ACCOUNTING FRAUD (FRAUD) DETERMINANTS IN THE DISTRIBUTION OF ELEMENTARY SCHOOL OPERATIONAL ASSISTANCE FUNDS IN MEDAN CITY

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Abstract

The intent and purpose of this study are to determine the causes of accounting fraud (Fraud) in the distribution of school operational assistance funds (BOS) in the city of Medan. The study's subject is a Medan City elementary school. The type of research used in this study was qualitative descriptive. This study collects data using a questionnaire and uses primary data as a detailed explanation of this research. The principal, treasurer, and secretary were among the 25 people who participated in this study. The occurrence of fraud in the distribution of School Operational Assistance funds in the city of Medan inspired this study. Pressure, opportunity, and rationalization are the independent variables, and School Operational Assistance Fund (BOS) Fraud is the dependent variable. According to the findings of his study, of the three variables, pressure, opportunity, and rationalization, only the rationalization variable has a significant influence on the boss's fraudulent funds. Meanwhile, the variables of pressure and opportunity have little effect on the boss's fraudulent funds.

Keywords: Pressure, opportunity, rationalization, fraud

1. INTRODUCTION

Many Indonesians still complain about school education, so the existence of School Operational Assistance is one of the goals to alleviate the financial burden on parents. The School Operational Assistance Fund is one of the government's programs designed to help students learn more effectively. The Principal is in charge of the planning process for the allocation of School Operational Assistance funds, as stated in the BOS technical guidelines, with four members including teachers, treasurers, school committees, and representatives of parents/guardians (1 person/individual). Before distributing School Operational Assistance, the principal and his members must first create a School Activity Plan and Budget (RKAS) in accordance with the Technical Instructions (Juknis), and it is hoped that BOS funds will be managed in a transparent and accountable manner. (Zamrodah, 2016)

Which contains the rules for allocating School Operational Assistance funds in the Technical Instructions (Juknis), one of which is that these funds must be related to students in the school. However, the management of the School Operational Assistance (BOS) fund is sometimes not in line with what is set by the government because it frequently experiences delays and, at times, a few fraudulent

practices. Misuse of School Operational Assistance funds is common as a result of a lack of public transparency in management after funds have been disbursed. Furthermore, the principal, his deputy, the secretary, and the school treasurer are the only people involved in making reports such as financial reports and the School Activity Plan and Budget (RKAS), which is one of the causes of fraud.(Panganti, 2021).

Transparency and accountability in school finances, as well as the use of BOS funds, have not gone well. Many schools continue to refuse to release reports on the use of BOS funds to the public. Schools attempt to reduce school committee and parent involvement by simply attending meetings, signing the School Revenue and Expenditure Budget (APBS), and being accountable in accordance with school governance. The level of transparency and accountability remains low, with schools managing BOS funds in ways that are not published or have never been audited by a Public Accountant. This demonstrates the low level of involvement of school committees and parents in school financial management. (Widyatmoko & Suyatmini, 2017).

Actions against the law that are carried out on purpose in order to achieve the desired goals (manipulation or false reporting to third parties) are carried out by people inside or outside the

organization in order to profit. The occurrence of fraud (fraud), as a result of fraud that is intentionally carried out (on purpose) with specific goals, and to reveal the truth results in specific research or analysis, because fraud usually has hidden things that must be investigated, for example, in terms of reports. This is because, when distributing School Operational Assistance funds in accordance with technical guidelines, the government grants full reporting authority to school principals and their staff.(Agita, 2014)

Financial statement fraud, which is more commonly referred to as corruption, is also common, and one of the factors is the weakness of existing internal controls. Fraud has many definitions, but in essence, it is a crime committed by using intelligence to benefit individuals or groups.(Umayah Ach, 2019) Fraud is typically committed by an individual or organization. Fraud is also known as deception, which is a crime of manipulation to gain an advantage for a group of people. Financial statement fraud (fraud) is defined as a deliberate material misstatement of financial reporting. Financial statement fraud is used not only for personal gain, but also to conceal a company's unfavorable financial situation. Financial reporting fraud is frequently committed in three ways: (Putri, 2017):

1. Change, falsify, or alter financial statement records and supporting documentation.
2. Misstatement or omission of important transactions and information.
3. Incorrect application of accounting principles

In the case of false statements, we frequently see them in financial statements, where one of the causes is a lack of internal control as well as pressure from superiors on work demands. In terms of the distribution of School Operational Assistance funds, it is not uncommon to hear that many falsify proof of purchase for various reasons and purposes, but the majority of them do so due to demands for personal needs; this is clearly a fraudulent act. Furthermore, in the case of fraud, the perpetrator is well aware of the error in the statement he disclosed because fraud is a matter that benefits one party but harms many others. Not only that, but fraud is actually committed by people who are quite skilled, because fraud is a generic term that encompasses all intelligence that can be designed by humans and used by an individual in order obtain other profits through the use of false information.(Prayogo & Liliani, 2016).

The following case will be attached to a case concerning the fraud triangle at the Langkat district public elementary school in Medan in 2019. In this case, an act of corruption occurred in a public elementary school in the Langkat Medan district, resulting in a loss of nearly Rp. 10.1 billion. With 581 public elementary schools, the Langkat Medan District Public Elementary School received Rp. 15.4 billion in BOS funds in 2019. Defendant Nurmalinda, the interim chairman, Bakhtiar, the secretary, and Agus Prayitno, the treasurer, issued a regulation requiring each school principal to provide the BOS funds they have received, with each school contributing Rp. 35.7 million. Then citing funds from students at the school for the purpose of purchasing banners for Ramadan diaries, etc. (Nasution, 2019). This clearly contradicts the Minister of Education and Culture's (Mendikbud) regulations, as stated in the technical instructions.

Nurmalinda used her position as chairman of K3S to justify her actions, even though it was clear that her actions could not be justified because they violated existing technical guidelines. Furthermore, BOS funds are used to pay honorary teachers, but the truth is that there are frequently errors in reports made by the principal, as happened at State Elementary School 064959. Mapaulina, an honorary teacher at the SD, admits that his salary is listed in the BOS fund report as Rp. 450 thousand, but he only received Rp. 250 thousand. This also demonstrates that the local government lacks awareness regarding the use of existing BOS funds, which, if ignored, will have very negative consequences and harm many people. One way to improve school quality is to be fair and honest with local leaders about what belongs to others, resulting in a developed and developing school. On the other hand, if local leaders continue to act unfairly and dishonestly, it will have a negative impact, resulting in the school's name being tarnished and no progress being made.(Marlan, 2020)

In addition to this study, many other studies have looked into the factors that contribute to fraud in the distribution of BOS funds. Among other things, there are results in which only two variables, namely pressure and rationalization, influence the boss's fund fraud.(Wardani et al., 2019)

This research is expected to provide more information about what causes fraud in the distribution of BOS funds and how to find solutions to reduce fraudulent actions in the distribution of any aid funds, particularly BOS funds because they involve student education.

2. LITERATURE REVIEW
2.1. Fraud

Fraud triangle Cressy proposed the fraud triangle theory (cheat) first (1953). The fraud triangle is the schema of the situation that refers to fraud; the three elements referred to are as follows:(Damayanti & Ramlah, 2020).

a. Pressure

Pressure is an order that must be carried out whether capable or not, which frequently leads to fraud due to superior pressure. Due to pressure and necessity, many people falsify financial reports or reports on the distribution of School Operational Assistance funds. Pressure is a major cause of cheating and includes three types of pressure: stress pressure in doing work, pressure in personal affairs, and pressure obtained from outside the work. Pressure from incentives or motivation will create conditions that motivate farud actors to commit theft, with financial need being the most common motivation.

b. Oppurtunity

One of the most significant causes of fraud is the possibility of fraud occurring if there is an opportunity. Where this opportunity arises as a result of a weak system or weak management control, as well as the absence of stringent regulations, many frauds occur as a result of the opportunities that exist. Only a few people are managed and closed in the distribution of school Operational Assistance funds.

c. Rationalization

Rationalization is a type of self-justification or ethics that exists in everyone because it is a form of self-defense that is actually incorrect. Many people believe that their mistakes are natural, even though they have serious consequences if they are ignored. The perpetrators see the fraud as a rational act that does not violate ethics.

In Islam itself it is clear that cheating is something that is strictly prohibited as stated in the Qur'an:

وَيۡلٌ لِّلۡمُطَفِّفِيۡنَ

Meaning:

"Woe to those who cheat (in measuring and weighing) (Q.S 86.1)

In that verse, Allah Subhanahu Wata'ala says, "Woe to those who cheat!" (measure or weigh). This action demonstrates that one is greedy and wants to benefit himself even if it means causing others to suffer. (Hamka, 1983).

And the Prophet sallallaahu 'alaihi Wasallam said:

.مَنْ غَشَّنَا فَلَيْسَ مِنَّا

Meaning :

"Whoever cheats on us is not from our group." (HR Muslim)

In this hadith, the Prophet stated unequivocally that whoever commits fraud is not one of us. (Arifin et al., 2022). Cheating is not justified in Islam because it is harmful to many people. It is not uncommon for us to hear in our own country that many people rationalize cheating and believe it is a normal or natural thing to do. -naturally. Even though it is obvious that cheating is not natural and has a negative impact on many people.

Accounting manipulation or fraud is done on purpose and with intent to achieve specific goals. As a result, research that can identify accounting manipulations is critical in order to reduce inappropriate decision making caused by accounting manipulation..(Putri, 2017). The difference between this study and the previous study is that the population and samples are different, as are the location and results. In the previous study, the results showed that only two variables, pressure, opportunity, and rationalization, had a significant effect on the tendency of BOS funds fraud in Palembang City.

2.2. Hypothesis

The hypothesis in this study seeks to demonstrate the importance of internal control in reducing the problem of trends in accounting fraud, as well as what causes individuals to commit fraud and how to prevent and minimize fraud. This study's hypotheses are as follows:

H1: *Pressure* have an impact on the likelihood of accounting fraud in the distribution of School Operational Assistance funds

H2: *Opportunity* affect the likelihood of accounting fraud in the distribution of School Operational Assistance funds

H3: *Rationalization* have an impact on the likelihood of accounting fraud in the distribution of School Operational Assistance funds

H4: *Pressure, Oppurtunity,* and *Rationalization* affect the likelihood of accounting fraud in the distribution of School Operational Assistance funds

3. RESEARCH METHOD

The descriptive qualitative research method was used in this study, with data collected using a questionnaire and analyzed using the SPSS program. (Hendri & Setiawan, 2017). A research questionnaire is a list of research questions that will be answered by a respondent. After collecting responses from respondents, the data was studied and analyzed. The research uses two types of data from existing sources: primary data obtained from the author's questionnaire and secondary data, which is data or information

obtained indirectly on research objects obtained from other media (obtained and written by other parties). The Likert scale was used to score the questionnaire.

The study's data collection methods included the use of a questionnaire. The researcher employs the Likert scale as a tool for expressing respondents' responses to all existing statements. According to experts, the Likert scale is a scale used to measure people's or groups' attitudes and perceptions of social phenomena that occur. The social phenomenon is specifically determined by the researchers or research variables in this study, using a Likert scale, so that the variables to be measured in this study will be translated into indicator variables.

The Likert scale is a type of research scale that is used to assess attitudes and perceptions. The scale is one method for completing a questionnaire that requires respondents to respond to several questions. The level of opinion in question is a scale of 1-5 options, with details ranging from strongly agree (SS) to strongly disagree (STS), as follows:

1. Strongly Agree (SS)   : Skor 5
2. Agree (S)   : Skor 4
3. Hesitating (RG)   : Skor 3
4. Disagree (TS)   : Skor 2
5. Strongly Disagree (STS)   : Skor 1

This study's population consisted of some elementary schools that received assistance from Medan City BOS funds, totaling up to 12 elementary schools. Respondents at each school included the principal, deputy, treasurer, and secretary. The understanding of variables in research, practically, operationally, and significantly in the scope of the object of research, is referred to as operational definition. The independent variable and the dependent variable are among the variables. "Variable is a concept that is never left behind in every experiment (research)," according to Bagja Waluya.

1. Independent Variable
   Namely variables that have an impact on something and cause changes to the dependent variable, includinG:
   a. This pressure (X1) is the result of pressure having an effect and resulting in fraud in the distribution of Operational Assistance Funds (BOS).
   b. This opportunity (X2) arises from the possibility of having an impact and causing fraud in the distribution of Operational Assistance Funds (BOS).
   c. This rationalization (X3) is due to the fact that rationalization has an impact and leads to fraud in the distribution of Operational Assistance Funds (BOS).
2. Dependent Variable
   Specifically, the variables influenced by the independent variables. The dependent variable in this study is the fraudulent School Operational Assistance (BOS) (Y), which is influenced by the presence of the independent variables described in the preceding paragraph.

4. RESULT AND DISCUSSION

Based on the theory and research results examined, three discussion outcomes are obtained, namely, statistical testing, direct field research by distributing questionnaires, and previous research.

SPSS Statistical Test
Data Quality Test

Data quality testing includes 2 parts, namely validity and reliability.
The following table Validation Test:

Table 1
Validity Test

Correlations

		Pressure	Opportunity	Rationalization	Kecurangan Dana BOS	Toal
Pressure	Pearson Correlation	1	.886**	.708**	.785**	.899**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	25	25	25	25	25
Opportunity	Pearson Correlation	.886**	1	.696**	.776**	.893**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	25	25	25	25	25
Rationalization	Pearson Correlation	.708**	.696**	1	.912**	.923**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	25	25	25	25	25
Kecurangan Dana BOS	Pearson Correlation	.785**	.776**	.912**	1	.957**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	25	25	25	25	25
Toal	Pearson Correlation	.899**	.893**	.923**	.957**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	25	25	25	25	25

**. Correlation is significant at the 0.01 level (2-tailed).

Item	R Count	R Table	Information
Pressure	0.899	0.3961	VALID
Opportunity	0.893	0.3961	VALID
Rationalization	0.923	0.3961	VALID
Kecurangan Dana BOS	0.957	0.3961	VALID

The Validity Test (Ono, 2020) is describe The instrument is valid, which means that the measuring instrument used to collect the data (measurements) is accurate. The instrument is valid if it can be used to measure what it is supposed to measure. According to the validity test results, the data on the pressure, opportunity, and rationalization variables have R count > R table, indicating that the data on all pressure, opportunity, and rationalization variables are valid, and this questionnaire instrument can be used for research. And when R count R table, it indicates that the data is invalid.

The following is the Reliability Test table:

Table 2
Reliability Test

Variabel	Nilai Cronbach's Alp	Limit Value	Status
Pressure (X1)	0.930	0.60	Reliable
Opportunity (X2)	0.930	0.60	Reliable
Ratinalization (X3)	0.930	0.60	Reliable
Kecurangan Dana BOS (Y)	0.930	0.60	Reliable

Understanding the reliability test, reliability is defined as a set of measurements or a set of measuring instruments that have consistency when measurements are made repeatedly using the measuring instrument. (Ono, 2020). When a data set has a Cronbach alpha value greater than 0.6, it is said to be reliable. Referring to the table's reliability test results, all dependent variables have high reliability, indicating the alpha value. (Janna & Herianto, 2021) According to the Cronbach's alpha test results, all variables in this study were > 0.93, with a significance of 0.60, and it can be said that it passed.

Descriptive Statistics Test

Table 3
Descriptive Statistics Test

Variable	N	Range	Min	Max	Mean	Std. Dev	Variance
Pressure	25	04.00	01.00	05.00	3.1600	94340	890
Opportunity	25	04.00	01.00	05.00	3.2000	95743	917
Rationalization	25	04.00	01.00	05.00	4.0800	1.35154	1.827
Kecurangan Dana	25	04.00	01.00	05.00	3.9200	1.25565	1.577

Refer to the results of the respondents' answers on the sheet based on the results of descriptive statistical tests. The majority of respondents answered the X1 pressure variable with a value of 3, indicating neutral/undecided, the X2 Opportunity variable with a value of 3, indicating neutral/doubtful, the X3 Rationalization variable with a value of 4, indicating agreeing, and the Y variable, distribution fraud. The BOS Fund response from the respondent is 3, which indicates neutral/undecided.

Classic Assumption Test

It is necessary to have results that match the Ordinary Leat Square in a strong research analysis and analyzing various variables in order to provide answers to complex research questions (OLS). This test is used to determine whether a classical assumption problem exists in an OLS linear regression model. (article)

The Classic Assumption Test is as follows:

1. Normality Test

   The goal of this test is to determine whether or not the residual value is normally distributed. A good regression is defined as one with a normally distributed residual value. When the significance level is greater than 0.05, it is said to be normal; when it is less than 0.05, it is not said to be normal. According to the normality test, the significance value of Asym Sig 2 tailed was $0.137 > 0.05$, indicating that the data was normally distributed.

Table 4
Normality Test

One–Sample Kolmogorov–Smirnov Test

		Unstandardized Residual
N		25
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.44197782
Most Extreme Differences	Absolute	.152
	Positive	.088
	Negative	−.152
Test Statistic		.152
Asymp. Sig. (2–tailed)		.137[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

2. VIF Multicollinearity Test (Variance Inflation Factor)

   Multicollinearity occurs when the independent variables in a regression model have a perfect or nearly linear relationship. When there is a perfect linear function on some or even all of the independent variables in the linear function, the regression model is said to be multicollinear. When the VIF value is 10 and the Tolerance value is greater than 0.1, there is no multicollinearity, indicating that there is no multicollinearity.

Table 5
VIF Multicollinearity Test

		Coefficients^a						
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	-.018	.353		-.052	.959		
	Pressure	.206	.229	.155	.898	.379	.199	5.026
	Opportunity	.206	.222	.157	.928	.364	.206	4.849
	Rationalization	.644	.103	.694	6.234	.000	.477	2.098
a. Dependent Variable: Kecurangan Dana BOS								

According to the table, the VIF value 10 includes the Pressure variable (X1) 5,026 10 Opportunity variable (X2) 4.849 10 and the Rationalization variable (X3) 2,098 10 and the Tolerence value on the Pressure variable (X1) 0.199 > 0.1 variable Opportunity variable (X2) 0.206 > 0.1 variable Rationalization variable (X3) 0.477 > 0.1 so the data above does not show any symptoms of multicollinearity.

3. Heterodasticity Test
Heteroscedasticity is a test that determines whether there is an inequality of variance from one observation to the next in a regression model. According to the figure, the scattering of the above points is irregular and does not form a real pattern, indicating that the data does not exhibit heterodasticity.
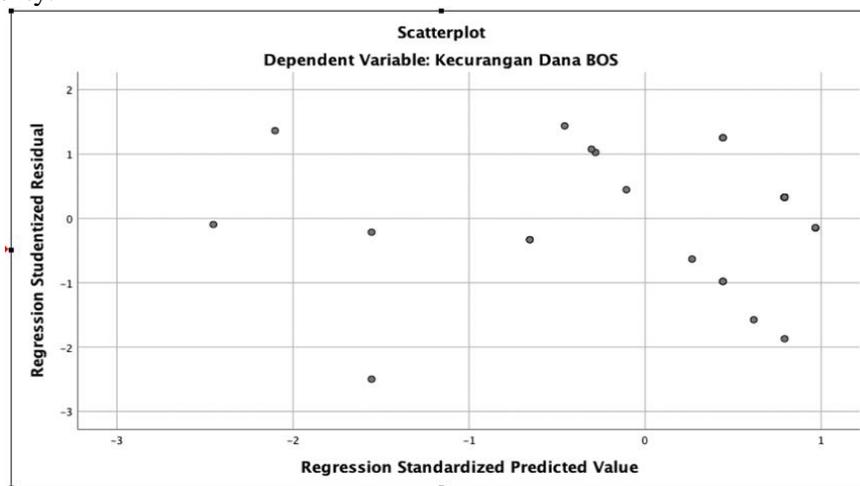

Figure 1
Heterodasticity Test

Multiple Analysis Test

When the values of the variables in question/Pressure (X1), Opportunity (X2), and Rationalization (X3) are obtained, the multiple analysis test aims to estimate the value of the dependent variable/BOS Fund Fraud (Y). Furthermore, the correlation between the dependent variable and the independent variables can be determined. This table shows the results of multiple linear regression:

Table 6
Results of Multiple Linear Regression

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.147	.268		.550	.586
	Pressure	.088	.137	.077	.644	.524
	Opportunity	.275	.139	.229	1.972	.056
	Rationalization	.628	.086	.688	7.312	.000
a. Dependent Variable: Kecurangan Dana BOS						

Coefficients[a]

$Y = a + b1 . x1 + b2 . x2 + b3 . X3$

$= 147 + 0.088 + 0.275 + 0.628$

The following are the results of the multiple linear regression equation, as shown in the table above:

$Y = 147 + 0.088 X1 + 0.0275 X2 + 0.628 X3 + e$

The above table's results of the multiple linear regression equation are interpreted as follows:

1. If the independent variables are zero, the BOS Fund Fraud (Y) value is 147.
2. If Pressure (X1) increases by one, then BOS Fund Fraud (Y) increases by 0.088.
3. When Opportunity (X2) increases by one, BOS Fund Fraud (Y) will almost certainly increase by 0.275.
4. The BOS Fund Fraud (Y) increases by 0.628 when the Ratiinalization (X3) increases by one.

Table 7
Determination Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.936[a]	.876	.858	.472
a. Predictors: (Constant), Rationalization, Opprtunity, Pressure				

Hypothesis test

1. T Test (Partial)

The purpose of this test is to determine whether the independent variables, Pressure, Opportunity, and Rationalization, have a significant effect on the BOS Fund Fraud variable on their own, and to determine whether the independent variable is very influential on the dependent variable. When the value of sig 0.05 and t arithmetic > t table, it is said that variable X has a significant effect on variable Y. When the sig value or the t count t table is greater than

Determination Test

The coefficient of determination or R-square analysis is used to determine how much of the percentage of influence given by variable X is also given to variable Y. According to the graph, the adjusted R Square value is 0.858, which is known as the determinant coefficient. This demonstrates that only 85.8% of BOS Fund Fraud can be obtained and explained by the factors of Pressure, Opportunity, and Rationalization. While the remaining 14.2% explained other factors not included in this study. This means that variables other than the Pressure, Opportunity, and Rationalization variables influence BOS Fund Fraud.

0.05, it is said that variable X has no effect on variable Y.

Table 8
X1 against Y

Coefficients[a]

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.618	.566		1.092	.286
	Pressure	1.045	.172	.785	6.079	.000
a. Dependent Variable: Kecurangan Dana BOS						

The T test results show that the significance value of the influence of Pressure (X1) on BOS Fund Fraud (Y) is 0.000 0.05. Although the calculated T value is 6.079, a T table value greater than 2.073 indicates that H01 is rejected or HA1 is accepted. This means that Pressure has a significant impact on BOS Fund Fraud.

Table 9
X2 against Y

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.662	.575		1.151	.261
	Opportunity	1.018	.172	.776	5.907	.000

a. Dependent Variable: Kecurangan Dana BOS

The t-test results in the table above show that the significance value of the influence of Opportunity (X2) on BOS Fund Fraud (Y) is 0.000 0.05. And because the calculated T value is 5.907 and the T table value is greater than 2.073, H01 is rejected or HA1 is accepted. This means that Opportunity has a significant impact on BOS Fund Fraud.

Table 10
X3 against Y

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.462	.340		1.357	.188
	Rationalization	.848	.079	.912	10.688	.000

a. Dependent Variable: Kecurangan Dana BOS

The significance value of the influence of Rationalization (X3) on BOS Fund Fraud (Y) is 0.000 0.05, according to the results in the table above. While the calculated T value is 10,688, the T table value is greater than 2,073, indicating that H01 is rejected or HA1 is accepted. This means that Rationalization has a significant impact on BOS Fund Fraud.

2. F Test

The purpose of this test is to see if the influence of the independent variables, namely Pressure, Opportunity, and Rationalization, has a significant effect on the BOS Fund Fraud variable at the same time. This hypothesis is tested using the F test, which compares the calculated F value in regression analysis where the true level is = 0.05. The effect of the X variable is significant when the sig value is 0.05 or the calculated F > F table is used. concurrent to variable Y If sig > 0.05 or F count F table, there is no effect of variable X on variable Y at the same time.

The significance value for Pressure (X1), Opportunity (X2), and Rationalization (X3) against BOS Fund Fraud (Y) is 0.000 0.05, with a F count of 49.499 >. F table 3.44

demonstrates that H03 was rejected and HA3 was accepted. This means that pressure (X1), opportunity (X2), and rationalization (X3) all have a significant impact on BOS Fund Fraud (Y).

Table 11
F Test

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33.152	3	11.051	49.499	.000^b
	Residual	4.688	21	.223		
	Total	37.840	24			

a. Dependent Variable: Kecurangan Dana BOS

b. Predictors: (Constant), Rationalization, Opportunity, Pressure

Field research through questionnaires

Through the distribution of questionnaires to the object of research, namely some SDN and Private in Medan City, the data obtained from BOS which is supported by the use of SPSS is obtained as follows:

a. *Pressure* Specifically, pressure from a basic need, high lifestyle demands, or pressure from superiors that compels a person to commit fraud. However, based on the data collected via questionnaires and the average responses of Neutral/Doubtful respondents who were tested again using the SPSS program, the conclusion is that pressure has no effect on Fraud in the Distribution of BOS Funds. In this case, some respondents stated that pressure is not the cause of cheating because some people will cheat whether they are under pressure or not.

b. *Opportunity,* Specifically, the opportunity that allows the perpetrator to freely carry out his actions, which is the result of several factors, such as the weakness of an organizational structure, the lack of an adequate control system, or a position with multiple concurrent positions, giving someone the opportunity to commit fraud. However, according to the data collected via questionnaire and the average respondent's response of Neutral/Doubtful, which was tested again using the SPSS program, the conclusion in this study was that opportunity did not significantly affect Fraud in the Distribution of BOS Funds. In this case, because the system is becoming more advanced and developed, its organizational structure is clearly structured, and the assignment of tasks based on each person's

responsibilities can reduce the opportunity for individuals/employees to commit fraudulent acts.

c. *Rationalization* Specifically, a person's behavior, opinion, or perception that is used to justify what he has done. In this case, it refers to a person's attitude, nature, and character, as well as the values that person holds. Using government funds for personal purposes is illegal and will result in sanctions. This attitude, combined with the act of rationalization, will cause a person to be greedy and justify his own actions. Such an attitude is extremely dangerous for a school or country because it will result in significant losses for the people and the country. In this study, the conclusion was that rationalization affected Fraud in the Distribution of BOS Funds based on the data that was distributed via questionnaire and the average respondent answered Agree, which was tested again using the SPSS program.

d. *Kecurangan Penyaluran Dana BOS,* There are 5 statements that the respondent must answer, which is the Y variable, referring to the results of previous questionnaire distributions as well as previous exposure to the independent variable. The respondents' responses to the questionnaire received a score of 3. This means that respondents are divided on whether or not there was a fraudulent act when distributing BOS Funds.

5. CONCLUSIONS AND RECOMMENDATIONS
5.1. Conclusion

The following conclusions can be drawn based on the results of the analysis and discussion presented above regarding the influence of Pressure, Opportunity, and Rationalization on Fraudulent Distribution of BOS Funds in Medan City:

a. Pressure, Opportunity, and Rationalization are three independent variables. Only one variable has a significant impact on the fraudulent distribution of BOS funds, and that is the Rationalization variable. The t test results show that the Rationalization variable has the highest calculated T value of 10,688, followed by the Pressure variable with a calculated T value of 6.079 and Opportunity with a calculated T value of 5.907.

b. Referring to the results of the F (simultaneous) test, it can also be concluded that the significance value is 0.000 0.005, implying that Pressure, Opportunity, and Rationalization all have a simultaneous effect on the fraudulent distribution of BOS funds. Rationalization influences the factor that leads to the fraudulent distribution of BOS funds. Rationalization (rationalization) is a person's opinion or belief that justifies his attitudes and actions even when they are illegal. The act of rationalizing or defending what is being done is a person's character; therefore, knowing the character or background of a prospective leader is important in order to prevent losses that occur because it is purely from each individual.

c. Based on the results of the determination test, the value of R Square (coefficient of determination) is 0.858 or 85.8%, indicating that the Pressure, Opportunity, and Rationalization variables can explain the BOS Fund's fraudulent variable. While the remaining 14.2% explained the factors not covered by this study.

5.2. Recommendation

Regarding the conclusions described below, several points of advice have been submitted in the hope that they will be useful to the next researcher.

a. The hope is that the government chooses the right person as the head of the school or whoever is in charge of the distribution of any aid funds by researching the person's background, and that the government meets any needs fairly and appropriately. In order to create a beautiful and honest atmosphere, as well as the development of a developed and developing area.

b. To reduce existing fraud, impose deterrent sanctions on anyone who has committed fraudulent acts. In order to create a new spirit of work, the leader must reward his employees who excel.

c. It would be preferable for the next researcher to include a wide range of research variables. In order to determine what factors contribute to fraud in the distribution of funds.

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