

BUILDING ACCOUNTABILITY AND TRANSPARENCY FINANCIAL MANAGEMENT AS A MEASURE TO PREVENT FRAUD

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Abstrak

Tujuan Penelitian ini untuk mengetahui tingkat akuntabilitas dan transparansi pengelolaan dalam upaya pencegahan fraud serta untuk mengetahui faktor-faktor yang mempengaruhi efektivitas pengelolaan keuangan dalam pencegahan fraud dan hambatan yang dihadapi dalam penerapan akuntabilitas dan transparansi pengelolaan keuangan di Wisata Lembah Pendawa Pasuruan. Jenis penelitian ini adalah penelitian kualitatif. Metode pengumpulan data yang digunakan adalah wawancara, observasi, dan studi dokumentasi. Hasil Penelitian ini menunjukkan bahwa (1) Tingkat akuntabilitas dan transparansi pengelolaan keuangan di Wisata Lembah Pendawa belum sepenuhnya transparan dan akuntabel (2) Akuntabilitas dan transparansi pengelolaan keuangan dalam upaya pencegahan fraud di Wisata Lembah Pendawa belum sepenuhnya efektif (3) Faktor-faktor yang mempengaruhi efektivitas pengelolaan keuangan dipengaruhi oleh komitmen manajemen, kualitas sumber daya manusia (SDM), kekuatan sistem kontrol internal, dan dukungan teknologi (4) Hambatan yang dihadapi dalam penerapan akuntabilitas dan transparansi pengelolaan keuangan di Wisata Lembah Pendawa yakni keterbatasan dan fragmentasi teknologi.

Kata Kunci: Akuntabilitas, Transparansi, Fraud, Pengelolaan Keuangan

Abstract

The purpose of this study was to determine the level of accountability and transparency of management in fraud prevention efforts and to determine the factors that influence the effectiveness of financial management in preventing fraud and the obstacles faced in implementing accountability and transparency in financial management at the Lembah Pendawa Tourism in Pasuruan. This type of research is qualitative research. Data collection methods used were interviews, observation, and documentation studies. The results of this study indicate that (1) The level of accountability and transparency of financial management at the Lembah Pendawa Tourism is not yet fully transparent and accountable (2) Accountability and transparency of financial management in fraud prevention efforts at the Lembah Pendawa Tourism are not yet fully effective (3) Factors that influence the effectiveness of financial management are influenced

by management commitment, human resource quality (HR), the strength of the internal control system, and technological support (4) Obstacles faced in implementing accountability and transparency in financial management at the Lembah Pendawa Tourism are technological limitations and fragmentation.

Keywords: Accountability, Transparency, Fraud, Financial Management

A. INTRODUCTION

Accountability in the tourism sector is one of the important governance principles in the development of sustainable tourism. According to Tanjung (2008) accountability is accountable for the management of resources and the implementation of policies entrusted to the reporting entity in achieving the objectives that have been set in a periodic. As explained by Sosoutiksno (2023) accountability provides encouragement to ensure clear and transparent accountability in the management of funds. They must can prove that resources are used properly and policies are implemented accordingly plan, in order to achieve predetermined goals, within a certain time period. This is not is not just about reporting numbers, but also demonstrating transparency and responsibility for trust given.

Transparency enters the equation as one of the determining factors of the likelihood accountability (Lindstedt & Naurin, 2010). This means that to achieve accountability, the ability of a person or organization to be held accountable for actions, decisions, and their results transparency is a very important component. However, the practice Financial management that is less accountable and transparent can open up opportunities for corruption to occur. deviations that have the potential to harm various parties. Therefore, the role of transparency very significant in increasing supervision of activities so that they run effectively (Loho et al., 2018).

The implementation of financial management in the tourism sector is very important for sustainability and growth. Efficient financial management will help the business tourism industry to strengthen profitability and be able to grow even bigger (Talan, 2022). Based on this, it can be concluded that financial management must be carried out correctly and according to procedures so that no errors or deviations occur.

In the world of accounting, this type of irregularity is known as fraud . is an action that is deliberately carried out to use company resources unfairly. reasonable and also presenting reports that do not correspond to the existing facts, all of this is done to gain personal gain (Pramudita, 2013). There are three factors influence someone to commit fraud, namely pressure, opportunity and rationalization.

In Pasuruan Regency, East Java, there is a business that operates in the sector The tourism industry has been operating since 2020. This tourism is not managed by the local government, but is a business that owned by Mr. Suhar. This tourism is called Lembah Pendawa Tourism. In the tourism industry This tourist attraction has a restaurant, a variety of food/culinary, a children's play area children's playground, swimming pool, outbound and various interesting rides such as (rainbow slides, sultan baskets, boats, pedal boats, rice field carts, off-road). This is where the income comes from tourism industry business is obtained. For more clarity regarding the income obtained, The following presents data on Lembah Pendawa Tourism revenue over the past few months. 2024.

Table 1. Lembah Pendawa Tourism Revenue in 2024

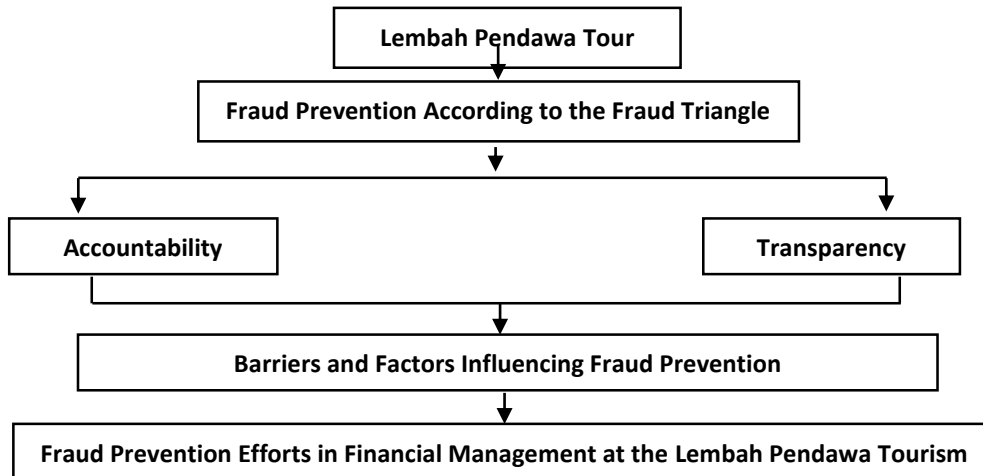
No.	Month	Income
1	July	Rp 363.496.000
2	August	Rp 137.114.000
3	September	Rp 418.450.500
4	October	Rp 462.046.000
5	November	Rp 629.948.000
6	December	Rp 1.167.409.400

Based on the data in table 1, it shows that income from the Lembah Pendawa Tourism has not shown good development where every month it always experiences increases and decreases. This is because there are still problems in the management business finances. Based on the results of an interview with one of Mr. Suhar's employees and manager of Lembah Pendawa Tourism,

found that there is a phenomenon and other problems such as the lack of knowledge of tourism industry owners regarding good financial management of the business, business development of the tourism industry is still has not experienced significant development, it is indicated that decision making between tourism industry owners and managers related to financial management are still not optimal, The high prices of food and drinks sold make tourists choose to bring or buying food and drinks from outside, this results in a large amount of raw material stock unused food and drinks, even to the point of expiry so that the ingredients is wasted and has to be repurchased, existing regulations are weak regarding regulations for visitors to the tourism industry, and there are several employees who committing embezzlement of funds in 2024. Therefore, this Lembah Pendawa tour facing challenges in maintaining accountability and transparency in its financial management. The potential for fraud in financial management in the tourism sector is a concern. serious, considering the complexity of the transaction and the number of parties involved. Although Financial management in the tourism sector in several regions has begun to apply the principles of principles of transparency and accountability, but in some places such as Lembah Pendawa Tour, this implementation is not yet optimal, and there is a need for more in-depth evaluation. about the extent to which these principles are applied and what impact they have on prevention. fraud.

In analyzing this research, researchers used the Grand Theory Fraud Triangle as the main conceptual lens. This theory, put forward by Cressey (1953), states that there is three factors that describe the reasons why someone commits fraud or action fraud, namely pressure, opportunity and rationalization (rationalization). In the context of this research, namely regarding accountability and transparency as well as In its effectiveness in preventing fraud, the Fraud Triangle theory plays a central role. Accountability and transparency directly serves as a mechanism to reduce the opportunity for (opportunity) for fraud to occur.

Figure 1. Research Framework



Based on Figure 1, this study will explore to what extent these two principles has been implemented in Lembah Pendawa Tourism and how its implementation affects effectiveness of fraud prevention efforts. Finally, this study will identify obstacles or challenges and factors that influence fraud prevention efforts, both those that supporting or hindering these efforts. This could include limited resources power, lack of awareness, weaknesses in internal systems or commitment from management. From throughout this analysis, the ultimate goal is to formulate or identify Efforts Fraud Prevention in Financial Management at the Lembah Pendawa Tourism which has been or should be done. The results of this study are expected to provide concrete recommendations and applicable to improve the financial management system at the Lembah Pendawa Tourism so that more resilient to future fraud risks.

B. METHOD

The location of this research was carried out at the Lembah Pendawa Tourism, a tourist destination. tourist attraction located in Bakalan Hamlet, Durensewu, Pandaan District, Pandaan Regency Pasuruan, East Java. The research was conducted from April 2025 to May 2025 in

Lembah Pendawa Tourism in Pasuruan. Researchers collected data using interviews, observation and documentation studies. In this study, the author used a descriptive approach qualitative.

C. RESULTS AND DISCUSSIONS

Based on data collected from the Lembah Pendawa Tourism in Pasuruan, the practice financial management shows several aspects of accountability and transparency that implemented. Pasuruan's Lembah Pendawa Tourism has demonstrated efforts in implementing Accountability of financial management. Financial recording system at the Lembah Pendawa tourist attraction using a simple manual bookkeeping system. Every transaction of income from sales tickets, facility rental, and other income and expenses for employee salaries, costs Daily operations are recorded daily. Expenditure authorization procedures are also identified, where any expenditure above a certain nominal amount must be approved by the manager/owner. Proof- Transaction evidence such as receipts, receipts, and invoices are collected as a basis for recording. In terms of financial reporting, daily/monthly cash reports are prepared and submitted to manager/owner. This all shows that there are traces and efforts to be held accountable for the flow of funds.

However, regarding transparency or the level of openness of financial information, it is still tends to be limited. The manager stated that the monthly financial reports are indeed accessible by the owners and directors, but there is no official policy for disclosure of information to the public. public or external parties. Accounting staff confirms that reports are submitted to management and only given to external parties, such as auditors, with authorization. Meanwhile, officers The counter directly provides transparency to visitors through receipts or tickets and clear price information. So, it can be concluded that accountability is already running well in internally, but transparency of financial information still tends to be limited to the circle of management and owners only.

Although there have been efforts to implement accountability and transparency, the existing system in Lembah Pendawa Tourism has not been fully effective in preventing fraud. This is evident from There were two serious incidents that came to light during the interviews. First,

the manager and accounting staff mentioned that there was embezzlement of funds by one of the non-accounting employees who had access to petty cash, which indicates weaknesses in oversight in that area. Second, both managers and counter staff revealed cases of ticket sales by employees who are not official counter officers, which is done with manual tickets outside the system. This indicates that the existing mechanisms still need improvement.

Top management commitment was found to be the dominant factor, indicated by there is full support from the owner/manager in implementing the new reporting system. In addition, Human resource capabilities in the financial sector also play an important role in several employees who still need further training because it affects accuracy and data accuracy. The financial information system used is manual, this also determines how easily and quickly information can be accessed and analyzed for purposes supervision. Finally, the quality of human resources (HR) which emphasizes honesty and integrity/lack of concern for minor violations contributes to an environment in which Accountability and transparency can run optimally or be hampered. In addition, the availability of adequate technological systems and routine monitoring also play a big role in maintaining accountability and transparency.

Implementation of accountability and transparency in financial management in tourism Pasuruan's Lembah Pendawa faces several significant challenges. One of the main obstacles is the limitation and fragmentation of the technological system. limitations of human resources that have a thorough understanding of comprehensive accounting and reporting standards; staff the majority of existing financial professionals come from non-accounting backgrounds and have not received intensive training related to modern financial systems. In addition, the lack of technological systems integrated information is the next obstacle, because most of the recording is still done manually/using a simple spreadsheet which is error-prone and difficult audited.

D. CONCLUSIONS

Based on the research results, it can be concluded that the Lembah Pendawa Tourism in Pasuruan has made efforts to implement accountability in its financial management, marked by

the existence of recording, verification and reconciliation procedures carried out by managers and staff accounting, and counter staff. However, the level of transparency is still limited to the internal scope, does not yet cover external parties extensively. The implementation of existing accountability and transparency Currently, it is not fully effective in preventing fraud. This is proven by the incidents embezzlement of funds by non-accounting employees and sale of tickets by non-counter staff, which indicates that there are significant gaps in the internal control system. The effectiveness of accountability and transparency in preventing fraud is greatly influenced by management commitment, quality human resources (HR), the strength of internal control systems, and technological support. However, the implementation of accountability and transparency still faces several major challenges includes limitations and fragmentation of technology systems that result in multiple recordings manual, lack of understanding and compliance of some employees with financial procedures, as well as the lack of complete transaction evidence from other departments and operational problems such as slow cashier system or discrepancies during shift changes. These challenges collectively reduce the effectiveness of existing systems and create opportunities for irregularities to occur finance.

E. SUGGESTIONS

Based on the research results and conclusions made by the researcher, there are some suggestions that are expected to be useful for interested parties that is :

1. For Companies

It is hoped that in implementing transparency and accountability in tourism financial management more attention and implementation and pay more attention to the information that must be conveyed. First, the company is expected to be able to replace manual recording by switching to a more integrated technology system. Point-of-Sale (POS) applications and the Electronic Ticket (E-Ticketing) application specifically for tickets or sales is an option the most common and effective. This application not only functions as a tool for recording transactions, but also has

features that can prevent fraud. This will close loopholes such as ticket sales outside the system and reducing the occurrence of human error. Second, The company is expected to strengthen existing internal supervision by carrying out regular internal audits, especially in areas that have proven to be vulnerable such as petty cash in other departments and prepare SOPs, accounting guidelines and policies clear and detailed accounting to significantly reduce the risk of fraud and improve operational efficiency. Third, the company is expected to be able to improve quality of human resources through continuous training on the importance of accountability, transparency, proper financial management for all employees. Finally, companies can consider transparency of financial information to relevant external parties.

2. For Researchers

For future researchers, it is hoped that they will test transparency in more depth. carried out by managers in the tourism sector. Further researchers can carry out comparative studies with other tourist attractions that have a similar scale but with a different system different accountability and transparency so that it can provide a picture of fraud broader implications that occur in other tourism sectors. Second, this study uses the theory The fraud triangle has three factors, namely pressure, opportunity, and rationalization. Researchers Next, you can add other factors to test the cause of the occurrence. financial reporting fraud. Third, future researchers can focus on the implementation new technologies and measure their impact on the effectiveness of accountability, transparency, and fraud prevention after the system is running.

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