# Factors Influencing the Tendency of Fraud in the Tanggul District

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| Article Info | Abstract |
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| | **Introduction:** Fraud is a complex phenomenon that can manifest in various areas of life, including business, academics, and government. This research aims to identify the main factors that influence tendencies toward fraud, with a focus on psychological, social, and organizational aspects. Understanding these influences is essential to developing effective fraud prevention strategies. **Research Methods:** This study uses a factor analysis approach to examine the relationships between variables that can affect an individual or group's propensity for fraudulent behavior. These variables include internal factors, such as moral pressure, perception of risk, and the probability of gain, as well as external factors like organizational culture, the degree of supervision, and prevailing social norms. **Results:** Data for this research was collected through surveys and structured interviews with respondents from diverse organizational backgrounds. By applying factor analysis, the study seeks to identify the primary dimensions emerging from the data set, aiming to pinpoint the most significant factors influencing fraudulent behavior. **Conclusion:** In conclusion, it is hoped that the findings of this study will provide valuable insights into the factors to consider when designing effective fraud prevention strategies. The practical implications of this research include the development of more robust ethical |

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| | guidelines, improvements in supervisory procedures, and the reinforcement of organizational cultures that promote integrity and transparency. |
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## INTRODUCTION

Currently, the development of the accounting world is very rapid (Thalib, 2024). The advancement of accounting in this era, apart from bringing benefits to society, can also be a source of very complex fraud problems. As stated by (Mulia, Febrianto, & Kartika, 2017) that fraud problems that can arise are problems of corruption, manipulation of financial statements, or misuse of assets. The situation in Indonesia itself fraud is almost found in every line of the organization, starting from the top management / leadership to the executive ranks. According to (Lanham et al, 1987) in Maula, K (2017) fraud can be interpreted as various forms of fraud, including intentional fraud, taking office assets, falsifying accounts, misappropriation, and others.

A government that has been given full trust from the public should be obliged to carry out its duties effectively and efficiently. One of them is to ensure that state finances are well managed and accountable. However, the fact is that there are still many practices or cases of fraud committed by irresponsible individuals or people in the government which can directly harm state finances and harm the community. Lately, there have been many fraud practices, especially corruption in the government sector. This shows how rampant fraud is still at every level of government.

Especially in the Tanggul district, there have been many previous studies related to the factors that influence fraud, both in the private and government sectors. This research was conducted because of the inequality of results from several previous studies and a better understanding of the factors that influence employees to commit fraud, especially in the government sector. In addition, the thing that underlies this research is because the issue of corruption cases in Tanggul district still occurs a lot and not a few of these cases are still unresolved or still floating, such as the dispute over the management of village treasury land in Klatakan, Tanggul district and the Manggisan market revitalization case.

Several studies show that there are many factors that influence the tendency of employees to commit fraud, including those conducted by (Adi, Ardiyani, & Ardianingsih, 2016) which state that information asymmetry has a significant effect on fraud in the government sector. Information asymmetry is a situation where there is an imbalance of information obtained by the principal and agent. This condition causes opportunities for employees to provide or present financial information that is not in accordance with the actual situation. This is done by

employees to get a good assessment of their performance by doing various ways even though the information is asymmetric.

Based on research that has been conducted by previous researchers regarding the factors that influence accounting fraud (fraud), this research was conducted by exploring the perceptions of employees in government sector agencies in Tanggul district. So that this research can be compared with previous research with different objects. These factors consist of information asymmetry, law enforcement, compensation suitability, and individual morality.

Village funds are one of the programs provided by the central government to assist village governments in running every development program in the village. In the circular letter of the Minister of Home Affairs number 140/640/SJ in 2005, it is explained that the purpose of granting village funds is to improve the organization of village government, improve the ability of community institutions, increase income distribution and also encourage increased community participation in economic development. The increase in village funds each year is driven by the large needs of the village government to finance programs that are budgeted in village consultations.

Village funds that have been received by the province of East Java are then distributed to 29 districts. Jember Regency is also a large recipient of village funds due to the large number of sub-districts. The large amount of village funds increases the opportunity for fraud in its management. Fraud occurs because of the limited understanding of human resources in managing large village funds.

**RESEARCH METHOD**

In this study the population is the apparatus or permanent civil servants who work in the Office in Tanggul district. Sampling in this study was purposive sampling, this technique is a technique for selecting samples that are deliberately in accordance with the required sample requirements. Researchers conducted this study to determine the factors that influence the tendency of employees to commit fraud. The criteria used in this study are village officials in Tanggul district who are in the finance department. Based on the above criteria, the sample was determined as many as 40 respondents. The sample is deemed sufficient, based on the opinion of Sekaran (2006) which is based on Roscoe (1975) to determine a feasible sample in research is 30-500.

The data collection method used in this research is the questionnaire method. The questionnaire method is carried out by distributing questionnaires that have been structured in accordance with the research title, where a number of written statements are submitted to respondents to respond in accordance with the conditions experienced by the respondents concerned. Questions related to respondent demographic data as well as opinions or perceptions of Asymmetric Information, Law Enforcement, Compensation Suitability, individual morale, and accounting fraud tendencies of civil servants who work in the finance subdivision in the Tanggul

district. In this questionnaire, the online questionnaire question model will be used, which is a form of question that has been accompanied by alternative answers beforehand, so that respondents can choose one of these alternative answers. Each questionnaire is accompanied by a letter of request to fill out the questionnaire addressed to the respondent. The request letter contains the identity of the researcher, the purpose of the research being conducted and guarantees the confidentiality of the research data. In the measurement, each respondent is asked for his opinion about a statement, with a rating scale from 1 to 5.

Used t test hypothesis testing and data analysis through multiple linear regression analysis using SPSS 27. To find out how much or the percentage of influence between variables X1 (Asymmetric Information), X2 (Law Enforcement) and X3 (Compensation Suitability) X4 (Individual Morale) on variable Y (Fraud) is identified by the coefficient of determination test.

**RESULT AND DISCUSSION**
**Instrument Test**
**Validity Test**

Conducted to declare a questionnaire is considered valid or feasible to use for hypothesis testing. Validity testing is done by conducting a bivariate correlation between each indicator score and the total construct score. According to Jonathan Sarwono (2015) making a 5% significance decision can be based on the following provisions, if the value of computed r > critical r critical 0.30 then the questionnaire items are declared valid. Meanwhile, if the value of computed r < critical r 0.30 then the questionnaire items are declared invalid.

Table 1. Validity Test

| Item Number of Information Asymmetry | Computed r | Critical r 5% | Criteria |
| --- | --- | --- | --- |
| 1 | 0,950 | 0,320 | Valid |
| 2 | 0,956 | 0,320 | Valid |
| 3 | 0,951 | 0,320 | Valid |
| 4 | 0,966 | 0,320 | Valid |
| 5 | 0,956 | 0,320 | Valid |
| Item Number of Law Enforcement | Computed r | Critical r 5% | Criteria |
| 1 | 0,963 | 0,320 | Valid |
| 2 | 0,948 | 0,320 | Valid |
| 3 | 0,932 | 0,320 | Valid |
| 4 | 0,939 | 0,320 | Valid |
| 5 | 0,918 | 0,320 | Valid |

| Item Number of Compensation Adjustment | Computed r | Critical r 5% | Criteria |
|---|---|---|---|
| 1 | 0,965 | 0,320 | Valid |
| 2 | 0,939 | 0,320 | Valid |
| 3 | 0,928 | 0,320 | Valid |
| 4 | 0,884 | 0,320 | Valid |
| 5 | 0,946 | 0,320 | Valid |
| Item Number of Individual Morality | Computed r | Critical r 5% | Criteria |
| 1 | 0,971 | 0,320 | Valid |
| 2 | 0,928 | 0,320 | Valid |
| 3 | 0,928 | 0,320 | Valid |
| 4 | 0,933 | 0,320 | Valid |
| 5 | 0,949 | 0,320 | Valid |

Source: Data processed by the author

Based on the comparison between the value of computed r with critical r, it can be concluded that all items for the competency variable (X) are valid.

**Reliability Test**

According to Sarwono (2015: 249) If the Guttman split-half coefficient correlation> 0.80 then the research instrument is declared reliable. If the Guttman split-hal coefficient correlation <0.80 then the research instrument is declared reliable.
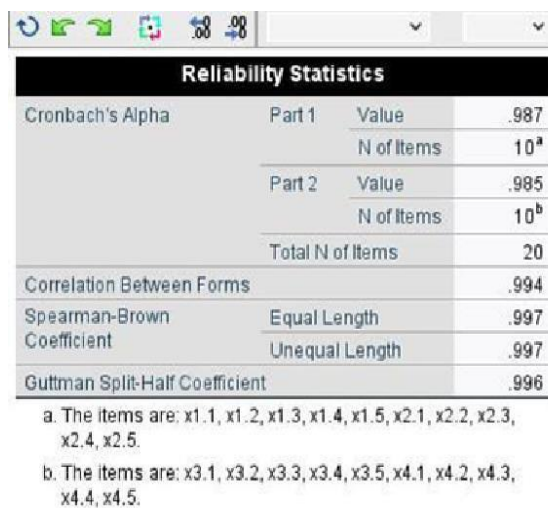


Figure 1. Reliability test
Source: Data processed by the author

Based on the realbility statistics output table, it is known that the Guttman split-half coefficient correlation value is 0.996> 0.80, thus it can be concluded that the items for the competency variable (x) as a whole are declared reliable.

**Classical Assumption Test**
**Normality Test**

The basis for making decisions on the probability plot normality test, according to Imam Ghozali (2011) the regression model is said to be normal if the data plots (dots) that describe the real data follow the diagonal line.
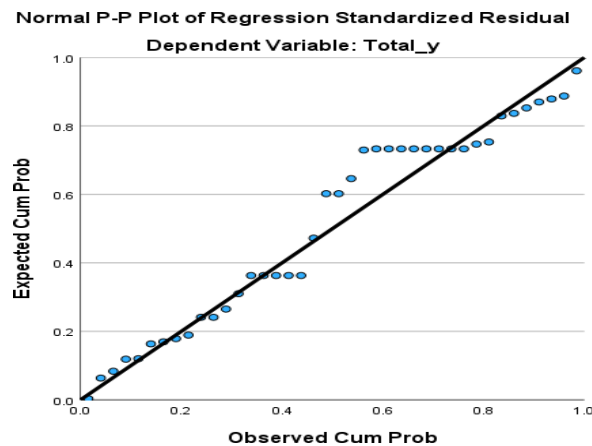


Figure 2. Normality Test
Source: Data processed by the author

**Multicollinearity Test**

Table 2. Multicollinearity Test

| Model | Tolerance | VIF | Model |
|-------|-----------|--------|-------|
| X1 | 0,29 | 33,950 | X1 |
| X2 | 0,20 | 48,997 | X2 |
| X3 | 0,29 | 34,844 | X3 |
| X4 | 0,11 | 92,312 | X4 |

Source: Data processed by the author

The multicollinearity test can be seen by looking at the correlation between the independent variables. To detect the presence or absence of multicollinearity, namely by looking at the amount of tolerance value. If the tolerance value is <0.100 and the VIF value> 10, it can be said that there is no multicollinearity. The results of the multicollinearity test in this study can be seen in this table.

**Heteroscedasticity Test**

| Coefficients[a] | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
| Model | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 (Constant) | .522 | .246 | | 2.118 | .041 | | |
| Total_x1 | -.023 | .047 | -.479 | -.497 | .622 | .029 | 33.950 |
| Total_x2 | -.006 | .063 | -.104 | -.090 | .929 | .020 | 48.997 |
| Total_x3 | .017 | .056 | .299 | .306 | .761 | .029 | 34.844 |
| Total_x4 | .005 | .082 | .094 | .059 | .953 | .011 | 92.312 |
| a. Dependent Variable: ABS_RES | | | | | | | |

Figure 3. Heteroscedasticity Test

Source: Data processed by the author

If the sig value between the independent variable and the absolute residual is greater than 0.05 then there is no heteroscedasticity problem seen from the figure below that it is concluded that there is no problem in heteroscedasticity.

**Hypothesis Testing Results**
**Multiple Linear Regression Analysis**

| Coefficients[a] | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
| Model | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 (Constant) | 2.116 | .492 | | 4.297 | <,001 | | |
| Total_x1 | .540 | .094 | .621 | 5.729 | <,001 | .029 | 33.950 |
| Total_x2 | .100 | .126 | .103 | .794 | .432 | .020 | 48.997 |
| Total_x3 | .087 | .112 | .085 | .777 | .443 | .029 | 34.844 |
| Total_x4 | .176 | .165 | .191 | 1.070 | .292 | .011 | 92.312 |
| a. Dependent Variable: Total_y | | | | | | | |

Figure 4. Multiple Linear Regression Test

Source: Data processed by the author

Where:

Y= Tendency to Fraud

$X_1$= Information Asymmetry

$X_2$= Law Enforcement

$X_3$= Compensation Adjustment

$X_4$= Individual Morality

**Hypothesis Testing**
**T Test (Partial)**

According to Imam Ghozali (2011) if the sig value <0.05, it means that the independent variable (x) partially affects the dependent variable. The information asymmetry t test coefficient is 0.094, the significance value is 0.001, and the t count is 5.729. From these results, it can be seen that the significance value is 0.001, which means it is smaller than 0.05. This means that information asymmetry has a significant positive effect on fraud tendencies. So that the first hypothesis is accepted.

The law enforcement t test coefficient is 0.126, the significance value is 0.432, and the t count is 0.794. From these results, it can be seen that the significance value is 0.432, which means it is greater than 0.05, this means that law enforcement has no effect on *fraud* tendencies. So that the second hypothesis is rejected.

The compensation suitability t test coefficient is 0.112, the significance value is 0.443, and the t count is 0.777. From these results, it is known that the significance value is 0.443, which means it is greater than 0.05, this means that compensation suitability does not affect *fraud* tendencies. So that the third hypothesis is rejected.

The t test coefficient of compensation suitability is 0.165, the significance value is 0.011, and the t count is 1.070. From these results, it is known that the significance value is 0.011, which means it is greater than 0.05, this means that individual morality is not against *fraud* tendencies. So that the third hypothesis is rejected.

**Coefficients^a**

| Model | | Unstandardized Coefficients B | Std. Error | Standardized Coefficients Beta | t | Sig. | Collinearity Statistics Tolerance | VIF |
|---|---|---|---|---|---|---|---|---|
| 1 | (Constant) | 2.116 | .492 | | 4.297 | <,001 | | |
| | Total_x1 | .540 | .094 | .621 | 5.729 | <,001 | .029 | 33.950 |
| | Total_x2 | .100 | .126 | .103 | .794 | .432 | .020 | 48.997 |
| | Total_x3 | .087 | .112 | .085 | .777 | .443 | .029 | 34.844 |
| | Total_x4 | .176 | .165 | .191 | 1.070 | .292 | .011 | 92.312 |

a. Dependent Variable: Total_y

Figure 5. T test

Source: Data processed by the author

**Coefficient of Determination**

**Model Summary^b**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|---|---|---|---|---|---|
| 1 | .994^a | .988 | .987 | .499 | 1.524 |

a. Predictors: (Constant), Total_x4, Total_x3, Total_x1, Total_x2

b. Dependent Variable: Total_y

Figure 6. Results of the Coefficient of Determination Test

Source: Data processed by the author

Based on the data in the figure, it is known from the results of the coefficient of determination test that the adjusted r square value is 0.987. These results can be concluded that the variation of the independent variable in influencing or explaining the dependent variable is 0.987 or 98.7%. While the remaining 1.3% is influenced by other variables not included in this study.

**The Influence of Information Asymmetry on Fraud Tendency**

Testing is done through the significance of the regression coefficient of the information asymmetry variable. Information asymmetry has a positive coefficient value of 0.094, a significance value of 0.001, and a t count of 5,729. The results of this t test indicate that information asymmetry has a significant positive effect on the tendency of government sector employees to commit fraud. According to Najahningrum, Ikhsan, and Sari (2013), information asymmetry is a condition in which the insiders or company managers have better knowledge than outsiders or information users. In this context, information users are the public. Because the government manages APBN funds, most of which come from the public, if the public does not know all transactions in detail, this can open up opportunities for report presenters to manipulate reports for individual interests, such as making their performance look good. Nurharjanti (2017) also explains that when agents have information advantages over principals, and have different interests, agent-principal problems will arise, where agents act for their own benefit and harm the principal. These results are consistent with the research of Rufaida (2014), Dewi (2017), and Pertiwi (2016), who found that information asymmetry has a significant positive effect on the tendency of fraud in employees. Thus, the higher the information asymmetry between managers of financial statements and users of reports, the higher the tendency to fraud.

**The Influence of Law Enforcement on Fraud Tendency**

Testing is done through the significance of the regression coefficient of the law enforcement variable, which has a negative coefficient of 0.126, a significance value of 0.432, and a t count of 0.794. These results indicate that law enforcement has no effect on the tendency of employees to commit fraud. In the fraud triangle theory, opportunity is one of the main aspects, where employees may feel encouraged to commit fraud if internal controls are weak and law enforcement is not strong enough (Pravitasari, 2016). This result is different from the findings of Rufaida (2014) and Najahningrum, Ikhsan, and Sari (2013), which state that law enforcement has a significant negative effect on fraud tendencies, where strong law enforcement can reduce fraud tendencies. In addition, Najahningrum, Ikhsan, and Sari (2013) added that weak law enforcement in an entity can open up opportunities for regulatory violations, including financial fraud. The results of this study indicate that strong or weak law enforcement does not affect fraud propensity, which may be influenced by respondents' dishonesty or high external demands on employees.

**The Influence of Compensation Suitability on Fraud Tendency**

Testing with the regression significance of the compensation suitability variable shows that this variable has a negative coefficient of 0.112, a significance value of 0.443, and a t count of 0.777, which means that compensation suitability has no effect on the tendency of employees to commit fraud. These results are consistent with the research of Pravitasari (2016) and Fadhli

et al. (2014), which concluded that compensation suitability has no significant effect on fraud tendency. However, this result contradicts the research of Softian (2017), Dewi (2017), and Pravitasari (2016), who found that compensation suitability can significantly reduce fraud tendencies. Jensen and Meckling (1976) in Wilopo (2006) state that adequate compensation encourages agents to act in accordance with the interests of the principal. However, in this study, compensation is considered not to affect fraud tendencies because employees are more focused on working for family needs and do not really expect large compensation.

**The Influence of Individual Morality on the Propensity to Fraud**

Tests on the individual morality variable show a positive coefficient of 0.640, a significance value of 0.000, and a t-statistic of 5.232, which indicates that individual morality has a significant negative effect on the tendency of employees to commit fraud. Morality is an important factor that influences a person's behavior, as described in the fraud triangle theory which includes aspects of rationalization. Rationalization is an attitude or reason that makes employees justify dishonest actions (Albrecht, 2012 in Santoso & Adam, 2014). High morality makes individuals reluctant to commit fraud, even though internal control is weak. These results are in line with research by Pertiwi (2016), Ade (2017), and Wulandari & Suryandari (2016), which state that individual morality has a significant negative effect on fraud tendency. The higher the individual morality, the lower the tendency to commit fraud

**CONCLUSION**

Based on the results of the analysis and discussion of the factors that influence the tendency of employees to commit fraud in the public sector, it can be concluded that information asymmetry has a significant positive effect on the tendency of employee fraud. This means that the higher the information asymmetry between the managers and users of information, the greater the possibility of fraud. This indicates that when the public or outsiders do not know the details of transactions carried out by fund managers, the opportunity for manipulation of financial statements will increase.

This study also shows that law enforcement has no significant effect on the tendency of employees to commit fraud. In other words, the enforcement of regulations or laws in an organization does not necessarily affect fraudulent behavior. This may be due to other external and internal factors that encourage employees to continue to commit fraud despite legal threats.

Furthermore, compensation suitability also does not affect employees' tendency to commit fraud. In this context, employees who receive compensation as needed do not show an increase or decrease in the tendency to commit fraud. This could be due to the character of employees who are more oriented towards meeting basic needs and good performance without relying on additional compensation as the main motivation.

On the other hand, individual morality is proven to have a significant negative effect on the tendency of employees to commit fraud. Employees with high morality and honest attitudes tend not to engage in fraudulent acts, even though internal controls in the organizations where they work are weak. This suggests that individuals with high morality prefer to act according to personal ethical values, which in turn reduces the tendency to commit fraud. Thus, improving individual morality is important in preventing fraud in the public sector.

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