



The Effect of Internal Locus Of Control, Human Resource Competence, and Financial Pressure on Fraud Prevention With Individual Morality as Moderator

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ABSTRACT

This study aims to examine the influence of internal locus of control, human resource competence, and financial pressure on fraud prevention with individual morality as a moderator. This study uses a quantitative approach by distributing questionnaires. The sample was selected through a purposive sampling technique of 110 respondents. This research was conducted in 25 SKPD Makassar city, the statistical method used to test the hypothesis was by using the Structural Equation Model (SEM), and the test was carried out using Smart-PLS 4.0. The results showed that internal locus of control, and human resource competence had a positive effect on fraud prevention, and financial pressure had a negative effect on fraud prevention. While the moderating effect in this study, individual morality strengthens the influence of internal locus of control, and human resource competence on fraud prevention, while individual morality weakens the effect of financial pressure on fraud prevention.

INTRODUCTION

Indonesia is a country that fully adheres to the law so that its enforcement is highly upheld by each individual, starting from individuals, the public sector to the private sector. But the fact is based on the results of a survey conducted by the Indonesian Association of Certified Fraud Examiners (ACFE) in 2019, with research on the Survey Fraud Indonesian (SFI). The survey results show that the Fraud that occurs most frequently and causes the greatest loss in Indonesia is corruption with a total of 167 cases. Furthermore, there were 50 cases of misuse of state and company assets and 22 cases of Fraud against financial reports, bringing the total Fraud in Indonesia in 2019 to 239 cases. The total loss incurred is IDR 873,430,000,000 with an average loss per case of IDR 7,248,879,668. Cases with total losses above IDR 1 billion or 38.5%.

Seeing the many cases of Fraud that have occurred in Indonesia, of course, it is a top priority for the government in enforcing fraud prevention for employees in both the private and public sectors. Prevention of fraud itself can be interpreted as actions that can be taken to deter perpetrators who have opportunities, make it difficult for perpetrators to move and tighten supervision of activities that have a high risk of fraud (Widyani and Wati, 2020). There are two elements to preventing fraud, namely creating a culture of honesty, openness and assistance, and eliminating opportunities for fraud (Taufik and Nasir, 2020).

Internal Locus of Control can be interpreted as control that comes from within the individual. Internal Locus of Control refers to the degree to which individuals view events in their lives as a consequence of their actions, thus they can be controlled by the individuals themselves (Dewi and Rasmini, 2019). Someone with an Internal Locus of Control has confidence in himself that he can control his problems properly without committing fraud (Riyana et al., 2021). Research conducted by Saraswati and Purnamawati (2022) shows the results that locus of control has a positive and significant effect on fraud tendencies so if examined it shows that locus of control has a positive effect on fraud prevention. In addition to internal locus of control, good human resource competence can also prevent acts of fraud in managing village finances (Jayanti and Surdana, 2019).

Saputra et., al (2019) Human resource competence (HR) can be interpreted as the ability possessed by individuals as a basis for improving organizational performance. Human resources in this case as individuals who play an active role in moving the organization in achieving its goals. It is necessary to pay attention to the level of competence of human resources because someone who does not have the competencies needed to do his job will have an impact on poor performance (Widyawati et., al, 2019). No matter how good work systems and procedures are, they will not be able to work properly if the individuals who carry them out do not have the competencies needed to carry out their work. To overcome this problem, it is necessary to consider the level of competence in the form of knowledge and skills possessed to do certain jobs. This definition is in line with research conducted by Widyawati et al.,

(2019) with the results of the research showing that human resource competence has a positive and significant effect on fraud prevention.

Yusrianti et al., (2020) suggest that the tendency of workers to commit fraud is due to greed and personal financial pressure. This pressure can be in the form of financial or non-financial pressure. Financial pressure is the financial support that causes the perpetrator to commit fraud, which is usually driven by financial necessity. These needs are often perceived as needs that cannot be shared with other people (Setyowati, 2018). Financial pressure is often caused by large expenses or needs. In addition to the financial pressure experienced by a person, many expenses show lust and a luxurious lifestyle. Febriana (2022) also argues that morality is very necessary to prevent acts of fraud or fraud being committed, especially in village financial management.

Morality is a moral trait or the overall principles and values relating to a person's good and bad behavior (Welton et al., 1994). So that it can be said that individual morality is the ability to understand right and wrong, meaning that a person has a strong belief in acting based on that belief so that people will act rightly and honorably. Understanding can include main characters, such as the ability to understand the suffering of others and also not act evil, able to control impulses, listen to various parties before giving judgment, accept and respect differences, able to understand unethical judgments, can empathize, fight for justice and show love and respect for others. Research that has been conducted by Romadaniati et al., (2020) shows the results that individual morality moderates the influence of village apparatus competence on fraud prevention.

Based on the background above, this study aims to analyze the influence of internal locus of control, human resource competency, and financial pressure on fraud prevention and then analyze individual morality as a moderator of each variable.

THEORETICAL REVIEW

Locus of Control Internal

Internal Locus of Control can be interpreted as control that comes from within the individual. Internal Locus of Control refers to the degree to which individuals view events in their lives as a consequence of their actions, thus they can be controlled by the individuals themselves (Dewi and Rasmini, 2019). Hastuti and Farid's (2015) Internal Locus of Control are individuals who believe that they are in control of whatever happens to them. Someone with an internal locus of control has confidence in himself that he can control his problems properly without committing fraud (Riyana et al., 2021). In line with research conducted by Dewi and Rasmini (2019) Internal Locus of Control has a positive effect on preventing fraud in managing village funds. Then the research conducted by Wakhidah and Mutmainah (2021) has the same results, namely Internal Locus of Control and apparatus competence have a positive effect on fraud prevention.

H1: Internal Locus of Control has a positive effect on Fraud prevention.

Human Resource Competency

Yendrawati (2013) suggests that the notion of human resource competence is the ability of a person or individual in an organization (institutional) or a system to carry out its functions or authority to achieve its goals effectively and efficiently. It can be concluded that human resource competence is the ability possessed by an individual in himself which is used to carry out a task or job which can make the individual superior and easier to achieve his work goals so that the higher the ability and knowledge, the higher the quality human resource competence. In line with research conducted by Widyawati et al., (2019) shows that human resource competence has a positive and significant effect on fraud prevention. Someone who has high self-ability and strong self-confidence in completing a job and problem will be motivated to prevent fraud. The higher the competency of a person's human resources, the higher the courage in disclosing fraud that occurs, because of encouragement from himself for the abilities he has.

H2: human resource competency has a positive effect on fraud prevention.

Financial Pressure

According to Sukirman and Sari (2013) pressure is divided into two, namely financial or non-financially, financially influenced by a lifestyle so that it looks sufficient while non-financially, namely the desire that arises from oneself to cover up poor performance. The financial pressure experienced by a person will greatly influence that person to commit fraud, they will try to meet their needs, and this will also be greatly influenced by the level of the individual's level of moral reasoning. Angelina and Helmayunita (2017) explain that the pressure caused by financial pressure can influence someone to commit fraud so that someone who is overwhelmed with pressure will find it difficult to prevent fraud. Based on research that was conducted by Nahari and Kusuma (2023) explains that target pressure hurts preventing village fund fraud. Target pressure itself is an integral part of the pressure that forms the basis of an individual committing fraud.

H3: Financial pressure hurts fraud prevention

Individual Morality Moderates Internal Locus of Control

Morality is a moral trait or overall principles and values relating to good and bad (Welton, R. E and LaGrone, 1994). Moral is in the mind and can be distinguished from behavior or actions, where good morals are of course responsible for their actions. Morality is considered to be able to support the internal locus of control because a person with An Internal Locus of Control tends to see that everything he experiences, be it events, incidents, fate or destiny that happens to him is due to his control he can control the situations and conditions that occur. On him Individuals with an Internal Locus of Control also believe that the success they achieve will be proportional to the effort put in and most of them can control themselves (Khoiriyah et al., 2019). There are previous studies that have tested the effect of individual morality on

fraud prevention. Among them is research conducted by (Lestari and Ayu, 2021) showing the result that individual morality has a positive and significant effect on fraud prevention.

H4: Individual morality strengthens the influence of the internal locus of control on fraud prevention.

Individual Morality Moderates Human Resource Competence

Morality is a mental and emotional attitude possessed by individuals as members of social groups in carrying out tasks and loyalty to groups (Falah, 2006). when a company has employees with good self-awareness (morality), fraud in a company can be minimized. Morality is related to the competence of human resources, where a moral individual will increasingly have competence in himself to increase abilities that will assist in achieving agency goals, one of which is by preventing fraud. Based on research conducted by Jayanti and Suardana (2019), the results of this study indicate that human resource competence and morality have a positive effect on fraud prevention in village financial management. Individual morality is thought to be able to strengthen the influence of human resource competence on fraud prevention, in line with research conducted by Rahimah et., al (2018) with the results showing that individual morality has an effect on fraud prevention.

H5: Individual morality strengthens the influence of human resource competence on fraud prevention.

Individual Morality Moderates Financial Pressure

Pressure is a condition in which a person is forced to commit fraud. Based on the existing phenomenon, the pressure experienced by employees can be indicated as experiencing financial pressure where to meet material needs, the perpetrator is forced to commit fraud even though it has to harm one of the parties to fulfill the need. Cressey (1953) divides financial problems into 6 types: difficulties in repaying debts, problems resulting from individual failures, business failures, ego to live beyond one's means and unfair treatment from superiors. The existence of pressure within an individual will encourage them to commit acts of fraud, but with good self-awareness within the individual, it will reduce an individual's intention to commit fraud. So that in this case individual morality will reduce an individual's intention to commit fraud even though the individual is in a state of high financial pressure. Based on research conducted by Nadapdap and Sudharnoto (2017), the results of the study show that the fraud triangle which consists of pressure, opportunity, and rationalization has an important role in preventing fraud control. Nahari and Kusuma (2023) show that target pressure and arrogance hurt in preventing village fund fraud. Sumendap et al., (2019) also showed that individual morality variables as intervening variables had a significant positive effect on fraud prevention.

H6: Individual morality weakens the effect of financial pressure on fraud prevention.

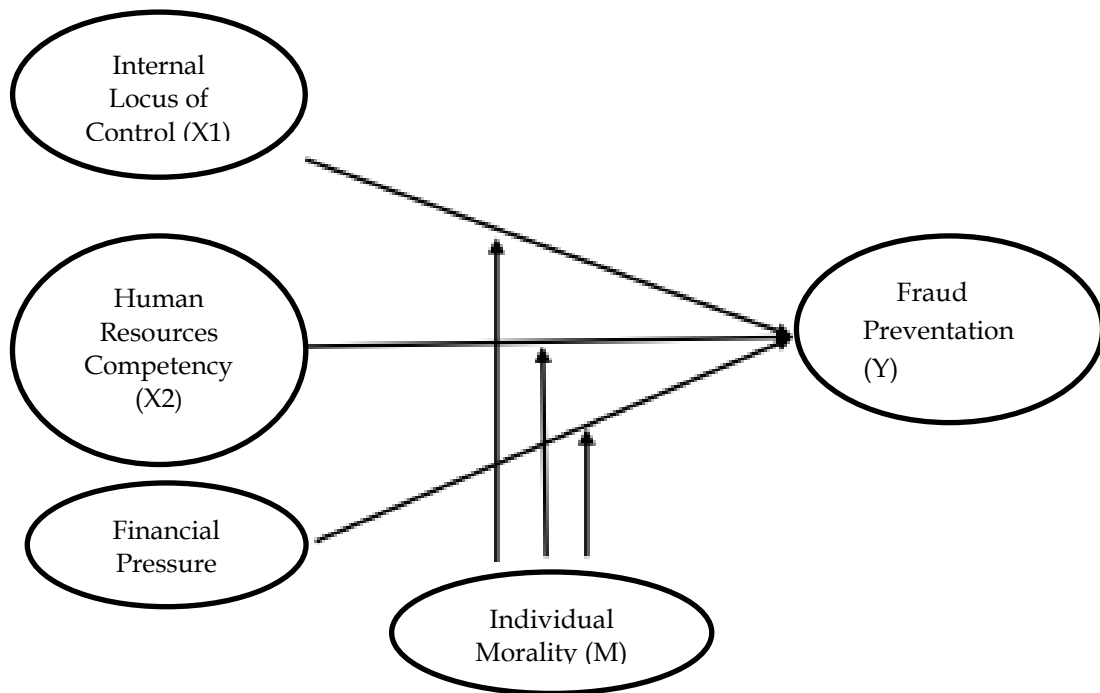


Figure 1. Conceptual Framework

METHODOLOGY

This research uses quantitative research, in this study, the method used is a survey research method which is a field research conducted on several sample members from a certain population whose data collection is carried out using a questionnaire (Sekaran, 2006). The population in this study is all employees in 25 SKPD Makassar City. The sample in this study were all employees of 25 SKPD Makassar city in the field of finance with a total sample of 110 employees. The statistical method used to test the hypothesis is to use the Structural Equation Model (SEM) was tested using PLS (Partial Least Squares) 4.0. The SEM-PLS analysis consists of two sub-models, namely the measurement model or often called the outer model and the structural model (structural model) or often called the inner model. The measurement model shows how manifest or observed variables represent latent variables to be measured. PLS consists of validity testing, reliability testing and hypothesis testing. Then this study added a moderating effect which will also be measured jointly using PLS (Partial Least Squares) 4.0.

RESULTS

Descriptive statistical test results

The formula used to determine the assessment category is:

$$\text{Score Range} = \frac{\text{Highest score} - \text{Lowest score}}{\text{Total Score}} = 0,8$$

$$\text{Score Range} = \frac{5 - 1}{5} = 0,8$$

The results of the descriptive statistical analysis of the internal locus of control system variables, human resource competence, financial pressure, individual morality and fraud prevention are as follows:

Table 1. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Locus Of Control Internal	110	3.00	5.00	4.2818	.59619
Human Resource Competency	110	3.00	5.00	4.2879	.56074
Financial Pressure	110	1.00	3.00	1.8682	.54140
Individual Morality	110	2.63	5.00	4.2932	.67292
Fraud Prevention	110	3.22	5.00	4.3528	.51039
Valid N (listwise)	110				

The table above shows that the average respondent gives an answer agreeing to each statement item of all variables.

Structural Equation Model Testing (SEM)

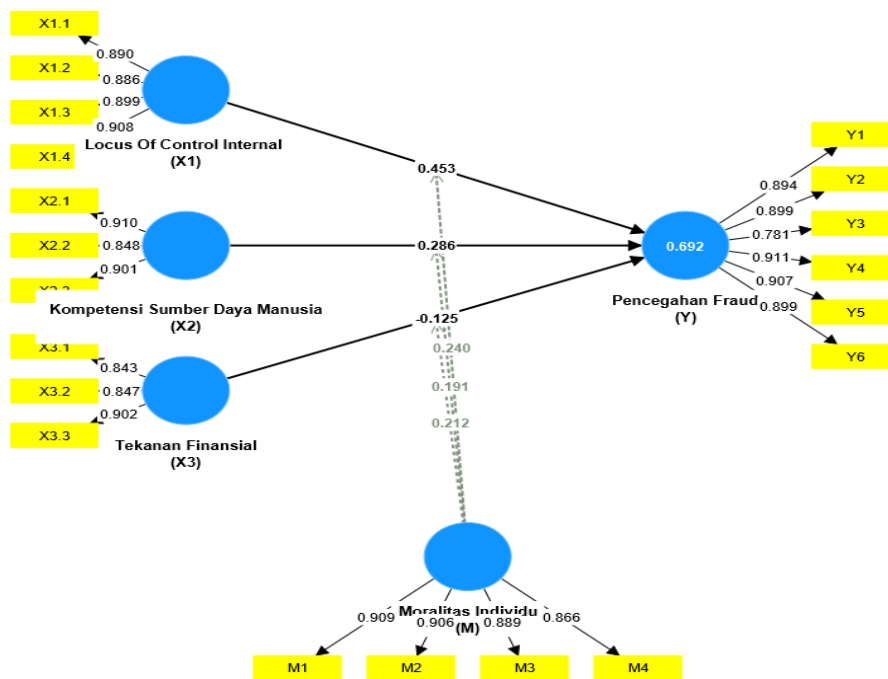


Figure 2. Test the full SEM model using smart PLS

Based on the test results using smart PLS as shown in Figure 5.2, it can be seen that there is no loading factor value below 0.50, so data drop is not required to remove indicators with a loading value below 0.50 to obtain a good model.

Structural Model (inner model)

The inner model (interrelation, structural model and substantive theory) describes the influence between latent variables based on the substantive theory. The structural model was evaluated using R-square for the dependent latent variable.

Table 2. Test the coefficient of determination (R-square)

	R Square	R Square Adjusted
Fraud Prevention	0,692	0,671

Based on the table above, it can be explained that the r square value for the fraud prevention variable is 0.692. This means that 69.2% of the Internal Locus Of Control variables, human resource competence, and financial pressure affect fraud prevention, the remaining 30.8% are influenced by other variables outside this study.

Hypothesis Test Results

Hypothesis testing on PLS is used to measure the probability of data using the path coefficients menu.

Table 3. Hypothesis test based on path coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STD EV)	P values
Locus Of Control Internal_(X1) -> Fraud Prevention_(Y)	0,453	0,442	0,088	5,141	0,000
Human Resources Competency_(X2) -> Fraud Prevention_(Y)	0,286	0,293	0,076	3,759	0,000
Financial Pressure_(X3) -> Fraud Prevention_(Y)	-0,125	-0,130	0,055	2,285	0,022

First hypothesis testing

Based on the results of hypothesis testing for the effect of internal locus of control on fraud prevention, the t statistic value is greater than the t table value (5.141 > 1.983), with a significant level less than 0.05 (0.000 < 0.05). The parameter coefficient value is +0.4853 and is positive. The coefficient with a positive sign indicates that there is a direct influence between the internal locus of the control variable (X1) and the fraud prevention variable (Y).

Second hypothesis testing

Based on the results of hypothesis testing for the influence of human resource competence on fraud prevention, the t statistic value is greater than the t table value ($3.759 > 1.983$), with a significant level less than 0.05 ($0.000 < 0.05$). The parameter coefficient value is +0.286 and is positive. The coefficient with a positive sign indicates that there is a direct influence between the human resource competency variable (X2) and the fraud prevention variable (Y).

Testing the third hypothesis

Based on the results of hypothesis testing for the effect of financial pressure on fraud prevention, the t statistic value is greater than the t table value ($2.285 > 1.983$), with a significant level less than 0.05 ($0.022 < 0.05$). The parameter coefficient value is -0.125 and is negative. The coefficient with a negative sign indicates that there is no unidirectional influence between the financial pressure variable (X3) and the fraud prevention variable (Y).

Table 4. Hypothesis test based on the moderating effect with fraud as the dependent variable

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Individual Morality_(M) x Internal Locus Of Control (X1) -> Prevention Fraud_(Y)	0,240	0,243	0,105	2,280	0,023
Individual Morality_(M) x Human Resource Competency (X2) -> Fraud Prevention_(Y)	0,191	0,181	0,097	1,980	0,048
Individual Morality_(M) x Financial Pressure (X3) -> Fraud Prevention_(Y)	0,212	0,209	0,070	3,035	0,002

Fourth hypothesis testing

Based on the results of hypothesis testing for the effect of internal locus of control on fraud prevention with individual morality as a moderating variable, the t statistic value is greater than the t table value ($2.280 > 1.983$), with a significant level less than 0.05 ($0.023 < 0, 05$). The parameter coefficient value is +0.240 and is positive. The coefficient marked positive indicates that the influence is in the same direction between the internal locus of the control variable (X1) and the fraud prevention variable (Y) moderated by the individual

morality variable (M) so that it will strengthen the influence between the internal locus of control on fraud prevention.

Fifth hypothesis testing

Based on the results of hypothesis testing for the influence of human resource competence on fraud prevention with individual morality as a moderating variable, the t statistic value is greater than the t table value ($1.980 > 1.983$), with a significant level less than 0.05 ($0.048 < 0, 05$). The parameter coefficient value is +0.191 and is positive. The coefficient marked positive indicates that there is a direct influence between the human resource competence variable (X2) and the fraud prevention variable (Y) moderated by the individual morality variable (M) so that it will strengthen the influence of human resource competence on fraud prevention.

Testing the sixth hypothesis

Based on the results of hypothesis testing for the effect of financial pressure on fraud prevention with individual morality as a moderating variable, the t statistic value is greater than the t table value ($3.035 > 1.983$), with a significant level less than 0.05 ($0.002 < 0.05$). The parameter coefficient value is +0.212 and is positive. The coefficient with a positive sign indicates that the financial pressure variable (X3) and the fraud prevention variable (Y) are unidirectional, moderated by the individual morality variable (M).

DISCUSSION

The Influence of internal locus of Control on fraud prevention

Based on testing the first hypothesis (H1), it shows that internal locus of control has a significant positive effect on fraud prevention. The findings in this study are in line with attribution theory, where attribution theory is a theory that explains a person's behavior (Malle, 2011). Attribution theory explains the process of how a person determines the causes and motives of his behavior. The findings at the time of the study showed that Makassar City SKPD employees had implemented internal locus of control behavior so that each individual in the financial sector had good self-control in carrying out work policies and procedures to protect state assets and wealth from all forms of misuse. This is proven by the number of employees who apply the recording process and carry out activities by the APBD budget and if there is an excess of funds it will be reported immediately and employees can refrain from using it for things that they shouldn't. The results of this study are in line with research conducted by Wakhidah and Mutmainah (2021) showing that internal locus of control can influence fraud prevention in managing village funds. That is, the better self-control possessed by the village apparatus, the more efforts to prevent fraud in managing village funds will increase.

The Influence of human resource competence on fraud prevention

Based on testing the first hypothesis (H2), it shows that human resource competence has a significant positive effect on fraud prevention, meaning that the better the human resource competency of an employee in an agency, the lower the chance of fraud occurring. This research is in line with the agency theory that was first coined by Jensen and Meckling in 1976. Jensen states that agency relationships occur when one or more people (principals) employ another person (agent) to provide a service and then delegate authority to make decisions. decisions (Zogning, 2017) This theory supports that an individual does a job in an agency to achieve the agency's goals. Individuals who have high human resource competence will certainly encourage themselves to improve their abilities for the sake of quality of work and self-advantage. Someone who has high self-ability and strong self-confidence in completing a job and problem will be motivated to prevent fraud. The results of this study are in line with research conducted by Widyawati et al., (2019) showing that human resource competence has a positive and significant effect on fraud prevention. The then research conducted by Jayanti and Suardana (2019) shows that human resource competence has a positive effect on preventing fraud in village financial management. This means, the more competent the human resources, the higher the prevention of fraud in village financial management.

The Effect of financial pressure on fraud prevention

Based on testing the third hypothesis (H3), it was found that financial pressure has a significant negative effect on fraud prevention, meaning that the higher a person's financial pressure, the less likely a person is to prevent fraud. This is in line with the hexagon theory which explains why a company or a certain party commits fraud because it contains an element of pressure within a person. Sudirman and Sari (2013) pressure is divided into two, namely financial or non-financially, financially influenced by lifestyle so that it looks sufficient while non-financially, namely the desire that arises from oneself to cover up poor performance. Pressure occurs when a person feels pressured when facing severe difficulties, it can also be caused by failure to meet the expectations that are required. So the results of this study show that individuals who have high financial pressure can reduce the occurrence of fraud prevention. This research is in line with research conducted by Nahari and Kusuma (2023) explaining that target pressure hurts in preventing village fund fraud. Target pressure itself is an integral part of the pressure that forms the basis of an individual committing fraud. This explains that the pressure that occurs can influence someone to commit fraud so that someone who is overwhelmed with pressure will find it difficult to prevent fraud.

Effect of Internal Locus of Control on Fraud Prevention if Moderated by Individual Morality

Based on testing the fourth hypothesis (H4), it was found that Internal Locus of Control has a significant positive effect on fraud prevention if it is

moderated by individual morality, which means that the moderation variable in this study is individual morality strengthens the positive influence between Internal Locus of Control on fraud prevention. This study argues that individual morality will moderate the influence of internal locus of control on accounting fraud prevention because individuals with good individual morality are certainly responsible for their actions and believe that everything that happens to them is due to the attitude they have taken so that they are more capable control himself not to commit fraud. This is in line with moral cognitive theory which is divided into three parts, namely the pre-conventional, conventional and post-conventional levels, each of which explains how humans respond to norms and rules, how attitudes fulfill expectations, and how one's efforts to determine values and principles. So that someone with good morals has gone through the process of these three stages and can become an individual who does something based on values to achieve good and commendable things for himself and his environment. This research is in line with research conducted by Lestari and Ayu (2021) which has tested the effect of individual morality on fraud prevention, showing the result that individual morality has a positive and significant effect on fraud prevention.

Effect of Human Resource Competence on Fraud Prevention if Moderated by Individual Morality

Based on testing the fifth hypothesis (H5), it was found that human resource competence has a significant positive effect on fraud prevention if it is moderated by individual morality. This means that the moderating variable in this study, namely individual morality, strengthens the positive influence between human resource competencies and fraud prevention. This is in line with the notion of morality which is a mental and emotional attitude possessed by individuals as members of social groups in carrying out tasks and loyalty to groups (Falah, 2006; Wonar et al., 2018). Morality is related to the competence of human resources, where a moral individual will increasingly have competence in himself to increase abilities that will assist in achieving agency goals, one of which is by preventing fraud. Based on research conducted by Jayanti and Suardana (2019), the results of this study indicate that human resource competence and morality have a positive effect on fraud prevention in village financial management. This means, with the competence of human resources and good morality, it can prevent acts of fraud in managing village finances. Individual morality is thought to be able to strengthen the influence of human resource competence on fraud prevention, in line with research conducted by Rahimah et., al (2018) with the results showing that individual morality affects fraud prevention.

Effect of Financial Pressure on Fraud Prevention if Moderated by Individual Morality

Based on testing the sixth hypothesis (H6), it was found that financial pressure has a positive effect on fraud prevention if it is moderated by individual morality, meaning that the moderating variable in this study,

namely individual morality, weakens the effect of financial pressure on fraud prevention. This proves that even though an individual has financial pressure within him but has good morality, he will be able to restrain himself from choosing the wrong way to fulfill his needs, to be able to enforce fraud prevention in the institution where he works.

The results of this study prove that individual morality is able to model the effect of financial pressure on fraud prevention. The coefficient shows a positive direction which indicates that the higher the morality in an individual, the higher the likelihood of fraud prevention. Individual morality has a good influence on individuals in their behavior, especially in fraud prevention. With the existence of individual morality in an individual, financial stress will not have a significant effect on fraud prevention. This means that even if there is a stress within an individual that can encourage them to commit fraudulent acts, however, with the existence of good self-awareness in individuals, it will reduce the intention of an individual to commit fraud (Sumelndap et al., 2019). Based on research conducted by Nadapdap and Sudharnoto (2017) the results of the research show that the fraud triangle consisting of pressure, opportunity, and rationalization has a significant role in preventing fraud control. then Sumelndap et al., (2019) also showed that the individual morality variable as an intelligence variable has a significant positive effect on fraud prevention.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research and discussion that have been described, the conclusions that can be drawn include that the internal locus of control has a positive and significant effect on fraud prevention. The better the Internal Locus of Control of an individual, the individual will be able to prevent fraud. Human resource competency has a positive effect on fraud prevention. The better the competence of human resources in an individual, the individual will avoid fraudulent behavior and enforce fraud prevention. Financial pressure hurts fraud prevention. The higher the financial pressure of an individual, the less likely it is to prevent fraud.

Individual morality strengthens the influence of internal locus of control on fraud prevention. The better the morality of an individual, fraud prevention will increase with an Internal Locus of Control. This shows that the internal locus of control requires individual morality so that his self-control in preventing fraud gets stronger. Individual morality strengthens the influence of human resource competence on fraud prevention. The better the morality of an individual, the prevention of fraud can be overcome with the competence of human resources. This shows that human resources require individual morality so that an individual will improve the competence of human resources within himself by increasing understanding and knowledge to achieve the goal of preventing fraud.

FURTHER STUDY

There are some limitations in this research process that be used as a reference for future researchers to improve their research. The limitation is that the object of study is limited to employees who work within the Makassar city SKPD, thus allowing different results if research on the same topic is carried out on different objects. When distributing the questionnaires, many respondents were not in place so researchers needed quite a long time to wait for respondents to be able to fill out the questionnaire. Suggestions for future researchers Conduct ongoing research, this is done to be able to see and assess any changes in respondent behavior from time to time. It is also expected to add other variables related to fraud prevention efforts.

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