THE IMPLEMENTATION OF KNOWLEDGE MANAGEMENT ON FRAUD PREVENTION OF PT BAHAGIA IDKHO MANDIRI

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ABSTRACT

Fraudulent behaviors offer a serious danger to companies since they can result in considerable financial losses, harm the company's reputation, and a decline in stakeholder confidence. This research examines the effects of fraud on PT BIM and how knowledge management can serve as a preventative measure against fraudulent activities. It also seeks to assess the potential impact of knowledge management in reducing fraud risks and boosting the company's fraud prevention system. This research uses qualitative methods to explore fraud inside PT BIM, interviewing personnel and revealing potential benefits of knowledge management implementation in fraud prevention. Knowledge management can improve the company's capacity to detect and prevent fraud by cultivating an awareness and vigilance culture among employees. It can help in the establishment and implementation of strong internal controls and policies that act as effective fraud deterrents. It can also aid in the identification of developing fraud trends and patterns, allowing companies to adjust their fraud protection methods accordingly. PT BIM can use knowledge management frameworks such as the SECI Model to improve internal controls, increase staff knowledge, and respond quickly to new fraud concerns. This allows for the rapid broadcast of information about developing fraud tendencies, new methods of operation, and preventive measures.

INTRODUCTION

PT Bahagia Idkho Mandiri (PT BIM) is a pioneering company in deodorant powder products and has gained a recurring customer base by maintaining consistency in their products while constantly innovating. Their signature product, MBK Silver Deodorant Powder, has been instrumental in supporting the company's sustainability. To remain competitive in the future, PT BIM needs to reform its internal management and adapt to the ever-changing business landscape. Despite technological advancements in hygiene products, traditional options like deodorant powder remain popular among a large number of customers. To remain competitive in the future, PT BIM needs to reform its internal management and adapt to the ever-changing business landscape.

PT BIM has a family-oriented business model that can lead to conflicts of interest and clashes between top and bottom management. This has resulted in slow growth and hindered innovation, as differing mindsets hindered the development of tacit knowledge and created a hierarchical working environment. Additionally, fraud is a significant issue within the company's internal management, with instances of embezzlement, asset stealing, collusion, and nepotism (Haryanto & Ardillah, 2022; Maulina et al., 2023). To mitigate fraud risks, robust internal controls such as regular transaction monitoring, distribution inspection methods, and integrated accounts systems should be implemented (Nurhidayah & Ak, 2022). A knowledge management process that focuses on human development and ethics is essential for effective internal control (Suryaningsum et al., 2016).

Knowledge management is the systematic and utilization of techniques and procedures aimed at recognizing, acquiring, and exploiting knowledge. It was first coined in 1986 in a

keynote address to a European management conference. Davenport described it as the process of capturing, distributing, and effectively using knowledge. Darroch (2003) defined it as the systematic procedures employed to originate or obtain knowledge and control the diffusion, communication, and utilization of knowledge throughout an enterprise. There is a widely accepted view that knowledge can be divided into two main types: explicit and tacit knowledge (Gamble, 2020).

Tacit knowledge is subjective and specific to the individual or context in which it is developed (Puusa & Eerikäinen, 2010). It is difficult to externalize, systematize, or transfer, as it is rooted in personal experiences, insights, and intuitions that are difficult to formalize into explicit rules or procedures. Tacit knowledge is abstract, intangible, and informal, and is difficult to express to other people due to their own experiences, attitude, and journey.

Explicit knowledge is knowledge and information that can be easily expressed or written down, and communicated effectively (Smith, 2001). It is rigid, straightforward, and enforceable, and is available through various means such as databases, memo notes, paper-based documents, and reports. The goal of explicit knowledge is to give employees an even playing field to learn knowledge and skills for growth. Knowledge that has been saved can be reviewed and updated through further reading of papers or books.

SECI model based on Nonaka and Takeuchi (1995) proposed that knowledge creation is a dynamic and iterative process that involves the interplay between tacit and explicit knowledge. This model explains how knowledge is created and can be converted into other forms of knowledge, and can be categorized into four modes; (1) socialization: the process of converting new tacit knowledge through shared experiences in day-to-day social interaction. This process involves the sharing of tacit knowledge among individuals through face-to-face interactions, such as conversations, observations, and participation in group activities, (2) externalization: the process of transforming tacit knowledge into explicit knowledge by using language and symbolic means involves expressing tacit knowledge and converting it into a more explicit form to be shared, (3) combination: the process of combining, editing, or processing explicit knowledge to form more complex and systematic knowledge, often facilitated by technology, and (4) internalization: The process of converting explicit knowledge into tacit knowledge, which is applied and used in practical situations to develop new activities.

Knowledge management is established through interactions between individuals, technologies, and procedures, with individuals producing, distributing, utilizing, and encouraging knowledge sharing. Processes involve techniques to obtain, create, organize, distribute, and transfer knowledge, while technologies involve tools to store and facilitate access to databases; (1) people: knowledge management relies on the active participation of individuals in sharing their knowledge, and trust plays a crucial role in facilitating knowledge sharing. An organization's ability to succeed is heavily reliant on its employees, and knowledge management plays a vital role in providing them with the appropriate skills and knowledge for their positions, (2) process: activities that involve inputs and value-added tasks to produce outputs. The goal is to efficiently and effectively transform inputs into outputs that meet the needs and expectations of the organization and its stakeholders. By defining and standardizing processes, organizations can improve quality, consistency, efficiency, and reduce errors, waste, and variation, (3) technology: technology is essential for organizations to manage their information effectively. It enables quick and easy access to data, reduces the physical space needed for storing data, and allows organizations to save money and resources while maintaining a more efficient and effective approach. It includes information management systems and synergy between architectures, hardware, and software, and is enabled by people.

The Jann model KM framework is a two-story building that emphasizes the importance of creating a learning organization where members can interact effectively, have access to

useful facilities, and be led by an enabler leader who fosters a culture of continuous learning and improvement. The first pillar structure of the building represents the quality of human capital, while the second pillar structure emphasizes the quality and quantity of the learning system and facilities. The roof of the building represents the factors of learning discipline developed by Senge (1990). The enabler leader is responsible for creating an environment where people can continually expand their capabilities and shape the future of the organization.

Fraud is an action that involves deception, such as intentionally distorting the truth, misrepresenting, or concealing material facts, for the purpose of gaining an unjust advantage over someone else or taking away their rightful possessions. According to Duffield and Grabosky (2001), fraud is an intentional distortion or perversion of truth with the aim of inducing someone to give up something valuable or surrender a legal right. Webster's New World Dictionary defines fraud as a term encompassing all the various methods employed by an individual to gain an unfair advantage over another.

A report co-authored by The Institute of Internal Auditors (IIA), American Institute of Certified Public Accountants (AICPA), and Association of Certified Fraud Examiners (ACFE) in 2008 presented a framework for assessing potential fraud risks, which includes the following types: (1) financial reporting fraud, (2) misappropriation of physical or intellectual property, and (3) corruption, encompassing bribery, embezzlement, money laundering, and gratuities. . As organizations vary in their operations, the interventions required to prevent employee fraud must also be customized to suit the specific circumstances (Global Fraud & Examiners, 2016). Thus, it is vital for companies to conduct a comprehensive risk assessment and tailor their fraud prevention strategies accordingly, taking into consideration the unique characteristics of their business operations. Such a proactive approach can help mitigate the risks associated with fraud and protect the organization from financial and reputational damage.

Wells (2001) proposed the fraud triangle theory, which consists of three key elements that contribute to employee fraud: pressure, opportunity, and rationalization (Said et al., 2017). It was initially hypothesized by Cressey (1953) and has since been widely accepted as a model for understanding the psychology behind employee fraud (Vousinas, 2018).

Figure 1. Fraud Triangle Model
Source: Kreischer Miller (2020) adapted from Cressey

1) Pressure: Pressure can arise from personal problems, such as financial or addiction-related, or from the work environment. Employees may be tempted or coerced into committing fraud through incentives or pressures from management or colleagues. Additionally, pressure may stem from investors, banks, or other financial sources with unrealistic expectations.

2) Opportunity: The motivation for committing a crime is external, but the employee must also believe there is a chance to execute the crime without detection. Cressey proposes two components to the perceived opportunity to breach trust: general knowledge and technical ability. These competencies overlap with the skills that employees need to acquire and demonstrate to maintain their job roles.

3) Rationalization: Cressey emphasized that rationalization is an essential part of the motivation for fraud, even before it occurs. Fraud suspects usually engage in a cognitive process called rationalization, which involves creating a narrative in which they feel entitled to some benefit or compensation. They then construct various justifications to alleviate any feelings of guilt or wrongdoing, allowing them to maintain their self-image as a trustworthy individual.
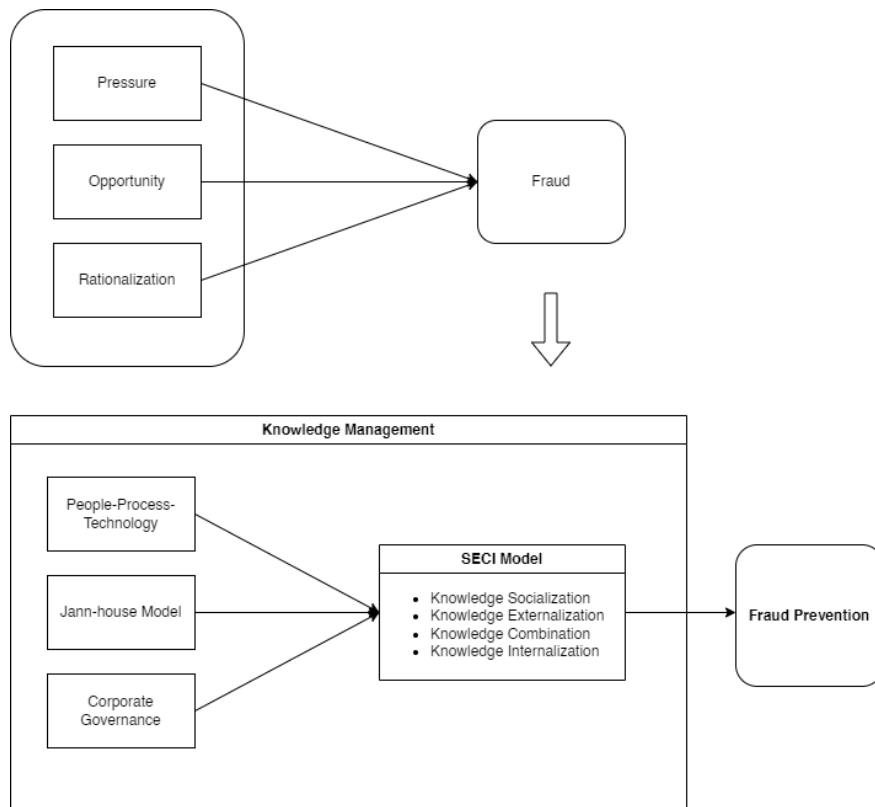
Figure 2. Conceptual Framework

The research uses knowledge management as the main concept in determining the outcome of this research. It also used fraud theory to determine reasoning behind fraudulent activities performed within the company itself. All these theories are interconnected with each other therefore creating a comprehensive theoretical framework. Moreover, the research aims to examine the effects of fraud on PT BIM and how knowledge management can serve as a preventative measure against fraudulent activities. It also seeks to assess the potential impact of knowledge management in reducing fraud risks and boosting the company's fraud prevention system.

RESEARCH METHOD

Data Collection Method

This research will use a qualitative approach as its methodology to generate a deep understanding of the subject matter through the exploration of complex and multi-layered issues (Shikalepo, 2020). The study will collect data using a variety of methods, including conducting interviews, inspecting relevant documents, and making observations. The data will be integrated and evaluated in order to develop ideas that indicate underlying concerns and potential solutions. Data will be collected from employee of PT Bahagia Idkho Mandiri, which will utilize in-depth interviews. The interviews will be semi-structured, with the goal of eliciting perspectives, experiences, values, and other relevant features linked to the research themes.

This method allows for more flexibility and a more organic flow of conversation, which can lead to the discovery of unexpected insights and ideas that can enrich the research (Shava et al., 2021). In-depth interviews allow the researcher to build rapport with the respondent, which can lead to more open and honest responses. The interview questions were divided into two separate parts with 13 questions, one related to the problem statement and one related to the current state of knowledge management implementation plan. Follow-up questions were asked in real time to extract further information and explanations from the responder. The questions were open-ended and non-leading, allowing respondents to freely express their views and opinions. This strategy was intended to create a non-judgmental environment in which respondents felt comfortable discussing their thoughts and experiences.

Data Analysis Method

Content analysis is a rigorous research method that involves the methodical analysis of recorded human communications. It allows researchers to uncover patterns and trends in data that reveal the attitudes, beliefs, and actions of individuals or groups under study. It is a qualitative research method that is highly adaptable and can be applied to many different types of communication, including text, voice, interviews, and visual media. The coding scheme commonly used in qualitative content analysis may account for both the apparent and implicit meaning content in communications. In-depth, face-to-face interviews are used to obtain qualitative data for content analysis, which is then examined with some level of interpretation.

RESULTS AND DISCUSSION

Business Solution

The most important details are the steps that must be taken to address the main problems related to fraud activities in PT BIM. This includes a comprehensive approach in regards to knowledge management practices, which will enable the company to identify potential loopholes and vulnerabilities in its operations and develop effective measures to mitigate them. Additionally, the internal control system should include policies and procedures that ensure that all transactions are properly authorized, recorded, and reconciled. Finally, the company should create a roadmap based on this idea that will enable it to accomplish its goals in a planned and systematic way.

Proposed SECI Model
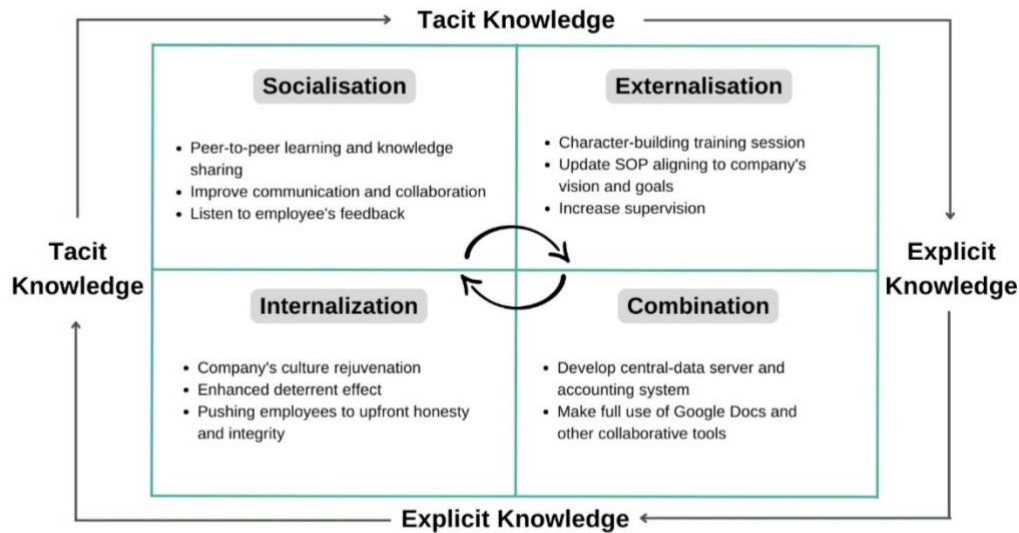
Figure 3. Proposed SECI Model

The amount of specificity of a knowledge management strategy, the focus put on tacit knowledge, and the methods used to manage information efficiently can all vary. Some businesses may have a codified and systematic approach, while others may handle knowledge management in a less formal way. A hybrid approach to knowledge management, which mixes formal and informal tactics, may also be used. This approach encourages staff members to exchange fresh concepts and investigate novel working arrangements. PT BIM's approach to processing information is based on explicit knowledge, which can lead to rigid, stiff, and inflexible information circulation. Tacit knowledge is a belief and ideology installed in the mind of every employee, which can help identify possible fraud threats and create more robust fraud prevention tactics. Additionally, staff members are more likely to be engaged and dedicated to the objectives of the organization when their contributions are valued and their knowledge is being used.

Training in character development can help an organization spread tacit knowledge more effectively. It can assist staff members in gaining teamwork, communication, and problem-solving abilities. Counselling seminars can help staff members grow their emotional intelligence and self-awareness, while team-building exercises like trips, retreats, and group projects can create a sense of purpose and shared objectives. Companies can foster a culture of continual learning and development by giving workers the chance to share their experiences and thoughts. To be effective, character development training must be planned and carried out strategically, adapted to the objectives and tenets of the organization, and offered continuing assistance and resources. The lack of character building and inadequate supervision created a nudging environment for employees to commit fraud. To reduce the risk of fraud, companies should create a culture of accountability and openness with competent supervision. Supervisors

who have received training on potential fraud risks can assist in stopping fraudulent acts before they start. Upper management should set up several lines of authority and responsibility to ensure no one person or group has excessive power or influence over any one area. Additionally, upper management should establish effective internal checks and balances to monitor for fraudulent activity and hold individuals accountable for their actions. In some cases, an independent oversight committee or the hiring of external auditors may be required to give an impartial examination of the company's financial processes and identify possible areas of risk.

PT BIM has a reward and punishment system in place to prevent fraud activities. The punishment system serves as a deterrent effect for any unethical employee. Standard Operating Procedures (SOPs) and golden rules can also offer instructions and expectations for employees. SOPs can help reduce the possibility of mistakes or inconsistencies that might result in fraudulent activities, while golden rules can help ensure that all workers have equal opportunity to accomplish their jobs successfully and ethically. Companies can reduce the danger of favoritism or prejudice by ensuring that everyone has access to the same information and resources and is accountable to the same standards of behaviour.

Proposed Jann-house Model

It is important for companies to have a learning organization that supports the continuing learning and development of all personnel, from entry-level employees to senior executives. This sort of firm promotes a culture of lifelong learning and encourages workers to seek out chances for personal and professional development. Employees at a learning firm have access to training programs, mentorship, coaching, and other tools to help them build new skills and competencies. The House of Jann Model Framework can be used to understand the topic. Learning Organizations can help store, capture, and preserve knowledge within the organization, particularly character-building development, which is still mostly in tacit forms and difficult to distribute to other people in all departments. This approach emphasizes the necessity of developing learning disciplines and creating a supportive culture as a basis for effective knowledge management. Through knowledge management methods and good tools, the organization can reach a learning habitat that will create new value and innovation.
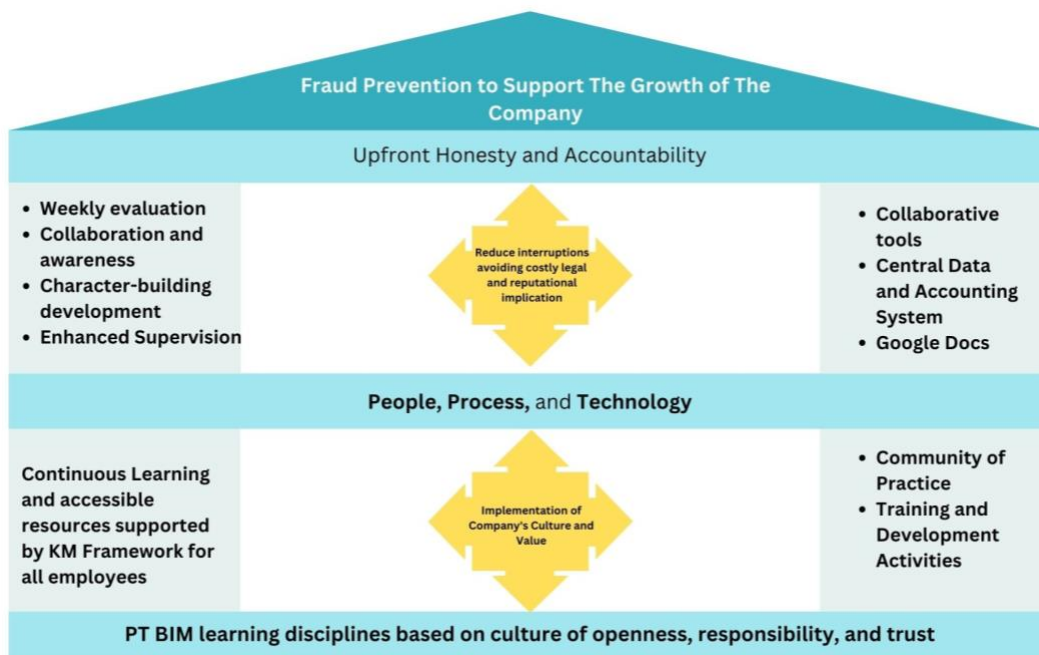
Figure 4. Proposed Jann-house Model

Proposed Knowledge Management Design

Knowledge management (KM), which entails generating, sharing, and use of knowledge within an organization, is a strategy for resolving fraud. By ensuring that workers have access to the data they need to see and respond to any fraudulent behaviour, a well-designed KM system may help firms avoid fraud. It may also provide various benefits to firms seeking to avoid fraudulent actions, such as increasing the accuracy and speed of fraud detection, foster a culture of fraud prevention, and facilitate collaboration. When incidences of fraud do occur, a well-designed KM system may assist firms in responding more efficiently. Businesses may learn from their failures and improve their fraud prevention tactics over time by recording knowledge about how events were handled in the past. A KM system may also assist organizations in identifying and addressing any knowledge or capacity gaps that may exist in their fraud protection systems.

Knowledge management (KM) systems must have a clear scope and well-defined objectives to satisfy the demands of the company. This includes identifying the system's scope and objectives, developing rules and processes for collecting, storing, and exchanging information, and providing staff with training and assistance. This includes teaching staff how to efficiently utilize the system and providing them with the information and skills needed to identify possible fraud threats. It is also important to provide ongoing assistance and direction to employees to ensure they are fully ready to utilize the system.

Table 1. Proposed Knowledge Management Design

Causes	Sub-causes	Actions	Critical Knowledge	KM Objectives	KM Framework		
					People	Process	Techno-logy
Pressure	Employees forced to commit fraud	Initiate character-building training	Understanding of the principles and theories	Training competency	HR Department	Internal and external training and coaching	Zoom
	External coercion from family and friends	Commence counselling session	Psychological understanding	Communication based competency	HR Department	Continuous community practice	Zoom
Chace of Opportunity	Lack of supervision	Strengthen supervision and transparency	Information-sharing	Control based competency	Field team	Internal coaching	Google Docs
	Attained skills to commit fraud	Reinforce SOP and golden rules	Legal understanding		Managers and Head of Department	Continuous community practice	
Fraudulent Employee	Dishonesty among employees	Enhance doctrine effect on honesty and accountability	Human-resources management	Competency based human resource management	HR Department	Continuous community practice	
	Rationalization to commit fraud	Keeping moral code continuously		Moral based competency	HR Department	Internal coaching	
Corruption	Distributors did not fully deposit revenue from sales	Regular monitoring and auditing	Accounting analytical skills	Control based competency	Sales department and field team	Internal and external audit	Syscom Accounting system
	Distributors selling products for personal gain	Enhance oversight and openness.	Information-sharing	Supervision based competency	Sales department and field team	Internal and external audit	Google Docs
Improper Management	Conflict of interest	Disclose conflicts of interest to relevant parties	Problem analysis	Open-transparency based competency	Board of directors	Internal reviews and auditing	

Lack of check and balance	Establish an independent review board or ethics committee	Separation of power	Negotiation based competency	Board of commissioner	Internal reviews

Plan Implementation
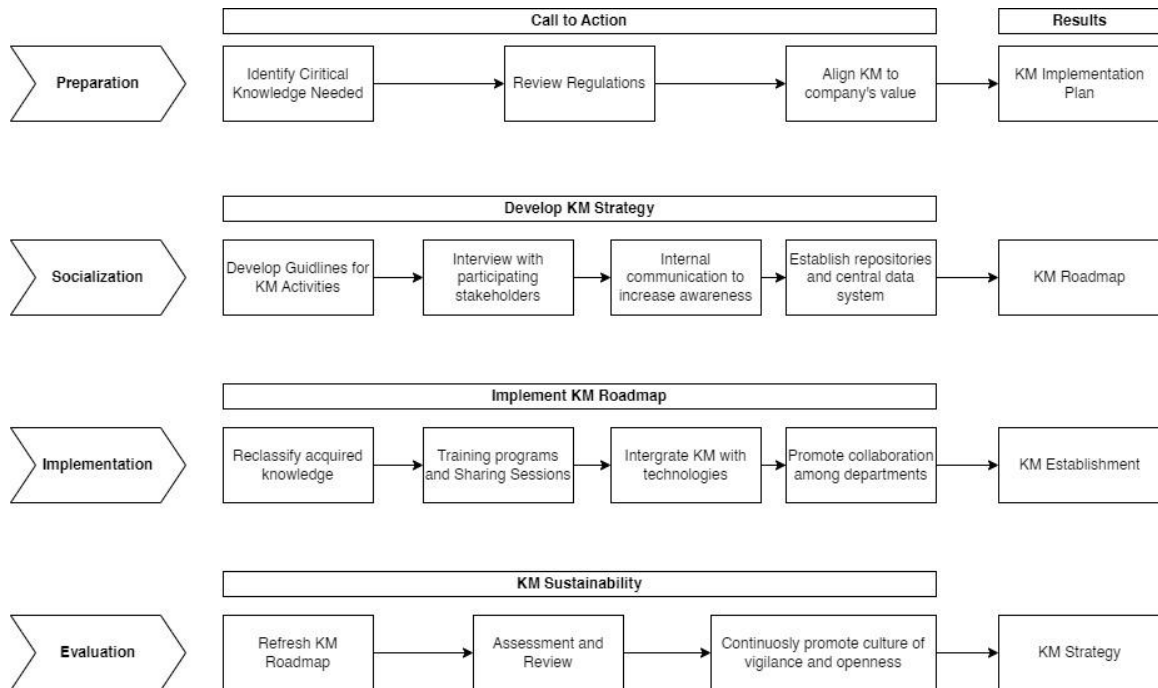
Figure 5. Knowledge Management Implementation Roadmap

The suggested solution's implementation strategy is broken down into four main stages: preparation, socialization, implementation, and evaluation. Preparation involves an assessment of existing knowledge management methods, creating clear goals and objectives, forming a dedicated knowledge management team, providing resources, and creating a formal project plan. Each stage is critical to the efficacy and sustainability of KM projects.

The socialization stage focuses on creating awareness and building support for knowledge management initiatives. Internal communication campaigns, training sessions, and seminars can be launched to educate staff about the benefits of KM and its application to their jobs. Open discourse and debates regarding KM can be encouraged, and advocates and influencers can be identified and engaged to advocate for and drive KM adoption. These efforts can help to develop a culture that appreciates and welcomes KM principles.

The implementation stage involves deploying knowledge management processes, tools, and technologies. It includes knowledge capture techniques, KM-supporting technological platforms and systems, mechanisms for efficiently and effectively capturing, organizing, storing, and communicating knowledge, continuing training and assistance to staff, monitoring implementation progress, resolving any issues or barriers, and making required modifications. These measures will help the business improve its knowledge management procedures and foster a culture of continuous learning.

The evaluation stage focuses on assessing the effectiveness and impact of knowledge management (KM) initiatives. This involves conducting a systematic evaluation of the impact

of KM on key performance indicators (KPIs) relating to knowledge sharing, collaboration, innovation, and overall organizational performance. The assessment results are then used to develop and improve the KM efforts, allowing informed decisions regarding their future direction. By employing this feedback-driven strategy, businesses can continuously improve their knowledge management methods and maintain their alignment with changing needs and goals.

No	Activity	PIC	2023 Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2024 Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Preparation Stage																									
1	Conduct a knowledge needs assessment to identify critical knowledge areas and gaps within the organization.	Directors						█	█																	
2	Conduct a comprehensive assessment of the organization's current fraud prevention practices.	Directors, KM team						█	█																	
3	Review and evaluate standard operating procedures (SOPs) and regulations	Directors, KM team						█	█																	
4	Establish clear goals for knowledge management (KM) to guide the implementation process	KM Team						█	█																	
5	Identify key stakeholders and form a knowledge management team	KM Team						█																		
Socialization Stage																									
6	Engage in interviews or workshops with experts in the field to collect tacit knowledge.	HR Department								█	█															
7	Generate templates and guidelines for documenting exemplary practices, fraud detection methodologies, and strategies for prevention	HR Department								█	█															
8	Conduct internal communication campaigns to raise awareness about the importance of fraud prevention and knowledge management.	HR Department								█	█	█														
9	Establish a centralized repository for storing the collected knowledge	KM Team								█	█															
Implementation Stage																									
10	Examine and classify the acquired knowledge into pertinent categories, including fraud types, detection methods, and mitigation strategies	KM Team											█	█												
11	Create comprehensive training programs and resources to distribute fraud prevention knowledge across the entire organization	HR Department, KM Team											█	█	█	█	█	█								
12	Facilitate workshops or webinars to educate employees on techniques for detecting fraud and implementing preventive measures	HR Department											█	█	█	█	█	█								
13	Promote collaboration and knowledge sharing across departments to foster a comprehensive approach to fraud prevention	HR Department, KM Team, Managers											█	█	█	█	█	█								
14	Evaluate and adopt suitable technologies, such as fraud detection software and data analytics tools, to bolster fraud prevention efforts	KM Team											█	█	█	█	█	█								
15	Integrate the knowledge management system with existing fraud prevention systems or platforms to ensure seamless sharing and access to knowledge resources	HR Department, KM Team											█	█	█	█	█	█								
Evaluation Stage																									
16	Consistently assess and refresh the knowledge repository to incorporate emerging fraud trends and evolving prevention strategies	Managers, KM Team																	█	█						
17	Assess the impact of the knowledge management initiative using metrics such as decreased fraud incidents, enhanced response times, and feedback from employees	Managers, KM Team																	█	█						
18	Set up feedback mechanisms to gather input and insights from employees engaged in fraud prevention activities	HR Department, KM Team																	█	█						
19	Continuously foster a culture of vigilance and proactive fraud prevention across the entire company	Directors, KM team																	█	█						

Figure 6. Knowledge Management Implementation Roadmap

CONCLUSION

PT BIM effectively handled and minimized internal fraud problems by using knowledge management methods. Three major aims guided the study on this subject: to ascertain the impact of fraud on the expansion of PT BIM, to establish a knowledge management strategy to reduce the likelihood of fraud occurring, and to develop a strategy based on the offered

solution. This finding provides valuable insight into the occurrence of fraud within PT BIM and reveals the complex interplay of various factors. The study builds on Cressey's (1953) fraud triangle model, which includes pressure, opportunity, and rationalization, and shows how these factors combine to make employees more likely to commit fraud. Corruption and embezzlement by management have been identified as common forms of fraud, which undermine the financial health of the company and the trust of its stakeholders.

This research aims to solve the issues connected with fraudulent activities within PT BIM by employing the knowledge management framework, especially the SECI model. Nonaka and Takeuchi (1995) proposed that knowledge creation is an ongoing and iterative process characterized by the dynamic interaction between tacit and explicit knowledge. The SECI model explains the multiple modalities of knowledge transfer, which include socialization, externalization, combination, and internalization. PT BIM can enhance its fraud prevention skills and stimulate the production of new information by actively participating in these knowledge conversion activities. A well-defined plan with four steps is required for successful KM implementation: preparation, socialization, implementation, and assessment. This roadmap will last a year and will need resource planning by PT BIM to reach KM objectives. By implementing this strategy, PT BIM will be able to successfully conduct KM activities, establish a culture of continuous learning, and strengthen its knowledge management processes in order to prevent fraud and increase organizational performance. Business owners should pay close attention to fraud activities in their organization, as it can have devastating consequences, such as financial losses, brand harm, consumer trust erosion, legal ramifications, and organizational instability. To protect their company's well-being, they should recognize the importance of fraud prevention and actively address it.

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