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Fraud Detection Systems in Comparative Analysis in Indonesia and Australia

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Abstract: This research aims to analyze fraud detection systems commonly implemented in Indonesia and Australia, identify differences in technological infrastructure, regulations, and human resource readiness, and describe case studies or concrete examples of fraud detection system implementation. Through the literature review method, this research collected 15 relevant scientific articles published between 2021 and 2024. The analysis shows that Australia has implemented a more sophisticated fraud detection system by utilizing technologies such as AI and data analytics, while Indonesia still relies on traditional methods with little technology adoption. Differences in technological infrastructure readiness, regulations, and HR training in both countries are important factors that affect the effectiveness of fraud detection systems. This research also provides recommendations to strengthen the internal control system in Indonesia by adopting modern technology, increasing HR capacity, and harmonizing regulations to create a more efficient and transparent system to prevent fraud.

Keyword: Fraud Detection System, Accounting Management, Forensic Audit

INTRODUCTION

The existence of various kinds of fraud cases in the business or business world has become a serious concern in all corners of the world, both in developed countries and developing countries such as Indonesia. Every year, more and more cases of fraud are revealed and widely published in various sectors, from large corporations to small and medium businesses (Indra et al., 2022). In Indonesia itself, this problem has emerged and emerged as an issue that is not only detrimental to companies, but is also worse and more destructive than that, namely reducing public and investor confidence in the integrity of financial reports produced by companies and organizations (Hariyani et al., 2024). The same thing also happens in Australia. This fact shows clearly that despite differences in the level of economic development and monitoring systems, fraud cases are still a major threat

throughout the business world in various parts of the world (Achmad et al., 2024). As awareness of the negative impact of fraud increases, the need for better and more effective detection systems in accounting management becomes increasingly urgent and its urgency is increasingly visible in life. Therefore, developing a fraud detection system that can not only work quickly, but is also accurate and proactive is very important to prevent greater financial losses in the future.When viewed in depth, the accounting management system itself has a much more complex role than just a tool for static financial recording (Junaidi et al., 2024). Because basically, accounting management functions to provide a clear and transparent picture of the company's financial condition, but its role in preventing fraud is more crucial. This system, which involves internal control, supervision and financial reporting, not only focuses on recording transactions, but is also designed to identify and prevent potential fraud that may occur in any company. In this context, accounting management plays a key role or a very vital role as guardian of the integrity and credibility of financial reports. Through the process of detecting irregularities or anomalies that exist on various fronts, including suspicious transactions, the potential for things that could harm the company or other related parties can be prevented as early as possible (Achmad et al., 2022). Therefore, considering and considering the importance of this role, improving and developing an accounting management system based on the latest and most targeted technology is very necessary to increase the effectiveness of fraud detection in the modern era like today.

Unfortunately, the main obstacles and main obstacles that exist in implementing an effective accounting management system in developing countries such as Indonesia, for example, are gaps or gaps in the internal supervision system. Even though various companies in Indonesia have developed various regulations and policies to strengthen supervision of accounting practices so that they become more transparent, gaps in terms of quality and implementation are still very constrained (Nurdiani et al., 2025). There are many companies in Indonesia that have not fully implemented adequate and problem-appropriate supervision standards, which lead to loopholes or posts that can be used to commit fraud or fraud itself (Supriyanto et al., 2022). This is exacerbated by limited human resources who have skills in supervision based on high technology or high-level technology. In contrast to Indonesia's cases, Australia has been much more advanced in integrating technology in accounting management systems in companies. The country has stricter regulations and clear and systemic audit standards, as well as better technological infrastructure, so it is able to provide a more effective monitoring system (Bhowte et al., 2024). This difference is very striking and shows that there is great potential to improve the internal monitoring system in developing countries by adopting more up-to-date technology, including how to implement it in Indonesia.Technological developments, especially in the fields of artificial intelligence (AI) and data analytics, have opened up great opportunities for fraud detection systems in accounting management practices (A. Singh et al., 2022). These technologies enable companies to monitor transactions directly and accurately, and identify suspicious patterns with a much higher level of accuracy than traditional or conventional methods. By using maximum AI and big data analytics, systems can detect unusual anomalies or transaction patterns, even before larger losses occur (Osegi & Jumbo, 2021). Another advantage that can be provided is the system's ability to work automatically, which allows fraud detection to be carried out more quickly and with little manual intervention (Al-Hashedi & Magalingam, 2021). This technology offers a more proactive solution in preventing fraud, which is especially important considering the increasingly complex and difficult nature of fraud detected by conventional means (Mapa Mudiyanselage et al., 2023). However, despite the enormous potential of this technology, the main challenge lies in its implementation and adoption, which involves considerable costs and resources, as well as the readiness on the part of companies to integrate it into existing systems. However, on the other hand, anti-fraud

regulations or rules and accounting standards in Indonesia and Australia show deep differences. This certainly affects the way in which the two countries manage and supervise the financial system. In Indonesia itself, even though there are various regulations related to accounting and fraud control, implementation is often hampered by limited resources and suboptimal supervision in the implementation process (Putri et al., 2024). The Indonesian government itself continues to work to strengthen regulations through various reform initiatives, but many companies still face difficulties in complying with these standards on the ground. In Australia, on the other hand, internal oversight systems and anti-fraud regulation have become more established and well integrated, supported by a rigorous audit system and a robust technological infrastructure. With these significant regulatory differences, it is necessary to carry out an in-depth analysis of the implementation of fraud detection systems in both countries, to understand how differences in regulatory and technological contexts can influence the success of these systems.

Library Review

Detection System

Fundamentally, a detection system is defined by a set of processes and mechanisms designed to identify activities that deviate from norms, standards, or policies (Yasa & Aqamal Haq, 2023). This concerns established policies, especially in the context of financial organization and management. In the realm of accounting and auditing, detection systems have a central role in preventing, detecting and following up on potential fraud that could threaten the integrity of financial reports and damage the institution's reputation. This system usually involves a combination of internal control, forensic audit, and technology-based tools that enable direct and post-audit tracking of financial transactions (Rahayu et al., 2024).

In classical accounting literature, detection systems are commonly associated with manual surveillance mechanisms such as document reconciliation. Apart from that, this detection system is also connected to testing proof of transactions, as well as interviews with internal and external parties (Nabella, 2024). However, the development of information technology has drastically changed the landscape of detection systems in the last decade. Modern detection systems now tend to be automated, integrated, and data-driven, allowing analysis of transaction patterns using statistical methods, predictive modeling, to artificial intelligence algorithms that drive automated, high-level things (Wahyuningtiyas & Pramudyastuti, 2022).

An effective detection system not only relies on software, but also on an organizational supervisory structure which includes anti-fraud policies, employee training, violation reporting lines (whistleblowing systems), and internal audits carried out periodically (Riyanto & Arifin, 2022). The integration of organizational policies and technological aids is key to the success of this system. The more sophisticated the system used, the less likely it is that fraud activity will go undetected, especially if the system is able to recognize anomalies from thousands of transaction data in a short time (Fatimah & Pramudyastuti, 2022).

In a global context, fraud detection systems vary depending on the level of technological progress, applicable regulations, and a country's governance culture. Developing countries such as Indonesia still rely heavily on document-based approaches and manual periodic audits. This creates disparities in the effectiveness of detection systems, which often affect public trust in financial institutions and government (Akbar et al., 2024).

Thus, understanding detection systems means not only understanding the devices and techniques used, but also the organizational, social and legal contexts that make up the entire fraud prevention ecosystem. Comparative country studies have become important to find best practices that can be adapted according to local conditions.

Fraud

Fraud or what in Indonesian is called cheating is a deliberate act to obtain illegal profits. In the process, this practice is carried out through fraud, embezzlement, manipulation of information, or violation of rules and regulations (Khairunnisa et al., 2023). In the context of accounting and finance, fraud includes all forms of actions that harm organizations, investors or the public in illegal or unethical ways.

Fraud in organizations is generally classified into three main categories (Mahya et al., 2023). First, financial statement fraud (financial statement fraud), second, namely misuse of assets (asset misappropriation), and third, corruption, including bribery, gratification, or conflicts of interest in business processes. These three forms often occur in systems that have weaknesses in internal control and lack of accountability.

The factors that cause fraud consist of three main elements, namely pressure (pressure), opportunity (opportunity), and rationalization (rationalization) (Syifa Aulia Ramadhanti & Ghina Fitri Ariesta Susilo, 2022). This pressure refers to internal or external drives that make individuals feel the need to cheat, such as financial needs or unrealistic targets. Opportunities occur due to weak supervisory and control systems. Meanwhile, rationalization is the personal justification of the perpetrator that their actions are acceptable or justified.

Meanwhile, from a global perspective, fraud can vary greatly depending on the social, economic and institutional context (Riyanto & Arifin, 2022). In developing countries such as Indonesia, fraud is often triggered by weak supervision, lack of transparency, and a work culture that is permissive towards unethical practices. Meanwhile in developed countries such as Australia, even though regulatory systems and technology have developed well, cases of fraud continue to occur, especially in more complex and hidden forms, such as algorithm manipulation and digital money laundering.

Empirical studies show that fraud can clearly damage an organization's reputation in the long term and erode investor confidence (Yasa & Aqamal Haq, 2023). Therefore, fraud prevention requires a systemic approach, which includes not only improving internal oversight, but also strengthening organizational ethics, financial literacy, and the integration of advanced technologies such as artificial intelligence and forensic analytics. Meanwhile, fraud cannot be completely eliminated, but the risk of its occurrence can be minimized through the design of a responsive, adaptive and integrated detection system (Ratu et al., 2022).

Thus, a comprehensive understanding of the concepts, forms and causes of fraud is essential in establishing a framework for risk management and good governance. This is a fundamental basis in designing modern accounting systems that are not only technically accurate, but also ethically and systemically resilient.

METHOD

This research uses a literature review (narrative review) approach. Basically, this approach was chosen because it is able to provide a deep and broad understanding of trends, practices and structural differences between two geographical contexts with different levels of economic development (Snyder, 2019). Narrative review also allows for more flexible investigation of contemporary issues, especially when it comes to normative analysis and institutional policy.

Data collection is carried out through systematic searches of scientific articles from several leading academic databases, especially Google Scholar and ScienceDirect. The keywords used in the search process include fraud detection system, accounting management, Indonesia, Australia, forensic accounting, and audit technology. Keyword selection is done carefully to capture relevant representations of the fraud detection system. Each of these

keywords is also logically combined to identify articles that specifically examine the context that is the focus of the study (Walliman, 2021).

RESULT AND DISCUSSION

Results

The results of the literature review conducted show that fraud detection systems in accounting management in Indonesia and Australia are on a spectrum or condition of maturity that is significantly different, both in terms of technical approach, regulatory foundations, and institutional and human resource readiness. In the Indonesian context, the implementation of fraud detection systems tends to still be at a normative and administrative stage, where internal control generally still relies on manual and conventional processes which are very dependent on the competence of the internal auditor and the courage of the reporter (Gunarsa et al., 2023). Many agencies and institutions, particularly in the public and government sectors, still utilize physical document-based auditing methods, without adequate information technology support to detect anomalies or improprieties in real time. This has an impact on the slow process of fraud identification and is often only discovered after a thorough examination by a supervisory agency (Saifudin et al., 2023).

In contrast, existing conditions in Australia show much more structured and strategic progress in building a high-tech fraud prevention ecosystem (Seera et al., 2024). Accounting and supervisory systems in various industrial sectors in Australia have been integrated with automated audit software, the use of suspicious transaction pattern detection algorithms, and analytical systems based on artificial intelligence or what is commonly referred to as AI-driven fraud analytics (Settipalli & Gangadharan, 2021). This system allows the audit process to run simultaneously with financial activities, thereby preventing fraud through an early warning system (early warning system). Some organizations have even used blockchain technology to increase accountability, particularly in tracking public funds and transaction track records in the social services and health sectors (Pang et al., 2022). Within the legal framework, Australia has very strict reporting and audit standards, with the support of oversight agencies such as the Australian National Audit Office (ANAO) and the Australian Prudential Regulation Authority (APRA), which play an active role in developing and overseeing anti-fraud policies across sectors (Raman et al., 2023).

These striking fundamental differences found between Indonesia and Australia cannot be separated from fundamental differences in technological infrastructure, regulations and human resource readiness (DEB et al., 2021). In Indonesia, weak integration of accounting information systems and unequal technical understanding of digital audit technology are the main obstacles in modernizing fraud detection systems (Nurlaela & Syadida, 2023). Most companies still consider fraud to be an individual, not a systemic, problem, so policy interventions tend to be passive and only carried out when the problem has grown. In addition, the lack of regulations requiring the use of technology-based audit systems is a barrier to the realization of financial governance that is adaptive to fraud threats (Dianto, 2023). In the HR context, internal auditor training still focuses a lot on basic administrative and accounting aspects, without adequate training regarding forensic accounting, data analytics, or audit based on management information systems (Wibowo & Lastanti, 2024). In contrast to Australia, where all elements of financial governance, ranging from information systems to HR, have been conditioned to detect and respond to potential fraud in a fully integrated and comprehensive manner (Aljunaid et al., 2025). Professional training and certification in the field of forensic and anti-fraud audits has become a general standard, and has even become part of the higher education curriculum, and is required at the professional career level of public accountants and external auditors.

Furthermore, concrete case studies from these two countries further clarify these dynamics. In Indonesia, for example, the case of embezzlement of grant funds that occurred in one of the major provinces in 2022 shows how weak internal supervision and the incompatibility of financial information systems can open up space for data manipulation practices and abuse of authority (Indonesia Corruption Watch, 2023). Although the case was eventually brought to light thanks to an in-depth investigative audit by the CPC, the disclosure process took months. The reporting system is still reactive, and there is no technology or automated mechanism capable of detecting transaction irregularities directly (Tetiana Fitrianingsih et al., 2024). In contrast, case studies from Australia show the effectiveness of the technology in detecting and preventing fraud (Hamisu & Mansour, 2021). One of them is the implementation of an AI-based fraud detection system by the Australian Taxation Office (Australian Taxation Office, 2025). This system not only speeds up the verification process, but is also able to save millions of dollars in public funds before they can be disbursed to unauthorized parties (Sofy et al., 2023).

Discussion

Based on the findings that have been presented, this study reveals significant differences in the effectiveness of fraud detection systems implemented in Indonesia and Australia. This system not only originates from technical and regulatory aspects, but also from the structural characteristics inherent in financial governance in each country that are specific and have been implemented so far (Raman et al., 2023; Saifudin et al., 2023). In the context of system effectiveness, the results of the study show that the approach used in Australia is generally superior in terms of detection speed, accuracy in identifying anomalies or improprieties in the process, as well as the system's ability to respond to potential fraud automatically and systematically through the system developed (Hamisu & Mansour, 2021). These advantages are largely supported and driven by the use of advanced technologies, such as machine learning, data mining, and predictive analytics, which enable financial supervision to be carried out in real-time. Fraud detection systems in Australia operate proactively. This means that the paradigm that is built is to use an internal control structure that not only detects violations after they occur, but also predicts the possibility of fraud based on historical transaction patterns and system user behavior (Sofy et al., 2023).

However, on the contrary, the system used in Indonesia, for example, shows fundamental limitations in its effectiveness. This is mainly because it still relies on a manual and post-factum approach, where fraud can only be identified after going through a series of physical examinations or investigative audits (Nurdiani et al., 2025). This delay implies a low capacity for early fraud prevention and a high potential for harm that occurs before corrective action can be taken later after a long case. Limited access to technology, financial information systems that are connected to each other between institutions, and low HR capacity are systemic obstacles in building a good fraud detection system that can accommodate transparency goals (Putri et al., 2024). Even in the context of internal audit, there are still many organizations that do not have an independent audit unit that works professionally and is risk-based (risk-based audit), which is the main standard in today's modern accounting practices.

Furthermore, the factors that influence these differences in effectiveness can be studied from three main dimensions, namely regulation, work culture and technology adoption, with the following description:

a. Regulatory side. Judging from Australia, this country has a very clear and firm legal framework in terms of preventing, detecting and prosecuting fraud. Laws such as the Public Governance, Performance and Accountability Act 2013 and the Corporations Act 2001 provide a strong legal basis for audit institutions, accountants, and regulators to act

decisively against violations that provide a deterrent to perpetrators (DEB et al., 2021; Hamisu & Mansour, 2021; Sofy et al., 2023). Not only that, the existence of institutions such as the Australian National Audit Office (ANAO) and the Australian Securities and Investments Commission (ASIC) strengthens supervisory structures with broad authority in auditing and enforcing ethical standards and reliable and guaranteed transparency. In Indonesia, although there are relevant regulations such as Law no. 17 of 2003 concerning State Finance and Government Regulations concerning the Government Internal Control System (SPIP), implementation still faces many practical challenges on the ground. Weak coordination between supervisory institutions, minimal sanctions for systemic violations, and overlapping policies between agencies are obstacles to the creation of an effective and credible system in the implementation process (Dianto, 2023; Saifudin et al., 2023).

b. The cultural side of work. A striking difference can be seen in the organization's attitude towards fraud. In Australia, for example, there is a strong culture of compliance (compliance culture). This means that work ethics and transparency have become part of the institutional values instilled from the recruitment stage to in-depth performance evaluation and are adhered to by all workers (Mapa Mudiyanselage et al., 2023). Financial reports are not only considered administrative obligations. Financial reports are also considered a form of binding public accountability and their credibility must be maintained. In Indonesia, the process of fraud reporting is often hampered by feelings of hesitation, social pressure, or even fear of retaliation. A work culture that is not conducive to openness and reporting violations is a cultural obstacle that needs to be overcome if Indonesia wants to build a fraud detection system that functions optimally in maximizing transparent accounting performance (Achmad et al., 2022).
c. Technology side. Australia has implemented an integrated audit system approach. This means that all financial transactions, accounting reports and organizational activities are recorded in an interconnected digital system. The adoption of forensic audit technology and real-time transaction monitoring allows organizations to detect even the slightest data deviation, and immediately carry out investigations before fraud escalation occurs (Bao et al., 2022). This allows prevention of widening or enlargement of the fraud being carried out and allows it to be resolved earlier and faster. Indonesia is still lagging behind in this aspect, both in terms of the availability of digital infrastructure and in terms of organizational readiness to integrate technology-based monitoring systems quickly and efficiently (Gunarsa et al., 2023). Although there are several digitization initiatives such as SPAN (State Treasury and Budget System), the system is still limited to the central government level and does not fully reach institutions in the regions or the private sector only.

In terms of common thread, when viewed from the advantages and disadvantages of each approach, the Australian system excels in proactive, automation and risk-based aspects. This system is consistently reviewed and updated following technological developments and the mode of fraud that continues to evolve. However, this approach also has its own challenges, such as high implementation costs, dependence on data quality, and potential algorithm biases

CONCLUSION

The conclusion that can be drawn from this study is that, in terms of general description, the fraud detection system in Australia has undergone significant modernization, with the use of advanced technology. Meanwhile, Indonesia still relies heavily on conventional methods such as manual audits and administrative supervision, even though it has begun to adopt technology in several sectors. In addition, differences in technology infrastructure, regulations and human resource readiness greatly influence the effectiveness

of fraud detection systems in these two countries. Australia has a more mature digital infrastructure, regulations and human resources, where on the contrary, Indonesia faces various challenges, ranging from the digital divide, uneven implementation of regulations, to a lack of professional training and education in the anti-fraud field. The case studies analyzed show that in Australia, institutions such as ANAO and multinational companies have successfully implemented fraud detection systems integrated with automated audit technology. Meanwhile, case studies in Indonesia, such as financial supervision in government agencies, show that the success of fraud detection still depends largely on the effectiveness of internal audit and manual reporting, with limitations in terms of early detection and speed of response to fraud that occurs.

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