

## Zero Fraud Plan

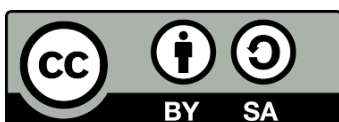
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### Abstract

This study analyzes the implementation of the Zero Fraud Program in reducing fraud rates and its impact on employee performance at PT Usaha Garda Arta, Depok Branch. This study uses a qualitative approach with interview methods, observation, and document analysis of five key informants. SWOT analysis is used to evaluate the strengths, weaknesses, opportunities and threats of this program. The results of the study indicate that the Zero Fraud Program is effective in reducing fraud rates through strict supervision, anti-fraud fires, and ongoing training. However, there are still obstacles such as limited technology, minimal management involvement, and employee resistance to change. Although this program is able to reduce fraud cases, problems such as high absenteeism, low work motivation, and lack of employee understanding of anti-fraud policies are still obstacles to improving performance. This program has a positive impact on productivity, time efficiency, and work quality, but it needs improvement in technology integration, increasing policy transparency, and communication between management and employees. This study recommends the implementation of a more comprehensive fraud prevention framework, increasing management participation, and performance-based incentive training, and developing an integrity-based work culture will increase the effectiveness of fraud prevention in the long term.

**Keywords:** Zero Fraud, Employee Performance, Fraud Prevention, Risk Management, SWOT Analysis



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**INTRODUCTION**

Fraud in the workplace is a serious challenge that can damage the integrity of an organization and hinder the achievement of company goals. In the financial services sector, including cash management services, fraudulent acts not only cause financial losses, but also reduce stakeholder trust and disrupt operational stability. Therefore, companies need to implement an effective control system to minimize the risk of fraud. PT Usaha Garda Arta Cabang Depok faces this challenge and adopts the Zero Fraud Program, a strategy based on strict supervision, clear anti-fraud policies, and ongoing training for employees. This program aims to create a transparent work environment, increase employee awareness and the importance of integrity, and strengthen the company's risk management system. However, the effectiveness of the implementation of this program still needs to be evaluated further. The implementation of the Zero Fraud Program not only aims to reduce fraud rates, but also ensures that the company has a work culture based on ethics and accountability. The urgency of this research arises because the high level of fraud can have an impact on productivity, work motivation, and employee loyalty. In addition, fraud that is not properly detected can cause long-term financial losses and reduce the company's credibility in the eyes of customers and business partners. The rationalization of this activity is based on the company's need to find effective strategies to minimize fraud, increase management involvement in supervision, and improve the reporting system that is transparent about anti-fraud policies. Therefore, this study provides a deeper understanding of the effectiveness of the Zero Fraud Program and offers solutions for improving the risk management system in the company. In various previous studies, fraud prevention is often associated with the implementation of a strict internal control system, strong leadership, and an organizational culture based on transparency. The Association of Certified Fraud Examiners (ACFE) emphasizes that fraud can be suppressed through a combination of effective prevention, detection, and action. Ghazali (2021) states that the success of an anti-fraud program depends on management's commitment to building a work environment that is free from fraud. Meanwhile, Hasibuan (2021) shows that fraud often occurs due to weak internal controls, limited technology, and lack of employee awareness of the risks of fraud. In this context, the Zero Fraud Program at PT Usaha Garda Arta needs to be analyzed for its effectiveness in reducing fraud rates and improving employee performance through a SWOT analysis to evaluate strengths, weaknesses, opportunities and threats in its implementation.

To understand the root causes of fraud in the workplace, it is important to refer to the Fraud Triangle theory developed by Donald Cressey. This theory states that fraudulent acts occur due to three main elements, namely: pressure, opportunity, and rationalization. Pressure can come from personal economic needs or the pressure of unrealistic work targets. Opportunities arise when the company's internal control system is weak or not implemented consistently. Meanwhile, rationalization is a personal justification from the perpetrator of fraud who believes that his actions are not detrimental or are temporary. In the context of PT Usaha Garda Arta, all three are very likely to occur simultaneously, especially in operational positions that have direct access to funds and have high work targets. Therefore, the Zero Fraud Program is very important as a systematic effort to close the gaps that open up opportunities for fraud.

To answer this problem, this study uses a qualitative approach with interview techniques, observations, discussion group forums, and document analysis of key informants at PT Usaha Garda Arta. The data collected will be analyzed using a SWOT analysis to identify aspects that need to be improved in the implementation of the Zero Fraud Program. Several problem-solving steps that will be implemented include analyzing the Zero Fraud Program in reducing fraud rates, identifying major obstacles in program implementation such as employee resistance and technological limitations, evaluating the impact of the program on employee performance, and

compiling recommendations to improve program effectiveness, such as technology integration, improving the fraud reporting system, and improving employee training.

This study aims to evaluate the effectiveness of the Zero Fraud Program in reducing fraud rates at PT Usaha Garda Artta, analyzing its impact on employee performance, identifying inhibiting factors in program implementation, and providing recommendations for improvement to ensure that it can be implemented more optimally and sustainably in the company. Based on the literature review and identified problems, this study develops several main hypotheses, namely that the implementation of the Zero Fraud Program has a positive effect on reducing the level of fraud in the company, this program has an impact on improving employee performance in terms of productivity and work quality, factors such as management involvement, technology, and internal policies have a significant role in the success of the program, and the lack of employee awareness of anti-fraud policies can hinder the effectiveness of the Zero Fraud Program.

The effectiveness of internal control in preventing fraud can be explained through the COSO (Committee of Sponsoring Organizations of the Treadway Commission) framework. COSO identifies five main elements in a strong internal control system, namely: control environment, risk assessment, control activities, information and communication, and monitoring activities. In a company like PT Usaha Garda Artta which has operational activities with a high risk of fraud, the implementation of the five COSO components as a whole is very important. For example, a control environment that does not support the value of integrity will weaken the entire control system. Without good communication between management and staff, anti-fraud policies tend not to be properly understood. Therefore, the Zero Fraud program approach must be integrated with the COSO framework in order to build a comprehensive, proactive, and sustainable monitoring system.

## **RESEARCH METHODS**

This study uses a qualitative approach that aims to analyze the implementation of the Zero Fraud Program and its impact on employee performance at PT Usaha Garda Artta, Depok Branch. This approach was chosen because it allows for in-depth exploration of the fraud phenomenon in the work environment and understanding how anti-fraud policies are implemented in the company. The focus of this study includes the effectiveness of the program in reducing the level of fraud, obstacles in its implementation, and its impact on employee productivity and work motivation.

The scope of this study focuses on PT Usaha Garda Artta, Depok Branch, which is engaged in cash management services. The objects of research include the policies and strategies implemented in the Zero Fraud Program, as well as how this program interacts with aspects of risk management and employee performance. Each variable in this study is clearly defined, with fraud as an act of fraud in company operations, employee performance as the level of productivity and work effectiveness measured based on company indicators, and internal control as the policies and procedures implemented to prevent fraud.

This research was conducted at the office of PT Usaha Garda Artta, Depok Branch, with the study population covering all employees involved in the implementation of the Zero Fraud Program, both at the managerial and operational levels. The selection of informants was carried out by purposive sampling, where five key informants were selected based on their involvement in fraud risk management and the implementation of anti-fraud policies in the company. The informants consisted of operational managers, supervisors, and several staff who had direct experience in implementing this program.

The data in this study were collected through in-depth interviews, observations, discussion group forums, and document analysis. Interviews were conducted in a semi-structured manner to obtain more flexible information regarding the effectiveness and

constraints in program implementation. Observations were made by directly observing work activities in the company environment to understand employee behavior patterns and how anti-fraud policies are implemented in daily practice. In addition, document analysis was carried out on financial reports, internal policies, and documentation of fraud control policies that have been implemented by the company. The selection of informants in this study used a purposive sampling technique, namely the researcher selected informants based on certain considerations that were relevant to the research objectives. According to Moleong (2018), purposive sampling is a technique for taking samples of data sources with certain considerations, such as the party who is considered to know the most about the problem being studied.

The data analysis technique in this study used the data reduction method, data presentation, and drawing conclusions, in accordance with the concept of qualitative data analysis developed by Miles and Huberman. Data obtained from interviews, observations, and documents were categorized based on the main theme, then reduced to identify patterns that were relevant to the research objectives. In addition, the data is presented in narrative form to provide a clear picture of the effectiveness of the Zero Fraud Program. Finally, conclusions are drawn based on the main findings that have been analyzed, in order to provide recommendations for improving anti-fraud policies in the company.

To maintain the validity of the data, this study also uses data triangulation techniques, namely a combination of interviews, observations, and documentation analysis. According to Sugiyono (2017), triangulation is a data validity checking technique that utilizes something outside the data for checking purposes or as a comparison to the data itself. With this approach, researchers ensure that the data collected has a high level of validity and can be scientifically accounted for.

## RESULT AND DISCUSSION

This study aims to analyze the effectiveness of the Zero Fraud Program in reducing fraud rates and its impact on employee performance at PT Usaha Garda Arta, Depok Branch. Based on the results of the study through interviews, observations, and document analysis, it was found that this program has a positive impact in reducing fraud cases, although it still faces several challenges in its implementation.

The data shows that before the program was implemented, the average number of fraud cases that occurred reached 5 cases per year, while after the implementation of this program, the number decreased to 2 cases per year. This decrease shows that strict supervision policies and anti-fraud training have had an impact on employee behavior in maintaining work integrity. In addition to reducing fraud rates, the Zero Fraud Program also has an impact on improving employee performance. The results of the study showed that productivity increased by 61% before the program was implemented to 70% afterward, reflecting a positive change in employee work discipline. However, the study also found that the absenteeism rate actually increased from 3% to 10% per month. Based on in-depth interviews, it was found that the increase in absenteeism after the implementation of the program was caused by high work pressure. According to Herzberg in his two-factor theory, excessive pressure can reduce work motivation if not accompanied by maintaining factors such as rewards or a supportive work environment. Thus, a balance between control and support is important to maintain employee attendance and morale, which is thought to have occurred due to increased work pressure due to a tighter supervision system. Although this program was able to strengthen the internal control system and increase transparency, some employees felt that tighter supervision caused psychological stress and impacted work motivation.

**Table 1.** Experimental Comparison Before and After Program Implementation

| <b>Indicator</b>      | <b>Before Program</b> | <b>After Program</b> |
|-----------------------|-----------------------|----------------------|
| Number of Fraud Cases | 5 cases/year          | 2 cases/year         |
| Work Productivity     | 61%                   | 70%                  |
| Absenteeism Rate      | 3%                    | 10%                  |
| Technology Usage      | Low                   | Moderate             |
| Employee Compliance   | 60%                   | 85%                  |

The results of this study support the Agency Theory which states that tight supervision and anti-fraud policies in organizations (Jensen & Meckling, 1876). In addition, this finding is also in line with Ghozali's research (2021) which emphasizes that an effective fraud prevention program must involve all elements of the organization, including management and employees. However, on the other hand, this study also shows that an approach that is too strict can have an impact on employee well-being. This is in accordance with the findings of Hasibuan (2021) which states that anti-fraud policies that are not balanced with a humanistic approach can reduce work motivation and increase stress levels in the workplace.

From further analysis, it was found that the effectiveness of the Zero Fraud Program also depends on technological support in the monitoring system. Currently, PT Usaha Garda Arta still relies on manual processes in fraud detection, which requires major involvement from management. Several employees said that this system sometimes makes them feel untrusted by the company. Therefore, the use of AI-based technology or data-based analytical systems is a solution in detecting financial anomalies faster without having to increase psychological pressure on employees.

In addition, anti-fraud training policies are also a determining factor in the success of this program, based on interviews with several informants, it was found that not all employees received adequate training related to fraud prevention, especially for new employees. This causes a gap in understanding of anti-fraud policies among employees. Therefore, this program needs to be strengthened with more structured and comprehensive training so that each employee understands their role in maintaining the integrity of the organization.

To overcome some of the challenges in implementing the program, companies can adopt a more flexible approach to supervision, for example with a random audit system rather than overly strict supervision at all times. In addition, companies can also implement a compliance-based reward system, where employees who actively demonstrate compliance with anti-fraud policies can be given additional incentives.

Based on the results of this study, several improvements can be made to increase the effectiveness of the Zero Fraud Program. Companies need to balance supervision and employee welfare by implementing a more flexible monitoring system so as not to cause excessive pressure. In addition, the integration of technology in the fraud detection system can help reduce the burden of manual supervision, so that employees remain comfortable working without having to face excessive pressure. More effective communication between management and employees is also an important factor in increasing understanding of anti-fraud policies and ensuring that the program runs optimally without causing negative impacts on the work environment, with more adaptive and participatory implementation, the Zero Fraud Program can be a more effective and sustainable fraud prevention strategy in the company.

In the context of implementing the Zero Fraud program, organizational culture plays an important role in determining the success of the program. A work culture that upholds integrity and openness will strengthen employee compliance with anti-fraud policies. Robbins and Judge (2019) stated that organizational culture can shape the behavior of organizational members collectively, including in terms of compliance with internal rules.

## CONCLUSIONS

The Zero Fraud Program at PT Usaha Garda Artta, Depok Branch, has proven effective in reducing fraud through strict supervision, continuous training, and anti-fraud campaigns. However, its effectiveness is still limited by challenges such as inadequate technological support, low management involvement, and employee resistance to change. While the program has had a positive impact on productivity, time efficiency, and work quality, issues like high absenteeism and low work motivation continue to hinder performance improvement. Therefore, strengthening technology integration, policy transparency, internal communication, and developing an integrity-based work culture are essential to enhance long-term fraud prevention efforts.

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