

## ABSTRACT

The aim of the research is to explore the rationalization of individual fraud behavior. The research of the rationalization is an important matter, as the rationalization is a key factor in the decision of a fraud behavior. The novelty of the research is to fill the gap, as theories that relate to the rationalization have not explained the reasons behind the rationalization comprehensively. Generally, all those theories still assume that rationalization is a pure justification in order to eliminate their guilty feeling. The fraud research of the former government tax employees caught by a sting operation of KPK, provides an important novelty for public sector fraud prevention in Indonesia.

The conclusion of the research is based on the main research question, **“Why do the fraudsters rationalize the *fraud they have done*?”**

The research uses fraud triangle theory by Cressey, which defines that fraud is happened because of the existence of pressure, opportunity, and rationalization. The research is supported by psycho-analysis (Freud), *neutralization theory*, research of rationalization background by Hofling, *rational choice theory*, *bounded rationality*, and *rational economic action*, as well as other related theories. Method of the research is a phenomenology qualitative research, which uses former government tax employees as the source of research information. There are 8 persons, who agree and commit to being the research informant, through the signing of the consent letter, among 11 persons that have been found.

The research has found several important matters, as follows:

- (1) It has been proved that the rationalization of the fraudsters was done because the fraudsters use the *formal rationality* as a key factor in deciding their rationalization. The fraudster has not used the *value rationality*, which comprises ethical values other than an economic advantage.
- (2) Therefore, the fraudsters break the regulation and ethical values by expressing their rationalization including many new neutralization techniques, which are: acceptance of old usual practices, denial of a causal effect, denial of substance, and rationalization of the real situation.
- (3) In an Indonesian case, fraud can be happened by less than 3 elements of the fraud triangle theory. Hence, this finding challenges the fraud triangle theory.

Other important findings have been explained in the body of this dissertation. The research provides several public policy implications, such as strengthening ethical values and anti-fraud culture, code of conduct implementation, and ethical dilemma training programs. These things are to encourage the government employees to prioritize ethical values when facing the ethical dilemma situation as stated in the value rationality, not just an economic advantage according to the formal rationality.

**Keywords:** *fraud behavior, fraud triangle, pressure, opportunity, rationalization, formal rationality, value rationality, ethical values, and anti-fraud culture*

## INTISARI

Penelitian ini bertujuan untuk melakukan eksplorasi terhadap perilaku *fraud* pada aspek rasionalisasi individu pelaku *fraud*. Rasionalisasi menjadi hal penting untuk diteliti mengingat rasionalisasi adalah penentu bagi seseorang saat memutuskan untuk melakukan *fraud*. *Novelty* penelitian adalah menutup *gap*, karena berbagai teori yang ada belum mampu menjelaskan secara komprehensif kondisi sebenarnya di balik rasionalisasi *fraud*. Teori-teori tersebut hanya menganggap bahwa rasionalisasi adalah murni sebuah pembenaran untuk mengurangi rasa bersalah. Penelitian *fraud* jenis OTT terhadap mantan pegawai pajak sebagai informan memberikan *novelty* penelitian yang penting untuk pencegahan *fraud* sektor publik di Indonesia pada umumnya.

Kesimpulan diuraikan mengacu pada pertanyaan utama penelitian yaitu “**Mengapa pelaku merasionalisasikan *fraud* yang dilakukannya?**”

Landasan teori penelitian ini adalah *fraud triangle theory* oleh Cressey, yang mendefinisikan bahwa *fraud* terjadi karena hadirnya tekanan, kesempatan, dan rasionalisasi pelaku *fraud*, *psycho-analysis* oleh Freud. Penelitian juga didukung dengan *neutralization theory*, kondisi pilihan rasionalisasi pelaku *fraud* oleh Hofling, *rational choice theory*, *bounded rationality*, dan *rational economic action* serta teori terkait lainnya. Metode penelitian adalah kualitatif dan fenomenologi dengan menggunakan mantan pegawai pajak yang terbukti dinyatakan bersalah oleh pengadilan sebagai informan. Informan penelitian yang menandatangani *consent letter* adalah sebanyak 8 orang dari 11 orang yang berhasil ditemui.

Penelitian ini menghasilkan temuan-temuan penting antara lain sebagai berikut:

- (1) Fenomena rasionalisasi oleh para pelaku *fraud* terbukti dilakukan oleh pelaku *fraud* karena pelaku hanya mendasarkan pada *formal rationality*, belum kepada *value rationality* yang mendasarkan pada nilai etika selain keuntungan ekonomi.
- (2) Sebagai akibatnya, maka banyak peraturan dan nilai etika dilanggar oleh pelaku *fraud* dengan memunculkan berbagai keunikan rasionalisasi termasuk penggunaan teknik baru netralisasi yaitu *acceptance of old usual practices*, *denial of causal effect*, *denial of substance*, *rationalization of the real situation*.
- (3) Dalam konteks di Indonesia, *fraud* tidak harus disebabkan oleh 3 unsur *fraud triangle*, sehingga hasil penelitian ini mempertanyakan *fraud triangle theory*.

Temuan penting lainnya diuraikan dalam isi disertasi. Penelitian ini memberikan implikasi kebijakan publik antara lain penguatan nilai-nilai etika dan budaya *anti-fraud*, penerapan *code of conduct*, dan program pelatihan dilema etika. Hal ini mendorong pegawai memprioritaskan nilai etika ketika menghadapi dilema etika sesuai dengan *value rationality*, tidak hanya mendasarkan pada keuntungan ekonomi menurut *formal rationality*.

**Kata Kunci:** perilaku *fraud*, *fraud triangle*, tekanan, kesempatan, rasionalisasi, *formal rationality*, *value rationality*, nilai-nilai etika, dan budaya anti-*fraud*