

PORTRAIT OF RISK MANAGEMENT AS AN EFFORT TO PREVENT CORPORATE FINANCIAL FRAUD

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ABSTRACT

Risk management is a methodological approach in managing uncertainty related to the threat of organizational loss. If risk management is connected to fraud, it will have a positive impact which can provide prevention of fraud. This research aims to determine the role of risk management as an effort to prevent corporate financial fraud. This research uses a literature review approach by analyzing various journals, previous national and international articles related to the role of risk management in preventing financial fraud. The results of this research show that from various journals, previous research articles that have been analyzed show that the implementation of risk management has a positive impact on companies so that risk management can help in preventing financial fraud. The results of this research can provide more benefits to companies so they can implement risk management to minimize the occurrence of financial fraud.

Keywords: Risk Management, Fraud Prevention, Corporate Finance

INTRODUCTION

The search for effective methods to prevent fraud is of course still the main focus of many parties today, especially the government. Of course, this is done with the hope that in the future the number of fraudulent acts can be minimized properly, considering the direct impact caused by fraudulent acts resulting in losses to the company. Meanwhile, fraud or what is better known as financial fraud is still a phenomenal issue and is very interesting to discuss and study various cases which currently still frequently occur in society. Thus, effective methods are needed to prevent financial fraud (Sudarmanto, 2020).

There are many choices of methods that can be used to prevent fraud. However, determining the most effective method for preventing fraud is still in the process of being sought by various parties until now. Research conducted by Peter et al., (2014) have proven that there is a very effective method for preventing fraud, namely forensic audit movements and steps. Even Briyan & Akhmad, (2020) also proved in his research that forensic audits have not only proven to be effective and efficient in preventing fraud, but also very effective and efficient in preventing and reducing fraud cases. Besides that, Akande & Salawu, (2019) also stated and strongly recommended using forensic audits as a very effective method for preventing fraud (Constantin, 2010).

One of the things that plays an important role in improving fraud prevention in a company is the effective and efficient role of the internal control unit or what is often called internal audit. A deep understanding of the processes, techniques and steps in carrying out the audit process will have a positive impact on the company, especially in minimizing the risks that the company will face. The Association of Certified Fraud Examiners (ACFE) in its report entitled Report to the Nation on Occupational Fraud and

Abuse (2014 Global Fraud Study shows that internal audit plays a very important role in preventing financial fraud. Most fraud is revealed through tips or information from a person or group of people. Management review and through internal audits. Meanwhile, having a good internal control system is an effective tool in preventing and committing fraud (Singleton & Singleton, 2010).

Fraud prevention requires investigative audit skills or better known as fraud auditing or fraud examination. To prevent, detect and reveal fraud such as misstatement of financial statements, embezzlement, crimes in the insurance sector, money market, capital market, deliberate business bankruptcy, investment fraud, banking fraud, hidden commissions, project cost mark-ups, bribery in business, fraud with information technology and others (Priantara, 2013). These skills are the use of careful accounting audit techniques and methods, logic and sharp problem analysis, as well as creativity and innovation in thinking (Aini & Islamy, 2021; Haryansyah, 2024).

So far, many efforts to prevent fraudulent practices have been carried out based on existing theory and research, with the hope that fraudulent practices can be anticipated as early as possible. One of them is preventing fraud by implementing risk management in an organization. Susilo & Victor, (2019) describe that risk is a concept that describes uncertainty, or an occurrence of conditions related to obstacles in achieving goals, so that in an effort to prevent fraud, management must carry out a process of managing organizational resources to anticipate risks. possible events that have previously been identified, measured and thought about how to handle them Lister, (2007).

In every organizational activity there will always be uncertainty which is synonymous with risk, including the risk of fraud, so management must be responsible for managing the risks that will be faced (Karyono, 2013). The most effective way to prevent fraud is changing organizational behavior and culture that pays more attention to the risk of fraud (Albrecht et al, 2012). A company needs an appropriate risk management program that allows identification, treatment and management of risks (Rahmawati, 2017). The influence of external and internal factors on the business world, as well as rapid economic growth, has also triggered more demand and enforcement of appropriate risk management (Rahayu, 2019). Apart from all of the above, however, the issue that needs to be considered is whether the implementation of risk management in the company improves performance.

Previous research explains that implementing effective risk management will be able to prevent various fraud risks, especially fraudulent financial statements (Hassanudin et al., 2023). Risk management is used for early detection of fraud on financial reports using a risk management conceptual framework (Floria & Lionin, 2017). Yustin, (2021) the implementation of risk management influences financial fraud. Of course, companies need an appropriate risk management program that allows risk identification, treatment and management (Rahmawati, 2017). Thus, from the various phenomena and previous research that have been described above, researchers are interested in conducting research related to the theme of risk management in preventing corporate financial fraud (Nathanael, 2023).

This research will analyze similar previous studies using a literature review approach. Based on the previous research described above, the researcher will conduct research with the title "Portrait of Risk Management as an Effort to Prevent Corporate Financial Fraud". Based on the phenomena and previous research described above, the problem formulation in this research is how to implement risk management as an effort to prevent corporate fraud. Meanwhile, the aim of this research is to determine the role

of risk management as an effort to prevent corporate fraud. It is hoped that this research can become a reference for future research using the theme of risk management in preventing fraud. It is also hoped that this research can be a consideration for organizations, both government agencies and companies, in making decisions regarding the implementation of risk management in preventing corporate fraud (Nurapiah, 2019).

LITERATURE REVIEW

Risk management

Several definitions related to risk management will be explained by researchers in this discussion, risk management according to Hanafi, (2009) explains that risk management is a structured approach or methodology in managing uncertainty related to the threat of a series of human activities including risk assessment, development of strategies to manage it and risk mitigation by using empowerment or resource management. Strategies that can be taken include transferring risks to other parties, avoiding risks, reducing the negative effects of risks, and accommodating some or all of the consequences of certain risks. Meanwhile Djojosoedarso, (2003) explains that risk management is the implementation of management functions in dealing with risks, especially risks faced by organizations or companies, families and communities. So it includes the activities of planning, organizing, compiling, leading or coordinating, and supervising (including evaluating) risk management programs.

The definition of risk is also explained in the Committee of Sponsoring Organizations of the Treadway Commission, (2004) that risk is the possibility that an event will occur and affect the achievement of business strategies and goals. Meanwhile, according to the International Organization for Standardization (ISO) 31000, 2018, risk is the effect of goal uncertainty. Effects are deviations from what is expected. It can be positive, negative or both, and can address, create or generate opportunities and threats. According to the Institute of Internal Auditors (IIA), risk is defined as the possibility that an event will occur, which will have an impact on achieving organizational goals. Meanwhile, risk management is used by every practitioner to respond to various kinds of risks. In general, there are two types of actions taken by risk management respondents, namely "prevent" and second "repair". In the early stages of construction, preventive measures are used to reduce, avoid and transfer risks (Darmawi, 2005).

Fraud

The second point that researchers will explain is related to the definition of fraud from various expert views. In the Association of Certified Fraud Examiners, (2008) defines fraud as the use of a position by someone to enrich themselves through deliberate misuse or misuse of organizational assets or resources. Or in other words, fraud is cheating regarding the benefits that someone obtains by presenting something that is not in accordance with the actual situation. This includes elements of surprise or unexpectedness, deception, cunning, and dishonesty which harm other parties. So fraud can be defined as an act of deception or mistake committed by a person or entity who knows that the mistake could result in loss to the individual or entity. other parties (Surjandari & Martaningtyas, 2015).

Tuanakotta, (2017) explains that the definition of fraud is fraud committed by individuals and organizations to obtain financial gain, the aim is to enrich themselves and secure personal business profits. According to Boynton, (2006) fraud is planned deception, for example misstatement, hiding, or not disclosing material facts to the

detriment of other parties. Statement on Auditing Standards Number 99 defines fraud as "an intentional act that results in a material misstatement in financial statements that is the subject of an audit". Kurniawan, (2012) also commented that fraud is defined as all kinds of things that humans can think of, and that can be attempted by someone to get an advantage from another person with wrong advice or forcing the truth, and includes all unexpected methods, full of cunning tactics. or hidden, and any unnatural means by which others are deceived.

Fraud Prevention

Prevention is a process or effort to reject or prevent something from happening. Prevention is done to reject or prevent something from happening, usually something that can be detrimental so it must be prevented. Meanwhile, according to the Institute of Internal Auditors (IIA), fraud includes a series of unreasonable and illegal actions that are deliberately carried out to deceive. These actions can be carried out for the benefit or loss of the organization and by people outside or inside the organization. Thus, fraud prevention is an effort or endeavor to prevent illegal acts that are against the law or fraudulent acts committed by employees that have a detrimental impact on the organization. Prevention is carried out so that fraud in the company does not occur, so that the goals and objectives of the organization will be achieved and make the organization's reputation better.

According to Stamler & Possamai, (2014) stated that prevention is based on the design of controls to reduce the risk of fraud against corporations or criminal violations in the name of corporations (in particular, bribery and money laundering) so that they do not occur. In line with what Coenen (2009) said, prevention is focused on protecting company assets and information by stopping fraud. According to Tugiman, (2006) states that fraud prevention consists of various actions taken to reduce the possibility of fraud, limit or minimize losses that may arise if fraud occurs. Based on the statements above, it can be said that fraud prevention is an action taken by a company to reduce the risk of fraud and minimize losses that may arise if fraud occurs.

RESEARCH METHODS

The research method used in this research is a literature review approach. The literature review approach is a method that aims to help find the best results that can be obtained by searching the literature systematically then reading all the literature obtained and analyzing all the literature data and making conclusions from the results of the literature data analysis to answer research problems efficiently, clearly and relevantly (Knopf, 2006; Calderon & Ruiz, 2015). One of the distinctive characteristics of literature review research is that the data already exists. Data taken from the results of relevant previous research that already exists and has been previously tested, scientifically published on a particular topic and related to the research question being conducted (Kitchenham, 2007). Specifically, this research aims to gain an understanding regarding the application of risk management as an effort to prevent financial fraud.

The data collection method used in this research is by collecting as much research data as possible from journals, articles and other scientific writings with a similar theme of risk management as an effort to prevent financial fraud. The purpose of this data collection is to find the best research results that can be obtained with a similar theme related to the application of risk management as an effort to prevent financial fraud. Next, compare more than two research results, articles and journals with similar themes, without the researcher having to do more research (Rowley &

Slack, 2004; Denney & Tewksbury, 2013).

The data analysis technique used in this research is data extraction. Data extraction is taking all research data obtained from journals, articles and similar scientific writings with the theme of implementing risk management as an effort to prevent financial fraud. Furthermore, the data is used for research and analyzing the data obtained into new data by filtering the data used in research into several categories and by taking valid data and excluding less valid data so that optimal new data is obtained and satisfactory results (Knopf, 2006).

RESULTS AND DISCUSSION

Researchers will present results and discussions from various journals, previous articles which have been analyzed using a literature review approach, of course this research is related to the problem in this research, namely risk management in efforts to prevent financial fraud. As the researcher explained above, risk management is a necessity in corporate organizations, so that implementing risk management will minimize the occurrence of risks, especially the risk of financial fraud, so that implementing risk management also has a positive impact, including preventing corporate fraud. Risk management is very important in corporate organizations, as evidenced by the results that have been analyzed from various journals, previous research articles, almost all previous studies have stated the results that risk management, if implemented in corporate organizations, has a positive impact and is very helpful in preventing corporate financial fraud (Ramadhani et al., 2015).

Researchers will prove from various previous studies, such as research conducted by Suhartono, (2016); Sulistiyo & Yanti, (2022) shows that one solution towards zero fraud is the formation of an anti-fraud committee. This committee is expected to carry out its duties, functions and authority properly and correctly, and will increase the value of the company. The knowledge and understanding of risk management possessed by the anti-fraud committee will be very necessary in carrying out its duties and responsibilities regarding the implementation and monitoring of risk management. For this reason, the main competency that the anti-fraud committee must have is risk management competency. The anti-fraud committee must be able to identify, assess and evaluate potential risks that could arise and become a disruption for the company, both due to internal and external factors. Apart from that, the anti-fraud committee must also have expertise in implementing risk management, as well as being innovative in developing risk management frameworks and processes to be more effective and efficient in managing company risks. Anti-fraud committee members must also have soft skills in the form of strong communication and leadership skills.

In line with the research conducted Supriyanto et al., (2022); Wisdom & Wondabio, (2023) believes that in the results of research conducted on companies operating in the natural products sector, especially in forestry. This company is very prone to fraud, so to prevent and detect fraud, fraud risk management must be implemented. Fraud risk management aims to find out what risks are inherent in the business entity and manage or measure the risk of fraud in the company, so that the goals of the business entity can be achieved. Apart from that, it can also be used to look for weaknesses in the internal control structure of a business entity. By knowing these risks, these risks can be classified as high, medium and low risks. In this way, it can help company owners to take the right actions and decisions for the sustainability of the business entity in the future. Implementing fraud risk management can be carried out in

several steps, namely starting with analyzing the internal environment of the business entity, determining company goals as well as the risk appetite and risk tolerance of leaders. Then, identify events that frequently occur so that risk assessments and risk mapping can be carried out. And finally how to manage this risk. Discussion of fraud risk management is carried out only on risks related to fraud in the company, whether originating from internal or external business entities so that they have an impact on the smooth running of the business (Hikmah & Wondabio, 2023).

Meanwhile, research conducted by Kusumawardhani, (2013); Yustin, (2021) the results of this research prove that the implementation of risk management has a big influence on fraud in companies, meaning that low levels of implementation of risk management will result in an increase in corporate fraud. Of course, the results of this research prove that implementing risk management will be able to minimize risk events, especially being able to prevent and detect fraud in the company. Next in the research carried out Rozali & Mohammad, (2015) highlighting the importance of risk management and its role in an organization's internal audit. Having a risk management program means placing high trust in the organization's financial reports and better audit risks. Implementation of a risk management program, as with previous research which explains the role of internal auditors in providing assurance for risk management. An audite risk model is offered to external auditors based on and adapted to organizational risk management, the essence of which is risk management as a solution to the fraud crisis.

Research conducted by Marsuki & Majid, (2020) states that the aim of this research is to explore the entire process of risk management strategies in preventing fraud that must be implemented by organizations. Based on the findings of this research, it was found that the risk management process to prevent fraud must be carried out in at least five stages, namely instilling a culture of managing risks in an organization, identifying risks, evaluating risks, determining preventive actions and implementing and reviewing stages. An extensive research analysis of risk management processes found that many governance issues arise in risk management processes that regulators and companies must resolve to ensure that risk management processes are embedded as corporate culture, not just as processes. Among them are how to create a risk culture within an organization and whether auditors and risk management committees identify risks from every available source.

Meanwhile, research focused on a holistic approach to risk management Suzana & Lestari, (2019); Nathanael, (2023) discusses the importance of anti-fraud programs. Organizations must be aware of the risks to mitigate them. This requires a comprehensive fraud risk assessment, and conforms to a holistic approach. Anti-fraud programs can increase trust in stakeholders. However Nathanael, (2023) suggests the approach should be both proactive and reactive, by identifying risks and having an action plan in case an act of fraud occurs. The three main plan components include regulating regulations through policy and communication, making risk assessment and monitoring more proactive, and responding by designing reactive plans. Evaluating planning and implementation using the fraud triangle, as well as including third party assessments in designing programs.

Furthermore, in research by Simha & Satyanarayan, (2016); Nurapih, (2019) researching perceptions of fraud detection and prevention methods, using qualitative forensic auditor interviews. Researchers also consider the role of technology in fraud prevention. This research is in response to the lack of qualitative articles, and the use of forensic auditors by conducting qualitative interviews to expand the knowledge base.

The aim is to understand the phenomenon of fraud from the perspective of a forensic auditor, by utilizing the auditor's experience. The researchers explain their methodology, involving researchers as instruments in the research process. The finding is that forensic auditors are still inadequate in detecting fraud, so a method is needed to supplement and increase the use of other prevention methods. Researchers also acknowledge the role of technology in fraud. Other findings were the security concerns of the respondents, and the need for auditors to receive training in criminal profiling, technology and financial behavior (Wulandari & Natasari, 2018; Putra, 2021).

CONCLUSION

At the end of this research, the researcher will provide conclusions. Based on the results of previous research that has been analyzed, it can be concluded that the application of risk management has a very positive impact on companies so that risk management can help in preventing company financial fraud, of course this is in line with theory and the results of previous research conducted that the existence of risk management can help in preventing financial fraud. The research results also show that risk management needs to be implemented in companies so that companies can minimize future risk events. Furthermore, the company needs to pay attention to risk management to implement good risk management to deal with incidents of financial fraud. In the future, the author hopes for further research to expand the reach of research related to risk management as an effort to prevent financial fraud. Of course, there are many references to articles and previous research journals for analysis using a literature review approach.

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