International Journal of Multidisciplinary Research and Publications
ISSN (Online): 2581-6187

Determinants of Fraud Tendencies in Village Credit Institutions in Tabanan Regency

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Abstract— *Fraud is a problem faced by almost all organizations, both in the private and public sectors. Financial reports that function as a medium of communication between stakeholder management are the part that is most vulnerable to fraudulent behavior. This research was conducted at LPDs in Tabanan Regency with a total sample of 75 LPDs. The variables identified in this study are Fraud tendencies as the dependent variable and Internal Control and Individual Morality as the independent variables. The type of data according to its nature used in this study is a type of quantitative research. Types of data according to the source in this study using primary data and secondary data. The analytical method used in this study is multiple linear regression analysis. The research results show that internal control and individual morality have a negative effect on the tendency to cheat.*

Keywords— *Internal control, individual morality, fraud tendency.*

I. INTRODUCTION

Fraud is a problem faced by almost all organizations, both in the private and public sectors. Financial reports that function as a medium of communication between stakeholder management are the part that is most vulnerable to fraudulent behavior. According to the Supreme Audit Agency (BPK) RI (2007) fraud is defined as a type of unlawful act that is carried out intentionally to obtain something by means of deception. Fraud can be explained with the Fraud Hexagon Theory. Fraud Hexagon consists of six components, namely stimulation (pressure), ability (ability), collusion (collusion), opportunity (opportunity), rationalization (rationalization), and arrogance (ego). Hernandez and Groot (2007) found that ethics and control of the accounting environment are two very important things related to a person's tendency to commit accounting fraud. Organizations that have the greatest opportunity for fraud (fraud) are organizations engaged in finance or in financial institutions. Fraud results in deviations that occur in the financial statements so that the information becomes irrelevant.

The definition of internal control according to Romney and Steinbart (2009) is an organizational plan and various business methods used to maintain assets, provide accurate and reliable information, encourage and improve organizational adjustments, and encourage compliance with predetermined policies. The internal control system is a process carried out to provide adequate assurance about the issue of financial reports, legal compliance, effectiveness and efficiency of operations (Cahyani, 2019). Internal control has an important role in the organization to minimize the occurrence of fraud. Low internal control and low employee compliance with internal control can also trigger fraud in the government sector. What can be done by solving accounting accounting problems, it is necessary to design an effective internal control system or internal control. According to Abbot et al as quoted by Wilopo (2006) states that effective internal control reduces accounting tendencies. If an internal control system is weak, it will result in the safety of the company's assets not being guaranteed, accounting information that is not thorough and cannot be trusted, inefficient and ineffective company operational activities and failure to comply with established management expertise.

According to Kohlberg (1982) the stages of the development of a theory related to morality are a form of benchmark in identifying the high/low stages of moral development for the behavior that is elicited based on the level of moral reasoning that arises in each individual. Morality is the principle that individuals and groups follow regarding what is right and wrong based on moral standards. According to Cahyani (2019) individual morality is good behavior and attitude, where a person is selfless or does not ask for anything in return. Acts of misappropriation and fraud that occur because of this are closely related to ethics. Albercht (2014) stated that the personal integrity factor in the fraud scale refers to the personal code of ethics that each individual has. Liyanarachchi (2009), shows that their individual moral reasoning will influence their ethical behavior. People with low moral reasoning behave differently from people who have high moral reasoning when faced with ethical dilemmas. The higher one's reasoning, the higher it will be to do what is right. Wilopo (2006) found that the higher the individual's moral reasoning, the more likely they are not to commit accounting fraud.

According to Haniful (2019) individual morality is a factor in someone committing fraud, the trust given by the company to employees in the field without good morality will tend to cheat. The worse the morale of employees, the higher the level of fraud that will occur so that companies must have a strategy to reduce fraud. According to Udayani and Sari (2017), people with a low level of moral reasoning behave differently from people who have a high level of moral reasoning when facing ethical dilemmas. In their actions, people who have a low level of moral reasoning tend to do things that benefit themselves and avoid things that will lead to legal sanctions.

The Village Credit Institution (LPD) is a village financial institution that is used as a place for safekeeping and money exchange. LPD functions as a fund collector, credit provider, and intermediary in financial traffic and is a source of financing in village development. Each LPD is required to carry out accounting for economic transactions that occur on its part, so as to produce financial reports. In order to create smooth operations, an adequate guarantee of cash is required to prevent fraud or misappropriation of employees. So that in order to produce informative and accurate financial reports, adequate internal controls are needed, especially on cash assets.

Research conducted by Mandolang (2019) and Suryani (2020) shows that internal control has a positive effect on fraud tendencies. Different results were obtained by Dewi and Wirakusuma (2019), Pramana et al (2020), Haniful, Halmawati (2019), Cahyani et al (2019), and Utari et al (2019) showing that internal control has a negative effect on fraud tendencies. Meanwhile, research conducted by Rahmi, Helmayunita (2019) shows that internal control has no effect on fraud tendencies.

Research conducted by Rahmi, Helmayunita (2019), Cahyani et al (2019), Utari et al (2019), Anandya (2020), and Mandolang (2019) shows that individual morality has a positive effect on the tendency to cheat (fraud). Different results were obtained by Dewi, Wirakusuma (2019), Pramana, et al (2020), and Haniful, Halmawati (2019) showing that individual morality has a negative effect on the tendency to cheat (fraud). Meanwhile, research conducted by Ariastuti, et al (2020) shows that individual morality has no effect on the tendency to cheat (fraud).

Based on the background of the problems described above, the researchers conducted a study to find out the actual results with relevant data in the study entitled "Determinants of Fraud Tendencies in Village Credit Institutions in Tabanan Regency".

II. Literature Review

Fraud Hexagon Theory

Fraud Hexagon Theory is the latest theory of fraud expressed by Georgios L. Vousinas of the National Technical University of Athens, Athens, Greece in 2017 in his writings entitled "Advancing Theory of Fraud: The S.C.O.R.E. Model". This theory is the development of the previous fraud theory, namely the Fraud Triangle theory put forward by Cressey Donald (1953), the Fraud Diamond theory put forward by Wolfe & Hermanson (2004), and the Fraud Pentagon theory put forward by Marks (2012).

Fraud Hexagon consists of six components namely stimulus (pressure), capability (ability), collusion (collusion), opportunity (opportunity), rationalization (rationalization), and arrogance (ego). There is a difference in this theory that is in the name of the component used. Some components with different names in this theory have the same meaning as previous theories. The pressure component in this theory is called a stimulus, which has the same meaning as the pressure (pressure) that has been explained in the previous theory by Cressey Donald (1953), Wolfe & Hermanson (2004), and Marks (2011). Next is the ego component that has the same meaning as arrogance (arrogance) has been explained earlier by Marks (2012) in the Fraud Pentagon theory.

Components added to the Hexagon fraud theory are collusion components. According to Vousinas (2019), collusion is a collaboration carried out by several parties both by individual groups and those outside the organization, as well as between employees within the organization. At the time of cheating collusion occurs, honest employees will participate in cheating because of the dishonest organizational environment. As a result, this dishonest environment will grow and become an organizational culture that is difficult to eliminate. Vousinas also explained that someone with persuasive personality will be easier to invite his environment to commit fraud. Collusion can also be done by utilizing the ability possessed to take the position of others.

Source: Vousinas' *Fraud Hexagon* (2019)

1) Stimulus (pressure)

The perpetrators at this time committed crimes driven by pressure where this could come from pressure on financial needs, declining financial targets, urgent family economy, and others, thus encouraging the perpetrators to dare to commit company cash theft.

2) Capability

This shows how much power and capacity of a party to commit fraud in the company's environment. At this point, one example that clearly illustrates is the time of changes in the directors which is the creation of the form of conflict of interest (Sari and Nugroho, 2020). Changes in the Board of Directors are one of the factors driving the occurrence of financial statement fraud, because the impact of these changes is the existence of management efforts in improving the results of the previous directors' performance by changing the company's organizational structure or recruiting new directors that are considered more better capabilities than previous directors.

3) Opportunity

If there are weaknesses in the company's internal control, weakening supervision encourages a person to act in fraud. This gap can invite fatal things for companies where weaknesses in internal control that are used by someone. Companies with weak internal control systems will have many gaps that are an opportunity for management to make transactions, especially financial transactions as presented in the financial statements.

4) Rationalization

In this case the perpetrators will justify or feel that their actions are true when they commit fraud. The behavior arises when someone feels that they have done more for the company, so they are encouraged to take advantage based on the thought that it is legitimate as long as they work properly.

5) Ego (Arrogance)

Arrogance is a superiority that causes the greed of people who believe that internal control does not apply personally. This is because when someone feels higher position than other parties (Desviana et al., 2020).

6) Collusion

According to Vousinas, (2019) the collusion refers to an agreement that deceives a party where the party who is deceived as many as two or more people, for one party aimed at taking other actions for several bad objectives, such as deceiving a third party from the rights they have. Fraud Hexagon must be used as a development for pentagon fraud to better know the indication of fraud, where collusion plays an important role in the fraud of financial statements (Vousinas, 2019).

III. Research Methods

The population used in this study were 307 Village Credit Institutions (LPD) in Tabanan Regency. The principle of sample selection in this study is that every element in the population has the same opportunity to be selected (Kuncoro, 2009). According to Jogianto (2013) simple random sampling is done by taking directly from the population randomly. The sample in this study is the LPD in Tabanan Regency.

$$n = \frac{N}{1+N(d)^2} = \frac{307}{1+307(0.1)^2} = 75{,}42$$

Rounded up to 75. Based on the formula above, the number of samples in this study is 75 LPD. Represented by the Head of LPD.

The variables identified in this study are Fraud tendencies as the dependent variable and Internal Control and Individual Morality as the independent variables. The type of data according to its nature used in this study is a type of quantitative research. Types of data according to the source in this study using primary data and secondary data. Primary data directly obtained from the respondent concerned. The primary data used is in the form of respondents' answers to questionnaires that have been distributed to employees who work in each Village Credit Institution in Tabanan Regency. Secondary data is data indirectly from third parties or through documentation. In this study secondary data was obtained from LPLPD in Tabanan Regency in the form of LPD data in Tabanan Regency. The analytical method used in this study is multiple linear regression analysis.

IV. Results and Discussion

Multiple Linear Regression Analysis

Regression analysis is used to measure the influence of the independent variables on the dependent variable and predict the dependent variable using the independent variables. In this study using multiple linear analysis. Multiple linear regression is a regression where the dependent variable (Y) is connected or explained by more than one independent variable, maybe two, three and so on (X1, X2, X3, ... Xn) but still shows a linear relationship diagram (Ghozali, 2018). The multiple linear regression model used is by using the formula:

$Y = \alpha + \beta 1\ X1 + \beta 2X2 + e$.

TABLE 1. Multiple Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	65.745	2.802		23.463	.000
	Pengendalian internal	-.248	.069	-.429	-3.614	.001
	Moralitas individu	-.608	.191	-.378	-3.183	.002

a. Dependent Variable: Fraud

Based on Table 1, the multiple linear regression equation can be written as follows.

Y = 65.745 - 0.429X1- 0.378X2

Explanation:

Y = tendency to fraud

X1 = internal control

X2 = individual morality

The multiple linear regression equation shows the direction of each independent variable to the dependent variable. The multiple linear regression equation can be described as follows:

X1 = -0.429 indicates that if internal control increases, fraud will decrease. Assuming the other independent variables do not change.

X2 = -0.378 indicates that if individual morality increases, fraud will decrease. Assuming the other independent variables do not change.

Analysis of the Coefficient of Determination

TABLE 2. Analysis of the Coefficient of Determination

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.756[a]	.572	.560	5.073

Based on these results it is known that the value of R2 = 57.2 percent, which means that 57.2 percent of fraud (Y) is influenced by internal control variables (X1), individual morality (X2) and the remaining (100% - 57.2%) = 42.8 percent influenced by other variables not examined in this study.

Model Feasibility Test Results (F-test)

TABLE 3. F Test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2479.035	2	1239.517	48.165	.000[b]
	Residual	1852.911	72			
	Total	4311.947	74			

Based on F Test in Table 3 shows a significance value of 0.000 <0.05. So it can be concluded that the regression model in the study is considered feasible to test and prove the hypothesis can be continued.

I Gst. B Ngr. P. Putra and I Wayan Gde Yogiswara Darma Putra, "Determinants of Fraud Tendencies in Village Credit Institutions in Tabanan Regency," *International Journal of Multidisciplinary Research and Publications (IJMRAP)*, Volume 5, Issue 9, pp. 34-38, 2023.

T-Test

TABLE 4. T-Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	65.745	2.802		23.463	.000
	Pengendalian internal	-.248	.069	-.429	-3.614	.001
	Moralitas individu	-.608	.191	-.378	-3.183	.002

Based on Table 4, the t-test results are obtained as follows:

a. The internal control variable has a negative regression coefficient of -0.429 and a significance value of 0.001 > 0.05. This means that the internal control variable has a negative effect on fraud, so that H0 is rejected and H1 is accepted.
b. The individual morality variable has a negative regression coefficient of -0.378 and a significance value of 0.002 <0.05. This means that the individual morality variable has a negative effect on fraud, so that H0 is rejected and H2 is accepted.

Discussion

Based on the results of the research analysis conducted, the following discussion can be made:

a. The Effect of Internal Control on Fraud Tendencies in Village Credit Institutions (LPD) throughout Tabanan Regency

The effect of internal control on the tendency of fraud, obtained the regression coefficient β1 of the internal control variable is negative - 0.429 and a significance level of 0.001> 0.05. This means that the internal control variable has a negative effect on fraud at Village Credit Institutions (LPD) throughout Tabanan Regency, so that H1 is rejected and H0 is accepted.

This means that the better the implementation of internal control, the lower the tendency to fraud at Village Credit Institutions (LPD) throughout Tabanan Regency, and vice versa, the worse the implementation of internal control, the greater the risk of fraud at Village Credit Institutions (LPD) throughout Tabanan Regency. Fraud Hexagon consists of six components namely stimulus (pressure), capability (ability), collusion, opportunity, rationalization, and arrogance (ego). The Fraud Hexagon Theory also explains that someone in an institution commits fraud because there is opportunity and low rationalization or attitudes from management or employees so that when committing fraud they always seek justification for themselves, so minimizing or minimizing the opportunities that exist is the most effective way to reduce fraud. Opportunity factors can cause perpetrators to freely commit acts of fraud. The greater the opportunity, the more fraud will occur. (Tuanakotta, 2013). In this case the connection with the implementation of internal control will reduce the opportunity for employees to commit fraud. Fraud can be minimized with effective internal controls. Internal control functions to reduce the opportunity factor that encourages fraud (Sukrisno Agoes, 2012). The results of this study are in line with previous research conducted by Dewi et al (2019) and Pramana et al (2020) which state that internal control has a negative and significant effect on fraud.

b. The Effect of Individual Morality on Fraud Tendencies in Village Credit Institutions (LPD) throughout Tabanan Regency

The influence of individual morality on fraud, obtained by the regression coefficient β2 variable 383 is negative - 0.378 and a significance level of 0.002 <0.05. This means that the individual morality variable has a negative effect on the tendency of fraud at Village Credit Institutions (LPD) throughout Tabanan Regency, so that H0 is rejected and H2 is accepted.

This means that the higher the individual morality, the lower the tendency to fraud at the Village Credit Institutions (LPD) throughout Tabanan Regency, and vice versa, the lower the individual morality, the higher the fraud at Village Credit Institutions (LPD) throughout Tabanan Regency. Fraud Hexagon consists of six components namely stimulus (pressure), capability (ability), collusion, opportunity, rationalization, and arrogance (ego). Fraud Hexagon Theory also explains that someone in an institution commits fraud because there is opportunity and low rationalization or attitudes from management or employees so that when committing fraud they always seek justification for themselves, so minimizing or minimizing the opportunities that exist is the most effective way to reduce fraud. In this case, employees who have good morals will always work honestly or try not to commit fraud. Fraud can be minimized with effective internal controls. Morality is how a person behaves. Good morals will show positive value behavior, bad morals commit fraud which will harm and harm (Dewi et al, 2019). This research is supported by the results of previous research conducted by Haniful and Halmawati (2019) and Dewi (2019) obtained the result is that individual morality has a significant negative effect on fraud.

V. SUGGESTIONS

In an effort to improve the quality of the audit, it is recommended that Village Credit Institutions throughout the Tabanan Regency be as follows:

1. For Village Credit Institutions throughout Tabanan Regency
   a. It was found that there was a significant negative effect of the internal control system on fraud at the Village Credit Institution in Tabanan Regency to continue implementing the internal control system so that the elements of the internal control system, such as risk assessment, could be increased again to prevent fraud.
   b. he discovery of a significant negative effect of individual morality on the prevention of fraud at the Village Credit Institution in
2. For Further Researchers
   Future researchers should add other variables such as information asymmetry and good corporate governance. It is necessary to increase the number of samples and expand

the scope of research which is not only limited to Village Credit Institutions throughout Tabanan Regency..

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