



The Effect of Internal Control Effectiveness, Individual Morality and Accountability on Accounting Fraud

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ABSTRACT

The purpose of the study is to demonstrate how accounting fraud is influenced by efficiency of internal control, individual morality, and accountability. The study was carried out in a village in the Kepahiang Regency's Muara Kemumu District. The exploration populace was 37 town authorities in Muara Kemumu Locale, Kepahiang Regime, utilizing a purposive examining technique with the rules that town authorities were associated with overseeing town subsidizes, for example, the Town Head, Town Secretary, Town Financier, Head of Monetary Undertakings and Head of Arranging Issues. The research employs a quantitative methodology, and the primary data used in the data collection process come from the responses to 37 questionnaires. With the assistance of the SPSS Statistics 29 program, the method for data analysis makes use of multiple linear regression analysis. The examination results show that (1) the viability of inside control decidedly affects bookkeeping extortion (2) individual ethical quality emphatically affects bookkeeping misrepresentation (3) responsibility adversely affects bookkeeping extortion

INTRODUCTION

According to the Indonesian Accountants Association (2013), accounting fraud is: (1) errors that occur due to fraud caused by financial reports, namely intentional errors that reduce the amounts shown or disclosed in financial reports to deceive people reading them, and (2) misstatements related to actions inappropriate use of assets (often called misuse or embezzlement) related to the pilfering of an organization's assets, causing financial reports not to be presented. Acts of fraud can usually occur due to motivation from the perpetrator, such as greed, economic pressure, and a lack of supervision can result in abuse of authority.

In village financial management, there is a village budget distributed by the government in the form of state expenditure income originating from the budget allocated by the central government to the regions as a balancing fund for the purposes of managing village government. The amount of village budget given to each village by the central government through the regional government is very large. Therefore, there are concerns about how village funds are managed, because this can cause problems to occur in the future, such as poor financial management by village officials. The government has allocated funding for villages of Rp. 70 trillion in state revenue and expenditure in 2023, the amount continues to increase by 3.09% compared to the 2022 outlook of IDR. 67.9 trillion (<https://dataindonesia.id>).

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ACFE (Association of Certified Fraud Examiners) states that forms of accounting fraud are categorized into 3 things, namely financial reporting irregularities, misuse of assets and corruption. The phenomenon of accounting fraud that occurred in Talang Tige Village, Muara Kemumu District, Kepahiang Regency. Based on the results of the Kepahiang Inspectorate audit, it was found that the state suffered losses from misuse of the Talang Tige Village Fund for FY 2019 reaching IDR 400 million. This case was revealed in 2023 with the case of misuse of the management of Talang Tige village budget resources for the 2019 FY, in the project to build village infrastructure in Talang Tige Village, which included the construction of a retaining wall and the opening of a lapen road with a village fund budget for the 2019 FY of 1.1 billion. (<https://radarkepahiang.disway.id>).

Basically, fraud occurs due to several reasons. Fraud triangle theory is a theory that explains the occurrence of fraud. According to Singleton (2006) in Pamungkas (2019), there are three reasons individuals commit fraud, these three reasons are: 1) Pressure, namely the pressure to commit fraudulent acts, 2) Opportunity, namely the situation that allows fraud to occur, and 3) rationalization, specifically the presence of character, attitudes or a set of moral standards that allow certain parties to commit fraud. There are factors influencing accounting fraud such as the effectiveness of internal control, individual morality and accountability.

The first factor that may result in accounting fraud is the effectiveness of internal control. According to Nazarah et al., (2021) the effectiveness of internal control is a benchmark for assessing how well or poorly an organization achieves its goals through the systems or procedures used by executives (regional heads, agencies and apparatus) to regulate and ensure the presentation of financial reports that are correct. effectiveness, operational efficiency, and following existing regulations. helps internal controls become more effective, thereby reducing the possibility of fraud. Internal control is very important and carried out well to reduce the possibility of detrimental actions to the organization such as accounting fraud. Because there is an opportunity to cause individuals to commit accounting fraud, a person's intention to commit accounting fraud increases. By implementing effective internal controls it is possible that fraud can be reduced.

Another factor that causes accounting fraud is individual morality, which refers to bad and good behavior through individual actions (morals). According to Yulian et al., (2022) Morals are a generally accepted concept about what is wrong and right in human actions. The level of moral reasoning possessed by different individuals, someone with a low level of moral reasoning can take advantage of the situation in a way that will benefit them. However, the level of education or position does not guarantee that someone has good morals. Because they know the consequences or punishment they will receive if they violate the norms. Good people don't want to cheat. As a result, people with high individual morals tend to behave in an ethical way because they are sensitive to ethical issues and vice versa.

The final factor that causes accounting fraud is Accountability, accountability is that the individual responsible for the trust received must be responsible for carrying out that trust, whether successful or unsuccessful Mulyanto et al., (2021). Someone who holds an important position can deliberately commit fraud. An accountable organization is defined as an organization that can provide information openly about the policies made by the organization.

LITERATURE REVIEW

Fraud Triangle Theory

The fraud triangle theory is a concept regarding the occurrence of fraud. This concept first appeared, Cressey (1953) introduced it in the professional literature SAS No. 99. Named the fraud triangle, it is often also called the fraud triangle. The fraud triangle has main elements in a fraud situation and these three elements have been described in the fraud triangle.

Accounting Fraud

According to the Indonesian Accountants Association (2013), accounting fraud is: (1) errors that occur due to fraud caused by financial reports, namely intentional errors that reduce the amounts shown or disclosed in financial reports to deceive people reading them, and (2) Misstatements relate to unwise use of assets (which is usually meant as an understanding or an evasion) related to theft of organizational assets.

Effectiveness of Internal Control

According to Nazarah et al., (2021) the effectiveness of internal control is a benchmark for assessing how well or poorly an organization achieves its goals through the systems or procedures used by executives (regional heads, agencies and apparatus) to regulate and ensure the disclosure of financial reports effectiveness, efficiency and compliance with applicable regulations. Thus, internal control is carried out effectively and can reduce the possibility of causing fraud within the organization.

Individual Morality

According to Yulian et al., (2022) Morals are a generally accepted concept about right and wrong in human actions. If someone has a better level of moral reasoning, they will prefer not to cheat, if someone's moral level is low, it makes them more likely to commit fraud.

Accountability

According to Mulyanto et al., (2021). Accountability means that individuals who are given a mandate are responsible for its implementation, whether successful or failed. Village officials must be able to comply with village financial management standards to provide accountable and transparent financial information (Masni & Sari, 2023).

Previous Research and Hypothesis Development

- **The Effect of Internal Control Effectiveness on Accounting Fraud**

According to Nazarah et al., (2021) the effectiveness of internal control is a benchmark for assessing how well or poorly an organization achieves its goals through the systems or procedures used by executives (regional heads, agencies and apparatus) to regulate and ensure the presentation of accurate financial reports.effective, efficient comply applicable regulations. Thus, adequate internal control reduces the possibility of fraud within the organization.

Based on fraud triangle theory, it defines three factors that motivate individuals to commit acts of accounting fraud, one of which is the opportunity factor. Fraud is influenced by opportunity. If there is a large opportunity, fraud will occur frequently (Islamiyah, 2018). Increasing internal control efficacy is one strategy to do this, reducing the likelihood of fraud and enabling the achievement of organizational objectives.. Likewise, when internal control effectiveness is not

implemented properly, the opportunity to commit fraud can increase. Therefore, to ensure that all work complies with organizational policies and procedures, an organization is required to have effective internal controls (Irwansyah & Syufriadi, 2019).

H1: The effectiveness of internal control has a negative effect on accounting fraud

- **The Influence of Individual Morality on Accounting Fraud**

Morals are generally accepted concepts about right and wrong in human actions. Morals are all actions that are acceptable according to general standards of acceptability and are considered good and bad.

This is related to the meaning of rationalization. in the fraud triangle theory. rationalization explains the existence of traits, personalities, or principles that allow someone to commit fraud, or someone is in an environment that is compelling enough to cause someone to rationalize the act of cheating (Utomo, 2018). High rationalization causes a higher chance of someone committing fraud. Individuals with low morals will act in accordance with rationalization and seek the truth about their deviant actions (Suarniti & Ratna Sari, 2020). What can be done to reduce fraud is to improve individual morality. So that the possibility of fraud can be minimized in order to fulfill the objectives of the organization. Likewise, when individual morality is low, acts of fraud will increase.

H2: Individual morality has a negative effect on accounting fraud

- **The Effect of Accountability on Accounting Fraud**

According to Mulyanto et al., (2021). Accountability means that an individual accepts a mandate and is responsible for its implementation, whether successful or unsuccessful. Village officials must be able to comply with village financial management standards to provide accountable and transparent financial information (Masni & Sari, 2023).

This is related to the fraud triangle theory. Fraudulent actions can occur due to pressure. Pressure is one of the factors that originates within a person which makes it a motivation to commit fraudulent acts (Ratmono et al., 2017). The pressure faced can be either monetary or non-monetary in nature pressure. According to research by Muhsin et al., (2018), This has proven that pressure has a positive influence on fraud, proving that the greater the pressure a person feels, the greater the person's actions in committing fraud. What can be done to reduce fraud is to increase accountability so that the possibility of fraud can be minimized in order to fulfill the objectives of the organization. Likewise, when accountability is low, acts of fraud will increase.

H3: Accountability has a negative effect on accounting fraud

METHODOLOGY

Population, Sample and Data Collection Methods

The population of this study was 40 village officials working in the Village Government in Muara Kemumu District, Kepahiang Regency, using a sampling technique using a purposive sampling method using the criteria that village officials served as Village Head, Village Secretary, Village Treasurer, Head of Financial Affairs, and Head of Planning Affairs. The scientific research uses quantitative analysis, the data collection method in the scientific research uses preliminary data obtained from the results of the research of 37 research projects. This approach allows for the identification of patterns and relationships between variables through statistical methods. The research instrument used in data collection was a structured questionnaire that was distributed directly to the selected respondents. The questionnaire was designed based on indicators derived from relevant theories and previous studies.

Perform data analysis using multiple data analysis with the help of the SPSS application. The use of multiple linear regression analysis aims to examine the effect of independent variables on the dependent variable simultaneously. SPSS (Statistical Package for the Social Sciences) is employed as a statistical tool to process, test, and interpret the research data effectively and accurately. Before the regression analysis, the data were tested for validity, reliability, classical assumptions, and multicollinearity to ensure that the model meets statistical requirements.

RESULT

Table 1. Descriptive Statistics

Variabel	N	kisaran Teoritis			Kisaran Aktual			Std. Deviation
		Min	Max	Mean	Min	Max	Mean	
Kecurangan Akuntansi	37	9	45	27	9	27	17,59	4,051
Efektivitas Pengendalian Internal	37	17	85	51	64	85	75,95	5,537
Moralitas Individu	37	4	20	12	8	20	14,08	2,488
Akuntabilitas	37	8	40	24	32	40	36,89	2,503

The table above shows there are 37 respondents in the study. The accounting fraud variable has an actual range of 9-27 with a standard deviation of 4.051 and a minimum value of 9 and a maximum of 45 with an actual mean value <theoretical mean of 17.59 <27. So it can be concluded that the average accounting fraud is low.

The internal control effectiveness variable has a standard deviation of 5.537, a minimum value of 17 and a maximum value of 85 are obtained. There is an actual range between 64-85. The actual mean value > theoretical mean is 75.95 > 51 so it can be concluded that the average effectiveness of internal control is high.

The individual morality variable has a standard deviation of 2.488, a minimum value of 4 and a maximum value of 20 are obtained. There is an actual range between 8-20. The actual mean value > theoretical mean is 14.08 > 12 so it can be concluded that the average individual morality is high.

The accountability variable has an actual range of 32-40 with a standard deviation of 2.503 and a minimum value of 8 and a maximum of 40. The actual mean value is > theoretical mean, namely 36.89 > 24, so it can be concluded that the average accountability is high.

Data Quality Test Results

Table 2. Rehabilitation Test Results

No	Variabel	Conbach's Alpha	Keterangan
1	Kecurangan Akuntansi	0,763	Reliabilitas
2	Efektivitas Pengendalian Internal	0,801	Reliabilitas
3	Moralitas Individu	0,741	Reliabilitas
4	Akuntabilitas	0,791	Reliabilitas

The table above displays the Cronbach Alpha statistical results. Where the statement of all research variables is reliable because the Cronbach Alpha coefficient is all greater than 0.70.

Classic Assumption Test Results

Table 3. Normality Test Results

Asymp sig (2-Tailed)	Keterangan
0,061	Normal

The Normality test uses a probability value (Exact.Sig) for the chance of unstandardized residual occurrence can be seen in table 4.3.1 where Kolmogorov Smirnov 0.061 is more than 0.05 which means the instrument has a normal distribution.

Table 4. Multicollinearity Test Results

Variabel	Collenearity	Statistic	Keterangan
	Tolerance	VIF	
Efektivitas Pengendalian Internal	0,607	1,648	Bebas Multikolinearitas
Moralitas Individu	0,955	1,047	Bebas Multikolinearitas
Akuntabilitas	0,617	1,616	Bebas Multikolinearitas

That the VIIF value must be less than 10 and the tolerance value (t) for all variables must be greater than 0.01, the regression equation model of this study does not exhibit any signs of multicollinearity, as the table above illustrates.

Table 5. Heteroscedasticity Test Results

Variabel	Signifikasi	Keterangan
Efektivitas Pengendalian Internal	0,376	Bebas Heteroskedastisitas
Moralitas Individu	0,960	Bebas Heteroskedastisitas
Akuntabilitas	0,066	Bebas Heteroskedastisitas

There is no heteroscedasticity in the research variables, as the table above demonstrates, with each variable having a significance value larger than 0.05.

Table 6. Hypothesis Test Results

Variabel	Understandardized Coefficients		Standardized Coefficients	T	Sig	Keterangan
	Koefisiensi b	Std. Error				
(Constants)	1,966	3,819		0,515	0,610	
Efektivitas Pengendalian Internal	0,501	0,055	1,033	9,120	0,000	Hipotesis Ditolak
Moralitas Individu	0,210	0,098	0,194	2,155	0,039	Hipotesis Ditolak
Akuntabilitas	-0,689	0,120	-0,641	-5,718	0,000	Hipotesis Diterima

The first hypothesis is that accounting conditions are negatively influenced by the internal control effectiveness variable. The table explains that this variable has a coefficient of 0.501, with a significance calculation of $0.000 < 0.05$. It can be concluded that H1 in the research is rejected, meaning that effectiveness of internal had a positive effect on accounting fraud..

The second hypothesis is that accounting conditions are negatively influenced by individual morality variables. However, based on the t test in the table above, it explains that this variable has a coefficient of 0.210 with a significant calculation of $0.039 < 0.05$. It was concluded that H2 in the research was rejected, meaning that individual morality had a positive effect on accounting fraud.

The third hypothesis, in the table above, states that the accountability variable has a negative effect on accounting fraud, producing a coefficient of -0.689, significant $0.000 < 0.05$. It was concluded that H3 in the research was accepted, meaning that accountability had a negative effect on accounting fraud.

DISCUSSION

Effectiveness of Internal Control Against Accounting Fraud

The research results are in line with the fraud triangle, which explains the relationship between internal controls functioning effectively. In this theory, it explains that the ineffectiveness of internal control will provide an opportunity for village officials so that village officials can commit acts of accounting fraud, because the internal control that is implemented is less effective so that village officials do not work according to applicable standards. This theoretical relationship provides an explanation regarding the consequences of accounting fraud if the effectiveness of internal control has not been implemented effectively by village officials.

This is in line with research results by Ilyas Ali et al. (2023) which states that the effectiveness of internal control has a positive effect on accounting fraud. Dewi & Padnyawati (2022) also stated that accounting finance has a positive influence on the effectiveness of internal control. Thus, if the internal control of village officials is not running effectively, then it is likely that accounting fraud will tend to occur.

Individual Morality Against Accounting Fraud

The research results are in line with the fraud triangle theory explaining its relationship to individual morality. In this theory, it explains that bad morals make someone rationalize acts of accounting fraud. Individuals who have good morals prefer not to commit fraud, this is due to their rationalization and competence.

This is in line with the results of research conducted by Nurjanah and Setiawan (2021) which states that individual morality has a positive influence on accounting fraud. Putri et al. (2019) also stated that individual morality has a positive influence on the state of accounting. Based on this study, it shows that when someone has bad morals, they will have the possibility to commit fraud due to the rationalization and competence they have.

Accountability for Accounting Fraud

The research results are in line with the fraud triangle theory and help explain its relationship to accountability. In this theory, it explains that the existence of accountability or accountability in order to be able to provide open information when carrying out tasks through managing organizational resources shows that there are factors inhibiting acts of fraud. So if accountability in village officials is high, this will reduce accounting fraud.

This is in line with the results of research conducted by Masni & Sari (2023) which stated that accountability has a negative effect on accounting fraud and previous research conducted by Sari et al., (2019) that accountability has a negative effect on accounting fraud. Based on the outcomes of this research, it means that the recipient of the mandate is responsible for their obligations and duties by providing information and transparency regarding what they have managed well, This can reduce the likelihood of fraud so that the

CONCLUSION AND RECOMMENDATION

Based on the research that has been carried out, several things can be concluded, including the following:

1. The effectiveness of internal control has a positive influence on accounting fraud in the village of Muara Kemumu District, Kepahiang Regency. The study's findings demonstrate that Muara Kemumu District village administrators' internal control, Kepahiang Regency is not yet effective, which creates an opportunity for village officials not to work according to applicable regulations, thereby causing an increase in accounting fraud.
2. Individual morality has a positive influence on accounting fraud in Muara Kemumu Village, Kepahiang Regency. The results of this research show that individuals have low morals so they rationalize themselves to carry out deceptive practices based on the rationalization and competence of the individual, this means that they are increasingly irrational, which leads to high levels of accounting fraud.
3. Accountability has a negative influence on accounting fraud in the Village of Muara Kemumu District, Kepahiang Regency. The results of this research show more the recipient of the mandate takes responsibility for their obligations and duties by providing information and transparency regarding what they have managed well, the more the occurrence of accounting fraud can be minimized, so that the level of fraud will decrease.

Based on the research results, discussion and conclusions, there are several considerations in the research, so that further research can consider the following suggestions:

1. For further research, it is hoped that in collecting data, direct assistance will be provided in filling out the questionnaire so that the relevant respondents provide information according to the actual situation and have the ability to improve research results.
2. Future researchers can add additional variables for further research to perfect research on accounting fraud which influences accounting fraud, such as organizational culture, appropriateness of compensation.

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