

**IMPLEMENTATION OF BANK RAKYAT INDONESIA (BRI)  
SUPERVISION SYSTEM IN AN EFFORT TO PREVENT FRAUD  
IN BANKING SERVICE SYSTEM**

**Siti Robiati<sup>1</sup>, Dwi Masria<sup>2</sup>, Nurhayati<sup>3</sup>, Zikrillah<sup>4</sup>,  
M. Ripaldy<sup>5</sup>, M. Farhan Araffi<sup>6</sup>, Faishal Fakhri<sup>7</sup>, Jesica Natania<sup>8</sup>**  
Universitas Islam Negeri Raden Fatah Palembang<sup>1,2,3,4,5,6</sup>, Universitas Sriwijaya<sup>7</sup>, UIN  
Raden Intan Lampung<sup>8</sup>  
E-mail: attikk86@gmail.com

**ABSTRACT**

It is important for Bank BRI to implement an effective fraud prevention control system in the banking service system. The purpose of this article is to analyze how Bank BRI implements a control system to prevent fraud from occurring in the banking service system. In addition, this study aims to determine the factors that hinder the implementation of the BRI control system. The research method uses a descriptive approach by gathering information from secondary sources such as related literature, bank regulations and financial reports. The results of this study indicate that BRI Bank implements various steps in the control system, including event monitoring, information security, training and awareness raising, as well as internal and external audits. However, this study also identified several factors that complicate the implementation of BRI's control system. These factors include limited resources such as budgets and personnel, the technological complexity of modern banking systems, and compliance with established regulations and policies. To increase the effectiveness of the control system, Bank BRI must overcome these obstacles by allocating adequate human resources, developing capabilities to respond to technological developments, and increasing compliance with banking laws. It is hoped that BRI's control system can work more effectively to prevent fraud and maintain customer trust in the banking services provided

**Keywords: Banking Service System, Caution, Fraud**

**INTRODUCTION**

An effective control system is an important part of maintaining the integrity and security of the banking service system. Bank BRI as one of the largest banks in Indonesia also has a big responsibility in preventing fraud and maintaining customer trust in the banking services provided. Therefore,

Bank BRI is required to implement a good control system. Fraud in the banking service system can have a negative impact on customers, the bank itself, and the stability of the banking system as a whole.

PT BRI (Persero) Tbk as one of the government banks engaged in the banking services business seeks to provide services to customers, one form of this service is the distribution of credit in various services. This is done by studying financial information system analysis methods that aim to apply sound banking principles in credit. Financial statements are very important in making company management decisions. Therefore, the financial reports presented must be completely accurate and free from material errors in order to produce quality financial reports. However, financial reports are sometimes made with the aim of giving a good impression to various parties. This causes the company to manipulate certain parts of the financial statements to make it look good so that the information presented becomes meaningless. Financial statement fraud is very vulnerable to organizational events, fakes, one of which is the banking sector whose function is to collect money from the public in the form of savings and distribute it to the public in the form of credit. The accumulation of money from society which is not small can open up opportunities for anyone to commit fraud for personal/group gain, otherwise there are parties who can be harmed (Anggoe & Reskino, 2023).

The amount of credit paid by PT BRI is actually not always the same every year. The realization of these loans then gives the quality of each type of credit which can be grouped into several sections, namely short-term loans, special loans, substandard loans, non-performing loans and bad loans. The classification of loan quality (loan collection) is based on the smooth payment of obligations, both interest and principal. Based on the credit quality rating, the ratio of Non Performing Loans (NPL) to Non Performing Loans (PL) can be determined (Handriano, 2017).

Fraud, such as identity theft, embezzlement or manipulation of data, can cause significant financial loss and damage a bank's reputation. In this context, this study aims to analyze how Bank BRI implements a control system to prevent fraud in the banking service system. In addition, this study aims to determine the factors that hinder the implementation of the BRI

control system. optimizing anti-fraud measures and improving banking service monitoring systems. Existing forensic accounting must solve problems in the increasingly complex world of accounting and can help detect fraud (Batubara, 2020). According to Yulistianingsih et al. (2020) said that forensic accounting is an applied process of investigative and analytical science that aims to solve problem through rules that follow standards set by legal entities (Lubis & Budiwitjaksono, 2022).

Prevention and detection of fraud is the main responsibility of both parties, viz. who is responsible for the management and control of the company. Management is responsible for investing in fraud prevention to reduce the potential for fraud and prevent it, as well as for controlling the entity that is responsible for management. Creating a culture of honesty and ethical behavior requires a high level of commitment under the active supervision of those responsible for managing the company. One of the organization's efforts to prevent fraud is to create a structured and clear internal control system. The internal control system (SPI) consists of structures, steps and organizational tools that coordinate with each other to maintain the continuity of the organization. In Pujiono's article (2016), Arifudin et al. (2020) explained that the purpose of internal control is to achieve company goals, minimize the possibility of unexpected events, increase efficiency, prevent loss of assets, increase the reliability of financial reporting and encourage compliance with laws and regulations. Nelas et al. (2018) explained that SPI can ensure that company activities are carried out effectively and efficiently and can follow company internal and external regulations to create accountability. If matters related to the organization are regulated in the internal control system, organizational activities are carried out according to predetermined standards and errors can be avoided (Rustiarini et al., 2016).

According to Section 378 of the Criminal Code, fraud is an act intended to obtain personal or foreign benefits illegally by using a false name or position, deception or a series of seditious frauds. someone gives him something or gives him a debt or a claim. BPK RI (2012) explains that fraud is usually an activity that benefits oneself or a group, which directly harms

other parties, and is carried out by internal and/or external parties of the organization (Mathematics, 2016).

Many banking activities are prone to fraud, therefore banks continue to apply one of the banking principles, namely sound banking principles which include compliance with applicable banking regulations and best practices. The feature of bank fraud is that banks can be both victims and perpetrators. Banks as victims, such as fraud, falsification of bank documents, and banks as perpetrators, such as storefronts, charging excessive interest, issuing unreasonable credit cards, conducting banking operations at banks, conducting operations banking without a license and doing similar business. going to the bank, not following business procedures, and so on (Firmansyah, 2018).

Several external regulations have been issued to prevent bank fraud, such as Bank Indonesia Regulations (PBI) and bank internal regulations as well as standard operating procedures (SOP). The public has read or heard through the media about several cases of bank fraud that are still occurring. The perpetrators were also punished according to existing law. However, bank fraud continues to occur, as if the current sanctions, even those imposed on criminals, do not have a deterrent effect on banking professionals. The results of this study are intended to serve as a basis for decision making for Bank BRI to increase the effectiveness of the control system and identify existing weaknesses, and develop a better strategy to prevent and detect fraud in the banking service system. Thus, this research is expected to make a positive contribution to the development of better banking supervision practices and help maintain the integrity, security and trust of customers in the banking services provided by Bank BRI.

The law establishing the BRI banking supervision system is an important step to prevent fraud from occurring in the banking service system. Effective BRI Bank supervision aims to ensure integrity, transparency and compliance with applicable rules and regulations (Mulyani, 2020).

Following are some points that can be used to implement a bank BRI management system to prevent fraud in the banking service system:

- a) Internal Policy: Bank BRI must develop clear and firm internal policies related to fraud prevention. The policy must include strict control procedures, ethical rules and strict sanctions for those who commit fraud.
- b) Internal Audit: Bank BRI is required to have an independent and professional internal audit unit. This unit is responsible for conducting internal audits, evaluating compliance with policies and procedures, and identifying and reporting potential fraud.
- c) Training and Awareness: Bank BRI must routinely provide training to all employees regarding the importance of anti-fraud and potential signs of fraud. By increasing awareness, employees can better identify potential fraud and report it to the appropriate authorities.
- d) Use of Technology: Bank BRI must use the latest technology in its management system. This may include the use of computer systems to monitor transactions, early detection fraud and the introduction of automated controls to reduce the risk of human error.
- e) External Audit: Apart from internal audit, Bank BRI must cooperate with an independent external auditor. The external auditors monitor BRI Bank activities objectively and make useful recommendations to improve the monitoring system.
- f) Reporting and Incidents: Bank BRI will have a clear mechanism for reporting and handling fraud incidents. Such reports must be made anonymously, and employees who report fraud must be protected from retaliation. Cases of fraud must be dealt with firmly and in accordance with applicable law.

Implementation of an effective and comprehensive control system by Bank BRI will help prevent fraud from occurring in the banking service system. In addition, the strong commitment of Bank BRI's management and the active participation of all employees in implementing the control system are also important factors in creating a fraud-free banking environment. Increased activity that is very detrimental to customers and even the government of the State Treasury. In other words, it can be said that the effect of failure or failure of a bank is not limited to that bank alone, but has a broad impact on other banks or even the country's economic system. it is not

impossible to seriously disrupt the financial system (monetary system) and the payment system of this country and the world payment system. Financial transactions are usually arranged by the customer and the bank, a contract that contains an agreement between the bank and the customer regarding the implementation of banking transactions. The contract can be in the form of a bank with a depositor (creditor) or a customer who lends money (debtor). During the implementation of the contract between the bank and the customer, fraud can be triggered by parties inside the bank and outside the bank. (Ardiansyah et al., 2021).

## RESEARCH METHOD

In implementing BRI's banking control system, methodological steps that can be used to prevent fraud from occurring in the banking service system are:

- 1) Risk Analysis: Conduct a comprehensive risk analysis of various aspects of Bank BRI's operations. Identify areas that are vulnerable to fraud such as financial transactions, customer information management, internal processes, and customer interactions.
- 2) Control plan: Develop a control plan based on the results of a risk analysis which includes the objectives, scope and control methods used. Prioritize monitoring of those most vulnerable to fraud.
- 3) Internal control: established an independent and trained internal control unit. This entity periodically conducts internal audits and assessments. To avoid potential collusion and conflicts of interest, ensure that tasks and work cycles are clearly separated.
- 4) Use of Technology: Use of technology to strengthen administrative systems. Implement automated systems for transaction tracking, fraud detection, and analytics reporting. Also use artificial intelligence technology to detect suspicious behavior.
- 5) Training and Awareness: Training for all employees of Bank BRI on signs of fraud, code of ethics, control procedures and consequences of violations. Be aware of the importance of reporting potential fraud by providing a secure and anonymous channel of communication.

- 6) External audit: Involve independent external auditors to conduct a thorough audit of BRI bank operations. This auditor provides an objective perspective and makes recommendations to improve the monitoring system.
- 7) Incident Reporting and Handling: Establish clear and fair fraud reporting mechanisms. Provides protection to providers who report fraud. Handle fraud cases seriously and in accordance with applicable law. Do a thorough investigation and take strict action against the scammers.
- 8) Monitoring and evaluation: Periodic monitoring of the monitoring system implemented. Evaluate its effectiveness and make necessary corrections. Constantly adapting to new technological developments and fraud trends.

This method helps Bank BRI implement an effective, proactive and reactive fraud monitoring system in the banking service system. It's important to be sure cooperation between internal control, external auditors and all employees of Bank BRI to prevent and prevent fraud cooperation between internal control, external auditors and all employees of Bank BRI to prevent and prevent fraud?

## **RESULTS AND DISCUSSION**

### **Implementation of Bank Rakyat Indonesia (BRI) Supervision System in an Effort to Prevent Fraud in Banking Service System**

The implementation of the bank's BRI control system in fighting fraud in the bankinservice system requires a comprehensive approach and various preventive measures. The following aspects can be considered when adopting a control system to prevent fraud:

- 1) Risk Identification: Conduct a thorough risk analysis to identify potential fraudulent activity in Bank BRI's banking service system. Identify vulnerabilities such as online transactions, credit cards, money transfers and customer information management.
- 2) Early Detection System: Implement advanced early detection systems to detect suspicious patterns and behavior. Use technologies such as data analytics and artificial intelligence to track unusual or unusual events.

- 3) Verify customer identity: Implement a strict identity verification process when opening an account or completing a transaction. Use strong authentication methods, such as two-factor authentication (2FA) or biometrics, to ensure that the customer making the transaction is actually the account owner.
- 4) Customer education and awareness: Educate customers about common scams such as phishing, pawn shops or manipulation. Provides information on how to recognize signs of fraud and the importance of reporting it to the bank.
- 5) Transaction Tracking: Using an effective tracking system to track transactions made by customers. Identify suspicious transactions, such as unusual payments, unexpected expenses, or activities that don't match transaction patterns normal customer.
- 6) Staff Training: Routine training for Bank BRI staff on new fraud methods and tactics used by fraudsters. Increase employee awareness on how to detect and eliminate fraud.
- 7) Cooperation with external parties: Cooperate with relevant security agencies and regulatory authorities to share information and latest trends in bank fraud. Such cooperation can help detect and prevent fraud more effectively.
- 8) Incident reporting and handling: Establish a fraud reporting mechanism that is easily accessible to customers and employees. Respond quickly to reports of fraud and conduct thorough investigations. If fraud occurs, support the customer who is the victim and contact law enforcement if necessary.

The introduction of a comprehensive monitoring system accompanied by customer and employee training as well as technological sophistication helps Bank BRI prevent fraud in the banking service system. It is important to constantly update and improve control systems according to technological developments and emerging fraud trends. Every bank that acts as a financial institution that provides loans to debtors has a risk. Siamat (2005: 279) states that “business risk, or bank risk, is the level of uncertainty of the expected return. In this case the return is the bank's profit. The greater the uncertainty



of a bank's income, the greater the risk it can face and the greater the risk premium or desired interest rate. According to Kasmir (2011: 128), “granting credit carries a risk of confiscation. As a result, credit cannot be collected, causing losses that must be borne by the bank (Najib & Rini, 2019).

### **The Factors of Obstacles in the Implementation of the Supervisory System at Bank Rakyat Indonesia (BRI)**

Several factors can become obstacles to the implementation of the BRI Bank control system. These factors include:

- 1) Employee resistance: One of the biggest obstacles is the resistance or discomfort some employees may feel about changes in the implementation of control systems. Some employees may feel threatened by increased supervision or job changes. In this case, the right approach is to ensure good communication and involve employees in the change process and provide a clear understanding of the benefits and objectives of the monitoring system.
- 2) Implementation costs: Implementation of an effective monitoring system requires substantial investment in technology, infrastructure, training, and human resources. These costs may be too high to implement a comprehensive monitoring system, especially when available resources are limited. Bank BRI must plan a good budget and set priorities to ensure adequate allocation of resources.
- 3) Technology Constraints: Bank BRI's technology constraints sometimes become obstacles in implementing an effective control system. If the existing technology infrastructure is insufficient or unable to support advanced monitoring systems, a better IT infrastructure should be invested. Bank BRI needs to improve and integrate existing systems to support better supervision.
- 4) Lack of awareness and training: Lack of awareness and understanding of the importance of monitoring systems and their proper implementation can hinder their implementation. Customers and employees may not be fully aware of the risks of fraud and the benefits of effective controls. Therefore, it is necessary to carry out continuous training to increase understanding and awareness of the importance of implementing a tracking system.
- 5) Changes in regulations: Changes in government regulations or policies related to the banking supervision system may hinder its implementation.

Bank BRI must actively monitor regulatory developments and ensure compliance with the implemented control system with new requirements.

- 6) Limited human resources: Limited qualifications, number and competence of employees participating in the implementation of the control system can also be a constraint.

Effective control tasks require trained and experienced personnel. Bank BRI must ensure that the personnel involved in the management system are highly experienced and properly trained. To overcome these obstacles, Bank BRI must apply a holistic approach which includes effective communication, allocation of adequate resources, continuous training and upgrading of relevant technological infrastructure. The importance of applying the principles of good corporate governance (GCG) is also supported by bankruptcy theory (Fraud), according to which covert fraud is a small part of all real fraud. Therefore, the most important task is prevention. The company's fraud tree consists of corruption, misappropriation (illegal taking of assets) and disguised statements (manipulated reports). And the most common fraud in business is financial statement manipulation. the company continuously and in the long term generates added value for the company's shareholders, taking into account the needs of other interest groups arising from laws and regulations. provided for. SOE Minister Regulation No. KEP-117/M-MBU/2002 concerning the implementation of GCG practices in SOEs states that GCG is a series of activities and arrangements used by BUMN bodies to enhance business success and corporate responsibility based on a legal basis and ethical values to achieve the main goals in the long term, taking into account the needs of other interest groups.

GCG principles are contained in the regulation of the State Ministry for State-Owned Enterprises (BUMN) number: PER-01/MBU/2011, including:

- 1) Transparency, ie. openness in decision making and openness in disclosing important information about the company.
- 2) Accountability means having clear functions, implementation and accountability, so that these functions are carried out effectively in the company's processes.
- 3) Responsibility means that management methods comply with the laws and principles of all economic entities.

- 4) Independence, namely a situation in which the professional management of the company is contrary to the law and the principles of all economic entities without conflict of interest and influence/pressure from other people.
- 5) Equality means fairness and equality in the implementation of the rights of stakeholders arising from agreements and rules.

These GCG principles can be implemented and are considered applicable in optimizing corporate value and achieving company goals through effective and efficient, professional management, as well as carrying out operations and increasing company independence (Ulum & Suryatimur, 2022).

Good corporate governance is a reliable management method for reducing and preventing fraud. Improving bank solvency assessment methods. In assessing the current solvency level of a bank, the risk profile, good management, profit and capital (RGEC) method is used which includes elements of the risk profile, and the good corporate governance method is used as a refinement of the previous method. , namely the CAMEL and CAMELS methods. The risk profile of the RGEC method is an assessment of internal risk and the quality of risk management implementation in banking.

## CONCLUSION

Basically, the precautionary principle applied to BRI bank, BRI bank will take various actions to prevent possible fraud in its operating system. By identifying every possible risk that arises in activities or transactions at BRI bank, by establishing appropriate operational procedures to avoid and reduce the risks that occur. Bank BRI will also validate and verify information systems by its customers, by providing identity documents, credit history and financial data. So as to ensure customers are legitimate people and do not commit acts of fraud and fraud in their transaction process. With the implementation of the precautionary principle in an effective way, this bank can avoid fraud and fraud in its operating system, and finally can ensure security and credibility in customer service

## BIBLIOGRAPHY

- Anggoe, M., & Reskino, R. (2023). Pengaruh Pengendalian Internal, Whistleblowing System, Dan Komitmen Organisasi Terhadap Pencegahan Kecurangan Dengan Moralitas Individu Sebagai Variabel Moderasi. *Jurnal Akuntansi Trisakti*, 10(1), 31– 50. <https://doi.org/10.25105/jat.v10i1.15818>
- Ardiansyah, R., Mulyati, E., & Harrieti, N. (2021). *the Act of Fraud in Terms of Manipulation Credit Repayment By Bank Employees in Transaction Banking Linked To the Prudential Principles*. 42, 50–68. <https://doi.org/10.23920/jphp>
- Firmansyah, I. (2018). Pengaruh Aktivitas Pengendalian Internal Terhadap Pencegahan Kecurangan (Fraud) pada PTt Bank Rakyat Indonesia Kabupaten Bandung barat. *Jurnal Akuntansi*.
- Handriano, R. (2017). ANALISIS SISTEM INFORMASI PEMBERIAN KREDIT PADA PT BANK RAKYAT INDONESIA ( PERSERO ) TBK ( STUDI PADA BANK BRI ( PERSERO ) TBK KANTOR UNIT, *Jurnal Ekonomi Dan Bisnis*, 10(1), 191–210.
- Lubis, D. K. M., & Budiwitjaksono, G. S. (2022). Analisis Pengendalian Internal, Kesadaran Anti-Fraud, Dan Pengetahuan Fraud Terhadap Pencegahan Fraud. *Jambura Economic Education Journal*, 5(1), 1–10. <https://doi.org/10.37479/jeej.v5i1.14323>
- Mulyani, S. (2020). Implementasi Good Corporate Governance (GCG) Pada Bank Umum Syari'ah (Studi Kasus Pada Bank Umum Syariah di Indonesia Tahun 2014-2018. *AN- NISBAH Jurnal Perbankan Syariah*, 1(Vol.01 No.01 Edisi: Januari 2020), 1–24.
- Najib, H., & Rini, R. (2019). Sharia Compliance, Islamic Corporate Governance Dan Fraud Pada Bank Syariah. *Jurnal Akuntansi Dan Keuangan Islam*, 4(2), 131–146. <https://doi.org/10.35836/jakis.v4i2.23>
- Rustiarini, N. W., Suryandari, A., & Nova, S. (2016). Red Flags and Fraud Prevention.
- Ulum, S. N., & Suryatimur, K. P. (2022). Analisis Peran Sistem Pengendalian Internal dan Good Corporate Governance dalam Upaya Pencegahan Fraud. *Jurnal Ilmiah Akuntansi Kesatuan*, 10(2), 331–340. <https://doi.org/10.37641/jiakes.v10i2.1328>
- Buletin Ekonomi Moneter Dan Perbankan*, 19(2), 177–206.