

Leveraging Artificial Intelligence to Prevent Financial Statement Fraud by Corporations in Indonesia

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ABSTRACT

Financial statement fraud poses a significant threat to the integrity of corporate governance and the stability of Indonesia's economy. This thesis examines the existing legal and regulatory frameworks that address financial statement fraud within Indonesian listed corporations, including the New Criminal Code, Limited Liability Company Law, Capital Market Law, and recent regulations issued by the Financial Services Authority (OJK). Despite these provisions, enforcement challenges, limited protection for auditors and whistleblowers, and underdeveloped fraud prevention mechanisms persist. This research employs a normative legal approach to analyze Indonesia's regulatory landscape and investigates how the integration of artificial intelligence (AI) can enhance fraud prevention measures. Through a comparative examination of AI governance frameworks in the European Union and China, this study identifies opportunities and legal challenges related to implementing AI-driven fraud detection in Indonesia's corporate sector. The Fraud Triangle Theory serves as the analytical foundation to understand the motivations behind fraudulent behavior and how AI can mitigate risks by reducing opportunities for fraud.

The findings highlight that while Indonesia has made progress in regulating financial statement fraud, key gaps remain in legal enforcement and technology adoption. The potential of AI to provide real-time detection, improve accuracy, and reduce human bias is substantial but requires supportive regulatory developments to ensure ethical and accountable use. This thesis concludes with recommendations for strengthening Indonesia's legal framework to accommodate AI technologies, protect stakeholders, and promote transparency in financial reporting, thereby contributing to more robust corporate fraud prevention in Indonesia.

Keywords: Financial Statement Fraud, Artificial Intelligence, Fraud Prevention, Corporate Governance, Indonesia.

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Memanfaatkan Kecerdasan Buatan untuk Mencegah Kecurangan Laporan Keuangan oleh Perusahaan di Indonesia

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INTISARI

Penelitian ini menggunakan pendekatan hukum normatif untuk menganalisis lanskap regulasi di Indonesia dan menyelidiki bagaimana integrasi kecerdasan buatan dapat meningkatkan langkah-langkah pencegahan penipuan. Melalui pemeriksaan komparatif terhadap kerangka tata kelola AI di Uni Eropa dan China, studi ini mengidentifikasi peluang dan tantangan hukum terkait penerapan deteksi penipuan berbasis AI di sektor korporasi Indonesia. Teori Segitiga Penipuan digunakan sebagai dasar analisis untuk memahami motivasi di balik perilaku penipuan dan bagaimana AI dapat mengurangi risiko dengan mengurangi peluang penipuan.

Hasil penelitian menunjukkan bahwa meskipun Indonesia telah membuat kemajuan dalam mengatur penipuan laporan keuangan, terdapat celah penting dalam penegakan hukum dan adopsi teknologi. Potensi AI untuk memberikan deteksi waktu nyata, meningkatkan akurasi, dan mengurangi bias manusia sangat besar, namun memerlukan pengembangan regulasi pendukung untuk memastikan penggunaan yang etis dan bertanggung jawab. Riset ini menyimpulkan dengan rekomendasi untuk memperkuat kerangka hukum Indonesia agar dapat mengakomodasi teknologi AI, melindungi pemangku kepentingan, dan mendorong transparansi dalam pelaporan keuangan, sehingga berkontribusi pada pencegahan penipuan korporasi yang lebih kuat di Indonesia.

Kata Kunci: *Penipuan Laporan Keuangan, Kecerdasan Buatan, Pencegahan Penipuan, Tata Kelola Perusahaan, Indonesia.*

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