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## Determining Factors of Fraud in Local Government

Sukhemi<sup>1</sup>, Indah Ayu Arum Sari<sup>2</sup>, Inayat Hanum Indriati<sup>3</sup>

<sup>1,2,3</sup> Universitas PGRI Yogyakarta

email: khemi\_mukh@yahoo.co.id<sup>1</sup>

### ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor penentu terjadinya fraud di pemerintah daerah. Penelitian ini menggunakan efektivitas pengendalian internal, kepatuhan terhadap aturan akuntansi, kesesuaian kompensasi, dan perilaku tidak etis sebagai variabel independen, sedangkan fraud sebagai variabel dependen. Penelitian dilakukan di Pemerintah Daerah (OPD) Bantul. Sampel penelitian ini sebanyak 86 responden. Sampel menggunakan metode *purposive sampling*. Data responden dianalisis dengan regresi linier berganda. Hasil penelitian menunjukkan: Efektivitas pengendalian internal berpengaruh terhadap fraud. Kepatuhan terhadap aturan akuntansi tidak mempengaruhi penipuan. Kepatuhan kompensasi tidak mempengaruhi penipuan. Perilaku tidak etis berdampak pada penipuan.

**Kata kunci:** Efektivitas Pengendalian Internal; Kepatuhan Aturan Akuntansi; Kesesuaian Kompensasi; Perilaku Tidak Etis; *Fraud*

### ABSTRACT

*The objectives of this research are to analyze determining factors of fraud in local government. This study used internal control effectiveness, compliance with accounting rules, compensation compliance, and unethical behavior as an independent variable, while fraud as the dependent variable. The research was conducted at Bantul local government (OPD). The sample of this research were 86 respondents. The sample uses a purposive sampling method. The respondent data is analyzed with multiple linear regression. The results showed: Internal control effectiveness has an impact on fraud. Compliance with accounting rules does not affect fraud. Compensations compliance does not affect fraud. Unethical behavior has an impact on fraud.*

**Keywords:** Internal Control Effectiveness; Compliance with Accounting Rules; Compensation Compliance; Unethical Behavior; *Fraud*

## INTRODUCTION

The rapid development of accounting globally has various impacts ranging from good and bad impacts, good impacts can be felt by users in utilizing accounting, while bad impacts can become loopholes in committing fraud (Damayanti, 2016). Fraud or fraud is a fraudulent attempt carried out on purpose to take the property or rights of others (Arens et al., 2014). Fraud that occurs in accounting can be caused by several factors, including external factors (companies) and internal factors (individuals). Three elements of fraud include fraud, concealment, and the resulting conversion (Trompeter et al., 2013). Fraud is determined by individual behavior, strong governance, and control, the economic and regulatory environment (Hugo, 2019). Fraud behavior consists of four domains, namely individuals, companies, organizations, and communities (Cooper et al., 2013). Fraud can be carried out in various ways, starting from removing important information in accounting, the opportunity or encouragement, manipulation, and other ways that lead to acts of corruption if allowed to continue (Udayani and Sari, 2017). Fraud can be done due to several conditions, including incentives, opportunities, and attitudes (Johnstone et al., 2013). Fraud is a deliberate action by the perpetrator and has an impact on financial statements if it is continuously carried out, resulting in losses to other related business agencies or organizations (Adinda and Ikhsan, 2015).

The effectiveness of internal control in agencies is one of the factors that influence fraud. Internal control is a process designed to provide adequate confidence about the achievement of goals (Johnstone et al., 2013). Weak internal control or lack of supervision can provide opportunities for someone to commit fraud which can harm both government and private agencies. The role of the inspectorate as an internal supervisor is expected to be able to streamline internal control (Ahriati et al., 2016). The existence of internal controls allows for cross-checks of one's work by others which can reduce the chances of fraud (Adelin and Fauzihardani, 2013). Internal control is an important element to prevent and detect fraud, poor quality of internal control provides an opportunity for fraud (Rae & Subramaniam, 2008). Weaknesses in internal control are a major factor in the occurrence of fraud (Zakaria et al, 2016). The existence of effective internal control is expected to minimize fraud in an institution (Shintadevi, 2015; Abdul Rahman et al, 2019; Ahmad, 2019).

One of the ways to handle fraud is with the applicable rules, the rules that apply in accounting are called accounting rules that have been regulated by the authorized institution. Accounting rules are made as to the basis for preparing financial reports (Rizky and Fitri, 2017). Accounting rules provide knowledge to agencies in carrying out accounting activities as best as possible to produce effective and efficient financial reports, to produce reliable and useful information for interested parties (Tarigan et al., 2016). In government organizations, financial reports are a tool used as a form of responsibility in carrying out operational functions and means of communication to the public in being accountable for their performance to the public which is carried out transparently without being covered up and presented fairly without any element of fraud in financial reports (Najah, 2013). In government organizations, agencies are required to comply with established rules regarding accounting reporting, the rules that have been established in government accounting are contained in Government Regulation Number 71 of 2010 concerning Government Accounting Standards (SAP). Based on PP RI Number 71 of 2010 concerning Standards Government Accounting (SAP) explains that every government agency is required to present a main financial report consisting of a Budget Realization Report, a Balance Change Report Excess Budget, Balance Sheet (Assets, Liabilities, and Equity), Report Operations, Cash Flow Statements, Change in Equity Reports, and Notes to Financial Statements. The reports that have been mentioned must be following SAP, if they are not prepared following applicable accounting standards, it will be detrimental to users or parties with an interest in financial statements. Adherence to accounting rules affects the tendency of accounting fraud (Indriastuti, 2017). Obeying the regulations that have been set is an obligation for government organizations to carry out their operational activities by the tasks and responsibilities that have been given (Putri, 2014).

Compensation is very important and one of the functions in managing human resources (HR) in an organization, because compensation is a sensitive aspect in a working relationship. Compensation is the work of employees towards the company so that the relationship between employees and the company can be said to be mutually beneficial (Sutrisno, 2016: 181-182). Compensation that is appropriate or said

to meet needs, employees will not seek opportunities to commit fraud (Junia et al., 2016). Fraudulent acts committed by a person are caused by the desire to maximize personal gain. Appropriate compensation is expected to reduce the desire to commit fraudulent acts (Indriastuti, 2017). The provision of appropriate compensation minimizes the actions of employees in committing accounting fraud through asset theft, manipulation, or other fraud because employee welfare is well cared for by the agency (Delfi et al., 2014). Companies that provide low compensation to CEOs tend to cause more fraud (Conyon, 2016). CEOs and CFOs with low compensation tend to commit fraud (Zhou et al, 2018). Providing adequate compensation to employees can be satisfaction and motivation for employees who work. Providing appropriate and appropriate compensation to employees will minimize the occurrence of fraud (Person, 2006). The compensation received by employees must be proportional to the contributions made by employees within the institution (Radhiah et al., 2016).

Moral norms are used as benchmarks in assessing the merits of behavior in society (Arijanto, 2011). Individual behavior is a major factor in fraud (Cohen et al, 2012). Unethical behavior can be said to be an act that violates rules and moral values and is unacceptable in society. Unethical behavior consists of abuse position, abuse of resources, abuse of power, no action (Tang and Chiu, 2003). The attitude of management in managing the company determines whether management can be an example in the company or not. If the behavior directed by management leads to unethical actions, fraud will be higher (Adelin and Fauzihardani, 2013). Fraud actions that occur are caused by unethical behavior committed within agencies or companies. Unethical behavior is usually carried out by abuse of authority and power, fraud, and other misuses of company resources such as assets (Rizky and Fitri, 2017). Unethical behavior can be said to be deviant behavior by someone to achieve certain goals (Bestari and Azlina, 2016). Unethical behavior affects accounting fraud (Rahmi and Sovia, 2017). Ethical behavior needs to be improved in preventing fraud (Carpenter, 2005).

Indonesia Corruption Watch (ICW) mapped the trend of abuse in the government sector in 2018 as many as 57 cases and mapping corruption trends in the district government of 170 cases with a loss value of 833 billion. Unqualified opinion (WTP) given by BPK for each regional government is not a guarantee for the absence of fraud. This research is more interesting because the research conducted at the Regional Apparatus Organization (OPD) in Bantul Regency related to fraud on the background of an unqualified opinion (WTP) obtained is not a guarantee of the absence of fraud found. as well as research on local governments as the party in charge of managing regional finances according to existing regulations, there is still a mismatch between one research and another. This study aims to determine the factors that influence fraud in local governments.

## **HYPOTHESES DEVELOPMENT**

### **Internal Control Effectiveness to Fraud**

Effective internal control is expected to reduce unwanted actions by the agency, which can lead to irregularities and are carried out by interested parties and are responsible for the process of preparing financial statements. The role of the inspectorate as an internal supervisor is expected to be able to streamline internal control (Ahriati et al., 2016). The existence of internal control allows cross-checking of one's work by others which can reduce the chance of fraud (Adelin and Fauzihardani, 2013).

Research conducted by Rahmi and Sovia (2017) on officials equivalent to echelon II and III which states that the effectiveness of internal control has an effect on fraud, thus the internal control system in the agency has been running effectively, so fraud (cheating) will decrease. Another research that supports is the research of Yani et al. (2016) which states that internal control affects the tendency of accounting fraud, meaning that the more effective the company's internal control, the lower the fraud committed. Based on the research results, the following hypotheses can be formulated:

**H<sub>1</sub>: Effectiveness of Internal Control Affects Fraud**

## **Compliance with Accounting Rules to Fraud**

Compliance with accounting rules is a guideline for organizations, if the financial statements made are not appropriate or without following the rules of applicable accounting rules, it can lead to bad behavior and can be an opportunity for accounting fraud (Shintadevi, 2015). Obedience to rules is seen as a guideline in carrying out the duties and responsibilities of managing finances, assets, presenting financial reports, and other supporting evidence in compiling reports.

Research conducted by Randiza and Anisma (2016) states that obedience to accounting rules affects the tendency of accounting fraud, meaning that the more obedient the company is to accounting rules, the lower the accounting fraud in a company. Other supporting research is Rizky and Fitri's research (2017) which states that compliance with accounting rules affects the level of fraud in the Aceh Provincial SKPA, meaning that the more obedient an agency is to accounting rules, the fraud that occurs will be reduced. Based on the research results, the following hypotheses can be formulated:

**H<sub>2</sub>: Compliance with Accounting Rules Affects Fraud**

## **Compensation Suitability to Fraud**

The provision of inappropriate compensation can result in employees taking deviant actions to meet needs, so that deviations due to non-compliance of compensation can harm the agency. Compensation that is appropriate or said to meet needs, employees will not look for opportunities to commit fraud (Junia et al., 2016). A person's fraudulent actions are caused by the desire to maximize personal gain. Appropriate compensation is expected to reduce the desire to commit fraudulent acts (Indriastuti, 2017). Providing appropriate compensation minimizes employee actions in committing accounting fraud through asset theft, manipulation or other fraud because employee welfare is well cared for by the agency (Delfi et al., 2014).

Research conducted by Ramadhany et al. (2017) stated that the suitability of compensation has an influence on the tendency of cheating at the Pekanbaru City Hospital. Other studies that support the research conducted by Junia et al. (2016) which states that the suitability of compensation has an effect on fraud in the government sector of Kampar City. Based on the research results, the following hypotheses can be formulated:

**H<sub>3</sub>: Compensation Suitability Affects Fraud**

## **Unethical Behavior to Fraud**

One of the factors that influence fraud in the government sector is unethical behavior. Unethical behavior consists of behavior that abuses position, behavior that abuses power, behavior that abuses organizational resources, and behavior that does nothing (Faisal, 2013). The attitude of management in managing the company determines whether management can be an example in the company or not. If the behavior directed by management leads to unethical actions, fraud will be higher (Adelin and Fauzihardani, 2013)

Research conducted by Zulkarnain (2013) states that unethical behavior has an influence on fraud in the Surakarta city office, meaning that the unethical behavior of employees in the bureaucracy/management will have an influence on government accounting fraud. Other supporting research is Rizky and Fitri's research (2017) which was conducted at SKPA in Aceh Province. The higher the level of unethical behavior, the higher the level of government accounting fraud. Based on the research results, the following hypotheses can be proposed:

**H<sub>4</sub>: Unethical Behavior Affects Fraud**

## RESEARCH METHODS

The population in this study was the regional apparatus organization in Bantul Regency, using a sample of 5 agencies and 19 agencies. The sample selection method used purposive sampling with certain criteria. The sample criteria are those who are assigned and authorized to carry out functions in the accounting, finance, treasury, budget, and asset sections participating in the accounting sector, namely consisting of sub-division heads, heads of fields, section heads, and staff, and have worked for at least 1 year.

## RESULTS AND DISCUSSION

This research uses descriptive statistics, multiple linear regression test, F test, and t-test to test the hypothesis with the following test results:

**Table 1. Descriptive Statistics Results**

	Minimum	Maximum	Mean	Std. Deviation
Internal Control Effectiveness	5	25	20.47	3.384
Accounting Rule Obedience	10	33	24.13	3.633
Compensation Suitability	37	80	57.67	8.844
Unethical behavior	9	25	19.19	3.667
<i>Fraud</i>	11	45	36.03	6.534
Valid N (listwise)				

Source: Data Processed (2020)

Based on table 1, the answer to the internal control effectiveness variable (X1) has a minimum value of 5, a maximum value of 25, an average value of 20.47 which is close to the maximum value so that it can be concluded that the effectiveness of internal control is quite high, and the standard deviation is 3,384. The answer to the accounting rule obedience variable (X2) has a minimum value of 10, a maximum value of 33, an average value of 24.13 which is close to the maximum value so that it can be concluded that the obedience of accounting rules is quite high, and the standard deviation value is 3.633. The answer to the compensation suitability variable (X3) has a minimum value of 37, a maximum value of 80, an average value of 57.67, so it can be concluded that the suitability of compensation is quite low, and a standard deviation of 8.844. The answer to the unethical behavior variable (X4) has a minimum value of 9, a maximum value of 25, an average value of 19.19 which is close to the maximum value so that it can be concluded that unethical behavior is quite high, and a standard deviation of 3.667. The answer to a variable (Y) has a minimum value of 11, a maximum value of 45, an average value of 36.03 which is close to the maximum value so that it can be concluded that fraud is quite high, and a standard deviation of 6,534.

Based on the results of the classical assumption test of the normal distributed regression model, each variable does not have multicollinearity and no heteroscedasticity is found in the regression model

**Table 2. Hypotheses Testing**

Model	Unstandardized Coefficients		t	Sig.
	B	Std. error		
Konstanta	14.889	5.563	2,677	0,009
Internal Control Effectiveness	0,395	0,159	2,490	0,015
Accounting Rule Obedience	-0,219	0,145	-1,506	0,136
Compensation Suitability	-0,052	0,058	-0,896	0,373
Unethical behavior	1.112	0,148	7,528	0,000
F Statistic	27,291			
Sig. F	0,000			
Adj R square	0,553			

Source: Data Processed (2020)

Based on the table of hypothesis test results, it shows the positive influence of the internal control effectiveness variable on fraud in the local government of Bantul district, the significance value obtained is 0.015 which is smaller than 0.05, meaning that the effectiveness of internal control (KPI) affects fraud. The more effective internal controls within the agency, the more likely that fraud to occur will decrease, with internal controls that are running well and effectively, agencies can carry out their assigned duties and responsibilities by minimizing fraud.

Meanwhile, the results of the hypothesis test for the variable compliance with accounting rules (KAA), the significance value obtained is 0.136 ( $> 0.05$ ), which means that obedience to accounting rules does not affect fraud, non-compliance with accounting rules can lead to fraud in institutions that are difficult to detect. 3) The coefficient value of the accounting rule obedience variable has a negative value of -0.219, which means that if the obedience of accounting rules increases by one unit, fraud will decrease by -0.219. Pressure on the achievement of goals within an organization can be a trigger for fraud, such as manipulating documents to comply with predetermined regulations. Adherence to accounting rules can reduce fraud accompanied by the firmness of superiors in enforcing rules to apply to employees within the agency, so there is no opportunity or opportunity to commit fraud due to disobedience to rules, obedience to accounting rules is a rule that must be obeyed by all agencies in carrying out their duties and responsibilities. responsible for preparing financial reports, budgets, and so on.

The results of the employee compensation variable (KK) hypothesis test, the significance value obtained is 0.373 ( $> 0.05$ ), meaning that employee compensation does not affect fraud, meaning that appropriate or unsuitable compensation cannot reduce the level of fraud, because the compensation set is following duties and responsibilities that have been given. The coefficient value of the employee compensation variable has a negative value of -0.052, which means that if the suitability of compensation increases by one unit, then fraud will decrease by -0.52. For employees, compensation is a determinant of the level of welfare of employees and their families, so agencies need to determine compensation with various considerations and prudence so that the interests of both parties can be accommodated. Compensation given to employees has been adjusted to their duties and responsibilities so that the size of the compensation does not affect fraud.

The results of hypothesis testing for the variable unethical behavior (PTE), the significance value obtained is 0.000 ( $< 0.05$ ), which means that unethical behavior affects fraud, this means that the more someone behaves inappropriately, the higher the likelihood of fraud occurring within the institution. The coefficient value of the unethical behavior variable has a positive value of 1.112, which means that if unethical behavior increases by one unit, fraud will increase by 1.112. Unethical behavior itself is deviant or unjustified behavior that arises because you are not satisfied with the results obtained. To minimize fraud, the local government of Bantul is expected to be able to encourage ethical behavior.

## CONCLUSION

Based on the test results on the determinants of fraud in the Bantul local government, it can be concluded that the effectiveness of internal control and unethical behavior affects fraud, while compliance with accounting rules and suitability of compensation does not affect fraud. With internal controls that run well and effectively, agencies can carry out their assigned duties and responsibilities by minimizing the occurrence of fraud caused by ineffective internal controls. For local governments, this research has implications for preventing fraud in the government sector, which can be done with the firmness of superiors in enforcing existing regulations, providing compensation by the responsibilities given so that there are no gaps that lead to fraud, and minimizing unethical behavior in agency.

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