Identification of Fraud Triangle Theory to Mitigate Fraud Risks in Public Sector.

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ARTICLE INFORMATION

ABSTRACT

Fraudulence is an unethical act that can occur within both commercial and non-commercial contexts. This type of behavior involves intentional deception and can have serious negative consequences for individuals and organizations alike. This study aims to identify a fraud triangle to mitigate fraud risks in the public sector. The objects in this study are pressure, opportunity, rationalization, and fraud risk. The subject area is the public sector. The population is the villages in the Tasikmalaya Region. The method of sampling involves the use of probability sampling with a cluster sampling approach. The villages included in this study are located in the Cibalong sub-district: Cisempur, Setiawaras, Eureunpalay, Cibalong, Singajaya, and Parung—research methodology using a quantitative and survey approach. The data analysis used multiple regression analysis. The findings of this research are that pressure and opportunity have no significant effect but rationalization has a significant positive effect on risk fraud. The sustainability of the village can be ensured by promoting ethical behavior among village officials and enforcing punishment for fraud. Therefore, the central government must take action on this matter.

Keywords: Fraud; Fraud Triangle; Fraud Risk; Fraud Triangle Theory; Public Sector

INTRODUCTION

Law Number 6 Year 2004 about Villages, it is explained that the government has allocated the state budget to village governments since 2015 as a form of state commitment to protecting and empowering villages to become strong, advanced, independent, and democratic. Through the Village Fund, villages can create village development and empowerment towards a just, prosperous and prosperous society. The following is information on the distribution of Village funds in Cibalong District in 2022.

Table 1. Distribution of Village Fund in Cibalong District in 2022

No.	Location	Budget Ceiling	Total Disbursement to RKD (Village Cash Account)	Percentage of Total Disbursements
1	Cisempur	Rp. 1.242.840.000	Rp. 1.242.840.000	100%
2	Setiawaras	Rp. 1.363.803.000	Rp. 1.363.803.000	100%
3	Eureunpalay	Rp. 1.148.154.000	Rp. 1.148.154.000	100%
4	Cibalong	Rp. 814.903.000	Rp. 814.903.000	100%
5	Singajaya	Rp. 1. 144.852.000	Rp. 1. 144.852.000	100%
6	Parung	Rp. 940.117.000	Rp. 940.117.000	100%
Total		**Rp. 6.654.669.000**	**Rp. 6.654.669.000**	
Average		**Rp. 1.109.111.500**	**Rp. 1.109.111.500**	

The allocation of village funds which is fairly large, with an average of Rp. 1,109,111,500 to be managed by the village, causing many polemics in its management. Based on an article in ayotasik.com newspaper published on August 8, 2022, it was stated that residents of the Cibalong sub-district protested at the Cibalong sub-district office regarding the lack of transparency in the development of a village sports hall sourced from financial assistance (Bankeu) of Tasikmalaya Regency worth 100 million rupiah. Research by Rahmah et al. (2021) in Sindangkasih Village, Tasikmalaya Regency, stated that the distribution of Village Fund Direct Cash Transfer (BLT) in Sindangkasih Village, Tasikmalaya Regency was considered uneven. Another thing was revealed by Permana (2023) with his research conducted in Cisempur Village, Cibalong District, that there are obstacles faced in managing village funds, namely lack of community participation and low human resources. In fact, community participation is one form that the village must do as a form of transparency and accountability of the village apparatus. A study conducted by the Corruption Eradication Commission (KPK) in 2014 stated that village financial management was still considered low (Seputro et al., 2017). Minimal access to information and low competence of rural communities in general in managing village funds are also one of the causes of low village financial management. Research conducted by Seputro et al. (2017) suggests that the potential for fraud in terms of village governance, namely the time frame of the village budget management cycle, is difficult for villages to comply with. This condition causes opportunities or potential fraud of village funds. In fact, independent management of village funds must have a positive impact on the village government and village communities.

The term fraud or fraud is a person's behavior to make deliberate mistakes in order to fulfill personal goals and benefits. Thus, village fund fraud can be interpreted as a form of misuse of village funds which should be allocated for village development and development in Indonesia but are not used properly. The fraud case was found in Tamanjaya Village by the defendant Hartono where fraud was carried out using the mode of falsifying reports on the use of ADD/DD realization (Village Fund Allocation/Village Funds) or using fictitious fund usage reports and the embezzlement money was used to

meet his personal needs (Safitri, 2022). Another case found in the Jimbaran Traditional Village by Wiguna et al., (2022) suggests that fraud in the financial management of the Jimbaran Traditional Village occurs because it is motivated by a lack of critical attitude, weak village governance, cultural influence, rationalization attitude, and cultural capital factors. The process of fraud is motivated by opportunities.

This research was conducted as an effort to mitigate the risk of fraud in village fund management by village apparatus which has an impact on empowering rural communities. The novelty of this study, the author modified the research model using multiple regression analysis tools and risk factors for village fund management fraud which is a modification of Permana's (2023) research. Based on the phenomenon that has been conveyed, the question - research is how the influence of fraud triangle factors on the risk of fraud in village fund management.

LITERATURE REVIEW

Agency Theory
The concept of agency theory explains the contractual relationship between principals and agents. When one or more principals hire agents to provide a service, agency relationships arise and decision-making authority is delegated to the agent (Jensen & Meckling, 1976). Agency theory is the notion of organizational control based on beliefs on separation of ownership by management will lead to the potential that the shareholder's desires will be ignored (Lumapow, 2018). The motivation for fraud can be explained by agency theory, which identifies the causes of behavior. Based on the theory, agents may resort to improper means to obtain incentives when they are dissatisfied with what they receive.

Fraud Triangle Theory
Cressey (1953) identified three factors that contribute to a person's tendency to commit fraud: pressure, opportunity, and rationalization. These factors are known as the fraud triangle. Cressey found that people commit fraud when they have financial problems that can't be solved, believe that their problem can be solved quietly based on their respective job/position (Pradesyah et al., 2021).

Pressure
Situations that lead individuals to engage in dishonest behavior can be caused by various pressures, such as economic difficulties, lifestyle, and so on. However, financial pressure is often the most significant factor. This pressure can make individuals feel like they cannot share their struggles with others, and therefore, they resort to behaving dishonestly in secret, which can ultimately lead to fraudulent actions (Rachmania et al., 2018).

Opportunity
Situations where fraud is possible arise due to internal control deficiencies, ineffective management oversight, or abuse of position/authority, which create opportunities for fraudulent acts (Rachmania et al., 2018).

Rationalization
Rationalization is the reason that a person gives in a given situation to justify the actions he has committed. This justification can arise when the perpetrator feels as though they deserve something more, such as a position, income, or promotion.

Attribution Theory
Attribution theory refers to the way a person's behavior is shaped by both internal and external factors (Robbins & Judge, 2009). It suggests that a person's experience in a particular area can be influenced by a combination of forces, both from within the person (internal) and from outside (external) sources (Ikhsan & Ishak, 2005).

Fraud Risk of Village Fund
The Corruption Eradication Commission (2015) in Hairul and Suyanto (2022) revealed that several risks of fraud can occur in village financial management, including the following: Theft of Cash on Hand refers to the unauthorized use of village funds, including theft, borrowing money for personal use without returning it, and purchasing office inventory with village funds intended for personal use. Mark-up or kickback is an illegal gratuity for favorable assistance, often made when procuring goods and services. Illegal Gratuities are illegal levies imposed on the community for a service that has been provided by government agencies, such as tax collection. However, the funds collected are not deposited with the designated office.

Hypothesis Development
The Relationship of Pressure and Fraud Risk of Village Fund
The management of village funds can put a lot of pressure on the village apparatus, which may lead to fraudulent activities. This pressure could come from various sources, such as urgent family needs, debt payments, job targets, frustration with work, and expectations of rewards from external parties. The village funds disbursed can reach hundreds of millions or even billions, which increases the workload and duties of the village apparatus, making their work even more challenging. As the pressure on them increases, the risk of fraud in managing village funds also increases. Albretch et al. (2012) suggest that the higher the pressure felt by a person, the more likely they are to commit fraud. According to a recent study by Suryandari and Pratama (2021), pressure has a positive and significant impact on fraudulent activities in managing village funds. Therefore, based on this description, the hypothesis of this study is:

H1: Pressure has a significant positive effect on the fraud risk of village fund

The Relationship of Opportunity and Fraud Risk of Village Fund
Opportunity is a trigger factor for fraud that comes from outside the individual. It is said to come from outside the individual, meaning that the risk of fraud can occur not always because of pressure factors, but the existence of opportunities or opportunities. The lack of education about the use of village funds makes individuals not understand their role to participate in overseeing the management of village funds so the opportunity for misappropriation of village funds is even greater. The time frame of the village budget management cycle that is difficult for villages to comply with can trigger fraud (Seputro et al., 2017). The lack of community participation and low human resources causes the addition of duties and work of each village apparatus due to the large allocation of village funds can cause unpreparedness between village officials to supervise each other's work. Wiguna et al. (2022) revealed that fraud in village financial management is caused by opportunities and opportunities. Based on this description, the hypothesis in this study:

H2: Opportunity has a significant positive effect on the fraud risk of village fund

The Relationship of Rationalization and Fraud Risk of Village Fund
According to Suryandari and Pratama (2021), rationalization is an internal factor that drives a person's behavior. The study found that lack of awareness about the purpose of the village fund allocation program is one of the causes of fund fraud, leading village officials to rationalize their actions of embezzling funds as normal. The risk of fraud in managing village funds increases with higher levels of rationalization. Similarly, Wiguna et al. (2022) discovered that fraud in village financial management is caused by rationalization. Thus, this study hypothesizes that rationalization is a major contributing factor in village fund fraud.

H3: Rationalization has a significant positive effect on the fraud risk of village fund

The following is presented a frame of mind chart in figure 1:

Figure 1. Framework
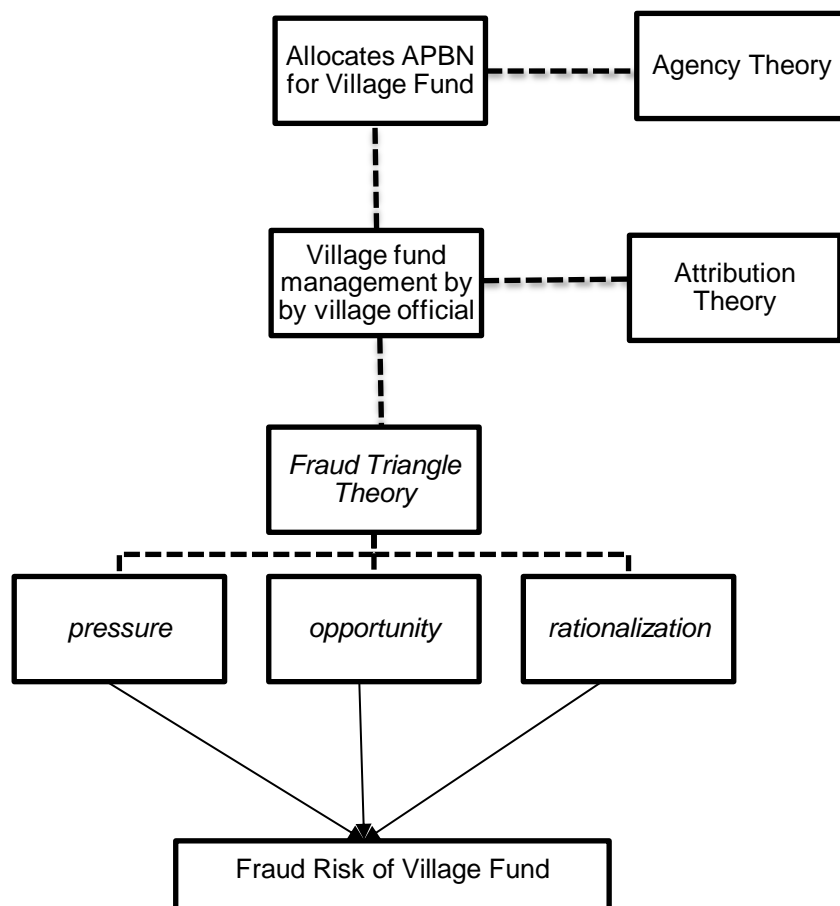
RESEARCH METHOD

The research presented here employs quantitative methods with a survey design. Survey research design is a set of procedures in which researchers administer surveys to a sample or to an entire population to describe attitudes, opinions, behaviors, or characteristics of the population (Creswell & Guetterman, 2018). The population in this

study is all 351 villages in the Tasikmalaya Region (source: bps.go.id). The sampling method is probability sampling using cluster sampling (sampling area), specifically villages in Cibalong District consisting of Cisempur, Setiawaras, Eureunpalay, Cibalong, Singajaya, and Parung villages. In this study, a total of 35 village officials were surveyed.

The study employed multiple regression analysis for data analysis. This type of analysis is useful in predicting the causal relationship between independent and dependent variables. The independent variable in this study was the fraud triangle model, which was represented by pressure, opportunity, and rationalization, while the dependent variable was the risk of village fund fraud. A questionnaire scale was used in the study, which was identified through a literature review and modified to suit the research goals. All items on the scale were measured using a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). Respondents were presented with statements about their perceptions of the risk of fraud, including their perceptions of pressure, opportunity, and rationalization.

RESULTS

Validity Test
The validity test results of variables can be seen in table 3 below.

Table 2. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.866
Bartlett's Test of Sphericity	Approx. Chi-Square	629.194
	df	6
	Sig.	.000

Source: output SPSS

The Kaiser-Meyer-Olkin Measure value in Table 2 is 0.866 > 0.50 with a significance value of 0.000 < 0.05. Based on these results, it can be concluded that factor analysis can be further pursued in this study.

Reliability Test
The reliability test results of variables can be seen in Table 3 below:

Table 3. Reliability Statistics

Cronbach's Alpha	N of Items
.904	26

Source: output SPSS

The Cronbach alpha value in Table 4 is 0.904 > 0.6. This means that the questioner passes the reliability test.

Descriptive Statistics
The table 4 below shows the descriptive statistics results of variables:

Table 4. Descriptive Statistics

Variable	Min.	Max.	Mean	Score	SD
Pressure	10	35	21,34	440	6,31
Opportunity	5	19	12,57	603	3,27
Rationalization	11	24	17,23	374	3,53
Fraud Risk Village Fund	5	18	10,69	747	3,22

Table 5. Recapitulation Variable in Village Apparatus

No.	Varibles	Target Score	Score Achieved
1	Pressure	875	715
2	Opportunity	1050	603
3	Rationalization	875	374
4	Fraud Risk Village Fund	1750	747

This study used the Interval Level Value score to determine the criteria for each variable. The interval scale of pressure calculated based on the formula below.

$$\text{Interval Level Value} = \frac{\text{Maximum value - Minimum value}}{\text{Number of Criteria Statements}}$$

The assessment criteria are addressed in table, table 6, table 7, table 8, table 9 below:

Tabel 6. Criteria Assesment of Pressure

No	Interval	Criteria
1	735 - 875	very high
2	**595 - 734**	**high**
3	455 - 594	quite high
4	315 - 454	low
5	175 - 314	very low

Table 6 showed that the pressure of village apparatus has a high criteria. According to the survey, 49% of village officials strongly agreed that the salary received is sometimes not enough to cover their needs. Another perception, 43% of village apparatus agreed that they have a feeling that the position and position of coworkers are more comfortable. Meanwhile, 29% of village apparatus strongly agreed and 37% agreed that earning a lot of money can reduce financial problems.

Tabel 7. Criteria Assesment of Opportunity

No	Interval	Criteria
1	882 - 1050	very high
2	714 - 881	high
3	**546 - 713**	**quite high**
4	378 - 545	low
5	210 - 377	very low

Table 7 showed that the opportunity for village apparatus to commit fraud was quite high. The survey showed that 34% of village apparatus were neutral, 29% agreed, and 17% strongly agreed that good control and supervision meant that employees were not free to do anything. Similarly, the survey showed that 40% of village apparatus disagreed that there are many employees who do not have the skills to do their jobs in accordance with their qualifications. 40% of village officials disagreed but 34% agreed that agencies rarely take firm action against employees who cheat, even if they only reprimand them. Meanwhile, 37% of the village apparatus disagreed but 45% agreed that poor communication in the agency makes information stagnant so that there is an opportunity to commit fraud. 20% of village officials strongly disagreed, 46% disagreed, and 14% were neutral that cheating is common in organizations and should not be a problem. Similarly, 49% of village apparatus disagreed and 26% agreed that fraud is believed to exist, even though it is rarely checked or written warnings are given.

Tabel 8. Criteria Assesment of Rationalization

No	Interval	Criteria
1	735 - 875	very high
2	595 - 734	high
3	455 - 594	quite high
4	**315 - 454**	**low**
5	175 - 314	very low

Table 8 showed that the village apparatus' perception of rationalization for committing fraud is low. This is supported by the survey results, which show that 49% of village officials disagree that temporary fraud is considered normal. 65% of the village apparatus also disagreed that cheating is considered legitimate when under pressure. 54% disagreed and 40% strongly disagreed that cheating is normal. However, 34% of village officials agreed and 29% disagreed that cheating can be done by everyone. Meanwhile, 60% disagreed that cheating is a big thing.

Tabel 9. Criteria Assesment of Fraud Risk Village Fund

No	Interval	Criteria
1	1470 - 1750	very high
2	1190 - 1469	high
3	910 - 1189	quite high
4	**630 - 909**	**low**
5	350 - 629	very low

Table 9 showed that the risk of village fund fraud is low. According to the survey, 62% of village officials disagree that theft, borrowing personal money using village funds is normal. In addition, 59% of village officials disagreed with gratuities or unauthorized price increases in the procurement of goods and services. Another fraud risk shows the survey results that 40% of village officials disagree with the existence of village levies to the community.

Hyphotesis Testing
Partial hypothesis testing in this study uses the t-test, while the test results can be seen in table 5 below:

Table 10. Hyphotesis Testing

<table>
<tr><th colspan="7">Coefficientsª</th></tr>
<tr><td rowspan="2">Model</td><td rowspan="2"></td><td colspan="2">Unstandardized Coefficients</td><td>Standardized Coefficients</td><td rowspan="2">t</td><td rowspan="2">Sig.</td></tr>
<tr><td>B</td><td>Std. Error</td><td>Beta</td></tr>
<tr><td>1</td><td>(Constant)</td><td>6.433</td><td>4.712</td><td></td><td>1.365</td><td>.182</td></tr>
<tr><td></td><td>Pressure</td><td>.052</td><td>.309</td><td>.030</td><td>.169</td><td>.867</td></tr>
<tr><td></td><td>Opportunity</td><td>.248</td><td>.322</td><td>.139</td><td>.771</td><td>.446</td></tr>
<tr><td></td><td>Rationalization</td><td>.939</td><td>.332</td><td>.480</td><td>2.832</td><td>.008</td></tr>
<tr><td colspan="7">a. Dependent Variable: fraud risk of village fund (Y)</td></tr>
</table>

Table 5 shows the values of sig. 0.867 > 0.05 so it can be concluded that the pressure factor does not have a significant effect on the risk of village fund fraud. Similarly, the chance variable has a sig value. 0.446 > 0.05 so it can be concluded that there is no significant influence of opportunity factors on the risk of village fund fraud. Nevertheless, the rationalization variable shows the value of sig. 0.008 ≤ 0.05 with a positive regression coefficient so that it can be concluded that the rationalization factor has a significant positive effect on the risk of village fund fraud. The following is presented in Table 6 summary of the results of hypothesis testing:

Table 11. Summary of Hypothesis Test Results

Hypotheses	Standardized Coefficient	Sig.	Coefficient Direction	Result
H1: pressure → fraud risk village fund	0.052	0.867	Positive	Not Supported
H2: opportunity → fraud risk village fund	0.248	0.446	Positive	Not Supported
H3: rationalization →fraud risk village fund	0.939	0.008	Positive	Supported

Coefficient of Determination Test
The results of the coefficient of determination test can be seen in Table 11 below

Table 12. Coefficient of Determination Test

<table>
<tr><th colspan="5">Model Summary</th></tr>
<tr><td>Model</td><td>R</td><td>R Square</td><td>Adjusted R Square</td><td>Std. Error of the Estimate</td></tr>
<tr><td>1</td><td>.574ª</td><td>.330</td><td>.267</td><td>5.330</td></tr>
<tr><td colspan="5">a. Predictors: (Constant), Rationalization, pressure, opportunity.</td></tr>
</table>

The R Square value in table 11 shows that the variation in village fund fraud risk can be explained by variations in pressure, opportunity, and rationalization by 33%. The remaining 67% was explained by other variables not studied.

DISCUSSION

The Effect of Pressure on Fraud Risk Village Fund

The results showed that pressure did not have a significant effect on the fraud risk village fund. The results showed a positive coefficient, which means that the higher the pressure faced by village officials, the higher the village fund fraud risk and the lower the pressure faced by individuals, the lower the risk of village fund fraud committed. However, in this study, the pressure factor did not show any indication of a significant factor causing village officials to commit fraud. The results of this study are in line with the theory of social control pioneered by Durkheim (1895). Social control theory posits that a solid society and a unified society feel bound to these norms and are more inclined to adhere to them. Durkheim (1895) understood that social control is a mechanism that society uses to maintain social cohesion and prevent the onset of behaviors that violate social norms. In addition, serious legal consequences cause individuals to maintain their ethics and morality and not commit fraud even under pressure at work and financial pressure. This statement is reinforced by the results of research in Table 5 which shows that the tendency of village officials in the Cibalong sub-district to commit fraud in terms of pressure factors shows low criteria. These results indicate that village officials have individual morality. Individual morality is a person way of being kind that comes from oneself without interference from others. Okura (2013) suggests that an individual's level of capital thinking has an impact on his or her ethical behavior.

The Effect Opportunity on Fraud Risk Village Fund

The results showed that opportunity did not have a significant effect on the village fund fraud risk fund. The direction of the regression coefficient shows a positive direction, which means, the higher the chance of individuals committing fraud, the higher the risk of individuals committing fraud, and vice versa, the lower the chance of committing fraud, the lower the risk of village fund fraud committed by village officials. This is in line with the theory of obedience pioneered by Milgram (1963) which posits that a person will obey and obey the orders and rules set. These findings reinforce the results of research in table 6 which reveals the low opportunity for village officials to commit fraud.

The Effect of Rationalization on Fraud Risk Village Fund

The results showed that rationalization had a significant positive effect on the fraud risk village fund. The coefficient shows a positive direction, which means that the higher the rationalization of village officials in committing fraud, the higher the village fund fraud risk is. Thus, the lower the rationalization of village officials in committing fraud, the lower the village fund fraud risk. Table 8 shows that the rationalization for committing fraud by village officials in the Cibalong sub-district is low. These results are in line with the rational choice theory pioneered by Bentham (1789). Rational choice theory posits that a person makes logical considerations about the benefits and costs of the actions to be taken when making rational decisions. The implications of rational choice theory in research involving fraud, a person may have a reason for doing so, but they may not choose.

CONCLUSION

The results of the study can be concluded that pressure have no significant effect on the risk of misuse of village funds. Although there are indications that the higher the pressure on village officials, the higher the risk of abuse, the relationship is not significant as a cause of abuse. These findings are in line with Durkheim's theory of social control, which emphasizes that solid societies tend to adhere to norms, with social control as a

mechanism for maintaining social cohesion. A legal consequences are also believed to strengthen individual ethics and morality, even under work and financial pressure. In the aspect of opportunities, the results showed that opportunities have no significant influence on the risk of misuse of village funds. Although there were indications that the higher the individual's chances, the higher the risk of abuse, the association was not significant. These findings are in line with Milgram's theory of obedience, which emphasizes adherence to established rules. Meanwhile, rationalization has a significant positive influence on the risk of misuse of village funds. The higher the rationalization of village officials, the higher the risk of abuse. This is consistent with Bentham's theory of rational choice, which emphasizes logical considerations about the benefits and costs of action in rational decision making.

LIMITATION
The study was conducted using secondary data collected from 35 village officials. However, due to the difficulty in finding some village officials, the study was limited to only a few participants. The findings of the study are based solely on questionnaire data. Therefore, further research is necessary to obtain a more comprehensive understanding of the topic through in-depth interviews with two groups: village officials and village communities.

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DECLARATION OF CONFLICTING INTERESTS
This research has received official permission from the national and political unity of Tasikmalaya district. This research has been signed in an agreement with the funder, LPPM Universitas Perjuangan Tasikmalaya.

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