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Research Article

Determinants of Accounting Fraud Tendency in Lpd: A Study From The Perspective of Internal Factors in Badung Regency

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Abstract: This study aims to analyze internal factors that influence the tendency of accounting fraud in Village Credit Institutions (Lembaga Perkreditan Desa/LPD) in Badung Regency. The research is based on the fraud triangle theory, which highlights conditions that may trigger fraudulent behavior. A quantitative approach was employed, with data collected through questionnaires distributed to the heads and treasurers of each LPD. The study population consisted of 115 LPDs, with a sample of 54 LPDs selected using purposive sampling. Data analysis was conducted using multiple linear regression with SPSS version 26 to examine the effects of internal control, human resource competence, compliance with accounting rules, and ethical organizational culture on the tendency of accounting fraud. The results indicate that internal control, human resource competence, compliance with accounting standards, and ethical organizational culture all have a negative and significant effect on the tendency of accounting fraud. These findings underscore the importance of strengthening internal controls, enhancing employee competence, adhering to accounting standards, and fostering an ethical organizational culture to minimize the occurrence of accounting fraud in LPD financial management.

Keywords: Compliance with Accounting Regulations; Ethical Organizational Culture; Human Resource Competence; Internal Control; Tendency of Accounting Fraud

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1. INTRODUCTION

Accounting functions as an information system that evaluates business activities, processes data into reports, and communicates the results to stakeholders for decision-making purposes (Haryono Jusup, 2012: 4). As business complexity increases, accounting plays a crucial role in promoting transparency, accountability, and regulatory compliance. However, despite its significance, accounting is not immune to misuse, which may lead to fraud.

Fraud refers to deliberate actions by individuals or groups aimed at gaining personal benefit, ultimately causing harm to others. The tendency to commit accounting fraud is defined as a motivation or intention to engage in unethical practices for personal gain (Ulantari & Suartana, 2023). Fraud cases remain prevalent in Indonesia, with some causing losses of trillions of rupiah. A recurring threat in the financial industry is financial fraud, which includes dishonest acts to gain unfair or illegal financial advantage (Afjal et al., 2023). The large amount of financial assets in banking institutions makes them vulnerable to fraudulent activities, attracting individuals seeking financial gain (Ratmono & Frendy, 2022).

Village Credit Institutions (Lembaga Perkreditan Desa or LPD) are among the financial institutions playing a vital role in managing the economic potential of traditional villages in Bali. LPD is a financial business entity that only exists in Bali; this institution is an economic (financial) institution as well as a community empowerment institution that focuses on indigenous communities (Ramantha, 2024). Their growth reflects their success in supporting local communities. However, the rapid development of LPDs has also revealed challenges, particularly regarding accounting fraud. Badung Regency, for instance, has 122 LPDs across six districts. According to NusaBali.com (2022), the Regent of Badung stated that only 10 LPDs are in healthy condition. The unhealthy state of many LPDs is often attributed to internal management issues (Nopiani & Putra, 2021). In 2023, a corruption case amounting to Rp57.2 billion occurred in an LPD in Abiansemal District, where the former head created fictitious credit records in the financial statements (Mahendro, 2023). This case reflects findings from audit reports indicating losses due to mismanagement and abuse of authority.

The fraud triangle theory, developed by Donald R. Cressey in 1953, outlines three major factors that drive individuals to commit fraud: opportunity, pressure, and rationalization (Atmadja et al., 2024). According to Nursida et al., (2022), these factors may arise from internal or external causes. Chandrayatna & Sari (2019) emphasize that weak internal control systems significantly increase fraud risk. Effective internal control minimizes the opportunity to commit fraud by enforcing task separation, sufficient oversight, and strict procedures. Human resource competence is also essential in preventing fraud, as competent staff are more likely to produce objective and transparent reports (Dan et al., 2024). HR competence reflects the potential of an individual to achieve desired goals (Kuntadi et al., 2022). Lack of skills may increase the temptation to manipulate data.

One contributing factor to accounting fraud is the degree of compliance with established accounting standards (Paramitha & Budiasih, 2024). Compliance reduces the likelihood of manipulation by setting clear regulatory boundaries. Additionally, organizational ethical culture plays a pivotal role in influencing fraud tendencies. Organizational ethical culture refers to the attitudes desired in an organization as a whole and is expected to build normative values in the organizational culture (Fithriani et al., 2020). Cultural norms within organizations affect how employees perceive ethical behavior (Ratmono & Frendy, 2022). Rationalization, a component of the fraud triangle, allows individuals to justify their unethical actions, which is more likely to occur in an environment lacking ethical norms.

The motivation for this study stems from the persistent issue of accounting fraud in Badung Regency's LPDs. Furthermore, inconsistencies in previous research findings regarding the influence of internal control, human resource competence, compliance with accounting rules, and ethical organizational culture on fraud tendency justify further investigation. This study seeks to provide insights and recommendations for improving governance in LPDs.

Minimizing opportunities for fraud is key to preventing it. Effective internal control reduces fraud risks by implementing stringent procedures and supervision. Bhat (2023) argues that internal control must be continuously applied and enhanced to prevent fraud. Studies by

Erika & Indraswarawati (2022), Aryanti Rahayu & Putra (2022), Pratama (2022), Rajeswari & Rasmini (2022) and Putri & Suartana (2022) consistently show that weak internal controls increase fraud tendency.

H1: Internal control has a negative effect on accounting fraud tendency.

Competence in human resources refers to the qualities that enable individuals to succeed in their roles (Jannah et al., 2021). Prakoso et al., (2017) also stated that employee confidence in carrying out tasks and functions decreased due to lack of training, which may have an impact on their performance. High competence can reduce stress and the temptation to commit fraud. Studies by Rahayu & Putra (2022), Atmadja et al., (2024) and Adnyana & Diatmika (2022) confirm that HR competence negatively influences fraud tendency. This is supported by Jannah et al., (2021) and Prabawati & Rasmini (2024), who found that competent personnel play a critical role in preventing fraud in village fund management.

H2: Human resource competence has a negative effect on accounting fraud tendency.

According to the Indonesian Institute of Accountants (IAI), compliance with accounting standards forms the basis for preventing violations Widyanto et al., (2022). Adherence to standards limits manipulation opportunities. Studies by Paramitha & Budiasih (2024), Puspitasari et al., (2023) and Atmadja et al., (2024) show that greater compliance leads to lower fraud tendency. Saida et al., (2023) also found that financial reporting compliance reduces fund mismanagement.

H3: Compliance with accounting regulations has a negative effect on accounting fraud tendency.

Rationalization allows individuals to justify unethical conduct (Pradipta & Bernawati, 2019). According to Pandita et al., (2020), if fraud is normalized in an organization, employees may rationalize their own fraudulent actions. Ethical culture encourages adherence to rules, reducing the likelihood of fraud. The more ethical the organizational culture, the less likely individuals are to engage in fraudulent accounting practices (Fachrurrozie et al., 2020). This is supported by research from Chandrayatna & Sari (2019), Dewi & Wirakusuma (2019) and Zainuddin (2016), all of whom found that ethical culture significantly reduces fraud tendency.

H4: Ethical organizational culture has a negative effect on accounting fraud tendency.

2. RESEARCH METHODS

Data collection in this study was conducted using a questionnaire. The questionnaires were distributed directly in hard copy to selected respondents. Direct distribution of questionnaires is used so that researchers can explain the research objectives to respondents directly. Respondents' answers were measured using a 4-point Likert scale, ranging from 1 to 4. According to Sugiyono (2024), the 4-point Likert scale is as follows: Strongly Agree (SA) = 4, Agree (A) = 3, Disagree (D) = 2, Strongly Disagree (SD) = 1.

The population in this study includes all Village Credit Institutions (LPD) currently operating in Badung Regency. According to data from the LPLPD of Badung Regency, there are a total of 122 LPDs in the region, of which approximately 7 are not operational. The sample in this study consisted of 54 LPDs drawn from the 115 LPDs that are actively operating. The sample size was determined using the Slovin formula. Each sub-district's sample was selected using a non-probability sampling technique, specifically proportional stratified random sampling. The respondents in this study were the heads and treasurers of the selected LPDs.

The dependent variable used in this study is the tendency toward accounting fraud. Fraud refers to the potential or predisposition of individuals or organizations to engage in unethical or illegal actions in financial reporting. According to Gayatri & Isnaini (2024), the tendency toward accounting fraud is defined as deliberate behaviors or actions by individuals to manipulate asset usage, alter financial statements, or engage in corruption for personal gain. Such fraud includes various activities intended to manipulate financial reports to misrepresent an entity's performance or financial condition. This variable was measured using a 4-point Likert scale. The indicators used to assess the tendency toward accounting fraud include: the tendency to manipulate or falsify accounting records or supporting documents, the tendency to misrepresent or omit events, the tendency to intentionally misapply accounting principles, the tendency to misstate financial statements due to asset misuse, and the tendency to present misleading financial reports due to improper treatment of assets accompanied by falsification of records or documents, involving one or more individuals (Wirakusuma & Setiawan, 2019).

The independent variables used in this study include internal control (X1). Internal control is a monitoring mechanism that helps organizations manage resources and support goal achievement (Putra & Latrini, 2018). The internal control variable was measured using a 4-point Likert scale. Statements related to internal control were tested based on COSO indicators, namely: control environment, risk assessment, control activities, information and communication, and monitoring (Pratiwi & Budiasih, 2020).

According to Rahayu & Putra (2022), human resource competence includes individuals' insight, skills, and character as reflected in desired performance outcomes. Competent human resources are characterized by behaviors, attitudes, abilities, and knowledge necessary to perform effectively. This variable was measured using a 4-point Likert scale, and assessed through indicators such as knowledge, skills, and attitudes (Widyaningsih, 2019).

Compliance with accounting regulations refers to the extent to which an organization adheres to the rules, regulations, and policies established by authorized bodies. An organization is considered compliant if it consistently follows and applies the prescribed accounting standards, principles, and guidelines. This variable was measured using a 4-point Likert scale and tested using indicators such as implementation responsibility, integrity, objectivity, prudence, confidentiality, consistency, and technical standards (Rodiah et al., 2019).

Organizational ethical culture is defined as a set of shared norms, values, or beliefs held by individuals within an organization that influence their actions and work behavior. This variable was measured using a 4-point Likert scale and assessed through indicators such as visible role models, communication of ethical expectations, consequences for ethical violations, and mechanisms for ethical protection (Chandrayatna & Sari, 2019).

In this study, the data analysis technique used was multiple linear regression with the following equation:

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + e \quad \ldots\ldots (1)$$

Information:
Y = Propensity for Accounting Fraud
α = Constant
β1;β2;β3 = Variable Regression Coefficient
X1 = Internal Control
X2 = Human Resources Competence
X3 = Compliance with Accounting Rules
X4 = Organizational Ethical Culture
e = error

3. RESULTS AND DISCUSSION

Table 1. Descriptive Test Results

Variables	N	Minimum Value	Maximum Value	*Mean*	Standard Deviation
Internal Control (X1)	**108**	**15**	**20**	**17.85**	**1,802**
Human Resources Competence (X2)	**108**	**24**	**32**	**28.31**	**2,804**
Accounting Rules Compliance (X3)	**108**	**21**	**28**	**24.85**	**2.46**
Organizational Ethical Culture (X4)	**108**	**15**	**20**	**17.76**	**1,707**
Propensity for Accounting Fraud (Y)	**108**	**13**	**26**	**17.56**	**5,419**

*Source:*Research Data, 2025

Internal Control Variable (X1) has a minimum value of 15 and a maximum value of 20 with an average value of 17.85 with a standard deviation of 1.802. This shows that the distribution of data related to internal control is even, seen from the standard deviation value which is lower than the average value.

The Human Resources Competency variable (X2) has a minimum value of 24 and a maximum value of 32 with an average value of 28.31 with a standard deviation of 2.804. This shows that the distribution of data related to human resources competency is even, seen from the standard deviation value which is lower than the average value.

The Accounting Rules Compliance variable (X3) has a minimum value of 21 and a maximum value of 28 with an average value of 24.85 with a standard deviation of 2.460. This shows that the distribution of data related to human resource competency is even, seen from the standard deviation value which is lower than the average value.

The Organizational Ethical Culture variable (X4) has a minimum value of 15 and a maximum value of 20 with an average value of 17.76 with a standard deviation of 2.460. This shows that the distribution of data related to the organization's ethical culture is even, seen from the standard deviation value which is lower than the average value.

The variable of Accounting Fraud Tendency (Y) has a minimum value of 13 and a maximum value of 26 with an average value of 17.56 with a standard deviation of 5.419. This shows that the distribution of data related to accounting fraud tendencies is even, seen from the standard deviation value which is lower than the average value.

Table 2. Normality Test Results

	Unstandardized Residual
N	**108**
Statistics	**0.081**
Asymp. Sig. (2-tailed)	**0.081**

Source: Research Data, 2025

Based on the table above, it is known that the value of Asymp. Sig (2-Tailed) is 0.081 which is greater than 0.05 (0.081 > 0.05), so it can be concluded that the data in this study is normally distributed.

Table 3. Multicollinearity Test Results

Variables	***Colinearity Statistics***		**Information**
	Tolerance	**VIF**	
Internal Control (X1)	**0.685**	**1,461**	**Multicollinearity Free**
Human Resources Competence (X2)	**0.609**	**1,641**	**Multicollinearity Free**
Accounting Rules Compliance (X3)	**0.563**	**1,777**	**Multicollinearity Free**
Organizational Ethical Culture (X4)	**0.669**	**1,494**	**Multicollinearity Free**

Source: Research Data, 2025

As seen in the table, it can be observed that the tolerance value for each variable is greater than 0.01 (10%), and the VIF value is less than 10. This indicates that the regression equation model in this study does not experience symptoms of multicollinearity.

Table 4. Results of Heteroscedasticity Test

Variables	**Sig.**	**Information**
Internal Control (X1)	**0.385**	**Free of Heteroscedasticity**
Human Resources Competence (X2)	**0.894**	**Free of Heteroscedasticity**
Accounting Rules Compliance (X3)	**0.468**	**Free of Heteroscedasticity**
Organizational Ethical Culture (X4)	**0.229**	**Free of Heteroscedasticity**

Source: Research Data, 2025

Based on the table above, it can be seen that all variables have a significance value greater than 0.05, so this study is free from symptoms of heteroscedasticity or there is no inequality of variance from the residuals of one observation to another.

Table 5. Multiple Linear Regression Test Results

		Unstandardized Coefficients		***Standardized Coefficients***		
	Model	**B.**	**Std. error**	**Beta**	**t**	**Sig.**
1	**(Constant)**	**76,289**	**3,280**		**23,257**	**0,000**
	Internal Control (X1)	**-0.508**	**0.169**	**-0.169**	**-2,997**	**0.003**

Human Resources Competence (X2)	**-0.463**	**0.115**	**-0.240**	**-4,011**	**0,000**
Accounting Rules Compliance (X3)	**-1,169**	**0.137**	**-0.531**	**-8,540**	**0,000**
Organizational Ethical Culture (X4)	**-0.422**	**0.181**	**-0.133**	**-2,334**	**0.022**

Source: Research Data, 2025

Based on the table above, the regression equation produced is as follows. Y = 76.289 – 0.508X1 – 0.463X2 – 1.169X3 – 0.422X4 + e ……………(2) Where the constant value of 76.289 indicates that when the value of the internal control variable, human resource competence, accounting rule compliance and organizational ethical culture is 0 (zero) then the value of the accounting fraud tendency variable is 76.289. The regression coefficient value of the internal control variable is negative, which is -0.508, meaning that if the internal control variable increases by one unit with the assumption that other variables remain constant, then the accounting fraud tendency will decrease by 0.508. The regression coefficient value of the human resource competence variable is negative, which is -0.463, meaning that if the human resource competence variable increases, with the assumption that other variables remain constant, then the accounting fraud tendency will decrease by 0.463. The regression coefficient value of the accounting rule compliance variable is negative, which is -1.169, meaning that if the accounting rule compliance variable increases, assuming other variables remain constant, then the tendency of accounting fraud will decrease by 1.169. The regression coefficient value of the organizational ethical culture variable is negative, which is -0.422, meaning that if the organizational ethical culture variable increases, assuming other variables remain constant, then the tendency of accounting fraud will decrease by 0.422.

Table 6. Results of the Determination Coefficient Test (R2))

Model	*R*	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
1	**0.881**	**0.776**	**0.767**	**2,613**

Source: Research Data, 2025

Furthermore, in Table 6, the results of the determination coefficient test above can be seen the Adjusted R Square value of 0.776, which means the ability of internal control variables, human resource competence, accounting rule compliance and organizational ethical culture together have an influence on the accounting fraud tendency variable of 0.776 or 77.6%. The remaining 22.4% is influenced by other variables not included in the research model.

Table 7. Model Feasibility Test Results (F)

	Model	*Sum of Squares*	*df*	*Mean Square*	*F*	*Sig*
1	**Regression**	**2439,065**	**4**	**609,766**	**89,279**	**0,000**
	Residual	**703,481**	**103**	**6,830**		

Total	**3142,546**	**107**			

Source: Research Data, 2025

Based on Table 7, the results of the model feasibility test show a calculated F value of 89.279 and a significance value of 0.000. Because the significance value is less than 0.05, it can be concluded that the model in this study is feasible to be tested.

Table 8. Hypothesis Test Results (t-Test)

		Unstandardized Coefficients		***Standardized Coefficients***		
	Model	**B.**	**Std. error**	**Beta**	**t**	**Sig.**
1	**(Constant)**	**76,289**	**3,280**		**23,257**	**0,000**
	Internal Control (X1)	**-0.508**	**0.169**	**-0.169**	**-2,997**	**0.003**
	Human Resources Competence (X2)	**-0.463**	**0.115**	**-0.240**	**-4,011**	**0,000**
	Accounting Rules Compliance (X3)	**-1,169**	**0.137**	**-0.531**	**-8,540**	**0,000**
	Organizational Ethical Culture (X4)	**-0.422**	**0.181**	**-0.133**	**-2,334**	**0.022**

***Source*: Research Data, 2025**

The t-value of the internal control variable is -2.997 with a significance level of 0.003. By using a significance limit of 0.05, the significance is below the 5% level, which means that H0 is rejected and H1 is accepted. This shows that internal control has a negative effect on the tendency of accounting fraud. The effectiveness of internal control can reduce the gap for those who choose to work in certain conditions by increasing supervision and transparency in the financial recording process and by maintaining access to resources that can be misused. Furthermore, a strict control system can also make employees more responsible and careful when making financial judgments. The results of this study are in line with the research conducted Atmadja et al., (2024) which shows that internal control has a negative effect on the tendency of fraud. This result is also supported by research Putra & Latrini (2018), Putri & Suartana (2022) who found that there is a negative influence of internal control on the tendency of fraud.

The t-value of the human resource competency variable is -4.011 with a significance level of 0.000. By using a significance limit of 0.05, the significance is below the 5% level, which means that H0 is rejected and H1 is accepted. This shows that human resource competency has a negative effect on the tendency of accounting fraud. Human resources with high competence are not only able to understand accounting rules well but also have the ability to complete the tasks given, especially those related to the preparation of financial reports. If an individual does not have adequate competence, they can feel pressured and end up looking for shortcuts, such as manipulating financial data. Success in providing quality financial reports depends on the implementer or human resources Jannah et al., (2021). The results of this study are in line with research conducted by Atmadja et al., (2024) which shows that human resource competence has a negative effect on the tendency to cheat. These results are also supported by research Wirakusuma & Setiawan (2019) and Adnyana & Diatmika (2022) who found that there is a negative influence between human resource competence and fraud tendencies.

The t-value of the accounting rule compliance variable is -8.540 with a significance level of 0.000. By using a significance limit of 0.05, the significance is below the 5% level, which means that H0 is rejected and H1 is accepted. This shows that accounting rule compliance has a negative effect on the tendency of accounting fraud. because compliance with regulations, accounting standards and widely accepted accounting principles will create an accurate, accountable and transparent financial reporting system. When organizations strictly implement accounting rules, the chances of individuals manipulating financial data become smaller. The results of this study are in line with research conducted by Atmadja et al., (2024) which shows that accounting rule compliance has a negative effect on the tendency of fraud. These results are also supported by research Paramitha & Budiasih (2024) and Puspitasari et al., (2023) who found that there is a negative influence between compliance with accounting rules and the tendency to commit fraud.

The calculated t value of the organizational ethical culture variable is -2.334 with a significance level of 0.022. By using a significance limit of 0.05, the significance is below the 5% level, which means that H0 is rejected and H1 is accepted. This shows that organizational ethical culture has a negative effect on the tendency of accounting fraud. When an organization has a strong ethical culture, each individual in the organization is more likely to behave in accordance with the agreed ethical principles and standards. Individuals who work in an environment with a strong ethical culture will find it more difficult to justify fraudulent actions because they realize that these actions are contrary to the values adopted by the organization. The results of this study are in line with research conducted by Atmadja et al., (2024) which shows that organizational ethical culture has a negative effect on the tendency of fraud. These results are also supported by research Depi & Wahyuni (2022)and Chandrayatna & Ratna Sari (2019) who found that there is a negative influence of organizational ethical culture on the tendency of accounting fraud.

4. CONCLUSION AND SUGGESTIONS

Based on the research findings, it can be concluded that internal control, human resource competence, adherence to accounting regulations, and organizational ethical culture have a negative influence on the tendency of accounting fraud. Therefore, if an organization possesses strong internal control, competent human resources, compliance with accounting rules, and a strong ethical organizational culture, it will reduce the likelihood of accounting fraud tendencies.

The researcher suggests that all LPDs (Village Credit Institutions) should enhance their internal control systems, improve human resource competence, ensure compliance with accounting regulations, and strengthen their ethical organizational culture in order to minimize the tendency for accounting fraud. For future researchers, it is recommended to expand the research sample, use different respondent characteristics and research locations, and consider adding other variables beyond the current research model.

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