



# AI for Better Financial Allocation in the Third Sector

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**Abstract.** General Background Effectively managing financial resources within civil society organizations is critical to ensuring long-term operational sustainability and maximizing social value. Specific Background Over the past thirty years, the third sector has shifted from a marginal economic player into a vital partner for delivering social services, yet organizations continue to rely on unstable funding sources and conventional financial planning models. Knowledge Gap While current literature addresses e-government digitalization, there is a clear lack of empirical analysis regarding the structural readiness, technical barriers, and specific performance metrics governing the integration of predictive analytics within nonprofit budgeting workflows. Aims This study analyzes the core challenges facing third-sector resource distribution and evaluates how artificial intelligence can optimize allocation efficiency, transparency, and donor trust. Results Utilizing global case studies from The Kids Cancer Project and Mercy Corps, the investigation demonstrates that integrating analytical and generative tools can improve financial efficiency by up to 80% over traditional systems, shorten reporting timelines from days to hours, and ensure data-driven distributive equity. Novelty This paper provides a newly synthesized SWOT matrix and an operational framework tailored specifically for resource allocation, linking donor patterns directly to real-time field needs. Implications The findings prove that adopting advanced data systems is no longer an optional future upgrade but a contemporary necessity to ensure accountability, reduce administrative waste, and maintain humanitarian service delivery across vulnerable communities.

**Keywords:** Artificial Intelligence, Financial Resources, Third Sector, Predictive Analytics, Digital Governance

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## INTRODUCTION

Over the past 30 years, economies worldwide have undergone significant changes in terms of how they operate; likewise, major changes can also be seen between the various sectors within the economy itself. For example, during this period the third sector (or civil society organisations) has moved from being a marginal player within these national economies to being an essential partner in delivering Social Services and building Social Capital while helping to achieve the Sustainable Development Goals due to increasing demands being placed on both the public and private sectors and their capacity to respond adequately to all of the needs of society. As a result, effectively managing financial resources in the third sector is critical to ensuring the long-term success, effectiveness and efficiency of its operations. On the other hand, advancements in artificial intelligence are completely changing how individuals make decisions, how data is analyzed, how predictions of future outcomes are made and thus are providing a powerful resource to support better management of resources in the third sector. In addition to traditional ways of financial management using planning documents and human intuition to make financial management decisions, we now have intelligent models that analyze funding patterns and predict social needs and therefore help to prioritize where to apply resources based on accurate data. This will increase the effectiveness of government expenditures in supporting social initiatives while decreasing the amount of money wasted.

The distribution of finances within the third sector has two main issues. First, there is a lack of stability and consistency in the availability of funding to support initiatives within the third sector. Second, there is a growing expectation from both society and the donor community that organisations operating in this sector should be able to establish their project's viability and provide a return on investment. In this context, intelligent decision-supporting tools are needed that can help to create more efficient and flexible financial systems using large-scale data analytics, predictive algorithms and machine learning.

The goal of this study is to identify ways in which artificial intelligence (AI) can enhance the way that financial resources are allocated within the third sector. To accomplish this, current models will be reviewed and assessed for their strengths and weaknesses, after which future mechanisms will be proposed to incorporate AI into the financial planning systems of non-profit organizations. In that regard, the study will also seek to answer several fundamental questions, namely: To what extent is the third sector prepared to accept these technologies? What legal and technical barriers impede successful adoption? It is important to note, however, that the value of this study extends beyond an academic undertaking to include practical dimensions, especially given the increasing need for effective methods for managing the funding associated with social and humanitarian initiatives. This need has become even more urgent as global crises continue to escalate and there is an increasing demand for organized and equitable assistance to vulnerable communities and populations. As a result, artificial intelligence (AI) should not be viewed as just a tech-related gimmick; it is, instead,

an essential component to facilitating innovative transformation within the operation of nonprofit organizations by making available human and financial resources more efficient and more transparent; thus, resulting in increased levels of service delivery to clients while providing greater accountability for the use of these resources.

**Challenge:** Non-profit organizations have limited financial resources but face significantly increased demands for their services; therefore, there is a need to develop tools/methods that can effectively allocate these resources in an equitable and efficient manner. Although there have been major advancements in technology, most of these organizations continue to use conventional financial planning processes which do not utilize sufficient analytical or predictive capacity.

Conversely, AI Applications have efficiently facilitated the analysis of, and guided users' decisions based on, their analysis of immense amounts of data; enhanced sectors' operational efficiency; and provided guidance in many areas to improve operational efficiencies for all sorts of industries. A question arises regarding how much access, or opportunity, third-sector organisations have in capitalising on the ability of AI technologies to assist with effectively and equitably directing and allocating their financial resources. More specifically, there exists an evident disparity between what AI technologies could provide the third-sector (i.e., opportunities for long-term financial sustainability) and the employability of AI technologies within third-sector organisations; this lack of exploitability constitutes a substantial barrier to achieving the goals of the sector (financial sustainability) and transparency (the need for accurate and timely reporting) that are critical components..

**Main Research Questions:** To what extent can AI technologies contribute to improving the allocation of financial resources in the third sector? And what are the most prominent challenges and opportunities associated with their application?

### Sub-questions:

1. What are the most prominent challenges facing the third-sector organizations in allocating financial resources effectively?
2. What are the most important AI technologies that can be employed in the field of financial management?
3. How can AI bring about a qualitative improvement in the financial data analysis and decision-making in non-profit organizations?
4. How prepared is the technological and organizational infrastructure in the third sector to adopt these tools?

### Section One: Theoretical Literature:

#### The first requirement: The Most Prominent Challenges Facing the Third Sector Organizations in Allocating Financial Resources:

The most prominent challenges facing the third sector organizations (non-profit organizations, associations, and civil society organizations) in allocating financial resources effectively include the followings:

1. **Limited Financial Resources:** Most third sector organizations rely on donations, gifts, and grants, which are unstable sources.
2. **Weak Technological and Digital Infrastructure:** Many of these organizations lack advanced financial information systems that would help them track and

accurately analyze the revenues and expenditures.

3. **Lack of Specialized Expertise:** There is a shortage of qualified personnel in the field of financial management and strategic planning within these organizations.
4. **Unfair or Need-Based Allocation:** The resource allocation may not be based on a genuine assessment of community needs or performance indicators, but rather on subjective or arbitrary considerations. This leads to the duplication of projects or the allocation of support to less needy areas or groups.
5. **Weak Accountability and Transparency:** Some organizations do not have effective mechanisms for reviewing financial performance or do not publish periodic financial reports. In some cases, a lack of transparency leads to misallocation or waste of resources.
6. **Over-reliance on donors:** Some donors impose specific conditions on how the funds are used, limiting the organization's flexibility in allocating resources according to its actual priorities.
7. **Lack of evidence and analytical indicators:** The absence of a reliable database for analyzing activities, results, and costs makes it difficult to make evidence-based financial decisions.
8. **Organizational and administrative challenges:** Multiple departments and overlapping responsibilities can lead to a scattering of priorities and a lack of clarity regarding the financial accountability.
9. **Resistance to change:** Some organizations remain hesitant to use modern technological tools or change traditional models for budget allocation [1].

**The second requirement: Artificial intelligence techniques that can be employed in the field of financial management are:**

- ❖ **Machine learning:** An intelligent system that learns from past data to predict future outcomes without explicit programming.

**In financial management:**

1. Forecasting donation and grant flows.
  2. Forecasting the costs of future projects based on past data.
  3. Analyzing spending patterns to detect waste or duplication [2].
- ❖ **Predictive analysis:** It uses artificial intelligence algorithms to analyze past trends and predict future outcomes.

**In financial management:**

1. Identifying peak times for fundraising.
  2. Predicting budget deficits or surpluses.
  3. Helping the organization develop proactive financial plans [3].
- ❖ **Decision support systems:** Intelligent systems that provide recommendations to managers based on the analysis of large amounts of data.

**In financial management:**

Proposing the optimal allocation of resources according to priorities and needs.

Simulating multiple scenarios for resource allocation.

Providing financial recommendations based on the actual project performance [4].

- ❖ **Natural Language Processing:** A technology that enables the understanding and analysis of texts and

documents using human language.

**In financial management:**

1. Analyzing financial reports and correspondence to identify trends.
  2. Automating the reading of annual reports and budgets and extracting key performance indicators (KPIs).
  3. Automatically generating financial reports based on data [5].
- ❖ **Intelligent Chatbots:** AI-powered programs that interact intelligently with users.

**In financial management:**

1. Responding to donor inquiries about the status of their funds.
  2. Providing automated updates on the project allocations.
  3. Assisting employees in understanding the budget items or completing expenditure reports [6].
- ❖ **Big Data Analytics:** Analyzing massive amounts of data to gain accurate financial insights.

**In financial management:**

1. Analyzing funding data from thousands of projects to identify patterns.
  2. Comparing financial performance across organizational branches or project categories.
  3. Extracting indicators of expenditure effectiveness.
- ❖ **Computer Vision:** A technology used to understand and analyze images and videos [7].

**In financial management:**

1. Monitoring project implementation on the ground (e.g., monitoring construction progress).
  2. Verifying the accuracy of project expenditures in the field [8].
- ❖ **Generative Artificial Intelligence:** A system that can generate new content, such as reports, graphs, and financial analyses.

**In financial management:**

1. Creating visual representations of budget allocation.
  2. Preparing interactive financial reports that are easily understandable for donors or volunteers.
- ❖ **Financial Fraud Detection Systems:** AI-based systems that detect abnormal spending or irregularities.

**In financial management:**

1. Real-time monitoring of spending and alerting management to the suspicious financial behavior.
2. Reducing the likelihood of the misuse of funds or embezzlement [9].

**The third Requirement: The Role of Artificial Intelligence in Qualitatively Improving Financial Data Analysis and Decision-Making in Non-Profit Organizations:**

**First: Accurate and In-Depth Financial Data Analysis**

1. **Handling Massive Data Volumes:** Artificial intelligence can process the massive amounts of financial data in record time, such as revenues, donations, expenses, and project reports.
2. **Analyzing Historical Trends and Predicting the Future:** It can identify recurring patterns, such as periods of increased donations or seasons with higher expenditures.

3. It helps predict the financial crises, surpluses, and needs based on the past data behavior.
4. **Detecting Errors and Deviations:** It uses precise algorithms to monitor unusual or suspicious financial transactions, thus reducing the waste or fraud [10].

### Second: Improving Financial and Administrative Decision-Making

1. **Supporting Data-Based Decision-Making:** Artificial intelligence provides management with reports and recommendations based on the accurate data, not personal judgment.
2. **Proposing Optimal Resource Allocation:** Using AI models, it is possible to accurately determine where the money should be spent according to priority needs and returns.
3. **Simulating potential scenarios:** For example, what would happen if the donations decreased by 20%? Or if the resources were redistributed?
4. **Reducing human bias:** Decisions are based on the objective criteria, which promotes fairness and transparency [11].

### Third: Enhancing Transparency and Accountability

1. **Generating automated financial reports:** AI can generate detailed, ready-to-view reports for donors or the community, showing where the funds were spent and their impact.
2. **Smart dashboards:** These display the real-time financial performance and present the data in a visually appealing and easy-to-understand way for management and beneficiaries.

### Fourth: Improving the Operational Efficiency

1. **Automating routine financial tasks:** Such as data entry, invoicing, collection tracking, and others, saving the employees time and effort.
2. **Reducing human error:** Using AI tools, the error rate in the data entry and processing is reduced [12].

### The fourth Requirement: The Readiness of the Technical and Organizational Infrastructure in the Third Sector to Adopt These Tools:

#### First: Technical Infrastructure – To What Extent Is It Ready?

The level of technical readiness is generally average to weak, varying according to the size of the organization and its geographical location.

#### Strengths:

1. Some large or international organizations have already begun using electronic financial management systems and database fundamentals.
2. Increased awareness of the importance of digitalization after the COVID-19 pandemic.
3. The existence of some technical initiatives that support the digital transformation of the non-profit sector.

#### Weaknesses:

1. **Weak technical infrastructure:** Many organizations do not have advanced financial management systems or secure data servers.
2. **Lack of experience in dealing with artificial intelligence tools:** There are no technical personnel specializing in the data science or

artificial intelligence analysis.

3. **Limited technical funding:** Most budgets are directed towards the field activities and not towards the developing technical systems [13].

### Second: Organizational Structure – Is It Ready for Change?

Organizational readiness varies, but it faces cultural and administrative challenges.

#### Strengths:

1. Some organizations have begun establishing digital transformation and organizational development departments.
2. There is a growing acceptance of the importance of technology in improving the transparency and accountability.
3. Donor pressure to adopt more efficient methods of managing funds.

#### Weaknesses:

1. **Traditional organizational culture:** Some leaders remain hesitant to adopt data analytics tools.
2. **Lack of strategic plans for adopting artificial intelligence:** Most organizations do not have a clear digital vision.
3. **Weak digital governance:** There are no robust policies in place to protect the data or regulate its use.

### Brief SWOT Analysis (Third Sector Readiness for AI Adoption)

1. **Strengths:** Growing awareness of the importance of technology – Some successful experiences – External pressure from funders
2. **Weaknesses:** Weak infrastructure – Lack of skills – Resistance to change – Limited budgets
3. **Opportunities:** Development of low-cost tools – Partnerships with technology companies – Government support programs
4. **Threats:** Loss of trust if the data is misused – Information security risks – Significant disparities between organizations [14].

### Section Two: A Global Case Study on Applying Artificial Intelligence (AI) Technologies to Improve Financial Resource Allocation in the Third Sector, Focusing on Two Prominent Global Organizations:

#### Tool One: Australia (The Kids' Cancer Project)

##### Background and Challenge

The Kids' Cancer Project is an Australian charity that funds the childhood cancer research. It faced the challenge of declining returns from traditional campaigns and the rising costs associated with the postage and the effort required to target the potential donors.

##### Applying AI

In partnership with the analytics company SAS as a part of the "Data for Good" program, the organization employed AI algorithms to analyze its donor database, predict who was likely to provide greater support, and automate financial tasks and reporting the use of real-time analytics and predictive intelligence.

## RESULTS

The financial flow from the regular donors increased from approximately \$1.2 million in 2019 to \$2.2 million in 2023 (+83%). The number of donors increased by approximately 30% annually.

The financial efficiency improved, and the report processing time was reduced from 8–10 days to 6–8 hours. More than 15% of the additional revenue was directly allocated to the research funding.

### Benefits for the Third Sector

1. More effective allocation of resources to support the research staff.
2. The increased transparency through faster and more reliable financial reporting.
3. A more strategic, data-driven approach to the campaigns [15].
4. **Second Tool:** Methods Matcher for Immediate Intervention by Mercy Corps

### Background and Challenge

Mercy Corps is an international humanitarian organization operating in over 40 countries. It is often recognized as having a knowledge and experience gap among its field workers, particularly in the emergency situations, such as the food crises and inflation.

### AI Application

In collaboration with Cloudera, Mercy Corps launched an augmented retrieval-based generative intelligence tool called Methods Matcher. Its goal is to provide an immediate guidance on the specific problems on the ground, such as the food needs or the inflation-adjusted cash assistance.

### Initial Results

1. The tool has been operational in 40 countries since November 2024.
2. Widespread adoption by field teams and rapid responses without waiting for the central decision-making.
3. User feedback is being gathered to develop future versions, including support for the analytics and automated reporting [16].

### Benefits for the Third Sector

1. Increased efficiency in the use of funds by directing the appropriate interventions to the critical situations more quickly.
2. Strengthening the local capacities and reducing the reliance on the centralization.
3. Improving the quality of evidence-based decisions and learning from the past experiences.

### AI Tools Used

#### Organizational Technologies Direct Impact

**Kids' Cancer Project:** Predictive AI automated reporting, more efficient donor campaign allocation, and expanded research spending.

**Mercy Corps:** Generative AI + RAG, automated field decision support, and real-time case analysis

### Lessons Learned

1. **Increased Efficiency:** AI makes the resource allocation more focused and goal-oriented.
2. **Equity:** It reduces the waste and increases the access to those in need.
3. **Knowledge Comprehensiveness:** It empowers the field staff to make sound decisions.

4. **Improved Governance:** Thanks to transparency, faster reporting, and reduced reliance on the human effort [17].

### Socio-Economic Analysis of the Two Cases

#### Kids' Cancer Project (Australia)

##### Economic Impact:

1. Annual revenue increased by 83%.
2. **Increased spending efficiency:** Over 15% of the increase was directly allocated to the research.
3. A significant reduction in the operational costs of donation campaigns.

##### Social impact:

1. Expansion of the groups benefiting from the research and treatments.
2. Improved donor trust due to the data-driven transparency.
3. Enhanced community engagement across diverse age groups [18].

#### Mercy Corps (Globally)

##### Economic impact:

1. Improved distribution of financial and in-kind assistance based on the needs of each region.
2. Reduced response time from days to hours.
3. Reduced wasted administrative costs due to incorrect or delayed decisions.

##### Social impact:

1. Empowering the local staff to make effective decisions in the field.
2. Increased beneficiary satisfaction resulting from the support being tailored to their needs.
3. Enhanced equity among the marginalized groups through the real-world data indicators [19].

### Proposed model: Allocating financial resources using AI in an Arab environment

#### Key Steps:

1. **Building a unified database:** This includes beneficiary characteristics, regions, gaps, and previous donations.
2. **Prioritizing beneficiaries based on need:** Using deep learning algorithms or clustering.
3. **Linking donors to actual field needs:** Through automated recommendations based on the predictive AI.
4. **Automating reports and interim budgets:** Using automated document generation tools and dashboards [20].

### Periodic performance review: Based on indicators such as: Efficiency indicator (actually the used funds):

1. Social impact indicator (number of households – the change in the living standards (.
2. Equity indicator (geographical distribution – the inclusion of specific groups, such as the women and people with disabilities).

### Practical recommendations for the third sector in the Arab world

#### Area of recommendation

1. **Infrastructure:** Building local and open data centers for the third sector, through the collaboration between the government and the private sector.
2. **Governance:** Integrating digital oversight

- committees to monitor the equitable use of algorithms.
3. **Human Resources:** Training staff on the use of generative and analytical artificial intelligence tools.
4. **Funding:** Allocating grants to support the digital transformation within the charities from major donors or endowments.
5. **Social Justice:** Developing open-source algorithms that fairly represent the all vulnerable groups [21].

## CONCLUSIONS:

The study manifested that applying the artificial intelligence in the third sector achieves the followings:

1. Higher financial efficiency, up to 80%, compared to traditional procedures.
2. Greater distributive equity driven by real data.
3. Faster response to crises and changing events.
4. Higher trust between donors and beneficiaries.
5. Integrating artificial intelligence is not a future option, but a contemporary necessity to ensure the sustainability of charitable and humanitarian work in a complex, changing the world suffering from the wide development gaps.

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**Conflict of Interest Statement:** The authors declare that there search was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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