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Impact of Accountant Professional Ethics, Good Corporate Governance, Forensic Audit on Corruption in PT. Asuransi Jiwasraya.

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ABSTRACT: The purpose of the study, to study and analyze the Role of Accountant Professional Ethics, Good Corporate Governance (GCG), Forensic Audit on Corruption in PT. JiwaSraya and The research was conducted using a qualitative method with actor participants 20 undergraduate students majoring in Accounting STIE YAI Jakarta. Literature research, previous research, limited interviews, existing phenomena were conducted. To align the opinions of the actors, a Forum Group Discussion (FGD) and Triangulation Stages were carried out. Discussed in the discussion, reviewed and conclusions and suggestions were drawn. The results of the discussion can be concluded that the Professional Ethics of Accountants, GCG, Forensic Audit have an impact on Corruption at PT. Asuransi JiwaSraya.

KEYWORDS: Professional Ethics of Accountants, GCG, Forensic Audit, Corruption, PT. Asuransi JiwaSraya.

I BACKGROUND

The phenomenon of the Jiwasraya Case journey This case began in March 2009, when Jiwasraya experienced an insolvent condition due to the lack of reserves for obligations to policyholders of IDR 5.7 trillion as of December 31, 2008. The Minister of SOEs at that time, Mustafa Abubakar, proposed additional capital of IDR 6 trillion, but was rejected because Jiwasraya's Risk Based Capital (RBC) level was far below standard. The Chairman of the Audit Board of Indonesia (BPK), Agung Firman Sampurna, explained that one of the main causes of Jiwasraya's default was an error in managing investments. "These risky stocks resulted in negative spread and created liquidity pressure on PT Asuransi Jiwasraya which led to default," Agung said in January 2020. Investment Failure and State Losses due to the Jiwasraya Case According to the BPK, Jiwasraya has been experiencing financial difficulties since 2002, with indications of pseudo-profits that began to be recorded since 2006. Instead of improving its performance, the company invested in underperforming stocks, even spending sponsorship funds for the Manchester City football club in 2014. In 2015, Jiwasraya launched the JS Saving Plan with a very high cost of funds, but the funds were invested in low-quality stock instruments and mutual funds. In 2017, Jiwasraya again received an unqualified opinion in its financial report due to a shortfall in reserves of IDR 7.7 trillion. The BPK investigation found that Jiwasraya often invested in gorengan stocks without adequate study.

Who Has Been Sentenced in the Jiwasraya Case? In 2020, six defendants in the Jiwasraya case were sentenced by the Jakarta Corruption Court. The six people were sentenced to life imprisonment. The six people who have been found guilty in the Jiwasraya case are: Hendrisman Rahim – Former Jiwasraya President Director Hary Prasetyo – Former Jiwasraya Finance Director Syahmirwan – Head of Jiwasraya Investment and Finance Division Joko Hartono Tirto – Director of PT Maxima Integra Heru Hidayat – President Commissioner of PT Trada Alam Minera Benny Tjokrosaputro – President Director of PT Hanson International Tbk Most recently, the development of the Jiwasraya case investigation has named Isa Rachmatarwata, Director General (Dirjen) of the Budget of the Ministry of Finance (Kemenkeu). Director of Investigation

The Director of Investigation of the Deputy Attorney General for Special Crimes (Jampidsus), Abdul Qohar, explained that this decision was based on the report of the results of the investigation into the management of finances and investment funds of PT Asuransi Jiwasraya for the period 2008-2018. "Based on the report of the results of the investigation into the calculation of state losses from the management of finances and investment funds of PT Asuransi Jiwasraya for the period 2008-2018, amounting to Rp16,807,283,375,000," said Qohar in a press conference at the Attorney General's Office, Jakarta, Friday (7/2/2025). Isa Rachmatarwata is suspected of approving the creation of the JS Saving Plan product which offers high interest rates despite knowing that Jiwasraya's financial condition is unhealthy. "We have found sufficient evidence regarding the existence of The company was also involved in high-risk transactions with PT Hanson Internasional. The BPK estimated that Jiwasraya's investment in gorengan stocks cost the state Rp 4 trillion, while investment in low-quality mutual funds caused an indication of a loss of Rp 6.4 trillion. In 2019, Jiwasraya recorded negative equity of Rp 27.2 trillion. Agung Firman Sampurna emphasized that this case is not only in the audit realm, but has also entered the legal realm. "So it is clear, the handling of the Jiwasraya case is not only in the audit realm, but has also entered the law enforcement realm," he said.

criminal acts committed by IR who at that time served as Head of Insurance Bureau at Bapepam LK 2006-2012," said Qohar. Isa Rachmatarwata was charged with Article 2 paragraph 1 or Article 3 Jo Article 18 of the Corruption Crime Law Jo Article 55 paragraph 1 point 1 of the Criminal Code and was detained at the Salemba Detention Center, Attorney General's Office Branch for the next 20 days.

We are interested in conducting research studies, analysis on the Impact of Accountant Professional Ethics, Good Corporate Governance, Forensic Audit on Corruption at PT. Asuransi Jiwa Sraya.

Problems:

1) How is the impact of the Accountant Code of Ethics on Corruption at PT. Asuransi Jiwa Sraya?
2) How is the impact of Good Corporate Governance on Corruption at PT. Jiwa Sraya?
3) How is the impact of Forensic Audit on Corruption at PT. Jiwa Sraya?

II. THEORETICAL STUDY.

A. GRAN THEORY.

1. Signaling Theory. Signaling theory was proposed by Michael Spence in 1973. Signaling theory explains how parties who have information can send signals to other parties. The signals sent are in the form of information that is useful for the recipient. Signaling theory shows the existence of information asymmetry between company managers and parties interested in the information. Signaling theory explains how companies should give signals to report users

2. Positive Accounting Theory. The inventors or initiators of positive accounting theory (Positive Accounting Theory/PAT) are Ross L. Watts and Jerold L. Zimmerman. This theory was first formulated in the mid-1960s. They are famous for their article, "Towards a Positive

Theory of Accounting Standard Determination" in 1978. PAT attempts to explain accounting practices that occur, not just formulate them like normative theories. Positive accounting theory (PAT) is concerned with predictions such as the choice of accounting policies by firms and how firms will respond to new accounting standards that being proposed.

3. Reduce Audit Quality Theory. Developed by Alvin A. Arens and R.S. Loebbecke, Reduce Audit Quality Theory or Audit Quality Theory is a concept that explains actions or practices carried out by auditors that can reduce the effectiveness of collecting audit evidence and the overall quality of the audit report. This theory includes various actions that can reduce audit quality, such as conducting incomplete audits, cutting audit procedures, or manipulating audit evidence. The principles that need to be considered include:

1) Integrity: Accountants must be honest and straightforward in all professional and business relationships.
2) Objectivity: Accountants must avoid bias and provide impartial judgments.
3) Competence and Due Care: Accountants must have adequate knowledge, skills, and experience in carrying out their duties, and act carefully and responsibly.
4) Confidentiality: Accountants must maintain the confidentiality of information obtained from professional and business relationships, and not disclose such information to third parties without proper authorization, unless there is a legal or professional obligation to disclose.

B. Variable Theory.

1. Professional Ethics of Accountants.

Professional ethics of accountants is a series of values, principles, and moral standards that govern the behavior of accountants in carrying out their professional duties. The basic principles of professional ethics of accountants include integrity, objectivity, competence and due care, confidentiality, and professional behavior. This ethic aims to ensure the integrity and cr The principles that need to be considered include:

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4) Confidentiality: Accountants must maintain the confidentiality of information obtained from professional and business relationships, and not disclose such information to third parties without proper authorization, unless there is a legal or professional obligation to disclose.edibility of the accounting profession and maintain public trust.

5) Professional Behavior: Accountants must maintain the reputation of the profession and avoid behavior that could damage public trust.

Benefits of Accountant Professional Ethics:

1) Building public trust in the accounting profession.
2) Increasing the integrity and credibility of financial reports.
3) Preventing unethical practices in the accounting world.
4) Ensuring accountants act in accordance with applicable professional standards.

The Role of Accountant Professional Ethics:

1) Providing a moral basis for accountants in decision making.
2) Assisting accountants in recognizing and overcoming ethical challenges that may arise in their practice.
3) Binding accountants to comply with applicable codes of ethics.

Code of Ethics for Accountants in Indonesia (2019), the ethics of the accounting profession are regulated in the Code of Ethics for Indonesian Accountants, published by the Indonesian Institute of Accountants (IAI), (Indonesian Institute of Public Accountants (IAPI) and the Indonesian Institute of Management Accountants (IAMI). This Code of Ethics regulates the behavior and responsibilities of accountants in various aspects of their work, including auditing, financial accounting, and business consulting. By adhering to professional ethics, accountants can make a positive contribution to society and help build a strong and sustainable economy.

2. Good Corporate Governance (GCG).

1) World Bank (in Effendi, 2016): GCG is a collection of laws, regulations, and rules that encourage the efficient performance of company resources to generate long-term economic value.

2) Mas Ahmad Daniri (2005). GCG is a pattern of relationships, systems, and processes used by company organs (Board of Directors, Board of Commissioners, GMS) to provide added value to shareholders on an ongoing basis in the long term.

3) National Committee for Governance Policy (KNKG): GCG has five basic principles, namely transparency, accountability, responsibility, independence, and fairness.

4) Good Corporate Governance (GCG) according to experts is a system, process, and structure used to direct and control a company, ensuring that the company is managed transparently, accountably, and responsibly, and paying attention to the interests of all stakeholders. The implementation of Good Corporate Governance (GCG) brings various benefits to the company, including improved performance, operational efficiency, and investor confidence. GCG also helps in risk mitigation, improving reputation, and ensuring the sustainability of the company. Overall, GCG is designed to ensure that the company is managed transparently, fairly, and responsibly, for the benefit of all stakeholders. The main benefits of implementing GCG:

1. Improved Company Performance:

1) Better Decision Making: GCG helps the decision-making process become more transparent and efficient, resulting in optimal decisions.

2) Operational Efficiency: Implementation of GCG can improve the company's operational efficiency, reduce costs, and increase productivity.

3) Increased Profitability: With better decision making and more efficient operations, GCG can contribute to increasing the company's profitability.

2. Increased Stakeholder Trust:

1) Investor Trust: Good GCG increases investor confidence to invest their capital, because of transparency and accountability.
2) Creditor Trust: Companies that implement GCG tend to get financing more easily because creditors have higher trust.
3) Stakeholder Satisfaction: Good GCG implementation can increase customer satisfaction and other stakeholders.

3. Risk Mitigation:

1) Reducing the Risk of Abuse of Authority: GCG helps minimize the risk of abuse of authority by directors in managing the company.

2) Better Risk Management: GCG helps companies better manage risks, including operational, financial, and reputational risks.

3) Fraud Prevention: Effective implementation of GCG can help prevent fraud and other unethical acts. GCG (Good Corporate

Governance) organs refer to the structures and mechanisms within a company that are responsible for implementing GCG principles. These organs are divided into main organs and supporting organs. The main organs include the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. Supporting organs, which assist in the implementation of GCG, can be in the form of Committees (such as the Audit Committee), the Corporate Secretary, and the Internal Audit Unit (SPI). What is very important in the implementation of GCG is main GCG Organs:

1) General Meeting of Shareholders (GMS): A forum for shareholders to make strategic company decisions and a forum for the Board of Commissioners and Directors to report their performance.
2) Board of Commissioners: Tasked with overseeing the running of the company and providing advice to the Board of Directors.
3) Board of Directors: Fully responsible for managing the company and implementing daily operations.

2. GCG Supporting Organs:

1) Committees: Formed by the Board of Commissioners to assist in carrying out supervisory duties, such as the Audit Committee, Nomination and Remuneration Committee, and Risk Management Committee.
2) Corporate Secretary: Acts as a compliance officer who assists in implementing GCG principles and ensuring that the company complies with applicable regulations.
3) Internal Audit Unit (SPI): Conducts internal audits to ensure the effectiveness of the internal control system and the company's compliance with applicable policies and procedures.

3. GCG Principles. The principles of Good Corporate Governance (GCG) consist of five main principles: transparency, accountability, responsibility, independence, and fairness. These principles aim to create good corporate governance, thereby increasing stakeholder trust and corporate sustainability. The following is a more detailed explanation of each principle:

1) Transparency: This principle emphasizes the importance of openness and providing material and relevant information about the company to stakeholders. This includes information on the company's performance, finances, and decision-making.

2) Accountability: The principle of accountability ensures that the company is responsible for its actions and performance. The company must have a clear system to account for decisions and actions taken.

3) Responsibility: This principle emphasizes the company's compliance with applicable laws and regulations and sound corporate principles. The company must also be responsible for the social and environmental impacts of its business activities.

4) Independence: The principle of independence ensures that the company is not dominated by a particular party and cannot be intervened by other parties in decision-making. This allows for objective decision-making that is free from certain interests.

5) Fairness: The principle of fairness or justice requires the company to treat all stakeholders fairly and equally. This includes fair treatment in decision making, hiring, promotion, and sharing of benefits and losses.

4. Forensic Audit.

4.1 Definition of Forensic Audit according to:

1) Charterji (2009) Forensic audit is the application of audit expertise to situations that have legal consequences, often used in extensive investigations.

2) Wiratmaja (2010): Forensic audit is the examination of evidence on a statement or disclosure of financial information to determine its relevance to adequate standards for proof in court.

3) Amrizal (2013): Forensic audit is the science of collecting and presenting information in a form and format that is acceptable to the rule of law in court against perpetrators of economic crimes.

4) Kranacher et al. (2008): Forensic audit, especially forensic accounting, is a growing area of specialization in accounting and other fields related to law, criminology, and other forensic sciences.

5) Tuanakotta (2019): Forensic audit can be seen as part of a broader internal audit, but with a focus on suspected fraud and violations of the law.

In general, forensic audits involve in-depth analysis of documents, financial records, and other evidence, with the aim of identifying fraud, corruption, or other violations that may have occurred. The results of a forensic audit can be used as evidence in legal proceedings, both in criminal and civil trials.

A forensic audit has several main stages, namely planning, evidence collection, analysis, and reporting. These stages help auditors investigate and uncover potential fraud or financial violations.Here are the stages of a forensic audit in more detail:

1) Planning: At this stage, the auditor formulates the strategy and procedures that will be used to conduct the investigation. The goal is to identify areas that need to be investigated and gather initial information.

2) Evidence Collection: The auditor collects evidence from various sources, including physical documents, digital records, and

interviews with related parties. The evidence collected must be strong enough to support findings in court.

3) Evidence Analysis: After the evidence is collected, the auditor analyzes it to identify patterns, fraud, and possible losses. This analysis may involve the use of specific forensic audit techniques.

4) Reporting: The results of the analysis are then presented in a forensic audit report. This report should include the findings of the investigation, a summary of the evidence, an explanation of how the fraud was committed, and suggestions for preventing future fraud.

In addition to the main stages above, a forensic audit also involves the possibility of appearing in court, where the evidence collected will be tested and defended by attorneys from both parties. How a Forensic Audit Works

The forensic audit process is similar to a regular financial audit—planning, gathering evidence, writing a report—with the added step of potentially appearing in court. Attorneys for both parties provide evidence that either reveals or refutes the fraud and determines the damages suffered. They present their findings to the client, and to the court if the case goes to trial.

Planning the Investigation

In the planning phase, the forensic auditor and his team will plan their investigation to accomplish goals such as:

1) Identifying what, if any, fraud was committed
2) Determining the period during which the fraud occurred
3) Revealing how the fraud was concealed
4) Naming the perpetrators of the fraud
5) Measuring the damages suffered as a result of the fraud
6) Gathering relevant evidence that is admissible in court

Gathering Evidence

The evidence gathered must be sufficient to prove the identity of the fraudster in court, reveal the details of the fraudulent scheme, and document the financial losses suffered and the parties affected by the fraud.

A logical flow of evidence will help the court understand the fraud and the evidence presented. The forensic auditor is required to take precautions to ensure that documents and other evidence gathered are not damaged or altered by anyone.

Reporting

A forensic audit requires a written report of the fraud to be provided to the client in order to proceed with a legal case if they so choose. At a minimum, the report should include:

1) The findings of the investigation
2) A summary of the evidence gathered
3) An explanation of how the fraud was committed
4) Recommendations for preventing similar frauds in the future—such as improving internal controls

The Court Process

If the case goes to trial, the forensic auditor may be asked to testify as an expert witness. The auditor will explain the findings, navigate complex accounting issues, and ensure that the evidence is clear to the court and any non-expert individuals involved in the case.

Recommending actions to prevent future frauds In a forensic audit, the auditor will look for:

1. Corruption or Fraud.

1) Conflict of Interest—when a fraudster uses his or her influence for personal gain that harms the company. For example, if a manager authorizes and approves inaccurate expenses from an employee with whom he or she has a personal relationship.
2) Bribery—offering money to get something done or influence a situation in someone's favor.
3) Extortion — the unlawful use of force, threats, or violence to obtain money or property from an individual or entity.

2. Asset Misappropriation.

Asset misappropriation is the most common form of fraud. Examples include:

1) misappropriation of cash,
2) submission of false invoices,
3) making payments to non-existent suppliers or employees,
4) misappropriation of assets (such as company equipment), and
5) theft of company inventory.

3. Financial Statement Fraud.

A regular audit simply reviews the accuracy of financial records, while a forensic audit is specifically designed to identify and document fraudulent activity. A forensic audit also involves preparing evidence that can be presented in court if necessary, and forensic auditors can act as expert witnesses. Forensic audits typically uncover asset misappropriation (such as stealing company funds or inventory), financial statement fraud (misrepresenting financial data), and corruption (such as bribery or conflicts of interest). These fraudulent activities are often hidden in a company's financial records.

From the above explanation, it can be concluded that forensic audits are essential for investigating financial violations and gathering evidence for potential litigation. Whether it is fraudulent corruption, embezzlement, or financial statement manipulation, forensic audits help uncover illegal activity and provide important evidence that can be used in court. Forensic auditors play a vital role in simplifying complex financial matters and ensuring that justice is served.

A company may commit this type of fraud to try to show that its financial performance is better than it actually is. The purpose of presenting false numbers may be to increase liquidity, ensure that C-level executives continue to receive bonuses, or cope with pressure to perform. Forensic audits may be performed based on suspicions of financial crimes, such as misappropriation of assets, bribery, conflicts of interest, or financial statement fraud. Forensic audits are also used in legal disputes such as divorce settlements, bankruptcy cases, and business closures.

III. RESEARCH METHOD

According to Sugiyono, qualitative research as a research method based on post-positivism philosophy, is used to research natural conditions, where researchers are key instruments, data collection techniques are carried out by triangulation, data analysis is inductive, and research results emphasize meaning rather than generalization. This study uses qualitative research with 15 actors from STIE YAI Jakarta Students. Interviews were conducted, Group Discussion Forums (FGD) were conducted to align different opinions with Triangulation, analyzed, discussed and conclusions were drawn.

IV. DISCUSSION

1. How does the Accountant Code of Ethics impact Corruption at PT. Asuransi Jiwa Sraya?

The accountant code of ethics plays a crucial role in preventing corruption. This code of ethics sets high standards of professional behavior, emphasizing integrity, objectivity, and competence, all of which are essential in maintaining public trust and preventing corrupt practices in the world of finance and business.Accountant Code of Ethics and Corruption Prevention:

1) Integrity: Accountants must be honest and straightforward in all professional interactions. This means refusing to engage in unethical or illegal practices, including corruption.

2) Objectivity: Accountants must maintain objectivity and avoid influences that may impair their professional judgment. This includes refusing pressure from others to manipulate financial statements or hide errors.

3) Competence: Accountants must have adequate knowledge and skills to carry out their duties properly and effectively. This helps ensure that financial statements are accurate and transparent, which in turn reduces the opportunity for corruption.

4) Confidentiality: Accountants must maintain the confidentiality of information they obtain in the course of their duties. However, this does not mean they should conceal information relevant to acts of corruption. In some cases, the code of ethics may require accountants to report fraud or violations of law of which they are aware.

5) Professional Behavior: Accountants must behave professionally and comply with all applicable laws and regulations. They must avoid behavior that could damage the reputation of the accounting profession.

What happened at PT. Asuransi Jiwa Sraya. In order to sell insurance products to the public, the Board of Directors pressured business accountants to engineer Financial Reports, which were actually bad to good, which were actually losses to profits in order to sell JS Saving Plan products that offered high interest to the public. Engineering financial reports by increasing the amount of income and reducing costs and profits to be greater. Claim reserves were changed engineered with the help of Actuarial services. reserve shortage of IDR 7.7 trillion. And ask the Public Accounting Firm to provide a WTP / Unqualified Opinion. As a basis for asking for permission and selling its Insurance Products to the Public. In this case, there has been a violation of the Accountant Code of Ethics by Business Accountants (Accountants in Companies) and Public Accountants. The Public Accounting Firm (KAP) that audited PT Asuransi Jiwasraya in 2017 was PricewaterhouseCoopers (PwC), according to Bisnis.com. PwC also gave an unqualified opinion on the consolidated financial statements of PT Asuransi Jiwasraya (Persero) and its subsidiaries as of December 31, 2016, according to Infobanknews. Previously, in the period 2006-2012, the appointed KAP was KAP Soejatna, Mulyana, and Rekan, then in 2010-2013, KAP Hertanto, Sidik and Rekan, and in 2014-2015, KAP Djoko, Sidik and Indra. It can be said that if there is no violation of the accountant's code of ethics, then there is no fraudulent Financial Reporting, insurance products cannot be sold to the public and there is no corruption at PT. Asuransi Jiwa Sraya. On the other hand, because there is a violation of the Accountant's Code of Ethics, there is massive corruption at PT. Jiwa Sraya

2. What is the impact of Good Corporate Governance on Corruption at PT. Jiwa Sraya?

Good Corporate Governance (GCG) has a crucial role in preventing corruption in companies. The application of GCG principles such as transparency, accountability, and effective supervision can create mechanisms that inhibit and complicate corrupt practices. The positive impact of GCG in the context of preventing corruption:

1. Increasing Transparency and Accountability:

1) Transparency: GCG encourages openness of information regarding company performance, decision-making processes, and applicable policies. This allows stakeholders to monitor and assess company practices, and reduces the opportunity for abuse of authority.
2) Accountability: GCG ensures that every action and decision in the company can be accounted for. The existence of a clear accountability system helps prevent corruption because perpetrators will think twice before committing acts that violate the rules.

2. Strengthening the Internal Control System:

1) GCG emphasizes the importance of strong internal control, including financial audits, compliance programs, and risk management. Effective internal control can detect and prevent corrupt practices early on.
2) For example, the implementation of a whistleblowing system (WBS) allows employees to report corrupt practices without fear of retaliation, which can help uncover hidden corruption cases.

3. Improving Business Ethics and Corporate Culture:

1) GCG encourages the implementation of ethical values and integrity in all company activities. A corporate culture that upholds honesty and transparency will create an environment that is not conducive to corrupt practices.
2) GCG can also help prevent conflicts of interest and gratification practices, which are often loopholes for corruption.

4. Increasing Stakeholder Trust:

1) Effective implementation of GCG can increase stakeholder trust, including investors, employees, customers, and the general public. This trust will encourage greater investment and long-term company stability.
2) Companies that have a good reputation in terms of GCG will find it easier to gain trust from various parties, including financial institutions and business partners.

5. Increasing Stakeholder Trust:

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2) Companies that have a good reputation in terms of GCG will find it easier to gain trust from various parties, including financial institutions and business partners.

Thus, it can be said that GCG not only plays a role in preventing corruption, but also contributes to improving company performance, good reputation, and business sustainability. The FKPT Journal states that GCG can function as a guarantor of efficiency, business sustainability, and anti-corruption enforcement in a company. It's just a shame that at PT Asuransi Jiwa Sraya, GCG is not running effectively so that major corruption occurs.

3. What is the impact of Forensic Audit on Corruption at PT.Jiwa Sraya?

Forensic audits have a significant impact on eradicating corruption. This audit plays a role in detecting, preventing, and exposing criminal acts of corruption through in-depth examination of financial records and transactions. Its effectiveness is seen in improving internal and external controls, as well as assisting the law enforcement process. Forensic audits have a significant impact on eradicating corruption. This audit plays a role in detecting, preventing, and exposing criminal acts of corruption through in-depth examination of financial records and transactions. Its effectiveness is seen in improving internal and external controls, as well as assisting the law enforcement process. Some of the impacts of forensic audits on corruption:

1. Detection and Investigation:

1) Forensic audits are specifically designed to uncover fraud, including corruption, that may be hidden in financial statements and transactions.
2) By using sophisticated data analysis techniques, forensic auditors can identify suspicious transaction patterns and lead to evidence of corruption.
3) The in-depth investigation process helps uncover perpetrators of corruption, the flow of funds, and the modus operandi used.

2. Prevention:

1) Forensic audits can serve as a deterrent to corruption by creating fear in potential perpetrators. The existence of this audit shows that corruption will be difficult to hide and there is a high risk of being revealed.

2) Forensic audits help identify weaknesses in internal control that can be exploited to commit corruption.
3) By correcting these weaknesses, forensic audits help strengthen internal control systems and prevent future corruption.

3. Increased Accountability and Transparency:

1) Forensic audits increase accountability and transparency in financial management, both in the public and private sectors.
2) These audits encourage the preparation of accurate and reliable financial reports, and ensure that public funds are managed properly and in accordance with applicable regulations.
3) Increased transparency makes corrupt practices more difficult to carry out and easier to uncover.

4. Law Enforcement:

1) The results of forensic audits can be strong evidence in court proceedings to prosecute perpetrators of corruption.
2) Forensic auditors often act as expert witnesses, providing testimony and analysis that assist judges in deciding cases.

5. Better Corporate Governance:

1) Forensic audits help improve corporate governance by ensuring regulatory compliance, increasing transparency, and preventing unethical practices.
2) Companies that implement forensic audits regularly will be more attractive to investors and other stakeholders.

In Indonesia, forensic audits have proven to play an important role in uncovering major corruption cases, such as the Bank Century and Jiwasraya cases. The presence of forensic audits provides hope in efforts to eradicate corruption and realize a clean and integrated government. Thus, forensic audits play an important role in enforcing the law and providing a deterrent effect for perpetrators of corruption.

V. CONCLUSION AND SUGGESTIONS

A. CONCLUSION

1) The impact of the Accountant's Code of Ethics on Corruption at PT. Asuransi Jiwa Sraya is not good.
2) The impact of Good Corporate Governance on Corruption at PT. Jiwa Sraya is not sharp enough.
3) The impact of Forensic Audit on Corruption at PT. Jiwa Sraya is not good.

B. SUGGESTIONS.

1) To prevent corruption, there needs to be a strict implementation of the accountant's code of ethics and fairly harsh sanctions.
2) Good implementation of GCG and needs to be supervised by the Board of Commissioners.
3) Forensic Audit is implemented to prevent Corruption.

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