


FRAUD BEHAVIOR IN PERSPECTIVE HUMAN RESOURCE DEVELOPMENT

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 20 February 2023</p> <p>Accepted 08 May 2023</p>	<p>Purpose: This study aims at finding out how the perspective of human resource development is in understanding and interpreting fraud behavior based on the informants' awareness of the state civil apparatus.</p>
<p>Keywords:</p> <p>Fraud Behavior; Human Resource Development; Economic; Psychological System; Integrity.</p>	<p>Theoretical framework: Fraud behavior that will be investigated by researchers is fraud behavior which is the lowest or minor violation in the Human Resources and Human Resources Development Agency, but as a result that is not handled and resolved then the violation increases to moderate and high or severe which can threaten or provide opportunities for the country's civil apparatus likely to be dishonorably discharged. This means that prevention and opportunities to overcome them are not found holistically and comprehensively. For this reason, using the perspective of human resource development to be studied is expected to contribute, especially for the state civil apparatus to focus on developing themselves. Because when a person focuses on developing himself then cheating behavior will not be done because the concerned focus on developing himself because he already knows his potential.</p>
	<p>Design/methodology/approach: This research uses a phenomenological qualitative research method.</p> <p>Findings: The results of this study indicate that the perpetrators of fraud interpret fraud behavior as an expression of disappointment and dissatisfaction and consider this as something humanist under pressure because it is triggered by the dilemmatic conditions they face. In this case, the perspective of human resource development has three main components, namely the economic, psychological and system dimensions which are based on the ethics of human resource development as a complement to the three components.</p> <p>Research, Practical & Social implications: The researcher elaborates and adds the perspective of developing human resources with fraudulent behavior as an effort to prevent this fraudulent behavior from occurring.</p> <p>Originality/value: The researcher adds that integrity is an additional table leg as the implementation of fraudulent behavior.</p> <p>Doi: https://doi.org/10.26668/businessreview/2023.v8i5.2030</p>

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COMPORTAMENTO DE FRAUDE NA PERSPECTIVA DE DESENVOLVIMENTO DE RECURSOS HUMANOS

RESUMO

Objetivo: Este estudo tem como objetivo conhecer como está a perspectiva do desenvolvimento de recursos humanos na compreensão e interpretação do comportamento fraudulento a partir do conhecimento dos informantes sobre o aparato civil estatal.

Referencial teórico: O comportamento fraudulento que será investigado pelos pesquisadores é o comportamento fraudulento que é a infração menor ou menor na Agência de Recursos Humanos e Desenvolvimento de Recursos Humanos, mas como resultado não é tratado e resolvido, então a violação aumenta para moderada e alta ou graves que podem ameaçar ou oferecer oportunidades para que o aparato civil do país seja descartado de forma desonrosa. Isso significa que a prevenção e as oportunidades para superá-los não são encontradas de forma holística e abrangente. Por isso, espera-se que a perspectiva do desenvolvimento dos recursos humanos a serem estudados contribua, especialmente, para que o aparato civil estatal se concentre em se desenvolver. Porque quando uma pessoa se concentra em se desenvolver, então o comportamento de trapaça não será feito porque o interessado se concentra em se desenvolver porque já conhece seu potencial.

Desenho/metodologia/abordagem: Esta pesquisa utiliza um método de pesquisa qualitativa fenomenológica.

Resultados: Os resultados deste estudo indicam que os perpetradores de fraude interpretam o comportamento de fraude como uma expressão de decepção e insatisfação e consideram isso como algo humanista sob pressão porque é desencadeado pelas condições dilemáticas que enfrentam. Neste caso, a perspectiva do desenvolvimento dos recursos humanos tem três componentes principais, nomeadamente as dimensões econômica, psicológica e sistêmica que assentam na ética do desenvolvimento dos recursos humanos como complemento das três componentes.

Pesquisa, implicações práticas e sociais: O pesquisador elabora e acrescenta a perspectiva de desenvolver recursos humanos com comportamento fraudulento como um esforço para evitar que esse comportamento fraudulento ocorra.

Originalidade/valor: O pesquisador acrescenta que a integridade é uma perna adicional na tabela como a implementação de comportamento fraudulento.

Palavras-chave: Comportamento de Fraude, Desenvolvimento de Recursos Humanos, Econômico, Psicológico, Sistema, Integridade.

COMPORTAMIENTO DEL FRAUDE DESDE LA PERSPECTIVA DEL DESARROLLO DE RECURSOS HUMANOS

RESUMEN

Objetivo: El objetivo de este estudio es conocer cómo se encuentra la perspectiva del desarrollo de los recursos humanos en la comprensión e interpretación de las conductas fraudulentas a partir del conocimiento de los informantes sobre el aparato civil estatal.

Marco teórico: La conducta fraudulenta que será investigada por los investigadores es la conducta fraudulenta que es la infracción menor o leve en la Agencia de Recursos Humanos y Desarrollo de Recursos Humanos, pero como resultado no es tratada y resuelta, por lo que la infracción aumenta a moderados y altos o graves que puedan amenazar o brindar oportunidades para que el aparato civil del país sea enajenado deshonrosamente. Esto significa que la prevención y las oportunidades para superarlas no se encuentran de manera holística e integral. Por lo tanto, se espera que la perspectiva del desarrollo de los recursos humanos a estudiar contribuya, especialmente, a que el aparato civil estatal se concentre en desarrollarse a sí mismo. Porque cuando una persona se enfoca en desarrollarse a sí misma, entonces el comportamiento de engaño no se realizará porque la persona en cuestión se enfoca en desarrollarse a sí misma porque ya conoce su potencial.

Diseño/metodología/enfoque: Esta investigación utiliza un método de investigación cualitativo fenomenológico.

Resultados: Los resultados de este estudio indican que los perpetradores de fraude interpretan el comportamiento de fraude como una expresión de decepción e insatisfacción y lo consideran humanista bajo presión porque es desencadenado por las condiciones dilemáticas que enfrentan. En este caso, la perspectiva del desarrollo de los recursos humanos tiene tres componentes principales, a saber, las dimensiones económica, psicológica y sistémica que se basan en la ética del desarrollo de los recursos humanos como complemento de los tres componentes.

Investigación, implicaciones prácticas y sociales: El investigador elabora y agrega la perspectiva de desarrollar recursos humanos con comportamiento fraudulento como un esfuerzo para evitar que este comportamiento fraudulento ocurra.

Originalidad/valor: El investigador agrega que la integridad es una pata adicional en la mesa como la implementación de comportamientos fraudulentos.

Palabras clave: Comportamiento de Fraude, Desarrollo de Recursos Humanos, Económico, Psicológico, Sistema, Integridad.

INTRODUCTION

Cheating behavior is a negative phenomenon today, it has become a habit that is no longer considered taboo. Fraudulent behavior is always associated with corruption even though the fraud behavior that occurs can be in many ways (Karpoff, 2021). There are many kinds of cheating behavior done by civilians such as truancy, stealing, absent without reason, stealing work time and so on, until finally it becomes corruption (World Bank, 2017). Small cheating behavior if it will continuously develop into large ones such as corruption. As corruption is one of the biggest problems for the Indonesian nation (Fitri et al., 2019; Sofo et al., 2012). This corruption turned out to have become a virus that spread from the center to the regions. If the drug only harms the culprit, but if corruption harms 1 region or even 1 country. Corruption is a symptom that something has happened wrong in a country's management. Although many anti-corruption programs have been launched, it has not yet been seen that this problem of corruption can be overcome (Soni & Smallwood, 2023).

The above phenomenon, especially in government shows more and more overcome the more cases found. This has an impact on the implementation of the service itself, especially for government officials (Yustiarini & Soemardi, 2020). Government officials throughout the world are required to be able to provide professional and quality attitudes as a form of servant of the serving country. Although from 2013 to 2018 Municipality X received a fair opinion without exception which is a professional statement regarding the reasonableness of the financial statements, this is not a guarantee that no fraud will be found in the future. It was also conveyed by the Mayor of Municipality X that to maintain the expected improvement and supervision starting from the financial system to human resources (<http://balikpapan.go.id>) means that indications of the possibility of potential fraud still remain and again depending on the source human resources, this means returning to each individual not just the system even though the existing system is good and running, but if the individual is indicated to commit fraud, his human resources will return. This is different from a return to institutional theory.

Ramamoorti et al., (2013) stated that cheating is a human effort involving fraud, which aims intentionally, the intensity of the desire for risk of fear, violation of trust, rationalization and so on. So, it is important to understand the psychological factors that might influence cheating behavior. On the other hand, Moore (2018) states that prevention and detection begin at home, this must be understood truly by the leaders and leaders of entities who are aware of

how the issue of fraud arises. This shows that prevention and early detection must indeed start from the smallest community in the community. Then the need to develop a written policy so that it can be applied by the employee and fraud must be understood if it will not be truly effectively prevented and detected it will cause damage to the entity (Ghazali et al., 2014).

Research conducted by Davis & Pesch (2013) on how to uncover the dynamics of fraud in organizations, where heterogeneous individuals are interrelated and interact with one another and among them have motives and opportunities to commit fraud. These processes then form the cultural mechanism in the organization that causes fraud to spread. In this case, an ethical intervention is needed to overcome this which is expected to increase employee honesty and reduce or overcome problems regarding fraud.

The violation itself is divided into 3 names: mild, moderate, and severe. This refers to Government Regulation No. 53 of 2010 concerning the provisions on violations of state civil apparatus disciplinary violations, where for the mild the guidance is usually given to each regional apparatus unit, and usually in the sub-section of the state civil apparatus development as a report that the head of the official apparatus unit has conducted guidance, is still repeated and if includes moderate and severe violations, and then submitted to the Human Resources Development and Human Resources Agency, especially the sub-section of the state civil apparatus development, which is usually carried out together with the inspectorate for investigation and coaching (Inter-bid sub-division development of the state civil apparatus).

Another fact found by researchers is that most violations are absent from work and obey the provisions of working hours from 2015-2018. With 2015 cases there were 21 people with details of moderate cases 13 cases and 8 severe cases, whereas in 2016 there were 20 people with details of severe cases 16 people and 4 moderate and last year 2017 there were 4 people with mild cases, 1 person with moderate cases and 9 people with severe cases, and in 2018 there were 12 cases (Mardatillah et al., 2020).

Fraud behavior that will be investigated by researchers is fraud behavior which is the lowest or minor violation in the Human Resources and Human Resources Development Agency, but as a result that is not handled and resolved then the violation increases to moderate and high or severe which can threaten or provide opportunities for the country's civil apparatus likely to be dishonorably discharged (De Rose, 2019; Dyck et al., 2023). This means that prevention and opportunities to overcome them are not found holistically and comprehensively. For this reason, using the perspective of human resource development to be studied is expected to contribute, especially for the state civil apparatus to focus on developing themselves. Because

when a person focuses on developing himself then cheating behavior will not be done because the concerned focus on developing himself because he already knows his potential (Bohonos & James-Gallaway, 2022).

The development of human resources has never been studied specifically relating to fraudulent behavior although the phenomenon of the existence of an ethical development model helps to direct employee and organizational behavior which achieve high ethical standards or in principle as a reminder to behave respectfully in certain situations (Brinkmann, 2015; Hilal et al., 2022). Where universal moral standards according to Kagias et al., (2022); Schwartz, (2013) are trustworthiness (which in this case includes honesty, integrity, reliability and loyalty) then respect (including attention or protection of human rights) then there is responsibility (including accountability) then fairness (including avoidance of the nature impartiality and promote equality) next caring (including avoidance of harmful and unnecessary actions) and finally citizenship (which includes respect for law and environmental protection). Based on the research problem above, there are two research objectives that are expected to be achieved by researchers, namely, to find out how the perspective of human resource development in bureaucracy in understanding and interpreting fraud behavior based on informant awareness, namely the civil apparatus of the City Government X.

LITERATURE REVIEW

Initially this fraud became an interest of Cressey, Donald would why fraud itself could occur, through the Fraud Triangle, this Clinard & Cressey (1954) explained that by interviewing the perpetrators of fraud who were prisoners of acts of fraud in the form of embezzlement, it would be known the factors the trigger for fraud itself. In Cressey's research in the field of sociology that discusses crime in the community interviewed 200 perpetrators of fraud who were undergoing a period of detention. And from there Cressey concluded that each cheating was influenced by these three things as the triggering factor of the fraud itself namely pressure (indicating motivation and as an 'unshakeable need'), rationalization (personal ethics), knowledge and opportunity. Pressure shows that something that happens to the personal life of someone who motivates him to commit fraud. Usually, this motivation arises because of financial problems but can also be in the form of other factors so that the cause can be categorized due to pressure from financial factors and pressures that are not financial (social) factors. Whereas rationalization or personal ethics is the most crucial type of cheating because the perpetrator thinks that his actions are a justification for the behavior he does. And finally,

opportunity is a factor that is inherent in an individual if the individual has the knowledge and opportunity to carry out the action and strive to be undetectable.

Ramamoorti et al., (2013) which states that the behavior of actors learns and are influenced by the environment when committing fraud. Likewise, there is an integration between the components of behavior with fraud. On the other hand, Graycar & Prenzler (2013); Salter (2012) illustrates how the game of community regulation contributes to the problem of institutional corruption. 'Games' in their various forms involve the use of technical legal means to subvert the intent of community regulations for benefit. This involves influencing the writing of societal rules by legislative bodies or regulations, so that gaps, exceptions, and ambiguous language provide future opportunities for 'work' or avoid the intent of rules for personal gain in all democratic societies. This means that it is in the interest of some people to legalize cheating behavior.

Sofo et al., (2012) explained that the development of human resources as a form of organized learning provided by the owner of the organization within a certain period to bring the possibility of performance improvement or with personal growth. Sofo et al., (2012) that the development of human resources as a field of study and practical responsibility to assist the development of learning capacity at the individual, group, and organizational level for the long term. Then Bohonos & James-Gallaway (2022) mentioned again that the development of human resources as a comprehensive thing in the practice of human interaction including processes, equipment, systems, other people even with themselves.

It was further conveyed by Sofo et al., (2012); Tandoh et al., (2022) that human resource development refers to better forms of habits, thoughts, behaviors, and interactions in a professional and personal context. Not only that, an effective approach to developing human resources is to respect people from feelings, identity, and broader goals in the context of productivity and capabilities at the personal, social, and spiritual level. Therefore, growth starts from the individual and exits the group and then the organization. Growth includes a personal focus on self-confidence, a sense of freedom, overall, identity, all of which are professional growth. These characteristics of human resource development include change and growth in all areas of intellectual, psychomotor and skills, which are influential or behavioral and spiritual which include the previous fields.

Human resource development itself is elaborate and holistic, which means that to be able to develop human resources, it is necessary to link with one another rather than stand alone. Although the choices of roles produced have specific characteristics, nevertheless the changes

that occur are a process of linking one another. As stated by Gontijo & Alves, (2019); Swanson, (2009) that to get the right work process requires several approaches to various other disciplines such as psychology, economics, sociology, anthropology.

Observing the development of the model conveyed by Cheliatsidou et al., (2023); Swanson (2009) the existence of human interaction as part of the human resource model cycle in which the interaction cannot be separated from the external environment, namely economic, cultural, and political. This means that humans as a whole that collaborate with the environment in the process of the model, it is very natural that this interaction is able to make a positive contribution as part of the mirror of the values of human resource development as part of the main actors in the life process, which in itself will surely problems and ethical dilemmas arise, but by focusing on developing human resources themselves as part of their greatest potential, they believe that this is a part of life that must be lived.

However, the perspective of human resource development used by researchers not only refers to the human resource development model but rather to the foundation of the theory of human resource development as shown in the following figure:

Figure 1 Human Resource Development Theory



Source: Swanson (2009)

From the human resource development model shown above, there is a connection, namely the theory and basic disciplines of science which are the basis for developing human resources. As performance (the appearance of a development of human resources) which includes organizations, processes, teams, and individuals form theories of human resource development namely from the discipline of economics, systems and psychology known as the 3-foot theory which provides a strong foundation of ethical human resource development. Economic theory is recognized as the main driver and metric of organizational survival. While

system theory recognizes goals, pieces and relationships that can maximize or include systems and subsystems. Finally psychological theory recognizes humans as intermediaries for productivity and renewal along with culture and behavior. Each of these three theories is unique, complementary, and powerful. Together they form the basic theory underlying the HRD discipline.

López-Valcárcel et al., (2017) how fraud is a serious threat. And this research found that fraud can occur due to the culture of someone who has economic problems, which initially occurs in one individual then when the individual interacts in a group then this process occurs and is contagious because of having the same culture and then added to economic problems and the existence of goals the same in committing fraud. Finally, this fraud is no longer done individually but in congregation. Sánchez et al., (2018) in their research found that fraud is usually represented using illegal practices in which they can interfere from senior managers to payroll employees, becoming crimes punished by law. There are many techniques developed to analyze, detect, and prevent this behavior, becoming the most important triangle theory related to the classical model of financial audit. To conduct this research, a survey of related works in the existing literature was carried out, with the aim of making our own framework. In this context a framework that makes it possible to identify and outline a group of people in a banking organization that is committing fraud, supported by the fraud triangle theory, works in a continuous audit approach that will be responsible for gathering agent information installed on the user's device. This is based on semantic techniques that are applied through a collection of phrases typed by users under the study to then be transferred to the repository for later analysis. Research is expected to encourage contributing to the field of cybersecurity, in reducing cases of financial fraud.

Olsen et al., (2019), in their research found that the usefulness of the dice game paradigm for public administration as standards for how to measure honesty among individuals, groups and society. The measure of honesty disease is the key to progress in this field in understanding differences in unethical behavior and corruption in individuals, organizations, and society. In this study the dice game paradigm and the profit game paradigm are described then discuss various considerations for how to implement them. Then we highlight the potential of the dice game paradigm in two religious' studies, namely prospective civil servants in Denmark (n = 441) and prospective civil servants in 10 different countries with very different levels of corruption (n = 1,091). In the first study, we showed that dishonesty at the individual level behavior was strongly correlated with public service motivation. In the second study,

country-level indicators of corruption were highly correlated with average behavior dishonesty among prospective civil servants. The results illustrate the importance of the validated dice game paradigm for the question that the micro link and macro level dynamics of dishonesty and corruption in the public sector.

DATA AND METHODOLOGY

The research method used in this research is qualitative research with a phenomenological approach. Qualitative research is considered more feasible in the field of social science and behavior because it deals with interactions and interrelations in human behavior and roles both in organizations, groups, and individuals (Aspers & Corte, 2019). Similarly, qualitative research provides a focus of in-depth attention on research subjects that include an interpretive and naturalistic approach to the subject of the study. Based on the above, the researcher tries to establish that the setting or study of this research is in the environment of the bureaucratic institution, which is the Civil Service and Human Resources Development Agency of City Government X Province Z, which in the process of developing human resources in creating good governance through the development of behavioral prevention models fraud.

In this qualitative research the process of collecting data becomes important, because the data is a manifestation of the search for data which will later be interpreted and analyzed. Complementing this, researchers conducted data collection through:

Direct Observation, in the Form of Observation

Observation here is not only when working or interaction is also its activities with superiors and colleagues. But also, how the appearance and lifestyle of the subjects of this study in their daily work. And will be checked by his supervisor directly.

Deep Interview

Namely the process of getting information for research purposes by way of question and answer while interacting between researchers and informants. This interview was conducted with the perpetrators of fraud and their superiors as well as parties related to it. Interviews conducted by researchers will be crosschecked with the direct supervisor or with the subdivision of the state civil apparatus Development Agency and Human Resources Development.

Documentation

The documentation in this study used official documents and recorded results of in-depth interviews. This official document itself consists of internal documents that present information about matters relating to this research in the form of memos, announcements, instructions, rules and so on. Next external documents that contain information material produced by an institution or other as a supplementary material for researchers namely magazines, bulletins, statements and news broadcast to the mass media and others.

Triangulation or Combination

The last data collection technique has the nature to combine various data collection techniques and existing data sources. And triangulation researchers use different data collection techniques to get data from the same source.

Data analysis is done by observing, understanding, and explaining in depth from the results of some information received by researchers. Data validation conducted by researchers as conveyed by Creswell (2013) explains that a researcher can involve two data validation procedures in research, namely triangulation of data sources and returning the entire narrative textual and structural description to the informants for examination. Researchers do this step by dividing the results of intellectual and structural decryption to the informant who aims to recheck the decryption that reflects the intentions and statements of the informant.

RESULTS AND DISCUSSION

Employee information data that has problems in 2015 as many as 21 people with a category dominated by 6 people while the remaining 15 people are heavy. In 2016 there were 20 cases with a medium category of 4 people, and the remaining weight category of 16 people. And in 2017 there were 14 cases, with category 4 mild, 1 case was moderate and the remaining 9 cases were severe. And in 2018 there were 12 cases. And in the last 3 years the most cases have been absent from work and obey the provisions of working hours (the results of documentation).

The informants of this study consisted of 8 people who were divided into 2 groups can be seen in tables 1, 2, 3 and 4:

Table 1 Informant Tables by Group Type

No	Groups	Number
1	The Priority Informant	3 people
2	The Key Informant	5 people

Total	8 people
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Source: processed data

Table 2 Informant Tables by Gender

No	Groups	Male	Female	Number
1	The Priority Informant	3 people	-	3 people
2	The Key Informant	3 people	2 people	2 people
Total		6 people	2 people	8 people

Source: processed data

Table 3 Informant Tables by Age

No	Groups	30-40 age	41-50 age	Number
1	The Priority Informant	2 people	1 people	3 people
2	The Key Informant	3 people	2 people	5 people
Total		5 people	3 people	8

Source: processed data

Table 4 Informant Tables by Education

No	Groups	High School	Bachelor	Masters	Number
1	The Priority Informant	2 people	1 people	-	3 people
2	The Key Informant	-	3 people	2 people	5 people
Total		2 people	4 people	2 people	8 people

Source: processed data

Swanson (2009) explained that human resource development is influenced by an environment consisting of economic, political, and cultural pressures. However, looking at the phenomenon in the field, the researchers found that these main informants committed violations not coming to work, which were initially included in mild disciplinary penalties, but because minor disciplinary penalties have been given but still ongoing it will be a moderate punishment but still committing violations not working and now the position of serious violations with demotion down to a level of 3 years, in accordance with Government Regulation No.53 of 2010 concerning Civil Servant Discipline and Regulation of the Head of the Civil Service Agency Number 21 of 2010. This is also strengthened from the results of monitoring data and absences from key informants (documentary data).

This dilemma is also actually experienced by the cases of Mr HS and S whose dilemma made the choice of whether to continue working or not, because the reason they did not work was also faced with the choice that made it a dilemma. This means that from this point their superiors have also reminded and called them as conveyed by Mr. HS's supervisor namely Mr. SA The above can be explained that when a person experiences a dilemma of the choices, he faces it is not easy to choose between obligations as a civil servant with conditions that in plain sight. This also makes the informant choose not to work because if he works his mind and heart at home but when at home think of work and obligations as a civilian civil servant attached to

him. Especially since Mr. HJR and S had previously been honored for quite a while as the state civil apparatus, this made the choice dilemma even more so that they finally chose to remain at home. And looking at the story and the condition of Mr. S researchers saw that the cause of his illness was the same time between his wife who died at home with his sick mother, then it could be because he also could not hold him also experiencing pain.

The economic condition referred to by the researchers here is the existence of environmental factors in the form of the economy experienced by the informant who is experiencing economic hardship which then owes and to avoid billing he chose not to come to work as stated by Mr. HJR. And the statement of Mr. HJR was justified by Mr. DH as the Kasubid of guidance asn. And for Mr. HS, for economic reasons in the form of jobs each different city forced to have a long-distance marriage. The wife of Mr. HS is a private employee in city J who has a good position and helps the economy of Mr. HS's family, this is the reason why Mr. HS does not want to send his wife out of work and move to the city.

The explanation above shows that the existence of environmental factors in the form of economy can indeed make a person commit cheating behavior, because he wants to avoid the problems he faces. This is in accordance with the theory of fraud presented by (Clinard & Cressey, 1954) which states one of the factors of this cheating behavior can be caused by economic pressures with the impetus of economic problems but what differs from what is delivered by Cressey is how economic pressure factors this is because of greed which then causes someone to take or steal money from abusing his position to enrich himself.

The case condition faced by Mr. HJR has been a form of avoidance of unwillingness to meet for fear of being billed by debt that cannot be paid. And then the problems that arise are more complex because of the dilemma of economic choices that are interrelated and interact with one another. Likewise with Mr. S and Mr. HS explained above that economic factors do cause their factors to commit fraudulent behavior but not because of enriching themselves or the greed that they have. Likewise with the existing fraudulent behavior, this occurs because the existing resources do not match their competencies and needs, this is because one of the informants namely Mr. HJR is the son of one of the high officials entrusted and initially had honorary status, then was appointed as the state civil apparatus. As stated by Mr. HJR's supervisor, that is Mrs. as under Mr. HJR's supervisor felt overwhelmed in guiding Mr. HJR who did not come to work. This is understandable due to the limited ability and skills as well as the expertise possessed by Mr. HJR's superior, namely Mrs. I in fostering his subordinates.

Likewise, felt by Mrs. G as the boss of Mr. S, who felt it was impossible to go back and forth advising Mr. S.

On the other hand, the Personnel and Human Resources Development Agency especially the development of the state civil apparatus does not have human resources, especially those who act as experts such as counselors or psychologists, as conveyed by Ms. FW as the head of information development for the state civil apparatus. Here it is important that existing organizations need competent human resources so that the existing cheating behavior does not become a major offense but can be minimized by competent human resources such as counselors and psychologists. This means that the City Government does not have a map of human resources related to helping deal with the problems of the state civil apparatus when in trouble. And this also means that the City Government does not have the seriousness to handle and underestimate the problems faced by the state civil apparatus, although it was said above that it had a year, but the psychologist's back was transferred to another service that was more in need namely the Department of Manpower.

The organizational structure becomes the main thing for an organization in which this organizational structure is not only a step to explain the division of tasks of each of them also the rights and obligations of each person. And at this time the City Government in this case the Human Resources and Human Resources Development Agency in the field of guidance and information of the state civil apparatus, only has sub-fields of developing the state civil apparatus, processing and information systems sub-sector, and sub-field of welfare and facilitation of the state civil apparatus profession, which means it has a simple organizational structure, which can be seen from the existing documentation data.

Regarding the organizational structure, the existing conditions for sub-division heads do not have staff because of limited human resources. And for the sub-sector for developing the state civil apparatus, it can be included in the psychology staff or counselor sub-section, or it can also be added to the section for the development and information of the state civil apparatus. This is as part of the prevention and mapping of conditions owned by the state civil apparatus, moreover the City Government of Balikpapan has 4947 civil servants, with 2095 men and 2852 women in 2018, meaning that with several employees reaching thousands there is a need for psychologists. or counselor who helps deal with the problem of the state civil apparatus.

As stated by researchers, environmental and organizational factors are understood and interpreted by informants' awareness as cheating behavior. It starts with the input or input that

violations committed by information are not underestimated or underestimated, but when this behavior occurs each opd gives a report or can see from the monitoring of attendance then in the process clarify the purpose of this process so that the small cheating behavior does not develop and grow even bigger. This process also provides a performance indicator in the form of a percentage of the level of violation in the discipline of the state civil apparatus. Where among the regional work unit strategic plan targets in the Human Resources and Human Resources Development Agency, the percentage of disciplinary violation reduction in 2016 is targeted at 10% but the realization is 0.32% as well as in 2018 the target is down 0.21%. (Documentation data).

This assessment needs to be done if, if a minor violation has progressed to a moderate violation by involving competent civil servants in this case, it can be a counselor or a psychologist. This assessment is an activity that involves employees from the Human Resources and Human Resources Development Agency and needs to be done by involving superiors and inspectorates as well as parts of the organization. Likewise, by providing assessments by providing ongoing socialization and education to the civil service, both on rights and obligations. By looking at the many tasks and work of the sub-sector of developing the state civil apparatus in the Human Resources and Human Resources Development Agency, staff are urgently needed to be able to accelerate and realize the strategic plan targets of the regional work units. Although currently the assessment is carried out and focused on the socialization of the rights and obligations as a civil servant as conveyed by Mrs. FW as the head of the field of information development of the state civil apparatus.

DISCUSSION

Fraud behavior from the perspective of human resource development based on the findings of the researcher is the meaning of fraudulent behavior from the informant who describes as a state civil servant having consequences from the causes and triggers caused by looking at the economic, psychological and system dimensions that are supported by ethics in the form of unavailability of resources and the organization provides the human resources needed to prevent such fraudulent behavior. As stated by researchers, environmental and organizational factors interpret the awareness of informants as fraudulent behavior that they do. Therefore, the researcher formulated the perspective of human resource development on fraudulent behavior. Starting with the input or input that violations committed by information are not underestimated or underestimated, but when this behavior occurs each opd provides a

report or can see from attendance monitoring then in the process clarifying the purpose of this process so that small fraudulent behavior does not develop and get bigger. This process also provides performance indicators in the form of the percentage level of disciplinary violations of the state civil apparatus. Where among the strategic plan targets of regional work units in the Personnel and Human Resources Development Agency, the percentage of disciplinary violations in 2016 was targeted at 10% but the realization was 0.32% as well as in 2018 the target was 0.21% lower (documentation data).

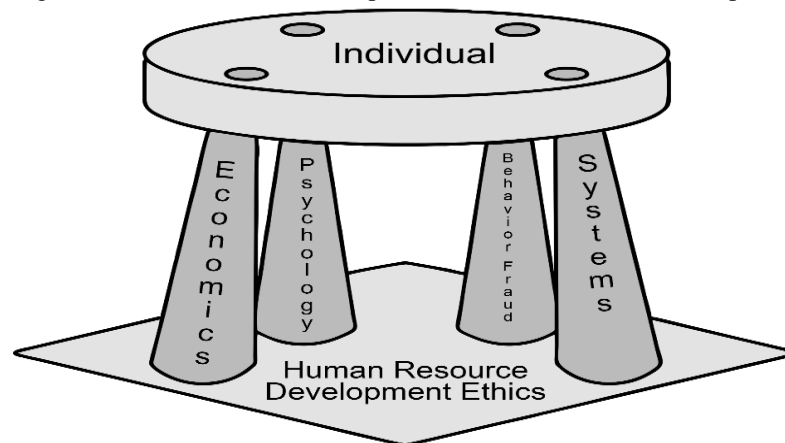
This assessment needs to be carried out if a minor violation has progressed to a moderate violation by involving a competent civil servant, in this case a counselor or psychologist. This assessment is an activity that involves employees from the Agency for Personnel and Human Resources Development (Adriansyah & Muhliansyah, 2022). Likewise with providing assessments by providing continuous socialization and education to state civil servants, both about rights and obligations. By looking at the many tasks and jobs of the sub-field of fostering state civil servants in the Agency for Personnel and Human Resources Development, it is very much needed staff who can accelerate and realize the strategic plan targets of regional work units (Adriansyah et al., 2022). Although currently the assessment is being carried out and is focused on socializing the rights and obligations as a civil servant as conveyed by Mrs. FW as the head of information development for the state civil apparatus. Furthermore, the potential possessed by the state civil apparatus can be in the form of positive things such as abilities in the fields of sports, religion, and the arts so that this fraudulent behavior can be transferred and developed into economic income, which means that if economically empowered, it can support its needs. to remain focused as a state civil apparatus (Ross, 2015). However, in the Government Regulation no. 6 of 1974 explained that a state civil servant may not be active in the business sector. However, the development of self-potential is more about how a person increases his/her capacity even better, not just self-actualization. This is not only able to increase self-confidence and have a positive self-concept (Lubis & Fazira, 2022).

Likewise, the output produced by this fraudulent behavior development model is in the form of moral values that produce positive things (Graycar, 2019). The value referred to here is the result of the embodiment of the developing and dynamic human mind as a reflection of morality in its implementation. This means that it is not a value-free and context-free social practice. However, it is more about the ability to explain and understand the phenomena faced as well as contextual understanding of the phenomenon of value practice (Rashid et al., 2022). The philosophical aspect of values from the development of fraudulent behavior is more than a

foundation provided by the organization because of the complex meaning of inputs and processes that then explain the social reality that produces value.

Value here is also interpreted as sensitivity to the circumstances and environment owned by the organization as part of an entity where the responsibilities of civil servants as part of the government are required to comply with and obey existing regulations and maintain their identity (Sánchez-Aguayo et al., 2021). This means that if you are bound in an organization, your behavior automatically must be based on existing rules and regulations. And these existing rules and regulations focus on the values of goodness. Referring to the findings of the meaning of fraudulent behavior based on the awareness of both the perpetrators and the leadership, the researchers formulate and formulate existing theories by elaborating the theory of fraudulent behavior with the development of human resources as shown below:

Figure 2 Fraud Behavior in Persepektif Human Resources Development



Source: processed data

From the picture above, the researcher wants to elaborate on Cressey, Donald's fraud theory with the development of Swanson's human resources, as an effort to prevent fraudulent behavior in government, especially in X Municipality. By having 4 legs of an individual who commits fraudulent behavior, namely the economic, system, psychological dimensions and fraudulent behavior based on the ethics of human resource development, so that on the one hand the enforcement of punishment for fraudulent behavior must be enforced to provide a deterrent and become a lesson for those who on the other hand, but on the human side (the humanist aspect, namely psychology) also remains humanist as a human being because humans are unique and holistic things. And, by activating the early detection of fraud consciously among state civil servants by conducting socialization related to information on fraudulent behavior and intensively communicating if detected early with psychologists or counseling

staff. Next is continuous monitoring and evaluation so that fraudulent behavior from minor violations does not continue to moderate violations, let alone serious violations. This must be understood not individually but how to keep this bench functioning by maintaining its integrity and integration because it has implications in the practice of human resource development.

CONCLUSION

The results showed that the perpetrators of fraud, namely the state civil apparatus interpret the behavior of fraud as an expression of existing disappointment and dissatisfaction. In addition, other actors understand and interpret this fraudulent behavior as humanist under pressure because of the conditions they are experiencing, the dilemma of the choices faced by choices that make them unable to choose and must choose and finally the existence of the economy. This is an environmental factor that is understood and interpreted by the informant based on his awareness. It also describes that the meaning of cheating behavior as a civil servant in the country according to the case the researchers encountered was because of the system owned by the organization in this case the Civil Service and Human Resources Development Agency of the City Government in the form of the unavailability of resources and the existing organizational structure.

From the questions the researchers asked, it can be concluded that the state civil apparatus that experienced violations from mild to severe finally in the form of his absence understood and interpreted the fraudulent behavior that the informants were aware of as being humanist under pressure, a dilemma over choices and economics. In addition, the organization is understood and interpreted as the unavailability of existing human resources and the organizational structure owned by the Human Resources Development and Human Resources Agency.

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