

## THE INFLUENCE OF INTERNAL CONTROL EFFECTIVENESS, FINANCIAL PRESSURE, AND MANAGEMENT MORALITY ON THE TENDENCY OF ACCOUNTING FRAUD

\*<sup>1</sup>Chandra Dinata,<sup>2</sup>Amanda Agnes Silviani

<sup>1,2</sup>Master of Accounting, Faculty of Economics and Business, University of Riau  
Pekanbaru, Indonesia

Author's email:

<sup>1</sup>[Kubangbarupku@gmail.com](mailto:Kubangbarupku@gmail.com); <sup>2</sup>[amandagnes.s1@gmail.com](mailto:amandagnes.s1@gmail.com)

\*Corresponding author: [Kubangbarupku@gmail.com](mailto:Kubangbarupku@gmail.com)

**Abstract.** *This study aims to examine and analyze the effect of the effectiveness of internal control, financial pressure, and management morality on the tendency of accounting fraud. This research includes quantitative research. The total population in this study were 27 Regional Apparatus Organizations in the Meranti Islands Regency. The sampling method used in this research is purposive sampling. This research was collected through a survey by distributing questionnaires, where the respondents asked of the Head of the Office of each OPD, the Head of the Finance Sub-Section, the Revenue Treasurer, the Expenditure Treasurer, and the Financial Technical Implementing Officer who worked in the Meranti Islands Regency OPD with a total of 135 respondents. The data were analyzed using multiple regression method using SPSS version 26. The results of the study prove that the effectiveness of internal control, financial pressure, and management affects morality the tendency of accounting fraud.*

**Keywords:** *Accounting Fraud Tendency; Effectiveness of Internal Control; Financial Pressure; Management Morality.*

### 1. INTRODUCTION

Accounting is a scientific discipline that studies information systems used to identify, record, and communicate economic events of an organization that are needed by interested parties. (Weygant, Kieso and Kimmel, 2004). One of the uses of accounting is as a tool to detect and prevent fraud. corruption or misuse of funds in a company or government, but the reality is that currently there are many actions that lead to fraud such as the removal of transaction documents, manipulation of accounting records, misappropriation of funds, and other actions that can harm several parties both within the company and in the government sector.

The trend of accounting fraud has attracted considerable media attention and has become a prominent and important issue today. In accounting, the concept of fraud refers to deviations from accounting procedures that should not be applied within an entity. Accounting fraud is the deliberate omission or addition of amounts, resulting in misstatements in the financial statements (Nelson, 2012).

The tendency to commit fraudulent acts indicates a tendency to commit fraud. Fraud is an intentional act committed by an individual or group that can cause harm to a particular party. According to Suci & Lisda (2016), accounting fraud is closely related to corruption. Corruption involves common and frequent actions by certain individuals, such as manipulating financial records, eliminating transaction documents, and markup, which can result in losses for the state.

From a criminal perspective, accounting fraud is categorized as a white-collar crime. Corruption is certainly nothing new in our country; many acts of corruption have occurred, and many are still leading to such acts. The occurrence of corruption is an indication of improper accounting practices, leading to fraudulent acts that have detrimental impacts on the country. State losses are indicated by the difference between the physical balance of cash and securities, which is found to be less than the balance recorded in local government accounting.

To prevent state losses from being detected, accounting records and balances are manipulated to match the cash and securities held.

According to the 2020 Corruption Perception Index (CPI), Indonesia ranked 102nd in the world among countries free from corruption. This indicates that corruption levels in Indonesia remain quite high. This is further confirmed by the following phenomena.

The existence of fraud is also confirmed by the following BPK findings. Based on BPK audits in the first semester of 2021, the Supreme Audit Agency (BPK) revealed that there were 8,483 findings containing 14,501 issues amounting to Rp8.37 trillion. These findings included 6,617 (46%) issues related to weaknesses in the Internal Control System (SPI), 7,512 (52%) issues related to non-compliance with statutory provisions, and 372 (2%) issues related to inefficiency, ineffectiveness, and ineffectiveness. In addition, there were also 7,512 non-compliance issues, of which 4,774 (64%) amounting to Rp8.26 trillion were non-compliance issues that could result in losses of Rp1.94 trillion, potential losses of Rp776.45 billion, and a shortfall in state revenue of Rp5.55 trillion. Meanwhile, 2,738 (36%) non-compliance issues involved administrative irregularities.

In this study, researchers attempted to take a phenomenon that occurred in the Meranti Islands Regency, where several recent fraudulent acts occurred in the Meranti Islands Regency. The Head of the Meranti Islands Regency Health Office was arrested by the Special Criminal Investigation Directorate (Ditreskrimsus) of the Riau Regional Police on suspicion of corruption in the provision of Covid-19 rapid test kits. After questioning the suspect on Friday (September 17, 2021), it was discovered that the suspect, as Head of the Health Office, had embezzled 3,000 units of state-owned Covid-19 rapid test kits. In fact, the rapid test kits were intended for the Port Health Office (KKP) for the Meranti Islands Health Office. However, the suspect never reported the matter to the assets division of the BPKAD (Regional Financial and Asset Management Agency) or the assets administrator at the Meranti Islands Health Office. Furthermore, the suspect also stored and sold the rapid test kits at his private clinic for personal gain. ([www.riau.bpk.go.id](http://www.riau.bpk.go.id))

From these phenomena, it is clear that there are still aspects that significantly influence the tendency of accounting fraud in several regions. Accounting fraud can occur due to several factors, and one trigger for fraudulent acts is the Internal Control System. Internal control represents all activities within an organization that must be implemented to provide adequate assurance regarding the achievement of effective and efficient operational control objectives, the reliability of financial reports, and legal compliance (Mulyadi, 2002).

Good internal control enables governments to be prepared to face rapid global changes and advance in the future. If a company or government's internal control is weak, the likelihood of errors and fraud increases. Conversely, if internal control is strong, the likelihood of fraud can be minimized. Therefore, effective internal control is crucial. The implementation of effective internal control must be supported by adequate regulations to prevent various forms of problems and irregularities that could harm various stakeholders. The effectiveness of internal control has a significant impact on efforts to prevent accounting fraud. The existence of effective internal control allows for cross-checking of one person's work by others. This, of course, reduces the opportunity for fraud and minimizes errors.

In running its government, the government is required to have effective internal control to improve several things such as the effectiveness of regional financial management which is guided by the Government Internal Control System (SPIP) as regulated in Government Regulation Number 60 of 2008. The internal control system is one of the important elements in the management of a public sector organization which is implemented by implementing control procedures. In every government institution, it is best to have an effective internal control system that can minimize the risks that will occur. The role of internal control is crucial in an entity to prevent fraud, monitor, and protect resources (Rizky & Fitri, 2017). Effective internal

control can achieve desired organizational goals. This is supported by research conducted by Natalia Paranoan et al. (2018), which states that the effectiveness of internal control influences the likelihood of accounting fraud. This contrasts with research conducted by Ni Kadek Mita Santini and Ni Wayan Alit Erlina Wati (2020), which states that the effectiveness of internal control does not influence the likelihood of accounting fraud. Another factor that triggers the tendency for accounting fraud is financial pressure, or financial stress. This pressure can lead to events in the perpetrator's life that motivate them to steal, among other things. This motivation usually stems from financial problems. Therefore, the financial pressure a person faces can be a driving force to commit embezzlement, Tuannakotta (2010:213) notes.

In today's reality, financial stress isn't limited to those with low socioeconomic status; in fact, even those in the middle and upper classes can experience it. This is also influenced by prestige, which can make people feel pressured and justify any means to fulfill their prestigious lifestyle. This further emphasizes the fact that humans always feel inadequate and will never be satisfied with what they have. In the government sector, financial stress is often experienced by employees working in government agencies. This financial stress is caused by several factors, such as low salaries while their living expenses are quite high.

The influence of financial pressure on the tendency towards accounting fraud is strengthened by research conducted by Ni Putu Chika Candra Pramesti and Cokorda Gede Bayu Putra (2020) stated that financial pressure influences the tendency for accounting fraud. This contrasts with research conducted by Gerry Antonio Hormati et al. (2019), which found that financial pressure had no effect on the tendency for accounting fraud.

Another factor that can contribute to accounting fraud is management morality. Morals and ethics can influence individual behavior because they are closely related to others. Morals and ethics reflect values that others can trust. Meanwhile, good management, especially in public services, is essential in a government. This is because the more complex society becomes, the more unlimited the need for public goods and services becomes. Therefore, public service management is necessary to evaluate the quality of service organizations, both central and regional governments. Therefore, management in government must possess good morals and ethics as a form of service to the public. If management lacks good morals, they will tend to act solely based on their personal interests and disregard the public interest. This indicates that high management morality will prioritize the public interest over personal interests, thereby preventing accounting fraud (Wilopo, 2006).

This research is supported by previous research by Nelvin Puji Rahayu et al. (2020), which stated that management morality influences the tendency for accounting fraud. However, this differs from research by Irwansyah and Bambang Syufriadi (2020), which found that management morality had no effect on the tendency for accounting fraud.

This research is a modification of the research conducted by Nelvin Puji Rahayu et al. (2020) on the Influence of Internal Control Systems, Compensation Suitability, and Management Morality on the Tendency of Accounting Fraud. There are several differences in this study when compared to previous studies, namely: First, in the location of the study, the previous study was conducted in banking in Jember Regency while in this study will be conducted in OPD in Kepulauan Meranti Regency. Second, the difference in the use of independent variables, if in the previous study the researcher used the variables of Internal Control Systems, Compensation Suitability, and Management Morality, then in this study the researcher uses the variables of Internal Control Effectiveness, Financial Pressure, and Management Morality.

The researcher felt motivated to conduct research in the Meranti Islands Regency due to several ongoing issues, such as the revelation of several BPK findings regarding Covid-19 aid funds that indicated accounting fraud, one of which was in the Meranti Islands Regency. Furthermore, the case of corruption of rapid test kits that occurred in the Meranti Islands Regency prompted the researcher to conduct research on the influence and how to prevent the

tendency of accounting fraud. The researcher also wanted to test the influence of the variables used on the tendency of accounting fraud in the Meranti Islands Regency.

## **2. LITERATURE REVIEW**

### *2.1 The Influence of Internal Control Effectiveness on the Tendency of Accounting Fraud*

The internal control system is a process implemented to provide reasonable assurance regarding the achievement of reliable financial reports, legal compliance, and operational effectiveness and efficiency (Tunggal, 2011). Research by Wilopo (2006) and Monica (2012) shows that the more effective internal control is, the more likely accounting fraud can be avoided. The tendency of employees to act non-functionally will increase the tendency of accounting fraud, and if the quality of internal control procedures is also poor, the opportunity for employees to commit accounting fraud will increase. Research by Thoyibatun (2009) shows that effective internal control provides provisions regarding procedures for obtaining and using work progress, purchasing equipment and supplies, official requests, use of owned facilities, and accountability.

Effective internal controls within an agency are expected to reduce deviant behavior for personal gain. Such deviant behavior can include accounting fraud. Accounting fraud is generally associated with corruption. Accounting fraud can occur if internal controls within an agency are ineffective. Effective control activities are expected to minimize unethical behavior, which refers to accounting fraud within an agency or institution, which can be detrimental to the agency itself (Shintadevi, 2015).

Based on the descriptions above, it is clear that the strong implementation of an effective internal control system in government agencies can prevent or even prevent fraud in the government sector. Based on the descriptions above, this study aims to re-examine the effect of internal control effectiveness on fraud.

This is supported by research conducted by Nelvin Puji Rahayu et al. (2020), which states that internal control systems influence the likelihood of accounting fraud. Furthermore, this research is supported by research conducted by Natalie Paranoan et al. (2018), which examined the effect of internal control on the likelihood of fraud. Their results showed that the more effective internal control, the lower the likelihood of fraud. Based on this description, the hypothesis in this study is:

*H1: The Effectiveness of Internal Control Influences the Tendency of Accounting Fraud.*

### *2.2 The Influence of Financial Pressure on the Tendency of Accounting Fraud*

Pressure is a condition where a person is forced to commit fraud, based on existing phenomena, the pressure experienced by a person can cause a person to experience financial pressure where in order to fulfill material needs, the perpetrator is forced to commit fraud even though it has to harm one of the parties in order to fulfill their needs.

According to Cressey in Tuannakota (2010), the occurrence of economic problems that cannot be shared will cause a person to face financial stress. A person will try to find ways to cheat, various actions will be taken to escape financial stress, and the need for money and an excessive lifestyle can also cause financial stress (Tuanakotta 2010:213).

Financial pressures faced by individuals can be a driving force for embezzlement. Wexley and Yuki (2002:133) state that dissatisfaction due to inadequate compensation or a tedious job can also contribute to incidents of employee theft. This theft can take the form of theft of money, equipment, and inventory by employees. This suggests that individuals will continue to commit accounting fraud even if there are internal control elements in an institution.

According to the fraud hexagon theory, pressure can occur when a related party, either an employee or management, wants to hide the fraud they committed due to pressure from both financial and non-financial factors (Skousen et.al., 2009). Financial problems that are not shared

with those closest to them can be a motive for fraud committed by someone. Someone who may not appear to have financial problems but in reality they have these problems will tend to be embarrassed to ask for help when experiencing financial problems so that they look for ways out of their financial problems on their own, namely committing fraud.

This is supported by research conducted by Mia Angelina Setiawan and Nayang Helmayunita (2017), which states that financial pressure influences the tendency to commit accounting fraud. Based on this description, the hypothesis in this study is:

*H2: Financial Pressure Influences the Tendency of Accounting Fraud.*

### *2.3 The Influence of Management Morality on the Tendency of Accounting Fraud*

The highest level of ethical or moral values in business is moral management. In moral management, ethical and moral values are placed at the highest standard in all forms of business behavior and activities. Managers who fall into this type will simply accept and comply with applicable regulations, but they are also accustomed to implementing ethical principles in their leadership. A manager who falls into this type seeks profit in their business, but only if the business they run is legal and does not violate existing community ethics, such as justice, honesty, and a passion for complying with applicable laws. A moral manager will always observe and apply ethical principles such as justice, truth, and the Golden Rule as guidelines in their business decisions.

Agency theory also suggests that managers/agents act solely to benefit themselves at the expense of the interests of others/owners. This is inconsistent with the moral maturity of management, which is an indicator of decision-making.

Morality is a crucial factor in the emergence of fraud. The likelihood of accounting fraud is also influenced by the morality of the individuals involved. Management morality is the action of management to do the right thing and is not related to profit or value (Baron, 2006; 68). In a company or government, management morality significantly influences the likelihood of accounting fraud. This study also argues that management morality influences the likelihood of accounting fraud. The higher the level of management morality (post-conventional level), the more management pays attention to broader and more universal interests than just the company's interests, let alone their personal interests.

This is in line with research conducted by Nelvin Puji Rahayu (2020), which states that management morality influences the tendency towards accounting fraud. Based on this description, the hypothesis in this study is:

*H3: Management Morality Influences the Tendency of Accounting Fraud.*

## **3. RESEARCH METHODS**

This research will be conducted in Regional Apparatus Organizations (OPD) in the Meranti Islands Regency. The population used in this study is the entire Meranti Islands Regency, totaling 32 OPDs. In this study, The sampling technique used was purposive sampling. Purposive sampling was used for several reasons. First, there are several OPD distribution locations in the Meranti Islands Regency that are geographically impossible for researchers to reach. Second, purposive sampling was used because the information to be collected is based on criteria set by the researcher, so the sample size is 27 OPDs. The respondents in this study are the Head of Service of each OPD, the Head of the Financial Sub-Section, the Treasurer of Revenue, the Treasurer of Expenditures, and the Technical Implementation Officer of Finance. Therefore, each OPD is assigned a cluster sampling of 5 people as respondents. Therefore, there are 135 respondents who will be given the research questionnaire.

The measurement of this variable uses a 5 (five) point Likert scale where point 1 (one) indicates strongly disagree, point 2 (two) indicates disagree, point 3 (three) indicates neutral,

point 4 (four) indicates agree, and point 5 (five) indicates strongly agree. The analysis technique used in this study was multiple linear regression analysis. Data analysis in this study used the SPSS program.

**Table 1.** Operational Definitions and Measurement of Variables

No	Variables	Operational Definition	Indicator
1	Accounting Fraud Tendency (Dependent)	Fraud is something that is created and used by a person or group of people with the aim of gaining more profit than other people through false actions or representations (Albrecht & Zimbelman, 2012).	<ol style="list-style-type: none"> <li>1. The tendency to manipulate, falsify, or alter accounting records or supporting documents, resulting in improper treatment.</li> <li>2. The tendency to misrepresent or omit significant events, transactions, or information from financial statements.</li> <li>3. The tendency to intentionally misapply accounting principles.</li> <li>4. The tendency to make incorrect presentations of financial reports due to theft (misuse/embezzlement) of assets which causes the entity to pay for goods/services that it did not receive due to improper treatment.</li> <li>5. The tendency to make false financial statements due to improper treatment of assets and accompanied by false records or documents and can involve one or more individuals between management, employees or third parties.</li> </ol>
2	Effectiveness of Internal Control (Independent)	According to Mulyadi (2002), internal control includes: "organizational structure, methods and measures that are coordinated to safeguard organizational assets, check the accuracy and reliability of accounting data, encourage efficiency and encourage compliance with management policies."	<ol style="list-style-type: none"> <li>1) Control Environment</li> <li>2) Risk Assessment</li> <li>3) Control Activities</li> <li>4) Information and Communication</li> <li>5) Monitoring</li> </ol>
3	Financial Pressure (Independent)	Financial pressure is influenced by lifestyles designed to appear affluent (Sukirman & Sari, 2013). Financial pressure experienced by individuals can be resolved by stealing money or assets (Angelina & Helmayulinta, 2017).	<ol style="list-style-type: none"> <li>1) Greed</li> <li>2) Luxurious lifestyle</li> <li>3) High personal debts</li> <li>4) High medical bills (health problems)</li> <li>5) Financial loss</li> </ol>

4	Management Morality (Independent)	Management morality is the action of management to do the right thing and is not related to profit or value (Baron, 2006)	1) Discipline when making financial reports 2) Linkage to responsible autonomy 3) make reports correctly
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Source: Processed Data, 2025

#### 4. RESULTS AND DISCUSSION

##### 4.1 Descriptive Statistical Analysis Results

Based on the SPSS output in table 2, it shows that the number of valid data (N) used in this study is 135 samples derived from the results of the questionnaire distributed by researchers to the OPD of Meranti Islands Regency. From the descriptive statistics table below, it can be concluded that the Accounting Fraud Tendency Variable has a minimum value of 9.00 which indicates that of all respondents who gave the lowest assessment of the accounting fraud tendency variable, namely with answers on a scale of 3, meaning that the respondent's answer is neutral. The maximum value is 27.00 which indicates that of all respondents who gave the highest assessment of the accounting fraud tendency variable, namely with answers on a scale of 1, meaning that the respondent's answer strongly disagrees. The mean or average value of 15.3407 indicates that of all respondents giving an assessment with an average answer on a scale of 2, it can be concluded that the average respondent's answer disagrees. For the standard deviation of 4.95527 which indicates that the data distribution is not too large, because the standard deviation is smaller than the average value.

**Table 2.** Descriptive Analysis Results

Variables	N	Minimum	Maximum	Mean	Standard Deviation
Accounting Fraud Trends	135	9.00	27.00	15,3407	4.95527
Effectiveness of Internal Control	135	12.00	25.00	22,6889	2,70010
Financial Pressure	135	5.00	13.00	7,3259	2.28502
Management Morality	135	6.00	25.00	20,1259	4,96018
Valid (N)	135				

Source: Data from SPSS output, 2025

##### 4.2 Data Quality Test

Validity testing demonstrates the accuracy and precision of the questionnaire distributed to respondents. The validity test results in Table 3 indicate that all statements for each variable in the questionnaire are valid. This is evidenced by the Corrected Item-Total Correlation value  $> 0.1690$ . In accordance with the purpose of the validity test, which is to see how much the statement can determine the respondent's answer. Therefore, it can be concluded that all statements submitted by the researcher in the questionnaire distributed to respondents can be used as an appropriate measuring tool ( $r_{hitung} > r_{tabel}$ ), then the statement is said to be valid.

**Table 3.** Validity Test Results

Accounting Fraud Propensity (Y)			
Item	Corrected Item- Total Correlation	R Table	Information
Y1	0.695	0.1690	Valid
Y2	0.748	0.1690	Valid
Y3	0.538	0.1690	Valid
Y4	0.737	0.1690	Valid

Y5	0.675	0.1690	Valid
Y6	0.526	0.1690	Valid
Y7	0.789	0.1690	Valid
Y8	0.748	0.1690	Valid
Y9	0.556	0.1690	Valid
<b>Internal Control Effectiveness (X1)</b>			
<b>Item</b>	<b>Corrected Item – Total Correction</b>	<b>R Table</b>	<b>Information</b>
X1.1	0.660	0.1690	Valid
X1.2	0.822	0.1690	Valid
X1.3	0.803	0.1690	Valid
X1.4	0.809	0.1690	Valid
X1.5	0.823	0.1690	Valid
<b>Financial Pressure</b>			
<b>Item</b>	<b>Corrected Item-Total Correction</b>	<b>R Table</b>	<b>Information</b>
X2.1	0.647	0.1690	Valid
X2.2	0.756	0.1690	Valid
X2.3	0.760	0.1690	Valid
X2.4	0.807	0.1690	Valid
X2.5	0.600	0.1690	Valid
<b>Management Morality</b>			
<b>Item</b>	<b>Corrected Item-Total Correction</b>	<b>R Table</b>	<b>Information</b>
X3.1	0.919	0.1690	Valid
X3.2	0.907	0.1690	Valid
X3.3	0.874	0.1690	Valid
X3.4	0.930	0.1690	Valid
X3.5	0.945	0.1690	Valid

Source: SPSS Output, 2025

Reliability testing indicates the extent to which an instrument can be trusted and used as a data collection tool. Based on the reliability test results in Table 4, it shows that all variables used as instruments are reliable and can be used as data collection tools. Higher instrument reliability indicates more reliable measurement results. This is evidenced by the alpha coefficient value  $> 0.60$ , so the measurement results obtained are reliable.

**Table 4.** Reliability Test Results

Item	Cronbach's Alpha	Information
Accounting Fraud Trends	0.839	Reliable
Effectiveness of Internal Control	0.841	Reliable
Financial Pressure	0.761	Reliable
Management Morality	0.949	Reliable

Source: SPSS Output Data, 2025

#### 4.3 Results of the Classical Assumption Test

##### 4.3.1 Normality Test Results

The normality test is carried out to see whether the residual values are normally distributed or not. According to the Kolmogorov-Smirnov test shown in Table 5, the unstandardized residual significance value or Asymp.Sig. (2-tailed) is 0.,200 greater than 0.05. The results of this test indicate that the residual values are normally distributed because the significance value is greater than 0.05. Thus, the results of this study are declared acceptable because the analyzed data have met the normality test criteria.

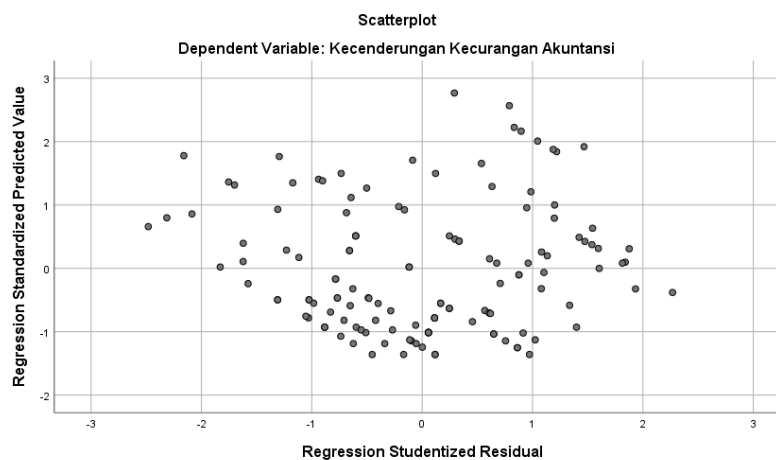
**Table 5.** Results of Data Normality Testing

		Unstandardized Residual
N		135
Normal Parameters <sup>a,b</sup>	Mean	0.0000000
	Standard Deviation	3.51370745
Most Extreme Differences	Absolute	0.060
	Positive	0.058
	Negative	-0.060
Kolmogorov-Smirnov Z		0.060
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

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

#### 4.3.2 Heteroscedasticity Test Results

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another observation. Testing for heteroscedasticity can be done by observing the scatterplot pattern generated through SPSS data processing. From Figure 1, it can be seen that the results of the heteroscedasticity test in the scatterplot display of the dependent variable show points spread above and below the Y-axis, so it can be concluded that this research model is free from heteroscedasticity.



**Figure 1.** Results of Heteroscedasticity Test  
Source: Data from SPSS output, 2025

#### 4.3.3 Multicollinearity Test Results

The multicollinearity test aims to determine whether the relationship between independent variables has a multicollinearity problem or not (Ghozali, 2018:107). Based on the results of the multicollinearity test, it can be concluded that the regression model does not experience multicollinearity problems. This can be seen from the VIF value <10, while the tolerance value >0.1. This can be concluded that the regression model is free from multicollinearity.

**Table 6.** Multicollinearity Test Results

Model	Collinearity Statistics		Information
	Tolerance	VIF	
(Constant)			

	Effectiveness of Internal Control	0.998	1,002	Multicollinearity Free
	Financial Pressure	0.947	1,056	Multicollinearity Free
	Management Morality	0.947	1,056	Multicollinearity Free

Source: SPSS Output Data, 2025

#### 4.4 Regression Analysis Results

A multiple linear regression test is conducted to determine the extent of the relationship between the independent variables and the dependent variable. The magnitude of the influence of the independent variables on the dependent variable can be calculated using a multiple regression equation. The results of the multiple linear regression test are as follows:

**Table 7.** Results of Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	33,892	3,105		10,914	0,000
Effectiveness of Internal Control	-0.404	0.114	-0.220	-3,554	0.001
Financial Pressure	0.377	0.138	0.174	2,731	0.007
Management Morality	-0.603	0.064	-0.604	-9,482	0,000

Source: Data from SPSS Output, 2025

From table 7, the results of data processing using SPSS, the final regression equation model is obtained as follows:

$$Y = a + \beta_1X + \beta_2X + \beta_3X + e$$

$$Y = 33.892 + (-0.404)X_1 + 0.377 X_2 + (-0.603)X_3 + e$$

#### 4.5 Hypothesis Test Results

##### 4.5.1 Results of Hypothesis Testing of Internal Control Effectiveness Against Accounting Fraud Tendencies

**Table 8.** Results of the First Hypothesis Test

Independent Variables	t <sub>hitung</sub>	t <sub>table</sub>	Sig.	Information
Effectiveness of Internal Control	-3,554	-1.97810	0.001	Influential

Source: SPSS Processed Data, 2025

From table 8, it can be seen that the calculated t-test < -t-table is -3.554 < -1.97810, and the significance value is 0.001 < 0.05. Thus, H<sub>0</sub> is rejected and H<sub>1</sub> is accepted. Therefore, it can be concluded that the effectiveness of internal control influences the tendency of accounting fraud. This indicates that with the existence of effective internal control implemented by OPD in Kepulauan Meranti Regency, it can prevent or also minimize the tendency of accounting fraud. Based on the results of the analysis test above, it can be concluded that there is a negative influence of the effectiveness of internal control on the tendency of accounting fraud.

In government, strengthening the implementation of an effective internal control system serves as an early warning system, effective risk management, and improves the quality of local government governance. Research by Wilopo (2006) shows that the more effective internal controls are, the less likely accounting fraud can be avoided. The tendency for employees to act

dysfunctionally will increase the likelihood of accounting fraud, and if the quality of internal control procedures is poor, the opportunity for employees to commit accounting fraud will increase.

Agency theory states that in an agency it is necessary to carry out Monitoring management performance with an effective control system to anticipate deviant actions that may be carried out by management. This control system is expected to be able to reduce deviant behavior in the reporting system, including the tendency for accounting fraud.

Effective internal controls allow for cross-checking of one person's work by others. This, of course, reduces the likelihood of fraud and minimizes errors. The results of this study are consistent with previous research by Nelvin Puji Rahayu et al. (2020), which stated that internal control systems influence the likelihood of accounting fraud.

#### 4.5.2 Results of Hypothesis Test of Financial Pressure on Tendency of Accounting Fraud

**Table 9. Results of the Second Hypothesis Test**

Independent Variables	t <sub>hitung</sub>	t <sub>table</sub>	Sig.	Information
Financial Pressure	2,731	1.97810	0.007	Influential

Source: SPSS Processed Data, 2025

From table 9, it can be seen that  $t_{count} < t_{table}$ , namely  $2.731 > 1.97810$ , and the significance value is  $0.007 < 0.05$ . Thus, H1 is rejected and accepted. It can be concluded that financial pressure influences the tendency of accounting fraud. Based on the results of the analysis test above, it can be concluded that there is a positive influence of financial pressure on the tendency of accounting fraud.

Financial pressure experienced by an individual can influence individuals with low morale to either commit or abstain from accounting fraud. However, for individuals with high morale, the presence or absence of financial pressure will not lead them to commit accounting fraud that would harm the organization and society. This indicates that individuals with low morale are more likely to commit accounting fraud than those with high morale.

According to theory *fraud hexagon pressure*/pressure can occur when a related party, whether an employee or management, wants to hide the fraud they committed due to pressure from either financial or non-financial factors (Skousen et.al., 2009). Financial problems or money that is not shared with those closest to them can be a motive for fraud committed by someone. Someone who may not appear to have financial problems but in fact they do, that person will tend to be embarrassed to ask for help when experiencing financial problems, so they look for ways out of their financial problems on their own, namely committing fraud. This research is in line with and supported by research conducted by Mia Angelina Setiawan and Nayang Helmayunita (2017).

#### 4.5.3 Results of Hypothesis Testing of Management Morality on the Tendency of Accounting Fraud

**Table 10. Results of the Third Hypothesis Test**

Independent Variables	t <sub>hitung</sub>	t <sub>table</sub>	Sig.	Information
Management Morality	-9,482	-1.97810	0,000	Influential

Source: SPSS Processed Data, 2025

From table 10, it can be seen that  $t_{count} < t_{table}$ , namely  $-9.482 < -1.97810$ , and the significance value is  $0.000 < 0.05$ . Thus, H1 is rejected and accepted. It can be concluded that management morality influences the tendency of accounting fraud. Based on the results of the

analysis test above, it can be concluded that management morality influences the tendency of accounting fraud.

Agency theory has suggested that managers/agents act solely for their own benefit at the expense of the interests of others/owners. This behavior is inconsistent with management's moral maturity, which is an indicator of decision-making. In a company or government, management morality significantly influences the likelihood of accounting fraud. This study also argues that management morality influences the likelihood of accounting fraud. The higher the level of management morality (post-conventional level), the more management pays attention to broader and more universal interests than just the company's interests, let alone their personal interests.

Thus, it can be concluded that the third hypothesis proposed is acceptable. This means that management morality influences the tendency to commit accounting fraud. The higher the management morality, the lower the likelihood of accounting fraud. This indicates that the more management and accounting staff pay attention to universal concerns rather than mere profit, the lower the likelihood of accounting fraud. The results of this study are consistent and in line with Previous research conducted by Nelvin Puji Rahayu et.al (2020) stated that management morality influences the tendency of accounting fraud.

## **CONCLUSION**

Based on the results of the research that has been conducted through the stages of data collection, data processing and data analysis regarding the overall analysis of this study examines the influence of Internal Control Effectiveness, Financial Pressure and Management Morality on the Tendency of Accounting Fraud (Empirical Study on OPD in Kepulauan Meranti Regency). From the results of the research that the researcher has conducted, it can be concluded that the effectiveness of internal control influences the tendency of accounting fraud. This indicates that the more effective internal control implemented by OPD in Kepulauan Meranti Regency, the more it can prevent or also minimize the tendency of accounting fraud. Financial pressure influences the tendency of accounting fraud. The existence of financial pressure experienced by a person will cause someone to tend to commit fraud where in order to fulfill material needs, the perpetrator is forced to commit fraud even though it must harm one party in order to fulfill the needs. Management morality influences the tendency of accounting fraud. This means that the higher the management morality, the lower the level of accounting fraud that will occur. This indicates that the more the leadership and accounting staff pay attention to universal matters rather than mere personal gain, the level of accounting fraud will decrease.

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