The Study of Individual Morality and Internal Control and the Relationship on Accounting Fraud

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Abstract

Good governance is required by society to create a government free of corruption, collusion, and nepotism. According to this study, individual morality and internal control impact accounting trends in Makassar City Regional Work Units. This study's data was obtained directly from the source without the use of intermediaries, namely by taking the data to the Makassar City Regional Revenue agency office and processing it using a Direct Questionnaire with 43 respondents as research objects. Hypothesis testing using the data analysis technique used, multiple linear regression with the Statistical Package for Social Science, was used for the analysis method (SPSS). According to hypothesis testing results, individual Morality and Internal Control have a negative and significant effect on the Tendency of Fraud Accounting. The study's findings are expected to lead to a greater focus on individual morality and internal control systems to reduce accounting fraud.

Keywords: Internal Control; Accounting Fraud; Individual Morality

1. Introduction

All Indonesians want a government free of corruption, collusion, and nepotism, so they demand good governance (Heriningsih & Rusherlistyani, 2013). As part of the public's expectation of government accountability, the public expects a transparent financial report with adequate disclosure (Yuliant & Gamayuni, 2017). The importance of disclosing all information in local government reports is to avoid misunderstandings during the reading process. As a result, the government's financial statement disclosure should meet the requirements of existing regulations and include disclosure elements that will make financial statement users' lives easier (Setyowati, 2016). The public's demand for corruption-free, collusion-free, and nepotism-free governance in Indonesia. As part of the public's expectation of government accountability, the public expects a transparent financial report with adequate disclosure (Rahim, Ahmad, Muslim & Nursadirah, 2020). The importance of disclosing all information in local government reports is to avoid misunderstandings during the reading process. Government financial reports produced as a result must adhere to the principles on time and be prepared by Government Accounting Standards, as defined by Government Regulation Number 71 of 2010. In fact, the Supreme Audit Agency discovered irregularities in government financial report audits. As a result, the government's financial statement disclosure should meet the requirements of existing regulations and include disclosure elements that will make financial statement users' lives easier (Setyowati, 2016).

Accounting data in the form of financial reports is essential in the government sector. The presentation of financial statements is a form of local government accountability that demonstrates that the government has exercised good governance to meet the community's aspirations and the state's goals (Mardiasmo, 2009; Muna & Harris, 2018; Muslim, Ahmad & Rahim, 2019). The risk of fraud is inextricably linked to financial management in public and private sectors (Sholehah, Rahim & Muslim, 2018). To avoid recording errors or acts of accounting fraud, government financial reports must be prepared by parties with expertise and competence in the area of regional financial accounting (Randiza & Anisma, 2016; Apriliana & Budiarto, 2018; Rahim et al., 2020).

The purpose of this study is to show that fraud detection requires serious consideration. A type of fraud or dishonest

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behavior is what the term fraud means (Tuanakotta, 2007; Sudarmo, 2015). Wahyuni, (2019) defines fraud as all kinds of thoughts and efforts by a person to gain advantage from others by coercing the truth, and covering all unexpected, scheming or hidden ways, as well as every way that isn't good. The difference between fraud and error is the underlying action, whether it was done intentionally or not. It's called fraud if the action is done on purpose, and it's called an error if it's done by accident (Prasetyo, Kamaliah, & Hanif, 2015). In financial statements, fraud is an intentional misstatement or loss of amount or disclosure (Ferdian & Naim, 2006). Fraud is an intentional act committed for personal gain that has resulted in a financial loss to one or more parties or institutions (Fahmi, 2008).

According to the Indonesian Corruption Watch (ICW), 2018 was a year marked by a significant increase in corruption cases. Transparency International (TI) releases the Corruption Perception Index (CPI) every year, a global index that measures corruption. Indonesia received a 40 in 2018 and placed it 85th out of 180 countries in terms of corruption. This information demonstrates that the Indonesian government must prioritize the prevention and elimination of corruption. Indonesia has a score of 40, indicating that it is still unable to overcome its corruption problems (Corruption Perception Index, 2019). Asset protection and compliance with laws and regulations are top priorities in government circles. Safeguarding state assets is a critical issue that needs to be addressed by the government; if state assets are not properly protected, embezzlement, theft, and other forms of manipulation will be easy to perpetrate (Sholehah, Rahim, & Muslim, 2018). According to data from the Corruption Eradication Commission (KPK), as of December 31, 2019, bribery corruption is the most common type of corruption in Indonesia. This study focuses on cases of fraud in local government agencies.

Table 1. Corruption in Different Case Types

Cases	2011	2012	2013	2014	2015	2016	2017	2018	2019
Purchasing goods and services	10	8	9	15	14	14	15	17	18
Getting a License	0	0	3	5	1	1	2	1	0
Bribery	25	34	50	20	38	79	93	168	119
Accusations	0	0	1	6	1	1	0	4	1
Abuse of the Budget	4	3	0	4	2	1	1	0	2
TPPU	0	2	7	5	1	3	8	6	5
Hindering the KPK Process	0	2	0	3	0	0	2	3	0
Total	**39**	**48**	**70**	**58**	**57**	**99**	**121**	**199**	**120**

In 2019, state losses were more likely to occur due to weaknesses in the Internal Control System (SPI) and non-compliance with legislation. It is necessary to have an auditor's role as part of an organization's internal control system to reduce accounting fraud. The internal control system is critical to an organization's ability to protect itself from unwanted events, including those perpetrated by its own employees (Sholehah et al., 2018). Based on the description of this research phenomenon, it is clear that auditors' ability to detect fraud is a critical skill to prevent and detect fraud as soon as possible. An auditor's skill or expertise in detecting fraud in financial statements is known as their ability to detect fraud (Hartan & Waluyo, 2016; Rahim et al., 2019; Muslim et al., 2020).

Accounting fraud can be caused by external factors in the company and internal factors within the individual. According to (Ramamoorti, 2008; Zimmerman, 1977), behavioral factors are at the root of the fraud problem. According to Setyowati, (2016), agency problems also exist in government organizations because the People are principles that mandate the government as an agent to carry out government tasks to improve the welfare of the people. Politicians can also be referred to as principles because they take on the role of the people. Still, they can also be referred to as agents because they carry out supervisory duties entrusted to them by the people. This theory implies that the principles of both the people and the government must directly supervise agents such as politicians. Politicians, as principles, require information to assess the government's performance. According to Fadzil & Nyoto (2011), the central government and local governments have a principal-agent relationship. The principal is the federal government, and the local government is the agent. As a unitary state, the local government is accountable to both the voters and the central government. According to (Fadzil & Nyoto, 2011), agency relationships cause information asymmetry, which causes opportunism, moral hazard, and advertisement selection. When viewed from the perspective of the legislative agency's relationship with the people, the legislature acts as an agent to protect the people's interests (principal). Still, there is no clear mechanism, regulation, or control in delegating people's authority to the legislature. This frequently results in budget distortion prepared by the legislature. The budget does not reflect resource fulfillment allocation to the community but instead prioritizes the legislative parties' self-interests. If this occurs, the approved budget is likely to be used to launch acts of theft of people's rights, also known as corruption (Mauro, 1998; Keefer & Khemani, 2003).

The fraud triangle concept was first introduced by (Cressey 1953). Cressey concluded that a trusted person is a breach of trust when he sees himself as someone who has financial problems that he can't tell others about, realizing that this problem can be solved secretly by abusing his authority as a trustee in the financial sector and his daily behavior allows him

to do so. According to Tuanakotta (2007), fraud has three distinct characteristics. The fraud triangle comprises three elements present in most cases of fraud: pressure, opportunity, and rationalization (Kurniawati, 2012).

Individual morality refers to a person's ability to solve ethical problems. Personal morality has a negative and insignificant effect on accounting fraud (Sholehah et al., 2018; Eliza, 2015; Novikasari, Desmiyawati & Silfi, 2017). Individual morality will influence a person's ethical behavior, according to the findings of several studies presented. Individuals with low personal morality will act differently than those with high individual morality. Individuals with low individual morality are more likely to fraud, whereas those with high individual morality are less likely to fraud. Moral reasoning is when individuals determine what is right or wrong, good or bad, and how this affects ethical decisions (Alkam, 2013; Syarhayuti, 2016). Hanif & Naibaho (2014) discovered that moral reasoning influences the auditor's quality of the audit. Auditor maintains his professional values to provide a reliable audit opinion if he has moral reasoning. However, another study (Indira Januarti, 2010) claims that moral reasoning hurts audit quality; this study shows that even when respondents have poor moral reasoning, the audit quality remains high. This is demonstrated in a negative and significant manner.

> H1: In the Regional Apparatus Organization of South Sulawesi Province, individual morality has a significant negative impact on accounting fraud

Accounting control is a part of the internal control system that includes organizational structure, methods, and measures coordinated to maintain organizational wealth and ensure the accuracy and reliability of accounting data (Bastian, 2006). An internal control system is implemented comprehensively within the central government and regional governments to achieve organizational goals through effective and efficient activities, financial reporting reliability, asset safeguarding, and adherence to laws and regulations, according to Government Regulation Number 60 of 2008. The government's internal control system is based on PP SPIP Number 60 of 2008. It includes the control environment, risk assessment, control activities, information and communication, and monitoring. Internal control is essential for maintaining the integrity of management personnel. According to Puspasari & Suwardi (2012), internal control is a policy or procedure designed to reduce data loss due to security threats. Internal controls can help a company reduce accounting fraud (Sholehah, Rahim & Muslim, 2018; Eliza, 2015; Novikasari, Desmiyawati & Silfi, 2017; Hamdani, 2017).

> H2: In the Regional Apparatus Organization of South Sulawesi Province, internal control has a significant negative effect on accounting fraud.

2. Research Design and Method

Using information data in the form of numeric symbols and analyzed using statistics, this study uses a quantitative approach to reveal the effect of individual morality and internal control on the tendency of accounting fraud. Researchers distributed the questionnaire to all employees in the finance and accounting section of the SKPD office (Makassar City Regional Revenue Agency). The questionnaire is given and is accompanied by a permit application letter and an explanation of the research's purpose. It is in the form of experimental research case questions related to the object under study. Also, clear instructions for filling out the questionnaire were included in distributing the questionnaire to make it easier to provide complete answers. An independent variable, also known as a free variable, is a variable that influences or occurs due to the dependent variable (bound). Individual The research instrument is a questionnaire with five alternative answers on a Likert scale, each with a score, namely strongly agree (5 Point), agree (4 Point), disagree (3 Point), disagree (2 Point), and strongly disagree (1 Point). The classic assumption tests (normality test, multicollinearity test, and heteroscedasticity test) and hypothesis testing (coefficient of determination R2 and t-test) were used in the analysis.

3. Results and Discussion

Result Analysis

Gender, age, education level, and length of employment are among the questions asked about respondent characteristics OPD officials from South Sulawesi Province were used as respondents in this study. Female respondents accounted for 28 people (65.11 percent), while male respondents accounted for 15 people (34.88 percent). There were 19 people aged 31-40 years (44.18 percent), 13 people aged 21-30 years (30.23 percent), and 9 people aged 41-50 years (20.93 percent) and above among the respondents. Over the last 50 years, as many as two people have died (4.65 percent) The percentage was S1 as many as 30 people (59.76%), S2 as many as 8 people (18.60%), and S3 as many as 5 people (62%) based on educational level. According to the length of time spent working, 13 taxpayers (30.23%), 16 taxpayers (37.20%), and 14 taxpayers (>

10 years) were among the respondents (32.55 percent).

The validity test is used to determine whether the measuring instrument that has been prepared accurately measures the target. A measuring instrument with high validity will have a small error variant, or in other words, the test will run its course by producing results that are consistent with the test's intent. If the calculated r value, which is the item value of the Corrected Item-Total Correlation> from the r table at a significance of 0.05, the data is declared valid (5 percent). The Pearson Correlation approach was used to test the data's validity.

Table 2. Validity Test Results

Questions	Corrected Item-Total Correlation (count)	r-table	Info
X1.1	0,483	0,301	Valid
X1.2	0,648	0,301	Valid
X1.3	0,377	0,301	Valid
X1.4	0,451	0,301	Valid
X1.5	0,459	0,301	Valid
X1.6	0,568	0,301	Valid
X1.7	0,521	0,301	Valid
X2.1	0,530	0,301	Valid
X2.2	0,567	0,301	Valid
X2.3	0,537	0,301	Valid
X2.4	0,757	0,301	Valid
X2.5	0,817	0,301	Valid
X2.6	0,757	0,301	Valid
X2.7	0,447	0,301	Valid
Y1	0,621	0,301	Valid
Y2	0,466	0,301	Valid
Y3	0,464	0,301	Valid
Y4	0,660	0,301	Valid
Y5	0,791	0,301	Valid
Y6	0,531	0,301	Valid
Y7	0,630	0,301	Valid

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Reability Limits	Info
Individual Morality	0,694	0,60	Reliable
Internal control	0,762	0,60	Reliable
Accounting Fraud	0,691	0,60	Reliable

Table 4. Normality Test Results (One Sample Kolmogorov-Smirnor)

		Unstandardized Residual
N		43
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.55592159
Most Extreme Differences	Absolute	.088
	Positive	.076
	Negative	-.088
Test Statistic		.088
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance

Because the r table value obtained from the product-moment statistical table at degrees of freedom with an alpha of 5% is greater than 0.301, the corrected item-total correlation of each question item on the variable of accounting fraud tendency is declared valid based on table 2. This means the individual morality questionnaire can measure what needs to be measured, ensuring that employee responses to the published questionnaire are consistent and stable over time. The reliability test was used to see if the data collection tools were accurate, stable, and consistent. A reliability test is a tool for determining a questionnaire's reliability that serves as an indicator of a variable. If a respondent's answer remains consistent over time, the questionnaire is said to be reliable. If the Cronbach Alpha statistical test yields a reliability coefficient of > 0.60, the research instrument's criteria are realistic. According to table 3, the Individual Morality variable (X1) has a Cronbach Alpha of 0.694, the Internal Control variable (X2) has a Cronbach Alpha of 0.762, and the Accounting Fraud Tendency variable (Y) has a Cronbach Alpha of 0.691 (Y). This means that all questionnaires used for further measurements are very good or reliable. To determine whether the residual value is normally distributed, the normal test is used. In this study, graph analysis and statistical tests are used to determine whether the data is normal or not.

The value of $0.200 > 0.05$ in the Normal Test, as shown in Table 4, indicates that the residual value is normally distributed. Figure 1 shows that there are points (data) scattered around the diagonal line, with the distribution of these points following the diagonal line's direction. This means that, based on the Probability Plot normality chart analysis, the regression models in this study meet the requirements of asymsu normal. The multicollinearity test is used to determine whether the two variables deviate from the traditional multicollinearity assumption. If the value of the inflation factor (VIF) in the regression model is less than 10, the variable does not have multicollinearity problems with other independent variables, according to the multicollinearity test.
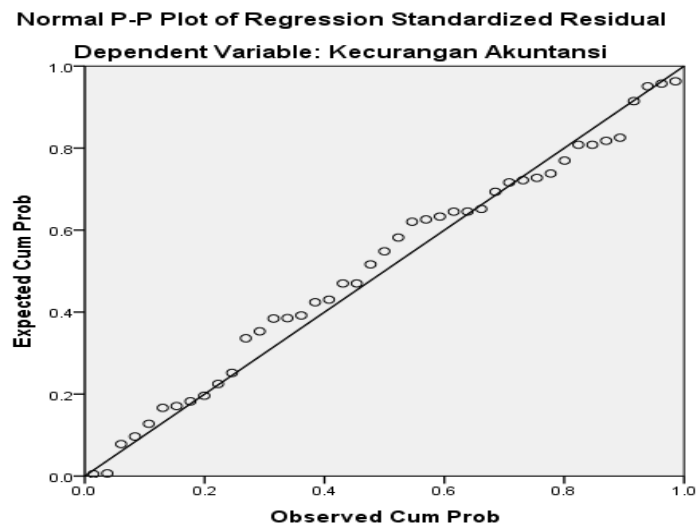

Figure 1. Normal Test Results - Normal Probability Plot

Figure 1 shows that there are points (data) scattered around the diagonal line, with the distribution of these points following the diagonal line's direction. This means that, based on the Probability Plot normality chart analysis, the regression models in this study meet the requirements of the normalized assumptions. The multicollinearity test is used to determine whether the two variables deviate from the traditional multicollinearity assumption. If the value of the inflation factor (VIF) in the regression model is less than 10, the variable does not have multicollinearity problems with other independent variables.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF
Individual Morality	.985	1.015
Internal control	.961	1.015

Table 5 shows that all variables have a VIF value of 10 and a tolerance value of > 0.10, indicating no multicollinearity signs. This study's Scatterplot graph appears to be spread randomly, both above and below the number 0 on the Y axis, indicating that the regression model is no heteroskedasticity. The scatterplot method detects heteroscedasticity by examining the distribution of the resulting points, which should be random and not form a pattern and the direction of the distribution above or below the number 0 on the Y-axis.
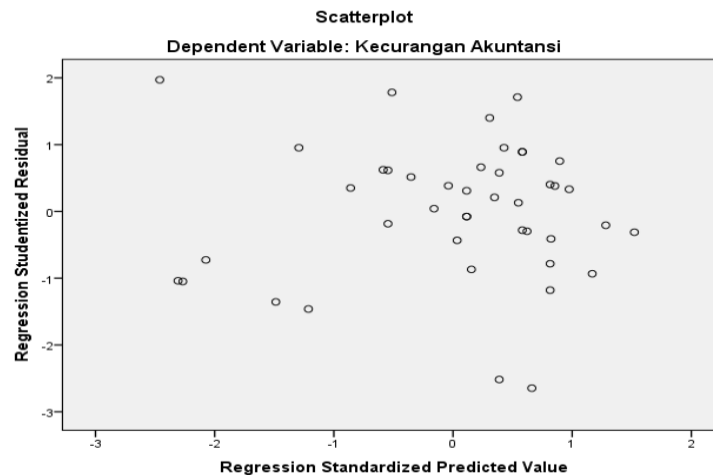
Figure 2. Heteoscedasticity Test Results – Scatterplot

Figure 2 shows a scatterplot graph that shows the data is spread out on the Y-axis and does not form a clear pattern in the data distribution. This demonstrates that the regression model has no heteroscedasticity, indicating that it can be used to predict the likelihood of accounting fraud using influencing variables such as individual morality and internal control. The next step is to evaluate and interpret the multiple regression model after the classical assumption test results have been completed. The overall results show that the regression model meets the classical assumptions. The effect of the independent variable on the dependent variable is determined using multiple linear regression analysis, as shown in table 6, which shows the results of multiple linear regression as follows:

Table 6. Results of the Regression Equation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.634	3.218		3.168	.000
	Individual Morality	-.208	.186	-.172	-1.989	.004
	Internal control	-215	.192	-.181	-2.117	.002

a. Dependent Variable: Accounting Fraud

The regression coefficient values formed in this test, according to the results of the multiple linear regression test shown in Table 6, are:

$$\text{Accounting Fraud} = 6.634 - 0{,}208X_1 - 0{,}215X_2 + e$$

If the independent variables, namely individual morality and internal control, are both zero, the value of the tendency for accounting fraud is 6.634. The negative direction coefficient value of the individual morality variable is -0.208, which means that as individual morality rises, the likelihood of accounting fraud decreases by -0.208. Meanwhile, the negative coefficient of the internal control variable is -0.215, which means that as internal control improves, the likelihood of accounting fraud decreases by -0.215. The determination test coefficient is used to see how much the independent variable can explain the dependent variable's ability.

Table 7. Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.338ᵃ	.514	.593	2.657

a. Predictors: (Constant), Accounting Fraud

The results of the determination coefficient test are displayed in table 7, with an adjusted R square number of 0.514 or 51.40 percent, indicating that 51.40 percent of the variance in accounting fraud can be explained by individual morality and internal control variables, with the remaining 48.60 percent not included in the variables examined by this study.

The t-test is used to determine whether the hypothesis proposed in this study is accepted or not by determining whether the independent variable affects the dependent variable individually. Individual morality has a negative and significant effect on the tendency of accounting fraud. The individual morality variable has a significance value of 0.004 or at a significance level of 0.05. The findings of this study show that the higher the organization's apparatus's morale, the lower the likelihood of cheating. Meanwhile, a significance value of 0.002 or a significance level of 0.05 for the internal control system variable indicates that the internal control system has a negative and significant effect on the likelihood of accounting fraud. This study's findings show that the higher an organization's internal control, the lower its risk of fraud.

Discussion

Hypothesis 1 states that individual morality has a negative and significant impact on accounting fraud. The hypothesis testing results support this claim. This means that the hypothesis being considered has been accepted. In other words, accounting fraud decreased as individual morality increased. Many people break the law daily, both individuals and groups, motivated by their desire to benefit themselves at others' expense. This study's findings support the goal of agency theory, which is to resolve issues that arise in agency relationships. One of them is the problem that occurs when the principal's and agent's wishes or goals conflict, making it difficult for the principal to track what the agent actually does. The agent does not always act in the principal's best interests when the agent and the principal attempt to maximize their own utility and have opposing goals and motivations. Differences in desire, motivation, and utility between superiors and subordinates can lead to accounting fraud. A significant factor that influences accounting fraud is an individual's morale (apparatus). The morality of the apparatus has an impact on the likelihood of accounting fraud in a business. This study's findings also support attribution theory, which explains how people interpret events and how that influences their thinking and behavior. According to attribution theory, people try to figure out why people do what they do. People will try to figure out why others act the way they do and explain their actions. The morality of individuals will have an impact on the likelihood of fraud (fraud). According to the findings of (Sholehah, Rahim, & Muslim, 2018), individual morality has no significant negative effect on accounting fraud. Individuals with a low sense of individual morality will behave differently than those with a high sense of personal morality (Luthfi, Puspita, & Sulistiya, 2019). Individuals with low morality are more likely to cheat, while those with high morality are less likely to cheat. According to (Gunayasa & Erlinawati, 2020), the lower a person's morality, the more likely they are to cheat. Individuals with ambiguous morals are more likely to engage in unethical behavior and commit accounting fraud.

Hypothesis 2 is supported by the hypothesis testing results, implying that the internal control system a negative and significant impact on accounting fraud. This means that the hypothesis being considered has been accepted. This means that the easier it is to detect fraud, the better the SPI is at meeting its goals. This means that if the agency's internal control system is in good working order, fraud is less likely to occur. Internal control and monitoring systems in place by superiors can have an impact on unethical and fraudulent behavior. An internal control system is one way to supervise or monitor financial management (SPI). Because a good SPI allows a business to run smoothly (Anggara & Suprasto, 2020). According to government regulation Number 60 of 2008, SPI is an integral process for actions and activities carried out continuously by leadership and all employees to provide adequate confidence in achieving organizational goals through effective and efficient activities, financial reporting reliability, safeguarding state assets, and compliance. With an effective control system in place, operational activities can run more effectively and efficiently, reducing the agency's operational processes' risk of irregularities. As a result, the more effective a company's internal control system is, the lower the fraud risk. This study's findings support the goal of agency theory, which is to resolve issues that arise in agency relationships. One of them is the problem that occurs when the principal's and agent's wishes or goals conflict, making it difficult for the principal to track what the agent actually does. The agent does not always act in the principal's best interests when the agent and the principal attempt to maximize their own utility and have opposing goals and motivations. Differences in desire, motivation, and utility between superiors and subordinates can lead to accounting fraud. To achieve good monitoring results, effective internal company control is required. This study's findings also support the attribution theory, according to which a causal attribute causes a person's actions. The attributes of the cause influence a leader's and an authorized person's actions. Internal control and monitoring systems in place by superiors can have an impact on unethical and fraudulent behavior. According to the findings of (Putri & Irwandi, 2016; Sholehah, Rahim, & Muslim, 2018), internal control has a negative and significant effect on accounting fraud (Rodiah, Ardianni, & Herlina, 2019). The better the internal control, the lower the level of fraud in a company. An internal control system can help an organization reduce accounting fraud (Pratiwi & Budiasih, 2020).

4. Conclusions

The following conclusions can be drawn based on the data analysis findings and discussion in research: Individual morality has a negative and significant impact on the Accounting Fraud Tendency Level in SKPD (Makassar City Regional Revenue Agency). This is a negative influence, meaning that the higher a person's morality, the lower the accounting fraud level. Internal control has a measurable impact. This means that the greater the level of internal control, the greater the risk of accounting fraud. Based on the findings of a study on the influence of individual morality and internal control on the

tendency of accounting fraud, the following suggestions and considerations can be made: To improve internal control, employees at the City Makassar's SKPD (Regional Income Agency) should adhere to applicable regulations more closely to prevent and reduce accounting fraud. Individual morality, internal control, and other variables that can affect a person's tendency to commit accounting fraud are expected to be included in future research to expand the research.

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