

THE EFFECT OF THE ROLE OF INTERNAL AUDIT UNITS ON THE PERFORMANCE OF INSURANCE CLAIM SERVICES AND MANAGEMENT SYSTEMS WITH FRAUD PREVENTION AS INTERVENING VARIABLES IN TARUMAJAYA HOSPITAL, BEKASI

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ARTIKEL INFO	ABSTRACT
Diterima: 08 September 2022 Direvisi: 14 October 2022 Dipublish: 25 October 2022	Technological developments have an impact on making it easier for fraud to occur which has an impact on service performance. Good service performance is the achievement of an unqualified opinion on the hospital management audit. The purpose of this study was to analyze the effect of the role of the internal audit unit on service performance and insurance claims management system with fraud prevention as an intervening variable at Tarumajaya Hospital, Bekasi. The research method used is explanatory causality quantitative analysis with quantitative methods. With a sample of 40 people. The data were analyzed by path analysis through SEM-PLS. The results of the analysis and discussion show that there is a direct and indirect influence on the role of the internal audit unit on service performance and the insurance claim management system with fraud prevention as an intervening variable at Tarumajaya Hospital. internal examination unit on service performance and insurance claim management system at Tarumajaya Hospital, Bekasi. In addition, there is an influence of the role of the internal audit unit on fraud prevention, service performance and insurance claims management system at Tarumajaya Hospital, Bekasi. The research implication shows that optimal service can be achieved if it has optimal service performance.
Keywords: The role of the internal audit unit; fraud prevention; insurance claims management system; service performance.	

Introduction

Tarumajaya Hospital provides various types of medical services, including general polyclinics, dental and oral polyclinics, specialist polyclinics (surgery, obstetrics, internal medicine, children, and nerves) and Emergency and Inpatient Installations consisting of class I, II, III, and VIP which is equipped with laboratory, radiology, pharmacy, physiotherapy, anesthesia, home care, and medical check-up services. The capacity of patient beds provided by Tarumajaya Hospital is 78 beds.

Several problems with the role of the internal inspection unit that occurred at

Tarumajaya Hospital, among others, there were still employees/staff who did not understand the flow of the organizational structure and the division of job descriptions between sections, did not have a certificate in the implementation of the audit (audit). In addition, problems with the insurance claim management system are still related to the organizational flow. Where over time the BPJS patients are increasing. Likewise, the cases handled are increasingly complex with BPJS regulations that are always updated. In handling BPJS problems in the field, it requires the involvement of several work units, including Medical Records, Finance

and doctors who provide services. Therefore, it is necessary to establish a special unit for handling BPJS patients which involves several related units. Tarumajaya Hospital has formed a Casemix Unit for the effectiveness of services for BPJS patients who are already increasing.

Based on data obtained during 2021 where the submission of claims to BPJS Health showed a significant increase where in January 2021 there were 307 outpatient cases and in December 2021 there were 541 outpatient cases, where the largest percentage of pending cases occurred in April 2021 at 20% of 427 outpatient cases. As for this treatment, in January 2021 there were 374 inpatient cases and decreased in December 2021 as many as 254 inpatient cases, where the largest percentage of pending cases occurred in August 2021 at 43% of the 267 inpatient cases at the hospital. Tarumajaya Bekasi

However, at this time, fraud is rampant in the development of the business world, including in the private and government sectors. Fraud or called fraud is a practice that can be carried out by parties who want to gain profits, both for individuals and groups that can harm other parties. Usually, fraud or fraud is carried out by people who have positions or authority over the assets of either the company or the state.

Fraud includes misstatement or omission of amounts or disclosures that are intentionally made with the aim of deceiving users, while the term asset misappropriation is often used to refer to theft by employees and other internal parties within an organization. Corruption is considered the most difficult type of fraud to prevent because of the cooperation carried out by parties inside and outside the organization for profit.

Hospitals, both government-owned and private, that serve BPJS Health participant patients, means that in the hospital funds will flow from the APBN/APBD. Therefore, the management of these funds must be accountable. The accountability for the management of funds originating from the APBN and APBD will be tested and examined by the Functional Audit Apparatus belonging to the Government and the State such as the Inspectorate General, Itwil Prop/District/City, BPKP, BPK and KPK if there are indications of fraud. In providing services to BPJS Health participants, it is not appropriate for hospitals to take actions that can be categorized as acts of fraud.

Based on the focus of the problem, the author wishes to examine in more depth the influence of the role of the internal audit unit on service performance and the insurance claim management system mediated by fraud prevention, which during its operation there were ups and downs in carrying out service activities, both in terms of patient visits and management/ medical personnel. Evaluation continues throughout its operational journey. so that this research is entitled "The Influence of the Role of the Internal Audit Unit on Service Performance and Insurance Claim Management System With Fraud Prevention as an Intervening Variable at Tarumajaya Hospital, Bekasi"

A. Theoretical Framework

Based on the theoretical basis that has been described, a research concept framework can be made that connects the variables in this study.

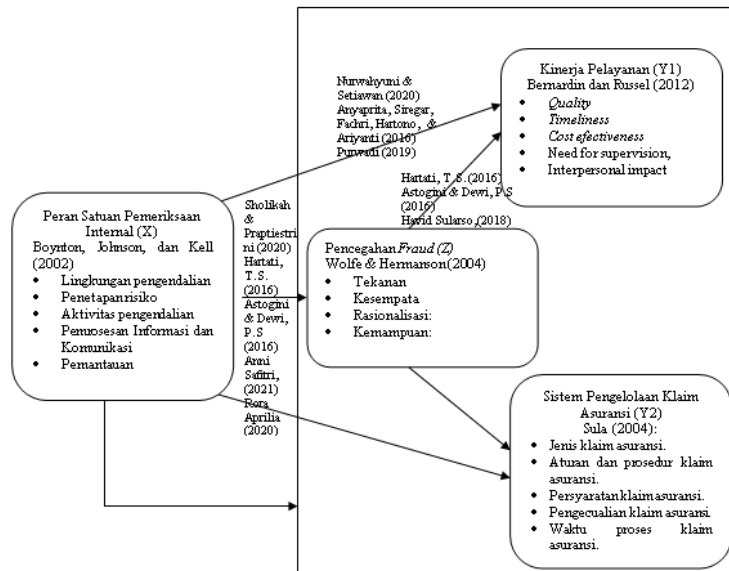


Figure 1
Theoretical Framework

B. Research Hypothesis

A hypothesis can be interpreted as a temporary answer to a research problem until it is proven that the data collected in the study or based on empirical facts. Based on the problem formulation, research objectives and conceptual framework, the research hypothesis can be explained as follows.

Ha1 There is a significant effect of the role of the internal audit unit on service performance and insurance claims

management system with fraud prevention as an intervening variable

Ha2 There is a significant influence of the role of the internal audit unit on fraud prevention

Ha3 There is a significant influence of the role of the internal audit unit on service performance

Ha4 There is a significant influence of the role of the internal audit unit on the insurance claim management system

Ha5 There is a significant effect of fraud prevention on service performance

Ha6 There is a significant effect of fraud prevention on service performance

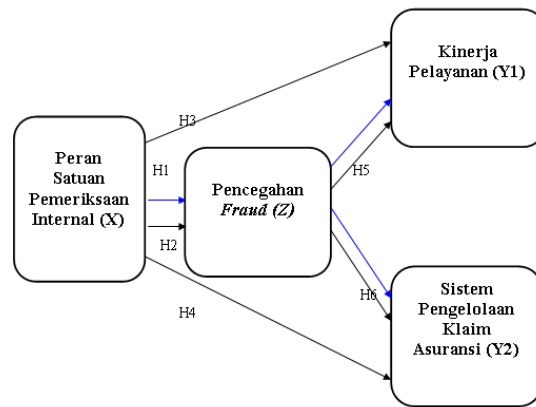


Figure2
Research Hypothesis

Methodology

This research is a quantitative analysis research with causality research design. Causal research design is a research design that is useful for analyzing the influence of one variable with another variable, the nature of the influence that may occur between the variables studied is symmetrical, asymmetrical and reciprocal.

The causal effect is explicitly formulated in the form of a directional hypothesis, both positive and negative. Based on the type of research, this research is an associative research.

Associative research is research that aims to determine the effect between two or more variables. Variables consist of independent variable (free) and dependent variable (bound). This study examines the effect of the role of the internal audit unit as an independent variable (independent variable) on service performance and insurance claims management system as the dependent variable (dependent variable) and fraud prevention as an intervening variable at Tarumajaya Hospital Bekasi.

In explanatory causality research, the approach used in this research is a survey method, namely research conducted to obtain facts about the phenomena that exist in the object of research and seek actual and systematic information. Based on the hypothesis in this research design, the variables used in the study were determined. There are four variables, namely the role of the internal audit unit, service performance, insurance claim

management system and fraud prevention. Next to determine the instrument based on the research variables and then determine the sample.

Data was collected by distributing questionnaires. The collected data was processed using descriptive and quantitative analysis tools. The data analysis technique that will be used to analyze the data is a path analysis technique whose statistical processing will be assisted by the PLS program with SmartPLS 3 software. The results of the analysis are then interpreted and the final step is concluded and suggestions are given.

A. Population and Sample

The population is the whole unit (which has been defined) regarding and from which information is desired, while the sample is a part of the population that has been selected and represents the population. Informants selected with consideration of suitability (appropriateness) means that the informants are selected based on their knowledge in accordance with the research topic and adapted to the information desired by the researcher. It also considers the adequacy of the desired information, so that the number of informants is not a benchmark, but the quality of information needed by researchers is taken into consideration.

In addition, the informants were taken from employees of the Tarumajaya Hospital, Bekasi, and had sufficient time to be asked for the information or information needed.

The population is a generalization area consisting of objects/subjects that have certain qualities and characteristics that are applied by researchers to be studied and then drawn conclusions. The population in this study was divided into two for qualitative and quantitative data, namely the staff of Tarumajaya Hospital, Bekasi.

The sample is part of the number and characteristics possessed by the population. The sampling technique is purposive sampling. Purposive Sampling is a sampling technique with certain considerations. Certain considerations are intended in selecting respondents to have certain characteristics.

The consideration is that the staff at Tarumajaya Hospital, Bekasi have worked for more than one year. Where for qualitative data, 16 samples are needed consisting of directors, deputy directors, medical committees, service managers, SPI managers, support managers, casemix PICs, Casemix managers, procurement managers, fraud prevention teams, finance, HR, general practitioners and DPJP

For quantitative research using 40 samples for Tarumajaya Hospital staff, Bekasi related to the research title

B. Data Collection Technique

Quantitative data collection method used in this study is to use the survey method, namely data collection techniques carried out by using questionnaires or questionnaires to reveal information or data from respondents. Questionnaire is a data

collection technique that is done by giving a set of questions or written statements to respondents to answer.

This questionnaire was used because the data collection technique was carried out by giving questions or written statements to participants (Stewart et al., 2015). The instrument in this study is a closed questionnaire, namely a questionnaire that has provided alternative answers so that the respondents just have to choose. In this study, the measurement scale used is the Likert scale, which is the scale used to measure the opinion of a person or group of people about social phenomena, writing quantitative analysis using the following scores:

- Score 1 for the answer Strongly Disagree (SD)
- Score 2 for the answer Disagree (D)
- Score 3 for the answer Agree (A)
- Score 4 for the answer Strongly Agree (SA)

C. Data Analysis Technique

The data analysis technique used in this study was to analyze primary data obtained from distributing questionnaires at Tarumajaya Hospital which had been filled out by participants, in this case nurses. The type of research used by researchers in this study is descriptive analysis using explanatory causality quantitative analysis methods.

D. Univariate Analysis

Univariate analysis is an analysis carried out to analyze each variable from the results of the study. The purpose of univariate analysis is to see the frequency distribution.

Univariate analysis in this study uses the Three Box Method where the answer index analysis per variable aims to find out a descriptive picture of the

respondents in this study. Especially regarding the research variables used. This study uses an index analysis technique that describes the respondents to the questions asked.

The scoring technique used in this study is with a maximum score of 4 and a minimum of 1, then the calculation of the respondent's answer index is by the following formula:

$$\text{Index Value} = \{(\%F1 \times 1) + (\%F2 \times 2) + (\%F3 \times 3) + (\%F4 \times 4)\} / 4$$
 Where :

F1 : is the frequency of respondents who answered 1 of the scores used in the list of questions in the questionnaire.

F2 : is the frequency of respondents who answered 2 of the scores used in the list of questions in the questionnaire.

F3 : is the frequency of respondents who answered 3 of the scores used in the list of questions in the questionnaire.

F4 : is the frequency of respondents who answered 4 of the scores used in the list of questions in the questionnaire.

E. How to calculate index:

To get the tendency of respondents' answers to each variable, it will be based on the average score from the calculation results of the Three Box Method (Susanti & Rita, 2020), as follows:

$$\text{Upper limit of score range : } (\%F \times 4) / 4 = (40 \times 4) / 4 = 160 / 4 = 40$$

Lower limit of score range : $(\%F \times 1) / 4 = (40 \times 1) / 4 = 40 / 4 = 10$ the number of respondents' answers does not start from number 0, but starts from numbers 10 to 40. The resulting index number shows a score between 40-10 with a range of 30. Using the three box method, the range of 30 is divided into 3 section, resulting in a range for each section of 10 which will be used as an

interpretation of the index value as follows:

10 – 20 : Bad

21 – 30 : Good

31 – 40 : Very Good

Results and Discussion

A. Validity Test Results

The results of testing the validity of the question items on the questionnaire for each variable with criteria > 0.3 and Sig. Level < 0.05 (Sugiyono, 2022: 356), it indicates that all items have a greater correlation value. This means that all question items are valid.

B. Reliability Test Results

The reliability test is useful for determining whether the instrument, in this case the questionnaire, can be used more than once, at least by the same respondent, will produce consistent data. In other words, instrument reliability characterizes the level of consistency.

The reliability test used is the Cronbach Alpha method using the SPSS program. The Cronbach Alpha method is used to find the reliability of the instrument whose score is a range of several values or in the form of a scale. According to Sekaran in Priyatno (2013), decision making for reliability testing is as follows:

- Cronbach's alpha < 0.60 = poor reliability
- Cronbach's alpha $0.60 - 0.79$ = accepted reliability
- Cronbach's alpha 0.8 or above = good reliability

After being calculated with the help of the SPSS program, it can be seen that the reliability value (Cronbach's alpha) is as follows;

Variabel	Cronbach Alpha	r limit	Decision
Service performance (Y1)	0,926	0,600	Reliable
Insurance claim management system (Y2)	0,891	0,600	Reliable
The role of the internal audit unit (X)	0,885	0,600	Reliable
Fraud prevention (Z)	0,844	0,600	Reliable

Figure 3
Reliability Test Results

From the table above, it can be seen that the Cronbach alpha value for the four variables is above 0.600. Because the value is greater than 0.600, the questionnaire measuring instrument is reliable or has met the reliability requirements.

C. Descriptive Analysis

Before entering the hypothesis testing stage, the researcher analyzed with descriptive analysis in which this analytical technique got an overview of the respondents' answers regarding the research variables used. This analysis was carried out using Index Analysis Techniques, to describe respondents' perceptions of the questions asked.

The answer index analysis per variable aims to find out a descriptive picture of the answers to the questions posed to the respondents.

The scoring technique used in this study is with a maximum score of 4 and a minimum of 1, then the calculation of the respondent's answer index is by the following formula:

$$\text{Index Value} = \{(\%F1 \times 1) + (\%F2 \times 2) + (\%F3 \times 3) + (\%F4 \times 4)\} / 4$$

Information:

F1: the frequency of respondents who answered 1 of the scores used in the list of questions in the questionnaire.

F2: the frequency of respondents who answered 2 of the scores used in the list of questions in the

questionnaire.

F3: the frequency of respondents who answered 3 of the scores used in the list of questions in the questionnaire.

F4: the frequency of respondents who answered 4 of the scores used in the list of questions in the questionnaire.

To get the tendency of respondents' answers to each variable, it will be based on the average score from the calculation results of the Three Box Method (Susanti & Rita, 2020), as follows:

Upper limit of score range: $(\%F \times 4) / 4 = (40 \times 4) / 4 = 160 / 4 = 40$

Lower limit of score range: $(\%F \times 1) / 4 = (40 \times 1) / 4 = 40 / 4 = 10$

According to Ferdinand (2016), the number of respondents' answers does not start from number 0, but starts from numbers 10 to 40. The resulting index number shows a score between 40-10 with a range of 30. Using the three box method, the range of 30 is divided into 3 section, resulting in a range for each section of 10 which will be used as an interpretation of the index value as follows:

10 – 20: Bad

31 – 30: Good

31 – 40: Very Good

D. Index of Respondents' Answers to Service Performance Variables

The confidence variable in this study was measured by 9 questions. The results of the answers and analysis of the answer score index on the service performance variable are presented in the table as follows:

The Effect Of The Role Of Internal Audit Units On The Performance Of Insurance Claim Services And Management Systems With Fraud Prevention As Intervening Variables In Tarumajaya Hospital, Bekasi

Statement	1	2	3	4	Number	Indeks	Category
	SD	D	A	SA			
1. Hospital staff are able to complete work in accordance with organizational work standards	0	3	17	20	40	34,3	High
	0	6	51	80	137		
2. Hospital staff are able to minimize errors at work	0	3	19	18	40	33,8	High
	0	6	57	72	135		
3. The work of hospital staff can be completed according to the target	0	5	15	20	40	33,8	High
	0	10	45	80	135		
4. Hospital staff can fulfill their duties in accordance with organizational expectations	0	4	15	21	40	34,3	High
	0	8	45	84	137		
5. Hospital staff can do work on time	0	5	15	20	40	33,8	High
	0	10	45	80	135		
6. Hospital staff are able to work with minimal errors	0	4	14	22	40	34,5	High
	0	8	42	88	138		
7. Hospital staff are able to work effectively	1	3	13	23	40	34,5	High
	1	6	39	92	138		
8. Hospital staff are able to work well without supervision	0	5	12	23	40	34,5	High
	0	10	36	92	138		
9. Hospital staff have the ability to work without help from superiors	1	4	16	19	40	33,3	High
	1	8	48	76	133		
Total Index						306,5	High
Index Average						34,1	

Figure 4
Results of Respondents' Responses to Service Performance Variables

The lowest score of the service performance index score is Question Number 9, namely hospital staff have the ability to work without assistance from superiors with a score of 33.3 and the highest score of the service performance index score is question number 6,7,8 with a score of 34.5. The average index score of the answer variables for the role of the internal examination unit of hospital staff was obtained at 34.1. Based on the three box method score index category, the average is at the High score level. This

condition provides evidence that service performance is at a high intensity.

E. Analysis of Respondents' Answer Index to Variables Insurance Claims Management System

The variable of the insurance claim management system in this study was measured by 5 questions. The results of the answers and analysis of the answer score index on the variable Insurance claims management system are presented in the following table.

Statement	1	2	3	4	Number	Indeks	Category
	SD	D	A	SA			
1. RS. Tarumajaya accepts insurance claims from both private and government	0	6	14	20	40	33,5	High
	0	12	42	80	134		
2. There are rules and procedures for insurance claims applied in the hospital. Tarumajaya	1	2	14	23	40	34,8	High
	1	4	42	92	139		
3. There is verification and registration at the hospital. Tarumajaya on insurance claims	1	3	12	24	40	34,8	High
	1	6	36	96	139		
4. There is an exception for insurance claims for the insured at the hospital. Tarumajaya	0	4	17	19	40	33,8	High
	0	8	51	76	135		
5. In accordance with the terms and conditions in the hospital. Tarumajaya has time to process insurance claims	0	6	19	15	40	32,3	High
	0	12	57	60	129		
Total Index						169,0	High
Index Average						33,8	

Figure 5
Results of Respondents' Responses to Variables of Insurance Claim Management System

The lowest score of the index score of the insurance claim management system is Question Number 5, which is in accordance with the terms and conditions at the hospital. Tarumajaya has an insurance claim processing time with a score of 32.3 and the highest score index score for the insurance claim management system is questions number 2 and 3 with a score of 34.8. The average index score of the answer variables for Variable The role of the internal audit unit in this study was measured by 5 questions. The results of the answers and the analysis of the answer score index on the variable The role of the internal audit unit are presented in the following table

the role of the internal examination unit of hospital staff was 33.8. Based on the three box method score index category, the average is at the High score level. This condition provides evidence that the insurance claim management system is at a high intensity.

F. Analysis of Respondents' Answer Index to Variables The Role of the Internal Audit Unit

Statement	1	2	3	4	Number	Indeks	Category
	SD	D	A	SA			
1. The role of the internal inspection unit (SPI) is the entire process of audit, review, evaluation, monitoring, and other supervisory activities on the implementation of duties and functions in the hospital. Tarumajaya	0	5	11	24	40	34,8	High
	0	10	33	96	139		
2. Internal control system (SPI) is an independent organization at Tarumajaya Hospital which plays an important role in preventing fraud	0	5	17	18	40	33,3	High
	0	10	51	72	133		
3. The performance of the organization of hospitals, both medical and non-medical, must have an internal performance audit carried out by the Internal Examination Unit (SPI) on a regular basis	0	6	15	19	40	33,3	High
	0	12	45	76	133		
4. SPI activities, ensuring that every transaction has been authorized by the authorities, there has been a separation of functions, adequate documentation and recording	0	5	16	19	40	33,5	High
	0	10	48	76	134		
5. Board of commissioners RS. Tarumajaya, always conducts Monitoring (Monitoring), to ensure that the internal control system (SPI) is running well.	0	6	14	20	40	33,5	High
	0	12	42	80	134		
Total Index						168,3	High
Index Average						33,7	

Figure 6
Results of Respondents' Responses to Variables The Role of the Internal Audit Unit

The lowest score index score The role of the internal audit unit is Question Numbers 2 and 3 with a score of 33.3 and the highest score index score The role of the internal audit unit is question number 1, namely the role of the internal audit unit (SPI) is the entire process of audit, review, evaluation, monitoring, and other supervisory activities on the implementation of duties and functions in the hospital. Tarumajaya with a score of 34.8. The average index score of the answer variables for the role of the internal examination unit of hospital staff was 33.7. Based on the three box method

score index category, the average is at the High score level. This condition provides evidence that the role of the internal inspection unit of hospital staff is at a high intensity.

G. Analysis of Respondents' Answer Index to Fraud Prevention Variables

The user interest variable in this study was measured by 5 questions. The results of the answers and analysis of the answer score index on the Fraud prevention variable are presented in the table as follows

Statement	1	2	3	4	Number	Indeks	Category
	SD	D	A	SA			
1. Hospital leadership. Tarumajaya checks my work regularly	0	4	20	16	40	33,0	High
	0	8	60	64	132		
2. The staff work environment has a hospital organizational structure. Clear Tarumajaya	1	2	12	25	40	35,3	High
	1	4	36	100	141		
3. The staff has made a big contribution and contribution in the workplace	0	7	16	17	40	32,5	High
	0	14	48	68	130		
4. Staff understand the Internal Control of the Hospital. Tarumajaya and can find its advantageous weakness	0	2	13	25	40	35,8	High
	0	4	39	100	143		
5. The staff obeys all the rules set by the hospital. Tarumajaya	0	3	14	23	40	35,0	High
	0	6	42	92	140		
Total Index						171,5	Good
Index Average						34,3	

Figure 7
Results of Respondents' Responses to the Fraud Prevention Variable

The lowest score of the fraud prevention index score is Question Number 3, namely the staff has made a large contribution and contribution in the workplace with a score of 32.5 and the highest score of the fraud prevention index score is question number 4, namely the staff understands the Internal Control of the Hospital. Tarumajaya and was able to find his advantageous weakness. with a score of 35.8. The average index score of the answer variables for the role of the internal examination unit of hospital staff

was obtained at 34.3. Based on the three box method score index category, the average is at the High score level. This condition provides evidence that the fraud prevention provided is at a high intensity.

H. Analysis of Respondents' Answer Index to Research Variables

Based on the average index score of the Three Box Method, the average score for each variable is as follows;

No	Variable	Score			Behavior
		Low	Medium	High	
1	Service performance			√	Very well
2	Insurance claims management system			√	Very well
3	The role of the internal audit unit			√	Very well
4	Fraud prevention			√	Very well

Figure 8
Score Matrix Three Box Method

I. Measurement Analysis (Outer Model)

Before analyzing the causal relationship between latent variables using a structural sample analysis (inner example), analyze the measurement sample (outer example) first to show whether the data collected based on the respondent is true & can be accounted for for its validity, from the interaction between latent variables using their respective indicators. Testing the measurement model (outer model) in this study was conducted on

data based on 40 respondents using the SmartPLS application to test the validity & test reliability.

J. Actual Validity Test

a. Testing the outer model or measurement model is aimed at testing and evaluating the relationships between indicators and their constructs (latent variables). The outer model is obtained from the analysis test results with the SmartPLS 3.3.9 software with the calculate PLS Algorithm menu

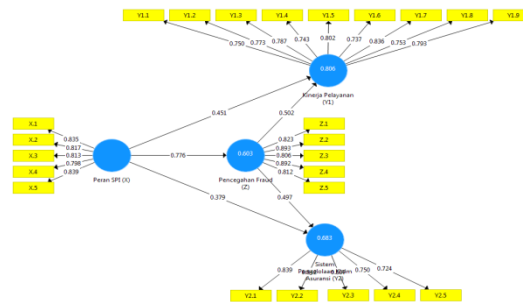


Figure 9
Measurement Model

Source: Primary Data Processing with PLS-SEM (2022).

After analysis with PLS, all variables can be declared valid if they have a loading factor value equal to or more than 0.7 and have an AVE result equal to or more than 0.5.

K. Structural Model Analysis or Inner Model

The structural model (Inne model) is a model that can prove from an interaction on causality that refers to the latent variable. In this study, structural samples can be assessed using the coefficient of determination test (R2) & multicollinearity test. The following is a path diagram display (path example) using PLS Bootstrapping calculations. The test results can be seen in Figure 9.

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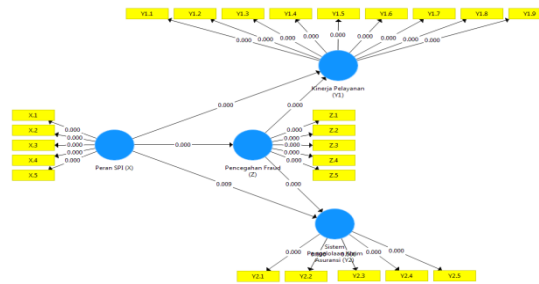


Figure 10
Path Model

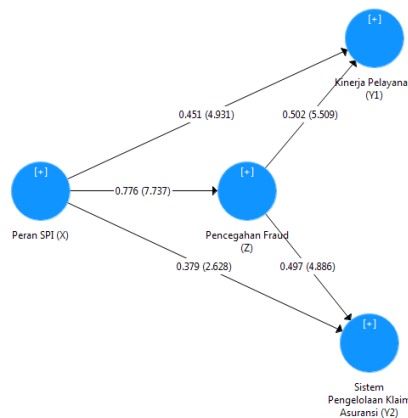


Figure 11
structural model

Source: Primary Data Processing with PLS-SEM (2022)

management system at Tarumajaya

Based, the inner model is a structural model by describing the causal relationship between variables and those based on existing theories. The inner model will perform an analysis where the causal relationship between variables will be investigated.

In this section, several things that will be tested are VIF or multicollinearity, coefficient of determination or R-Square (R²), effect size (f²), predictive value (Q²), T-statistics, indirect effect.

L. Discussion of Research Results

Indirect influence of the role of the internal audit unit on service performance and insurance claims

Hospital, Bekasi through fraud prevention

From the results of SEMPLS analysis research, namely hypothesis H1 is accepted, there is an indirect influence on the role of the internal audit unit on service performance and insurance claims management system at Tarumajaya Hospital, Bekasi through fraud prevention. Fraud prevention can be done by activating internal audits. Active internal auditing is usually the most widely applied form of internal auditing. To deal with fraudulent procurement of

goods in hospitals, systematic and integrated efforts are needed in investigative strategies and preventive strategies (Singleton & Singleton, 2010). The investigative strategy will indeed appear to be successful in eradicating corruption, but in the long term this strategy will encourage counter-productive conditions in development activities. This needs to be addressed by prioritizing preventive strategies. To implement this strategy, the internal control system must be implemented effectively. If the internal audit of a company is weak, the possibility of errors and fraud is very large. On the other hand, if the internal audit is strong, the possibility of errors and fraud can be minimized. Even if errors and fraud still occur, they can be identified quickly and corrective actions can be taken as early as possible.

M. The direct influence of the role of the internal examination unit on fraud prevention at Tarumajaya Hospital, Bekasi

From the results of the SEMPLS analysis research, namely hypothesis H2 is accepted, then there is a positive and significant direct influence on the role of the internal examination unit on fraud prevention at Tarumajaya Hospital, Bekasi. Audit is a condition that is built and created in a company that affects the effectiveness of internal audits. The inspection system is the dominant element that influences other elements in the SPI (Boynton, Johnson, & Kell, 2002)

Where the positive direction of SPI towards fraud prevention means that the better the SPI, the greater the prevention of fraud that occurs. Likewise, if the SPI decreases, fraud prevention will decrease. The role of a

weak internal audit unit in the government bureaucratic system can be an opportunity for officials and staff in the company, this is because the actions taken are not detected by anyone. On the other hand, if the role of the internal audit unit in the government's bureaucratic system improves, it will be difficult to commit fraud, because every activity carried out has been limited and supervised by the governance of the role of the internal audit unit. So, the more effective the level of internal inspection in a government bureaucratic system, the less opportunity for employees to commit fraud. This can support the theory put forward (Naufal & Aisyah, 2019) which states that the application of a good internal audit can prevent fraud which has been widely practiced so far.

N. The direct influence of the role of the internal examination unit on service performance at Tarumajaya Hospital, Bekasi

From the results of SEMPLS analysis research, namely hypothesis H3 is accepted, then there is a direct positive and significant influence on the role of the internal examination unit on service performance at Tarumajaya Hospital, Bekasi. Conceptually, a company or organization to achieve the goals to be achieved, employees must have awareness of the audit environment contained within the company. If the employee has understood the inspection environment in his work environment, it can be ascertained that the performance carried out by the employee can achieve the company's goals. which means that a good inspection environment can encourage increased ser(Dessler, 2015)

O. The direct influence of the role of the internal examination unit on the insurance claim management system at Tarumajaya Hospital, Bekasi

From the results of the SEMPLS analysis research, namely hypothesis H4 is accepted, then there is a positive and significant direct influence on the role of the internal examination unit on the insurance claim management system at Tarumajaya Hospital, Bekasi. (Romney & Steinbart, 2016) internal control (internal control) is an organizational plan and business methods used to safeguard assets, provide accurate and reliable information, encourage and improve the efficiency of the organization's operations, and encourage conformity with established policies. Internal control in insurance companies includes inspection, review, and evaluation of the adequacy and effectiveness of the company's internal control system, and the quality of work from the implementation of assigned responsibilities. In carrying out its duties, the internal control system has unrestricted access in examining company records, assets and resources, as well as matters deemed necessary and the internal control system in its implementation is obliged to maintain its security and confidentiality. In claim payment transactions, functions are established according to their respective duties. This is intended so that there is an internal check in the implementation of a transaction so that it is expected to minimize the possibility of fraud (Mary, Albert, & Byaruhanga, 2014).

P. The direct effect of fraud prevention on service performance at Tarumajaya Hospital, Bekasi

From the results of the SEMPLS analysis research, namely hypothesis H5 is accepted, then there

is a positive and significant direct influence on fraud prevention on service performance at Tarumajaya Hospital, Bekasi. (Stamler, Marschdorf, & Possamai, 2014) states that: Prevention is based on the design of controls to reduce the risk of fraud against the corporation or criminal offenses on behalf of the corporation (in particular, bribery and money laundering) so that it does not occur. One indicator of a good local government financial performance is the achievement of an unqualified opinion on an audit of regional financial management. One of these opinions can be achieved if the procurement process for goods/services is carried out properly, in accordance with the laws and regulations and the role of the internal audit unit is adequate.

Q. The direct effect of fraud prevention on the insurance claim management system at Tarumajaya Hospital, Bekasi

From the results of the SEMPLS analysis research, namely hypothesis H6 is accepted, then there is a positive and significant direct influence on fraud prevention on the insurance claim management system at Tarumajaya Hospital, Bekasi. (Coenen, 2008) preventive control is focused on protecting company assets and information by stopping fraud. The National Health Insurance System is organized by the government as an effort to provide affordable and quality health services, including mental health services. In its implementation, it is suspected that there is a potential for fraud that can harm many parties, either directly or indirectly (Widiyati, Valdiansyah, Meidijati, & Hendra, 2021). The Corruption Eradication Commission has targeted the potential for fraud in the health sector to monitor potential fraud, because the potential losses caused are quite large. This is in accordance with research conducted by

(Pramesti, Sunarsih, & Dewi, 2020) Internal control has a negative effect on preventing fraud in procurement of goods at the Badung Mangusada District Hospital. Organizational commitment has a positive effect on preventing fraud in procurement of goods at the Badung Mangusada District Hospital (Pramesti et al., 2020).

R. Research Findings

Based on the results of the research and discussion, it was found that the research findings where fraud prevention strengthens the influence of the role of the internal audit unit on service performance and insurance claims management system at Tarumajaya Hospital, Bekasi. In addition, there is an influence of the role of the internal audit unit on fraud prevention, service performance and insurance claims management system at Tarumajaya Hospital, Bekasi.

These findings indicate that fraud prevention can be done by activating internal audits. Active internal auditing is usually the most widely applied form of internal auditing. To deal with fraudulent procurement of goods in hospitals, systematic and integrated efforts are needed in investigative strategies and preventive strategies (Singleton & Singleton, 2010). The investigative strategy will indeed appear to be successful in eradicating corruption, but in the long term this strategy will encourage counter-productive conditions in development activities. This needs to be addressed by prioritizing preventive strategies. To implement this strategy, the internal control system must be implemented effectively. If a company's internal audit is weak, the possibility of errors and fraud is very large. On the other hand, if the internal audit is strong, then the possibility of errors and fraud can be minimized. Even if errors and fraud still occur, they can be identified quickly and corrective actions can be taken as early as possible.

Good hospital management will

provide a reference or description of how the hospital is managed transparently, with independence, accountability, accountability and fairness so that financial performance at the hospital can be achieved in accordance with the vision and mission of the hospital that has been previously determined. However, this hope has not been fully felt, this is due to the inadequacy of the organization to create good management and the lack of high commitment from hospital managers as a result of various irregularities, fraud, smuggling and corruption. The phenomenon of fraud has become something common in hospitals.

The high intensity of fraud, fraud, and embezzlement practices that occur in a public institution, with all its modes from the simple to the very sophisticated and complex, should awaken all parties to build commitment to the implementation of good governance consistently and widely at all levels because the existence of awareness and commitment will result in not achieving good financial performance at the hospital. Fraud can happen anywhere, can be done by anyone and has an impact on anyone who can harm all parties, either directly or indirectly, including those who commit the fraud.

Fraud in the business world can be done by unscrupulous employees both at the lower management level and at the upper management level. The fraud committed by these individuals is detrimental to stakeholders (owners, partners, doctors, employees). Fraud that occurs in the company will result in inefficiency in the company's operations. The company's inefficiency due to fraud is the weak competitiveness of the company, decreased revenue, increased costs, decreased employee morale and threats to the company's survival.

Good internal audit allows management to be ready to face rapid economic changes, competition, shifting customer demand and fraud as well as restructuring for future advancements (Alao & Amoo, 2014). If a company's internal audit is weak, the possibility of errors and fraud is very large. On the other hand, if the internal audit is strong, the possibility of errors and fraud can be minimized.

This result is also in accordance with Coso's research, internal control is a process within the organization, which is designed to provide reasonable assurance regarding the achievement of objectives related to operations, reporting and compliance. Effective internal control reduces fraud prevention, so an ineffective control system tends to give someone the opportunity to commit fraud that will harm the company.

Even if errors and fraud still occur, they can be detected quickly and corrective actions can be taken as early as possible. As a health service entity to the community, we need an understanding of the internal examination that will be applied by employees at the hospital, where if this is implemented effectively it can prevent fraud. This is also explained by (Wells, 2017), that the implementation of internal audits on profit and non-profit companies can protect company assets from fraud and of course assist management in carrying out all its activities.

The creation of good governance in hospitals and having reliable organizational instruments to make hospitals survive as community services are demands that must be met (Chartier, 2014). This is very important, because the hospital is a responsibility center that is responsible for public health services so that the health received by the community can be affordable and of good quality.

Conclusions

There is an influence of the role of the internal audit unit on service performance and insurance claims management system with fraud prevention as an intervening variable at Tarumajaya Hospital, Bekasi, Bekasi, meaning that fraud prevention can be used as an intermediary that strengthens the relationship between the role of the internal audit unit in influencing service performance and insurance claims management system for better.

1. There is an influence of the role of the internal examination unit on fraud prevention at Tarumajaya Hospital, Bekasi, Bekasi which means that the better the role of the internal examination unit, the higher the fraud prevention.
2. There is an influence of the role of the internal examination unit on service performance at Tarumajaya Hospital, Bekasi, Bekasi which means that the better the role of the internal examination unit, the higher the service performance.
3. There is an influence of the role of the internal examination unit on the insurance claim management system at Tarumajaya Hospital, Bekasi, Bekasi which means the better the role of the internal examination unit, the higher the insurance claim management system.
4. There is an effect of fraud prevention on service performance at Tarumajaya Hospital, Bekasi, Bekasi which means the higher the fraud prevention, the better the service performance.
5. There is an effect of fraud prevention on the insurance claim management system at Tarumajaya Hospital, Bekasi, Bekasi which means the higher the fraud prevention, the higher the work of the insurance claim management system.

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