

FACTORS OF FRAUD BY USING FICTITIOUS DATA AS A BORROWER

***(Case Study on Muntai and Bantan Tengah Village Savings and
Loan Businesses (USP))***

Student Name : Akma
NIM : 5304201281
Supervisor : Nurhazana, S.E., M,Sc.

Abstract

This study aims to determine the factors of Fraud that use fictitious data at USP Muntai Sejahtera and Bantan Jaya. The type of research used is qualitative descriptive research using descriptive methods. Data collection techniques in this study are observation, interviews, documentation studies. This research was conducted at USP Muntai Sejahtera and Bantan Jaya, Bantan sub-district. The results of this study indicate that USP Muntai and Bantan Jaya still have a lot of fraud and weak law enforcement, fraud that occurs in USP is the misuse of funds and the use of fictitious data as borrowers This fraud is carried out by the community, staff, and village officials who work in A and B villages, the problems of USP Muntai Sejahtera and Bantan Jaya are in the form of elite interests and misappropriation of funds. The case revealed that the number of Fraud cases at USP Muntai Sejahtera and Bantan Jaya between 2020 and 2021 was high. factors that influence Fraud include the level of authority, competence, resources, and rationality of the perpetrator. The level of authority is determined by the perpetrator's situation, available resources, and the level of trust in the perpetrator.

Keywords: *Fraud, Law Enforcement, Fictitious Data, Elite Interests, Borrowers.*