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Government Oversight Mechanisms To Prevent Social Assistance Recipients From Misusing Funds For Online Gambling In Serang City

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ABSTRACT

This study aims to analyze supervision mechanisms as regulations that are intended to prevent recipients of social assistance indicated for online gambling from misusing it by the Serang City Government. The study was conducted using a descriptive qualitative approach with data collected through in-depth interviews with 14 informants (officers from the Social Affairs Office, DTKS data operators, village-level officials and social assistance recipients) as well as documentary analysis of administrative records and regulatory frameworks. The results are that the supervision is carried out through the Integrated Social Welfare Data System (DTKS) and coordinated with PTK in detecting suspicious transactions. While this arrangement of integration with biometric verification has been largely effective against misuse, issues such as low financial literacy of beneficiaries, lack of social accompaniment, obsolete population data, weak inter-agency coordination and low community participation still continue to persist. Grounded on Principal-Agent Theory, Street-Level Bureaucracy and the New Public Service paradigm, this research proposes that effective supervision will require a new approach toward collaborative governance focused on educational empowerment, citizen engagement and multi-stakeholder partnership instead of administrative control. Findings the study concludes that although systemic supervision has improved considerably, long-term effectiveness hinges on reinforcing the human and social aspects of governance in social assistance.

INTRODUCTION

The disclosure of the misuse of social assistance (bansos) by recipients allegedly engaged in online gambling is a serious challenge for public administration, especially at the local government level in Indonesia. Social assistance programs first formulated to relieve poverty and stabilize economies have been increasingly diverted to consumptive and non-contributory behaviours.

The overall social protection architecture in Indonesia has changed dramatically since 2019 when the Integrated Social Welfare Data System (Data Terpadu Kesejahteraan Sosial—DTKS) was instituted. While the DTKS offers a national backbone for beneficiary targeting used by non-contributory programs, such as the Family Hope Program (Program Keluarga Harapan—PKH), food assistance (Bantuan Pangan Non-Tunai—BPNT) and education grant (PIP) cash incentives, it also serves to target access to health insurance subsidies provided through Health Insurance National Program (Penerima Bantuan Iuran—PBI-JKN). According to World Bank estimates, the integration of social protection databases has greatly improved beneficiary incidence—by 2018 this means 44% of total benefits from PKH were allocated to poorest quintile (World Bank, 2020).

This is a coordinated transformation of Indonesia's societal security systems, leaping from manual census-based registration for social support reasons into dynamic and even smart-digital nationwide data management based – up to October 2023. The Next Generation Social Welfare Information System allows household verification by village officers at their request, therefore encouraging practical real-time data updates using mobile applications without any paper-based documentation (Akbar et al., 2023; Aprilia & Choiriyah, 2024). As Development Pathways (2024) warns amidst the rapid urbanization of places like Serang City, DTKS persists with poor quality data and targeting errors, along with transparency challenges.

This phenomenon has emerged as a policy issue requiring attention, particularly in Serang City, Banten Province. Some aid recipients have been found to use the funds they receive for online gambling, even though their husbands meet the administrative eligibility criteria as social assistance beneficiary families (Syakira et al., 2024). This study will examine the role of the Serang City Government's oversight in addressing this multidimensional problem.

Indonesia's shift toward increasingly prevalent online betting practices reflects broader changes driven by digitalization, internet access, and behavioral trends that prioritize "instant gratification." Unlike gambling in the past, online gambling is no longer merely an occasional recreational activity. Research by Fatimah et al. (2025) on gambling addiction and families found that such addiction disrupts family social functioning, triggers conflict among household members, and erodes trust within the family. Problems arise when social assistance funds—intended for food, education, or healthcare—are instead used on gambling platforms, often resulting in financial loss. Widespread access to gambling apps combined with low digital literacy among the underprivileged creates opportunities for the misuse of public funds (Syakira et al., 2024).

Online gambling is increasingly recognized as a significant public health and socioeconomic issue in Southeast Asia. Specifically, the adoption of mobile technology (Wang & Glaeser, 2018), digital payment systems (Feng et al., 2023), and various marketing strategies has lowered barriers to accessing gambling platforms, thereby reaching economically vulnerable groups. As identified by Syakira et al. (2024), consumerism-driven gambling behavior is a coping strategy arising from general anxiety regarding socioeconomic pressures—influenced by cultural factors—whereby vulnerable individuals gamble in hopes of finding an instant solution to financial crises through high-risk digital betting. This type of behavior is particularly prevalent among social assistance recipients who view government transfer funds as discretionary income rather than as public resources subject to specific conditions.

Indonesia’s anti-money laundering infrastructure—coordinated by the PPATK—possesses robust financial tracking capabilities that can be leveraged to identify social assistance recipients engaged in gambling activities. In line with this mandate, the PPATK is responsible for receiving, processing, and analyzing Suspicious Financial Transaction Reports, Cash Financial Transaction Reports, and Cross-Border Fund Transfer Reports; these three types of reports form a system wherein each serves as a component contributing to the comprehensive oversight ecosystem managed by the PPATK. By integrating PPATK oversight with social assistance disbursement platforms—specifically through Himbara—misuse of funds can now be detected in a timely manner before causing systemic losses.

From a governance perspective, the widespread abuse of social assistance programs signals that local government oversight systems suffers from serious, systemic deficiencies. In practice of addressing complex public policy scenarios, it is a frequent experience that fragmented inter-agency coordination, weak mechanisms for validation of decisions and latterly continuing gaps in bureaucratic systems offer special windows of opportunity for administrative dereliction and mismanagement (Natarang, 2018). Local governments play a key constitutional role in making sure that distributed social assistance reaches the most vulnerable intended beneficiaries and is used according to program rules. Field observations and empirical data, however, reveal continual shortcomings in targeting precision, very low human resources supporting local workforce at the village and sub-district level combined with a lack of public involvement through an active monitoring and evaluation set-up (Akesmawan(2019)). These systemic deficiencies require a thorough re-assessment of current supervisory regimes to ensure that enhanced technological possibilities are aligned with the vital values of transparency and social accountability.

Both the legal and ethical implications of falsely receiving social assistance complicate the policy. Misallocation of public funds for corrupt and unethical ends is a blatant breach of accountability principles, which meets the definition of corruption in some Sense depending on whether there are elements of authority abuse or opportunity exploitation (Natarang, 2018). Therefore, local governments need to have a supervision system that is legally guaranteed while opening more spaces for public participation in social control. Civil society organizations, community leaders and beneficiary representatives can provide transparency leading to increased accountability which reduces policy deviation (Denhardt & Denhardt, 2003).

This research is placed within the principal–agent theory, street-level bureaucracy and new public service (NPS) frameworks. One relevant theoretical framework, Principal-Agent Theory, speaks to the dynamic nature of this tension between government's role as (principal) and beneficiaries' role (agents), wherein asymmetries of information and divergent interest lead to moral hazard risk (Lipsky, 1980).

The government shares its authority to distribute some resources with beneficiaries in social assistance administration, on the condition that expenditures are made for approved ends. Nevertheless, moral hazard arises from asymmetries of information: agents hold private knowledge of their actual behavior. Diverting assistance directly for online gambling violates the implicit agreement governing this principal-agent relationship, and thus requires that monitoring mechanisms (sanctions, verification and transaction tracking) be established to deter such behavior among agents to achieve key principal objectives (Mazmanian & Sabatier 1983).

Street-Level Bureaucracy theory, in particular, highlights the crucial importance of implementation on the part of village officials and social accompanists who are faced with resource scarcity and unclear mandates that put them effectively alone as he interpreters of what policy is (Lipsky 1980; Kholifah 2013). Similarly, the New Public Service paradigm is human relations-oriented and emphasizes civic engagement through citizen empowerment and participatory governance rather than top-down control (Denhardt & Denhardt, 2003). It offers a strong conceptual view in analyzing the complex problems of social assistance supervision towards public services in Serang City.

The main purpose of this study is to examine whether local government supervision mechanisms can effectively deter social assistance recipients engaged in online gambling from misusing these funds. Particularly, this study aims to explore its structural and procedural elements of the existing superivision system and evaluate clearly both the benefits and drawbacks of digitised-integrated monitoring through data-sharing mechanism being promoted by DTKS & PPATK collaboration. Through achieving these goals, this paper contributes to the literature on social protection governance and presents practical implications for policymakers aimed at increasing program integrity and beneficiary accountability.

METHODS

This study used descriptive qualitative research with a particular interpretive phenomenological emphasis in order to investigate lived experiences. According to Strauss and Corbin (cited in Tresiana, 2013), qualitative research is defined as a formalized method that yields complex findings that would not be possible through basic statistical procedures or conventional quantitative measurement tools. Following Creswell (2014), descriptive qualitative method is intended to detail the behavior of complex social phenomena through individual case studies founded upon unique empirical facts, and strives for contextual understanding and meaning construction rather than generalizable prediction or abstraction by numbers.

Three main methods were used to collect data in order to develop a comprehensive understanding of the research problem. 1)Utilising participatory recording and analysis processes, individual semi-structured interviews (n=14) were conducted for diverse stakeholder expertise through purposive sampling after November 2020. 2) We carried out systematic documentary analysis of administrative records including DTKS beneficiary lists, PPATK suspicious transaction reports, Social Affairs Office implementation guidelines and pertinent local regulations. This included direct observation of daily operations within the Social Affairs Office as well as the specific village-level beneficiary verification process. The data was analyzed using Braun and Clarke's (2006) six-phase framework for thematic analysis: familiarization with the raw data, initial code generation, searching for broader themes, reviewing potential themes, defining and naming themes, and production of the formal report. To ensure credibility, dependability and overall trustworthiness of the study, triangulation across informant category and data types were used. Finally, member checking, key informants were presented with preliminary findings in order to validate and confirm the interpretations by the researcher.

RESULTS AND DISCUSSION

The Architecture of Social Assistance Supervision in Serang City

The Serang City Government, operating through the Social Affairs Office (Dinas Sosial), exercises strategic oversight functions across the entire social assistance delivery chain. Supervision extends beyond mere targeting accuracy to encompass behavioral monitoring of fund utilization, ensuring alignment with program objectives of poverty reduction and household welfare improvement.

The distribution mechanism operates through the State-Owned Banking Association (Himpunan Bank Milik Negara—Himbara), with Bank Negara Indonesia (BNI) serving as the primary distribution partner. This banking infrastructure is integrated with the national DTKS database, which consolidates data from multiple central government agencies: the Ministry of Social Affairs, the Central Bureau of Statistics (BPS), the National Development Planning Agency (Bappenas), the Ministry of Home Affairs (Kemendagri), and the National Civil Service Agency (BKN). This multi-agency data integration represents a significant advancement in targeting precision, reducing inclusion and exclusion errors that historically plagued manual registration systems (World Bank, 2020).

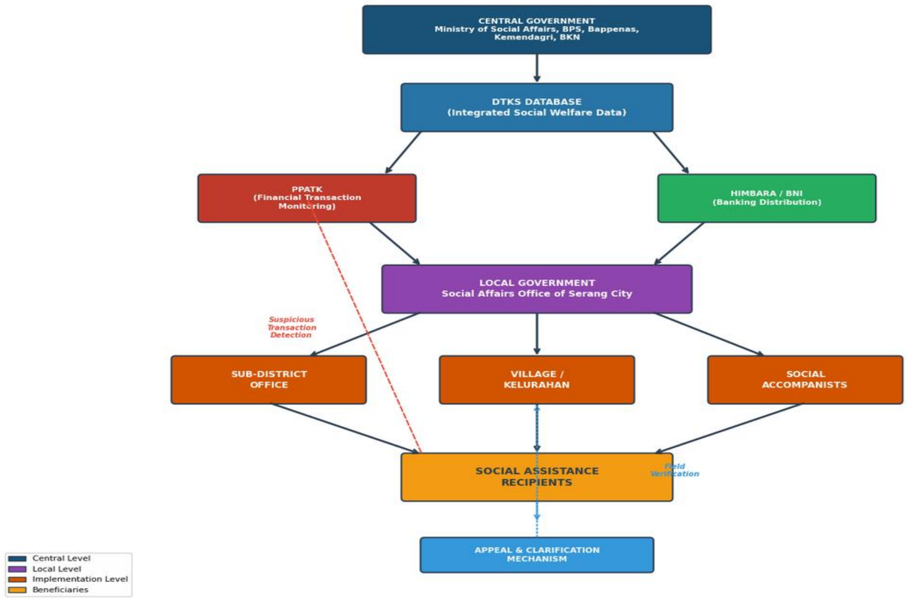

Figure 1. Multi-Layered Social Assistance Supervision Mechanism in Serang City

What is also different from the supervision architecture in Serang City is its collaboration with the Financial Transaction Reports and Analysis Center (PPATK) to catch suspicious financial activities related to online gambling. The PPATK monitoring system can detect even the slightest transfer anomalies—and trigger an alert to patient banks, such as when a party frequently deposits money into one of the well-known gambling platforms or makes irregular withdrawals that may indicate someone is attempting to obscure the traces of their criminal activity. In consequence, if a transaction is deemed suspicious it will be blocked temporarily while investigations are carried out by authorities and investigators. This digital surveillance system is an adaptive response to a changing financial technology (fintech) landscape in which the diversion of funds doesn't take place with physical bills anymore, but across encrypted digital pathways.

Dwiyanto (2021) asserts that supervisory systems covering policy deviation in public service delivery are essential for good governance. An integration between PPATK monitoring and DTKS data management by the Serang City Government is a good example of this, where administrative control works in tandem with technological intelligence to protect public resources.

The Nature and Patterns of Misuse

In this research, the main challenge facing the system is not targeting error (selection of ineligible beneficiary), as commonly assumed but instead behavioral misuse by administratively eligible beneficiaries. Interview data show that although flagged recipients are genuinely poor (as indicated by their economic score in DTKS), they use the money to gamble online. This highlights an important disconnect between administrative eligibility and behavioral adherence. This dynamic is explained by the Principal-Agent framework – government (principal) allocates spending to beneficiaries (agents) based on verified needs, but observability and internalisation of agent remuneration cannot be complete.) Digital payment systems have improved the efficiency of distribution, but they also create an automatic audit trail with that fact limiting real-time prevention while allowing for post-hoc detection.As one DTKS operator noted:

> *"We can see the transactions after they happen. The system catches gambling patterns within days, but by then the money is already spent. Prevention requires more than monitoring—it requires changing how people think about assistance."*

This observation aligns with Lipsky's (1980) insight that street-level bureaucrats develop informal coping mechanisms to manage the inevitable gap between policy ideals and implementation realities. In Serang City, operators supplement digital monitoring with telephone reminders and community announcements, attempting to shape beneficiary behavior through social pressure rather than purely technical controls.

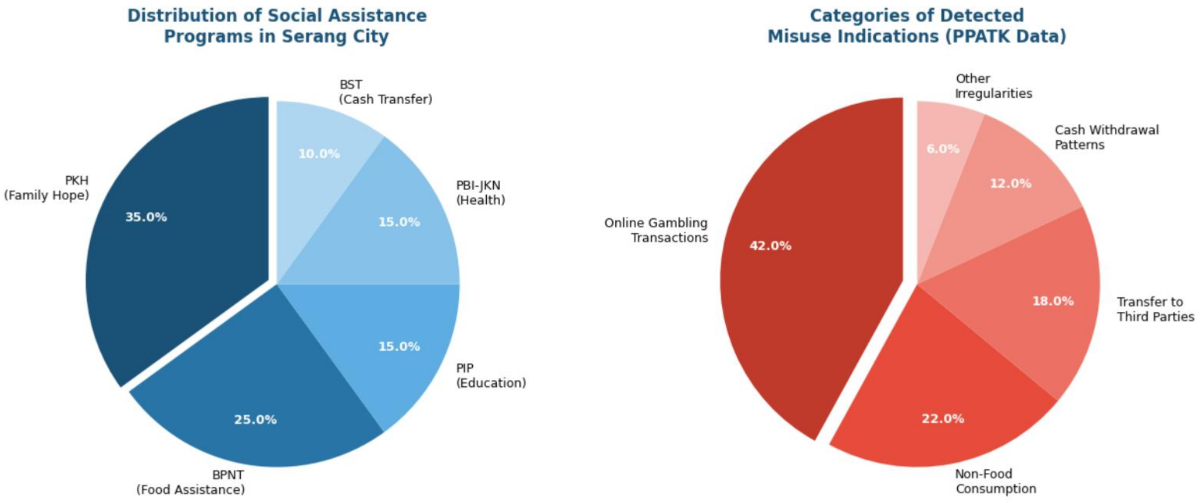

Figure 2. Social Assistance Program Distribution and Misuse Categories in Serang City

Mechanisms of Clarification, Layered Verification, and Policy

To mitigate risks of erroneous suspension and protect innocent beneficiaries, the Serang City Government has established a multi-tiered clarification mechanism. When an account is flagged, recipients may file an appeal through their village office (kelurahan), which conducts field verification to determine whether the flagged transactions genuinely represent gambling activity or reflect legitimate alternative explanations (e.g., transfers to family members, small business transactions, or medical emergencies).

The verification hierarchy operates as follows:

1) Village officials and social accompanists conduct home visits, interview neighbors, and review supporting documentation.
2) Findings are compiled and transmitted to the Social Affairs Office with recommendations.
3) Final decisions regarding account reinstatement rest with the Ministry of Social Affairs, ensuring national consistency in sanction application.

This layered structure embodies what Dwiyanto (2021) terms "accountability through procedure"—the institutionalization of checks and balances that prevent arbitrary administrative action. However, field interviews reveal significant operational constraints. The implementation of social assistance programs often encounters various interconnected systemic obstacles that hinder the effectiveness of distribution. A primary root cause is population data that is not regularly updated. Many residents still use civil registration documents (such as ID cards) from other regions or have failed to report shifts in their socio-economic conditions, such as changes in employment status or family composition. This lag in data updates creates ambiguity during validation, ultimately triggering convoluted clarification processes and delaying the delivery of benefits to eligible recipients.

These data-related issues are further exacerbated by a shortage of human resources at the grassroots level. The ratio of social facilitators to beneficiary families is highly unbalanced. With thousands of beneficiary families scattered across various sub-districts, it is impossible for facilitators to provide in-depth monitoring and support; in some instances, as few as two field officers are responsible for overseeing more than 400 beneficiary households. Meanwhile, challenges also arise from the beneficiaries' own limited understanding. Many view the assistance funds as an absolute entitlement devoid of obligations, rather than as a conditional public aid program. This gap in perception stems from a lack of initial outreach and orientation prior to enrollment, compounded by the absence of ongoing financial literacy education within the community.

To reduce long-term dependency and incentivize productive behavior, the Serang City Government implements a graduation policy (kebijakan graduasi) that limits maximum benefit duration to five years. Upon reaching this threshold, recipients are assessed for economic self-sufficiency and, if deemed capable, are exited from the program to create space for newly eligible households.

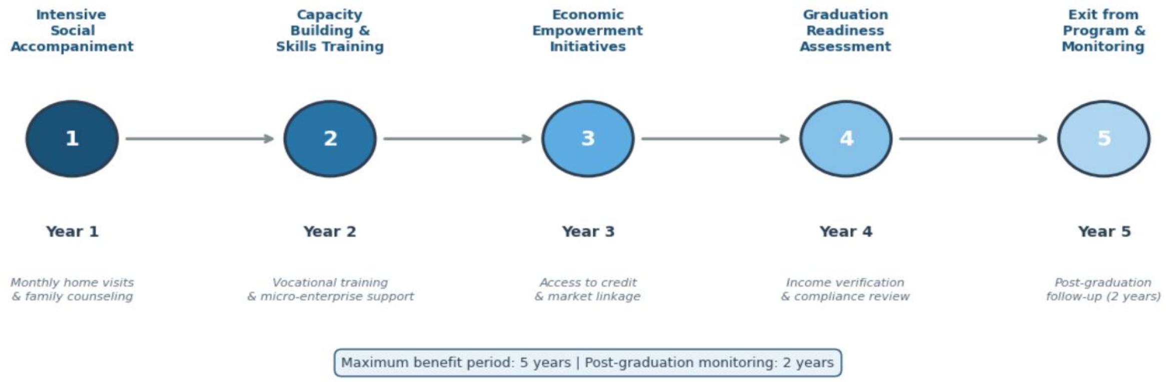

Figure 4. Five-Year Graduation Policy Framework for Social Assistance Recipients in Serang City

The graduation framework comprises five sequential stages: (1) intensive social accompaniment and needs assessment; (2) capacity building through vocational training and skills development; (3) economic empowerment via micro-credit access and market linkage support; (4) graduation readiness assessment involving income verification and compliance review; and (5) program exit with two-year post-graduation monitoring.

This policy reflects the New Public Service emphasis on empowerment over dependency. As Denhardt and Denhardt (2003, p. 147) argue, "the primary role of public servants is to help citizens articulate and meet their shared interests rather than to control or steer society." The graduation policy operationalizes this vision by treating beneficiaries as prospective economic actors rather than permanent welfare dependents.

However, interview data suggest implementation gaps. Limited training budgets, weak linkages with private sector employers, and insufficient post-graduation support reduce the policy's transformative impact. Several recipients who graduated from PKH reported returning to informal, unstable employment without sustained income improvement.

Comprehensive Effectiveness Analysis

Currently, all supervisions dimensions have indications of improved results with the integration of PPATK monitoring. The biggest improvement in scores was for detection speed, which rose from 2.5 to 4.5 on a 5-point scale—on the high end of the range considering automated transaction analysis can bring capabilities at near real-time speeds. Fraud prevention increased from 2.0 to 4.0 (evidence that seeing a camera can help deter crime). Transparency and public trust also closely followed the top performers, but public trust was still the weakest dimension in the study, indicating that technological credibility has not been fully translated into social legitimacy.

Yet effectiveness analyses show that, despite what has been achieved, some of the same fundamental weaknesses are still present in the aid management system. One of the most difficult challenges is missing link between technological and social dimension of the system. Digital monitoring can detect indicators of suspicious transactions quickly, but it cannot understand the social context that shapes beneficiary behavior. As a result, when misuse of fund occurs it is usually only discovered after complaints from the public have prompted detailed field investigations.

This is exacerbated by the lack of language/literacy parity between beneficiaries and program officials. Though government agencies are investing millions in powerful surveillance tech, public financial literacy remains far behind. A lot of beneficiaries have no idea about digital traceability and they mistakenly think that their online reconciliation is absolutely private and cannot be audited from the government.

This beneficiary-level problem ultimately stems from institutional fragmentation among regulators. To this day, convolute procedures really affect the coordination among the Social Affairs Agency, village governments, and their banking partners as well as Financial Transaction Reports and Analysis Center (PPATK). They are inconsistently applied measures for protecting data and information exchange, and there is an ill-defined accountability regarding coordination delays—factors that ultimately do have a negative impact in the long run on the overall efficiency of oversight.

This evidence supports a premise that meaningful supervision calls for a shift from the ongoing digital-integrated model, over to a hybrid governance model that combines technological oversight with participatory surveillance, educational empowerment and multi-stakeholder accountability. According to Ansell and Gash (2008), however, collaborative governance works best when institutional design supports the potential for face-to-face dialogue, a shared commitment to outcomes and iterative learning—none of which is present in today's technocratic style.

Discussion

The results show that the supervision of social assistance in Serang City has experienced a significant transformation pattern from traditional administrative control to a digit-based integrated supervisory structure. This will allow the government to get past just ensuring that beneficiaries are indeed eligible, and start overseeing how the funds supporting social assistance are being used. This trend echoes the general modernization of social-prtection system in Indonesia that features upgrades in social registries and digital delivery channels to enhance targeting and capacity-of-delivery. For instance, the World Bank (2020) points to the need for Indonesia to reinforce its social registry and increase its utilization as a tool to enhance responsiveness of social assistance. However, the findings imply that technological integration does not necessarily lead to on-the ground efficiency in social protection governance.

The key contribution of this study is recognizing a difference between administrative competence and behavioral compliance. Those detected as beneficiaries by the monitoring system are not necessarily wrongly targeted but some individuals who meet poverty criteria actually use some of the assistance for things unrelated to program goals, especially in online gambling. This adds complication to traditional ideas of accuracy in targeting. An accurate targeting system can ensure that assistance reaches the poorest households, but it cannot ensure that recipients will use these resources as intended by the policy. For that reason, the Principal–Agent perspective is relevant as it fits a situation in which the government delegates access to public resources to beneficiaries while suffering from significant information asymmetry with respect to what those beneficiaries will do next. This is precisely what digital transaction monitoring mitigates — information asymmetry, but only to a certain extent after transactions have already been carried out. Thus, technological surveillance is best seen as a tool for detection and accountability rather than prevention.

The results also confirm Lipsky's (1980) argument that policy implementation ultimately rests on street-level bureaucrats relying on their discretion to translate formal policy into concrete practices. Social facilitators and village officials in Serang City are not mechanically performing scripted procedures, they read the suspicious transactions, go to homes, leverage personal communication with beneficiaries and pester them informally. These practices lay bare the point that digital governance is still human-mediated problem-solving at heart. That is to say, while algorithms can find outliers, they cannot meaningfully distinguish whether a transaction involves gambling or rather legitimate transfers to relatives or emergency expenditures or any other activity of social significance. This is why the multi-tier clarification mechanism continues to be crucial for preventing wrongful sanctions and protecting bona fide beneficiaries.

Weaknesses in the underlying data and frontline institutional capacity compound the problem. Population records that are not up to date, the inconsistent reporting of changes in socioeconomic status, and a lack of social facilitators for each beneficiary household all create an infrastructure gap between digital monitoring and local social conditions. The effectiveness of digital supervision ought not be delivered using of detection speed solely. Its credibility also depends on whether cases flagged can be examined transparently, swiftly, and in context. The eight-point increase in detection speed from 2.5 to 4.5 and four-point increase in suppression capability from 2.0 to 4.0 illustrates one of the most substantial technological gains compared with other goals, while the stronger improvement seen at Level Regional level in public trust than that shown by detection highlights a weaker advance made on legitimacy since efficiency does not develop directly alongside it (regularity versus efficacy).

This tension is further illustrated by the graduation policy. Its goal of reducing long term dependence and easing beneficiaries into economic independence aligns with New Public Service tenets. Denhardt and Denhardt firmly believe that instead of "controlling or steering" society, public servants should assist citizens in articulating shared interests and working toward them together. The five-stage graduation framework adopted by Serang City—social assistance, capacity building, economic empowerment, preparedness assessment and post-graduation monitoring—envisages that beneficiaries should transform themselves into actors of their own socioeconomic destiny. Yet, they also point to further barriers – of which limited training budgets, weak private-sector linkages and inadequate post-graduation assistance in particular remind us that graduation cannot be defined purely as an administrative exit from a program. If graduation is not coupled with sustainable employment and income, however, it may simply shift vulnerability from the formal welfare system back into informal economy.

These results ultimately show that the main shortcoming of Serang City's supervisory model is not technology itself, but a lack of holistic integration between technology, supervisor discretion, local-beneficiary empowerment and inter-organizational cooperation. The prevailing architecture is still technocratic: government agencies produce data, financial institutions or banks execute transactions, the PPATK flagging irregularities and administrative authorities imposing penalties. However, Ansell and Gash (2008) stress that institutional arrangements which enable dialogue, trust building, shared understanding between various stakeholders as well as commitment and iterative learning are all necessary in order for collaborative governance to be truly effective. The findings, then, endorse a transition away from a largely surveillance-driven framework towards one built around participatory and collaborative supervision. Automation-based transaction monitoring could be supplemented with continual financial-literacy education, community-level capacity-building for enhanced monitoring, clearer inter-agency protocols for cash transfers, significant investment in frontline personnel and meaningful beneficiary participation. It is not just about speeding up detection of misuse but about building a system that can both prevent misuse and uphold beneficiary rights, increase trust, and eventually make social assistance work better for citizens.

CONCLUSION

Supervision of social assistance in the city of Serang has matured, from a manual paper-based supervision system to an integrated digital system between DTKS data management and PPATK financial transaction monitoring. This change of a few days has improved speed detection, targeting precision and fraud prevention. Village verification, sub-district compilation and adjudication by the central ministry—these safeguards make the multi-layered decision-making mechanism far more procedural than arbitrary repossession. However, abuse of social assistance by online gamers remains an ongoing behavioral and structural problem that can only be ameliorated, not solved with technology. Lowering of the financial literacy, lack of social accompaniment, antiquated population data, poor coordination among departments and limited community ownership are interrelated to make documentary sustainability impossible.

The study concludes that the future of social assistance supervision is collaborative governance—a paradigm to overcome the false dichotomy between state control and beneficiary autonomy. Peering technology aided surveillance with participatory monitoring, educational empowerment and social contracts through multi-stakeholder partnerships at local bodies would trigger citizen involvement and conscience in the welfare utilization. This governance transformation is normatively grounded in the vision of shared responsibility, democratic citizenship and public interest orientation constitutive of The New Public Service. In the end though, an effective supervision of social assistance cannot simply be assessed on sophisticated monitoring processes. It must also be evaluated by its ability to cultivate trust in governance, promote collective responsibility and empower constituents as active stakeholders of their wellbeing. When these human and social dimensions are developed alongside the technological infrastructure, effective social protection programs will deliver upon their fundamental promise: to enable fair and sustainable prosperity locally.

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