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Internal Audit and Investigative Audit of Bank Sultra - Corruption Detection, Rehabilitation and Forensic Audit

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ABSTRACT

Keyword: *HU-Model, Fraud Theorems, Anti-Corruption, Corruption Prevention, Clean and Corruption-Free Indonesia.*

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This activity aims to socialize an effective corruption prevention model through the implementation of HU-Model corruption detection followed by recovery efforts so as to contribute to building a clean and free Indonesia from KKN as mandated by Law no. 28 of 1999 and Law no. 31 of 1999 in conjunction with Law no. 20 of 2001 concerning Corruption Crimes. The characteristics of corruption in Indonesia are very complex involving various elements of society starting from the government/private sector, State/Regional-Owned Enterprises (BUMN/D) and public officials from the central to the regional levels. For this reason, socialization in the form of in-house training was conducted at Bank Sultra. referring to the results of the Fraud Theorems study to support the corruption detection model as one of the contributions to combating and preventing corruption in Indonesia which was carried out quantitatively with the unit of analysis being regional governments throughout Indonesia. The sampling method used purposive sampling. Data were obtained through distributing questionnaires and analyzed using multiple linear regression with the help of the Smart PLS application. The results of the study indicate that power, conflict of interest, inner containment, outer containment, and social bonding have a positive effect on anti-corruption. Furthermore, corruption detection moderates the influence of power, COI, IC, OC, and SB on anti-corruption. The findings of this study emphasize the importance of corruption detection and rehabilitation in building anti-corruption organizations for a clean and corruption-free Indonesia.

I. INTRODUCTION

In 1998, Indonesia undertook reforms to overcome the economic crisis triggered by the entrenched practices of corruption, collusion, and nepotism (KKN) that had penetrated various sectors of life. As a concrete step, the government enacted Law Number 28 of 1999 concerning Clean and Corruption-Free State Administration. Corruption was then categorized as an extraordinary crime, requiring extraordinary measures to address it. Strengthening efforts to eradicate corruption have been continuously implemented through Law Number 31 of 1999, which was amended by Law Number 20 of 2001, and through Law Number 19 of 2019 concerning the Corruption Eradication Commission (KPK).

Corruption occurs in various sectors, such as public services, procurement of goods and services, licensing, budget management, and even the private sector. Corrupt practices not only harm state finances but also hinder development and public welfare. Corruption methods are increasingly complex, ranging from abuse of authority and bribery, the buying and selling of positions, to the exploitation of natural resources and political influence.

The government has implemented various efforts to eradicate corruption through enforcement, investigation, prosecution, and preventive measures. However, corruption cases continue to increase, both in terms of number and complexity. This situation indicates that corruption eradication requires a more effective, targeted, and sustainable strategy, particularly through strengthening prevention efforts to optimally minimize corrupt practices.

Based on the global Corruption Perception Index (CPI) data, Indonesia scored 38 in 2020 and 2021. However, in 2022, Indonesia's CPI score decreased significantly to 34. This decline indicates that public and international perceptions of corruption eradication efforts in Indonesia are still not showing optimal progress. This condition indicates that corruption in Indonesia remains a serious problem that requires comprehensive attention and handling.

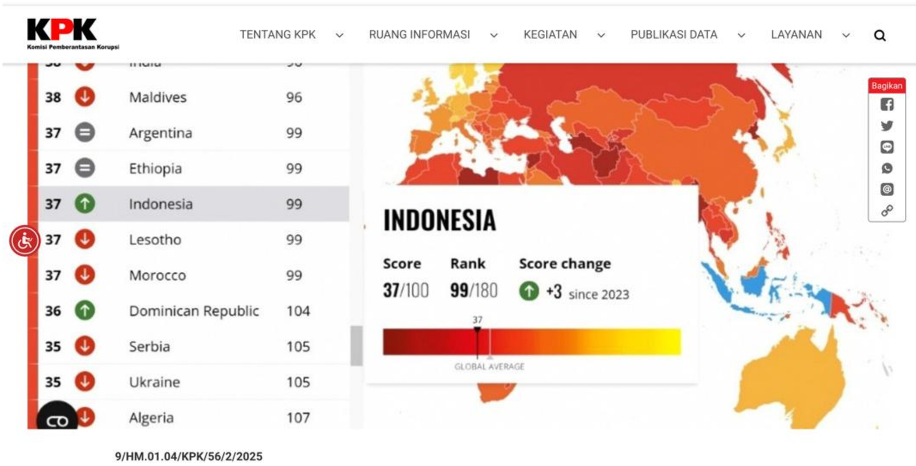
Source: https://www.transparency.org/en/countries/indonesia

The decline in Indonesia's CPI score is inextricably linked to the persistently high number of corruption cases occurring across various sectors, both within the central and regional governments. Corruption not only occurs in the form of abuse of authority and budget management, but also extends to public services, licensing, procurement of goods and services, and the practice of buying and selling positions. This phenomenon demonstrates that the oversight, transparency, and accountability systems in governance still need to be strengthened to more effectively prevent corruption.

Furthermore, the decline in the CPI score also reflects challenges in law enforcement and the effectiveness of anti-corruption policies. Although the government has undertaken various efforts through prosecution and prevention, corruption cases continue to increase, both in terms of the number and complexity of the methods used. This demonstrates that eradicating corruption cannot be achieved solely through legal action; it must also be balanced with strengthening prevention systems, enhancing the integrity of state officials, and active public participation in oversight of government.

Therefore, a strong and sustained commitment from all elements of the nation is needed to strengthen corruption eradication efforts in Indonesia. Strategic measures such as increased transparency, bureaucratic reform, strengthening law enforcement agencies, and anti-corruption education must continue to be developed to create clean, honest, and integrated governance. This is expected to increase public trust in the government and improve Indonesia's Corruption Perception Index score in the future.

The expected improvement appears to have not yet yielded optimal results, as evidenced by the 2023 and 2024 Corruption Perception Index (CPI) scores, which did not significantly improve, rising only 3 points to a score of 37, ranking 99th out of 180 countries surveyed worldwide.



Source: https://www.kpk.go.id/id/ruang-informasi/berita/skor-ipk-2024-meningkat-kpk-dorong-penguatan-pemberantasan-korupsi

The rampant corruption in various regions in Indonesia has had a significant impact on governance and public services. Corruption not only causes state financial losses but also hampers development, reduces the quality of public services, and undermines public trust in government institutions. This situation demonstrates that corruption is a serious problem that must be addressed comprehensively, systematically, and sustainably. Therefore, efforts to eradicate corruption cannot be achieved solely through conventional approaches; they require more strategic, effective, and comprehensive measures.

Rehabilitation or recovery from corrupt practices is carried out through various strategies that emphasize strengthening the comprehensive corruption eradication and prevention system. These strategies include the recovery of state assets, improvements to the administration and governance system, restitution of state losses, increased oversight through internal audits, improved budgeting policies, and strengthening lines of defense mechanisms within organizational controls. These steps are crucial to optimally minimize system weaknesses that create opportunities for corruption.

Furthermore, corruption eradication and prevention strategies are also aimed at building a strong anti-corruption environment, both at the institutional and individual levels. Every state apparatus has a responsibility to carry out their mandate and public service duties honestly, transparently, and with integrity. Anti-corruption values need to be fostered through exemplary behavior, education, strengthening organizational culture, and increasing moral awareness in carrying out duties and responsibilities.

Efforts to eradicate corruption must also begin with an understanding of the root causes of corruption, including through a fraud theories approach that explains the factors that drive individuals to commit corrupt acts. By understanding these causes, institutions can develop more appropriate mitigation measures through strengthening internal control systems, improving governance quality, firm law enforcement, and the effective implementation of forensic audits. Through these steps, it is hoped that every institution will be able to carry out rehabilitation and recovery from corrupt practices, thereby creating a clean, transparent, and corruption-free government system that is sustainable, leading to a more advanced and integrity-based Indonesia.

Thus, this outreach activity regarding Corruption Detection, Rehabilitation, and Forensic Audit was held at Bank Sultra, Kendari, Southeast Sulawesi, on April 21, 2026, as an effort to increase understanding, awareness, and shared commitment to supporting a professional, transparent, and integrity-based work environment. It is hoped that this activity will be beneficial and can be effectively implemented in the execution of duties and responsibilities in each respective work environment.

II. METHODS

Method Implementation
This Community Service (PkM) activity was held on Tuesday, April 21, 2026, in the Auditorium of the PT Bank Sultra Building in Kendari, Southeast Sulawesi. This one-day activity was a national collaboration between lecturers and students from the Perbanas Institute, PT Bank Sultra, and the National Policy Information Institute (LEMIKNAS). This strategic collaboration aims to strengthen the dissemination of national policies to create a clean Indonesia.

This activity utilized an educational and participatory approach through lectures, question-and-answer sessions, and simple training. Through this approach, the activity aimed to provide in-depth knowledge and understanding of Internal Supervision, Investigative Audits in detecting corruption, and Rehabilitation and Forensic Audits.

Thus, it is hoped that relevant institutions will be able to carry out rehabilitation and recovery from corrupt practices. Ultimately, these efforts will support the creation of a clean, transparent, and corruption-free government system that is sustainable, leading to a more advanced and integrated Indonesia.

This intensive, one-day socialization was organized through three main, systematic stages:

- Stage 1: Material Presentation (Lecture). The activity began with a lecture session by experts to provide a theoretical foundation, the latest regulations, and an in-depth understanding of the urgency of internal oversight and investigative audits in detecting corruption.
- Stage 2: Interactive Discussion (Q&A). In the second stage, participants were given space for an interactive discussion through a question-and-answer session. This session aimed to confirm participants' understanding, analyze real-life case studies, and bridge the gap between the theories presented and challenges encountered in the field.
- Stage 3: Practical Implementation (Corruption Detection Software Training). The activity concluded with tactical training on the use of specialized corruption detection software. During this stage, participants actively participated in data processing simulations and digital forensic analysis, enabling them to independently implement the technology in their respective institutions.

Through the combination of these three stages, it is hoped that participants will not only gain conceptual insight but also equip them with practical skills ready to apply to achieve clean and accountable institutional governance.

Agenda: Tuesday, April 20, 2026, Time: 8:00 AM – 4:00 PM WIT

Session 1 — Legal Protection for Corporations in the New KUHP
• The Principle of Proportional Responsibility
• The Role of Internal Policies as a Form of Protection
• Good Faith and Due Diligence in the Corporate Context
• The Balanced Position of Companies and Management

Session 2 — Governance & the Legal Protection System for BUMN/BUMD
• Strengthening the Gratification Control System for State- BUMN/BUMD
• The Ideal Model of the UPG BUMN/BUMD
• Integration of UPG, SPI, Compliance, and Risk Management
• Reporting Flow & Management of Gratification Items
• The Role of Leadership in the Effectiveness of the UPG

Session 3 — Governance as a Tool for Legal Protection for Directors and Commissioners
• Governance-Based Criminal Risk Prevention
• Documentation of Directors' and Commissioners' Decisions
• The Three-Line Model in the Context of State-Owned Enterprises/Regional-Owned Enterprises
• Legally Secure Supervision of Commissioners

Session 4 — Governance, SOPs & Internal Control Systems
• SOPs: The Role of Governance in Mitigating Legal Risk
• SOPs and Internal Policies as Control Tools
• Integration of Compliance, Risk, and Operations
• Documentation as Part of Accountability

Session 5 — Strategic Action Plan & Board Commitment
• Developing a Roadmap for Controlling Gratification in State- BUMN/BUMD
• Board Commitment & Tone at the Top
• Internal Policy Recommendations
• Closing Executive Insight

III. RESULTS AND DISCUSSION

The presentation session discussed the triggers for fraud and corruption, which begin with the many mistakes made by individuals. There are two types of mistakes: unintentional mistakes, also known as negligence, either in the form of culpa lata (Articles 359 and 360 of the old Criminal Code and Article 474 paragraph 3 of Law Number 1 of 2023 of the Criminal Code). Another type of mistake is intentional mistakes, which involve mens rea, or malicious intent. This second type of mistake is known as a crime or criminal act. There are two types of criminal acts: general crimes regulated by the Criminal Code and special crimes regulated by special laws. Corruption is regulated by Law Number 31 of 1999 in conjunction with Law Number 20 of 2001 concerning Corruption Crimes (TPK). It was explained that there are 30 types of corruption with 7 corruption offenses, which were then simplified into two corruption clusters. The two corruption clusters cover state financial losses, namely Articles 2 and 3 of Law No. 31 of 1999. The second category, not directly related to state financial losses, consists of bribery, extortion, and gratuities.

The following discussion covers the third revision of Law No. 19 of 2003 concerning State-Owned Enterprises. The revised SOE law is stated in Law No. 1 of 2025. Law No. 1 of 2025 regulates two matters: the first relates to Article 2 of Law No. 28 of 1999 concerning state administrators. In Law No. 1 of 2025, the Board of Directors and Commissioners are removed from the definition of state administrators, so that Directors and Commissioners are no longer targets of the Corruption Eradication Commission. The second important matter, regulated in Article 94 of Law No. 1 of 2025, concerns state financial losses. This article states that directors and commissioners cannot be sued for losses to a state-owned enterprise (BUMN) due to decisions they make. Directors and commissioners cannot be sued for losses to a BUMN resulting from decisions and policies they make after fulfilling several requirements. This is provided that the directors and commissioners make decisions and policies in good faith, without any mens rea element, without any conflict of interest, and with due care.

Through case study analysis and decision-making simulation, participants are able to: 1. identify the causes of corruption in the form of Fraud Star, 2. detect corruption so as to prevent corruption in BUMN by understanding the BJR concept in accordance with Law no. 1 of 2025, and the application of Fraud Theorems.

Figure 1 Community Service Activity Photos

Figure 2, 3 Speaker : Prof. Dr. Haryono Umar, Ak, M.Sc, CA, CPAM

IV. CONCLUSION

The decision of the socialization regarding fraud theorems and Business Judgement Rule policy at the Bank Sulawesi Tenggara office in Kendari can be explained as follows. The participants consisting of the Board of Commissioners, the Board of Directors, and the heads of divisions received comprehensive enlightenment and understanding related to Corruption Crimes regulated in Law number 31 of 1999 in conjunction with Law number 20 of 2001. Furthermore, the participants' understanding was complemented with the core of Law number 1 of 2025 regarding the Business Judgement Rule (BJR). The implementation of BJR is very important so that directors and commissioners do not hesitate in innovating and making business decisions for the progress of BUMN. In addition, with an understanding of BJR, it can avoid criminalization or losses that hit a BUMN. Of the many cases that have occurred recently are related to the calculation of state losses such as the case of the former Minister of Trade Tom Lembong, the case of the ASDP president director, the Head of PT Pertamina, and the case of the former Minister of Education and Culture. Losses are caused by the presence of mensrea which encourages bad actions, namely "against the law" and "abuse of authority".
The implementation of the Business Judgment Rule (BJR) in daily banking operations is carried out by ensuring that every business decision, including product development, digital transformation, and credit distribution, is taken in good faith, with full caution, without mens Rea, professionally and proportionally, for the benefit of the company and free from conflicts of interest (COI).

THANK-YOU

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1. Hibah Kemdiktisaintek - DRTPM
2. Lembaga Informasi Kebijakan Nasional (LEMIKNAS)
3. PT Bank Sultra, Kendari, Sulawesi Tenggara
4. Institut Keuangan Perbankan dan Informatika Perbanas

LIST OF PARTICIPANTS

The attendance list contains the participants and speaker who attended:

DAFTAR HADIR

KEGIATAN SOSIALISASI – 20 APRIL 2026

NO	NAMA	NIDN/NIM	TANDA TANGAN
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IN HOUSE TRAINING

Tema:

Pengawasan Internal dan Audit Investigasi

ABSENSI

Selasa, 21 April 2026, Ruangan Auditorium Gedung PT. Bank Sultra

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5.	PT. BANK SULTRA	Ruslin	Anggota Komite Audit	08124520 5624	5.
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11.	PT. BANK SULTRA	Gustian Hidayatullah	Kepala Divisi Keuangan	[illegible]	11.
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15.	PT. BANK SULTRA	Rahmayanti Ika Pratiwi Saranani	Kepala Divisi Perkreditan	081342721053	15.
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30.	PT. BANK SULTRA	Djodi Manggolo Yudo	Ketua Kelompok Auditor	—	30.
31.	PT. BANK SULTRA	Sukmawan Tombili	Ketua Kelompok Auditor	082154559582	31.
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33.	PT. BANK SULTRA				33.
34.					34.

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