Cashless And Fraud In Indonesia Local Government

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Abstract:

This study examines the policy of implementing non-cash transactions in local governments in Indonesia. 339 respondents are actors in local government spending. The data is processed with SmartPLS. The results of data analysis show that the implementation of the Non-Cash Transaction variable is carried out modestly and reduces fraud in local government spending. The fraudulent behavior of actors outside the local government system apparently affects the occurrence of fraud in local governments, because this factor is not a research variable and is only found during field observations, this factor still needs to be re-examined.

Keywords: Fraud, non cash transactions, local governments .

1. Introduction

Following the footsteps of countries that have succeeded in implementing cashless transactions in their daily lives, Indonesia starts this policy by applying it to the local government. The Government of the Republic of Indonesia believes that cashless transactions can help the government reduce corruption. This government policy was initiated by issuing Presidential Instruction Number 10 of 2016 concerning preventing action and preventing crime, which contained all ministries/departments and local government starting in 2016 and must be completed by January 1, 2018. As outlined in the attachment of the Presidential Instruction to the Minister / Institutional and Regional Heads, one of the steps is to accelerate the implementation of the non-cash transaction. Through the circular letter of the Minister of Home Affairs of the Provincial

Government Number 910/1866/SJ and the Regional House of Representative (DPRD) Number 910/1867/SJ, the Minister of Home Affairs authorizes each governor to set his policies related to the implementation of the non-cash transaction.

One of the obstacles the local government faces in conducting the non-cash transaction is that many regions do not have fundamental laws in regulations, regional regulations, and other regulations. There are many obstacles in implementing the non-cash transaction in the local government, including many regions with fundamental laws or rules, which becomes the basis for implementing the non-cash transaction. https://investor.id/business/pemda-harus-terapan-transaksi-nontunai-di- For each activity, most local governments, do not have adequate infrastructure to implement it https://national.kontan. co.id/news/pemda-terkendala-penerapan-transaksi-non-cash?   The purpose of this study is to examine the role of regulation as the efforts to enforce and protect the law toward the non-cash criminals and infrastructure in the non-cash transaction to prevent and reduce fraudulent spending done by local governments.

TNT can facilitate transactions between regions, including between countries (international), and reduce costs, especially for payroll or allowance. The technology used by TNT has replaced a lot of human labor and made payments more efficient and effective. The local government process is a political practice and requires a compromise between budgets with different preferences so that the various aspects can influence budget allocation decisions within local government[1]. Expenditures in budget implementation reports are prepared and presented based on the principles set out in the accounting standard and local government guidelines[2]. Successful goods transactions are not the same in all regions, but every country needs something which is not necessarily the same. Cashless payments in India and Nigeria have not been as successful as Canada, Sweden, United Kingdom, France, and China. The adoption of cashless payments in India and Nigeria has not been as successful as in Canada, Sweden, the United Kingdom, France, and China [3] and Japan in Asia [4]. Although the number of non-monetary transactions in India increases, it achieves this goal after India has worked hard to include these additional factors into this policy [5]. Therefore, the researcher wanted to know what factors influence the successful implementation of non-cash transactions in the expenditure sector in the environment of the Indonesian government. Previous research has shown that the effectiveness of DTT implementation depends on several factors, such as B. Legal protection and transaction security [6].

2.   LITERATURE REVIEW

The Government of the Republic of Indonesia defines state or regional expenditures as Government expenditures in Indonesia are all expenditures in the financial accounts of local governments, which reduce the equity of current funds during the fiscal year and are not received back[7]. Minister of Home Affairs regulation number 13 of 2006 concerning regional financial management guidelines defines expenditure as a government obligation area recognized as a decrease in net worth [8]. Expenditure begins with the planning process, and there are political practices and trade-offs in the budgeting process involving budget actors with different preferences[1]. The local government directives[2] and uses economic resources to reach expenditure. Ideally, the government has followed it with legal provisions [7]. Legislation is a written agreement that contains legally binding standards, and it is adopted or established by a government agency or official in a manner that the law prescribes. Article 7 of Law Number 12 of 2011 concerning the Establishment of Legal Provision explains the types and hierarchy of rules and regulations[9].

Fraud is part of corruption and corruption, and it is described in detail in 13 articles of Law No. 31 of 1999, 20/2001. Corruption is formulated in 30 forms/types of crime, divided into groups, including state financial losses; extortion; fraudulent activity, conflict of interest in purchases, and more. The application of cashless transactions (TNT) applies digital currency instead of physical currency by transferring transaction information between transaction partners [10]. The non-cash transactions are characterized by the use of payment instruments besides physical money, including and strengthening the banking system's role, leaving a digital footprint, and getting benefit from greater financial transparency [11]. Many developed countries have turned to cashless transactions because of their advantages, including less fraud, corruption, and money laundering[12].

[6] found that law enforcement and protection and infrastructure variables are variables that influenced non-cash transactions' success. Research[13] showed that law enforcement does not affect fraud in the local government of Surakarta. [14] concluded that adequate infrastructure to support the supervisory function also helps to reduce fraudulent purchases of goods and services [14] and [15] that good infrastructure can control risk. Relating to fraud[16] concluded that the architectural design of the security infrastructure is effective in detecting and preventing fraud [16]. There is a positive and significant relationship between a cashless economy and a reduction in fraud[17] .

3.   METHODOLOGY OF RESEARCH

According to [18], the research design is the process of data acquisition, measurement, and model analysis. Based on the literature study, the researchers built the research model as follows:
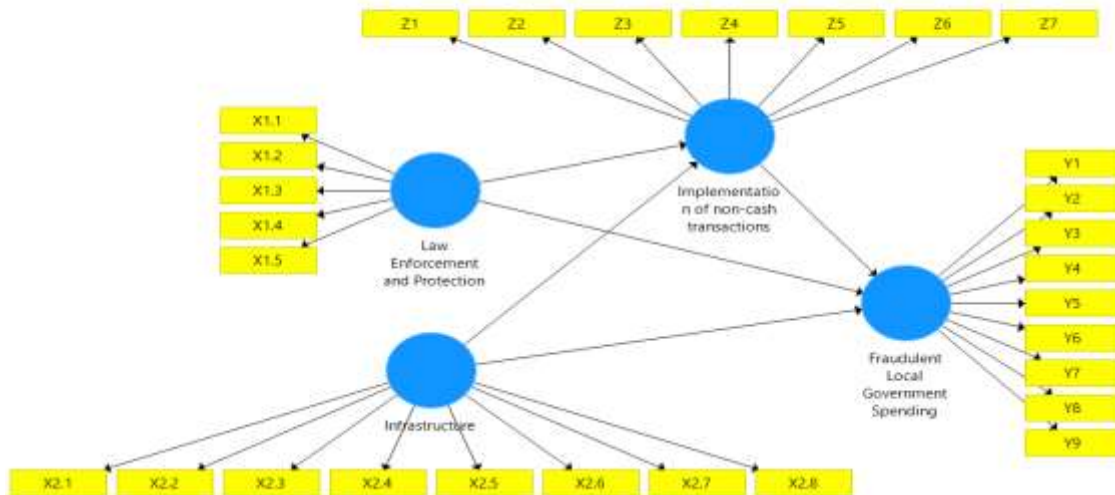

Figure 1: A research framework
Source: Data processed (2020)

This study examined the effectiveness of implementing non-cash transactions as a

mediator of the relationship between law enforcement and protection and the infrastructure, then protecting the local government spending from fraud. The survey was conducted in an inhomogeneous population, namely officials involved in shopping and non-cash transactions at SKPD throughout Indonesia. The data collection in this study was based on a literature study, questionnaire, observation, and interview. The questionnaire was designed using a 7-point Likert scale to measure respondents' responses. This study had aimed to provide information

in the form of answers that indicated how positively or negatively they thought about the subjects being analyzed. This study uses seven weight classes, namely Strongly Disagree (STS) weight 7, Slightly Disagree (ATS) with weight 6, Disagree (TS) weight 5, neutral (N) weight 4, agree (S) weight 3, Slightly agree (US) weight 2, and strongly agree (SS) weight 1.

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A structural comparison model (SEM) was used to analyze the data of this study. The comparative model test in this study used the PLS (Partial Least Squares) method. PLS analysis was carried out in three stages, the external model analysis stage, the internal model analysis, and hypothesis testing. PLS is a component or option based on a comparative structural equation (SEM) model [19]. PLS is a powerful analytical technique, and it was often called soft modeling because PLS eliminates the Standard Least Squares (OLS) regression because the data should usually be multivariate. There were no multicollinearity problems between exogenous variables. PLS is an alternative approach that moves from a covariance-based SEM approach to a variance-based process. PLS-SEM analysis generally consists of two sub-models, namely the measurement model, or often called the external model, and the structural model, or often called the internal model [20]

3.1. External model analysis

The external model analysis is done to ensure that the dimensions used are by these dimensions. This analysis is used to check the validity of the variables and the reliability of the instrument. A good check is carried out to determine how well the research instrument measures what it is supposed to [21]. Reliability tests are used to measure concepts, but they can also measure the consistency of respondents in answering questions in questionnaires or research instruments. The analysis of this external model explained the relationship between hidden variables and their indicators. Alternatively, we can say that the external model determines how each indicator relates to its hidden variable. The tests on external models:

1. Convergent reliability, namely the value of the latent stress factor variable with its indicators. The expected value was > 0.7.
2. Discriminatory confidence, namely the value of the lateral load factor, helped determine whether a variable has sufficient discrimination. The load value of the target variable was more significant than the load value—other variables.
3. The Extracted mean-variance (AVE) values. The AVE was expected > 0.5.
4. Combined reliability. Some data with overall reliability > 0.7 were very reliable.
5. Cronbach Alpha. Cronbach Alpha improves the reliability testing. The expected value was > 0.6 for all variables.

Two methods were used to validate the variables, namely convergent validity and discriminant validity [22]; [23] with AVE 0.5 [24],

and the methods of reliability test were cumulative reliability and Cronbach Alpha. The composite reliability was used to measure the actual confidence value, and alpha Cronbach was used to measure the lower limit of the confidence value variable. We could not test the internal

consistency if the design were valid because the actual design was a reliable variable. On the other hand, reliable variables are not necessarily valid [25]. If any indicator does not meet the reliability requirements, it should be removed from the research and re-analyzed.

3.2 Internal analysis model

An internal analysis model/ structural analysis model was carried out to ensure that the structural model obtained was reliable and accurate. The scores of the internal model could be tested using the coefficient of determination (R2), relevance prediction (Q2), and quality index (GoF) to obtain information about the extent to which the hidden dependent variable also depended on the hidden independent variable. Significance test to test the significance of a relationship or influence among the variables. We use the control parameter (R2) to measure the feasibility of a predictive model in the range of 0 to 1. The higher the R-squared value, the greater the influence of the exogenous latent variable on the endogenous latent variable. The value of R2 could reflect the direct effect of exogenous variables on endogenous variables. We use changes in the value of R2 to assess the influence of individual explanatory variables toward the content of the dependent variable[20].

3.3. Hypothesis testing

The probability value (α = 5%) and the t statistic (t table value > 1.96) were used to test the hypothesis. The hypothesis could not be rejected if the probability (p-value) was less than 0.05 or if the t statistic was more significant than 1.96. Hypothesis testing can also be based on path analysis and the overall effect of the variables being analyzed. The importance of this effect is tested using the bootstrap method. If this value is significant, the research hypothesis is accepted.

Table 1 Outer Loading

Variables	Fraudulent Local Government Spending	Implementation of non-cash	Infrastructure	Law Enforcement and Protection

			transactions
X1.1			0,759
X1.2			0,770
X1.3			0,740
X1.4			0,599
X1.5			0,602
X2.1		0,672	
X2.2		0,737	
X2.3		0,650	
X2.4		0,816	
X2.5		0,733	
X2.6		0,856	
X2.7		0,821	
X2.8		0,717	
Y1	0,521		
Y2	0,687		
Y3	0,771		
Y4	0,667		
Y5	0,844		
Y6	0,755		
Y7	0,437		
Y8	0,555		
Y9	0,735		
Z1		0,487	
Z2		0,769	
Z3		0,741	
Z4		-0,143	
Z5		0,183	
Z6		0,725	
Z7		0,759	

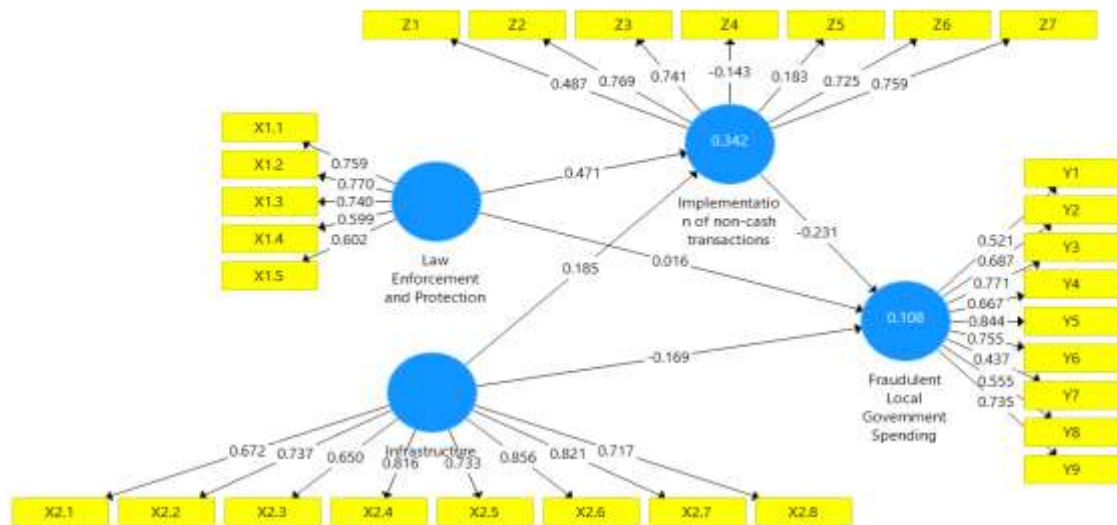Source: Data processed (2020)

Figure 2: Outer Loading
Source: Data processed (2020)

4.   Result and Discussion

Three hundred and fifty-five respondents filled out the questionnaire, 16 of which were damaged, incomplete, filled out by the same respondent, and not filled out by an authorized agent, and they could not be processed. Some data are processed, and findings are obtained.

Table 2 Valid and reliable indicators

Variables	Fraudulent Local Government Spending	Implementation of non-cash transactions	Infrastructure	Law Enforcement and Protection
X1.1				0,821
X1.2				0,751
X1.3				0,810
X2.2			0,758	
X2.4			0,838	
X2.5			0,784	
X2.6			0,882	
X2.7			0,847	
X2.8			0,742	
Y3	0,718			
Y5	0,871			
Y6	0,829			
Y9	0,805			

Z2	0,757
Z3	0,765
Z6	0,752
Z7	0,797

Source: Data processed (2020)

Therefore, the exploratory model can be described as follows:
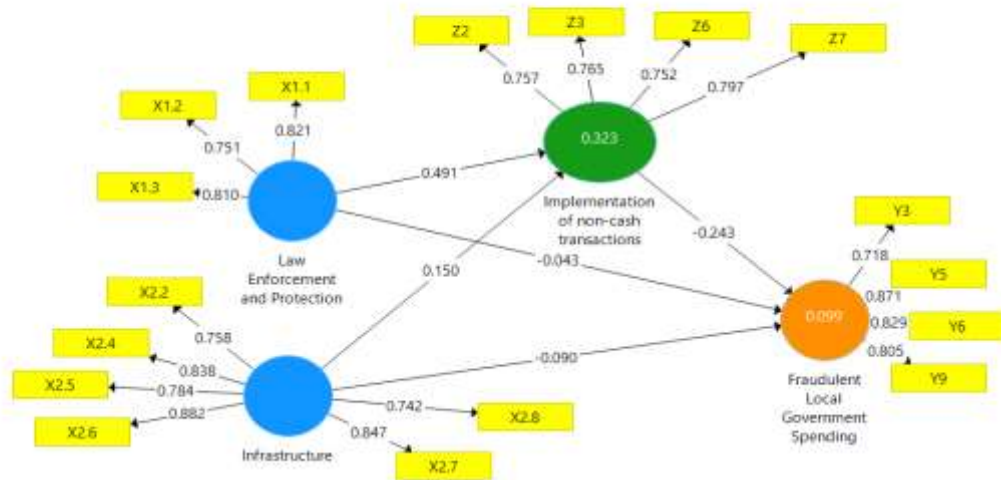

Figure 3: Algorithm Test
Source: Data processed (2020)

Continue the test, and we found that the test results showed that the construction, which was a variable in the research design, was reliable. Test the route or reflectivity measurement model, which was measured using the confidence value of Cronbach's alpha. The value of Cronbach's alpha was > 0.70, which meant that the research estimation was reliable. The variable was substantial with the Cronbach's alpha value show in the following table:

Table 3 Cronbach's Alpha

Variables	Cronbach's Alpha
Fraudulent Local Government Spending	0,822
Implementation of non-cash transactions	0,768
Infrastructure	0,895
Law Enforcement and Protection	0,721

Source: Data processed (2020)

The AVE value is the criterion to verify the convergent validity of the metrics at the concept level. The tests showed that the mean value of recovered deviation (AVE) was more significant than 0.5, which meant that all constructs that arranged the variables were valid. Any hidden research variable could show that the variance of any indicator was more significant than 50%, and the absolute correlation between the hidden variables and indicators or external pressure was >0.7.

The relationship between variables can be explained using the following table:

Table 4 The meaning of the relationship between variables

Relationship Between Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Implementation of non-cash transactions -> Fraudulent Local Government Spending	-0,243	-0,255	0,071	3,441	0,001
Infrastructure -> Fraudulent Local Government Spending	-0,126	-0,126	0,072	1,764	0,078
Infrastructure -> Implementation of non-cash transactions	0,150	0,155	0,067	2,224	0,027
Law Enforcement and Protection -> Fraudulent Local Government Spending	-0,162	-0,166	0,067	2,419	0,016
Law Enforcement and Protection -> Implementation of non-cash transactions	0,491	0,495	0,079	6,197	0,000
Infrastructure -> Implementation of non-cash transactions -> Fraudulent Local Government Spending	-0,036	-0,040	0,022	1,679	0,094
Law Enforcement and Protection -> Implementation of non-cash transactions -> Fraudulent Local Government Spending	-0,119	-0,126	0,041	2,884	0,004

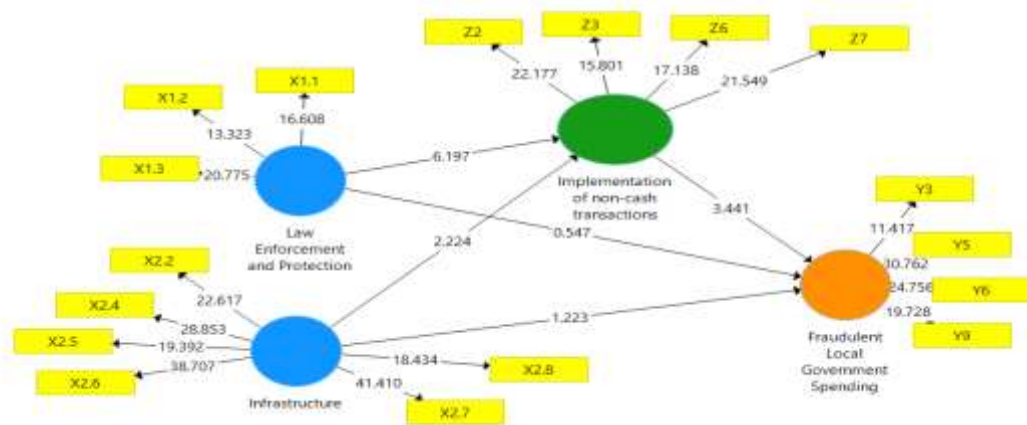Source: Data processed (2020)

And it is described as follows:

Figure 4: The importance of the relationship between variables
Source: Data processed (2020)

It shows that law enforcement, protection, and cashless application in local government spending have a negative and significant effect. In contrast, infrastructure does not have a considerable impact on fraudulent expenditures in local government. Law enforcement, protection, and infrastructure, each of them have a significant favorable influence in the implementation of the non-cash transaction. The non-cash transaction has mediated the relationship between law enforcement, protection, and fraudulent spending in local governments. However, the research model was weak. The variables used in the research model were still 9 percent in influencing fraud, meaning that there were still 91 percent more variables that influenced the spending fraud in local governments. The independent variables used in the model or conceptual framework of research on the implementation of non-cash transactions in the Regional Government are filled in at 31.80 percent. Therefore, there were still many potential variables to become variables that influenced the Implementation of non-cash transactions in regional governments.

Table 5 R Square adjusted

	R Square	R Square Adjusted
Fraudulent of Local Government Spending	0,099	0,090
Implementation of non-cash transactions	0,323	0,318

Source: Data processed (2020)

The test results show that the implementation of non-cash transactions has a negative and significant effect on shopping fraud. This finding explains that the Indonesian government's policy to implement non-cash transactions for spending is appropriate, but other solutions need to be considered, because the implementation of non-cash transactions has an impact on fraud even though it is only 9 percent, meaning that there are other and more dominant factors affecting spending fraud in local governments. The factors adopted in this study are not sufficient in explaining the model, the research model is weak.

Law enforcement and protection have a positive and significant effect on the implementation of non-cash transactions and a significant negative effect on fraudulent spending. This finding explains that law enforcement and protection are needed to conduct non-cash transactions and efforts to reduce local government spending fraud. Law enforcement efforts, protection of non-cash transaction actors, and protection of spending from fraud need to be intensified for maximum results. Justice must be served, with equal treatment of all classes and castes. Law enforcement officers must care if the rights that are lost are the rights of small people carried out by big people. There must be a deterrent effect for perpetrators who intentionally commit crimes. Findings in the field found that social punishment carried out by the community would be more effective, for example in the past, corruption committed by officials in an area was not so large, but the punishment was digging trenches along public roads and this punishment was effective in providing a deterrent effect.

Positive infrastructure has a significant effect on the implementation of non-cash transactions, but infrastructure in Indonesia does not significantly reduce fraud in local government spending. Infrastructure is needed in the implementation of non-cash transactions. Hardware and software are needed so that the non-cash transaction system runs effectively and efficiently. According to the president's instructions to conduct non-cash transactions to realize spending in order to suppress fraudulent spending, local governments do not need to build infrastructure. The author finds that there are still regions that carry out non-cash transactions by sending debit requests from budget users to the bank, not by the treasurer.

Cashless transactions have mediated the relationship between law enforcement and fraud protection and spending in local governments. However, it does not mediate the relationship of infrastructure to fraudulent spending. The variables used in the research model affect 9% fraud, meaning that there are 91% more variables that affect spending fraud in local governments. The independent variable used in the model

or conceptual framework of research on the implementation of non-cash transactions in local governments is 31.80 percent. Therefore, there are still many potential variables that affect non-cash transactions in local governments.

Research in the field found that there are several other factors not examined in this study and other factors that have not been studied previously, namely the behavior of actors in vertical agencies that partner with local governments. The concept of fraud allows this to happen because fraud can occur due to internal and external factors. In addition to the general theory put forward, in cases of fraud that occur within the local government environment, the principle of legal certainty must be completely clear and impartial.

The theory of strengthening sensitivity explains behavior and the factors that cause behavior, exploring fraud by looking for the root of fraud according to the author can be done with behavioral accounting explanations. Fraud perpetrators are humans, so it is necessary to further investigate the causes of fraud, both inherent and influencing the perpetrators who commit fraud, factors that influence directly or indirectly, factors that mediate and moderate the occurrence of fraud in local governments. examined further, starting from the pre-planning process to accountability.

The pentagon theory of fraud also occurs and was discovered by researchers when this research was conducted. Undisclosed fraud is carried out by operators who do not understand the principle of spending on orders of authorized officials. Not all fraudulent proceeds are for the individual who commits, the fraudulent proceeds are distributed in the form of additional income with different amounts. The proceeds of fraud are also used to finance things that are not budgeted for because they are not allowed by regulations or for other reasons.

Conclusion

Government policies to prevent and reduce fraudulent spending by implementing non-cash transactions at ministries/agencies and local governments are appropriate. It takes extraordinary efforts to enforce the law and legally protect users of non-cash transactions in shopping transactions. . Several theories apply to this research. Non-cash transactions are something new in Indonesia, not easy to implement due to changes in transaction patterns and controlling fraudulent behavior. Fraud in the spending process starts from pre-planning, and is carried out not only by actors directly involved but also by actors outside the government system. However, in relation to local government, not all

local government spending is for local government performance, deviations from the objectives of local government development plans are actually corruption. Findings in the field that the government itself is not serious in realizing non-cash. The results show that the significance of the tested factors in influencing fraud is low, so the theory of strengthening sensitivity explains behavior and the factors that cause behavior, exploring fraud by looking for the root of fraud according to the author can be done with behavioral accounting explanations. Fraud perpetrators are humans, so it is necessary to further investigate the causes of fraud, both inherent and influencing the perpetrators who commit fraud, factors that influence directly or indirectly, factors that mediate and moderate the occurrence of fraud in local governments. examined further, starting from the pre-planning process to accountability.

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The writer suggests the next writer to examine psychological factors and develop a theory of reinforcement sensitivity theory more deeply, the researcher also recommends testing the commitment variable in future research.

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