

FRAUD IN GOVERNMENT AGENCIES AND GOVERNMENT OFFICIALS' BEHAVIOR: EVIDENCE FROM THE PRESS

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Abstract

This paper aims to examine the role of government officials' behavior involved in fraud cases in Indonesia during 2009-2013. This study integrated the Theory of Planned Behavior and the Fraud Triangle to get a better understanding of fraud cases. The study applied through a descriptive quantitative analysis. The data gathering from 130 news articles from several newspapers available in Indonesia. The data used in this paper based on evidence from the press articles. There are 30 perpetrators of fraud in government agencies used as the research sample. The result of the analysis found that personality traits are the major fraud cause factors. The result of the study revealed that evaluation of behaviors of government officials in government agencies are assessment of attitude, subjective norms and perceived controlled behavior played an important role in understanding and detecting behavioral of employee associated with unethical behavior.

Keyword: Fraud, Fraud Triangle, Theory of Planned Behavior, assessment of attitude, subjective norm, perceived controlled behavior.

Introduction

Fraud occurs in the governmental sector in the form of the Corruption, Collusion and Nepotism (KKN). This happens because the act of corruption, collusion and nepotism has a very thin border and in practice often becomes a whole or one of the elements of corruption (BPK Pusdiklatwas, 2008). Corruption is an unlawful act, with the intent to enrich themselves/ someone else (an individual or a corporation), which can directly or indirectly harm the financial or economic state, the material terms of the act is regarded as an act that is contrary to the values of community justice (Article 2 of Law No. 31 of 1999, as amended by Act No. 20 of 2001).

Based on a survey conducted by Transparency International Indonesia (TII), Indonesia is one of the countries that has a bad score of Corruption Perception Index (CPI) in the period 2009 to 2012, although there are improvements. The sector that full with the corruption is governmental sectors related to public works/construction. Additionally, Indonesia Corruption Watch (ICW) recorded the number of cases, suspects, and state losses due to fraud that occurred from 2009 through 2012, revealed 983 cases of corruption, with 2,308 suspects and potential state losses of Rp 6.8 trillion (ICW, 2013).

Factors that may influence the occurrence of fraud, associated to the perpetrators of fraud are the encouragement within himself, which can also be said as desire, intention, or awareness (Wahyudi and Sopanah, 2005; Murphy and Dacin, 2011; Faisal, 2013). The causes of human driven to do corruption acts are: (a) human greed, (b) less strength to face the temptation, (c) income does not suffice a reasonable living, (d) the urgent necessities, (e) consumptive lifestyle, (f) does not want to work hard, (g) lack of implemented religious teachings (Wahyudi and Sopanah, 2005). Unethical behavior is one of the factors that influence the occurrence of fraud (Nas et al. 1986; Murphy and Dacin, 2011; Faisal, 2013). However, the results of Wahyudi and Sopanah (2005) and Wilopo (2008) study proved that unethical behavior does not affect the trend of fraud.

Based on the Fraud Triangle Theory by Cressey (1953), fraud is caused by three factors, which are: (1) Pressure, (2) opportunity, (3) rationalization. The research conducted by Ajzen (1991) combines attitude, subjective norm, and perceived behavioral control by employees who later evolved into the form of unethical behavior. This study is a replication of a study conducted by Cohen (2011) which combined a Fraud Triangle (FT) theory (Cressey, 1953) and Theory of Planned Behavior

(TPB) (Ajzen, 1991) in analyzing the fraud that occurred at the company and the behavior of managers/employees involved in the fraud. His research found that personality traits are major factor of the risk of fraud and unethical behavior as a manifestation of a fraud case.

Based on the theories and findings in previous studies, this research focuses on analyzing the shape of fraud that occurred in government agencies in Indonesia and the behavior of public officials/employees who are involved in corruption (fraud). Behavior of officials and employees should reflect the great value to be a good state apparatus and carry out the mandate of the people, but this is different from the fact that there are still plenty cases of fraud happening. For a better understanding of the fraud cases in Indonesia, this study aims to examine and analyze fraud and behavior of employees involved in the fraud. Such research is rarely done, especially in the assessment of employee behavior. This study uses FT theory (Cressey, 1953) which states that cheating is part of the incentive / pressure, opportunity and attitude / rationalization, as well as combining with the TPB (Ajzen, 1991) which combines attitude, subjective norm, and perceived behavioral control by employees be a form of unethical behavior. This study aims to analyze the tendency of official behavior and employees using documentation evidence of the Media (Press) based on the cases of fraud committed by public officials in the Indonesian Government Institutions. Analyses revealed that the rationalization of the use of the TPB to explain personality traits factor is more dominant than the incentive / pressure, and opportunity on the theory FT. The following discussion is based on a theoretical overview and TPB FT. Next are the discussion of research methodology, results and conclusions and limitations of research

Literature Review

Fraud

Statement on Auditing Standards No. 99 defines fraud is : an intentional act that result in a material misstatement in the financial statements that are the subject of an audit. Besides that The Association of Certified Fraud Examiners (ACFE) mentions fraud as acts against the law that was done on purpose for a specific purpose (manipulation or providing false statements to the other party) carried people from within or outside the organization for personal gain or groups that directly or indirectly harm others.

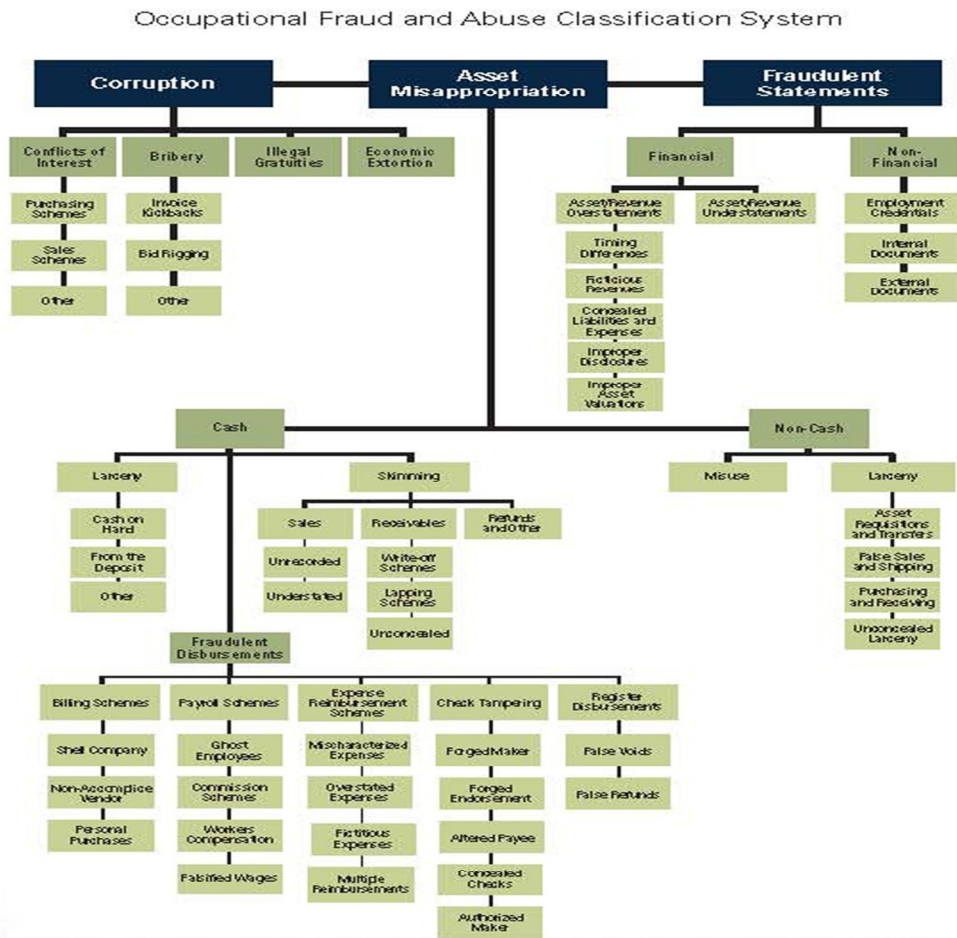
Classification Fraud

The Association of Certified Fraud Examiners (ACFE) classifies fraud in several classifications, and is known by the term "Fraud Tree" is the Uniform Occupational Fraud Classification System, with the following chart (see figure 2.1):

Based on the chart Uniform Occupational Fraud Classification System above, the ACFA (2004) divides the fraud into three types, namely:

1. Asset Missappropriation. Asset missappropriation is a form of cheating most often occurs, such as theft or misappropriation of assets company/institution, but cheating is easier to detect because it can be measured/calculated.
2. Fraudulent Statement
3. False statement is a form of cheating done to cover the actual financial condition. This is usually done by the executive in the company and officials in the government. As for the motive that is used to manipulate the financial statements to obtain benefits in the form of material or to demonstrate that the company is profitable.
4. Corruption. This type of fraud occurs in many sectors of government, such as abuse of authority, bribery, acceptance of illegal gifts. Cheating in the form of corruption is difficult to detect because it is done by some people who cooperate in doing the cheating.

Figure 2.1
Uniform Occupational Fraud Classification System



Source: *The Association of Certified Fraud Examiners 2004 Report to the Nation on Occupational Fraud and Abuse*

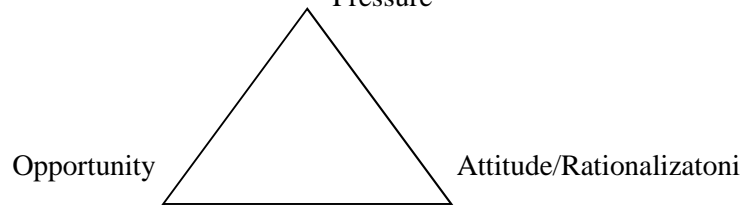
According to Article 2 of Law No. 31 of 1999 , as amended by Act No. 20 of 2001 , is an unlawful act , with the intent to enrich themselves / someone else (an individual or a corporation) , which directly or indirectly could harm the financial or economic state , the material terms of the act is regarded as an act that is contrary to the values of social justice .

The most important information to understand the existence of fraud is on the incentive / pressure , opportunity and attitude / rationalization , where it is better known as the Fraud Triangle (TF) (Cressey , 1953). In addition, to understand in more detail the behavior of someone who commit fraud using the Theory of Planned Behavior (TPB), which includes attitudes, subjective norms, and perceived behavioral control need to be used (Ajzen, 1991). Then Cohen (2011) combining FT and TPB to analyze fraud and unethical behavior.

Fraud Triangle

Research on the fraud action was first performed by Cressey (1953) which raises a number of questions about why the fraud could occur. Based on the theory of fraud triangle triggered by Cressey (1953), concluded that there is a condition that is always present in every act of fraud committed by individuals or groups, namely: Pressure, Opportunity, and Rationalization.

Figure 2.2
Fraud Triangle
Pressure



Pressure refers to something that happens in one's personal life that drove him to commit fraud. The urge usually arise because of financial problems, but it can also occur because the symptoms of other pressures, such as incentives. Someone has the incentive and pushed under pressure to commit fraud .

Attitude / rationalization becomes an important factor in the occurrence of fraud, where the fraud perpetrator has an attitude, character or set of ethical values that make them aware and do a dishonest act. Attitude or character is what causes one or more individuals rationally commit fraud. For those who usually are not honest, it may be easier to rationalize fraud. For those with a higher moral standard , it may not be so easy. Fraud perpetrators are always looking for a rational justification to justify his actions (Molida, 2011).

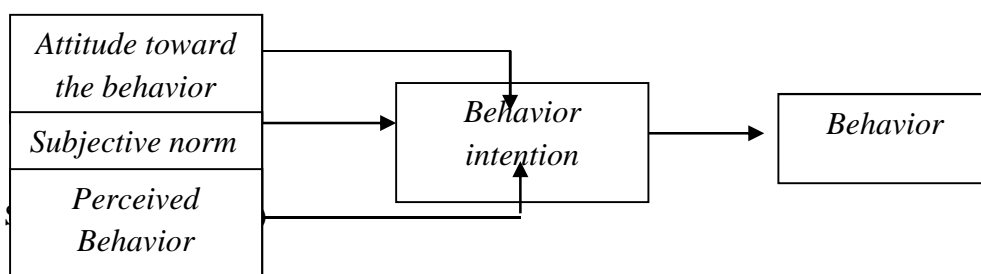
Opportunity are the causes of corruption that caused the existing situation, for example, lack of control, ineffective controls or controls that are too dominant. Some things such as position/high position in an institution has a greater authority so that their chances for greater corruption or because of a weakness in one system, in which an individual has the power or ability to exploit weaknesses , so that he can do the deed cheating .

Theory of planned behavior

Ajzen (1991) revealed that the TPB , in social psychology , a behavior and a tendency to behave can be predicted accurately from a.attitude toward the behavior, b.subjective norms, and c.perceived behavioral control.

According to Bailey (2006) , attitude toward the behavior is determined by "a person's belief that certain behaviors bring results and person's evaluation of those results favorable or unfavorable." Beck an Ajzen (1991) define subjective norms is "perceived social pressure to perform or not to perform thebehavior." And perceived behavioral control define as "the perceived ease or difficulty of performing the behavior and it is assumed to reflect past experience as well asa anticipated impediments and obstacle" (Beck and Ajzen, 1991; Ajzen and Fishbein 1980).

Figure 2.3
Theory of planned behavior



According to Ajzen (1991) , attitude is an overall evaluation of the behavior. It is assumed that the attitude has two interrelated components, namely beliefs about the consequences of behavior and negative or positive assessment of each feature of the behavior.

There are three components of attitude, namely cognitive, affective, and behavioral. Cognitive component is the attitude that refers to a person's opinions or beliefs of the object (for example, the opinion/belief is good or bad). Is the affective component refers to the emotional attitude or feelings towards the object (for example, feelings of pleasure or hate). Component behavior is behavior which refers to the goal to behave in a certain way toward someone or something. Thus the attitude toward the behavior is the individual's beliefs about the outcome of an evaluation of the behavior and

the results (strength beliefs and outcome evaluations), whether it is positive or negative behavior (Ajzen, 1991).

Subjective norm is the perceived social pressure a person to do or not to do the behavior (Ajzen, 1991). It is assumed that subjective norm has interacting components, namely beliefs about how others are likely in some important way for many others, would like to behave/act, which is called the normative beliefs. Confidence is the belief in the normative expectations of others which then raises the motivation to achieve these expectations. This normative beliefs will evolve into a subjective norm.

Behavior control is the belief of the existence of the things that support or inhibit behavior that will be displayed and the perception of how strong the things that support and inhibit the behavior (perceived power). Perceived behavioral control is the extent to which a person feels able to enact the behavior (Ajzen, 1991). Perceived behavioral control has two aspects: how much one has control over one's behavior and how to feel confident about the ability to perform or not perform the behavior.

TPB is an extension of the Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen (1980) . This theory has been used to explain the trends relating to financial statement fraud. While Beck and Ajzen (1991) used the TPB to predict dishonest actions. Some scientific evidence that the intention to perform a behavior is influenced by two factors: attitude and subjective norm. However, after several years of Ajzen (1980) conducted a meta- analysis of TRA obtained a conclusion that applies only to behavior that is under the full control of the individual, but not suitable to describe the behavior that is not entirely under the control of the individual, because there are factors that can inhibit or facilitate the realization of intentions into behavior .

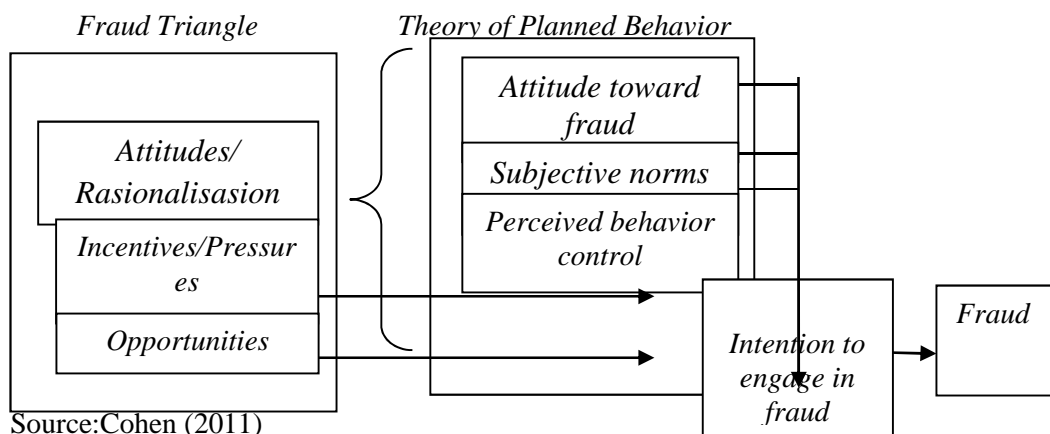
The combination of the Fraud Triangle and Theory of Planned Behavior

Both theoretical frameworks FT and FTB used in this study to analyze the case as well as the act of cheating behavior of employees in the sector good governance, so that the use of these two theories may explain the tendency of a person to commit fraud and unethical behavior that **arises**.

Based on a combination of the two theories (FT/TPB), (figure 2.4), the concept of attitude/ rationalization which is one component of the fraud triangle does not indicate a direction towards the intent to commit fraud (Cohen , 2011). According to (Ajzen, 1991) concept of attitude/ rationalization is an extension of the components of the TPB. The relationship between the components of the attitude/rationalization with the components of the TPB is a form of internal stimulation of the attitudes that determine the behavior of cheating .

Figure 2.4

The combination of the Fraud Triangle and the Theory of Planned Behavior



Source:Cohen (2011)

The second and third components of the FT incentives / pressures and opportunities not have the same meaning as the components of the TPB, this is called external stimulation of attitude that determines the intent to commit fraud. The concept of opportunity in the view of Ajzen (1991) explains that the degree of success depends not only on one's desire, but there are also motivational factors such as the availability requirements and available resources (management weaknesses, strategic positioning, cooperation with other parties, expertise)

Research Methods

This research is a descriptive study that describes the characteristics of the studied variables in a situation. The research used a quantitative descriptive research with forms Content Analysis (Krippendorff, 1993: 20), because of the problems used in this study is about the content that appears, goals/objectives, and the number of violations in accordance with the category indicator is used.

Population and Research Sample

The population in this study is all the fraud that occurred in the government sector from 2009 to 2012, while this study used a sample retrieval Accidental sampling. The sampling is done subjectively by the terms of the ease of research, sampling sites, and the number of samples will be taken. Sampling method with accidental sampling method was used because this research by taking action fraud as published by the press which also describes the offender's personality. But the news that mentions the fraud perpetrator's personality is still very minimal published in Indonesian press. The media generally only highlight the extent of cases of fraud committed. Thus researchers in this case only took 100 press articles of the 30 perpetrators who became the sample of this research. Furthermore, with regard to the identification of 100 press articles reporting on dealing with fraud, there are 30 perpetrators, then used to analyze the contents of the code sheet. The code sheets have the format as attached in Appendix 1.

Data Sources and Data Collection Techniques

Data Sources

Sources of data in this study are the articles published by the mass media. This news article contains the fraud committed by an individual as well as aspects of personality that are owned by the perpetrator of the fraud. The data used in this study are secondary data from news articles, because newspapers obtained easier, published recent news, and more up to date compare to magazines and other documents.

Data Collection Techniques

Data collection was conducted from press articles from various media that contains the news about the fraud committed by 30 perpetrators who have been convicted of fraud from 2009 until 2012, data collection is done in a straightforward manner from the newspapers and by quoting from the official website of the mass media on the internet.

Furthermore, making checklist that contains a subject and a list of aspects to be observed. In this study, the checklist form by using two options and use of measuring instruments according to Guttman scale. Scale measurements will be obtained with this type of firm answer, which is "yes - no", "right - wrong", "never - never", "positive - negative" and others (Sugiyono, 2010: 96). Answer "yes" the score '1' and answers "no" score '0'.

Table 3.1
Instrument

Indicator	Total Article observed						Score	Indicator weight
	yes	no	Exp	yes	no	Expl		
Attitude toward fraud								
Subjective norms								
Perceived behavior control								
Incentives/Pressures								
Opportunities								
Total Indicator								

Methods of Data Analysis

Methods of data analysis used in this study is descriptive statistical analysis. Descriptive statistical analyzes were used in this study consisted of:

- a. tabulation of data
- b. Calculating the average formula (Saleh, 2004:13). $\bar{X} = \frac{\sum X}{n}$

Remarks :

- = Average
- = indicator value of each sample
- n = total sampel

c. Presentation of Data , in the form of frequency tables

d. Interpretation of data (Saleh , 2004: 1) .

Table interpretations can be made by following the steps as follows

1. Determine the range : Highest weight – Lowest weight
2. Determine the class interval : set in 2 class.
3. Determine interval : Interval = $\frac{\text{range}}{\text{number of classes}}$

$$\text{Interval} = \frac{\text{---}}{\text{---}} = 0.20$$

Based on the steps above the table made the following interpretation :

Tabel 3.2
Interpretation Fraud and Employee Behavior on Overall Government Sector Indicator

Weight	Interpretation
0,20 -1,00	Qualify
0,00- 0.10	Unqualify

Sumber : Data processed (2013)

Furthermore, to evaluate the potential effects that arise in the act of fraud in the government sector , the recapitulation of the list of checklist were analyzed by using the formula :

$$- 100\%$$

Keterangan:

- P = percentage
- F = total score/frekuensi
- N = the sum of all the data of the study sample

Results and Discussion

Results

This study was conducted to analyze the indicators that tend to encourage someone to commit fraud and the behavior contained in the act of fraud. This research is done by combining the theory of FT (Fraud Triangle) and TPB (Theory of Planned Behavior) to gain a better understanding of the act of cheating that occurred. Assessment of each indicator TF / TPB is entirely derived from the facts that exist in the observed data. The data is then recorded by the investigators using a checklist list that has been provided previously.

The data processing about fraud and the behavior of employees in the governmental sector is done by using descriptive statistical approach which the results are shown in Table 4.1.

Table 4.1

Assessment checklist Fraud Results List in Government Sector and Employee Behavior

Perpetrators code	Indicator weight					Indicator that qualified	Indikator Average
	I/P	O	A/R				
			AFB	SN	PBC		
01	1	1	1	1	1	5	1
02	1	1	1	0	1	4	0,8
03	1	1	1	1	1	5	1
04	1	1	1	0	1	4	0,8
05	1	1	1	1	0	4	0,8
06	1	1	1	1	0	4	0,8
07	1	1	1	0	1	4	0,8

08	1	1	1	0	0	3	0,6
09	1	1	1	1	0	4	0,8
10	1	1	1	0	0	3	0,6
11	1	1	1	1	0	4	0,8
12	1	1	1	0	1	4	0,8
13	1	1	1	0	0	3	0,6
14	1	1	1	0	1	4	0,8
15	1	1	1	1	0	4	0,8
16	1	1	1	0	0	3	0,6
17	1	1	1	0	1	4	0,8
18	1	1	1	0	0	3	0,6
19	1	1	1	0	1	4	0,8
20	1	1	1	0	1	4	0,8
21	1	1	1	1	1	5	1
22	1	1	1	0	0	3	0,6
23	1	1	1	0	1	4	0,8
24	1	1	1	1	0	4	0,8
25	1	1	1	0	0	3	0,6
26	1	1	1	1	0	4	0,8
27	1	1	1	0	0	3	0,6
28	1	1	1	1	0	4	0,8
29	1	1	1	0	0	3	0,6
30	1	1	1	0	0	3	0,6
Total							22,8
Average							0,76
Minimum							0,6
Maximum							1

Remarks:

- 1 : There is an indicator on the observed data
- 0 : There is no indicator on the observed data
- Q : Qualify
- I/P : Incentive/pressure
- O : Opportunity
- A/R : attitude/Rationalisation
- AFB : Attitudes toward Fraud Behavior
- SN : Subjective Norm
- PBC : Perceived Behavioral Control

From Table 4.1 it can be explained that there are 3 players (players' code 01, 03, 20 and 21) who committed fraud influenced by all FT / TPB combined indicators. 17 players committed fraud based on four indicators and 10 players committed fraud based on three indicators. Thus it can be concluded that the overall review of the indicators in this study fulfilled both theory TF / TPB that were used. This is shown by the average yield of 0.75 which indicates a high correlation between the indicators, the lowest score of 0.6, which means the lowest value still meets the relationship between the two theories, as well as the highest value is 1 which indicates that the assessment of these two theories entirely on the actors observed. These results are in line with research conducted by Cohen (2011) who said that the in the combined use of TF theory and the TPB there must be at least one indicator observed from both theory used so that further analysis can be done.

To evaluate the potential effects from the acts of fraud, it can be seen from the large number of occurrences of each composite indicator FT / TPB. It can be found from the analysis of all of the observed data (100 data) that includes fraud committed by 30 perpetrators.

The indicators from FT, the incentive / pressure performed by all perpetrators with 60 occurrences, opportunities performed by all players with 77 occurrences, attitudes / rationalization which is an extension of the TPB indicators are found with varying results, including attitudes toward the behavior performed by all players with 83 occurrences, subjective norm 11 players with 17

occurrences and perceived behavior control was performed by 12 actors with 20 occurrence. More detail can be seen in Table 4.2.

Table 4.2
Recapitulation of Assessment Results List checklist Fraud in Government Sector and Employee Behavior

Total Perpetrators	Data Observed	I/P	O	A/R		
				AFB	SN	PBC
30	100	60	77	83	17	20
Percentage		60%	77%	83%	17%	20%

Source: Data Processed (2013)

From Table 4.2 above it can be concluded that the overall frequency of attitudes / rationalizations that are part of the indicators theory of planned behavior occurred more frequently than each other indicators of the fraud triangle (incentives / pressures and opportunities). These results are consistent with the results obtained in the study Cohen (2011) who said that the attitude / rationalization which is an extension from TPB indicators are generally much more than the first and second indicators of fraud triangle. In the research about *corporate fraud and manager behavior: evidence from press*, by Cohen (2011) stated that the attitude / rationalization is a key risk factor for the fraud that occurred. Assessment of attitudes can be done in more detail by understanding the indicators in the TPB.

Discussion

Fraud Triangle (FT)

In general, fraud triangle theory describes the pressure experienced by a person to realize the expectations / desires of themselves or others and in the process is also based on the attitude and opportunities. Based on the research conducted can be known that there are several form of fraud from each of the fraud triangle indicators. More details are shown in Table 4.3, while for the attitude / rationalization that is part of the theory of planned behavior is shown in Table 4.4.

Table 4.3
Fraud Triangle

No	<i>Fraud Triangle</i>	Item	Percentage
1	Incentives / pressures	Pressures oriented by other parties	34%
		Self-oriented pressure	21%
		Institutional pressure	5%
2	Opportunity	Strategic position, Family Relationships, Friendship, or Political Network	55%
		Managerial weaknesses	22%

Source: DataProcessed (2013)

Incentives / pressures factor

Based on the research, the most common incentive/pressure factor is pressure-oriented by other parties; it is found as much as 34%. Pressure oriented to the other party is the pressure experienced by a person to actualize the interests or desires of other parties which have given a reward to him before.

These perpetrator will then be trying to make it happen even if the action performed is against the proper procedures, such as making the specifications of a project that has been adapted to the demands from the company so that the company became the winner in a tender, the settling of a company to run a project with a direct appointment, or win a lawsuit / lighten the punishment that is being undertaken by a person in one way or the courts. In addition, the pressure also arise in the form

of a self-oriented, it is found as much as 21%. Self-oriented pressure is a pressure that is experienced by a person to get something (title or award), so as to achieve the actors will give a reward (in the form of bribes) to the competent authorities in the determination of the desired thing.

Pressure may also come from the institution's need. It is found as much as 5%. Institutional pressure is the pressure experienced by a person or institution to save assets to meet the needs of the institution in ways that lead to fraud, such as a minimal operating budget institutions that make someone pressured to seek other funding alternatives in order to cover the real needs, and find a way out that the money already invested could return to the institution.

Thus, it can be seen that basically fraud in the public sector based on pressure indicators in this study leads to unethical behavior (misuse of authority / position). This is in line with the results of research conducted by Faisal (2013) who found that unethical behavior (behavior of misusing the position, behavior of misusing authority, behavior of misusing the organizational resources) influence corruption.

Opportunity factor

Based on the research, the most commonly found opportunity (chance) is the strategic position held by a person, family/friend relationship, or a political network, it is found as much as 55%. Strategic position in an institution will give greater authority and the authority can be used to commit fraud. Fraud it will be much easier to do if in the process there is a network of political or family relationship / friendship.

Opportunities also arise because there are weaknesses in the government institutions' management, it is found as much as 22%. Weaknesses in the institutional management occurs in the form of poor administration, fictive investment, not attaching supporting data, not making inventory reports, no feasibility studies, procurement is done without going through the proper procedures or withdrawal of the budget is done not in accordance with the appropriate provisions.

Thus, it can be seen that basically fraud in the public sector based on indicators of opportunity in this study leads to a lack of internal control and the importance of improving the supervision. This is in line with the research conducted by Wahyudi and Sopianah (2005) in Analysis of Factors Affecting the budget Corruption in Malang Raya, stating that supervision affects the corruption of the local budgeting.

In addition, according to a study conducted by the Agency for Financial Education and Training (BPPK) stated that the APIP (Internal Control Government Officials) should implement internal control in the governmental sector, according to the mandate of the Minister of Administrative Regulation No. 5 of 2008 (Permenpan 5 / 2008), which explicitly states that the internal control of government is an important management function in the country's administration.

Through internal control can be determined whether a public authority has been carrying out activities according to its duties and functions effectively and efficiently, and according to plans, policies that has been set. In addition, internal control over governmental administration is required to encourage good governance and clean government and support the implementation of the government that is effective, efficient, transparent, accountable and clean and free from corruption.

Attitude Factor/Rationalization

Attitude / rationalization in this study is an extension from theory of planned behavior (TPB), which consists of attitudes toward cheating behavior, subjective norms, and perceived behavioral control. Attitude / rationalization in this study suggests the real reason underlying a person to commit fraud (fraud). To determine the potential level from fraud that occurred in the attitude / rationalization can be seen in indicators of attitudes toward cheating behavior, subjective norms, and perceived behavioral control.

Theory of Planned Behavior (TPB)

In general, the theory of planned behavior describes the behavior of a person. Behavioral assessment is described in terms of attitude, subjective norm and perceived behavioral control. The form of actions of each of these indicators can be seen in table 4.4

Table 4.4
Theory of Planned Behavior

No	Theory of Planned Behavior	Item	Percentage
1	Attitudes Toward Cheating Behavior	To enrich themselves / others	65%
		For the benefit of society / institution or self-image	18%
2	Subjective norms	Order	11%
		invitation / persuasion	6%
3	Perceived behavioral control	Decisive / spry / smart / get an award or does not have the ability	12%
		Modest figure, nice, and friendly	8%

Source: Data Processed (2013)

Attitudes toward cheating behaviors

Attitudes toward cheating behaviors most commonly encountered based on the research is the desire to enrich themselves or others, it is found as much as 65%. In general, the results of research that refers to enriching themselves are not described in terms of what that wealth is used for, but there are also some statements that they used the money to buy luxurious car or house. In addition, there are also results of the analysis that indicates that the fraud perpetrator does not enjoy the benefits of the fraud that he did, but only enriches others.

Attitudes toward cheating behavior also manifests itself as a self-image or a statement that the act of fraud committed is part of an effort to meet the interests of society/institution. It is found as much as 18%. Thus, in general, attitude toward cheating behavior leads to one's own ambitions.

Subjective norms

The most common subjective norm based by the research is the existence of orders from superiors to do / run something that leads to the act of fraud, it is found as much as 11%. In addition, subjective norm is also shown in the form of persuasion or solicitation of others to commit fraud, it is found as much as 6%. Thus, in general subjective norms lead to the absence of the standpoint owned by an employee to continue performing their duties which had been mandated by the state, it is seen from how someone easily follows the command / invitation from others to commit fraud.

Perceived Behavioral Control

The most common perceived behavioral control based on the research conducted is someone who is known to be decisive, swift, and smart in an institution, and is also shown by the award owned; this is found as much as 12%. By having such trait will facilitate a person to commit fraud. Other than to facilitating to commit the fraud, the behavioral control is also shown by the lack of ability in the handled area.

Perceived behavioral control was also found in the form of someone known as a modest, nice, and friendly person in the environment where he works or in everyday life. With a personality like this people will not suspect him cheating, it is found as much as 8%.

Thus it can be concluded that the rationalization / TPB (attitudes toward cheating behavior, subjective norms, and perceived behavioral) in this study generally refers to a personality trait that is owned by someone. These results are consistent with the results of research conducted by Ajzen and Fishbein (1980), Ajzen (1991) and Cohen (2011) in a study on Corporate Fraud and Manager Behavior: Evidence from the Press, which stated that personality traits are a major factor in the fraud.

Conclusions, limitations and recommendations

Conclusion

This study aims to analyze fraud that occurs in the governments and the behavior of employees involved in the fraud. Based on the research results, it can be concluded that personality

traits are a major factor of fraud. This is proven by the rationalization/TPB that describes personality traits as a more dominant factor than the incentives / pressures and opportunities on the fraud triangle theory. These results are consistent with the results of research conducted by Ajzen, (1991), Beck and Ajzen (1991) and Cohen (2011).

The results of this study indicates that the understanding of personality traits as indicators described in the Theory of Planned Behavior, the assessment of attitudes, subjective norms, and perceived the behavior control is something important, because the behavior of a person (employee) can be associated with fraud they did. Thus this understanding can provide a solution to reduce the possibility of fraud that may arise in the future.

Implication

The result of this studi can be used by policymaker in the government agencies to prevent and to detect fraud in the public sector and behavior of government employees to commit fraud.

Limitations

Limitations in this study are in the process of data collecting, lack of explanation about the personality of the perpetrator of fraud proclaimed in the newspaper. It can be seen from the low value of the components of subjective norm and perceived the behavior control that shows a lack of interest in the news they make. In general, the press in the newspapers only explains about what fraud is done, the penalty, and the number of taken assets.

Recommendation

After seeing and reviewing the results of this study, further studies can use different methods and collect more relevant data sources to make a better research.

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