

SCBTII PROCEEDINGS

FOSTERING INCLUSIVE DEVELOPMENT AND SUSTAINABILITY IN INDUSTRIAL REVOLUTION 4.0 THROUGH DIGITAL BUSINESS ECOSYSTEM

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PREFACE

As a World-Class University, Telkom University has a responsibility to publish research papers. One of the efforts to fulfill this responsibility is by holding an academic conference as an event for discussion, dissemination and publication of academic research results. This proceeding is a publication that contains papers those were presented at The 9th International Conference on Sustainable Collaboration in Business, Technology, Information and Innovation 2018 (SCBTII 2018) which was held on November 15th, 2018 in El Royale Hotel Bandung.

This conference had two main sessions, i.e. plenary session and parallel session which were attended by around 110 participants. The plenary session consisted of a keynote speech that was delivered by Mr. Erik Meijer, The President Director of TelkomTelstra, and a panel discussion which featured some experts as the invited speakers, i.e. Professor Dr. Barbara Igel from Asian institute of Technology, Thailand; Associate Professor Dr. Sulfikar Amir from Nanyang Technological University, Singapore; Dr. Dodie Tricahyono, The Dean of Faculty of Economics and Business Telkom University; Dr. Andry Alamsyah, Big Data Scientist & Director of Digital Business Ecosystem Research Center Telkom University; and Dr. Adhi Prasetyo from Telkom University as the moderator of the panel discussion.

There were 67 papers presented in the parallel session of this conference coming from various universities and higher educational institutions from Indonesia, Netherlands, Malaysia, and Japan. Those papers had been reviewed by our respected reviewer team from various universities in Indonesia, Malaysia, Thailand, India, and Singapore.

SCBTII 2018 was successfully held under collaboration with some university partners, i.e. Faculty of Business & Economics Universitas Surabaya, Magister Manajemen Sekolah Tinggi Ilmu Ekonomi Ekuitas, Faculty of Economics Universitas Galuh, and Faculty of Economics Universitas Garut. This conference was also supported by Ikatan Sarjana Ekonomi Indonesia (ISEI) Cabang Bandung, Ikatan Akuntan Indonesia (IAI) Wilayah Jawa Barat, and Jurnal Manajemen Indonesia.

On behalf of the committee, I would deliver our gratitude to all distinguished speakers, authors, presenters, participants and sponsors for the successful event of SCBTII 2018.

Bandung, November 15th, 2018

Dr. Astrie Krisnawati

SEMINAR AND CONFERENCE INTRODUCTION

The world is currently entering the era of the fourth industrial revolution which is often referred to the Industrial Revolution 4.0. To adapt with the new era, it is necessary to encourage various updates and betterments in all aspects of life. In this era, disruption becomes an inevitable thing. Thus, innovation absolutely needs to be done so as not being eroded by the rapid advances in this century. Along with the new era, a phenomenon called as disruptive innovation is currently coming up and creating various upheavals in the community. Disruptive innovation is a consequence of the presence of a transformation phase in the application of digital technology. Disruptive innovation can be shortly defined as an innovation creating the emergence of new markets that can also disrupt the existence and sustainability of existing markets due to new business cultures and models as the results of many changes in utilization of digital technology. Disruptive innovation causes significant changes in the social and economic life of society. There will be a lot of shifts due to the loss of various occupations that are replaced by technology.

On the other hand, the United Nations has determined Sustainable Development Goals (SDGs) containing seventeen development goals, including the goals of no poverty and reduced inequalities. The objectives are then set out in more detail as the inclusive and sustainable development that encourages economic growth to be able to alleviate poverty, reduce inequality, create jobs and provide a safe livelihood for the community. Thus, inclusive development can be defined as a development that provides equitable benefits for the entire community without any parties who are harmed by other parties.

Disruptive innovation and inclusive development at a glance look like two sides of conflicting things. However, both of them actually can go in accordance if all parties work hard, synergize, and support the collective commitment to find solutions to the existing problems. An innovation that can lead to the goodness is the one supported by a synergistic digital ecosystem. The ecosystem is a set of several components that work together in a system. Thus, the essence of a harmony between disruptive innovation and inclusive development is a solid synergy among all stakeholders to build a digital ecosystem.

The 9th Sustainable Collaboration in Business, Technology, Information and Innovation (SCBTII) 2018 is a forum that provides an opportunity for all stakeholders to discuss and convey ideas those are relevant to the current Industrial Revolution 4.0 era. This is an effort to achieve a synergy in the form of a solid digital ecosystem towards inclusive and sustainable development in accordance with the Penta Helix concept which includes five important components, namely government, private sector, social organizations, education, and citizens.

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Speakers



Erik Meijer

CEO, Telkom Telstra, Indonesia | Invited Speaker for Keynote Speech
topic: "Building Digital Business Ecosystem to Face Industrial
Revolution 4.0"

Erik Meijer attended the International Business School in Groningen, Netherlands, and Middlesex Polytechnic/University in London, United Kingdom. Erik has also successfully completed an Executive Program on Marketing Telecommunications at INSEAD in France.

Mid 1993 Erik moved to Indonesia to support KPN's South East Asia office in the fields of Business Development, Public Relations and Marketing.

In 1995, Erik joined Indonesia's leading mobile telecom operator Telkomsel, working in various functions in the field of sales & marketing, with his last position Vice President Marketing & CRM. In June 2013 he was tasked by the Indonesian government to support the Indonesian flag-carrier airline Garuda Indonesia, which he joined as their Executive Vice President Marketing & Sales and member of the Board of Directors, until December 2014. Erik was also a Member of the Supervisory Board of Citilink, the low-cost carrier airline subsidiary of Garuda Indonesia.

Erik has been residing in Indonesia for the past 22 years. He has received several awards in the fields of Marketing and Public Relations. He was voted as Indonesia's Marketeer of the Year (Insan Pemasar Indonesia) 2006 by the Cakram Advertising Magazine, Creative Marketer 2007 by MIX Marketing Magazine, one of the Top-10 Figures in Indonesia's Technology Industry 2009 by TechLife magazine. Erik has also been awarded a Lifetime Achievement Award at the Indonesia Cellular Awards 2007.

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Speakers



Barbara Igel

Professor, Asian Institute of Technology, Thailand | Invited Speaker for Panel Discussion topic: "Empowering Disruptive Innovation and Data Technology to Foster Inclusive Development and Sustainability"

Barbara Igel is a full professor at School of Management, Asian Institute of Technology, Thailand. Her expertise is Entrepreneurship, New-Tech Venture and Innovation Strategy. She received her doctoral degree from Freie Universitaet, Berlin (West) in 1989.

Current research topics is Business Model Innovation in Asian Venture, Disruptive Innovation in China and India, Social Entrepreneurship, and Entrepreneurship Education Models.



Sulfikar Amir

Associate Professor, Nanyang Technological University, Singapore | Invited Speaker for Panel Discussion topic: "Empowering Disruptive Innovation and Data Technology to Foster Inclusive Development and Sustainability"

Sulfikar Amir, Ph.D. is an Associate Professor of Science, Technology, and Society (STS) and a faculty member in Sociology Programme at the School of Social Sciences NTU. His research interests primarily focus on examining institutional, political, and epistemological dimensions of scientific knowledge and technological systems. He has conducted research on technological nationalism, development and globalisation, nuclear politics, risk and disaster, design studies, city and infrastructure, and resilience.

Sulfikar Amir is the author of "The Technological State in Indonesia: the Co-constitution of High Technology and Authoritarian Politics" (Routledge, 2012). His ongoing project examines hidden vulnerability leading to nuclear meltdown in the Fukushima nuclear disaster. He has developed a framework of sociotechnical resilience to assess the capacity of sociotechnical systems for responding to disruption and crisis.

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Dodie Tricahyono

Dean of Faculty of Economics and Business, Telkom University | Invited Speaker for Panel Discussion topic: "Empowering Disruptive Innovation and Data Technology to Foster Inclusive Development and Sustainability"

Dodie Tricahyono, Ph.D. is a Dean of Faculty of Economics and Business, Telkom University. He received his Ph.D. degree at Universiti Sains Malaysia in 2014. At Telkom University, he was a Head of Management Program Study during 2013-2014.



Andry Alamsyah

Big Data Scientist & Director of Digital Business Ecosystem Research Center Telkom University, Indonesia | Invited Speaker for Panel Discussion topic: "Empowering Disruptive Innovation and Data Technology to Foster Inclusive Development and Sustainability"

Dr. Andry Alamsyah, S.Si., M.Sc. is a Big Data Scientist and also Director of Digital Business Ecosystem Research Center Telkom University. His research interests primarily focus on Social Computing, Social Network, Complex Network/Network Science, Big Data, Data Science, Data Analytics, Graph Theory, Disruptive Innovation/Disruption Economy, Data Business, ICT Entrepreneurial Business, Media and Communication Studies.

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THE DEVELOPMENT MODEL OF DETECTION FRAUDULENT REVIEW: THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE (RESEARCH ON BPR AT PEKALONGAN REGENCY)

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Abstract

The losses caused by the fraud tend to experience increased every year. Association of Certified Fraud Examiner/ACFE (2014:27) revealed the banking and financial services industry ranks highest of the most frequent fraud. Many facts showed the company with bad governance gave tragic impact with the findings of the fraud that consists of: corruption, asset misappropriation, and financial statement fraud. This study attempted to develop a model to detect fraudulent indication of level of good corporate governance. Measured detection using the symptom and the red flags of fraud through the development triangle linked with good corporate government. Early detection and supervision attached (Fraud Control System) pressing potential fraud in financial reporting, asset management and corruption. This research will be divided into two years, where in the first year is done; (1) Identify the characteristics of the user community banking services in all regions of se ex Pekalongan Regency. (2) do the mapping community banking service users across the region se ex Pekalongan Regency. (3) Analyze the level of cheating that occurs in BPR in all regions of se ex karisidenan pekalongan. The research is already in line with the master plan and supporting University research Pancasakti Tegal 2014 – 2019 i.e. community development through increased media, models and learning methods based on a mastery of IPTEKS and manners sublime.

Keywords: Fraud Triangle, Good Corporate Governance, Fraudulent Detectiion, Red Flags;

THE DEVELOPMENT MODEL OF DETECTION FRAUDULENT REVIEW: THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE (RESEARCH ON BPR AT PEKALONGAN REGENCY)

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Abstract

The losses caused by the fraud tend to experience increased every year. Association of Certified Fraud Examiner/ACFE (2014:27) revealed the banking and financial services industry ranks highest of the most frequent fraud. Many facts showed the company with bad governance gave tragic impact with the findings of the fraud that consists of: corruption, asset misappropriation, and financial statement fraud. This study attempted to develop a model to detect fraudulent indication of level of good corporate governance. Measured detection using the symptom and the red flags of fraud through the development triangle linked with good corporate government. Early detection and supervision attached (Fraud Control System) pressing potential fraud in financial reporting, asset management and corruption. This research will be divided into two years, where in the first year is done; (1) Identify the characteristics of the user community banking services in all regions of se ex Pekalongan Regency. (2) do the mapping community banking service users across the region se ex Pekalongan Regency. (3) Analyze the level of cheating that occurs in BPR in all regions of se ex karisidenan pekalongan. The research is already in line with the master plan and supporting University research Pancasakti Tegal 2014 – 2019 i.e. community development through increased media, models and learning methods based on a mastery of IPTEKS and manners sublime.

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1. Introduction

1.1 Background

The company's losses caused by the fraud currently tend to experience increased (Coram et al., 2008). Business losses as well as the magnitude of the fall in business akibatkan by fraud is unknown specifically (Spathis, 2002). Research that has been done by the Association of Certified Fraud Examiner (ACFE) in 2014, is currently not yet able to explain about the fact of actual fraud. Several events disclosure fraud in the world of international business found that Fraud is a phenomenon of the iceberg that shows only 10% of its mass above water, while 90% of its mass is hidden beneath the surface of the Ocean (Lillianlyk, 2014). In addition, the iceberg phenomenon is the fact the fraud is also a disgrace to their victims and should be concealed to the other party, it is delivered by (Priatna 2013:24) on his research.

To anticipate the existence of fraudulent financial reporting, one way being done by companies to detect errors and minimizes the risk of errors is to facilitate the reporting of violations (whistleblowing), (Lee and Fargher 2013, Paul and Townsend 1996; Miceli et al. 2009; ACFE, 2014). In contrast to previous studies, this study describes the detection of fraudulent companies in terms of good corporate governance levels

conducted by the company. This important research is performed, because it can be formulated as well as identifying the occurrence of fraud on BPR Se ex Pekalongan Regency by looking at the condition of good corporate governance made by the company. This research will look at whether the implementation of good corporate governance are already running well or not in BPR Se ex Pekalongan Regency and this research will be able to find out whether the occurrence of fraud detection can be with the implementation of good corporate governance on BPR Se ex Pekalongan Regency.

2. A Review Of The Literature

2.1 Fraud Definition

According to Black's Law Dictionary, fraud means an extensive fraud is defined as "Embracing all multifarious means which human ingenuity can devise, and which are resorted to by one individual to get an advantage over another by false suggestions or suppression of truth, and includes all surprise, trick, cunning, or dissembling, and any unfair way by which another is have cheated ".

2.2 Factors affecting Fraudulent Reporting

Rezaee (2010:90), three factors driving someone doing fraud, better known as the "fraud triangle" i.e. pressure, opportunity, and rationalization.

2.3 Fraud Detection

To find out the deviation/fraud, initially detected on the symptoms (symptoms), such as the existence of changes in lifestyle or behavior documentation person, suspicious, complaints from customers or suspicions of co-workers. Originally this kind of fraud is reflected through the onset of certain characteristics, whether it is a condition/State of the environment, as well as the person's behavior. Irregularities/fraud which is characterized by the emergence of the behavior/condition someone called red flag (fraud indicators).

2.4 Good Corporate Governance

The Bank Indonesia Regulation No. 8/14/pbi/2006 stated good corporate governance is a corporate governance of banks that apply the principles of openness (transparency), accountability (accountability), accountability (responsibility), independency (independency), and fairness (fairness). According to the World Bank (World Bank), good corporate governance is the set of laws, regulations and norms that must be met that may encourage the performance of the company's resources to work efficiently.

3. Research Methods

This research is descriptive and quantitative research. Descriptive research is a research that is designed to describe the characteristics of people, events or situations (Sekaran & Bougie, 2013:97). Verificative research methods in which the research is carried out against the population or a specific sample in order to test the hypothesis that has been established (Sugiyono, 2012:8). Seen from the horizon of the time, this research is both cross-sectional because data for each variable was collected at once or at a particular moment (one shot) (Sekaran & Bougie, 2013:106). This research was conducted in the year 2017 by using several variables whose data comes from the BPR from Pekalongan Regency. The descriptive methode will explain about the characteristic of public service BPR users and the BPR Credit mapping.

4. The results of the research and the discussion

4.1 The characteristics of the public service of BPR users in Pekalongan Regency

The number of BPR in the whole area of Pekalongan Regency are ex 75 offices, consisting of 30 headquarters and 45 branch offices, with a total of 23,262 clients consist of male Clients 12,334 (52.8%), and female clients 11,028 (47.2%). While the total account i.e. Rp 425,877,382,961 consisting of a number of customer account male Rp 254,260,145,610 (59.7%), whereas women are Rp 171,617,237,352 (40.3%). In the form of the table looks as follows:

Then, the mapping of the customer based on their age and the amount of the nominal account in BPR the entire territory of former Resident Pekalongan, looked in the table below:

4.2 Pekalongan Regency BPR Credit Mapping

Channeling credit BPR throughout the former sectors-based type of Pekalongan Regency and nominal amounts shown in the table below

4.3 Analysis of the level of Fraud in BPR ex Pekalongan Regency

In order to detect fraud on the financial report of BPR ex Pekalongan Regency, this research uses the Beneish Model, namely statistical models that use financial ratios calculated by the accounting data to check whether the possibility (high probability) that the company had reported a manipulated report. Beneish M-Score measured using the 8 (eight) financial ratios to identify whether the company has any indication to manipulate revenue in the financial statements. Eight financial ratios and the measurement described are presented as follows:

Table 5 Financial Ratios Beneish M-Score

No.	Financial Ratios	Formula
1	Days Sales in Receivables Index (DSRI)	$DSRI = (\text{Net Receivables}_t / \text{Sales}_t) / (\text{Net Receivables}_{t-1} / \text{Sales}_{t-1})$
2	Gross Margin Index (GMI)	$GMI = [(\text{Sales}_{t-1} - \text{COGS}_{t-1}) / \text{Sales}_{t-1}] / [(\text{Sales}_t - \text{COGS}_t) / \text{Sales}_t]$
3	Asset Quality Index (AQI)	$AQI = [1 - (\text{Current Assets}_t + \text{PP\&E}_t + \text{Securities}_t) / \text{Total Assets}_t] / [1 - ((\text{Current Assets}_{t-1} + \text{PP\&E}_{t-1} + \text{Securities}_{t-1}) / \text{Total Assets}_{t-1})]$
4	Sales Growth Index (SGI)	$SGI = \text{Sales}_t / \text{Sales}_{t-1}$
5	Depreciation Index (DEPI)	$DEPI = (\text{Depreciation}_{t-1} / (\text{PP\&E}_{t-1} + \text{Depreciation}_{t-1})) / (\text{Depreciation}_t / (\text{PP\&E}_t + \text{Depreciation}_t))$
6	Sales General and Administrative Expenses Index (SGAI)	$SGAI = (\text{SG\&A Expense}_t / \text{Sales}_t) / (\text{SG\&A Expense}_{t-1} / \text{Sales}_{t-1})$
7	Leverage Index (LVGI)	$LVGI = ((\text{Current Liabilities}_t + \text{Total Long Term Debt}_t) / \text{Total Assets}_t) / ((\text{Current Liabilities}_{t-1} + \text{Total Long Term Debt}_{t-1}) / \text{Total Assets}_{t-1})$
8	Total Accruals to Total Assets (TATA)	$TATA = (\text{Income from Continuing Operations}_t - \text{Cash Flows from Operations}_t) / \text{Total Assets}_t$

Source: Beneish (1997)

Days Sales in Receivables Index (DSRI)

Based on data, The value of the highest DSRI is PT BPR Taman 1.544, lowest is PT BPR Arta utama 0.472. and average value DSRI is 1.004. The numbers indicate high DSRI manipulators. In other words, the high mean DSRI BPR conducts credit policy changes to spur sales. However, on average the overall BPR DSRI non manipulators, because under < 1.031 is 1.004.

Gross Margin Index (GMI)

Based on the data, the value highest GMI IE PT BPR mega artha mustika 3,555, lowest PT artha sejahtera BPR 0773 organisations. GMI's high numbers i.e. 3,555 including the manipulators were above > 1,193 was

3,555 which indicates the company has negative prospects and prone to manipulate financial statements. However the average value of the GMI indicate grey because are between 1.014-1,193 is 1,080.

Asset Quality Index (AQI)

Based on the data, the highest AQI value is PT BPR arismentari ayu 7,349, lowest PT BPR eleska artha 0000. the overall average of 1,177. the figure is high AQI 7,349 including the manipulators > 1,254 which indicates the company has the possibility to increase the cost-deferred interest or increase of intangible assets and manipulate revenue. have the possibility to increase the cost-deferred interest or increase of intangible assets and manipulate revenue. The larger the value of AQI is an indication of the decline in asset quality and the larger the manipulate income. on average the overall BPR AQI includes grey because are 1,039-1.254 was 1,177.

Sales Growth Index (SGI)

Based on the data, the highest value SGI is 2,610 BPR PT artha sejahtera is housing, low PD BPR BKK Gardens is 0723. SGI is the average 1,170. the figure was 2,610 highest SGI including the manipulators were > 1,607. The results of the SGI > 1 describe the company experienced an increase in sales from the previous year. Companies that are experiencing sales growth are more likely to perform a manipulation against income. overall average SGI BPR include the grey because are among 1,134-1.607 is 1,170.

Depreciation Index (DEPI)

Based on the data, the highest value is DEPI is 2,315 PT BPR adiwarna dhana, the lowest PT BPR adiwarna nusamba. 1,108 average. If the DEPI > 1 indicated that the asset has been depreciated has slowed down and raised the possibility that the company had been revised to an estimate of the period of benefits of fixed assets or have adopted new methods of raising revenue. So, on average the overall BPR has been doing a decrease in depreciation and increases the likelihood that the company had been revised to an estimate of the period of benefits of fixed assets or have adopted new methods of raising revenue.

Sales General and Administrative Expenses Index (SGAI)

Based on the data, the highest value is 1,466 SGAI is PD BPR BKK garden, low PT BPR mega artha mustika is 0433.. If SGAI > 1, then it indicates that an increase in the company's operating expenses over the burden of the Administration, the public, and the sale or decline over the sale. And conversely, if SGAI < 1, then it indicates decline over the company's operating expenses or increase over sales. average SGAI is 1 which means < 0981 average BPR decline over the company's operating expenses or going on a hike up the sale and indicating the occurrence of earning overstatement

Leverage Index (LVGI)

Based on the data, the highest value is 1,294 LVGI is PT BPR Bapera, the lowest PT BPR bumiayu bangun citra. Average 0977. If LVGI > 1 indicates increase in leverage, therefore the company experienced increases in leverage is more susceptible to the manipulation of earnings. So on average, BPR doesn't indicate manipulation.

Total Accruals to Total Assets (TATA)

Based on the data, the highest value of TATA is 0.280 is PD BPR BP city of Tegal, the lowest PD BPR BKK Kab Tegal is 0039. average TATA is 0.151. Value of TATA that high is 0.280 including the manipulators described the company experienced an increase in sales from the previous year. Companies that are experiencing sales growth are more likely to perform a manipulation against income. Overall average SGI BPR is 0151 including the manipulators were > 0.031.

Beneish M-Score

Based on the data, the highest value is known PT BPR Arismentari Ayu is 0.516 with Beneish M-Score Interpret *non-manipulators*. The lowest PD.BPR BKK Kab Tegal is -2.238 with Beneish M-Score Interpret *non-manipulators*. Average is -1.481. on average does not affect a BPR manipulation because the numbers are in < -2,22 is -1.481. indications of manipulation in > -2.22

5. Conclusion

- 1) The largest number of BPR Office on the whole area of the former County is in the Regency of Pekalongan Tegal, is with 11 head office.
- 2) BPR services user community across the region ex Pekalongan Regency can be identified as follows:
 - a. The number of clients the largest Residency BPR Pekalongan is a Regency in Pekalongan to the amount of 9,169 people, consisting of a number of female clients 5,651 people and male clients 3,518 people.
 - b. The nominal amount of the loan account in the customer's region's largest Resident BPR Pekalongan was in Pekalongan is Rp 197,680,895,136, which consists of Rp women's customer loan accounts and loan accounts 90,952,333,623 male clients of Rp 106,728,561,513
 - c. The age of the customer on the whole territory of former BPR Dis Pekalongan dominated by clients aged 31 – 60 years, with the largest number of nominal accounts at the age of 41-50 years.
- 3) Channeling the largest credit on the entire ex County BPR Pekalongan sector: 1) instead of other business Court (Clerk) of 7,718 account (38.0%) with nominal value of Rp 191,206,458,463, and 2) large and Retail Trade with number of 4,069 account (20.0%) and a nominal value of Rp 134,977,840,000 Beneish calculation based on the M-Score which includes 8 financial ratios, there are 2 BPR in Pekalongan Regency ex enters the manipulators, they are PD BPR BKK stems and PD BPR BKK Kab. Tegal.

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