**Fraud In The Provision of Health Services In Hospitals During The Covid-19 Pandemic: The Government Sector**

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**Abstract**

Fraud is currently rife, not only in the private sector but also in the government sector. The government sector, which is the central point in this research, is the world of health, especially hospitals related to the procurement of goods and services for covid 19. This study aimed to analyze the factors that affect the procurement of goods and services during the covid 19 pandemic. This casual-comparative research type is research with the characteristics of the problem in the form of a cause-and-effect relationship between two or more variables. The study was conducted at 6 government hospitals in Maluku Province. The study results indicate that there is significant fraud related to the procurement of goods and services for covid 19. Thus, the quality of the committee, systems and procedures, environment, internal control, and organizational commitment affect the prevention of fraud in the procurement of the goods in hospitals, Maluku province, Indonesia.

Keywords: Fraud, Goods, Services, Covid-19

**Abstrak**

Kecurangan saat ini marak terjadi, tidak hanya di sektor swasta tetapi juga di sektor pemerintah. Sektor pemerintah yang menjadi titik sentral dalam penelitian ini adalah dunia kesehatan khususnya rumah sakit terkait pengadaan barang dan jasa untuk covid 19. Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi pengadaan barang dan jasa selama pandemi covid19. Jenis penelitian kasual-komparatif ini adalah penelitian dengan ciri masalah berupa hubungan sebab akibat antara dua variabel atau lebih. Penelitian dilakukan di 6 rumah sakit pemerintah di Provinsi Maluku. Hasil penelitian menunjukkan bahwa terdapat kecurangan yang signifikan terkait pengadaan barang dan jasa untuk covid 19. Dengan demikian, kualitas panitia, sistem dan prosedur, lingkungan, pengendalian internal, dan komitmen organisasi berpengaruh terhadap pencegahan kecurangan dalam pengadaan barang di rumah sakit, provinsi Maluku, Indonesia.

Kata kunci: Kecurangan, Barang, Jasa, Covid-19

INTRODUCTION

Fraud occurs in the private sector and often occurs in the government sector (Yu, 2011; Murthy & Jack, 2017). Fraudulent practice that often occurs in the government sector is the procurement of goods and services (Sahdan et al., 2020). Procurement of goods and services is a process. It is a sensitive area with the highest risk of fraud that can harm an organization (Yuniarti, 2017). The regional hospital is a government organization that serves public health (Djalante et al., 2020). Hospitals as government institutions must be appropriately managed to follow the expected goals (Handayani et al., 2016). If management is not carried out properly, it will result in fraud (Olivier et al., 2016).

The COVID-19 pandemic has dramatically affected the order of human life (Kaur, 2021). One of them is in Indonesia, which is very high affected by Covid 19 (Mietzner, 2020). In general, the central government has struggled to make fast, coherent, and effective policies to mitigate the crisis caused by COVID-19 (Dong et al., 2020). The mortality rate is relatively high, with a global average of 2.7% vs. 2.2% at the end of February 2021 (Cucunawangsih et al., 2021). The threat of Covid 19 leads to self-isolation in the hospitals and even facilities that the government has prepared. However, the corruption rate is getting higher by 169 cases. It shows that ignoring the principles of transparency and accountability is very detrimental to the State and ignores the economy of small communities (Hidayat et al., 2021). Fraud is a situation that directly harms others and benefits oneself (Doig & MacAulay, 2008). Donald Cressey proposed the fraud triangle theory. In 1950, Donald Cressey conducted a study that analyzed the occurrence of fraud (Schuchter & Levi, 2016). The research results raise several factors as triggers for fraud. Three things trigger fraud efforts, namely pressure, opportunity, and rationalization(Fitri et al., 2019)*.*

Pressure is the reason someone commits fraud (Mat et al., 2019). This element causes a person to act or react and often indirectly expresses an emotion or passion (Desai, 2020) and is the driving force behind someone who changes from obeying the law to being criminals (Wuerges & Borba, 2014). There are many motives for pressure to commit fraud, most of which are related to greed, including living below one's will, immediate financial need, debt, addiction to gambling and drinking, family pressure, and many other things. Greed is a force that motivates all types of fraud, especially corporate fraud in recent years (Doig, 2018). While greed is a common motive, sometimes revenge and ego also play a role. An employee may feel angry and hostile towards his boss or manager because of some wrongdoing imposed on him or the injustice he has received, and he may try to retaliate by committing fraud. (Varma & Khan, 2016).

Although the argument is revenge, it also fell to greed when the perpetrator pocketed money from a company or agency. Sometimes the motive is lust to beat the system (Levi, 2011). People might think that he is more intelligent than anyone else, and he is sure that no one will stop him. Sometimes people commit fraud to help increase finances or the desire to live in luxury (Omar et al., 2016). Emotional instability is also a motivating factor, but it seems to be much smaller than other fraud motives.

Opportunity is a supportive environment in carrying out fraud (Sabatian & Hutabarat, 2020). The number of opportunities a person has to commit fraud is usually determined by his position of authority within the company or agency and his access to assets and records. It can be seen as bad behavior by employees to pursue personal gain and high economic pressure to commit fraud (Said et al., 2017). An employee who can commit fraud and make hospital financial reports in the form of procurement of goods, can sell goods to anyone, and manipulate financial reports, is an example of a weakness in internal control and a good opportunity for fraud to occur (Klaus, 2016). An inventory of check forms that are not properly stored and locked is another example of an opportunity. A strict separation of functions will reduce the opportunity for fraud to occur (Liou et al., 2008). Eliminating or reducing opportunities to commit fraud and its misuse is essential in any fraud prevention program (Bauder et al., 2017).

Fraudsters believe that their activities will go undetected (Massi et al., 2020). Opportunities can occur due to weak internal control, poor management supervision, or through the use of positions, where the highest position given in a company or agency provides indirect benefits for perpetrators to commit fraud more freely. (Jesilow, 2005).

The results of previous studies showed that Ludwigshafen City Hospital was one of the largest hospitals that reported at least 10-91 cases in manipulating false data (Wiedermann & Joannidis, 2018). There are also other types of behavior, for example, in the world of complex and expensive construction and solid third-party contractual relationships (Gunduz, 2013). Fraud perpetrators always have the knowledge and opportunities to commit fraud so that they are not detected. Good knowledge about the company or agency can minimize fraud committed by perpetrators that are not easy to detect. Therefore, it encourages perpetrators to go directly to commit fraud to take advantage of current opportunities (Brooks et al., 2012).

Rationalization is the most challenging part of fraud to measure. Rationalization is an attitude, character, or set of ethical values ​​that allow management or employees to commit dishonest acts, or they are in a sufficiently stressful environment that makes them rationalize dishonest actions (Shepherd & Button, 2019). In this case, the integrity of management is the primary determinant of the quality of financial reports.

When management integrity is questioned, the reliability of financial statements is in doubt. It will be easier for those who are generally dishonest to rationalize fraud (Farbmacher et al., 2020). For those with higher moral standards, it may not be so easy. Fraud perpetrators always look for rational justifications to justify their actions. The fraud perpetrators can justify inappropriate behavior to be feasible. Rationalization is the cause that explains a person's behavior with different motives from one person to another (Zourrig & Park, 2019).

When the elements of need and opportunity come together, fraud perpetrators believe that what happened was not bad or wrong. Fraud perpetrators often think that the action taken is a right they should get from the company or agency and do not think that he is a criminal who cheats on the company or agency (Murphy & Dacin, 2011). Many perpetrators of corruption have been arrested, but none of them expected to be arrested. They all thought that they would get away with the crime they committed. They rationalize what they are doing and believe that they will not be punished (Mietzner, 2015). Thus, this study aimed to analyze the factors that affect the procurement of goods and services during the COVID-19 pandemic.

RESEARCH METHOD

This study used a type of causal-comparative research. It is research with the characteristics of the problem in the form of a cause-and-effect relationship between two or more variables. The hospital that became the population of the study was a regional general hospital in Maluku Province. The samples used in this study were the finance department, the planning section, and the logistics section (procurement). At the same time, the sampling technique used in this research was purposive sampling. The criteria for selecting the sample in this study were determined as follows. The populations are 1) Employees who have worked at least one year at the hospital that were the population and 2) Employees or staff who worked in the finance, planning, and logistics sections of the hospital that become the population.

This study used an instrument in the form of a questionnaire. The questionnaire contains a list of statements regarding the independent variables (Quality committee, systems and procedures, environment, internal control, and organizational commitment) and the dependent variable (Procurement Fraud) using a Likert scale to measure attitudes. The Likert scale used was a range of values ​​from 1 to 5 (Strongly Disagree/Disagree/Doubt/Agree/Strongly agree).

This study used five independent variables and one dependent variable. The analytical method used was the multiple regression method. It is the regression used to determine how much influence the independent variable has on the dependent variable. It was used to test H1, H2, H3, H4, and H5 with an interactive approach that aimed to meet research expectations regarding the effectiveness of internal control and organizational commitment to preventing fraud in the procurement of goods. Multiple Linear Regression Analysis:

Y = α + β1X1 + β2X2 + e

|  |  |  |
| --- | --- | --- |
| Y | : | Prevention of Procurement Fraud |
| α | : | Constant |
| β1, β2 | : | Coefficient of regression direction |
| X1 | : | Internal control |
| X2 | : | Organizational Commitment |
| e | : | Error term  |

RESULTS AND DISCUSSION

The data collected was in the form of respondents' answers to determine the effect of the quality of the committee, systems and procedures, environment, internal control, and organizational commitment to the prevention of fraud in the procurement of goods. Questionnaires were distributed to hospital employees who had at least one year of service and worked in government hospitals' finance, planning, and logistics (goods procurement) departments. The object of the study consisted of 6 hospitals in Maluku Province, namely four hospitals in Ambon City, 1 Hospital in Central Maluku, and 1 Hospital in Southwest Maluku. This study used descriptive analysis. Descriptive statistical analysis was intended to look at the profile of the study and provide an overview of the object under study through sample data and make generally accepted conclusions. The results of descriptive statistical analysis can be seen in Table 1.

**Table 1. Statistical Descriptive Test Results**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **N** | **Minimum** | **Maximum** | **Mean** | **Std. Deviation** |
| KPX1 | 55 | 16 | 30 | 24,87 | 3,954 |
| SDPX2 | 55 | 20 | 40 | 34,27 | 4,965 |
| LINGX3 | 55 | 19 | 29 | 23,20 | 2,040 |
| PIX4 | 55 | 47 | 72 | 58,22 | 6,382 |
| KOX5 | 55 | 32 | 48 | 40,02 | 3,932 |
| PFY | 55 | 15 | 24 | 19,69 | 2,252 |
| Valid N (listwise) | 55 |  |  |  |  |

Information in Table 1 describes that the amount of research data (N) is 55 data. The committee quality variable (X1) has a minimum of 16 and a maximum of 30. The average value of the committee's quality (X1) is 24.87, with a standard deviation of 3.954. The system and procedure variable (X2) has a minimum value of 20 and 40. The average value of the system and procedure (X2) is 34.27, with a standard deviation of 4.965. The environmental variable (X3) has a minimum value of 19 and a maximum value of 29. The average value of the environment for the procurement of goods/services (X3) is 23.20, with a standard deviation of 2,040. The internal control variable (X4) has a minimum of 47 and a maximum of 72. The average value of internal control (X4) is 58.22, with a standard deviation of 6382. The organizational commitment variable (X5) has a minimum value of 32 and a maximum value of 48. The average value of organizational commitment (X5) is 40.02, with a standard deviation of 3.932. The fraud prevention variable (Y) has a minimum value of 15 and a maximum value of 24. The average value of fraud prevention (Y) is 19.69, with a standard deviation of 2252. The results of the t-test can be shown in Table 2.

**Table 2. Hypothesis t-Test Results**

|  |
| --- |
| Coefficientsa |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -5,585 | ,892 |  | -6,259 | ,000 |
| KPX1 | -,038 | ,004 | -1,141 | -9,841 | ,000 |
| SDPX2 | ,002 | ,004 | ,065 | ,422 | ,034 |
| LINGX3 | ,033 | ,008 | ,503 | 4,306 | ,003 |
| PIX4 | ,012 | ,003 | ,395 | 3,883 | ,005 |
| KOX5 | ,119 | ,018 | 1,184 | 6,544 | ,000 |
| a. Dependent Variable: Fraud Prevention |

Based on the values ​​of the constants and regression coefficients in Table 2, it is known that the multiple linear regression equation is as follows.

Y = -5,585 + -0,038 X1 + 0,002 X2 + 0,033 X3 + 0,012 X4 + 0,119 X5 + e

The numbers in the multiple linear regression equation can be interpreted as follows.

1. The value of constant (**a**) is -5.585. It means that if there is no quality of committee, system, and procedure, environment, internal control, and organizational commitment or X1, X2, X3, X4, and X5 are equal to 0, then the organizational performance is equal to - 5.585.
2. The regression coefficient value of the committee team quality variable (β1) is -0.038. It is a significant value of 0.000 which means that it has a negative effect on fraud prevention.
3. The system and procedure variables (β2) are positive (0.002), significant value is 0.034. It means that there is a positive influence on fraud prevention.
4. The value of the environmental variable regression coefficient (β3) is positive (0.033), the significance value is 0.003. It means that there is a positive influence on fraud prevention.
5. The regression coefficient value of the internal control variable (β4) is positive (0.012), the significance value is 0.005. It means that there is a positive influence on fraud prevention.
6. The regression coefficient value of the internal control variable (β5) is positive (0.119), the significance value is 0.000. It means that there is a positive influence on fraud prevention

**Table 3. Simultaneous Test (F)**

|  |
| --- |
| ANOVAa |
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | ,274 | 5 | ,055 | 28,055 | ,000b |
| Residual | ,016 | 8 | ,002 |  |  |
| Total | ,289 | 13 |  |  |  |
| a. Dependent Variable: PFY |
| b. Predictors: (Constant), KOX5, LINGX3, PIX4, KPX1, SDPX2 |

The results of the F test in Table 3 show that the calculated F value is 28.055 with a significance value of 0.000, while the F table at the 95% confidence level (0.05) is 4.02. This means that F count > F table (28.055 > 4.02). The calculation shows that simultaneously there is a significant effect between the quality of the team, systems and procedures, environment, internal control, and organizational commitment to the prevention of fraud in the procurement of goods.

**Table 4. Coefficient of Determination Test Results (R2)**

|  |
| --- |
| Model Summaryb |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | ,973a | ,946 | ,912 | ,04416 |
| a. Predictors: (Constant), KOX5, LINGX3, PIX4, KPX1, SDPX2 |
| b. Dependent Variable: PFY |

The R2 test obtained the adjusted R2 value of 0.946 or 94.6%. It shows that the prevention of procurement fraud can be explained by 94.6% by the independent variables, namely the quality of the team, systems and procedures, environment, internal control, and organizational commitment, while 5.4% of the variation in the prevention of procurement fraud is explained by variables outside independent variables of this study.

The results of the internal control hypothesis test have a negative effect on the prevention of procurement fraud. The hypothesis testing results are equal to -0.038 because the column value Sig. is smaller than α (0.05). It shows that the quality of the team at the hospital has carried out its activities such as integrity, competence and objectivity, and independence well. However, this condition explains that it results in a decrease in fraud prevention because the quality of the committee does not guarantee that it will increase the prevention of fraud in the procurement of goods/services.

The results of this study follow the research conducted by Sari & Suwarsana (2020), researching the analysis of the factors that affect fraud in the procurement of goods/services in village government agencies in the Badung district. The results of this study indicate that the quality of the procurement committee, procurement ethics, procurement systems, and procedures have a negative effect. However, compensation for the procurement committee and the procurement environment does not affect the village government's fraudulent procurement of goods and services. It is also in line with Nurharjanti's research (2017) which finds that the quality of the procurement committee affects fraud in the procurement of goods/services in the scope of state universities. In the context of preventing fraud, government agencies must form a procurement committee team that has integrity, competence and is objective and independent.

The hypothesis test of organizational commitment has a positive influence on the prevention of procurement fraud. The results of hypothesis testing are equal to 0.002 because the column value Sig. is smaller than α (0.05). It shows that the system and procedures in the hospital have carried out their activities such as transparency, economy, efficiency, and punctuality, as well as fairness and equity so that they can reduce and prevent fraud in the procurement of goods. With better systems and procedures, it will increase the prevention of fraud in the procurement of goods/services**.**

The results of this study are the following research conducted by (Nurharjanti & Tengah, 2017), researching the analysis of factors that affect fraud in the procurement of goods/services in the environment in public institutions. The study results explain that the quality of the procurement committee, quality of suppliers, procurement systems and procedures, and risk assessment have a negative effect on fraud in the procurement of goods/services. Meanwhile, ethics and the procurement framework have no effect on fraud in the procurement of goods/services. To support these results, research by Rian et al. (2020) suggests that systems and procedures affect fraud prevention in Beleleng Regency. In the context of preventing fraud, government agencies must design systems and procedures for procurement of goods that are transparent, economical, efficient, and timely, with fairness and equity.

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Based on the hypothesis test results, the procurement environment has a positive influence on the prevention of procurement fraud. The results of hypothesis testing are equal to 0.033 because the column value Sig. is smaller than (0.05). It shows that the procurement environment in the hospital has carried out its activities, such as the internal and external environment, properly so that it can reduce and prevent fraud in the procurement of goods. The better the procurement environment will increase the prevention of fraud in the procurement of goods/services.

The results of this study follow Nurharjanti's research (2017) which finds that the procurement environment affects fraud in the procurement of goods/services in the scope of state universities. This study explains that the system and procedures for the procurement of goods/services affect fraud. To support these results, Budiarti & Rahayu (2019) research stated that the procurement environment affects fraud prevention in DKI Jakarta Province in the Procurement Service Unit, Procurement Officer, and Commitment Making Officer. In the context of preventing fraud, government agencies must create an excellent internal and external environment.

Based on the results of hypothesis testing, internal control has a positive influence on the prevention of procurement fraud. The results of hypothesis testing are equal to 0.012 because the column value Sig. is smaller than (0.05). It shows that the internal control in the hospital has carried out its activities such as control environment, risk assessment, communication and accounting information systems, control activities, and monitoring properly to reduce and prevent procurement fraud. Better internal control will increase the prevention of fraud in the procurement of goods/services. The results of this study follow research conducted by Ismuadi & Saputra (2016), proving that internal control affects fraud in the National Program for Rural Community Empowerment (PNPM MPd) in Aceh Province. In line with this research, Kurrohman & Widyayanti (2018) found that internal control has a negative effect on the tendency of fraud in financial employees at PTKIN (state Islamic religious college). Thus, it is necessary to pay attention to internal control to reduce and prevent fraud in the procurement of goods.

Based on the results of hypothesis testing, internal control has a positive influence on the prevention of procurement fraud. The results of hypothesis testing are equal to 0.119 because the column value Sig. is smaller than (0.05). This shows that the organizational commitment in the hospital has carried out its activities such as affective commitment, ongoing commitment, and normative commitment so that it can reduce and prevent fraud in the procurement of goods. The better the commitment will increase the prevention of fraud in the procurement of goods/services.

The results of this study are the following research conducted by Ismuadi & Saputra (2016), proving that organizational commitment affects fraud in the National Program for Rural Community Empowerment (PNPM MPd) in Aceh Province. In line with this research, Natalia & Coryanata (2019) also revealed that organizational commitment has a negative effect on the tendency of fraud in finance companies in the city of Bengkulu. Thus, government agencies must build commitments that are effective, sustainable, and normative so that they can reduce and prevent fraud in the procurement of goods.

CONCLUSION

Based on the results of this study, it can be concluded that the quality of the committee, systems and procedures, environment, internal control, and organizational commitment affect the prevention of fraud in the procurement of goods in hospitals in Maluku province. The quality of the committee team that carries out integrity, competence, objectivity, and independence in the procurement process will prevent fraud. Systems and procedures must be implemented in a transparent, economical, efficient, and timely manner, with fairness and equity to prevent fraud. The procurement environment must pay attention to internal and external factors which will influence fraud prevention.

Internal control must be carried out properly by taking into account the problems of the control environment, risk assessment, communication and accounting information systems, control activities, and monitoring correctly to reduce and prevent procurement fraud. Lastly, an organizational commitment must be practical, sustainable, and normative to prevent procurement fraud.

The limitations of this research are, 1) The sample of this study was only conducted at government public hospitals so it could not show the overall picture of hospitals in Maluku province, 2) This study emphasized testing of research variables during the Covid-19 period (extraordinary conditions), 3) The Covid-19 pandemic condition makes the process of collecting data from respondents experiencing difficulties.

There are some suggestions for government public hospitals in Maluku province. In preventing fraud in the procurement of goods during the Covid-19 period or in extraordinary situations, it is necessary to form a competent procurement committee, design transparent systems, and procedures, create healthy environmental conditions, carry out overall control, build clear and sustainable organizational commitments. It may be possible to research with the same variables in other government agencies during extraordinary conditions for further research.

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