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S.C.C.O.R.E Model to Predict the Accounting Fraud Intension In Zakat Management Organization

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This research aimsto analyze how the S.C.C.O.R.E model predicts the accounting fraud intention in Zakat Management Organizations. S.C.C.O.R.E model or also called Hexagon model refers to the Fraud theory of Vousinas&Georgios L (2019) which is the latest fraud theory today.The analytical method used in this study is the Structural Equation Model (SEM) analysis. This research is an exploratory research whose purpose is theory development and exploration.This method is used to analyze the 170 comissioner and administrators of the Zakat Management Organization in Riau Province.

This study shows that the S.C.C.O.R.E model are able to predict the accounting fraud Intention in the Zakat Management Organization (OPZ), and become the novelty of this research. The result also shows that the opportunity, rationalization, and ego variables have positive effect on the of accounting fraud intention, while the stimulus / pressure, capability and collution variables have no effect on the accounting fraud intention .

The managerial implication of this research is that the Zakat Management Organization increases the effectiveness of internal control, reduces the emergence of information asymmetry through active website management that can provide complete information continuously to reduce opportunity which will effect on the accounting fraud intention. Increasing of supervision must be carried out by the Ministry of Religion in the province (Kemenag) as the supervisor of the Zakat Management Organization.

Keywords: *S.C.C.O.R.E Model, Accounting Fraud Intention ,Zakat Management Organization,*

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I. INTRODUCTION

The Corruption Perception Index (CPI) of Indonesia is ranked 89thof 180 countries with a score of 38 (www.transparency.org/cpi). This score is below the world average. In line with the results of the CPI, the results of the 2018 Anti-Corruption Behavior Survey conducted by the Central Statistics Bureauof Indonesia showed Indonesia's Anti- Corruption Behavior Index In 2018 is at 3.66 out of a maximum value of 5.00 (BPS, 2018). There are two dimensions in calculating Anti- Corruption Behavior Index, namely the dimensions of perception and experience. The dimension of perception means the community's evaluation of anti-corruption behavior, while the dimension of experience comes from the experience by the community. The results of this survey indicate that the culture of zero tolerance of corruption behavior has not been optimally internalized in every individual in Indonesia. The Association of Certified Fraud Examiners (ACFE) classifies internal fraud as an asset misappropriation, Fraudulent Statement through Finacial engineering, and corruption (https://www.acfe.com). These forms of internal fraud are namely "Fraud Tree", and all of them are interrelated. Asset misappropriationis a form of coruption, corruption can be covered through financial reporting engineering.

Many researchers have tried to study and formulate theories about the causes of fraud including accounting fraud (Accounting Fraud). "Fraud Triangle" is an initial model that explains why people commit fraud. This model was developed by Donald Cressey (Cressey, 1953). Cressyindicates that incentives / pressures, opportunities, and rationalization are three factors that encourage someone to commit fraud.

This Cressy model is widely used in detecting the causes of fraud for almost fifty years. However, in its development this model was considered inadequate in developing fraud prevention programs. Subsequent developments have sprung up various theories about fraud such as The Fraud Diamond (Wolfe and Hermanson, 2004), ". MICE model Kranacher et al (2010), "The New Fraud Triangle Model", Kassem&Higson (2012), and the latest Fraud models are the S.C.O.R.E model or the pentagon model and the S.C.C.O.R.E model or hexagon model proposed by Vousinas (2019). S.C.O.R.E and S.C.C.O.R.E are the latest models that include more factors that cause Fraud. The S.C.O.R.E model is an acronym for Stimulus, Capability, Opportunity, Rationalization and Eqo, whereas in S.C.C.O.R.E the model adds one other factor namely Collusion.

Literature review highlights the importance of responsible corporate governance and good accounting practices, as well as the need for certain psychological characteristics of managers and employees (Montesdeoca, et al, 2019). This study is an exploration of the Zakat Management Organization managers'

perceptions in Riau Province on various factors that influence the tendency of accounting fraud. This research is very important, because of the strategic role of zakah for the community and nation. Moreover, Zakat Management Organization position as the holder of the ummah's trust in receiving and distributing zakat, infaq and alms is determined by the level of public trust. The level of public trust in Zakat Management Organization is determined by Zakat Management Organization's accountability in managing zakat funds. The purpose of this study is to examine the effect of Stimulus, Capability, Collusion, Opportunity, Rationalization, and Ego (S.C.C.O.R.E) on accounting fraud intension on zakat management organizations.

II. LITERATURE REVIEW

Accounting Fraud

Accounting fraud refers to accounting errors that are intentionally made with the intention of misleading readers or users of financial statements. Fraud is done by motivating to take advantage personally or for others (Well, 2007). According to Hernandez and Groot (2007), accounting fraud is illegal behavior which is generally part of unethical behavior. Skoda, et al (2016) states that accounting fraud is usually described as a negative action. Not unlike the previous definition Ozili (2015) defines fraudulent financial statements as a deliberate attempt by companies to deceive or mislead users of published financial statements, especially investors and creditors, by presenting financial statements that contain material misstatement. Whereas in the Professional Standards of Public Accountants (IAPI, 2011) SA Section 316.03 which distinguishes between fraud and errors in financial statements that have an impact on misstatements in financial statements is whether the action was intentional or not.

Ozili (2015) summarizes that there are six forms of accounting fraud or financial statement fraud, namely: 1) Material changes or manipulations of financial records, supporting documents or business transactions; 2) misstatement or omission of an event, transaction, account or important information used in preparing the financial statements on purpose, 3) misapplication and interpretation of accounting standards, principles, policies and methods used to measure, identify and report economic events and deliberate business; 4) intentional omission or disclosure; 5) the use of unauthorized accounting techniques such as "earnings management"; 6) manipulate accounting practices based on "rule based or principle based accounting standards" that enable companies to hide the economic substance of the company.

Skoda, et al (2016) identified six main areas for potential accounting fraud, namely: 1) flexibility of accounting rules, often allowing policy choices such as revaluation of assets, IFRS allows the choice whether non-current assets are presented in revalued amounts or which depreciated. ; 2) lack of regulation. As is still the case today, there are at least rules related to accounting for stock options, 3) the scope of management's judgment regarding future assumptions such as in examining the discretionary and nondiscretionary portion of the allowance for uncollectible accounts; 4) the time of several transactions, transactions can also be set to give the desired impression of an account; 5) the use of transactions that are not actually, for example, doing two or more transactions related to a third party's obligations usually like a bank; 6) reclassification and presentation of financial figures.

Fraud Theory

1. The Fraud Triangle Model

Fraud's initial theory was put forward by Donald Cressy in 1950. Cressy examines the causes of a person to damage or violate beliefs. Cressy conducted a study of criminals who met two criteria: The person was willing to accept the trust in good faith, and then he violated that belief. Cressy found three factors that cause someone to violate the beliefs given. These three factors are: 1) non-shareable financial problems that Cressy said were pressure, 2) perceived opportunity, 2) rationalization (Cressy, 1953). The three factors that encourage someone to commit fraud are described by Cressy as the Fraud Triangle Model.

Associated with financial problems that are not resolved (pressure), Cressy grouped into six categories, namely: difficulty paying debts, business failures that can not be controlled as caused by inflation or recession, physical isolation or limited from people who can help, pursue status (lifestyle beyond ability), unfair treatment from superiors, and occurs when someone has done expenses but cannot be approved as legal entity expenditures so it must be covered privately.

Cressey (1953) argues that opportunities arise when perpetrators of fraud have a way to take advantage of their positions and believe they will not be known. Kelly & Hartley (2010) say that opportunities are created by ineffective control or governance systems that enable a person to commit fraud. In accounting, this is referred to as internal control weaknesses.

Rationalization is a justification for fraud committed so that it can be accepted or justified. Cressy in Higson (2013) believes that most perpetrators of fraud who first commit fraud, see themselves as someone who is honest who is trapped in a state of fraud. The three factors that encourage someone to commit fraud are described by Cressy as “The Fraud Triangle Model”.

2. The Fraud Diamond Model

The next model that explains the factors causing fraud is "The Fraud Diamond" proposed by David Wolfe and Dana Hermanson (2004). Wolfe and Hermenson added the capability factor to the Cressey 'Model. According to Wolfe and Hermanson the opportunity paves the way for fraud, incentives /pressure and rationalization can attract people to commit fraud, but people must have the ability to recognize opportunities and exploit them over time, not just once but repeatedly.

The four elements of The Fraud Diamond are interrelated, but according to Wolfe and Hermanson (2004) the main contributor to The Fraud Diamond is the ability to commit fraud explicitly and separately is a factor considered in assessing the risk of fraud. Thus The Fraud Diamond out of the view that the opportunity which is the environment and the situation is the main factor of fraud.Wolfe and Hermanso (2004) further explained, based on their 15 years of experience in conducting fraud investigations, there are several important things to be able to commit fraud, especially for large amounts of fraud and over a long period. These factors are: First, the position or function of the person in the organization can provide the ability to create or exploit fraud opportunities that are not available to others. Second, the right person for fraud is smart enough to understand and exploit the weaknesses of internal control and use position, function, or authority to get the greatest benefit. Third, the right person cheating has a strong ego and a great belief that he will not be detected, or if caught he will have a reason. Fourth, successful fraud perpetrators are able to force others to commit fraud.

3. M.I.C.E Model

Kranacher et al (2010) try to identify the motives of the perpetrators. Kranacher uses the acronym MICE namely: Money, Ideology, Coercion and Ego as motives to commit fraud. Motivational ideology becomes a justification for their fraud or participating in fraud to get some greater good that is in accordance with their beliefs. Coercion occurs when someone does not want to be involved in a fraud scheme, but through coercion they may just turn into a pioneer. Ego can be a motive for fraud because they don't want to lose their position or reputation in front of the community or family. This ego motive can be interpreted as social pressure which can be a strong motive to protect their egos.

4. The New Fraud Triangle Model

Dorminey et al (2010) tried to look back at the "Fraud Triangle". They highlight the latest findings and contemporary thinking in the anti-fraud community. They state the importance of the "Fraud Triangle" as a model for assessing fraud risk, but they argue that it is only one component of the overall audit risk assessment, which cannot prevent and detect fraud only with that. In order for the external auditor to better understand the causes of fraud, Kassem&Higson (2012) argues that it is necessary to consider all models of fraud that have been suggested by previous researchers. Fraud Diamond, Fraud Scale, and MICE Model must be considered as the development of Cressey's "Triangle Fraud" Model and should be integrated into a model called them "The New Fraud Triangle Model" which includes motivation, opportunity, integrity capacity of the perpetrators.

Kassem&Higson (2012) argues that although Fraud Triangle Cressy is supported and used by regulators, this model is inadequate to prevent and detect fraud. Two sides of the Cressyfraud triangle (pressure and rationalization) are factors that cannot be observed, as well as several important factors such as the ability of the perpetrators to be ignored. Therefore some researchers propose to replace the rationality side with self-integrity because it is more observable. Theyproposed to include and expand the motivational side not only of a financial nature but also of a non-financial nature such as ego and coercion, where these motivational factors are contained in the M.I.C.E model. The New Fraud Triangle Model allows the external auditor consider all the factors that influence the occurrence of fraud, which will help assess the risk of fraud that might occur.

5. The S.C.O.R.E Model (The Pentagon Fraud Model) and The S.C.C.O.R.E Model (The Hexagon Fraud Model)

The S.C.O.R.E Model (The Pentagon Fraud Model) is the latest model in explaining Fraud or fraud raised by Vousinas (2019). This model is a continuation, refinement and incorporation of various previous models. S.C.O.R.E is an acronym of the factors that encourage someone to commit fraud, namely: Stimulus. Capability, Opportunity, Rationalization. Ego The form offered by Vousinas&Georgios L (2019) which consists of five elements is called "Pentagon Fraud" or a pentagon of fraud.

The following will be explained one by one the components of The S.C.O.R.E and The S.C.C.O.R.E Model.

a. Stimulus / Incentive

Vousinas (2019) states that stimulus / incentive is a pressure to commit fraud that can be financial and non-financial. Murdock (2008) states that pressure can be financial and non-financial pressure or social pressure and political pressure. Vousinas (2019) goes on to explain the forms of pressure including: high financial needs, pressure to achieve targets to report good performance, frustration related to the work environment, professional

aspirations and the desire to achieve them as soon as possible, and sometimes someone's desires to prove he can defeat the system (linked to egoism).

b. Capability

Vousinas (2019) states that capability refers to personal traits and abilities that play a major role whether fraud will occur. Lot of fraud especially fraud on financial statements in the amount of billions of dollars would not have happened without ability of the perpetratorsto carry it out.

c. Opportunity

According to Vousinas (2019) The opportunity is an opportunity to commit fraud without being detected. Opportunities also occur due to the position and authority of individuals within the company. In the theory of opportunity fraud is the root cause of crime or fraud (Felson and Clarke, 1998 in Suh, Nicolaides, & Trafford, 2019). The theory of opportunity underscores the importance of changing the environment in which crime can occur to influence the perpetrators' judgments about the benefits and effects of committing certain violations (Clarke, 1997 in Suh 2019). Morales et al (2014) recommend to focus on risks that can be controlled, in accordance with "opportunity risk" mitigation by institutions, so that internal control becomes a comprehensive prevention and detection strategy.

d. Rationalization

Vousinas (2019) explains that rationalization is related to justification for fraud. Many perpetrators of fraud see themselves as honest people and they must make various excuses for cheating to be accepted.Vousinas's view is basically no different from what Cressey stated earlier. According to Cressey (1953) rationalization allows the perpetrator to understand his illegal behavior, and allows him to maintain his self-concept as a trusted person. Rationalization is a factor that must exist before a crime occurs and is a motivation for cheating. The perpetrators of fraud do not see themselves as criminals, so the perpetrators must justify their mistakes before committing them.

e. Ego

Vousinas (2019) quotes Freud's (1928) opinion that the ego is a product of the interaction between what a person wants and what his conscience will do to get what he wants. According to Freud (1928) the ego is part of the human personality besides "the id" (encouragement for food, sex, and other life-sustaining things), and super ego (awareness of the values and morals of society through customs, parental religion and environment). The ego will mediate the demands of "the id", super-ego and the environment.Vousinas (2019) concluded that one of the most common driving factors for fraud was a feeling of right and desire for power which he called "ego". Thus the ego is the main element in determining why someone is cheating so that it becomes a major part of the "SCORE model".

f. Collusion

Vousinas (2019) then added one more element as a factor causing fraud, namely Collusion so that these factors are abbreviated with the term S.C.C.O.R.E model which is also called the "hexagon fraud model".Vousinas (2019) reasoned that many frauds and white-color financial crimes (white color crime) are caused by collusion factors, namely agreements or cooperation between two or more people to commit acts of crime or fraud. Parties involved in fraud may be employees of organizations, groups of people from various organizations belonging to criminal organizations, and so on (Venter, 2011). If there is collusion between employees and external parties, then fraud will be more difficult to detect.

The Pentagon Fraud and The Hexagon Fraud Model can be seen in the following Figure 1 and 2

Figure 1.The Fraud PentagonModel

Source: Author's design

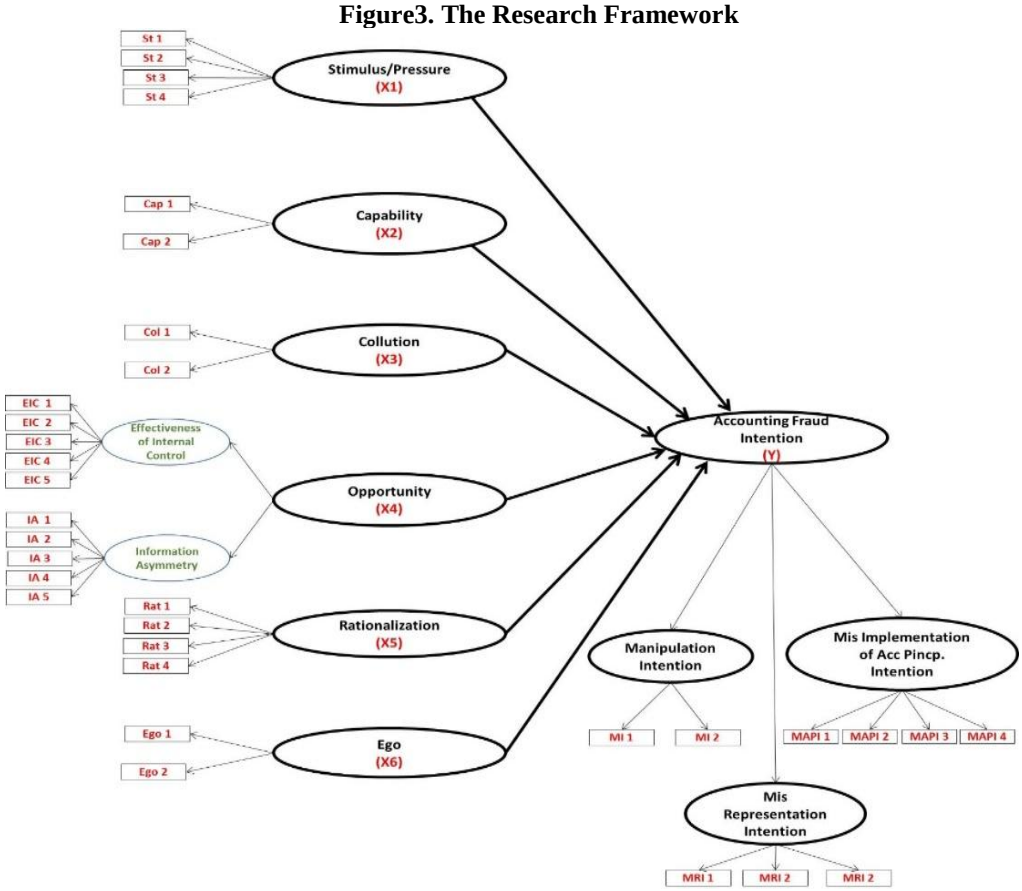
Vousinas, Georgios L (2019). Advancing theory of fraud: The SCORE Model, *Journal of Financial Crime, Vol. 26 Issue: 1*.

Figure 2.The Fraud Hexagon Model

Vousinas, Georgios L (2019). Advancing theory of fraud: The SCORE Model, *Journal of Financial Crime, Vol. 26 Issue: 1*.

THE RESEARCH FRAMEWORK

Figure3. The Research Framework



III. METHODOLOGY

This research is an exploratory quantitive research, which aims to predict, develop and explore existing theories (Heir et al, 2017). This study aims to examine the effect of stimulus / pressure, capability, collusion, opportunity, rationalization and ego on the accounting fraud intension onthe Zakat Management Organization .
The population in this study were employees of the Zakat Management Organization in Riau Province. The characteristics of the selected sample are as follows: Organization where the sample has been operating for at

least 1 year, so that it has presented the financial statements. Employees who are responsible for collection, distribution and financial reporting, and employees directly involved in the preparation process financial statements. From the established criteria, the number of samples in this study was 170. This study used the Structural Equation Model (SEM) analysis technique using the Smart PLS 3.2.8 application. Heir, et al (2017) states that if a study is exploratory research whose purpose is theory prediction, theory development and exploration theory , the analysis technique used is variance base SEM (VB - SEM). Chin &Newsted, (1999) suggested that the Partial Least Square (PLS) approach can be used if the phenomenon to be studied is relatively new and new measurement models need to be developed. In addition, if the structural equation model is complex with many latent variables while the data sample size is relatively small.

IV. RESULT AND ANALYSIS

Validity test of the indicators for each variable in the model can be seen from the outer loading factor, average variance extracted (AVE) and comparing the cross loading values for each indicator against its latent variables. After testing the validity of the initial model there are some indicators that are invalid so that they are excluded from the model and the model is re-estimated or modified.Table 1 shows the loading factor values for each indicator of all variables.

Table 1.Modified Outer Loading Results

Variable	Dimension	Item	*Outer Loading*	Description
Stimulus		A3	0.683	Valid
		A6	0.854	Valid
Capability		B2	1.000	Valid
Collusion		C1	0.927	Valid
		C2	0.975	Valid
Opportunity	Effectiveness of internal control	D3	0.793	Valid
		D4	0.795	Valid
		D5	0.796	Valid
	Information Asymmetry	E1	0.627	Valid
		E3	0.815	Valid
		E4	0.793	Valid
		E5	0.618	Valid
Rasionalization		*F1*	0.588	*Valid*
		F2	0.874	Valid
		F3	0.644	Valid
		F4	0.873	Valid
Ego		G1	0.885	Valid
		G2	0.818	Valid
Accounting Fraud Intention	Manipulation Intention	H1	0.908	Valid
		H2	0.926	Valid
	Miss Representation Intention	H3	0.742	Valid
		H4	0.769	Valid
		H5	0.756	Valid
	Miss Implementation of Accounting Principle Intention	H6	0.690	Valid
		H7	0.879	Valid
		H8	0.848	Valid

Based on the table 1, it can be seen that the outer loading value of all indicators for each latent variable is greater than 0.5 so that it can be concluded that the indicators used in the model have met the convergent validity.

Table 2 Average Variance Extracted (AVE)&Composite Reliability Results

Variable	Dimension	Average Variance Extracted (AVE)	Composite Reliability
Stimulus		0.598	0.598
Capability		1.000	1.000
Collusion		0.905	0.905
Opportunity	Effectiveness of internal control	0.631	0.631
	Information Asymmetry	0.517	0.517
Rasionalization		0.572	0.572
Ego		0.727	0.727
Accounting Fraud Intention	Manipulation Intention	0.571	0.841
	Miss Representation Intention	0.656	0.571
	Miss Implementation of Accounting Principle Intention	0.656	0.656

Based on table 2 the value of Average Variance Extracted (AVE) all indicators on each variable included in the accounting fraud intention model are valid.In reliability testing, all variables have a Composite Reliability value above 0.6 so that it can be concluded that the variables in the model are reliable.To test the suitability of the model in PLS –SEM the R-Square and R-Square Adjusted values are used. Based on the R-Square Adjusted value it can be stated that Accounting Fraud Intention can be explained or predicted by exogenous variables in the model, namely Stimulus, Capability, Collusion, Opportunity, Rationalization, Ego by 37.6% and the rest is explained by other variables that are not included and not examined in this research.

Table 3. Significance Testing Results

Hyphotesis	Estimate	Standard Error	T Values	P Values	Conclusion
H1: Stimulus -> AFI	-0.056	0.066	-0.857	0.804	No effect
H2: Capability -> AFI	-0.130	0.072	-1.815	0.964	No effect
H3: Collusion -> AFI	0.062	0.069	0.900	0.185	No effect
H4: Opportunity -> AFI	0.269	0.063	4.275	**0.000**	**Significant positive effect**
H5: Rasionalization -> AFI	0.356	0.068	5.260	**0.000**	**Significant positive effect**
H6: Ego -> AFI	0.227	0.068	3.316	**0.001**	**Significant positive effect**

Base on table 3 the result of this study indicate that stimulus / pressure has no effect on Accounting Fraud Intension. The result of this study is in line with the results of Wilopo (2006) in which compensation suitability representing stimulus / pressure did not affecton accounting fraud intention. In contrast to previous studies which show there is a spositive effect of stimulus on Accounting Fraud Intention such as: Troy (2003), Schuchter (2013), Aji (2017), Pamungkas, et al (2018), Areba (2019) and Nindito (2019).

If related to the amount of income, 39.2% of respondents have very low income from organization, 39.8% have low income. 55.76% of respondents haveother income outside of organization. More than 63% of respondents with very low income have other income outside of Organization. This means that although their income from organization is not very satisfying, but this does not become a stimulus / pressure to commit accounting fraud.

This study also indicates that capability has no effect on Accounting Fraud Intension. This is not in line with several previous studies which prove the effect of capability on the accounting fraud intention such as Baz et al (2015),Rasiman (2019,and Nindito (2019). There are different proxies used for capability variables in several previous studies that are different from this study. Baz et al (2015) use indicators (1) professional knowledge, (2) professional skills, (3) professional values, ethics, and attitudes, Rasiman (2019) uses director changes, while Nindito (2019) uses doubtful debts as a proxy for capability .

Results of This study also indicates that collusion has no effect on Accounting Fraud Intension.Thisis not in line with statement of Vousinas&Georgios L (2019) that a lot of fraud and white color financial crimes are effected by collusion factors, namely an agreement or cooperation between two or more people to commit a

crime or fraud.This result is in line with what More & Mark (2016) states that collusion plays animportance role in the financial scandals of large companies such as Tyco, Enron, and WorldCom. But More & Mark (2016) also reminded that the opportunities for collusion also occur in small or medium-sized companies or organizations.

In this research, there are three variables that affect on accounting fraud intension, namely opportunity, rationalization and ego. The average value for the three dimensions of accounting fraud intension is 1.85, which means that the level of accounting fraud intension of respondents is quite low and Theaverage value for *opportunity* variable is 2,39 which means that the level of *opportunity* is quite low. The results of this study indicate that the low level of accounting fraudintension is influenced by the low level of opportunity. This is in line with the results of Troy (2003), Wilopo (2006), Dellaportas (2013), Aji (2017),Rasiman (2019)and Nindito (2019).

Theaverage value forrationalization variable is 1.61which means that the level of rationalizationis quite low. The results of this study indicate that the low level of accounting fraudintension is influenced by the low level of rationalization.This is in line with the results of Howe,Malgwi (2006) Suyanto (2009)danAbdullahi (2015)Nindito, Masellisa (2019)Rasiman&Rachbini (2019).

Theaverage value forego variable is 2,4 which means that the level of ego is quite low. The results of this study indicate that the low level of accounting fraudintension is influenced by the low level of ego.This is in line with the results of Pedneault S. et al. (2012), but not in line with the result of Nindito (2019).

V. CONCLUSION AND SUGGESTION

Based on the R-Square value, it can be stated that accounting fraud intention can be explained or predicted by exogenous variables in the model, namely Stimulus, Capability, Collusion, Opportunity, Rationalization, and Ego by 37,6% and the remaining 62.4% is explained by othersvariables are not examined in this study. R-Square value 37,6% can be categorized as moderate value but tends to be low. it is understandable that this is a new fraud model proposed by Vousinas&Georgios L (2019) which has not been widely used by researchers.Stimulus, capability, and collusionhave no effect on accounting fraud intention. While opportunity, rationalization and ego have positive effect on accounting fraud intention.

There are several limitations in the study. First limitationof the indicators used. There are only 2 indicators for each variable capability and collusion. The more indicators used to explain a variable the better. The value of R square which tends to be low is also one of the limitations of this study. This means that there are many other factors that have not been included in the model. Thus it is recommended for future researchers to enhance indicators for capability and collusion variables and other variables to the model. Thus fraud model will continue to develop in the future.

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