DETERMINANTS OF FRAUD TENDENCY WITH INTERNAL CONTROL SYSTEM (SPI) AS A MODERATING VARIABLE (STUDY OF SAVINGS AND LOAN COOPERATIVES IN SIKKA DISTRICT)

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Abstract

This study aims to test the effect of fraud diamond theory on fraud tendencies with internal control systems as moderating variables. This study uses 135 sample data taken using a purposive method based on criteria. The research method used is quantitative with a survey approach. The data used in this study is a questionnaire. Data analysis using Moderated Regression Analysis. The study's results indicate that rationalization and capability positively affect fraud tendencies and internal control systems moderate the effect of capability on fraud tendencies. The results also show that pressure and opportunity do not affect fraud tendencies while internal control systems do not moderate the effect of pressure, opportunity, and rationalization on fraud tendencies. Based on the results of the study, savings and loan cooperatives in Sikka Regency do not provide pressure but provide motivation and compensation to meet every need and improve the internal control system.

Keywords: Pressure, Opportunity, Rationalization, Capability, Fraud Tendency, Internal Control Systems

INTRODUCTION

Fraud is a criminal act in accounting that is intentionally carried out by one or more people in management or those responsible for management, employees, and third parties that involve deception to obtain large profits (Albrecht, 2003). Basically, fraud is a series of unreasonable and unlawful actions carried out by people outside and inside the company to gain profit and harm others (ACFE, 2016).

In 2004, the Fraud Triangle Theory was refined by Wolfe Hermanson into the Fraud Diamond Theory (fraud quadrilateral) which explains that the determining factor that drives fraud is by measuring individual capability in processing data. Without cooperation between someone who has the capability (certain abilities) then it can be ensured that fraud will not occur in a company. Although opportunity, pressure and rationalization can attract individuals or groups of people to commit fraud.

The Association of Certified Fraud Examiners (ACFE) in 2016, classified fraud into various classifications which later became known as the "Fraud Tree", namely Asset Misappropriation, False Statements or Misrepresentations (Fradulent Statements), and Corruption.

According to IFAC (International Federation of Accountants), internal control is a system owned by an organization to manage the risks implemented, can be understood, and supervised by the leadership, management, and employees to gain benefits and prevent losses in order to achieve organizational goals. Internal control is a representation of all activities within the organization that must be implemented, where the process carried out by the board of commissioners is intended to provide adequate assurance about the achievement of effective and efficient operational control objectives, reliability of financial reports, and compliance with applicable laws and regulations (COSO, 1992 in Hiro Tugiman, 2004).

Cooperatives are joint business entities engaged in the economy, consisting of people who are generally economically weak who join voluntarily and on the basis of equal rights, are obliged to carry out a business aimed at meeting the needs of its members. The growth of cooperatives in Indonesia began in 1896. Cooperatives entered Indonesia since the end of the 19th century, namely around 1896, pioneered by RA Wiriadmaja". Furthermore, cooperatives have developed from time to time until now.

Unhealthy cooperatives and even bankruptcy are mainly caused by financial management fraud which is suspected to be due to the weak implementation of fraud prevention factors (Wati et al., 2021). One of the causes of the reduced tendency of fraud is internal control. Internal control is a procedure designed to provide reasonable assurance for management in a company or organization to achieve the company's goals. A control is used to find out or control activities in a company or organization. Internal control is very important to implement to provide supervision for an entity against human deficiencies and to minimize errors or behavior that deviates from the rules.

Fraud can occur anywhere and anytime, both in the private sector and in the government sector, one of which can occur in the private sector, namely leasing (financing) companies. Leasing is the main choice for people to get money easily and the process required is relatively fast. Tight competition and its easy nature in disbursing credit make financing companies face the risk of bad credit, but problems in leasing are not only bad credit problems but can also be caused by 5 deviations or fraud committed by employees in the company (Anggono, 2021).

REVIEW OF LITERATURE

Agency Theory

Agency Theory was first proposed by Jensen and Meckling (1976). An agency relationship is a contract in which one or more people (principals) order another person (agent) to perform a service on behalf of the principal and authorize the agent to make the best decisions for the principal.

Cooperative

According to Article 1 number 1 of Law No. 17 of 2012 concerning Cooperatives, it states that: "A cooperative is a legal entity established by individuals or cooperative legal entities, with the separation of the wealth of its members as capital to run a business, which fulfills shared aspirations and needs in the economic, social and cultural fields in accordance with cooperative values and principles."

Fraud Diamond Theory

Fraud diamond is a new view of the fraud phenomenon put forward by Wolfe and Hermanson, (2004). Fraud diamond is a form of refinement of the Fraud Triangle theory by Cressey (1953). Fraud diamond adds one qualitative element that is believed to have a significant influence on fraud, namely capability.

Internal Control System

COSO: 2013 defines internal control as follows:

"Internal control is a process, affected by an antity's board of directors, management, and other personnel, designed to provide reasonable assurance regarding the achievement of objectives relating to operations, reporting, and compliance".

In the document The Committee Of Sponsoring Organization (COSO, 2013) mentions 5 main elements of an effective internal control system, namely as follows:

1. Control environment is creating control conditions in the organization and influencing the control awareness of the organization's members.
2. Risk assessment is the identification, analysis and management of entity risks related to the preparation of financial statements in accordance with generally accepted principles.
3. Control activities, namely the creation of procedures and policies to provide assurance that the instructions made by management are implemented.
4. Information and Communication, is an accounting system created to identify, classify, analyze, record and report an entity's transactions, and to account for the entity's assets and debts.
5. Monitoring is a method of monitoring or routinely checking the performance of the internal control system.

RESEARCH METHOD

This study was designed to test between independent variables, namely pressure, opportunity, rationalization, and capability, against the tendency of fraud which is the dependent variable and the internal control system as a moderating variable. The type of research used is quantitative research that uses numbers and statistical calculations. This is in accordance with Sudaryana's opinion which states that quantitative research is research that emphasizes the analysis of numerical data (numbers) processed using statistical methods

(Sudaryana, 2022: 8). Quantitative research can be interpreted as a research method used to research a particular population or sample, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative or statistical in nature with the aim of testing the established Hypothesis. This research was conducted at the Savings and Loan Cooperative in Sikka Regency.

Population

According to Sugiyono (2019: 126), population is a generalization area consisting of objects or subjects that have certain quantities and characteristics that have been determined by researchers to be studied further and then conclusions drawn. The population used in this study were all employees of the Savings and Loan Cooperatives - Savings and Loan Cooperatives in Sikka Regency.

Sample

A sample is part of the number and characteristics possessed by the population (Sugiyono, 2019: 127). The sampling technique in this study is purposive sampling. According to Sugiyono (2019: 133) purposive sampling is a sample determination technique with certain considerations. The reason for using the purposive sampling technique is because not all samples have the criteria that match the author's determination. Therefore, the researcher chose the purposive sampling technique by determining certain considerations or criteria that must be met by the samples used. In this study, the sample criteria used are as follows:

1. Savings and Loan Cooperatives – Savings and Loan Cooperatives under the auspices of Puskopdit Swadaya Utama.
2. Savings and Loan Cooperative - A Savings and Loan Cooperative that is a legal entity
3. Savings and Loan Cooperative Employees – Savings and Loan Cooperatives who have functional positions such as Managers, Supervisors and Branch Managers.

The selection of these criteria is based on cooperatives that have legal entities which are legally operating and functional officials are based on the Law and the Articles of Association of the Cooperative, which have functional positions and play an important role in the development of the Savings and Loan Cooperative. Based on the above criteria, the researcher determined a sample of 135 employees as respondents consisting of several

functional positions, namely Managers, Supervisors and Branch Managers of Savings and Loan Cooperatives.

RESULTS AND DISCUSSION

Validity Test

The criteria used to determine whether it is valid or not is if the correlation between the score of each question item and the total score has a significance level below <0.05 then the question item can be said to be valid, and if the correlation between the score of each question item and the total score has a significance level above >0.05 then the question item is not valid. The results of the validity test in this study are presented in Table 1 as follows:

Table 1.
Validity Test Results

Variables	Item	Results	R table	Information
Pressure (X1)	P1	0.666	0.444	Valid
	P2	0.641	0.444	Valid
	P3	0.743	0.444	Valid
	P4	0.751	0.444	Valid
Opportunity (X2)	O1	0.699	0.444	Valid
	O2	0.647	0.444	Valid
	O3	0.742	0.444	Valid
	O4	0.671	0.444	Valid
	O5	0.616	0.444	Valid
Rational (X3)	R1	0.618	0.444	Valid
	R2	0.603	0.444	Valid
	R3	0.732	0.444	Valid
	R4	0.561	0.444	Valid
Capability (X4)	K1	0.711	0.444	Valid
	K2	0.667	0.444	Valid
	K3	0.789	0.444	Valid
	K4	0.793	0.444	Valid
	K5	0.658	0.444	Valid
Internal Control (PI) (Z)	PI1	0.772	0.444	Valid
	PI2	0.665	0.444	Valid
	PI3	0.796	0.444	Valid
	PI4	0.761	0.444	Valid
	PI5	0.829	0.444	Valid

	PI6	0.784	0.444	Valid
	PI7	0.825	0.444	Valid
Fraud (Y)	F1	0.600	0.444	Valid
	F2	0.755	0.444	Valid
	F3	0.792	0.444	Valid
	F4	0.814	0.444	Valid
	F5	0.729	0.444	Valid
	F6	0.748	0.444	Valid
	F7	0.809	0.444	Valid
	F8	0.769	0.444	Valid

Source: Primary data processed using statistical tests

Based on Table 1, it shows that all correlations between the scores of each question item and the total score have a significance level below <0.05, so it can be explained that all variable indicators in this study are valid and can be used as research instruments.

Reliability Test

The reliability test used is one shot or measurement only once. Here the measurement is only once and then the results are compared with other questions or measure the correlation between the answers to the questions. SPSS provides facilities to measure reliability with the Cronbach Alpha statistical test. A construct or variable is said to be reliable if it provides Cronbach Alpha > 0.60 or greater than 0.60. The results of the reliability test of the research variables are presented in Table 2 as follows:

Table 2.
Reliability Test Results

Variables	Cronbach's Alpha	Information
Pressure (X1)	0.752	Reliable
Opportunity (X2)	0.780	Reliable
Rational (X3)	0.996	Reliable
Capability (X4)	0.748	Reliable
Internal Control (Z)	0.888	Reliable
Fraud (Y)	0.881	Reliable

Source: Primary data processed using statistical tests

Based on Table 2 regarding the results of the reliability test, it shows that all variable indicators show a Cronbach's alpha value greater than 0.60, so it can be explained that all variable indicators in this study are reliable and suitable for use as research instruments. The results of the instrument testing showed that all research instruments were valid and reliable

so all research instruments were suitable for further analysis on all research samples, namely 135 samples.

Classical Assumption Test

Normality Test

In this study, the normality test was carried out using Kolmogorov-Smirnov to determine whether the data was normally distributed, with the following criteria (Ghozali, 2011: 163):

a. If the significance value (sig) < α = 0.05 then the data is not normally distributed.
b. If the significance value (sig) > α = 0.05 then the data is normally distributed.

Normality testing is done by looking at the 2-tailed significant value. If the data has a significant level greater than 0.05 or 5%, it can be concluded that*H*0 is accepted, so it can be said to be normally distributed (Ghozali, 2011). Below is Table 3 of the results of the normality test:

Table 3.
Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		135
Normal Parameters	Mean	.0000000
	Std. Deviation	3.01594758
Most Extreme Differences	Absolute	.064
	Positive	.064
	Negative	-.044
Kolmogorov-Smirnov Z		.738
Asymp. Sig. (2-tailed)		.647
a. Test distribution is Normal.		

Source: Primary data processed using statistical tests

Based on Table 3 above, it can be seen that the asymp sig. (2-tailed) value is 0.647 > alpha 0.05 so that the classical assumption for the normality test is met and it can be concluded that the data used is normally distributed.

Heteroscedasticity Test

In detecting the presence or absence of heteroscedasticity, this study uses the Glejser test. If the significance value is > 0.05 then homoscedasticity occurs and this is what should

happen. However, if on the contrary, the significance value is < 0.05 then there is heteroscedasticity. Below is Table 4 of the results of the heteroscedasticity test:

Table 4.
Heteroscedasticity Test Results

Variables	Sig	Information
Pressure (X1)	0.437	There is no heteroscedasticity
Opportunity (X2)	0.083	There is no heteroscedasticity
Rational (X3)	0.144	There is no heteroscedasticity
Capability (X4)	0.064	There is no heteroscedasticity
Control System Internal (Z)	0.228	There is no heteroscedasticity

Source: Primary data processed using statistical tests

Based on Table 4, it can be seen that the results of the heteroscedasticity test on variable X1 have a sig value of 0.437 > 0.05, variable X2 has a sig value of 0.083 > 0.05, variable X3 has a sig value of 0.144 > 0.05, variable X4 has a sig value of 0.064 > 0.05, and variable Z has a sig value of 0.228 > 0.05, so it can be concluded that in this study the assumption of identical residuals has been met/there is no heteroscedasticity in the regression model.

Multicollinearity Test

According to Ghozali (2011: 105-106), the multicollinearity test aims to test whether the regression model finds a correlation between independent variables. Because a good regression model should not correlate with independent variables. The presence or absence of multicollinearity in the regression model can be seen in:

a. The value of tolerance and its opposite.
b. Variance Inflation Factor (VIF)

Tolerance measures the variability by the selected independent variables that are not explained by the variables. So a low tolerance value is the same as a high VIF value (because VIF = 1/ Tolerance). The VIF limit is 10 and the tolerance value is 0.1. The indication is multicollinearity, namely if the VIF is more than 10. Conversely, if the VIF value is less than 10, there is no multicollinearity. The following is Table 5 of the results of the multicollinearity test:

Table 5.
Multicollinearity Test Results

Independent Variables	Collinearity Statistics		Information
	Tolerance	VIF	
Pressure (X1)	0.831	1.203	Not occur multicollinearity
Opportunity (X2)	0.956	1,047	Not occur multicollinearity
Rational (X3)	0.933	1,072	Not occur multicollinearity
Capability (X4)	0.851	1.175	Not occur multicollinearity
Control System Internal (Z)	0.997	1.003	Not occur multicollinearity

Source: Primary data processed using statistical tests

Based on Table 5 above, it can be seen that the results of the multicollinearity test on variable X1 have a VIF value of 1.203 <10 and a tolerance value of 0.831>0.1; variable X2 has a VIF value of 1.047 <10 and a tolerance value of 0.956>0.1; variable X3 has a VIF value of 1.072 <10 and a tolerance value of 0.933>0.1; variable X4 has a VIF value of 1.175 <10 and a tolerance value of 0.851>0.1; variable Z has a VIF value of 1.003 <10 and a tolerance value of 0.997>0.1 so that it can be concluded that in this study there was no case of multicollinearity between the predictor/independent variables.

Multiple Linear Regression Test

Multiple linear regression analysis is conducted to determine the relationship between independent variables of at least 2 variables. The results of multiple linear regression can be seen in the following table 6:

Table 6.
Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.495	1,885		.263	.793
Pressure	.041	.132	.024	.310	.757

Opportunity	.122	.093	.093	1,309	.193
Rationalization	.187	.082	.163	2.278	.024
Capability	.698	.099	.531	7.075	.000

a. Dependent Variable: Propensity to Cheat

Based on Table 6, the results of the multiple linear regression equation are as follows:

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + e .$$

$$Y = 0.495 + 0.041X1 + 0.122X2 + 0.187X3 + 0.698X4 + e.$$

The regression equation shows the relationship between the independent variable and the dependent variable partially.

Moderated Regression Analysis (MRA) Test

Moderated Regression Analysis (MRA) is a regression model by conducting interaction tests between variables. This Hypothesis Testing aims to determine the effect of pressure, opportunity, rationalization, and capability on the tendency of fraud and to determine the effect of the internal control system that moderates the relationship between pressure, opportunity, rationalization, and capability on the tendency of fraud in Savings and Loan Cooperatives in Sikka Regency. The results of Moderated Regression Analysis (MRA) can be seen in the following table 7:

Table 7.
Moderated Regression Analysis (MRA) Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,587	1,436		5.978	.000
	Pressure with Control System Internal	-.010	.004	-.236	-2,349	.020
	Opportunity with Control System Internal	.000	.003	-.009	-.100	.921
	Rationalization with Internal Control System	.001	.003	.043	.478	.634

	Capability with Internal Control System	.023	.004	.557	6.230	.000

Source: Primary data processed using statistical tests

From Table 7 above, it can be seen that the regression equation is as follows:

F = 8.587 + 0.041 (P) + 0.122 (O) + 0.187 (R) + 0.698 (C) – 0.010 (SPI*P) + 0.000 (SPI*O) + 0.001 (SPI*R) + 0.023 (SPI*C) +ε

Information :

F =Fraud (Y)

P =Pressure (X1)

O =Opportunity (X2)

R =Rationalization (X3)

C = Capabilities (X4)

SPI = Internal Control System (Z)

α = Constant

ε = Standard Error

β1 – β4 = Regression Coefficient

From the regression equation above, it can be explained that the significant and insignificant variables are:

a. The coefficient value of the interaction between P and SPI as moderation of Fraud is -0.010. The coefficient value shows a negative sign which means that Pressure has a relationship that is not in the same direction as Fraud with the Internal Control System as a moderator.
b. The interaction coefficient value of O with SPI as a moderation against Fraud is 0.000. The coefficient value shows a positive sign which means that Opportunity has a unidirectional relationship with Fraud with the Internal Control System as a moderator.
c. The interaction coefficient value of R with SPI as a moderation of Fraud is 0.001. The coefficient value shows a positive sign which means that Rationalization has a unidirectional relationship with Fraud with the Internal Control System as a moderator.

d. The interaction coefficient value of C with SPI as a moderation of Fraud is 0.023. The coefficient value shows a positive sign which means that Capability has a unidirectional relationship with Fraud with the Internal Control System as a moderator.

Based on the regression analysis, the Goodness of Fit was then observed, namely the determination coefficient test (R2), and the Hypothesis Test (t-test) which are explained in Tables 8 and 9 as follows:

Coefficient of Determination Test (R2)

Table 8.
Multiple Determination Coefficient Analysis Test Results (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.491a	.241	.217	3,460

a. Predictors: (Constant), Capability with Internal Control System, Opportunity with Internal Control System, Rationalization with Internal Control System, Pressure with Internal Control System

Source: Primary data processed using statistical tests

Based on Table 8, it can be seen that the R2 value is 0.241 or 24.1%, meaning that the influence of the Pressure, Rationalization, Opportunity, and Capability variables on the Fraud Tendency variable after the moderating variable (Internal Control System) is 24.1% and 75.9% is explained by other variables outside the research model.

So, it can be concluded that after the existence of the Internal Control System moderating variable, it can weaken the influence of the Pressure, Rationalization, Opportunity, and Capability variables on the Fraud Tendency variable.

Hypothesis Test (t-Test)

Table 9.
Hypothesis Test Results (t-Test)

	B	t	Sig.	Caption
(Constant)	0.495	0.263	0.793	
XI	0.041	0.310	0.757	Rejected
X2	0.122	1,309	0.193	Rejected
X3	0.187	2.278	0.024	Accepted
X4	0.698	7.075	0.000	Accepted
(Constant)	8,587	5.978	0.000	
	-0.010			Rejected

X1Z		-2,349	0.020	
X2Z	0.000	-0.100	0.921	Rejected
X3Z	0.001	0.478	0.634	Rejected
X4Z	0.023	6.230	0.000	Accepted

Table 9 explains how much influence the independent variable has on the dependent variable using the moderation variable. The following results are obtained:

a. The Pressure variable shows a significance value greater than 0.05, 0.757 with a beta of 0.041. These results indicate that HI is rejected.
b. The Opportunity variable shows a significance value greater than 0.05, which is 0.193 with a beta of 0.122. These results indicate that H2 is rejected.
c. The Rationalization variable shows a significance value smaller than 0.05, which is 0.024 with a beta of 0.187. These results indicate that H3 is accepted.
d. The Capability variable shows a significance value smaller than 0.05, which is 0.000 with a beta of 0.698. These results indicate that H4 is accepted.
e. The Pressure variable with the Internal Control System as a moderator shows a significance value smaller than 0.05, which is 0.020 with a beta of -0.010. These results indicate that H5 is rejected.
f. The Opportunity variable with Internal Control System as a moderator shows a significance value greater than 0.05, namely 0.921 with a beta of 0.000. These results indicate that H6 is rejected.
g. The Rationalization variable with Internal Control System as a moderator shows a significance value greater than 0.05, namely 0.634 with a beta of 0.001. These results indicate that H7 is rejected.
h. The Capability variable with Internal Control System as a moderator shows a significance value smaller than 0.05, namely 0.000 with a beta of 0.023. These results indicate that H8 is accepted.

CONCLUSION

Based on the research results and discussions that have been described previously, the conclusions that can be drawn are as follows:

1. Pressure does not affect the tendency of fraud in Savings and Loan Cooperatives in Sikka Regency.
2. These results indicate that the greater the pressure, the less the tendency for fraud in savings and loan cooperatives in Sikka Regency.
3. Opportunity does not affect the tendency of fraud in Savings and Loan Cooperatives in Sikka Regency.

   These results indicate that the greater the opportunity, the less the tendency for fraud in savings and loan cooperatives in Sikka Regency.
4. Rationalization influences the tendency of fraud in Savings and Loan Cooperatives in Sikka Regency.

   These results indicate that the greater the rationalization, the greater the tendency of fraud in savings and loan cooperatives in Sikka Regency.

   Capabilities influence the tendency of fraud in Savings and Loan Cooperatives in Sikka Regency. These results indicate that the greater the capability can increase the tendency of fraud in savings and loan cooperatives in Sikka Regency.
5. The Internal Control System does not moderate the influence of Pressure on the tendency of fraud in Savings and Loan Cooperatives in Sikka Regency.

   These results indicate that even with the existence of an internal control system, it will not strengthen the influence of pressure on the tendency to commit fraud.
6. The Internal Control System does not moderate the influence of Opportunity on the tendency of fraud in Savings and Loan Cooperatives in Sikka Regency.

   This result indicates that the internal control system does not strengthen the opportunity against the tendency of fraud. This means that without the internal control system and the opportunity itself does not affect the tendency of fraud.
7. The Internal Control System does not moderate the influence of Rationalization on the tendency of fraud in Savings and Loan Cooperatives in Sikka Regency.

   These results indicate that rationalization is not reinforced by the internal control system. However, rationalization itself has a positive effect on the tendency of fraud.
8. Internal Control System moderates the influence of Capability on the tendency of fraud in Savings and Loan Cooperatives in Sikka Regency.

These results indicate that the internal control system strengthens the influence of capability on the tendency of fraud.

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