Corruption Cases In Banking Practices

Budaya Organisasi Pada Dinas Kesehatan Kabupaten Sumedang

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CORRUPTION CASES IN BANKING PRACTICES

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ABSTRACT

This paper focus on corruption cases in banking practices. Social control is a well-planned process or not that is educational, invite, and even force all citizens to comply with the prevailing social norms. By nature, social control by nature is divided into two namely preventive and repressive. Preventive, is a social control performed to prevent events that have not occurred or is an attempt made before the occurrence of a violation. In a public preventive or a person is directed, persuaded, or reminded not to commit the offense mentioned. Furthermore, it is repressive, constituting a social control performed after the occurrence of an offense or is an attempt made after the offense occurred. This research is using qualitative methods and used primary data: participatory observation and in-depth interviews. Finally, research findings concluded that banking industry both BUMN and private have preventive and repressive efforts in minimizing corruption cases in banking practices. Started from the internal bank itself and then continued by external agencies namely Bank of Indonesia (BI) and the Financial Services Authority (OJK). Furthermore, if a banker has been declared to violate the Bank of Indonesia Circular Letter and / or OJK Regulation then it will be processed by the institution or the authorized party namely Police. Especially for corruption cases in the banking practices of a Bank which is a State-Owned Enterprise (BUMN), a banker who is a suspect in a corruption case can be investigated by Indonesia’s Corruption Commission (KPK) because BUMN is state-owned bank.

Keywords: corruption, social control, banking practices.

ABSTRAK

Makalah ini fokus pada kasus korupsi dalam praktik perbankan. Kontrol sosial adalah proses yang terencana atau tidak, yang mendidik, mengundang, dan bahkan memaksa semua warga negara untuk mematuhi norma-norma sosial yang berlaku. Secara alami, kontrol sosial secara alami dibagi menjadi dua yaitu preventif dan represif. Preventif, adalah kontrol sosial yang dilakukan untuk mencegah peristiwa yang belum terjadi atau merupakan upaya yang dilakukan sebelum terjadinya pelanggaran. Dalam pencegahan publik atau seseorang diarahkan, dibujuk, atau diingatkan untuk tidak melakukan pelanggaran yang disebutkan. Lebih jauh, itu represif, merupakan kontrol sosial yang dilakukan setelah terjadinya pelanggaran atau merupakan upaya yang dilakukan setelah pelanggaran terjadi. Penelitian ini menggunakan metode kualitatif dan menggunakan data primer: observasi partisipatif dan wawancara mendalam. Akhirnya, temuan penelitian menyimpulkan bahwa industri perbankan baik BUMN maupun swasta memiliki

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Kata kunci: korupsi, kontrol sosial, praktik perbankan.

INTRODUCTION

A country is never separated from problems at the macro and micro level. The problem can be in the economic, social, political, and other aspects that occur in society. In Indonesia, there is a problem that can be classified as a social problem that is a corruption.

The Supreme Court presented the number of corruption cases in the judiciary throughout 2016. Based on the Supreme Court data, the handling of corruption cases this year reached 453 cases, corruption cases at ranks second after narcotics cases. Chief Justice Hatta Ali said the two cases were included in a special crime that would be of concern to the judges. Hatta said, corruption case this time not only ensnare officials but also the judicial staff. During 2016, it recorded at least 13 judicial officers ranging from judges, clerks, to court staff allegedly involved in bribery (Source: CNN Indonesia, Thursday, 29/12/2016 07:20 WIB). Regarding the total losses suffered by Indonesia, Indonesia Corruption Watch (ICW) states there are more than Rp 3 trillion total state losses generated from corruption cases throughout 2016. ICW Law and Judicial Monitoring Division staff Aradila Caesar said exactly there is Rp 3.085 trillion worth of state losses due to corruption cases (Source: Tempo.co Saturday, March 4, 2017 17:59 WIB). The data shows that the problem of corruption is already a serious social issue.

The division of commissions or commonly referred to as bribes in major corruption cases in Indonesia ensnares state officials, but in fact bribery cases are not only potentially committed by state officials and judicial officers. We need to know that officials in the private sector also need to be a concern for the KPK which has one of the preventive tasks in corruption. One example is in the banking industry. An employee of a state bank (BUMN) that requests or receives a reward, a bribe or a reward related to the service to the customer in the process of disbursement of credit. The acceptance of such gifts or bribery in the construction of a criminal law of corruption has fulfilled the formulation of article 5 paragraph (2) of the Anti-Corruption Law, which determines: For public servants or state officials receiving the gifts or promises referred to in paragraph (1) letter (a) or (b), shall be subject to the same criminal sanction as referred to in paragraph (1). The criminal threat against such acts is a minimum of 1 year and maximum of 5 years. However, the employee's actions also comply with the formulation of article 49 paragraph (2) point (a) of the banking law, which determines: Members of the Board of Commissioners, Board of Directors or Employees or bank employees who deliberately request or accept, permit or agree to accept a reward, commission, money, extra.................. and so on. The criminal threat formulated for such crimes by the legislator is at least three years and maximum of eight years.

Corruption classified as social pathology that is very difficult to cure. Indonesia should have a commitment to reduce the level of corruption undertaken by several institutions that have been established by the state to reduce the number of corruption offenses in Indonesia, one of which is Corruption Eradication Comission (a.k.a Komisi Pemberantasan Korupsi/
The Indonesian government established the KPK to reduce corruption in Indonesia. Since the establishment of the KPK in 2003 that the eradication of corruption must be objective. Therefore, it is mandatory to state no to corruption and try to report to the authorities if they find something indicated as a criminal act of corruption.

Legislation is a manifestation of the legal politics of state institutions designed and ratified as a law to eradicate corruption. Partially, it can be concluded that the Indonesian government is considered serious enough to solve the social problems of corruption. Therefore, there needs to be seriousness for state officials in combating corruption that has become a culture in Indonesia and also the cooperation of Indonesian people to jointly handle this social issue. In combating corruption, some perspectives are needed to discuss it. This journal will discuss corruption in the practice of banking through the perspective of sociology, specifically sociology of corruption.

**DATA AND METHODS**

This research approach uses a qualitative method. To collect data, the researcher employed participant observation method, in-depth interviews, research of documents (Moleong, 1998) to identify the corruption in the banking practice through perspective of sociology. The source of primary data in this study is collected based on the results of observations and interviews with banking employees. Primary data collected includes matters relating to corruption in banking practices in Indonesia. The sources of secondary data were obtained using literature studies from books and research journals. Data analysis techniques include three lines, namely data reduction, data presentation, verification and conclusions.

**THEORITICAL ISSUES**

According to the opinion of the legendary sociologist, Ibnu Khaldun (1332-1406), the main cause of corruption is the lust for luxury living in the governing group. To fulfill the luxury shopping is the ruling group captivated by the affairs of corruption. Other causes are further effects caused by subsequent corruption, a chain reaction caused by corruption. The corruption of the ruling group causes economic difficulties, and this difficulty in turn leads to further corruption. Sociology of corruption is a sociological study of which one of the main issues is about the facts of corruption in terms of sociological perspective, the characteristics of corruption, and how to deal with corruption. The link between Corruption and Crime is a well-known phenomenon. However, the forms of the relationship vary according to degree of corruption (Alatas, 1983, p. 4).

The issue of corruption in Indonesia is extensive, but it will be focuses on corruption in banking practices and also addresses prevention efforts undertaken by internal banks through it’s established division, Bank of Indonesia (a.k.a Bank Indonesia/ BI), the Financial Services Authority (a.k.a Otoritas Jasa Keuangan/ OJK), the Police, and the Corruption Eradication Commission (a.k.a Komisi Pemberantasan Korupsi/ KPK) on the case. In Sociology, there is a concept that can be used to discuss corruption-related issues of social control.

According to Peter L. Berger (1978) social control is a variety of ways that people use to discipline their violating members. According to Joseph S. Roucek as quoted by Soerjono Soekanto (Soekanto, 1987) , argued that social control is a well-planned process or not that is educational, invite, and even force all citizens to comply with the prevailing social norms. By nature, social control by nature is divided into two namely preventive and repressive. Preventive, is a social control performed to prevent events that have not occurred or is an attempt made before the occurrence of a violation. In a public preventive or a person is directed, persuaded, or reminded not to commit the offense mentioned. Furthermore, it is repressive, constituting a social control performed after the occurrence of an offense or is an attempt made after the offense occurred. In repressive someone who has violated the act will be punished or arrested by the police and
thrown in jail.

In accordance with what has been done by some institutions related to cases of corruption in banking practices in Indonesia, the internal and external banking institutions implement preventive social control measures as an effort to prevent corruption through some rules and policies that have been done. Preventive social control is the first step to minimize the things that are not in accordance with the rules, values, and norms that apply in the community.

RESULT AND FINDINGS

Corruption is generally defined as an act of using authority for personal gain. Meanwhile, Rimsky K views corruption as a disintegration of power and defines corruption as an illegal activity or unscrupulous economic activity which involves the receipt of financial or material resources by the party concerned (Judisseno, 2005, p. 32). In particular, corruption is deemed to be related to the actions of the state apparatus in which it is capable of investing everything because of the power derived from its power, or more details of the State apparatus such as officials exploiting their power to enrich themselves, to obtain certain goods and services they can’t afford have it (Uys, 2011, p. 6).

Meanwhile, Brooks in Alatas (Alatas, Corruption: Its Nature, Causes, and Consequences, 1990, p. 1) defines corruption as a deliberate activity or an omission of a recognized task. Syed Hussein Alatas (Alatas, Corruption: Its Nature, Causes, and Consequences, 1990, pp. 1-2) identifies a number of characteristics that indicate the explicit nature of corruption: corruption requires more than one person or parties involved and emphasizes mutual benefits, in the form of money or other. An activity of corruption always commits fraud of some public body, private institution or society as a whole (Uys, 2011, pp. 6-7).

Corruption is a behavior that deviates from the official duties of an office because of the benefit of status or money that concerns the person or violates the rules of the conduct of personal conduct (Klitgaard, 1988, p. 31).

Corruption occurs not only within a government, but it can happen throughout the industry. One of the things happening in Indonesia is corruption in banking practices. Since the banking industry in Indonesia grew and started since the era of package PAKTO 1988. This growth would certainly cause a failure story since since the era of 1988 had more than 90 Banks closed because of poor performance. As we know in 1998 that there are four big government-owned banks merged to remain operational because the performance of the four Banks perform poorly and eventually the government conducted a Recapitalization Program. Finally, the four banks merged into Bank Mandiri. Factors that make poor performance from banking are as follows:

1. Economic conditions both global economy and country's own economy
2. Bankers managing the banking system are incompetent so some Banks fail to operate due to the following factors:
   a. CAR (Capital Adequacy Ratio) below 8%
   b. Non-performing Loan (NPL) is higher than 5%
   c. Performance in net income loss and tend to be negative or suffer loss with ROA below 1.5%
   d. Likudity has decreased so the bank failed to meet its short-term obligations
   e. The community withdrew its third party fund so that the Bank experienced problems in business growth and automatically experienced liquidity problems
3. Bankers, both owners / directors / executives / bank employees are badly involved in managing the banking system to benefit private needs.
4. Credit customers with bad proposals by submitting unfeasible or fictitious proposals to banks.

The four factors are making many banks that fail to operate so it must be closed. And the most disadvantaged in the case of such failure is the customer of third party funds that is the savers and depositors who believe put their funds in one bank. Bankers who are bad owners/
directors/ executives/ bank employees in managing banks to benefit personal needs and bad credit customers by submitting unfeasible or fictitious proposals to banks are dominant in causing more than seventy closed banks. Indications of bad faith in managing finances or better known as corruption can be formulated in the mode as follows:

1. Mark up projects to be financed by banks, where the perpetrators inflate project costs for personal profit of credit customers. Banks are not keen in seeing bad faith of credit customers.
2. Cooperation between banking actors with customers to break into the bank by agreeing on credit is not feasible or even can be called fictitious. The proceeds of the burglary are used for the personal benefit of both the customer and the corrupt bank employee.
3. Gratuities made by credit customers to bank employees to pass unfeasible customer projects. This gratuity will break into banking funds for the benefit of customers and employees/ executives/ and director of banking.
4. Provision of credit to fictitious customers by banks for the personal benefit of employees/ executives/ directors of banking.

The examples of fictitious credit cases that have occurred in one of the private banks, namely PT. Bank M Bandung Branch. This fictitious credit occurred for the collusion of bank employees with debtors that occurred in the period 2000-2004. The culprit is an Account Officer and a Supervisor at the bank who cooperates with the Director of PT. JLP, as the recipient of credit. The total loss for this incident is Rp. 50 billion. Employees in the Bandung branch of Bank M credit disbursed working capital credit (a.k.a Kredit Modal Kerja/KMK) to PT. JLP, a textile company in Bandung. However, credit is granted without adequate verification. There is no question about the feasibility of the company to get loan assistance worth Rp 50 billion. In the credit agreement, it was stated that the company wanted to buy a machine, apparently it wasn't. This case was revealed after Bank of Indonesia responded to the Bank M loan disbursement report in 2003. At that time Bank of Indonesia gave instructions regarding companies whose loans were threatened by bad credit, including PT JLP. Bank M then sent a team to check the condition of PT JLP. From the team's examination, it was evident that the textile company did not use credit funds to buy machines. Even the feasibility of obtaining credit is questionable.

Examples of other case with more complicated case are case that have occurred in one of the banks in Indonesia, namely Bank DB and Bank A which occurred in the period 2001-2004. The culprit is the Director, Managing Director, until the bank owner becomes the commissioner. The loss in this case is Rp. 1.23 trillion. Initially, an owner and at the same time the largest shareholder in the bank asked for a number of questions submitted in blank form. Until finally it was discovered that what was meant by hand was used to create a fictitious company. The employees were made directors and commissioners of a fictitious company which he requested for credit to the Bank DB Panglima Polim branch, Jakarta. Noted there are several companies he made. This deviation in lending at the Bank DB was revealed based on the results of a general inspection in May 2001. This deviation includes the provision of credit which was completed by BMPK of Rp. 237.9 billion and payment of repo purchases of Rp. 246.6 billion. Strangely, this practice continues. Credit continued to flow until January 2003, valued at Rp. 727 billion. While the credit recipient company is not only on behalf of the family of the manager or owner, but also on the security unit (security guard). In the same year, Bank Indonesia asked management to resolve the case. Finally, Bank DB issues a negotiable deposit certificate (NCD) with a value of Rp.742.6 billion. However, the authorization letter is considered to be fictional, because the Capital Market Supervisory Agency does not know about the payment agreement. This certificate is given to Bank A, which is then agreed to to other banks to obtain a loan of Rp. 278 billion. Finally, total non-performing loans from fictitious loans to NCDs reached Rp 1.23 trillion. The owner of Bank A is suspected of having family ties with Bank DB. Nine suspects
from the two banks had become fugitives. Until finally, on April 8, 2004, Bank of Indonesia revoked BDB and Bank Asiatic business licenses.

These modes of corruption are ongoing so that a better and more effective oversight mechanism is needed because this pattern of corruption will continue to hamper the development of the national economy.

Institutions conducting business that minimize and conduct corruption prevention efforts in banking practices can be divided into two layers:

1. **First layer: (internal party)**

   The Bank. The Bank has an independent organizational structure in dealing with corruption. The Bank has an institution parallel to the commissioner of the Audit Committee who is tasked to receive reports from the Compliance Division and the Internal Audit Division. A report describing a violation of Good Corporate Governance (GCG) must be promptly anticipated by the audit committee to undertake the prevention and prevention efforts.

2. **Second layer: (external party)**

   Bank of Indonesia and the Financial Services Authority serve as regulators in overseeing the implementation of banking operations. OJK annual audit results can be a reference to conduct stages of investigation in cases of corruption in the banking industry. External parties that will handle cases of corruption are the Police (Bareskrim) and the Attorney if it is related to a criminal case that will cause distrust of the community as a holder of public funds on the funds placed. Reports can be obtained from non-governmental organizations, depositors, or bank owners. The parties involved may be criminally charged under the Law (a.k.a Undang-Undang/UU) and the Criminal Code (a.k.a Kitab Undang-Undang Hukum Pidana/ KUHP).

   If the Bank is a BUMN Bank then there is a breakthrough institution that is the Corruption Eradication Commission (KPK) established by the government to tackle corruption in Indonesia. This is because BUMN are state owned so that KPK can conduct an investigation if corruption cases occur in state-owned banks.

   It can be seen that the banking industry both BUMN and private have preventive and repressive efforts in minimizing corruption cases in banking practices. Started from the internal bank itself and then continued by external agencies namely Bank Indonesia and the Financial Services Authority. Furthermore, if a banker has been declared to violate the Bank of Indonesia Circular Letter (a.k.a Surat Edaran BI) and / or OJK Regulation (a.k.a Peraturan OJK) then it will be processed by the institution or the authorized party namely Police. Especially for corruption cases in the banking practices of a Bank which is a State-Owned Enterprise (BUMN), a banker who is a suspect in a corruption case can be investigated by KPK because BUMN is state-owned bank.

   Formed by Law Number 30 Year 2002 on Corruption Eradication Commission, Corruption Eradication Commission (KPK) is mandated to eradicate corruption in a professional, intensive, and sustainable manner. KPK is an independent state institution, which in carrying out its duties and authority is free from any power. KPK was formed not to take over the task of eradicating corruption from existing institutions. The explanation of the law states the role of the KPK as a trigger mechanism, which means encouraging or as a stimulus for corruption eradication efforts by pre-existing institutions to be more effective and efficient.

   The duties of the KPK are: coordination with the institution authorized to eradicate corruption; supervision of institutions authorized to eradicate corruption; conduct investigations, investigations, and prosecutions of criminal acts of corruption; take actions to prevent corruption; and monitor the implementation of state governance.

   In performing its duties, KPK is guided by five principles, namely: legal certainty, openness, accountability, public interest, and proportionality. The KPK is accountable to the public and submits its report openly and periodically to the President, Indonesian House of Representatives (a.k.a Dewan Perwakilan Rakyat Republik Indonesia/ DPR RI), and the Audit Board of Indonesia (a.k.a. Badan Pemeriksa Keuangan/ BPK).
The KPK is chaired by a five-person KPK, a chairman concurrently member and four vice-chairmen concurrently members. The five KPK leaders are state officials, who come from elements of government and elements of society. The KPK leadership holds office for four years and can be re-elected only for one term. In decision-making, KPK leadership is collective collegial.

The KPK leadership in charge of four areas, which consists of Prevention, Action, Information and Data, and Internal Control and Complaints Society. Each of these fields is led by a deputy. The KPK is also assisted by the Secretariat General, led by a Secretary-General who is appointed and dismissed by the President of the Republic of Indonesia, but is accountable to the KPK leadership.

Some external institutions such as Bank of Indonesia, the Financial Services Authority, the Police, and the Corruption Eradication Commission are working together to eradicate corruption, especially corruption in banking practices in Indonesia. Bank is a business entity that collects funds from the public in the form of savings and distributes it to the community in the form of credit and or other forms with the aim of improving the standard of living of the community. Banks not only facilitate the community in terms of products offered only, the bank is a business that is based on trust. Therefore, cases of corruption in banking practices need to be considered because if the frequency is more frequent then it will harm the wider community which will have an impact on the economic aspects.

The Corruption Eradication Commission (KPK) as one of the institutions that play a role in reducing corruption cases in Indonesia has the task of coordinating with agencies authorized to eradicate corruption, supervising institutions authorized to eradicate corruption, investigate, investigate and prosecute criminal acts corruption, conduct acts of corruption prevention, and monitor the administration of the state.

In conducting coordination duties, the Corruption Eradication Commission (KPK) is authorized to coordinate investigations, investigations and prosecutions of corruption, establishes a reporting system in the eradication of corruption, requests information on corruption eradication activities to the relevant agencies, conducts hearings or meetings with agencies authorized to eradicate corruption, and to request reports from relevant agencies on the prevention of criminal acts of corruption.

If it is related to the concept of sociology, the tasks and functions of internal and external banking institutions such as BI, OJK, Police, and KPK in preventing corruption in banking practices can be analyzed with the concept of social control. According to Peter L. Berger (1978) social control is a variety of ways that people use to discipline their violating members. According to Joseph S. Roucek as quoted by Soerjono Soekanto (Soekanto, 1987), argued that social control is a well-planned process or not that is educational, invite, and even force all citizens to comply with the prevailing social norms. By nature, social control by nature is divided into two namely preventive and repressive. Preventive, is a social control performed to prevent events that have not occurred or is an attempt made before the occurrence of a violation. In a public preventive or a person is directed, persuaded, or reminded not to commit the offense mentioned. Furthermore, it is repressive, constituting a social control performed after the occurrence of an offense or is an attempt made after the offense occurred. In repressive someone who has violated the act will be punished or arrested by the police and thrown in jail.

In accordance with what has been done by internal and external agencies in the case of corruption in banking practices. The internal team of banks, Bank of Indonesia, the Financial Services Authority, the Police and the Corruption Eradication Commission in Indonesia are synergistic in implementing preventive social control measures as an effort to prevent corruption through several internal banking rules, Bank Indonesia Circular Letter, Financial Services Authority Regulation, Banking Act that has been done. Preventive social control is the first step to minimize the things that are not in accordance with the rules, values, and norms that apply in the community.
CONCLUSION

Corruption is a crime which is a social problem. Corruption causes harm to society and the state. Along with the corruption cases that occur annually in banking practices, this effort is prevented and overcome by some control of the banking and external interal. Inside the internal banking there is an independent organizational structure in handling the problem of corruption. The Bank has an institution parallel to the commissioner of the Audit Committee who is tasked to receive reports from the Compliance Division and the Internal Audit Division. A report describing a violation of Good Corporate Governance (GCG) must be promptly anticipated by the audit committee to undertake the prevention and prevention efforts. Efforts from external parties to handle this case are the presence of Bank Indonesia and the Financial Services Authority served as regulator in overseeing the implementation of banking operations. OJK annual audit results can be a reference to conduct stages of investigation in cases of corruption in the banking industry. External parties that will handle cases of corruption are the Police (Bareskrim) and the Attorney if it is related to a criminal case that will cause harm so that will cause distrust of the community as a holder of public funds on the funds placed. Reports can be obtained from non-governmental organizations, depositors, or bank owners. The parties involved may be criminally charged under the Law and the Criminal Code. If the Bank is a BUMN Bank then there is a breakthrough institution that is the Corruption Eradication Commission (KPK) established by the government to tackle corruption in Indonesia. This is because BUMNs are state-owned, so the KPK can conduct investigations if corruption cases occur in state-owned banks.

The government established an institution namely the Corruption Eradication Commission which is one of its duty is to prevent the occurrence of criminal act of corruption. The KPK has implemented a corruption prevention effort with several policies. However, policies formulated and implemented by the KPK will be not maximized if not supported by relevant agencies, government, and the general public. If it is associated with sociology, prevention is one of the properties of social control. By nature, social control by nature is divided into two namely preventive and repressive. Preventive, is a social control performed to prevent events that have not occurred or is an attempt made before the occurrence of a violation. Furthermore, it is repressive, constituting a social control performed after the occurrence of an offense or is an attempt made after the offense occurred. Prevention efforts are considered as a first step to minimize the number of cases of corruption in Indonesia and then carried out repressive control is a way to overcome these irregularities by imposing penalties to the perpetrators of corruption in accordance with the provisions and rules written formally by the relevant institutions. It is intended that the perpetrators of corruption acts realize their mistake in the hope of providing a deterrent effect against the perpetrators of corruption in Indonesia.

REFERENCE


