

The Influence of Fraud Diamond Theory and Gone Theory of Fraud at Hospital of Dr.Tadjuddin Chalid Makassar

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Abstract: This study aims to analyse the effect of pressure, opportunity, rationalization, ability, greed and disclosure on cheating at Hospital of Dr.Tadjuddin Chalid. This study uses a Structural Equation Model (SEM) analysis by testing the evaluation of the reflective measurement model (outer model) and evaluation of the structural model (inner model). The results of the analysis show that the variables that have a direct effect on fraud and fulfil significant assumptions are: pressure, opportunity, and disclosure. Pressure with a p value of $0.044 > 0.05$, means that the higher the pressure, the higher the fraud. Opportunity with p value $0.000 < 0.05$, means that the higher the opportunity, the cheating will be higher. Disclosure with a p value of $0.000 < 0.05$, means that the lower the level of disclosure, the higher the potential for someone to commit fraud. Meanwhile, rationality with a p value of $0.684 > 0.05$, ability of p value of $0.156 > 0.05$, and greed with a p value of $0.079 > 0.05$, these three variables do not meet significant assumptions, thus they have no effect on cheating that occurs at Hospitals of Dr. Tadjuddin Chalid.

Keywords: Fraud, pressure, opportunity, disclosure, ability, and rationalization, greed

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I. Introduction

According to the Association of Certified Fraud Examiners (ACFE, 2016) fraud is an unlawful act committed deliberately for a specific purpose (manipulation or giving wrong reports to other parties) by people from inside or outside the organization for personal gain. or groups that directly or indirectly harm other parties. The term fraud has emerged in the world of health since the implementation of the 'JKN' (National Health Insurance System with the BPJS (National Health Social Security Administering Agency). This is due to a change in the health financing system from fee for service (out of pocket) to payment by health insurance, with a payment mechanism for INA-CBG tariff claims (a "package" payment system based on a patient's illness) for hospitals.

Hospitals in their function as health facilities must prioritize social aspects and patient safety. Every patient must be treated and receive good care in the name of safety. Hospitals are indeed allowed to run a business, but this is not a justification for hospital managers to turn them into a commercial institution that always puts forward material and ignores social elements.

Some experts argue about the emergence of fraud, (Wolfe and Hermanson, 2004) said "Opportunities open doors for fraud, opportunities arise due to weak internal controls in preventing and detecting fraud in every organization. (Rankaew,2016) reveals a lack of structure and governance to control operations and use of company assets.Rae and Subramania (2008) call opportunity as a weakness in a business system where an employee has the strength or opportunity to maximize on the weak line and therefore commits fraud (Rasha and Andrew 2012).

Another factor that can lead to fraud, namely pressure and rationalization, can attract someone to act of fraud. Pressure is taken as an important factor to commit fraud; the most common type of pressure that affects most employees is financial pressure and has a serious impact on employee motivation. In particular, according to Albercht et.al (2004) financial pressure has been the reason behind around 95% of fraud cases. An employee will tend to commit fraud if there are elements of pressure, both financial and non-financial, (Murdockc, 2008).

Rationalization is a factor that also contributes to fraud (Kula et al, 2011). Rationalization is generally defined to justify and clean up actions that are inconsistent with an individual's conscience to reduce the negative consequences that accompany these actions (Murphy, 2012; Murphy and Dacin, 2011; Schuchter and Levi, 2015). Hooper and Pornelli (2010), note that people who commit fraud always have a mindset that enables them to condone or justify their fraudulent activities.

The ability to recognize opportunities and take advantage of them not once but repeatedly. Capability is the ability of an individual who plays a major role in whether fraud can actually occur, where he must have the ability to see the gap in committing fraud as an opportunity and to take advantage of it continuously (Wolfe & Hermanson, 2004), the position or function of a person in the organization exploiting opportunities for fraud that are not available to others (Basheka & Bisangabasaija, 2009). The result is various irregularities in health services.

Greed is also often associated as the cause of fraud, as stated by (Jack Bologne, 1993) in GONE Theory. The greed factor tends to make a person blind to his actions, justifies any means to fulfill his material desires, (Dewani & Chairri, 2015), so that the higher a person's level of greed, the higher the potential for committing fraud.

Disclosure according to (Bologne, 1993) in (Pratama, 2017) reveals that disclosure is related to the actions or consequences faced by the perpetrator of fraud if the perpetrator is found to be cheating. Disclosure of a fraud does not guarantee that the fraud will not be repeated either by the same perpetrator or by other actors. So, every perpetrator of fraud should be subject to sanctions if his actions are revealed, (Herman, 2013).

The phenomenon of fraud is commonplace in hospitals, based on claims for BPJS payments from the 'APBN' (State Budget) and 'APBD' (Regional Revenue and Expenditure Budget) to hospitals, through subsidies for salaries, taxes, investment, and participant or company contributions and so on. Thus, the misappropriation of funds through the 'BPJS' (National Health Social Security Administering Agency) payment mechanism can be categorized as fraud. Health service fraud or fraud is a form of "white collar" crime. This fraud in practice uses the expertise, sophistication and complexity of the financial management information system to pay claims that are difficult to understand by ordinary people or service users.

Based on observations of researchers in the field, there is a tendency for health services to commit fraud in hospitals. Therefore, the authors chose the health sector (Health Services / Hospitals) in Makassar as the object of research on the grounds that the emergence of various types of irregularities that occurred in the Health Service (Hospital) was reported from the news and the many expressions of community unrest in real life [http: / /www.mutupelayanankeseh.net](http://www.mutupelayanankeseh.net)

II. Research Methods

This research is a descriptive study, the research population is the medical and non-medical team of Dr. Tadjuddin Chalid Makassar and the number of samples obtained was 162 respondents. Sample selection technique based on random sampling method. The sample selection technique is based on the random sampling method. The primary data of this research is through distributing questionnaires using a Likert scale. The research variables consist of; pressure, opportunity, rationalization, ability, greed and disclosure which are independent variables. The dependent variable is the act of fraud.

The research hypothesis testing was carried out with the Structural Equation Model (SEM) approach using Partial Least Square (PLS) software, (Ghozali, 2008) to analyze the relationship between pressure, opportunity, rationalization, ability, greed and disclosure of cheating. PLS is a shifting alternative. From covariance-based to variant-based SEM approaches.

The parameter estimates obtained by PLS can be categorized into three. First, is the Weight estimate that is used to create the latent variable score. Second, it reflects the path estimate that connects latent variables and between latent variables and their indicator blocks (loading). The third is related to the mean and location of the parameters (constant regression values) for indicators and latent variables. To obtain these three estimates, PLS uses a three-stage iteration process and each iteration stage produces an estimate. The first stage produces weight estimates, the second stage generates estimates for the inner model and outer model, and the third stage produces estimates of means and locations (constants).

III. Research Results

This study shows how much influence cheating on pressure, opportunity, rationalization, ability, greed and disclosure. But before that, to find out the significant relationship between the construct paths can be seen from the p-value of less than 0.05 as shown in Table 1.

Table 1.Hypothesis Testing

Variable	P Values	Explanation
X1 -> Y	0.044	Take effect
X2 -> Y	0.000	Take effect
X3 -> Y	0.482	no effect

X4 -> Y	0.269	no effect
X5 -> Y	0.094	No effect
X6 -> Y	0.000	Take effect

Source: Output SmartPLS 2020

Explanation:

X1 = Pressure

X2 = Chance

X3 = Rationalization

X4 = Ability

X5 = greed

X6 = Disclosure

Y = Fraud

Evaluation of significant pathway relationships in the research hypothesis

To conclude whether the hypothesis is accepted or rejected, p-value is used at significant $\alpha = 5\%$ or 0.05 . If the p-value < 0.05 is rejected, it means that there is an influence. Conversely, if the p-value > 0.05 then it is accepted or there is no effect. Following are the results of the evaluation of the structural model obtained from the Bootstrapping Report SmartPLS presented in table 2:

Table 2 Path Coefficients

	Original sample (O)	Sample mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
X1 -> Y	-0.723	-0.735	0.358	2.020	0.044
X2 -> Y	0.269	0.263	0.047	5.730	0.000
X3 -> Y	0.040	0.057	0.097	0.407	0.684
X4 -> Y	0.167	0.162	0.118	1.422	0.156
X5 -> Y	0.523	0.533	0.297	1.758	0.079
X6 -> Y	0.702	0.696	0.050	14.082	0.000

Source: Output SmartPLS 2020

Based on the explanation of the data in Table 2, it can be interpreted as follows:

1. The effect of pressure on cheating is significant with a statistical t value of $2.020 > 1.96$, where the original sample estimate value is negative of -0.723 with a p value of $0.044 > 0.05$, which means that the direction of influence between pressure on cheating is significant negative.
2. The effect between the opportunity for cheating is significant with a statistical t value of $5.730 > 1.96$, where the original sample estimate value is positive of 0.269 with a p value of $0.00 < 0.05$, which means that the direction of influence between opportunities for fraud is significant positive
3. The effect of rationalization on cheating is not significant with a statistical t value of $0.407 < 1.96$, where the original sample estimate value is positive at 0.040 with a p value of $0.684 > 0.05$, which means that the direction of the effect between rationalization on fraud is positive and insignificant
4. The effect between the ability to act of cheating is not significant with a statistical t value of $1.422 < 1.96$, where the original sample estimate value is positive of 0.167 with a p value of $0.156 > 0.05$, which means that the direction of the influence between the ability to act of cheating is positive and insignificant
5. The effect between greed for cheating is not significant with a statistical t value of $1.758 < 1.96$, where the original sample estimate value is positive of 0.523 with a p value of $0.079 > 0.05$, which means that the direction of the effect between greed for cheating is not significant.
6. The effect between disclosure on fraud is significant with a statistical t value of $14.082 < 1.96$, where the original sample estimate value is positive of 0.702 with a p value of $0.000 < 0.05$, which means that the direction of the effect between disclosure on fraud is significant positive

IV. Discussion

1. Direct Effect of Pressure on Fraud

The effect of pressure on fraud is a significant negative. This means that if a person experiences great pressure, it will increase the occurrence of cheating. Respondents' answers to the pressure variable consisting of indicators of financial pressure, work pressure, bad habits and lifestyle towards cheating, indicators of work pressure are the most influencing factors for someone to commit fraud. This shows that work pressure greatly influences someone to commit cheating if the workload is difficult and excessive. This is especially true if the leadership always demands to achieve organizational goals, even though the achievement is done by all means.

Albrecht et. al (2012) stated that most fraud occurs due to financial pressure or (vice pressure) social pressure where social pressure is closely related to financial pressure, but the motivation for financial needs itself is based on bad habits from the actions of the perpetrators that are not in accordance with morality. This research is in line with the concept of Fraud Diamond Theory as a grand theory, with financial stability, external pressures, personal needs, and financial targets each presenting pressure as elements that may be involved in the fraud risk factor category (Skousen & Wright 2006).

2. Direct Influence of Opportunity to Fraud

The effect of opportunity on cheating is a significant positive. This shows that the higher the chance, the higher the occurrence of fraud. Respondents' answers to the opportunity variable consisting of indicators of control environment, activity control procedures, restrictions on access to information, indifference of leaders towards subordinates and lack of capability of leaders towards fraud, indicators of procedural activity control is the factor that most influences someone to commit fraud.

Albrecht (2012) states that opportunity is a situation where a person feels that he has a combination of situations and conditions that allow cheating and is not detected. This research is in line with the concept of Fraud Diamond Theory as a grand theory, explaining that the more opportunities are obtained, then the greater the likelihood of fraudulent behavior.

3. The Direct Effect of Rationalization on Fraud

The effect of rationalization on fraud is positive and insignificant. This means that rationalization has no effect on fraud. Respondents' answers to the rationalization variable consisting of indicators of feeling belonging to themselves, debt of gratitude, no party being harmed, fraudulent acts for the sake of obtaining a low recapitulation value when compared to other variables.

Albrecht (2012) explains that rationalization is self-justification or the wrong reason for wrong behavior. This is in line with the concept of Fraud Diamond Theory as a grand theory, explaining that rationalization occurs because most of the perpetrators feel that they are not committing fraud, but are doing something they are naturally doing.

4. Direct Effect of Ability on Fraud

The effect of ability on cheating is not significant positive. This means that ability does not affect cheating. Respondents' answers to the ability variable consisting of indicators of position, intelligence, ego, coercion, lying, and stress on cheating are one of the variables that obtained a low recapitulation value among other variables.

Capability refers to a person's position or function in an organization that can provide the ability to exploit fraudulent opportunities that are not available to others (Basheka and Bisangabasaija, 2009). Fraudsters are smart enough to understand and exploit weaknesses of internal control and use their official positions, functions or access to their greatest advantage (Marquet, 2011); they also have an ego and self-confidence that their actions will not be detected (Wolfe and Hermanson, 2004).

According to Kassem and Higson (2012), another characteristic of successful con artists is the ability to force others to commit or hide fraud. A successful con artist also tells lies efficiently and consistently and effectively manages stress (Kassem and Higson, 2012). The results of this study show that there is no influence between ability and cheating because not all individuals use position, intelligence, egos, coercion, lies and stress to commit cheating. This is in line with the concept of Fraud Diamond Theory as a grand theory, where these elements of ability owned by the perpetrator of the fraud can take advantage of the existing opportunity situation (Wolfe and Hermanson, 2004).

5. The Direct Effect of Greed on Fraud

The effect of greed for cheating is not significant positive. This means that greed has no effect on cheating. Respondents' answers to the variable of greed consisting of indicators of being stingy about sharing knowledge, always wanting to excel, feeling unsatisfied with the salary earned, not providing performance

achievements in order to reduce competition, and lying to hide mistakes committed against cheating, is one of the variables with a low recapitulation value among other variables.

Greedy, which is associated with greedy behavior that is potentially present in everyone. Greedy as the first factor is mentioned as the cause of fraud. In accordance with the results of this study, there is no influence between greed and cheating because not all individuals have a greedy nature to commit cheating. The results of this study are not in line with the GONE Theory proposed by (Jack Bologne, 2006).

6. The Effect of Disclosure on Fraud

The effect of disclosure on fraud is positive and significant. This shows that the higher the disclosure, the lower the occurrence of fraud. Respondents' answers to the disclosure variable consisting of monolithic regulatory indicators and no firm action according to the rules, the quality of statutory regulations is inadequate, lack of socialization of statutory regulations, inconsistent sanctions and indiscriminate viewpoints that are too light. Indicators of regulations that are monolithic and there is no firm action in accordance with the rules, and lack of socialization of laws and regulations that most influence fraud followed by the quality of statutory regulations then inconsistent sanctions and views feathers and penalties that are too light.

According to Bolognedalam Lisa (2013), it is stated that exposure or disclosure is a factor related to organizations as victims of fraud. Exposure or disclosure is related to actions or consequences faced by the perpetrator of fraud if the perpetrator is found to be cheating. This is in line with the GONE theory put forward by (Jack Bologne,2006).

V. Conclusions and Recommendations

Based on the results of the analysis, it can be concluded that the variables that have a direct influence on fraud that occur at Hospital of Dr. Tadjuddin Chalid is: pressure, opportunity, and disclosure. Emphasis shows the results of data analysis with a p value of $0.044 > 0.05$ which fulfills a significant assumption, meaning that the higher the pressure, the higher the fraud, the opportunity to directly influence the act of cheating. It is indicated by the path coefficient with a positive value and fulfills significant assumptions with p value $0.00 < 0.05$. This means that the higher the opportunity, the higher the act of cheating. Disclosure has a direct effect on the act of cheating. It is indicated by the path coefficient with a positive value and fulfills the significant assumption value $0.000 < 0.05$, meaning that the lower the level of disclosure, then the higher the potential for someone to commit fraud.

Meanwhile, rationality with a p value of $0.684 > 0.05$, ability of p value of $0.156 > 0.05$, and greed with a p value of $0.079 > 0.05$, these three variables do not meet significant assumptions and thus have no effect on fraud that occurs at Hospitals of Tajuddin Chalid.

It is hoped that for further research besides using data collection tools in the form of questionnaires, but also using adequate measurements. So that fraud can be detected properly and accurately. It is hoped that further research can add other independent variables that are thought to influence fraud that is not included in this study.

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