

ABSTRAK

Potensi fraud di FKRTL ditunjukkan dengan publikasi Hasil Riset Publik *Anti Corruption Clearing House* oleh Komisi Pemberantasan Korupsi (KPK). Bentuk potensi *fraud* yang terbesar dilakukan dengan skema penagihan klaim (*billing schemes*). Hal ini mengindikasikan adanya niat (*intention*) untuk melakukan *fraud*. Tujuan dari penelitian ini adalah mengidentifikasi faktor determinan yang berpengaruh terhadap *Fraud Intention* berdasarkan elemen *Fraud Triangle Theory* dan *Theory of Planned Behavior*.

Penelitian menggunakan pendekatan analitik observasional dengan metode survei. Peneliti melakukan pengukuran pada beberapa variabel dengan alat bantu kuesioner tanpa memberikan intervensi terhadap obyek penelitian. Penelitian dilakukan di 12 FKRTL yang bekerjasama dengan BPJS Kesehatan di Jawa Timur. Responden penelitian adalah dokter penanggung jawab pasien dan koder sebanyak 137 orang. Teknik pengambilan sampel menggunakan metode sampling acak berstrata secara proporsional (*proportional stratified random sampling*). Data dianalisis menggunakan analisis regresi linier berganda (*multiple linier regression*).

Hasil penelitian menunjukkan bahwa *Fraud Intention* dipengaruhi secara langsung oleh *Perceived Pressure* dan *Rationalization*. Sedangkan *Perceived Opportunity* tidak berpengaruh signifikan terhadap *Fraud Intention*. Kekuatan pengaruh *Rationalization* ($p=0,001$; $B=0,978$) lebih besar daripada *Perceived Pressure* ($p=0,002$; $B=0,247$) terhadap terbentuknya *Fraud Intention*. Kedua variabel berkontribusi terhadap peningkatan *Fraud Intention*. Faktor yang berpengaruh terhadap *Rationalization* adalah *conformity* yang memberikan kontribusi terhadap peningkatan *Rationalization* ($p=0,001$; $B=0,704$). *Fraud Risk Awareness*, *integrity*, dan *Ethical Sensitivity* memberikan kontribusi terhadap penurunan *Rationalization* (nilai Beta negatif) seseorang untuk berniat melakukan fraud. Sedangkan faktor yang berkontribusi terhadap *Perceived Pressure* adalah *Disposition of Implementers* tentang sistem pembayaran INA-CBG's (nilai $p=0,001$; $B= -0,323$). Kesimpulannya adalah ditemukan bukti ilmiah pengaruh *Perceived Pressure* dan *Rationalization* terhadap peningkatan *Fraud Intention*. *Perceived Pressure* dan *Rationalization* masing-masing dipengaruhi oleh *background factors*.

Kata Kunci: *Fraud Intention, Fraud Triangle, Claim Billing Schemes*

ABSTRACT

The potential for fraud in FKRTL was showed by the publication of the Anti Corruption Clearing House Public Research Results by the Corruption Eradication Commission (KPK). The biggest form of potential fraud has been carried out with a claim billing scheme. This has indicated the intention to commit fraud. The purpose of this study was to identify the determinant factors that influence Fraud Intention based on the Fraud Triangle Theory element and Theory of Plened Behavior.

The study used an observational analytic approach with survey methods. Researchers measured several variables with questionnaire aids without providing intervention to the research object. The study was conducted in 12 FKRTL in 3 districts in East Java. The research respondents were some physicians in charge of patients and coders totaling 137 people. The sampling technique used proportional stratified random sampling method. Data were analyzed using multiple linear regression analysis.

The results showed that Fraud Intention was directly affected by Perceived Pressure and Rationalization. While Perceived Opportunity has had no significant effect on Fraud Intention. The effect strength of Rationalization ($p = 0.001$; $B = 0.978$) was greater than the Perceived Pressure ($p = 0.002$; $B = 0.247$) on the Fraud Intention. Both variables contributed to increased Fraud Intention. The factor that influences Rationalization was conformity which contributes to the increase in Rationalization ($p = 0.001$; $B = 0.704$). Fraud Risk Awareness, integrity, and Ethical Sensitivity contributed to reducing one's Rationalization (negative Beta value) for intending to commit fraud. While the contributing factor to the Perceived Pressure was the Disposition of Implementers about INA-CBG's payment system ($p = 0.001$; $B = -0.332$). The conclusion was found scientific evidence of the effect of Perceived Pressure and Rationalization on increasing Fraud Intention. Perceived Pressure and Rationalization were each affected by background factors.

Keywords: Fraud Intention, Fraud Triangle, Claim Billing Schemes