to individuals or entities or other parties (Thaifur & Amiruddin, 2024). The Institute of Internal Auditors defines fraud as an act characterized by circumvention or breach of trust to obtain assets, and services or prevent payments or losses or to ensure personal and business benefits (Priantara, 2013).

Fraud Detection

Kumaat (2011) argues that fraud detection is an effort to obtain sufficient early indications of fraud, as well as narrowing the space for the perpetrators of fraud (i.e. when the perpetrator realizes his practice has been discovered, it is too late to escape). According to Pusdiklatwas BPKP (2008), the purpose of detecting fraud is to find out that fraud has occurred (exists), whether the company or organization is a victim or a perpetrator of fraud, there are weaknesses in internal control and the morals of the perpetrators that cause fraud, and the environmental conditions of the company or organization that cause fraud (Nurak & Angi, 2022).

Fraud Prevention

According to Amin Widjaja Tunggal (2012), fraud prevention is an integrated effort that can reduce the occurrence of factors that cause fraud. According to Priantara (2013), fraud prevention is eliminating opportunities or opportunities to commit fraud by building and implementing risk management (especially fraud risk management), internal control, and honest corporate governance (Nisa & Kuntadi, 2024).

Accounting Skills

According to Hery (2011), accounting is the activity of recording financial transactions that are processed into financial data to produce information and can be used by internal and external parties in decision-making (Hery, 2011). According to L.M. Samryn (2017), accounting is an information system with a process of identifying, recording, and interpreting which will ultimately produce a financial report. In making a financial report, written proof of transactions is required (Samryn, 2017).

Forensic Accounting Knowledge

According to Oyedokun (2016), Forensic Accounting is a scientific accounting method to uncover, resolve, analyze, and present fraud issues in a way that is acceptable in court. Forensic accounting, sometimes called investigative accounting, is a unique career field that combines accounting with information technology. A Forensic Accountant uses his knowledge of accounting, law, investigative auditing, and criminology to uncover fraud, find evidence, and present that evidence in court if requested (Arianto, 2023).

Forensic accounting is the process of investigating various fraudulent practices because it

plays a role in finding various evidence of fraud. This process is passed through the collection of non-financial information, to interviews with parties related to fraud. In the context of business and public entities, the application of forensic accounting seeks to conduct early detection of the emergence of various forms of fraud originating from internal and external companies (Saputra et al., 2024).

Organizational Support

Based on organizational support theory, the development of organizational support is triggered by the tendency of employees to establish human-like organizational characteristics. Robbins & Judge (2014) in (Syarif & Yusuf, 2017) suggest that employees perceive organizational support as the extent to which employees believe that the organization values their contributions and cares about their well-being (for example, an employee believes his organization will accommodate if he has a problem or will forgive if he has a mistake).

According to Rhoades and Eisenberger (2002), perceptions of organizational support refer to employee perceptions regarding the extent to which the organization values contributions and cares about employee welfare. Organizational support is also an effort to reward, care for, and improve the welfare of each employee following the efforts given to the organization. Organizational support is always expected by every employee. If employees feel the support of the organization following their norms, desires, and expectations, then employees will automatically commit to fulfilling their obligations to the organization (Syarif & Yusuf, 2017).

RESEARCH METHODS

Research Location

The location of this research was conducted by employees of PT PLN (Persero) P3B Sumatra. Population is the entire object or subject in a domain that has specific characteristics determined by the researcher for study and analysis (Siyoto & Sodik, 2015). The population in this study were all accounting employees at PT PLN (Persero) P3B Sumatra, totaling 40 people.

This research uses the *Total Sampling* technique. *Total sampling* is a sampling technique using all existing populations. Data source sampling techniques based on researcher needs. The goal is to explore as much information as possible which will form the basis of the research design of the existing sample (Sugiyono, 2017).

The type of research method used in this research is a quantitative approach. Quantitative research methods are techniques applied to investigate part or all of a group or example, where data is collected through special instruments, and then analyzed statistically intending to test the hypothesis that has been formulated (Sugiyono, 2013). Quantitative research is a research approach in which data are presented in the form of numbers and analyzed using statistical tests (Digdowiseiso, 2017).

Data Collection Sources and Techniques

Data is a set of information that has an important function in a study. The data source in this research is primary data. Primary data is data that is obtained directly from the initial source and requires the researcher to be directly involved in the field (Tarjo, 2019). Primary data is data that is collected specifically to meet the needs of the research being conducted. Primary data sources in this study are data in the form of written answers through a questionnaire.

The data collection techniques used in this study are:

1. Questionnaire

   The questionnaire is a data collection technique that is done by giving a set of questions or written statements to respondents to answer (Sugiyono, 2013). In this study, the questionnaire used was a closed questionnaire, which is a questionnaire that provides various alternative answers so that respondents only need to choose the appropriate answer (Mundir, 2013).

2. Observation

   Observation is described as directing all the senses to pay attention to an object to collect information. Observation is a direct observation of the phenomenon under study using sight, hearing, smell, touch, or taste. Observation is generally divided into two forms, namely participatory observation (researchers are involved) and non-participatory (researchers are not involved / only as observers). The forms of instruments that can be used in observation can be in the form of observation guidelines, tests, questionnaires, image recordings, and sound recordings (Siyoto & Sodik, 2015). The form of observation used by researchers in this study is to use non-participatory observation techniques, namely researchers only as observers and do not participate directly in the observation process.

Data Analysis Technique
Descriptive Statistics

Descriptive statistics in research is a process of transformation in research in tabulated form so that it is easy to understand. Descriptive statistics are generally used by researchers to provide information about the characteristics of the main research variables. Measures used in descriptive include: frequency, central tendency (mean, median, mode), dispersion (standard deviation and variance), and correlation coefficient between research variables.

Partial Least Squares **(PLS)-SEM Analysis**

Data analysis in this study used *Smart-PLS* software. This analysis tests the direct effect of variables X1, X2, and X3 (independent variables) on variables Y1 and Y2 (dependent variables), as well as the indirect effect of variables X1, X2, and X3 (independent variables) on variables Y1 and Y2 (dependent variables) through variable Z (moderating variable).

There are two evaluation models in *partial least square* (PLS), including the following:

Measurement Model (*Outer Model*)

The measurement model (*outer model*) is a test used to assess the validity and reliability of the instrument. The types of measurement model evaluation include the following:

1. Convergent Validity Test

   The Rule of Thumb for testing convergent validity is the loading factor value> 0.7 for *confirmatory* research and between 0.6-0.7 for *exploratory* research, as well as the *average variance extracted* (AVE) value> 0.5 (Solling Hamid & M Anwar, 2019).

2. Discriminant Validity Test

   How to test Discriminant validity is seen from the *cross-loading* value for each variable which must be> 0.70. The model has sufficient discriminant validity if the root *average variance extracted* (AVE) for each construct> correlation between constructs and other constructs (Solling Hamid & M Anwar, 2019).

3. Reliability Test

   Cronbach alpha tends to provide low value in testing construct reliability, so it is more advisable to use *Composite Reliability*. So that a construct can be said to be reliable,

the *Cronbach alpha* value> 0.6 and the *Composite Reliability* value> 0.7 (Solling Hamid & M Anwar, 2019).

Structural Model (*Inner Model*)

The structural model (*inner model*) is a test used to predict the relationship between latent variables. Types of structural model evaluation include the following:

1. R-square (R^2)

   R-square (R^2) is used to test the effect of independent variables on the dependent variable. R-square (R^2) values of 0.75, 0.50, and 0.25 indicate that the model is strong, moderate, and weak, respectively. If the R^2 value is higher, the better the prediction model and the proposed research model (Hamid & Anwar, 2019).

2. Q-square (Q^2)

   Q-square (Q^2) is used to measure how well the observed values are generated by the model and its parameter estimates. If the value of $Q^2 > 0$, it indicates that the model has predictive relevance, but if the value of $Q^2 < 0$, it indicates that the model lacks predictive relevance.

3. *Goodness of Fit* (GoF)

The goodness of Fit or GoF testing is carried out to evaluate the research model overall, whether the model can be said to be feasible or not (Ghozali & Latan, 2015). GoF has a calculation of the square root of the average communality index value. The index which multiplied by the average R-Square. The GoF index has interpretation values of 0.1 (Small GoF), 0.25 (Moderate GoF), and 0.36 (Large GoF).

DISCUSSION

Accounting skills include an individual's ability to understand, analyze, and interpret financial statements. Previous research by Murtanto et al. (2023) that skills have a significant positive effect on the auditor's ability to detect fraud because competent accountants can recognize suspicious patterns in financial transactions. Forensic accounting knowledge refers to an in-depth understanding of investigative audit techniques, laws, and fraud identification methods. Research by Kaur et al. (2022), Oraby (2025), and Naz & Khan (2024) explain forensic accounting has a significant effect in detecting and preventing fraud, especially in complex cases. Modern and integrated accounting information systems enable organizations to detect anomalies more effectively through analytical technology and real-time reporting. Research by Mansyuri et al. (2023), and Candrayani & Sasanti (2024) suggests that AIS is predicted to increase the efficiency of fraud detection and prevention. Organizational support includes anti-cheating policies, management commitment, training, and resource allocation to prevent fraud. Research Mangala & Kumari (2017), Kassem (2022), and Abdullah et al. (2023) suggest that organizations that provide training, resource allocation, and governance with strong fraud prevention policies, can moderate the effectiveness of fraud detection and prevention. Strong organizational support is believed to strengthen the relationship between the independent variable and the dependent variable.

CONCLUSION

Accounting Skills, Forensic Accounting Knowledge, Accounting Information Systems on Fraud Detection and Fraud Prevention. This means that every employee has the knowledge and competence to avoid fraud.

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