

The Effect of Internal Control, Accounting Regulations Obedience, and Individual Morality in Accounting Fraud Tendency (Case Study at Village Credit Institute of Gianyar District)

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Abstract: The purpose of the research is to identify the internal controlling's impact, obligation on accounting's regulations, and individual morality in accounting fraud tendency. This research commenced at Village Credit Institute of Gianyar District on the head of Village Credit Institute, chamberlain, secretary along with the monetary staff. With "Purposive Sampling" is applied, the amount of sample used is 128 people. The data gathering supported by a questioner. Furthermore, the analysis technique applied is multiple linear regression. The analysis result represents that internal court, obligation on accounting's regulations, and individual morality has its disadvantages on accounting fraud tendency. On the other hand, if internal control effectively applied, the level of obedience to accounting rules and individual morality is on a hiking point, the tendency of accounting fraud will be decreasing.

Keywords: Internal Control; Accounting Regulations Obedience; Individual Morality; Accounting Fraud Tendency.

I. INTRODUCTION

The tendency of accounting fraud has taken its place in the societies' awareness as an anomaly that often occurs in the business world. Accounting fraud that occurs in organizations is considered as a tremendous threat to stakeholders that leaves a mark on increased economic crime (Mangala and Kumari, 2017). According to Marlina et al (2019) accounting fraud leads to reporting errors in the financial statements o intentional act benefiting the establishment's resources improperly and misrepresenting factual statements for personal advantages. In addition, Tunley et al. (2018) states that accounting fraud detection is done by choosing one organization in comparison that implementing a "Whistleblowing" program with another one particular organization that not doing so.

Financial institutions are to be the most likely institutions to experienced accounting fraud (Putra and Latrini, 2018). In a particular country, financial institutions have an essential role in developing economic growth. The existence of financial institutions will facilitate the public in responding to every economic policy held by the government. The government's support in village development rolled a position to traditional villages in the form of a financial organization named Village Credit Institute or Lembaga Perkreditan Desa (LPD). The LPD represents a vessel of wealth possessed by the village in the form of money and legal letters. However, over time several LPD's were found to be improper and non-operated and even went bankrupt. Furthermore, the improper and non-operated LPD is usually tend to have the existence of internal LPD parties who misuse their authority to commit fraud and have the ability to harm other parties. Cases of fraud that have occurred In the LPD are categorized as corruption in the misuse of credit in Belaluan, Gianyar LPD who

afflict the local LPD's former chairmen. He underwent an initial trial at the Denpasar Corruption Court, the defendant has been proven to have committed and act in personal enriching, damaging the country's finances, the country's economy, Gianyar LPD's finance worth Rp1.16 billion (Suryantala, The Case of Corruption of Credit Abuse will be Conducted in the First Session, bali.antaranews.com, 2015).

Another case in the Kerta LPD, Gianyar where the Village LPD's chairperson was charged on rules violation which governed by the village, regional regulation violation, the Governor's Regulation violation, and several other regulations. Furthermore, even in issuing credit, the defendant did not commit the precautionary principle. For the defendant's actions the country suffered a staggering loss of Rp3.5 billion (Candra, Harming the State in the Amount of Rp3.5 billion, the Former Chair of the LPD Kerta Demanded 2 Years in Prison tribunali.com, 2015).

Similarly, this particular case afflicted Suwat LPD in Gianyar with the corruption of more than Rp796 million committed by the LPD's Chairperson, Secretary, and the chamberlain of LPD in Suwat. In the accusation, it was stated that the case began in 2010 when there was a lack of amount found in a savings book and LPD records Rp68 million in total while there was a transition from a manual to a computerized system. Besides, the three defendants also withdrew customer's savings in the amount of Rp385 million and voluntary savings funds withdrawal without having the owner knew and unrecorded deposits of more than Rp109.2 million. The three defendants also made fictitious loan credits to 28 customers who had received loans from the local LPD Rp432.4 million in total. But the fact is that the 28 loaners have never applied for loans and never acquired the loan funds from Suwat LPD (Surya, Three LPD Fund Corruption Defendants Sued Differently, bali.antaranews.com, 2017).

In addition to the aforementioned cases, there has also been a case in the Pacung LPD, Bitera, Gianyar recently where the Chairperson of the LPD is alleged to have misused his authority by intentionally embezzling money and valuable letters so that it would benefit himself. For his act of crime, the defendant caused damages to the state and the Pacung LPD finance totaling to Rp142,928,523. The amount of state losses has been calculated by the independent accountant Ketut Gunarsa on 12 September 2018. Furthermore in 2012, the LPD credit balance was Rp146,476,029, but in fact, the LPD cash balance was only Rp3,547,500 so they are short on Rp142,928,523 which could not be taken responsible by the suspect (Astajaya, The Chairperson of the Pacung LPD was Arrested, balipost.com, 2019).

Many fraud cases are caused by the application of a good internal control system that leads to weak supervision or control within a particular organization, lack of honesty, regulations and effort performance will decrease so that crime perpetrators will be carrying out their actions in ease. Besides, apart from that cheating can also be affected by human character. The human character can be overseen through personality and mindset that is possessed which suggests that honesty and justice are an essential part and shall not be seized to exist in order to empower themselves not to commit fraud.

Furthermore, organization fraud can be prevented effectively through proper internal control. According to Vu (2016), effective internal control has a substantial role in preventing fraud and getting rid of the unethical behaviour possibility committed by individuals in such an organization. In addition, the factor of obedience to accounting rules can also affect the occurrences of accounting fraud. Accounting regulation are obligations that must be adhered to by the establishment so that achieving high-quality financial statement and avoid forgery in order to achieve a low number of accounting fraud events (Shintadevi, 2015).

Based on the aforementioned, the purpose of this research is: to find out the effect of internal control, obedience to accounting rules, and individual morality on the tendency of accounting fraud in the Gianyar LPD.

Attribution theory was pioneered by Fritz Heider in 1958 which explains a person's behavior. This theory points on how a person explains the causes of other's behavior or themselves which will be determined whether from internal factors such as personality, character, and attitude or from external factors, for instance, the pressure of a certain situation or circumstances that affecting individual's behavior (Priliandani and Saputra, 2019).

The fraud triangle theory was first proclaimed by Donald R. Cressey in 1953. Cressey (1953) shows that three factors can affect a person in committing fraud for instance: pressure, perceived opportunity, and rationalization.

The theory of moral development is used to observe the individual base in committing an acting (Diani and Narsa, 2017). One moral development theory used is the level of moral reasoning theory proposed by Kohlberg. Kohlberg (1969) states that moral develops through three levels, there are pre-conventional reasoning, conventional reasoning and post-conventional reasoning.

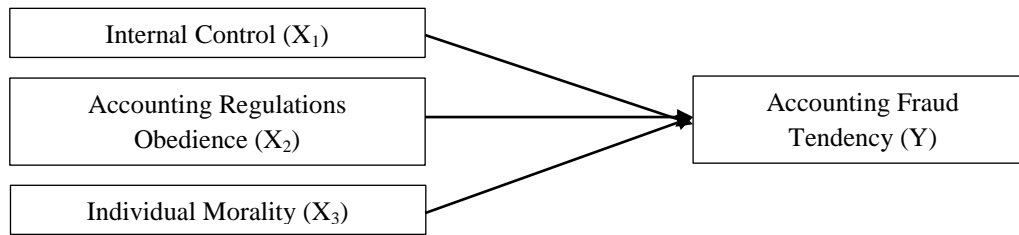


Image 1. Conceptual Framework

Internal control is a serial processes applied to protect organizational assets, especially in Gianyar LPD from misuse, ensuring an accurate business information presentation and making sure laws and regulations have been obeyed. Furthermore, in attribution theory, internal control is an external factor that capable to affect someone in committing fraud. Besides attribution theory, a theory that supports and underlies a person's behavior against fraud is the fraud triangle theory. The fraud triangle theory reveals that three factors is capable to encourage a person to take action in committing accounting fraud, one of which is opportunity. Opportunity is a circumstance in which individuals can commit fraud in discreet. The opportunity factor can cause perpetrators to freely commit fraud. The greater the chance, the states that internal control variables have a negative significance effect on accounting fraud. Likewise, Surjandari and Martaningtyas (2015), Sari et al. (2015), Dewi and Ratnadi (2017), Nita and Supadmi (2019) and Suarniti and Sari (2020) research which stated that the internal control system had a negative significance effect on corrupt accounting. The conclude that the tendency of accounting fraud can be prevented if applying an effective internal control system to the Gianyar LPD. Based on the description, the first hypothesis can be formulated as follows.

H1: The more effective internal control, the lower the accounting fraud tendency.

Obedience to accounting rules is an obligation or rules that must be obeyed by the Gianyar LPD in carrying out financial management and preparing financial reports. Furthermore, in attribution theory, accounting regulations obedience is an internal factor that capable to affect someone in committing fraud Besides attribution theory, a theory that supports and underlies a person's behavior against fraud is the fraud triangle theory. The fraud triangle theory reveals that three factors is capable to encourage a person to take action in committing accounting fraud, one of which is rasionalization. The rationalization factor explains that attitudes, character, or a set of ethical values that allow someone to do dishonest actions, or they are in an environment that is sufficiently pressurizing so as to encourage them to rationalize dishonest actions. Research conducted by Shintadevi (2015) shows that accounting regulations obedience has a significant and negative influence on accounting fraud tendency. Similarly to the following research results by Arifah (2017) and Rahmaidha (2017) which shows that accounting regulations obedience has a negative significance impact on fraud. The high level of obedience held by individuals in Gianyar LPD on accounting rules can prevent fraud. Based on the description, the second hypothesis can be formulated as follows.

H2: The higher accounting regulations obedience, the lower the accounting fraud tendency.

Individual morality determines good attitude and behaviour, where each individual will give their best effort to work without asking anything in return. In attribution theory, individual morality is an internal factor that capable to influence someone's behaviour in committing fraud. In addition, the theory that supports and underlies someone's behaviour regarding the fraud occurrences is the theory of moral development pioneered by Kohlberg in 1969. According to Kohlberg (1969), the phase of moral development is a measurement of highs and lows possessed by a person based on moral reasoning development. Kohlberg (1969) states that moral develops through three stages, for instance: the pre-conventional stage, the conventional stage, and the post-conventional stage. Research conducted by Indirastuti and Animah (2016) shows that morality has a significant and negative influence on accounting fraud tendency. Similarly to the following research results by Bellyanti and Rasmini (2016), Udayani (2017), and Chandrayatna (2018) which shows that morality has a negative significance impact on fraud. This clarify that the higher the morality possessed by individuals in Gianyar LPD the lower the risk of suffering accounting fraud tendency will occur in LPD, and vice versa. Based on the description, the third hypothesis can be formulated as follows.

H3: The higher the individual morality, the lower the accounting fraud tendency.

II. RESEARCH METHODS

This research uses a quantitative approach in the form of associative. This research was conducted at the Village Credit Institute or *Lembaga Perkreditasi Desa* (LPD) of Gianyar District with a population of 40 LPD. The sampling technique used in this study was Purposive Sampling, with the criteria of the Head of the LPD, Chamberlain, Secretary and one monetary staff with a minimum working period of one year at the LPD in Gianyar District that is still operating. Based on these criteria, the number of samples that meet the criteria is 36 LPD with each of the four respondents for each LPD. Data collection method used in this study is a survey method by distributing questionnaires, questionnaires were distributed as many as 144 questionnaires. Data analysis technique used is multiple linear regression analysis with the help of the Statistical Product and Service Solutions (SPSS) version 21 program.

III. RESULT AND DISCUSSION

Respondents in this study were the Head of LPD, the Chamberlain, the Secretary and one staff member of the finance department with a minimum of one year working time in the LPD that was still operating in Gianyar District. A total of 144 questionnaires were distributed to respondents, and all of the questionnaires could be withdrawn by researchers, but there were some respondents who did not meet the criteria of 16 questionnaires. Therefore, there were 128 questionnaires used in this study.

Table 1. Descriptive Statistics Test Result

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Internal Control	128	56.00	108.00	91.82	8.595
Accounting Regulations Obedience	128	46.00	64.00	55.17	4.863
Individual Morality	128	9.00	24.00	17.65	3.044
Accounting Fraud Tendency	128	14.00	37.00	21.52	4.671

Source: Research Data, 2019

After doing descriptive statistics, normality test is performed. Normality test aims to determine whether the data used in this study is normally distributed or not. The normality test used in this study is Kolmogorov-Smirnov (KS). If Asymp. Sig. (2-tailed) $> \alpha = 5\%$, then the residual data is normally distributed, while the Asymp. Sig. (2-tailed) $< \alpha = 5\%$, the data are not normally distributed (Ghozali, 2016: 160). The Kolmogorov-Smirnov test results show that the Asymp. Sig. (2-tailed) produced is equal to 0.686, greater than significant 0.05 so it can be concluded that the data follows the normal distribution. This means that the assumption of normality has been fulfilled. Furthermore multicollinearity test is performed that for all independent variables used have a tolerance value greater than 0.10, internal control (X1) of 0.607, accounting regulations obedience (X2) of 0.553 and individual morality (X3) of 0.870. The resulting VIF value is less than 10, internal control (X1) is 1.648, accounting regulations obedience (X2) is 1.807 and individual morality (X3) is 1.150, so it can be concluded that no the multicollinearity between independent variables. Heteroscedasticity test shows that all independent variables used in this study are internal control (X1) of 0.535, accounting regulations obedience (X2) of 0.530 and individual morality (X3) of 0.920. The independent variables in this study has a value greater than 0.05, it can be concluded that there was no heteroscedasticity.

Table 2. Analysis of Multiple Linear Regression

Variable	Unstandardized Coefficient		Standardized Coefficient	t	Sig
	B	Std. Error	Beta		
Constant	53.181	4.307		12.349	0.000
Internal Control	-0.120	0.52	-0.221	-2.320	0.022
Accounting Regulations Obedience	-0.262	0.96	-0.273	-2.736	0.007
Individual Morality	-0.350	0.122	-0.228	-2.865	0.005
Adjusted R ²	0.301				
F _{count}	19.208				
Sig. F	0.000				

Source: Research Data, 2019

The following table 2 the *Adjusted* R Square resulting 0.301 or 30.1 percent, meaning amounting 30.1 percent accounting fraud tendency variant is impacted by internal control, accounting regulation obedience, and individual morality. On the other hand, the rest totalling 69.9 percent represented by other factor which is not included in this research model.

Table 2 shows the value of F_{count} resulted 19,208 along with a significance of 0,000 not greater than 0,05. In this case shows that internal control, accounting regulation obedience and individual morality are capable in predicting or clarify accounting fraud tendency at Gianyar LPD, so to conclude that model in this research is usable.

Moreover, on table 2 describes internal control has a significance level of 0,022 not greater than (α) 0,05 with negative valued regression coefficient totalling -0,120 so than H_1 is acceptable. Meaning, internal control delivers a disadvantage to accounting fraud tendency, so that the more effective the internal control the lower the accounting fraud tendency. Therefore, the aforementioned results are relevant to attribution theory and fraud triangle theory on opportunity factor where an effective internal control will cause a reduction on fraud tendency level. Furthermore, if the Gianyar LPD conducted a supervision and evaluation against operational activities frequently, then in that matter will minimize an opportunity factor to perpetrators to commit fraud in order to prevent accounting fraud tendency. This research achievements in line with the research result of Restiana and Amirya (2015), Surjandari and Martaningtyas (2015), Sari et al. (2015), Dewi and Ratnadi (2017) and Nita and Supadmi (2019), Suartini and Sari (2020) that stated internal control system has a negative significance effect against accounting fraud tendency.

Table 2 shows that accounting regulation obedience has a significance level in amount of 0,007 not greater than (α) 0,05 with negative valued regression coefficient amounting -0,262 so H_2 is acceptable. Meaning, accounting regulation obedience delivers a disadvantage on accounting fraud tendency, so the higher the regulation obedience level the lower the accounting fraud tendency. Therefore, the aforementioned result is relevant to attribution theory along with fraud triangle theory on rationalization factor where accounting regulation obedience causing accounting fraud tendency level decreasing. Other than that, if every individual at Gianyar LPD has a high obedience level to accounting regulation, and so in that case is capable to minimize any dishonest act on managing financial reports in order to gather an effective, reliable, accurate, and fool-proofed financial reports. This study result goes along with the result of Shintadevi (2015), Arifah (2017) and the result of Rahmaidha (2017) represents that accounting regulation obedience affects a negative significance against accounting fraud tendency.

On table 2, individual morality has level of significance of 0,005 not greater than (α) 0,05 with negative valued regression coefficient totalling -0,350 and so H_3 is acceptable. Meaning, individual morality affects negatively on accounting fraud tendency, the higher the individual morality level the lower the accounting fraud level. Therefore, the mentioned results is in line with attribution theory and moral development theory where a high number of morality will cause the level of accounting fraud tendency decreasing. Other than that, if LPD individuals have a high level of morality, in that case it will minimize the existence of a dishonest acts in committing fraud in order to prevent accounting fraud tendency. In other words, Kohlberg's moral development theory represents that moral is developing through three phases, for instance: pre-conventional phase, conventional phase, and post-conventional phase. Based on the aforementioned, LPD individuals most likely still in conventional phase. This result is gathered according to the overall value of the totalling respondent's answers underlining every indicator in individual morality variable. Respondent's answer on pre-conventional indicator possessed the overall amount of 373.67, on conventional indicator amounting 392.5, whereas post-conventional is 353. Therefore, in that case shows that the majority of respondent possessed the moral of conventional phase. Research result in line with research result of Indriastuti and Animah (2016), Bellyanti and Rasmini (2016), Udayani (2017), and Chandrayatna (2018) that stated morality affects negative significance against fraud level.

IV. CONCLUSION

According to analytical result, concluded that internal control afflict and significant against accounting fraud tendency. Meaning, the more effective the internal control that owned by the Gianyar LPD, the lower the accounting fraud tendency occurrences in Gianyar LPD. Accounting regulation obedience affects negatively and significant on accounting fraud tendency. In that case the higher the accounting regulation obedience level, the lower the accounting fraud tendency occurrences in Gianyar LPD. Individual morality influences negatively and significant on accounting fraud tendency. Meaning that the higher the morality level that possessed by LPD individuals, the lower he chance in accounting fraud tendency occurrences in Gianyar LPD.

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