

Modus & Anatomi Phenomenon Fraud in API Foundation

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Abstract: This study aims to describe the process of fraud committed by employees in the Yayasan API. The focus of this research is to analyze the modus of fraud and the factors of fraud incidence. This research is a qualitative research with the paradigm of phenomology. Data collection using constructivism method with participant observation and interview approach. Data analysis techniques using from Miles and Huberman techniques. This research reveals a variety of fraud mode perpetrators of fraud. In addition, this study describes the factors that cause fraud by using the fraud triangle theory approach that is pressure, opportunity and rationalization. Internal control weaknesses and defects in the application become factors that facilitate theft being carried out in large numbers and lasted for long periods.

Keyword *Fraud, Fraud Triangle, Internal Control, Fenomology.*

INTRODUCTION

The ACFE (Association of Certified Fraud Examiners) in its report, namely Report to the nations 2014 on Occupational Fraud and Abuse - Global Study Fraud, stated that fraud was everywhere. None of the countries and organizations are free from fraud. From the results of the ACFE study which analyzed 1,483 fraud cases from over 100 countries, interesting facts were found. Of the 3 types of fraud (Fraud Tree), namely corruption, asset misappropriation and financial statement fraud, there are anomalies. From a review of frequencies (the number of incidents of fraud) the Asset misappropriation category (85.4%) is more than the financial statement fraud (9%), but in terms of the nominal amount of losses, the financial fraud statement category always occupies the top sequence, namely the average loss of \$ 1,000,000 while losses for the misaprrriation category averaged \$ 130,000 [1].

This research is motivated by the existence of fraud that occurred in the Foundation API (API). This fraud is in the form of embezzlement of school operational money by one of the employees. Interestingly, this fraud was only revealed after the perpetrators allegedly committed fraud for months or even more than a year. From the results of the investigative audit it was noted that the value of money embezzled was more than Rp. 1 billion.

Fraud that occurs in the API Foundation is carried out by lower level employees. In contrast to the ACFE research results, the fraud can only be detected after more than 2 years and from the number that has been successfully accumulated accumulated counts very large.

This fraud case is very interesting for researchers. The researcher intends to explore what is happening with internal control in the API Foundation so that the perpetrators can commit fraud for years but not revealed. This is certainly different from the results of research from ACFE that the average fraud committed by employee levels can be detected in less than 12 months. Ideally, if the

internal control in the API Foundation is effective, the disclosure of fraud cases can be quickly detected in less than one year.

The researchers' initial observation of fraud cases carried out by the cashier at the API Foundation shows that one of the indications is the weakness of the information system used in this case the SPP application. This SPP application functions to manage the receipt of SPP money and make reports on spp recap and arrears of SPP. In this case, the cashier conducts fraudulent money by utilizing the weaknesses of this SPP application. In preliminary observations it was found that many receipts of SPP money were received by the cashier but were not deposited into the foundation's account.

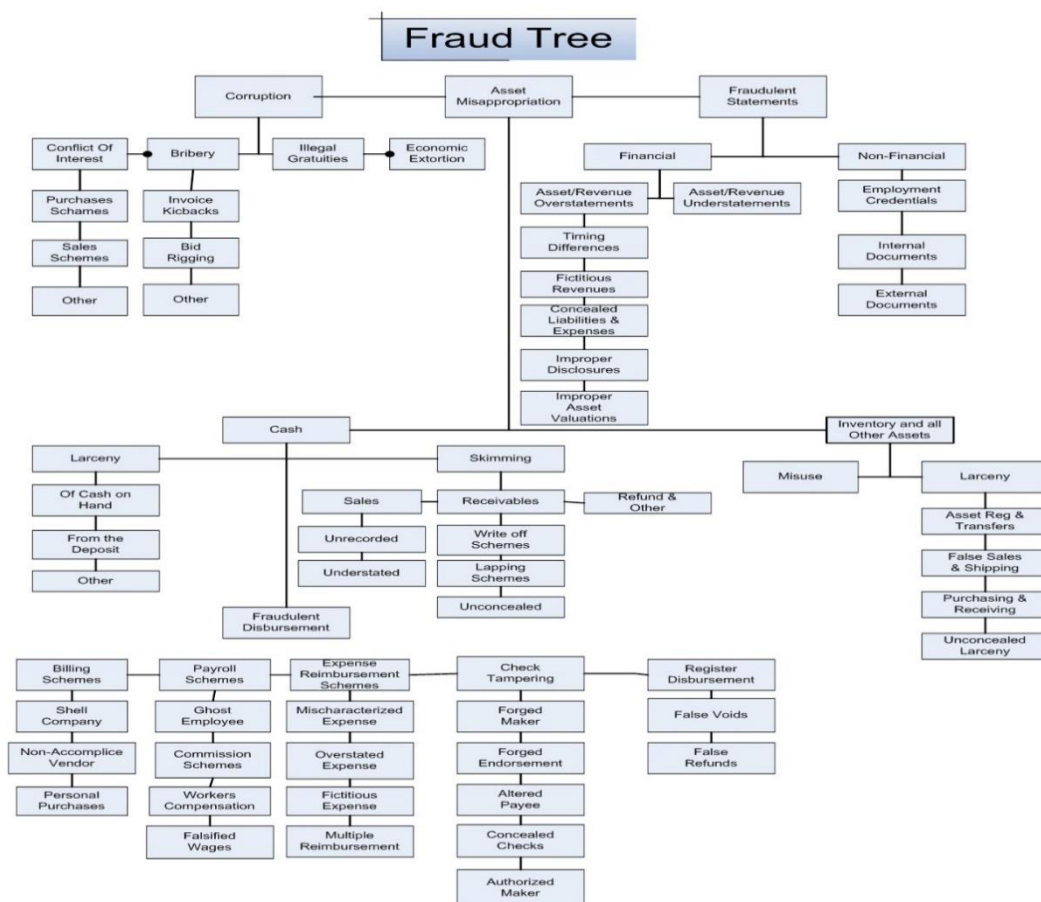
Departing from the above, researchers are interested in conducting deeper research on the phenomenon of what happened behind fraud cases that occurred in the API Foundation environment.

2.1 Fraud

ACFE in its report groups fraud in 3 major groups (main branches), namely asset misappropriation, corruption and financial statement fraud. And each large group has its own subgroup. The description of fraud groups like that is called the Fraud Tree or cheating tree as in Figure 2.1 the next. Theodor M. Tuanakota (2014) giving the term for this Fraud Tree is a Fraud Map.

The first branch of the fraud tree is Corruption. Tuanakota explained that the term corruption in the fraud tree is different from the term corruption known in Indonesia contained in the Corruption Law No. 31 of 1999. Theoretically Corruption in the fraud tree has branches such as: conflict of interest, bribery, illegal gratuities, extortion (economic extortion).

The second branch, Asset Misappropriation in the term M. Tuanakota, is called looting Assets has 2 big branches, namely cash branches and Non Cash. Things that often become objects are money, both cash in cash and in banks in the form of demand deposits, savings and time deposits [3].



2.2 The Evolution of Fraud Theory

1. White Collar Crime as a starting point.

In his thesis Sutherland stated that the white collar crime can be found in almost all jobs. Sutherland distinguishes white-collar crime from street crime or violent crime with 3 main characteristics. First, a person's professional status in society creates an atmosphere of admiration and intimidation. People admire professionals but are also afraid of retaliation if they are hostile to the person. Admiration and fear resulted in the low punishment of white-collar criminals. Second, because of professional status, there is less dependence on traditional criminal justice systems, and lower penalties are usually applied. Third, white-collar crime is not easily seen or detected compared to violent crime for several reasons: the consequences borne by the community can be spread over a longer period, such actions can spread among more individuals, and victims may be more difficult to identify and not organized with well.2. The Fraud Triangle.

In his hypothesis Albrecht, W. S, et.all in commite sponsoring. states that fraud occurs if three conditions are met, namely perceptions of financial pressure, perceptions of opportunity and rationalization or justification. These three conditions are well known for what is now called the Fraud Triangle as picture follow [7];



Picture of Fraud Triangle

Explanation of the Fraud Triangle, the first element, which is financial pressure, states that the pressure of financial or economic problems felt by someone who is not shared or seems unbreakable creates a motive for crime. Someone who does not share this financial problem is motivated by the social stigma or ego of someone not to seek help or share the financial problems they face.

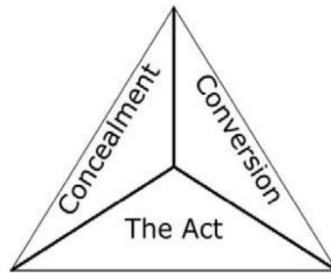
The second element is the opportunity or opportunity to commit fraud. This is related to the perception of the fraudster who judged that there were weak controls and the possibility of being caught was very small. The third element is rationalization. Furthermore, according to Cressey, individuals who intend to commit their fraud remain in their moral comfort zone. Because of that, in its internal awareness it justifies its actions before the fraud they first felt.

Graham, L. underlined that fraud perpetrators will first be able to carry out their act of ignorance to be able to reconcile with conflicting thoughts, namely between right and wrong with the actions to be taken. Rationalization makes the fraudster able to reduce the inconsistency of thought and anxiety and then continue his fraudulent actions without remorse [8].

2. Triangle of Fraud Action

The discussion of the theory of the Fraud Triangle focuses more on identifying the conditions in which fraud occurs, while how fraud is carried out is not discussed. Cheney. G in his book Fraud Examination tried to describe how fraud was carried out by giving the term Elements of Fraud. Element of fraud is also known as Triangle of Fraud Action [9].

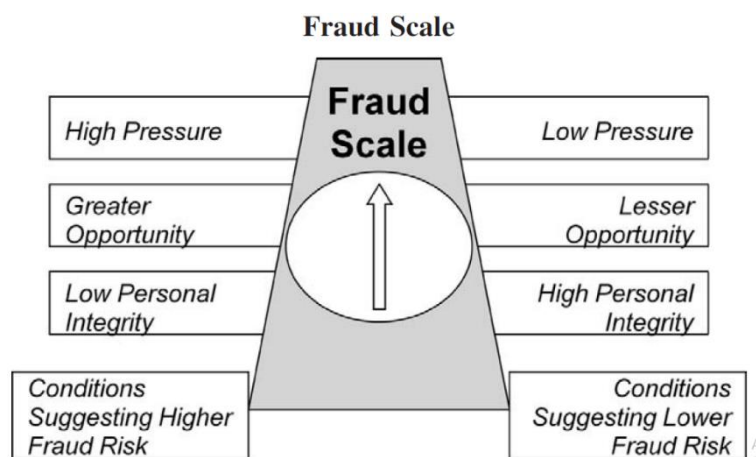
Triangle of Fraud Action: The Crime



The three components of Triangle of Fraud Action are act, concealment and conversion. The Act is the implementation and methodology of fraud, such as embezzlement, kiting checks, or fraudulent financial reporting material. Concealment is hiding fraudulent actions; examples of concealment include creating fake journals, falsifying bank reconciliation, or destroying files. Conversion is the process of changing assets resulting from theft or illegal actions to be as if the assets owned are obtained by a legal or legal method, for example camouflaged by memoneylaundry in the form of business, home and car. Investigators can use both theories based on their goals, first, the Fraud Triangle theory can be used to help find out why someone committed fraud or fraudulent, for this, the evidence may be very weak or non-existent to prove it, for example on how to prove aspects of financial pressure or rationalization of fraud a perpetrator of fraud, because both of these things cannot be directly observed or investigated [10].

3. Fraud of Scale

Subsequent studies of Fraud in the 1980s were carried out by Albrecht and friends. They developed the Fraud Triangle by developing a concept about the Fraud Scale (fraud scale) while still using 2 elements from the Fraud Triangle, namely Pressure and Opportunity, but replacing the Rationalist element with Personal Integrity. Figure 2.3 represents the Fraud Scale concept from Albrecht.



Picture 2.4 Fraud Scale

From figure 2.4, it can be seen that the level of fraud risk is determined by considering simultaneously three elements, namely pressure, opportunity and integrity. For example, if all elements are balanced then the risk of fraud becomes zero, but if the element of pressure and

high opportunity and personal integrity is low, then fraud is more likely, and vice versa, if high pressure and opportunity and personal integrity are high, then it is likely small fraud [11]. The advantage of testing the element of integrity is that a person's integrity can be inferred from his past behavior. For example, a person's integrity reflects his decisions and processes in decision making, more importantly, a person's integrity can influence the possibility of a person to rationalize deviant behaviors.

4. MICE

Kranacer and his colleagues in their research stated that not every fraud involves an element of financial pressure. The results of their research on the motivations of fraudsters were synchronized into MICE (Money, Ideology, Coercion and Ego). The MICE concept modifies the element of precision from the Fraud Triangle concept which is the development of motivation to commit fraud. Money and Ego become commonplace as a motive for someone to commit fraud. The history of cases from Madoff, Stanfor, Enron, WorldCom, Adelphia, and others is the best example of how fraud and fraud are motivated by ego and money [12].

Ideological motivation in carrying out white-collar crime may be relatively small. Examples of white-collar crimes with ideological motivation are tax evasion which assumes that the tax is unconstitutional. Another example is the motivation to finance terrorism. The final element of the MICE concept is Coercion or coercion. Fraud occurs because there is coercion from other parties. In the case of Worldcom, a middle-level accountant was forced by a boss to journalize fake entries.

The MICE concept is easy to remember and provides a broader framework for testing the elements of pressure in fraud. So related to fraud occurring in the financial statements, the pressure criteria in the Fraud Triangle have been adjusted to focus on financial motivations that cause fraud such as the motive for getting bonuses, incentives or bonuses in the form of shares / options [13].

5. Fraud Diamond

In an effort to improve prevention and early detection of fraud, Wolfe and Hermanson proposed additional elements of the Fraud Triangle, namely capability and termed it as Fraud Diamond [14]. Further explained by Wolfe and Hermanson that capability is personal traits and its ability to play a major role in fraud that occurs.



Picture 2.5 Fraud Diamond

As Fraud Diamond's theory changed the opportunity side of the Fraud Triangle, according to them without the capability to exploit the weaknesses of control to commit and hide fraud, fraud would not occur. Wolfe and Hermanson (2004) show evidence that many frauds, especially frauds that are worth millions of dollars, will not occur without the perpetrator of fraud having the capability or ability right in the area where he committed fraud. Further

explanation by Wolfe and Hermanson, that opportunity opens the door to fraud, incentives and rationalization attract actors to be closer to the door, but the perpetrator of fraud must have the ability to recognize the opportunity to walk through the door to commit fraud and hide it.

2.3 Internal Control

In the Evaluation of Internal Controls-A General Framework and System of Reporting published by the State of Michigan Office of Financial Management in 1990 based on the terminology and concept of the Internal Control Integrated Framework published by COSO, it was stated that The Fundamental Concepts of Internal Controls are :a). *Internal Control is an Ongoing Process*

- b). *Internal Control is Affected by People*
- c). *Internal Control Provides Reasonable Assurance, not Absolute Assurance*
- d). *Internal Control is Focused on Achievement of Objectives in Separate, but Overlapping Categories*
- e). *Internal Control is Comprised of Four Interrelated Components*

From the Basic Concepts (Fundamental Concepts) the Internal Controls above there are several key words that need to be considered, namely that [15]:

a). Internal Controls are a Sustainable Process Internal Controls are not single events, but are a series of actions and activities that spread throughout all parts of an organization. This cannot be separated in the method used by management to carry out daily operations. Internal Controls do not have to be seen as a specifically separate system within an organization, but rather as an integral part of an organizational process that is regulated by management to achieve the goals of the organization. An effective system of Internal Controls is characterized by controls built in "an organizational infrastructure is not added to" on top of "infrastructure. This is a prerequisite for managing the operations of the organization efficiently and effectively.

b). Internal Controls are influenced by people.

Internal Controls make individuals in organizations work. The leadership of each unit in the organization is principally the person responsible for maintaining an effective internal control structure. This condition can be achieved by management through delegating performance responsibilities specifically to all individuals within the organization. As a result, this urges all individuals to understand the limits of their power and responsibilities clearly. All of this will affect the overall effectiveness of the structure of the Internal Controls. Key individuals in Internal Controls are people who can measure goals in a measurable way by initiating an activity control mechanism, and monitoring how well controls help achieve predetermined results [16].

c). Internal Controls provide Eligible guarantees, not Absolute Guarantees. Regardless of how well it designs and operates, Internal Controls cannot provide absolute guarantees for all targets to be achieved. Management must design and implement Internal Controls based on costs and benefits. Internal control only provides guarantees that are worthy of achieving the goal. Errors in decision making, management capabilities that override control, and conspiracy actions over convoluted control processes can hinder achievement. However, an effective structure of Internal Controls will provide management with the best guarantee where risks can be minimized and the organization achieves its objectives.

d). Internal Controls are focused on achieving goals

Mission, Objectives and Objectives Organizations relate to one or more of the following categories:

- 1) Activities, where these activities relate to efficient and effective use of organizational resources. Asset protection can be included as part of this category.
 - 2) Financial reports relating to preparation of financial statements.
 - 3) Compliance related to compliance with legal provisions, rules, and applicable regulations.
- The above categories enter into the organization's goals and are strongly influenced by the specific circumstances of an activity, transaction, or organizational environment [17].

e) Internal Controls consist of four interconnected components The components of internal control are based on the way management conducts its activities, and each is integrated into the overall management process, namely: Planning, Organizing, Directing and Control (Controlling). Internal Controls can also be referred to as internal control structures which include organizations, methods and measures that are coordinated to safeguard organizational wealth, examine accuracy and trust accounting data, encourage efficiency and encourage compliance with management policies [18].

3 METHODE

This study uses a qualitative approach. The researcher intends to understand the situation in depth and find patterns about cheating practices that occur in the API Foundation. This is in accordance with what was conveyed by Sugiyono that most researchers use a qualitative approach because the problem is not clear, complex, dynamic, full of meaning. In addition, the Researcher intends to understand deeply, find patterns, hypotheses and theories [19].

The data analysis technique used in this study is data analysis from Miles and Huberman (1984), namely that the activities in qualitative data analysis are carried out interactively and take place continuously until complete, so that the data is saturated. Activities in data analysis, namely: data reduction, data display and conclusion [20].

1. Data Reduction

Qualitative data can be reduced and transformed in many ways, namely: through fine selection, through summary or paraphrasing, through making it a part in a large pattern, and so on. Sometimes it might be better to convert the data into numbers or rankings (for example the researcher decides that the site becomes visible in a "high" or "medium" floor of administrative centralization), but this is not always wise. Even when it is considered a good analytical strategy, our goal is: Keep the numbers, and the words you use to get those numbers together in your continued analysis. That way someone never outlines the data at hand from the context in which the data appears [21].

2. Data Display

The second main step of the data analysis activity is the data model that is as a structured collection of information that allows the description of conclusions and actions taken. Displays in everyday life vary from gasoline gauges, newspapers, to computer screens. Seeing a show helps understand what is happening and does something - further analysis or action - based on that understanding.

The most frequent form of the qualitative data model has been narrative text. The text is scattered, sequential rather than simultaneously, irregular, and very wide. Under such circumstances, it is easy for qualitative researchers to jump in a hurry, partially, conclusions are not found. Humans are not too strong as processors of large amounts of information; cognitive tendency is to reduce complex information into easy-to-understand configurations [22].

The purpose of making this model is a main entry point for valid qualitative analysis. The model includes various types of matrices, graphs, networks, and charts, all designed to assemble information arranged in a directly accessible, practical form, thus researchers can see what is happening and can well describe justified conclusions or moving to the analysis of the next stage the model might suggest useful[23].

As with data reduction, creating and using a model is not something separate from analysis, it is part of the analysis. Design columns and rows from a matrix for quantitative data and find data which, in what form, must be entered into which cell is the activity of analysis.

3. Verification

The third step of the analysis activity is withdrawal and verification of conclusions. From the beginning of data collection, qualitative researchers begin to decide what "meaning" is, record order, patterns, explanations, possible configurations, causal paths, and propositions. "Final" conclusions may not occur until data collection is complete, depending on the size of the body of the field notes, coding, storage, and methods of improvement used, the experience of the researcher, and the demands of the funder [24].

In this review the three types of analysis activities and data collection activities themselves form an interactive cycle process. The researcher moves between the four models during data collection, then moves back and forth between data reduction, model, and withdrawal / verification conclusions for the rest of the study. Data coding, for example (data reduction), leads to new ideas on what must be included in a matrix (data model). Entering data requires advanced data reduction. As the matrix fills the page, the preliminary conclusions are drawn, but the conclusions lead to the decision (for example) to add another column to the matrix to test conclusions.

In this sense, analysis of qualitative data is an ongoing initiative over and over again. The problem of data reduction, model, and drawing / verifying conclusions enters the picture in sequence as the analysis episodes follow each other. But the other two problems are always part of the foundation.

4 FINDING AND DISCUSSION

4.1 ANATOMI OF FRAUD.

A. Evaluation Note on Internal Control

1. Multiple Position of Cashier and Billing Section

In 2011 there was a replacement of the old SPP application made by Mr. Dani with a new SPP application made by the Programmer. Since then, the Cashier uses the new SPP application made by the Programmer. When the management period of 2007 was replaced with a management in 2012, the cashier received a new additional assignment as a cashier. So that multiple positions occur between the Receivables Collection section and the Cashier section.

This dual position consideration is in the context of HR efficiency, so far the Cashier is given a collection task which is a task that is not too heavy and can be duplicated with the cashier's task. In this case the new management considers that the main task of the cashier is the cashier, while the task of collecting or controlling SPP is an additional task that can be done on the sidelines of the main and routine tasks as the cashier. Another consideration is that the SPP control task that has been carried out is actually a light task because it has been assisted with the SPP application. This is where loopholes occur in internal controls, where in an internal viewpoint of control, multiple positions between asset holders and asset recorders are not recommended and are prone to abuse.

But apparently the new management was not aware of this, because all this time they had seen that the cashier for almost more than 5 years in the SPP collection department had never cheated or something suspicious. And other board considerations why the cashier concurrently held a position between the cashier and the SPP section because he felt that the rules for receiving SPP had been run well that the cashier should not receive SPP payments, all SPP payments were made at the SPP payment counter at Bank Muamalat. In addition, the management believes that

the information system in this case the new SPP application made by the Programmer is safe and is unlikely to be used to make SPP fraud.

This is the beginning of the gap conceded. Without being aware of the management, this double position turned out to be dangerous because it was prone to misuse. Initially the rules of the cashier should not accept SPP payments in compliance, but in practice many things require that they be violated. For example, often parents come too early because they all take their children to school, while the hours for SPP payments are not yet open. So for reasons of wanting to go straight to work, the parents came to the Yayasan API office and forced them to pay spp. The reason for prioritizing service and bad taste, finally the cashier of the cashier was forced to accept the money from this SPP payment. That is so on, and this becomes a habit that the management is less aware of and continues to occur. Even certain events, due to the closeness of parents to the cashier, many SPP payments from parents of students are deposited with the cashier.

2. Reconciliation that is not routine and orderly

No disclosure of cheating Cashiers over the years are caused by one of them because reconciliation activities between SPP bills and SPP receipts are not routinely carried out every month. So that control of SPP receipts is in accordance with the number of students who pay is not unknown every month.

3. The Red Flag is ignored

Almost all Management / employees are not aware of changes in cashier lifestyle that are different from before. The changes they just discovered and realized after they heard about the case of theft carried out by the cashier revealed. They revealed with the fact that during this time the cashier if shopping at the mall was always runny, buying expensive toys for his children, often traveling even lastly before the disclosure of embezzlement cases, the cashier bought a new car.

Another striking behavior as a sign of danger is that it often accumulates reports. This behavior was apparently not realized by the verification department in this matter the financial statement and the accounting department. SPP receipt reports and expenditure are deliberately stacked for weeks and then submitted to be verified and recorded.

4. Less sensitive to differences.

The researcher found in the accounting record that the differences found at the end of the teaching period were ignored by the accounting department. By accounting for the difference, it turns out that the journal returns as an excess calculation. (figure 4.3)

The researcher found that at the end of the 2014/2015 teaching period found a back journal to adjust the difference between accounts receivable from manual counts and the results of bank account reconciliation. The Accounting Section considers that this difference is because all this time the new SPP Application system was never the same as the manual count.

B. Imperfect applications, weapons of embezzlement

1. Some weaknesses in the application

This new SPP application is built using Visual Basic (VB) programming language based on Window and MySQL database. Compared to the old SPP application, in terms of appearance the new SPP application is much more interesting because it is window-based with an attractive interface.

However, it seems that the appearance is not enough. There are a number of critical things that apparently escaped the attention of the Programmer. Some of the critical aspects of the new SPP application were found only after the fraud case was revealed. The critical things include:

First, database design that does not pay attention to security / security. For example in the User ID table duplication is possible. The programmer does not perform the "Primary Key" function on the User ID field. So that this weakness is used by the cashier of the perpetrator of the SPP fraud to create a User ID commonly used by Bank Muamalat users.

Second, the lowest user level in this case the cashier of the application user can access the menu of creating a new user. This is the main entrance for the thief to enter the house and take the contents. Unwittingly by Programmers, a mistake that looks simple in creating an interface (interface) is by placing a menu to make a new user accessible to the lowest level user. The standard in the application work process is that every new user can only be made by a Super User or in this case a user with higher authority. This Super User is often called a user administrator. He is the one who has the right to regulate all the authority in the application, including anyone who can access the application and the authority to create a user ID.

Third, the reference date for the SPP application is not the date on the server computer but the date of the user's computer. This is used by the cashier for transaction input with the date backwards. In searching the SPP application database, there are different data between the input date and the transaction date. For example, the receipt of SPP August 2014 was received by the cashier on 12 August 2014, but by the cashier so that it was not tracked in the SPP receipt report on 12 August 2014, the cashier backed the date of the computer to 25 July 2003 and then received the input in the SPP application. And the SPP application recorded the transaction on July 25, 2003. So, when the verification officer saw the SPP report on August 12, 2014, there was no SPP receipt transaction.

Fourth, the menu for canceling transactions without an authorization facility from the supervisor. This menu is used by the cashier without control from the boss. Often the cashier is used to hide cheating by the cashier. The mode, the transaction is inputted and then canceled. Then, it is re-inputted by reversing the transaction date.

C. Employees concurrently consumers

The customers of an educational institution are students and parents of the students themselves. The cashier, as an employee, also sent his children to the API Foundation. As parents of students, He is very well known and close to the parents of other students. This closeness between parents raises a variety of interactions. Recitation, organization of parent organizations (Jamiyyah) to social gathering and sightseeing in malls or shopping centers.

This closeness is apparently directly or indirectly, used by fellow parents and by the cashier himself. Because of the high level of trust, many of them left the payment of the SPP money directly to the cashier. In fact, not infrequently according to one of the parents of students who were told back to the Head of Finance, the cashier often offered in the BB group (black berry) to the parents of other students who wanted to pay the SPP payment to him.

The management in this case, is not aware that the status of the cashier as an employee and also the customer (parent of the student) is a gap in the internal controls in the relationship of the cashier as a collection officer and control of SPP receivables. In internal control, the business of accounts receivable, the risks arising from the management of these receivables are failed to collect, incorrect collection, incorrect data entry billing, cash theft, data loss and poor performance. Of the many risks of the accounts receivable, the management is not aware that closeness to the parents of students will be used to conduct cash theft and manipulation of SPP receipt reports.

In the analysis frame according to COSO many internal control components were not implemented properly. The Risk Assessment Component (Risk Assessment) in this case the risk of employee fraud and the risk of trade accounts is not done properly. Then the components of Control Activities (Control Activities) in this case the separation of duties and physical control are not carried out properly either.

D. The fortress of religion that was destroyed

The fraud triangle theory which was first triggered by Donald R Cressey (1953) states that fraud can arise if 3 things are fulfilled, namely financial pressure, opportunity and rationalization. In cases of fraud in the API Foundation, which are carried out by the cashier, all elements of the fraud triangle are fulfilled. Financial pressure, this seems possible, a high cost of living by sending 2 children at Al Azhar compared to salaries as employees of the Yayasan API. In the 2013/2014 - 2015/2016 school year the average monthly tuition fee at the API Foundation was Rp. 800,000 - 1,000,000 While the salary of the cashier is an average of Rp. 3,500,000 - Rp. 4,000,000, - (Appendix 3b). Even though they have a husband who works too, this financial pressure does not relax even higher because of the influence of the lifestyle in the parents of the high school students of Al Azhar. According to the Chief of Finance, the lifestyle of the cashier during the fraud period looks different from before. Often seen social gathering, sightseeing, shopping at the mall, and traveling abroad and so on. It all affects the economic and financial pressures of the cashier.

Opportunity elements are easier to find. The loose factor of internal control makes theft easy. With the position as a cashier as well as the SPP billing and control section and parents, the opportunity for theft often comes alone. Often the cashier accepts the deposit of student tuition payments apparently brings his own "blessing". Plus the security of the application system, theft is easier to handle and hide for years.

The most critical stage of the emergence of fraud is the stage of rationalization. According to Cressey (1953), at this stage if the perpetrator finds a strong reason why he should commit theft, then fraud will occur. It is this strong reason that has led to theft. The strong reason for committing acts of theft actually has a barrier to barrier, namely the values, teachings or doctrines of religion. If this doctrine is so strong in someone's hand, acts of theft, even though there are pressures and opportunities will not be able to materialize, because the rationalization for theft will hit a solid wall.

But unfortunately, the fort owned by the cashier is not sturdy, finally broken down. unable to withstand high pressure and the temptation of opportunities that never stop coming. The religious doctrine of prohibiting stealing and threats of punishment does not make the cashier afraid. There was something else in his mind so that he could do theft for a long period of time and seemed comfortable. Information from several of his co-workers during the years of theft that were undetected stated that the cashier's lifestyle was different. He renovated large houses, traveled abroad, bought expensive children's toys, and bought new cars. Before it was revealed theft, these things, no one suspected that his lifestyle was funded by money from theft.

Ideally as a good Muslim, the doctrines of honesty, the prohibition of stealing or corruption are fundamental. Even religious rituals such as prayer are often repeated as a deterrent to cruel and evil deeds. But that apparently does not apply to the cashier. Although the ritual of prayer is diligent, but he still commits theft.

E. Authority and Characteristics of One Key to Control

Mulya (2016: 199) in his book entitled Accounting for the Treasure of Sultan Syarif Kasim Era of the Kingdom of Siak Sri Inderapura Riau (1908-1946) states that the quality of internal control of an accounting system lies not only in the element of control that supports it, but is determined by whose authority most responsible for implementing the system.

To the extent observed by researchers on cases of fraud committed by the cashier, Hadri Mulya's conclusions above find other empirical evidence. The researcher found that massive embezzlement occurred after the death of the Foundation Chairperson of the period in 2013 in February. Profile of the deceased general chairman is a very special figure because he is a prominent public, political and influential religious figure. In addition, from the information that the researcher obtained, the cashier still has a family relationship with the General Chairperson.

Note on the results of the investigation (Appendix of the results of the investigative audit) states that the total fraud before 2013 only amounted to Rp. 8,277,000. Then after 2012, the total losses due to embezzlement were increasingly massive. The 2012/2013 academic year is Rp. 126,945,004. The 2013/2014 school year is increasing again, which is Rp. 381,592,000. The 2014/2015 school year is getting crazy with a total loss of Rp. 662,487,000. This evidence further confirms that the figure figure with character and authority is an effective control tool.

5 CONCLUSION

5.1 Conclusion

Fraud occurs because of the accumulation of various factors. In the theory of triangle fraud there are at least 3 factors that trigger economic pressure, opportunity and rationalization. In the development of this theory also developed, that the factors triggering fraud other than 3 are also added by the factor of integrity of the actor, the ability to hide fraud, convert fraudulent assets and the ability of actors to use resources to exploit internal control weaknesses and weaknesses in computer applications.

In this study, the authors conclude that the role of a person's personal integrity that is driven by values or religious doctrines is so important in an effort to prevent fraud. That is the last fortress to be a mainstay when other fortresses are weak internal control and imperfect SPP applications. However, internal control and SPP applications are merely organizational tools to achieve goals. More important than that is the role of human resources in this case its integrity to use these tools for the purposes outlined by the organization not to be misused to commit crimes. The man behind the gun.

5.2 Recommendation

This research on fraud revealed many things that researchers discovered. Various kinds of things that the researchers found were phenomena that did not appear on the surface when the scene of this fraud case was revealed. The phenomenon that arises on the surface is that corruption has been committed by one of the Foundation's employees. Details and how the corruption phenomenon was carried out and the factors that caused and supported the phenomenon occurred, many did not know.

From the results of the research several implications that appear are as follows:

1. Reorganization of the foundation's internal control structure and re-enforcement of more stringent SOPs in the financial section of the financial section.
2. Improvement of the system or application for receiving money in this case the SPP Application and the establishment of a reliable IT team in order to strengthen HR in the IT field

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