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Participatory-based financial management in the meaning of fraud: A phenomenology study

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Abstract

This study aims to reveal the meaning of fraud by financial managers in the Organization for Education and Culture with the study of transcendental phenomenology as its research methodology. The results showed that behind the legality of formal valid documents, the main point of financial management in the Organization of Education and Culture "Learning" hinted at an indication of fraud form is participatory cooperation in the investigation of financial documents for the establishment of funds "saving". The use of saving funds is intended to meet the needs of agencies and additional employees' welfare, although this "saving" fund procedure contains elements of fraud, untruths, but

informants interpret not completely as fraud. The establishment of "saving" funds is a common thing, accepted by the public, a tradition known together participatory carried out together so as to form a system. By following the system means to maintain the existence and loyalty to the work unit and on the contrary do not follow the system will be subject to social sanctions. The "saving" mechanism is formed because of the ease of service obtained from third parties. Mechanism "saving" is carried out jointly to meet the common needs. This is termed "Participatory Based Financial Management". Although the informants do not condone fraud, they also consider it not a conception of fraud.

Keywords: fraud, funds "saving", investigation, transcendental phenomenology, participatory-based

Introduction

Fraud is an interesting phenomenon to look at, because it has become a national and international issue. Fraud can be done by anyone individually or jointly. It can occur in private organizations as well as public sector organizations, and with various modes of operation. Singelton and Aaron J. (2010), define fraud as acts that include deceit, cunning, and dishonesty and unnatural ways to deceive others for their own gain, thereby causing harm to others. This is in line with (Setiawan, Irianto, Achsin, 2013)^[14] that the characteristics of fraud are nuanced "underground", hidden, appearance, unfair ways and tricky.

Fraud in Indonesia occurs in almost all public sectors in the regional financial sector, infrastructure, health, banking, education, and so on. The education sector is one of the important sectors in Indonesia because it is one of the indicators of a country's progress. However, ironically in 2013 Indonesian Corruption Watch noted that the education sector was the third most corrupted sector. Indonesian Corruption Watch noted that during 2003-2013, embezzlement and inflating of the budget became the most frequent mode in the education budget, one of which was in universities.

Various types of fraud cases have been revealed and have been processed by law, but there is no indication that the fraud will be stopped soon, even more days more fraud cases occur, this makes the question of whether because the system in our country is barren or the perpetrators who are always one step ahead (Isgiyata, Indayani, & Budiyoni, 2018). According to (Dewayani & Chariri, 2015)^[5] mentions that the difficulty of eradicating corruption in Indonesia such as the concept of Capture Theory from Amle O Krueger that asserts everything on paper is legitimate and legal. So it can be concluded that there is still fraud, because there are different point of view by the perpetrator and their environment. Not everyone considers fraud to be a bad act, instead consider it a natural thing. Johnson (1999) in (Harziani, Sudarma, & Mulawarman, 2017)^[7], states that: "There is no such thing as a small fraud - it is a large fraud in the process of growing up". In his expression, Johnson gives a view that every type of fraud that looks small is actually a big fraud that is in the process of growing. The number of areas of notification under the guise of justification, justification for actions that are actually realized as evil to be the beginning of a catastrophic fraud can occur (Setiawan et al., 2013)^[14].

Prasetyo (2011) stated fraud that occurred in all fields in Indonesia, but it is difficult to find who the culprit, even if found very difficult to prove, even though there are many areas that are victims. Corruption cases are so entrenched in the Indonesian government, but it is so difficult to eradicate it because corruption has become a "culture" in any level of bureaucracy (ranging from the lower levels of village to central government).

Corruption as a form of abuse of authority or activities inseparable from power, providing services that cause retaliation, commercial transactions, violations of the constitution, and depositing money. This happens because in corruption there are three things that are related to each other: first the giver: the recipient; and its own three objects of corruption. The paradox of agreement between elements, actors and objects of fraud becomes participatory; there is dependence and good cooperation and mutual support. The research question is how Participatory Based Financial Management in the Definition of Fraud in educational and cultural organizations "Learning". By proper understanding of the meaning of fraud is expected to help in identifying to further formulate fraud prevention strategies based on the underlying of the problem.

Literature Review

Fraud Theory

Based on the definition of fraud mentioned above, it can be concluded that fraud is the act of individuals or groups who deliberately commit fraud, hide something for the purpose of profit, and its actions can harm other parties. Fraud also has a tricky element, using rules-making tricks, looking for rule loopholes with specific purposes for personal gain (Setiawan, Irianto, Achsin, 2013) ^[14]. So that the element contained in fraud is (1) the existence of deliberate actions, (2) seeking personal gain or group and (3) causing losses of other parties. Association of Certified Fraud Examiners (ACFE) which is an organization engaged in the examination of fraud in the United States provides an overview of occupational fraud in the form of fraud tree or fraud scheme (ACFE, 2016) divides Fraud into 3 typologies based on deeds namely (1) Corruption (Corruption), (2) Deviation of assets (Asset Misappropriation) and (3) Fraud in financial statements (Financial Statement Fraud).

Diamond Fraud theory

Diamond Fraud theory was stated by Wolfe and Hermanson (2004) which is an improvement of the Fraud Triangle theory put forward by Cressey (1953). Fraud Triangle itself is a model that explains the factors that direct individuals in committing fraud. Elements of fraud Triangle theory are three, namely (1) opportunity, (2) pressure and (3) rationalization. All three are factors that support each other and form a pillar of cheating as a fraud triangle. Diamond Fraud is an improvement of The Fraud Triangle theory by Cressey (1953) by adding one element of capability. Fraud Diamond can be described as follows:

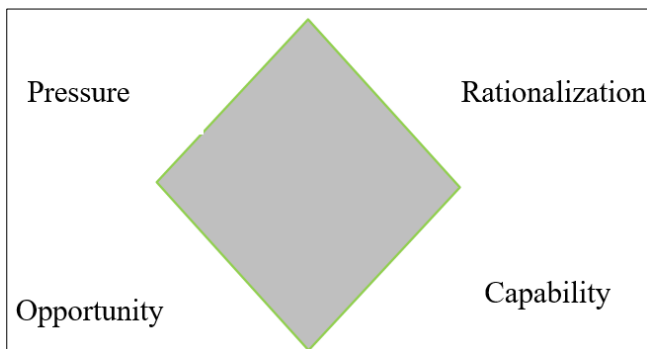


Fig 1: Fraud Diamond Theory by Wolfe and Hermanson (2004)

Pressure refers to the factors that lead to unethical behavior, in this case fraudulent behavior. Every fraudster faces pressure to commit unethical behavior (Abdullahi&Mansor, 2015) ^[1]. Opportunity is an opportunity that exists because of an organisation's internal control error in the prevention and detection of fraud (Abdullahi&Mansor, 2015) ^[1]. Rationalization is related to attitudes and character to justify ethical values for bad deeds (2008). By rationalizing the perpetrators of fraud, they try to legitimize and find reasons for their actions. This arises because the environment is strong enough as if these actions are "common" in organizations (Indriani et al., 2016) ^[8]. Ability (ability) is a condition in which someone has the skills and abilities to commit fraud. According to Wolfed and Hermanson 2004, "Position, intelligence, ego, coercion, trickery, and stress are the supporting elements of ability" Can show that capability is a person's ability to take advantage of the situation around him, where the ability is directed at the situation to trick internal control with the aim legitimizing unethical behavior.

Financial Management in Higher Education

Higher Education is part of a non-profit organization engaged in education. Higher education institutions manage funds sourced from the public (students) as well as grants from ministries, domestic and foreign private agencies and funds sourced from the State Budget (APBN). Law No. 12 of 2012 on tertiary institutions states that all parties, both government and society, can participate in higher education funding, particularly in supporting the activities of three pillars of higher education. In order to realize quality education, it is necessary to have a comprehensive and professional management of the resources in higher education. One of them is financial problem. In this case, finance is a source of funds that is very much needed by universities in order to carry out operational activities by ensuring the availability of funds to support the implementation of the Three pillars of higher education and improve the quality of the higher education on an ongoing basis (Ariani, 2017).

In constitution No. 17 of 2003, it is explained that the stages of government financial management consist of planning, budget execution, administration, reporting, accountability and supervision. Planning is the stage where the leadership prepares long-term plans and short-term plans and makes budget assumptions for the program. And activities in achieving the university's vision and mission. Planning carried out by SKPD and KL in managing finances is to compile a Work Plan and Budget (RKA), which aims to plan the budgeting for funding needs of various programs and activities in the future. (PPAKP, 2011) ^[13]. The implementation of the use of the budget is a stage of budget realization accompanied by realization of activities. In implementing budget realization, the work unit submits budget disbursement accompanied by supporting documents such as a Payment Order that has been approved by the Budget User Proxy to the State General Treasurer, in this case the State Treasury Service Office (KPPN). In the budget implementation document, it describes the targets to be achieved, the functions, programs, and details of activities and budgets provided to achieve these targets. (PPAKP, 2011) ^[13] Reporting and accountability are the stages of a work unit to report and account for activities and finances to related parties regarding the budget that has been realized.

Accountability Reports include: Budget Realization Report, Balance Sheet, Operational Report, Change in Equity Report and Notes to Financial Statements. (PPAKP, 2011) ^[13].

The budget execution supervision stage is carried out by the head of the office or direct supervisor in the work unit and internally the Ministry or Institution is also carried out by the Inspectorate General. Supervision is carried out quarterly on financial reports or accountability reports and physical inspection processes and supporting documents are carried out in accordance with applicable regulations.

In good financial governance, it is expected that accountability is the foundation of the government's financial management process. The realization of accountability in order to achieve good governance (good government) towards a good university government, free from abuse of authority and misuse of funds collected from the community to achieve goals by considering the principles of efficiency, effectiveness, economics, and prudence.

Research methods

This study uses a qualitative method with an appropriate paradigm to understand and explore the meaning of fraud in educational organizations and culture is an interpretive paradigm. The approach used is Husserl's transcendental phenomenological approach to understand the subject as noumena, so that researchers will explore the essence of phenomena based on individual awareness. This approach convinces researchers to be able to understand the meaning of fraud in financial management in depth through the pure awareness of financial managers as actors involved and experiencing phenomena.

The next unit of analysis is noema and noesis, intuition and intersubjectivity. Noema and noesis are two inseparable things, noema is defined as an object in the human mind or as an act of consciousness and noesis is defined as an object that is captured by the five senses as what is realized. Intuition is meant to be rational in nature which concerns consciousness and as a tool used to describe noema to noesis. Intersubjectivity is a factor that plays a role in the formation of meaning, the meaning obtained is also influenced by our empathy for others so that there are efforts to compare our experiences with others (Adian, 2010: 4-7) ^[2].

The procedures that are followed to give meaning to objects found in phenomenology can be done using the reduction method. The reduction in question is the process of limiting or placing the phenomenon in the basket (bracketing) according to the object. The reduction can be used by three methods, namely; 1) Phenomenological reduction is a reduction made when observing visible symptoms (phenomena). 2) eidit is reduction to find general basic structures in the form of eidos, namely the hidden nature of phenomena. 3) Transcendental reduction is carried out to find a basis for textural and structural descriptions that will describe the essence of the phenomenon as a whole (Kuswarno, 2009: 31) ^[10].

The site in this study is to focus on one of the "Learning" Educational and Cultural Organizations. The selection of this site is based on the completeness of the transaction activities, so that transaction tracing activities can be easily carried out and can be conducted in-depth interviews. Subjects in this study were educational staff at PTN Vocations who were involved in financial management activities, both budgeting; budget execution and goods or services procurement team. This is because the position or job is considered to know the

ins and outs of financial management. To strengthen and complement the data, information and information of researchers also involve parties outside the site to become informants, namely from partners.

Results and Discussion

Indication of Fraud Symptoms

Broadly speaking, financial management in the Educational and Cultural Organization "Learning is divided into two, namely, (1) budget revenue, (2) budget expenditure. On the side of cash expenditures, researchers tried to trace indications of fraud in financial management in the Educational and Cultural Organization. "Learning. During the search through in-depth interviews, the researcher found several interesting facts, including the statement of Mrs. Murti, a former treasurer who is currently serving as an official. Commitment maker who expressed surprise at the high price mark up. This statement is interesting and triggers the next question and digs deeper. The word "markup" implies that there is a price markup which leads to the definition of fraud. And the word "I'm sure it doesn't just happen to us" indicates that price mark-ups are something that is commonplace and common knowledge. This is in line with what is explained (Albrecht, et al. 2012) which explains that control based on belief provides an opportunity to do what has been carried out. Furthermore, it is stated by ACFE (2018) about individual experience giving dual authority to determine whether the policy is realistic or not.

An indication of circumvention against financial documents is a fictitious Liability Letter where the procurement of goods occurred last year but each year is always accounted for. This condition of continuity provides an essential driving force so that someone always does. The driving factor as explained by ACFE (2018) presents a routine relationship between activities and existing agreements. This agreement provides a need to receive the results for the actions taken. Furthermore, Irianto (2015) reveals that when someone makes an agreement it produces information that can be accepted as natural, without the expression of pressure.

In line with Ahabun (2015), stating that the completeness of several documents in the accountability letter, although fictitious, can deceive the examiner. The confirmation expressed by the informants was the fact that there were indications of fraud, namely, price mark-ups and manipulation of financial documents. According to James Hall (2011), fraud is a misrepresentation of material facts made by one party to another party with the intention of deceiving and causing other parties who rely on these facts to suffer losses, and what is done by the executor of the activity is acts that fall into the categories of theft, embezzlement of assets, embezzlement of information, and engineering facts (white collar crime)

Another informant stated that there were indications of fraud in manipulating financial information and the existence of a symbiotic mutualism to maximize budget absorption, and the realization of the budget was enjoyed in congregation. The symbiotic relationship of "mutualism" and the existence of such cooperation were part of collusion. Collusion refers to a deceptive or compact agreement between two or more people, for one party to take another action for some unfavorable purpose, such as to defraud a third party of its rights (Vousinas, 2019).

The next indication of fraud is cooperation with third parties (partners). Companies that serve a lot of procurement in

various government agencies, some of the procurement of goods and services include the procurement of convection, printing and catering services. "Treatment" between partners and work units is one indication of fraud that can be studied, where the work unit will use partner companies and partners can understand and comply with the desires of the work unit. In addition, the administration side arrangement is a convenience provided by partners.

There is also an indirect "know-to-know" agreement between partners and controllers, so that the cooperation is neatly organized and mutually beneficial. This form of abuse of authority also occurs in official travel activities. This is a form of abuse of authority for personal gain, caused by positioning who supports making an agreement (Wolf & Hermason, 2004). A deliberate agreement for the sake of smoothing the interests of each is a form of collusion that indicates fraud (O'gara. 2004).

In the process of in-depth interviews with informants, researchers obtained a number of documentary evidence and physical evidence related to "circumvention" on the research site. These documents and physical evidence are used in falsifying financial information, for example, purchase receipts, shop / restaurant / shop stamps, bookkeeping documents, hotel / lodging bills and vehicle receipts.

Examining the meaning of fraud in programs and activities Forms (noema) of fraud from activities due to manipulation of administrative documents, mutually beneficial cooperation agreements in fictitious official travel activities, fictitious overtime, seminars, outreach and meetings.

Furthermore, the researcher asked whether the action was interpreted as fraud, Pak Eko explained:

"Yes, fraud and wrong, we understand morally. But back to the system that provides opportunities and is a cultural heritage from previous generations. And what we do to meet the needs of agencies.

From Pak Eko's statement, there is a general justification that fraud by manipulating financial documents in the interests of the agency's needs is normal.

Mrs. Murti added with her statement:

"With the leadership's policy, things like that (anticipating financial documents) are possible to happen, because to handle things that are out of control, for example to entertain examiners, for their needs, if they don't have savings there will be confusion. "Saving-saving" is the term for improving the welfare of employees as well, for example for *anjangsana* activities if someone is sick, gives birth, or someone retires by giving souvenirs."

From these two statements and through the process of getting rid of the experience of researchers (epoche) to gain a new view of the phenomenon of fraud (Moran, 2005), it is found that noesis fraud from the informant's side is fraud committed by the financial manager of the Educational and Cultural Organization "Learning" is an act that Commonly occurring "normal" which is generally accepted, meaning that there is justification for habits that are often done. In addition, actions that are indicated as fraud are an effort to meet the "needs of the agency" to ensure a sense of security and comfort so that the agency gets good treatment from the examiner. The needs of the agency are also related to humanitarian activities for their employees, so that employees have loyalty to their work units. In this case there is a "mutually beneficial relationship" between employees and superiors, where the superior can realize its activities and budget maximally so that the performance appraisal is good, where one the indicator is the

percentage of budget absorption. On the other hand, employees also feel cared for by the existence of humanitarian social activities, employees feel cared for.

Examining the Meaning of Fraud in the Procurement of Goods and Services

Another indication of fraud occurring in the "Learning" Education and Culture Organization is in the activities of procuring goods and services. Procurement of goods and services that can be circumvented or there are indications of fraud originating in routine goods / services spending activities which are frequent but in nominal terms the budget is not material, the forms of indication of fraud (noema) in the procurement of goods and services are: financial data engineering by making up prices, accountability is complete, and manipulation of financial documents by charging operational activities.

"As a strategy and regulation in the name of welfare, we cannot do anything if it is on behalf of the needs of the agency"

Furthermore, the researcher asked whether there was any inconvenience in knowing or even marking up prices.

"Yes ... this is a form of legal corruption ... uncomfortable ... the rules are clear, mark-ups are not allowed, but if the leadership policy, things like that are possible, everything is well organized. However, we can only minimize.

Pak Santo strengthens Mrs. Murni's statement"

"Another mode of circumventing the procurement of goods and services for purchasing Office Stationery, the goods submitted to seminar participants are not the same as those stated in the Letter of Accountability."

In line with Mrs. Sari's statement as a Commitment Making Officer (PPK) staff stated that:

"We just close our eyes, as long as the accountability is correct, the value of the receipt is the same as in the Letter of Accountability (SPJ), taxes have been calculated appropriately, and the signature authority is complete, we will consider it valid. Everything is well system, if it doesn't follow the system, it will be excluded"

From Mrs. Murti's statement, Pak Santo and Mrs. Sari revealed a meaning that fraud of goods and services by manipulating financial documents is a mutually agreed pattern, mutually controlled and through approval and leadership policies. In addition, as long as the document is legal and in accordance with the applicable regulations, it is considered valid. The pattern that has been formed is a kind of guidance that must be followed by the work unit team. Following a pattern that has been formed is a guarantee that we are part of the work unit, loyal to the work unit and if we don't follow the established pattern, the work unit team members are isolated and considered out of the system.

It can be said that the demands of following the existing system are part of the pressure from within the work unit's internal environment. The pressure here means that if you don't follow the system, you will be excluded, otherwise if you follow the system, you will be considered a loyal employee. As according to Cressey (1953), there are three conditions that are the reasons for the existence of fraudulent acts, namely, Pressure, Opportunity and Rationalization. The meaning of pressure includes a state in which we feel pressured, a severe condition when we face difficulties. Pressure itself can have a positive impact, which is to improve performance. However, on the other hand pressure can be a source of fraud. In the conditions at the research site, the pressure experienced by employees in the work unit is

corporate pressures.

From these reviews and through the process of getting rid of the researcher's experience (epoche) to gain a new view of the phenomenon of fraud (Moran, 2005), it is obtained that noesis fraud from the informant's point of view is that fraud committed by financial managers on the research site is an action in order to follow the existing system formed in order to maintain the existence of themselves and the work unit.

Examining the Meaning of Fraud in Collaborative Bonds with Partners

In the interview process, several informants gave their views and opinions regarding the meaning of fraud, including Mr. Kancil, a partner in the field of multiplication who stated "if it can be made easy why is-it difficult, everyone is looking for food"

Furthermore, the researcher asked what the meaning of "made easier"

"Facilitate all matters, according to the wishes of the agency" The World Store which collaborates in the field of Office Stationery added

"In matters of procurement with the government, usually we are not paid directly, sometimes between three to four new bills are paid, we are okay, it also makes it comfortable to shop with us"

The existence of good cooperation between partners and work units, resulting in harmonious interactions, giving rise to the convenience and comfort offered by partners is one of the meanings of fraud that can be revealed. In order to strengthen the research results, the researcher tried to confirm and asked several informants, including the Commitment Making Officer Mrs. Murti.

"it provides such a possibility, even though we don't ask for anything from them, they will give it to us. For partners who usually serve us, usually they have already understood. Eventually there will be some tradeoffs. I was told by themselves of Procurement department".

Furthermore, the researcher asked why the partners did this and Mrs. Murti explained:

"It could be that there is an agreement at the beginning. Get the attention of partners, automatically there is a guarantee of good cooperation. Guarantee the continuity of getting the project.

From the informants' expressions, it can be concluded that there has been a neat cooperation between the work unit and partners, including the guarantee of convenience so that the work unit can easily manage financial documents or use power or position for personal gain. Partners also get a guarantee for obtaining procurement work so that the partner's existence in the business world can take place.

In addition, fraud can also be interpreted as an effort to ensure mutual welfare, in order to meet the costs of the agency's needs, both internal needs (employee welfare) and external needs (guest dining).

Conclusion

It reveals several kinds of portraits of meanings which in practice when clashed with Fraud terminology. It can be categorized as fraud in a gray area and has multiple interpretations of meaning. Fraud for financial managers in the Educational and Cultural Organization, the term "Learning" is interpreted as something common, ordinary, and natural. Another meaning of fraud is as the form of loyal that is taken from a mutually beneficial and participatory relationship to meet the needs of the agency. Fraud is also

interpreted as a system that must be in order to maintain the existence or loyalty of oneself in the work unit then if the system is not followed, social sanctions will emerge (exclusion). Fraud is also interpreted as the ease of service and good cooperation from partners in order to realize the welfare of the institution.

Behind the legality of the documents that are legal formally, the substance of financial management in the Education and Culture Organization the term "Learning" indicates an indication of fraud in the form of participatory collaboration in manipulating financial documents for the formation of fund, called "saving". This is based on the informants' interpretation; although the procedure for the fund contains elements of fraud, untruth, it is not completely as fraud. The formation of a fund, called saving is a common thing, accepted by the public, a tradition that is jointly known in a participatory manner done together so as to form a system. By following the system means maintaining the existence and loyalty of the work unit, and conversely not following the system will get social sanctions. The "saving" mechanism is formed because of the ease of services obtained from third parties. "Saving" is done together to meet common needs. This is what is called "Participatory-Based Financial Management". Although the informants did not justify the act of fraud, they also considered that the act was not a conception of fraud. The informants interpreted it as not fraud based on the understanding that the formation of fund came from a system that had been established, played together, fully with the participation of actors in it with the help of third parties. However, the actors feel resigned and forced to follow a system that leads to fraud.

The meaning of fraud that is not considered as a fraud, the term legal fraud has emerged among the government efforts to eradicate corruption. It is necessary to have concrete solutions and preventive efforts so that the state financial management order is on the path that should be in accordance with the mandate of the state finance constitution.

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