

The Influence of Fraud Triangel and Personal Attitude on the Fraud Tendency to use School Operational Assistance (SOA) Funds (Case Study at Elementary School in Cikarang Barat District, Bekasi Regency)

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Abstract

This study aims to examine the effect of Fraud Triangel, and Personal Attitude on the tendency of fraudulent use of SOA funds (a case study in an elementary school in West Cikarang District, Bekasi Regency). The population of this study was 45 public elementary schools in West Cikarang sub-district. Researchers took the entire population as a sample. This research method is a quantitative method. Based on the results of the research and discussion conducted, it can be concluded that the results of the analysis and hypothesis testing indicate that H1 is rejected and H2 is accepted. This finding implies that in general the Fraud Triangel (X1) has no effect on the use of SOA funds (Y) in Elementary School Education institutions, but Personal Attitude (X2) affects the use of SOA funds (Y) in Elementary School Education institutions. The results of the questionnaire illustrate that there is no fraudulent fraud found in the financial statements. This proves the results of the empirical analysis on the Sig value test. Sig. for the effect of Fraud Triangel (X1) on (Y) the use of SOA funds is $3.50 > 0.05$ and the t value is $7.39 > t$ table 3.29, so it can be concluded that H1 is rejected which means there is no influence of Fraud Triangel (X1) on (Y) trend fraudulent use of SOA funds. Based on the results of hypothesis testing that has been carried out, it is found that Personal Attitude (X2) has an effect on the use of SOA funds, this is known from the value of Sig. for the influence of Personal Attitude (X2) on Y the tendency of fraudulent use of SOA funds is $0.005 < 0.05$ and the t value is $2.895 < t$ table 3.295, so it can be concluded that H1 is accepted which means that there is an influence of Personal Attitude (X2) on (Y) the use of funds. SOA. Personal Attitude has a Positive Effect on the use of SOA Funds.

Keywords: Triangel Fraud, Personal Attitude, SOA Fund.

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1. INTRODUCTION

School Operational Assistance (SOA) is an effort by the Ministry of Education and Culture to support education funds in schools. These financial allowances are allocated to students at several levels, namely Elementary School, Junior High School, and Senior High School. The School Operational Assistance (SOA) has been implemented since July 2005 with the aim of freeing up tuition fees for poor or underprivileged students and providing relief for other students, so that they can obtain quality 9-year basic education services. The distribution of SOA which is distributed to schools in almost all regions in Indonesia is controlled by each school principal.

In the last few years, even since the launch of the SOA Fund program, there have been many problems/cheats related to the Management of the School Operational Assistance Fund (SOA). These frauds were identified in the following findings: 1) Principals who are not transparent in managing school funds so that there can be opportunities for fraud to occur. 2) The SOA technical guidelines in the preparation of the RAPBS do not clearly regulate the method of preparation and the approval mechanism from the RAPBS to the APBS, so that SOA fund managers often make mistakes in inputting valid data. 3) Many of the findings of the audit team are related to the discrepancy between the allocated budget and its use, which always has discrepancies, this is of course the next indication regarding the occurrence of fraud.

Mulyadi said in (Wardani *et al.*, 2019), fraud itself is known as fraud in the public sector, which among other things is an illegal act and enriches oneself or others, which results in losses. Furthermore (Marliani & Jogi, 2015) states that fraud is an act of fraud or error made by a person or entity who knows that the error can result in several bad consequences for individuals or ethnic groups or other parties.

Fraud can be categorized as a deliberate and planned activity with several factors that support it. Fraud in the use of SOA funds can occur based on many factors including according to Hendricks in (Munirah & Nurkhin, 2018) grouping the factors causing fraud into four, namely individual, personality, contextual and situational factors. Individual factors related to age, gender, and individual parental background. In addition, fraud can also occur based on the fraud triangle or fraud triangle. The concept of the fraud triangle was first introduced by Cressey in 1953 which is known as the Fraud Triangle. D.R Cressey's theory in (Marliani & Jogi, 2015) states that firstly, people who were originally trustworthy become traitors when they face serious financial problems, those problems cannot be shared with others. Second, they realize that the financial problems they are experiencing can be solved by committing fraud violations. After that, the three of them created a perception for themselves that they were borrowing the funds, and not stealing them. This perception relates to justification activities carried out in acts of fraud/fraud.

Based on data in several mass media in recent years, there have been several cases of fraud in the management of SOA funds that occurred at the Bekasi Regency Elementary School (SD) level. Among them, in 2016 there was a fraud case of corruption in SOA funds by Kyai Imam Suhada Iskandar as the Principal of the Terpada Islamic Elementary School with a prison sentence of 1 year 6 months (jabar.tribunnews.com/2016). Then it was also found that the misuse of the use of SOA funds by the Principal of the Keranji 10 State Elementary School was also found with evidence that the difference between the use of SOA funds and reports in a large amount was detrimental to the state (www.republika.co.id)

The use of the 2020 School Operational Assistance Fund (SOA) during the Covid pandemic was considered a lot of engineering for the elementary school (SD) level in Bekasi Regency, West Java. Based on Permendikbud No. 19 of 2020, regarding changes to the Regulation of the Minister of Education and Culture No. 8 of 2020 concerning regular SOA technical guidelines, it is regulated that the use of SOA funds is managed transparently by involving various elements. In SD Telaga Murni 03 the use of SOA funds for extra-curricular activities costs tens of millions of rupiah, even though learning is carried out online. The extra-curricular activities are thought to be just a trick of the

school management at SD Telaga urni 03, West Cikarang sub-district. <https://www.mediametropolitan.id/2021/10>

Based on the NBR team's investigation, there were several honorary teachers who gave testimony, prior to COVID 19 the SOA funds were immediately received by the school, but since Permendikbud No 19 of 2020 was enforced in April 2020 the SOA funds were directly transferred to honorary teachers. However, problems arose when the SOA funds had been transferred and entered into the account of each honorary teacher of 2.1 million per quarter, then the teachers were summoned by the principal who was then ordered to appear before the treasurer, who was finally asked to return part of the money transferred to the school with varying nominal values. depending on the principal (<https://www.newsbekasireborn.>)

These data indicate that SOA funds are very vulnerable to fraud. In research (Wardani, *et al.*, 2019). shows that the fraud occurred due to a lack of transparency in the management of SOA funds. The results of the case study at an elementary school in Buleleng showed that the school did not comply with the transparency aspect of the use of SOA funds. The aspect of transparency in the use of SOA funds has actually been regulated in the technical guidelines. One way is to display financial reports on school wall magazines or school bulletin boards. However, the perpetrators of fraud did not heed this so that there was a misappropriation of SOA funds.

Other causes of fraud in the distribution of SOA funds are pressure and rationalization. This was revealed by Fipiariny & Dini (2019) in their research which discussed the determinants of accounting fraud in the distribution of SOA funds at the elementary school level in the city of Palembang. The results of this study indicate that of the three indicators of fraud, namely Pressure, Opportunity, and Rationalization. Of the three indicators, only two variables have a significant effect on the tendency of SOA fund fraud, namely the Pressure variable and the Rationalization variable. This study proves that pressure in managing SOA funds can make someone commit fraud. Pressure from superiors (Principal/Foundation) has an impact on someone to commit fraud so that they seek Rationalization (Opinion/Opinion) to commit fraudulent practices.

From these several studies, it shows that the tendency of fraudulent use of SOA funds in educational institutions is very varied. Each region and school has its own characteristics of fraudulent use of SOA funds. This shows that research in different areas and schools can produce different data. The difference in the results of these studies can be influenced by the literacy level of the community and the awareness of public information about SOA funds.

Based on this background, researchers are interested in researching "The Effect of Fraud Triangel and Personal Attitude on the Fraud Tendency to Use SOA Funds. (Case Study at Elementary School in West Cikarang District, Bekasi Regency)."

LITERATURE REVIEW

SOA funds

School Operational Assistance (SOA) is a government program that basically aims to provide funding for non-personnel operating costs for basic education units as a compulsory education program. SOA has been implemented since July 2005. It is a government program that is basically used to provide funding for non-personnel operating costs for basic education units as part of the implementation of 12-year compulsory education.

The purpose of the SOA program is to first free all poor students at the basic education level from the burden of school operational costs, both in public schools and private schools. The second is freeing all public elementary and junior high school students from school operational costs, except for the International Standard School Pilot (RSBI) and International Standard School (SBI). The third is to reduce the burden of school operational costs for students in private schools. This illustrates that the SOA program is useful in completing the 9-year compulsory education, namely public and private elementary and junior high schools. Schools pursuing packages A and B and open junior high schools are not included in the targets of the PKPS-BBM (Compensation Program for Reduction of Fuel Subsidies) in the education sector, because almost all components of the three programs are funded by the government.

Fraud Triangel

Razaee (in Rahmanti, 2013) defines fraud as an act against the law, premeditated fraud, and means dishonesty. Fraud can consist of various forms of crime or white collar crime, including theft, embezzlement of assets, embezzlement of information, embezzlement of obligations, omission or concealment of facts, fabrication of facts including corruption. According to Theodorus M in. (Surjandari, D. A., & Martaningtyas, I. 2015) Factors that cause fraud according to Donald Cressey in fraud triangle are: pressure, rationalization, knowledge and opportunity. While according to Oversight System Report on Corporate Fraud in (Suryana *et al.*, 2015), the main reasons that cause fraud are: first, there is pressure to meet needs. The second is to make a profit. The third does not consider what he is doing is included in fraud.

The concept of the fraud triangle was first introduced by Cressey in 1953. In (Marliani & Jogi, 2015), reveals about DR Cressey's theory which states that people who were originally trustworthy become traitors when they face serious financial problems in

which the problem cannot be shared. to other people. They realized that the financial problems they were experiencing they solved by committing violations. They create a perception for themselves that they are borrowing the funds, not stealing them. From this hypothesis, Cressey sparked the Fraud Triangle, namely the three components of fraud, opportunity, pressure, and rationalization.

According to (Najahningrum, 2013) pressure is an incentive that encourages people to commit fraud due to lifestyle demands, powerlessness in financial matters, gambling behavior, trying to beat the system and job dissatisfaction. Pressure is a factor that comes from individual conditions that cause someone to commit fraud. Pressure from within a person can be influenced by the work environment. One of the environmental factors that can cause pressure on an employee is about organizational justice in the company. Mustikasari in (Batang, 2013) states that pressure is a factor that comes from individual conditions that cause someone to commit fraud. Based on this statement, pressure is a condition that comes from within the individual in encouraging fraud based on influencing factors such as environmental factors, needs factors, lifestyle factors and others related to the urge to fulfill life needs or fulfill tasks that must be completed immediately.

According to (Batang, 2013) Opportunity is a condition that can open up opportunities for fraud. According to (Najahningrum, 2013) Opportunity is a condition that allows someone to commit fraud which according to (Zulkarnain, 2013) is usually caused by weak internal control of an organization, lack of supervision, and abuse of authority. From this opinion, it can be concluded that opportunity is a situation that opens opportunities to allow fraud to occur. Opportunity is an important part of any fraudulent work because if someone who commits fraud does not have the opportunity to do so, then fraud becomes impossible to do, so the higher the opportunity available, the more likely fraudulent behavior will occur.

Rationality according to Chaplin in (Munirah & Nurkhin, 2018) suggests that rationalization is the process of justifying one's own behavior by presenting reasonable or socially acceptable reasons to replace real reasons. According to Skousen in (Najahningrum, 2013) rationalization is an important component in many frauds, rationalization causes fraud perpetrators to seek justification for their actions. Rationalization is the part of the fraud triangle that is the most difficult to measure. Organizational culture and organizational commitment are factors that are thought to be used as justifications for why employees commit fraud. Rationalization is one of the attitudes possessed by individuals who commit fraud under the pretext of a statement justifying the unlawful act for various reasons. Justification (rationalization) in (Batang, 2013)

is an attitude or thought process with moral considerations from individual employees to rationalize fraud. More fully (Zulkarnain, 2013) gives a statement that rationalization is a thought that justifies his actions as a reasonable behavior, which is morally acceptable in a normal society. Fraud perpetrators always try to legitimize their actions by trying to find excuses. This is done to calm the feelings concerned so that if done does not cause fear in him.

Personal Attitude

In (Suryana *et al.*, 2015) personal attitude is a person's personal attitude that is brought from birth and basically a person's behavior is good but many external factors can change the individual. This means that a good attitude is the result of guidance from a good environment. On the other hand, most of the bad attitudes can also be obtained from the guidance from an environment that is still not good.

In (Suryana *et al.*, 2015) A person's personality also has a relationship with the occurrence of an act of fraud. People who are honest wherever they are placed will act honestly, on the other hand, people who have a cheating character also have a tendency to cheat in their daily lives. Generally a good personality is based on a solid faith. According to Gibson Cs in (Suryana *et al.*, 2015) states individual behavior is everything a person does, such as: talking, walking, thinking or acting from an attitude. Meanwhile, according to Kurt Levin, individual behavior (behavior) is basically a function of the interaction between the person/individual concerned with the environment.

HYPOTHESIS

The effect of the fraud triangle on the tendency of fraudulent use of SOA Funds

The use of SOA Funds in Educational Institutions is a risky matter, because it is related to financial management, which starts from the planning, use or utilization stage, data recording, reporting and accountability that is allocated to run schools with the aim of showing orderly financial administration so that management can be accounted for. in accordance with applicable regulations.

It's just that what often happens related to this is that there is fraud / fraudulent actions. Fraud acts occur based on several factors, including based on the fraud triangle which states that fraud occurs in 3 stages, namely pressure, opportunity, and rationality.

Pressure is an incentive that encourages people to commit fraud because of lifestyle demands, powerlessness in financial matters, gambling behavior, trying to beat the system and job dissatisfaction. Pressure is a factor that comes from individual conditions that cause someone to commit fraud.

Opportunity is defined as the opportunity a person has in committing fraud, whether intentional or unintentional. Rationalization is the justification of a process that is carried out by someone by providing reasonable and socially acceptable reasons so that they are not blamed.

The influence of personal attitude on the tendency of fraudulent use of SOA Funds

Personal attitude relates to the inherent behavior of the individual himself, in relation to this individual factor related to morality. If someone has a high need for that value, there is a possibility that the tendency to commit fraud will be high as well.

This study shows the effect of the Fraud Triangle which includes Fraud Opportunity (Opportunity), Pressure, Rationalization and Personal Attitude on the Fraudulent Trend of Using SOA Funds. (Case Study at Elementary School in West Cikarang District, Bekasi Regency).

RESEARCH METHOD

The type of research used is quantitative research with the aim of causal research. This study uses a questionnaire distributed to SOA fund operators in elementary education institutions in Bekasi City. The questionnaire must then be filled out by the operator according to the facts so that the data obtained is valid data. In order to evaluate the questionnaire, the assessment scale of the aspects that will be assessed in the questionnaire is determined first. Respondents were asked to answer 30 questions given and the answers were divided into 5 categories, namely: "Strongly Agree" (SA), "Agree" (A), "Disagree" (D), "Strongly Disagree" (SD) with The highest score is 4, which is strongly agree and the lowest value is 1, which is strongly disagree. The population of this research is the principal or SOA operators in elementary schools in West Cikarang sub-district as many as 45 elementary schools. The sample of this study was a saturated sample, meaning that it was carried out on the 45 respondents.

RESULTS

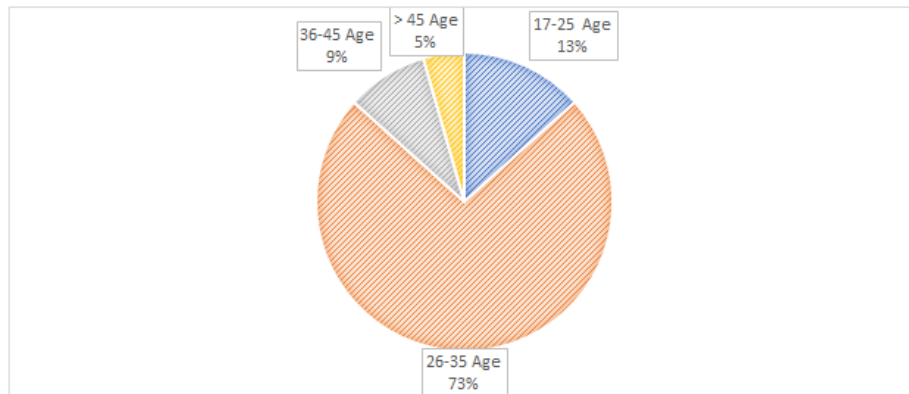
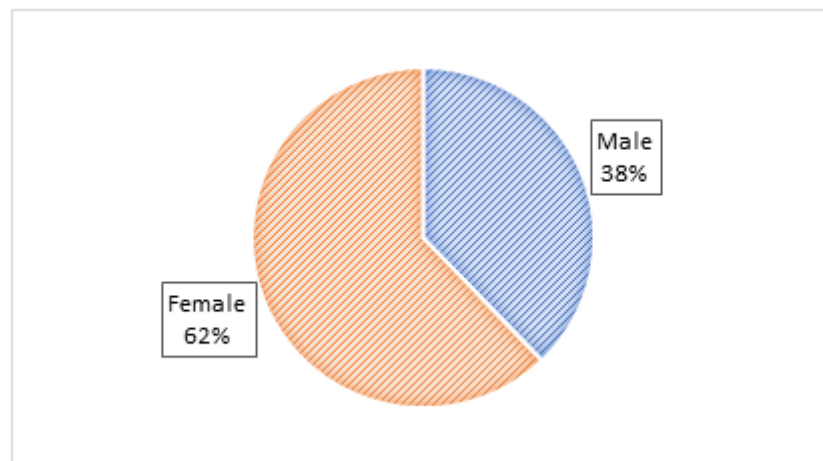


Fig-2: Characteristics of Respondents by Age

The results show that the age of the majority of SOA fund operators is in the range of 26-35 years, while the least is over 45 years of age. With the following details, 6 respondents or equivalent to 47% aged 17-25 years, 33 respondents or equivalent to 42% aged 26-35 years, 4 respondents or equivalent to 4% aged 36-45 years, and 2 respondents or equivalent to 7% who are over 45 years old. Based on this

classification, the majority of respondents are categorized as early adulthood, which is the most productive period because, according to research on happiness work at a labor recruiting company, Robert Half, it shows that when a worker reaches the age of 35, his enthusiasm for his work begins to decrease (Half, 2017).



Gambar-2: Karakteristik Responden Berdasarkan Gender

In Figure 2, it can be seen that the majority of respondents in primary schools are women with 28

people or equivalent to 62% and while there are fewer men, namely 17 people or equivalent to 38%.

Table-1: Descriptive Statistics

	<i>Fraud Triangle</i> (X1)	<i>Personal Attitude</i> (X2)	<i>Employee performance</i> (Y)
Mean	85.8	82.8	84.6
Median	85.0	82.5	82.5
Min	76.7	80.0	80.0
Max	93.3	85.0	87.5

Based on table 1, it can be seen that the descriptive statistics for each research variable are explained as follows:

1. The X1 fraud triangle variable has an average value (mean) of 85.8 and a median value of 85.0 with a

minimum value of 76.7 and a maximum value of 93.3. From these data, it can be concluded that in the questionnaire that discusses the fraud triangle, the average score is 85.8 with a median value of

- 85.0, besides that the respondents' answers have the lowest score of 76.7 and the largest of 93.3.
- The variable X2 Personal attitude has an average value (mean) of 82.8 and a median value of 82.5 with a minimum value of 80.0 and a maximum value of 85.0. From these data, it can be concluded that in the questionnaire that discusses Personal Attitude, respondents' answers on average get a score of 82.2 with a median value of 82.5, besides that, respondents' answers have the lowest score of 80.0 and the largest of 85.0.

- Variable Y The use of SOA funds has an average value (mean) of 84.6 and a median value of 82.5 with a minimum value of 80.0 and a maximum value of 87.5. From these data, it can be concluded that in the questionnaire that discusses employee performance, the respondents' answers on average get a score of 84.6 with a median value of 82.5, besides that respondents' answers have the lowest score of 80.0 and the largest 87. 5.

Table-2: Normality Test

	Fraud Triangle (X1)	Personal Attitude (X2)	Employee performance (Y)
Mean	85.8	82.8	82.8
Standard Deviation	4.16	1.09	2.49
LO	2.20	2.28	2.25
Lt	3.20	3.20	3.20

Based on table 2, the results of the normality test for Triangel fraud, Personal Attitude, and employee performance can be explained with the following explanation:

- The normality test of the Triangel fraud data resulted in a maximum Lo of 2.20 (see table 4.14). From the list of critical values L for the Lilliefors test with $df1 = k-1 = 3-1 = 2$, $df2 = nk = 45-3 = 42$, then $n = 42$ and the significance level = 0.05 obtained the price $Lt = 3.20$ (See appendix on page 132). From the comparison of the Lo and Lt prices, it can be seen that the Lo prices are smaller than Lt. Thus, it can be concluded that the Fraud Triangel (X1) data comes from a population that is normally distributed.
- The normality test on Personal Attitude (X2) data resulted in a maximum Lo of 2.28 (see table 4.14). From the list of critical values L for the Lilliefors test with $df1 = k-1 = 3-1 = 2$, $df2 = nk = 45-3 = 42$,

then $n = 42$ and the significance level = 0.05 obtained the price $Lt = 3.20$ (see appendix page 132). From the comparison of the Lo and Lt prices, it can be seen that the Lo prices are smaller than Lt. Thus it can be concluded that the Personal Attitude (X2) data comes from a population that is normally distributed.

- The normality test of the SOA Fund Usage data (Y) yields a maximum Lo of 2.25 (see table 4.16). From the list of critical values L for the Lilliefors test with $df1 = k-1 = 3-1 = 2$, $df2 = nk = 45-3 = 42$, then $n = 42$ and the significance level = 0.05 obtained the price $Lt = 3.20$ (see appendix page 132). From the comparison of the Lo and Lt values, it can be seen that the Lo value is smaller than Lt. Thus it can be concluded that the data on the use of SOA Funds (Y) comes from a population that is normally distributed.

Table-3: Calculation of Homogeneity Test

Uji Homogenitas Fisher	
Group Mean 1	87,809
Group Mean 2	83,056
Difference 2 Mean	4,753
Group Variant 1	14,858
Group Variant 2	1,122
N Group 1	45
N Group 2	45
DF1	2
DF2	43
Critical Limit/Level of Significance	0,05
F Hit ($df1 = 2, df2 = 43$)	13,245149912
P Value (left tailed)	1
P Value (right tailed)	1,01945E-14
P Value (2 tailed)	0,000000005
Homogenitas	Heterogen

From the results of the homogeneity test calculation in table 3 about the influence of Fraud Triangel (X1) and Passion Attitude (X2) on the use of

SOA funds (Y). So, if $F_{count} < F_{table}$ then H_0 is accepted. Because $DK = \{F|F > F_{table}\}$ and if F_{hDK} then

H_0 is accepted (homogeneous) So $0.000000005 < 1.01945$ then H_0 is accepted.

Table-4: Hypothesis Testing

Variabel	Original Sample O	T Statistic	P Values
<i>Fraud Triangle (X1)</i>	0.4156	7.3914	3.5048
<i>Personal Attitude (X2)</i>	0.3395	2.8952	0.0059
Use of SOA Funds (Y)	0.7607	0.5780	0.1740

Based on table 4, the following conclusions can be drawn:

1. The Fraud Triangle variable does not have a significant effect on the performance of using SOA funds

2. Personal Attitude variable has a significant influence on employee performance.

Table-5: Koefisien Determinasi (R^2)

SUMMARY OUTPUT	
<i>Regression Statistics</i>	
Multiple R	0,76076
R Square	0,57875
Adjusted R Square	0,55869
Standard Error	1,6591
Observations	45

Based on the results of table 5, it can be concluded that the variability of the employee performance construct, which can be explained by the

variability of the Fraud Triangle and Personal Attitude constructs, is 55%.

Table-6: ANOVA *Fraud Triangle (X1)*

ANOVA					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	1	153,5726728	153,5726728	54,63	3,5048E-09
Residual	43	120,8717717	2,810971435		
Total	44	274,4444444			

Based on table 6, it is known that the significant value of F is $3.50 < 0.05$, so H_0 is accepted and H_1 is rejected. This means that the Fraud Triangle

variable (X1) does not have a significant effect on the variable use of SOA funds (Y).

Tabel-7: ANOVA *Personal Attitude (X2)*

ANOVA					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	1	44,773	44,773	8,3827	0,005931068
Residual	43	229,67	5,3412		
Total	44	274,44			

Based on the data in table 7, it is known that the significant value of F is $0.005 < 0.05$, so H_0 is rejected and H_1 is accepted. This means that the Personal Attitude (X2) variable chooses the Fraud Triangle has no effect on the use of SOA funds.

DISCUSSION AND ANALYSIS

Fraud Triangle Does Not Affect the Use of SOA funds

Based on the results of the hypothesis testing that has been carried out, it is found that H_1 is rejected because the Fraud Triangle variable has no effect on the use of SOA funds. So that it is different from the initial prediction, which is a positive effect. This result is not

in line with Fitri's research (2014); Najahningrum (2013) and Suryana (2015) where in their research the Fraud Triangle has an effect on the use of SOA funds where in the management of SOA funds, this means that the implementation of Standard Operating Procedures (SOP) in Elementary Schools in West Cikarang District has been carried out in accordance with regulations, where agency leaders always take firm action for violations of policies, procedures or rules of behavior for managing SOA funds so as to raise awareness for SOA operators to manage SOA funds properly. The results of this study are in line with the research of Hidayah (2010) and Nurul (2010) who said that elements of the government's internal control

system including the control environment had a positive and significant effect on fraud prevention. The better the leadership implements the rules in the control environment, the lower the level of employees committing fraudulent acts as the results of the study show that the process of implementing the School Operational Assistance (SOA) policy which consists of receiving funds, spending funds, and reporting on the use of funds has been carried out in accordance with implementation guidelines. SOA that has been set by the central government. The results of the questionnaire illustrate that there is no fraud/fraud in the financial statements. Where the 2 trigger factors are in line with the research of Wardani *et al.* (2019) which is said that internal and external factors have been running as they should Human resources who manage SOA funds have met educational qualifications, namely strata 1. The occurrence of fraud / cheating, usually due to life pressure or pressure from superiors and indeed the need that causes someone to commit fraud. Then the opportunity and the lack of firm disclosures against persons who have committed fraud have increased the possibility of someone committing fraud but this was not found in this study, so the fraud triangle has no effect on the use of SOA funds.

Personal Attitude has a Positive Effect on the use of SOA Funds

The higher the personal attitude score, the higher the correct use of SOA funds. Itself consists of three components, namely attention, interpretation, memory. These three things are human cognitive work where a person must be able to direct his attention, interpret life events and memories in positive terms, so that the attitude that arises is also positive. Each individual has its own characteristics and uniqueness. A person's attitude is also a factor that encourages them to use SOA funds correctly or even from their characteristics encourage fraud, especially the attitude of those who like to commit fraud (lies). From the results of the study, it was found that the results of this study were not in line with Suryana's research (2019) which stated that personal attitude was the biggest actor in influencing the occurrence of fraud. A person's attitude or characteristics are indeed very influential in the use of SOA funds where a good attitude influences a person to use SOA funds correctly in accordance with the priority of using SOA funds, namely for school operational activities. A good personal attitude creates a culture of honesty and openness in the management and use of SOA funds.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of the research and discussion conducted, it can be concluded that: H1 is rejected and H2 is accepted. This finding implies that in general Fraud Triangel (X1) does not affect the use of SOA funds (Y) in Elementary School Education institutions, but Personal Attitude (X2) affects the use

of SOA funds (Y) in Elementary School Education institutions. First, the results of the questionnaire illustrate that there is no fraud/fraud in the financial statements. This proves the results of the empirical analysis on the Sig value test. Sig. for the effect of Fraud Triangel (X1) on (Y) the use of SOA funds is $3.50 > 0.05$ and the t value is $7.39 > t$ table 3.29, so it can be concluded that H1 is rejected which means there is no influence of Fraud Triangel (X1) on (Y) the use of SOA funds. Fraud Triangle Does Not Affect the Use of SOA funds. Based on the results of the hypothesis testing that has been carried out, it is found that H1 is rejected because the Fraud Triangle variable has no effect on the use of SOA funds. So that it is different from the initial prediction, which is a positive effect. This result is not in line with Fitri's research (2014); Najahningrum (2013) and Suryana (2015) where in their research the Fraud Triangle has an effect on the use of SOA funds where in the management of SOA funds, this means that the implementation of Standard Operating Procedures (SOP) in Elementary Schools in North Cikarang District has been carried out in accordance with regulations, where agency leaders always take firm action for violations of policies, procedures or rules of behavior for managing SOA funds so as to raise awareness for SOA operators to manage SOA funds properly. The results of this study are in line with the research of Hidayah (2010) which says that elements of the government's internal control system including the control environment have a positive and significant effect on fraud prevention. The better the leadership implements the rules in the control environment, the lower the level of employees committing fraudulent acts as the results of the study show that the process of implementing the School Operational Assistance (SOA) policy which consists of receiving funds, spending funds, and reporting on the use of funds has been carried out in accordance with implementation guidelines. SOA that has been set by the central government. The results of the questionnaire illustrate that there is no fraud/fraud in the financial statements. Where the 2 trigger factors are in line with the research of Wardani, *et al.* (2019) which is said that internal and external factors have been running as they should Human resources who manage SOA funds have met educational qualifications, namely strata 1. The occurrence of fraud / cheating, usually due to life pressure or pressure from superiors and indeed the need that causes someone to commit fraud. Then the opportunity and the lack of firm disclosures against persons who have committed fraud have increased the possibility of someone committing fraud but this was not found in this study, so the fraud triangle has no effect on the use of SOA funds.

Second, the results show that Personal Attitude (X2) has an effect on the use of SOA funds, this is known from the value of Sig. for the influence of Personal Attitude (X2) on Y the use of SOA funds is $0.005 < 0.05$ and the t value is $2.895 < t$ table 3.295, so

it can be concluded that H1 is accepted which means that there is an influence of Personal Attitude (X2) on (Y) the use of SOA funds. Personal Attitude has a Positive Effect on the use of SOA Funds, the higher the personal attitude score, the higher the use of SOA funds correctly. It consists of three components, namely attention, interpretation, memory. These three things are human cognitive work where a person must be able to direct his attention, interpret life events and memories in positive terms, so that the attitude that arises is also positive. Each individual has its own characteristics and uniqueness. A person's attitude is also a factor that encourages them to use SOA funds correctly or even from their characteristics encourage fraud, especially the attitude of those who like to commit fraud (lies). From the results of the study, it was found that the results of this study were not in line with Suryana's research (2019) which stated that personal attitude was the biggest actor in influencing the occurrence of fraud. A person's attitude or characteristics are indeed very influential in the use of SOA funds where a good attitude influences a person to use SOA funds correctly in accordance with the priority of using SOA funds, namely for school operational activities. A good personal attitude creates a culture of honesty and openness in the management and use of SOA funds.

SUGGESTION

Based on the conclusions of the study, a number of recommendations are proposed to the parties related to the results of this study.

1. For the Central SOA Manager as a control which is an element of supervision of the administration of the central government to remain consistent, independent and objective in the context of realizing a clean education, free from corruption, collusion, and nepotism.
2. For the Regional SOA Manager to ensure that the programs/activities produced by the Regional Government Organization are in accordance with the vision, mission and objectives of the regional government as well as the effective and efficient use of the budget
3. For further researchers, it is recommended to conduct ethnographic studies at ministries/agencies and regions so that it is expected to improve the results of the analysis of a study.

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