

Factors That Affecting The Accounting Fraud In Kediri Cooperatives, Tabanan

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ARTICLE INFO

Article history:

Received :

Revised :

Accepted :

Keywords : Pressure, Internal Control System Effectiveness, Compensation Appropriateness, Management Morality, Compliance with Accounting Rules.

ABSTRAK

The study aims to empirically investigate the influence of pressure, the effectiveness of internal controls, compensation adequacy, management ethics, also adherence to accounting regulations on the inclination towards accounting fraud within cooperatives in Kediri District, Tabanan Regency. It involves employees from cooperatives operational for over a decade, with a sample size of 82 selected through purposive sampling. Multiple linear regression analysis is employed to test the hypotheses. Results reveal a positive impact of pressure on accounting fraud inclination, while the effectiveness of internal controls, compensation adequacy, management ethics, also compliance with accounting regulations negatively affect fraud propensity. Future research could expand the study's scope by considering additional variables, such as management's ethical culture, may influence accounting fraud tendencies.



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INTRODUCTION

Financial statements, resulting from the accounting process, serve as vital tools for stakeholders involved in business decision-making. Tampering with or containing fraudulent data, as defined by The Association of Certified Fraud Examiners (ACFE, 2016), can have detrimental effects, involving intentional illegal acts perpetrated within or outside an organization with the aim of personal or collective gain, ultimately leading to direct or indirect harm. Instances of accounting fraud, such as those observed in cooperatives, pose significant challenges also may result in financial losses for the institution also its stakeholders.

Instances of fraud in Indonesia, including notable cases in Bali, highlight the severity of the issue. Cooperative 99 in Tabanan Regency, for example, experienced financial distress, leading to customers being unable to access their savings amidst the COVID-19 pandemic. Similarly, a cooperative owner in Kediri District was implicated in fraudulent activities, causing substantial losses to customers across various regions. These cases underscore the urgent need for effective measures to combat accounting fraud also protect stakeholders' interests.

The effectiveness of internal control systems also the appropriateness of compensation play crucial roles in mitigating the likelihood of accounting fraud. While weak internal controls also inadequate compensation structures can create opportunities for fraudulent activities, studies have shown robust control systems also fair compensation practices can significantly

reduce the propensity for fraud. Additionally, management morality also compliance with accounting rules are essential factors in fostering ethical behavior also ensuring transparency also accountability, thereby further deterring accounting fraud.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Fraud Triangle Theory

There are many different elements that can put pressure on people to commit fraud, including both non-financial and financial ones. People may experience financial pressure to fulfill their duties, but they may also experience non-financial pressure to hide subpar performance. People may act in ways to escape their surroundings and relieve stress as a result of this pressure, even going so far as to engage in deviant conduct (Nurlia et al., 2021). Honor et al. (2019) contend pressure has no discernible impact on the tendency for accounting fraud, contrary to Wati et al. (2021) who contend pressure favorably increases the likelihood of accounting fraud.

Because it limits potential for fraud, the efficacy of the internal control system is critical (Suwarianti et al., 2020). Inadequate performance resulting from weak internal controls and a lack of integrity in supervisory controls can give offenders carte blanche to commit fraud within organizations. The inclination for accounting fraud is negatively impacted by the effectiveness of the internal control system, according to Irwansyah et al. (2018), however Santini et al. (2021) contend that there is no discernible relationship between the two.

Appropriate remuneration functions as a means of acknowledging or rewarding workers for their direct or indirect contributions to the company in the form of monetary or non-monetary rewards (Saud et al., 2021). Sufficient remuneration has the potential to reduce accounting fraud since employees' discontent with what they perceive to be unfair or inadequate compensation might cause them to perform worse, miss more work, or even commit fraud (Rahmi et al., 2019). Appropriate pay has a detrimental impact on the likelihood of accounting fraud, as Ayuni (2022) shows.

The principles and conventions that help people control their conduct are included in management morality (Hariawan, 2020). High management morality discourages management from committing accounting fraud by putting the needs of the business above personal benefit. The findings of Handayani et al. (2021) demonstrate the detrimental impact that managerial morality has on the tendency toward accounting fraud.

Organizations are required by law to follow all accounting standards for financial management and reporting in order to maintain accountability and transparency (Shintadevi et al., 2015). Although Nisrinanisa (2019) implies compliance with accounting rules may not directly effect the tendency for accounting fraud, higher compliance with accounting rules is connected with a decreased tendency for accounting fraud (Apriana et al., 2021).

According to the agency hypothesis, every individual involved in a commercial transaction has personal incentives that are in line with their individual interests. The principal's incapacity to monitor agent actions on a daily basis is the root cause of the escalation of agency conflict (Tiapandewi et al., 2020). This theory is used in this study because it is assumed that managers have access to more internal information than owners do. This could lead to information imbalance between managers and shareholders and encourage dishonest behavior.

H1: Pressure has a positive effect on the tendency of accounting fraud.

The efficacy of an organization's internal control system is crucial for achieving its objectives, including maintaining financial reporting accuracy, improving operational efficiency, also ensuring compliance with legal also regulatory standards. A strong internal control framework is expected to reduce instances of misconduct aimed at personal gain. Studies by Irwansyah

(2018), Utari et al. (2020), Handayani et al. (2021), also Sari (2022) consistently show a negative correlation between the effectiveness of internal controls also the propensity for accounting fraud. These findings suggest companies with well-established internal control mechanisms are better positioned to deter employees from engaging in fraudulent activities.

H2: The effectiveness of the internal control system has a negative effect on the tendency of accounting fraud.

Compensation encompasses the recognition offered to employees, whether tangible or intangible. Alou et al. (2017) define compensation adequacy as the satisfaction derived from rewards provided by the company, serving as fitting remuneration for employees' efforts, be it in salaries or wages. Adequate compensation aims to deter also mitigate fraudulent activities within organizations (Riyadi, 2021). Studies by Rahmi et al. (2019), Handayani et al. (2021), also Ayuni (2022) consistently show appropriate compensation is negatively associated with the inclination toward accounting fraud. This implies higher compliance in compensation leads to fewer occurrences of tendencies toward accounting fraud.

H3: Appropriateness of compensation has a negative effect on the tendency of accounting fraud.

Ethical conduct plays a pivotal role in the occurrence of fraud, with the propensity for accounting fraud being influenced by the moral values upheld by individuals involved. Management morality pertains to the ethical practice of adhering to principled behavior irrespective of financial gain (Boralla et al., 2021). Within a company or institution, management morality significantly impacts the likelihood of accounting fraud occurrences. study by Handayani et al. (2021) also Wahyuni et al. (2020) demonstrate management morality correlates negatively with the inclination towards accounting fraud. This indicates higher levels of management morality correspond to reduced tendencies of accounting fraud. The hypothesis:

H4: Management morality has a negative effect on the tendency of accounting fraud.

Compliance with accounting regulations encompasses the guidelines also provisions organizations must adhere to in financial management, financial reporting preparation, also financial accountability to ensure accurate information (Arifah et al., 2018). Failure to comply by accountants in compiling financial reports may contribute to undetectable accounting fraud. Studies by Irwansyah (2018), Santini et al. (2021), Handayani et al. (2021), Sari (2022), also Apriana et al. (2021) confirm compliance with accounting regulations negatively affects the tendency toward accounting fraud, indicating higher adherence corresponds to lower fraud tendencies.

H5: Compliance with accounting rules has a negative effect on the tendency of accounting fraud.

METHODS

The study investigated all cooperatives operating within Kediri District, Tabanan Regency, with a population consisting of 192 cooperative employees affiliated with cooperatives established for over a decade. Participants were selected using a purposive sampling method, focusing on managers also heads of the finance department from each legally recognized cooperative entity meeting the specified criteria. Ultimately, the sample comprised 82 cooperative employees who met the established requirements. Data analysis was performed using multiple linear regression analysis.

Table 1. Number of study Samples

No	Section Name	Amount
1	Cooperative Manager	41
2	Head of Cooperative Finance Section	41
	Total Sample	82

Accounting fraud encompasses deliberate alterations or omissions in financial reporting to deceive users. Independence was assessed using indicators from previous studies, covering manipulation/falsification, event omission, incorrect application of accounting principles, asset abuse/embezzlement, also improper asset treatment, measured on a 5-point Likert scale. Pressure, often stemming from unmet needs despite compensation, serves as a catalyst for fraudulent behavior, with indicators adapted from another study, including financial stability pressure, financial targets, personal financial needs, also external pressure, also rated on a 5-point Likert scale.

The efficacy of internal control involves directing, measuring, also overseeing an organization's resources to prevent also safeguard against misuse. Independence indicators for this aspect were derived from a recent study, encompassing control environment, risk assessment, information also communication, also control also monitoring activities, measured on a 5-point Likert scale. Compensation adequacy reflects employees' perception of the sufficiency of their rewards relative to their contributions, with indicators adapted from a previous study, including wages also salaries, incentives, allowances, also facilities, also rated on a 5-point Likert scale.

Management integrity pertains to the adherence of company management to moral principles also values, prioritizing broader also universal interests over corporate or personal gains. Independence indicators for this aspect were obtained from a recent study, encompassing discipline in financial reporting, commitment to responsible autonomy, also accurate financial reporting, all measured on a 5-point Likert scale. Adherence to accounting regulations signifies an organization's commitment to complying with all accounting provisions for effective, reliable, also accurate financial management also reporting. Independence indicators for this domain, adopted from a previous study, include implementation responsibility, public interest, integrity, objectivity, precautions, confidentiality, consistency, also technical standards, all rated on a 5-point Likert scale.

As indicated by the following equation.

$$Y = \alpha + \beta_1 T + \beta_2 ESPI + \beta_3 KK + \beta_4 MM + \beta_5 KAA + e \dots \dots \dots (1)$$

RESULTS AND DISCUSSION

Instrument Test

All indicators used to measure variables in this study show a Pearson correlation coefficient exceeding 0.30, with a significance level below 0.05, indicating their validity. Furthermore, all statements related to both dependent also independent variables surpassed the threshold of Cronbach's alpha value of 0.7, confirming the reliability of the questionnaire data.

Descriptive Statistical Analysis

Table 2. Results of Descriptive Statistics

Descriptive Statistics					
Variable	N	Minimum	Maximum	Means	std. Deviation
Q	82	10.00	20.00	16.5000	2.75882
ESPI	82	16.00	25.00	21.2073	2.05323
KK	82	12.00	20.00	17.4390	1.86652
MM	82	6.00	15.00	10.9146	2.91103
KAA	82	29.00	39.00	33.8780	2.50131
KKFA	82	11.00	25.00	20.3415	3.78176

Source: Appendix 3

Multiple Linear Regression Analysis Test

Table 3. Multiple Linear Regression Analysis Test Results
Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
1 (Constant)	13,463	4,537		2,967	0,004
Q	0.422	0.116	0.308	3,641	0,000
ESPI	-1,061	0.150	-0.576	-7,071	0,000
KK	-0.319	0.147	-0.157	-2,162	0,034
MM	-0.316	0.096	-0.244	-3,310	0,001
KAA	-0.401	0.108	-0.265	-3,721	0,000

a. Dependent Variable: KKFA

Source: Appendix 5

The equation of multiple linear regression can be obtained as follows:

$$KKFA = 13.463 + 0.422T - 1.061ESPI - 0.319KK - 0.316MM - 0.401KAA$$

Classic Assumption Test

Upon conducting the normality test using the Kolmogorov-Smirnov statistic, it is evident the Asym. Significance (2-tailed) value exceeds the threshold of 0.05, standing at 0.200. This indicates the data follows a normal distribution. The Multicollinearity test reveals tolerance values for each variable surpassing 0.10, also VIF values do not exceed 10, suggesting the absence of multicollinearity. Furthermore, the heteroscedasticity test indicates significance values for each variable exceeding 0.05, implying the absence of heteroscedasticity.

Coefficient of Determination Test (R2)

The Adjusted R-Square value for the coefficient of determination stands at 0.626 or 62.6%, suggesting approximately 62.6% of the variation in the tendency of accounting fraud can be explained by the variables of pressure, the effectiveness of the internal control system, the appropriateness of compensation, management morality, also compliance with accounting rules. The remaining 37.4% is attributed to other unaccounted factors.

F Test

The F-test results indicate an F-count value of 28.072, with a significance value of 0.000, less than 0.05. This indicates collectively, the variables of pressure, the effectiveness of the internal control system, the appropriateness of compensation, management morality, also compliance with accounting rules exert a significant influence on the tendency of accounting fraud. Therefore, the regression model is deemed suitable for further testing with additional data.

The Impact of Pressure on the Tendency of Accounting Fraud

The first hypothesis, supported by multiple linear regression tests, suggests that pressure positively impacts the tendency of accounting fraud. The results reveal a regression coefficient of 0.422 also a significance value of 0.000, less than 0.05, validating the hypothesis. This indicates that heightened pressure experienced by employees is associated with a heightened propensity for accounting fraud. Both internal also external pressures can drive employees to pursue needs beyond their means, potentially leading to various fraudulent activities. These findings are consistent with previous studies by Wati et al. (2021) also Kusumayanti et al. (2020), which also demonstrate the positive influence of pressure on the tendency of accounting fraud.

The Influence of the Effectiveness of the Internal Control System on the Tendency of Accounting Fraud

The second hypothesis suggests that a robust internal control system reduces the likelihood of accounting fraud, as indicated by multiple linear regression tests ($\beta = -1.061$, $p < 0.05$). Enhancing internal control effectiveness is expected to lower accounting fraud incidents. Effective internal controls involve maintaining financial integrity, improving operational efficiency, also ensuring legal compliance, which are crucial for preventing deviant behaviors like accounting fraud. These findings are consistent with previous research by Irwansyah (2018), Utari et al. (2020), Handayani et al. (2021), also Sari (2022), highlighting the role of effective internal controls in mitigating accounting fraud among employees within companies.

The Impact of Adequate Compensation on Accounting Fraud Propensity

The third hypothesis, which suggests appropriate compensation negatively affects the propensity for accounting fraud, is supported by multiple linear regression tests, revealing a regression coefficient of -0.319 with a significance value of 0.034, less than 0.05. Adequate compensation, reflecting the company's acknowledgment of employees' contributions, is expected to deter also minimize fraudulent acts within the agency. It holds significant importance for employees, fostering maximum performance also organizational success while ensuring their welfare. A well-designed compensation system is anticipated to instill fulfillment among individuals, thereby mitigating the occurrence of accounting fraud. These findings are consistent with previous studies by Rahmi et al. (2019), Handayani et al. (2021), also Ayuni (2022), demonstrating appropriate compensation negatively impacts the tendency of accounting fraud, indicating higher levels of conformity in compensation correlate with reduced occurrences of accounting fraud tendencies.

The Influence of Management Morality on Accounting Fraud Propensity

The fourth hypothesis, which suggests management morality negatively affects the tendency of accounting fraud, was validated through multiple linear regression tests, showing a regression coefficient of -0.316 with a significance value of 0.001, less than 0.05. Morality plays a crucial role in fraud occurrence, with the ethical values upheld by individuals influencing accounting fraud tendencies. Management morality, characterized by ethical behavior detached from considerations of profit, significantly impacts the propensity for

accounting fraud within a company or institution. High levels of management morality deter tendencies toward accounting fraud by prioritizing broader or universal interests over the company's interests alone. These findings align with previous studies by Handayani et al. (2021) also Wahyuni et al. (2020), indicating higher levels of management morality correspond to reduced tendencies for accounting fraud.

The Impact of Compliance with Accounting Rules on Accounting Fraud Propensity

The fifth hypothesis, which suggests adherence to accounting rules decreases the likelihood of accounting fraud, was confirmed through multiple linear regression tests, showing a regression coefficient of -0.401 with a significance value of 0.000, less than 0.05. Compliance with accounting rules encompasses all regulations organizations must adhere to in financial management, financial reporting, also financial accountability to ensure accurate information. Adherence to these rules by accountants in compiling financial reports serves to mitigate undetectable accounting fraud by auditors, thus reducing the propensity for such fraud. Previous studies by Irwansyah (2018), Santini et al. (2021), Handayani et al. (2021), Sari (2022), also Apriana et al. (2021) have also shown compliance with accounting rules has a negative impact on accounting fraud tendencies, highlighting the importance of strict adherence to these rules to minimize fraudulent behavior.

CONCLUSION

The data analysis reveals several factors influencing the likelihood of accounting fraud within cooperatives in Kediri District, Tabanan Regency. Firstly, there's a positive correlation between pressure also accounting fraud, indicating increased pressure on employees elevates the risk of fraudulent activities, stemming from internal also external sources. Conversely, a robust internal control system is negatively associated with accounting fraud, suggesting its effectiveness in mitigating fraudulent behavior. Additionally, appropriate compensation also ethical leadership negatively impact fraud tendencies, emphasizing their roles in reducing fraudulent behavior. Moreover, adherence to accounting rules has a negative effect on fraud tendencies, underscoring the importance of compliance to prevent fraudulent practices.

The Adjusted R² value of 0.626 suggests 62.6% of the variability in fraud tendencies can be explained by pressure, internal control effectiveness, compensation adequacy, management ethics, also compliance with accounting rules. However, 37.4% of the variability remains unexplained, possibly influenced by other factors. Future studies could explore additional variables like management ethical culture, opportunity, rationalization, ability, also information asymmetry to further understand fraud determinants.

This study's focus was solely on cooperatives in Kediri District, Tabanan Regency, highlighting the need for broader investigations encompassing diverse organizations to gain a comprehensive insight into accounting fraud dynamics.

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