

The effect of morality intensity and internal control regarding the accounting fraud tendency

El efecto de la intensidad de la moral y el control interno sobre la tendencia al fraude contable

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ABSTRACT

Fraud has occurred not only in the state-owned enterprises, but also in the government sectors whereas the factors that affect the fraud are morality intensity and government internal control systems. This research aimed to obtain the evidence and interaction between morality intensity and accounting fraud tendency and to obtain evidence between government internal control systems and accounting fraud tendency. This research is a causative research. Respondent is the auditor of Indonesia's National Government Internal Auditor. This research uses census sampling. Data was collected by giving questionnaire to all respondents. Data is analyzed with multiple regression method by SPSS 20.0. The result shows that morality intensity has negative significant effect to the accounting fraud tendency, and internal control has negative significant effect to the accounting fraud tendency.

Keywords: Morality Intensity, Internal Control, Accounting Fraud Tendency, BPKP

RESUMEN

El fraude ha ocurrido no solo en las empresas estatales, sino también en los sectores gubernamentales, mientras que los factores que afectan el fraude son la intensidad de la moralidad y los sistemas de control interno del gobierno. Esta investigación tuvo como objetivo obtener la evidencia y la interacción entre la intensidad de la moralidad y la tendencia del fraude contable y obtener evidencia entre los sistemas de control interno del gobierno y la tendencia del fraude contable. Esta investigación es una investigación causal. Respondent es el auditor del Auditor Interno Nacional del Gobierno de Indonesia. Esta investigación utiliza muestreo censal. Los datos fueron recolectados dando un cuestionario a todos los encuestados. Los datos se analizan con el método de regresión múltiple mediante SPSS 20.0. El resultado muestra que la intensidad de la moral tiene un efecto negativo significativo en la tendencia al fraude contable, y el control interno tiene un efecto significativo negativo en la tendencia del fraude contable.

Palabras clave: Intensidad moral, control interno, tendencia al fraude contable, BPKP

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INTRODUCTION

Good Governance and Clean Government has become the dream for many people in Indonesia. The society imagine to have better governance practices, better quality of public practices, decreasing number of corruptions, and increasing concern of the interest of the citizen (Dwiyanto, 2005). Good governance and clean government senses of all things related to the action or behavior that is to direct, to control, or to influence public affairs to embody these values in everyday life. In Indonesia, good governance can be interpreted as clean and dignified. With the intentions that the state government is the source of social, cultural, political, and economic power regulated in accordance with the public. Meanwhile, clean government is a government that is effective, efficient, transparent, honest, and responsible.

Along with the implementation of Good Governance and Clean Government, the Indonesian government then issued Minister of State for Administrative Reform No. PER/05/M.PAN/03/2008 on APIP or Government Internal Supervisory Apparatus. APIP is one of the government agencies that have the basic tasks and functions of doing reviews, and consists of Indonesia's National Government Internal Auditor, Inspector General (IG), the Provincial Government Inspectorate and the Inspectorate District / City Government. Indonesia's National Government Internal Auditor as an internal government supervisor agencies have direct responsibility to the President. Based on Indonesian Presidential Regulation No. 192 of 2014 on the Indonesia's National Government Internal Auditor (BPKP), explains that BPKP has the task of conducting government affairs in the field of financial supervision of state / regional and national development. BPKP as an Internal Supervisory Unit provides the internal control system and adequate government run efficiently and effectively to realize the Good Government Governance. Therefore, BPKP should be kept independent in making improvements and changes to realize Good Governance and Clean Government.

Phenomenon above shows that poor governance and bureaucracy are still unavoidable and creating possibilities for accounting fraud tendencies. Accounting Fraud Tendencies (AFT) has been getting a lot of media attention as the dynamics that often occur. There is an opinion says that Accounting Fraud Tendency defines and terminologies as a corruption because of the involvement of some elements consisting of disclosure of the facts is misleading, rules violations or abuse of trust, and the removal of important facts (Soepardi, 2007: 24). According to Wells (2007), accounting fraud refers to accounting errors which committed intentionally with the intention to mislead readers / users of financial statements. The purpose of this is done with negative motivation to take advantage of individuals or certain parties. According to the Association of Certified Fraud Examiners (ACFE), the accounting fraud can be classified into three types: fraudulent financial reporting, misappropriation of assets and corruption.

On the government section, the type of fraud that often occur is corruption. Corruption itself has many types such as state financial harm, abuse of authority, bribery, even giving false testimony. Fraud which happens in government circles are not without causes. According to Bologna (1993), there are four factors that drive a person misbehaves, namely: greed, opportunity, need and exposure. Some claimed that Greed and Need is a factor related to individuals while Opportunity and Exposure is a factor associated with the organization. Individual factors related to the behavior inherent in the individual itself and here we can associate with morality. Greed and Need can influence a person to do unethical and likely to violate the rules. Speaking associated moral, this can be attributed to research used by Kohlberg (1969) about the morality or, more specifically, about the intensity of morality.

Moral intensity is closely related to actions concerning ethical individual. The morality intensity influence in recognizing the moral issues through the introduction of the individual against the consequences of his decision. To begin the process of making moral decisions, one must be able to recognize a moral issue. Moral issue arises when a person's actions can harm or benefit others. Along with the Greed and Need factor, there are also Exposure and Opportunity factor which often called organizational-related factor. Exposure and Opportunity have a really close relationship with internal control. One cause their chance to do the accounting fraud is a lack of oversight and weak internal control organization.

The Indonesian government has set up the system of internal control of government in Government Regulation No. 60 of 2008 of the Internal Control System of the Government's definition integral process on the actions and activities carried out continuously by the management and all employees to provide reasonable assurance on the achievement of organizational goals through activities effective and efficient, the reliability of financial reporting, the safeguarding of state assets, and compliance with laws and regulations thoroughly organized in the neighborhood of the central government and local governments. Thus, moral intensity and internal control are two variables that are critical to the organization whether it is public or private. based on the above issues and to reduce fraudulent behavior, researcher interested in conducting research on "The Effect of Morality Intensity and Internal Control Regarding the Accounting Fraud Tendency"

LITERATURE REVIEW

Cognitive moral development theories stated that there are 6 levels of moral stages which then divided into three levels. The last level of the development is the post conventional level. This level states that people will make judgment based on the universal interest. While morality intensity itself talks about considerations of people in facing moral issue, we can relate to CMD that people with high moral level will make decent considerations regarding the moral issue occurred. Because the individual realizes that the decision taken will affect the individual itself and other people. And in case of internal control, people in post conventional level will make certain regulations which will have good effect amongst people and provide less opportunities regarding the fraud.

PLANNED BEHAVIOR THEORY

In theory of planned behavior, we talk about the individual's intention in behavior. As we all know that there are three aspects in TPB. They are attitude, subjective norms, and perceived behavioral control. Attitude predicts intention of people and intention predicts behavior. Morality intensity is considerations of people while facing certain moral issues. People with good moral intensity will make good considerations and this research proves that fraud is contrary to morality intensity and internal control. Therefore, people with good attitude will not consider fraud as favorable intention which will result as fraud is not considerable behavior to do. So does subjective norms. Subjective norms talks whether people supports you or not in making decisions and it is quite clear that fraud will not be supported by people. And people with good behavioral control will see fraud as difficult behavior because there are a lot of barriers such as internal control and lack of other people's support in doing fraud.

MORALITY INTENSITY

Moral intensity is a construct that includes characteristic which is an extension of the issues related to moral imperatives in a situation, or in other words, Morality intensity is considerations of people while facing certain moral issues. (Jones, 2001). Jones (1991) stated that all the ethical issues can be represented in terms of the moral intensity, which includes six elements, namely (Ajzen, I. 1991). the magnitude of consequences defined as the amount of losses or benefits generated by the sacrifice of a moral act, (Ajzen, I. 2001). social consensus defined as the level of social agreement that an action is considered bad or good, (Badan Pemeriksa Keuangan Republik Indonesia. 2007) probability of effect is a function of the possibility that certain actions will actually take place and cause predictable harm or benefit, (Bastian, I. 2006). temporal immediacy is the gap between the event and the consequences of a particular moral action, (Beritasatu.com. 2014). proximity is feeling of adjacency (social, cultural, psychological, or physical) owned by the moral agents to the subject of a particular action, and (Boynton, W.C., Johnson, Kell. 2003). concentration of effect is an inverse function of the number of people who affect and are affected by an action taken. This model was first introduced as a result of research on moral psychology. Rest (1986), states that to behave morally, an individual do four processes in basic psychology, namely recognize moral issue, make moral judgment, establish moral intent, and engage moral behavior. Ethics are closely related to the fundamental relationship between humans and serve to direct the moral behavior.

GOVERNMENT INTERNAL CONTROL SYSTEMS

Government Internal Control System is a process that is integral to the actions and activities carried out continuously by the management and all employees to provide reasonable assurance on the achievement of organizational goals through effective and efficient, the reliability of financial reporting, the safeguarding of state assets, and compliance with laws and regulations. Government Internal Control System, hereinafter referred to SPIP, is the Internal Control System thoroughly organized in the central government and local governments.

To achieve effective management of state finances, efficient, transparent, and accountable, ministers / leaders of institutions, governors and regents / mayors shall exercise control over the implementation of the activities of government. Control over the implementation of government activities referred to in paragraph (Ajzen, I. 1991). is guided by the SPIP as stipulated in this Government Regulation. SPIP referred to in paragraph (Ajzen, I. 2001). aims to provide reasonable assurance for the achievement of effectiveness and efficiency in achieving the purpose of state government, the reliability of financial reporting, the safeguarding of state assets, and compliance with laws and regulations.

The purpose of the implementation is to determine whether the control has been run as designed and whether the person exercising the authority and the necessary qualifications to carry out effective control, while the purpose of the internal control system by Mahmudi (2010: 20) are: to protect the assets that includes the state data, to maintain a detailed and accurate records, to produce financial information that is accurate, relevant, and reliable, to ensure that the financial statements prepared in accordance with applicable accounting standards (government accounting standards / sap), for the efficiency and effectiveness of operations, to ensure compliance with the management

policy and applicable legislation

The government's internal control system consists of five elements, namely : control environment (a condition in government agencies to build awareness of all the personnel of the importance of controlling an organization in carrying out activities under his responsibility thus increasing the effectiveness of internal controls through enforcement of integrity and ethical values, commitment to competence, leadership conducive, the establishment of an organizational structure that fits the needs, delegation of authority and appropriateresponsibility, and developing and implementing sound policies on human resource development), Risk assessment (assessment of possible situations that threaten the achievement of the goals and objectives of government agencies whose activities include the identification, analysis, and manage the risks that are relevant to the process or organizational activities), Control activities (control activities are necessary action to address the risk and the implementation and execution of policies and procedures to ensure that the risk prevention has been effectively implemented), Information and communication (Information is data that has been processed to be used for decision making in the context of implementation of tasks and functions of government agencies, while communication is the process of delivering a message or information using a particular symbol or emblem either directly or indirectly to obtain feedback), and Monitoring (process of assessing the performance quality of internal control systems and processes that provide confidence that the findings of audits and other evaluations soon followed.)

ACCOUNTING FRAUD TENDENCY

Association of Certified Fraud Examiners (ACFE) as one of the associations in the United States who conduct business accounting fraud prevention and combat fraud categorized into three groups. They are financial Statement Fraud (actions taken by an officer or executive of a company or government agency to cover the actual financial condition by performing financial engineering in the presentation of its financial statements to gain an advantage), Asset Misappropriation (misuse / theft of company property or assets or any other party. This is a form of fraud is most easily detected because it can be measured / calculated (defined value), and Corruption (this type of fraud is most difficult to detect because it involves cooperation with other parties. Fraud of this type that occurred in developing countries that law enforcement is weak and still lack awareness of good governance so that the integrity factor is still questionable. Forms of corruption include: abuse of power / conflict of interest, bribery, illegal gratuities, and economic extortion)

HYPOTHESIS DEVELOPMENT

As explained above in theory of cognitive moral development theory, people will have to go through several levels in order to have a high moral level. Cognitive moral development explains that people who have reached post-conventional level will think about broader and universal interest rather than people in pre-conventional level whom will consider only punishment and reward. In planned behavior theory, Ajzen (2005) stated that behavior is based on factor of desire that will involve considerations to perform or not to perform behavior. In the process, these considerations will form the intentions to perform a behavior. People who consider about universal interest will behave in line with the social consensus and moreover, we can relate this with morality intensity. Planned behavior theory considers social element from a person's behavior through subjective norm.

H1: There is interaction between morality intensity and the accounting fraud

American Institute of Certified Public Accountant (2009) explains that internal control is very important, among others, to provide protection for the entity against human weakness and to reduce the possibility of errors and actions that are not in accordance with the rules. Puspasari and Suwardi (2012) also showed that there is interaction between internal control and accounting fraud tendency. The existence of internal control make people less consider to perform accounting fraud. Research of Dewi (2014) showed that people are tend to perform accounting fraud in absence of internal control.

H2: There is interaction between the internal control and accounting fraud tendency

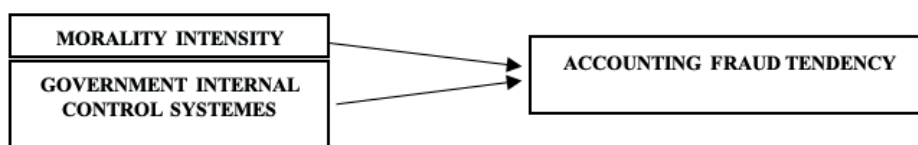


Figure 1. Research conceptual framework

RESEARCH METHODOLOGY

This research will be examined quantitatively, along with associative research method and survey approach. This study is used to examine the population or a certain sample, data collection using research instrument, the data is quantitatively or statistically analyzed, in order to test hypotheses which has been set.

POPULATION AND SAMPLE

the population in this study are BPKP in the province of East Java, South Sulawesi, Jakarta, and Yogyakarta. The sampling technique used by this research is census sampling. The auditor of BPKP in the province of East Java, South Sulawesi, Jakarta, and Yogyakarta are chosen as research respondent. This method is used because of the small number of population or exactly less than 30 respondents. Questionnaire will be sent to all respondent of BPKP in the province of East Java, South Sulawesi, Jakarta, and Yogyakarta.

DATA SOURCE AND DATA COLLECTING METHOD

This research uses quantitative data from the primary data source. The primary source of this research is a list of questions (questionnaire), which will be answered by staff of BPKP Jawa Timur. Primary data in this study are the personal characteristics of the respondents such as the respondent's name, gender, education level, job title, length of work in BPKP and the answers of the questionnaire on morality intensity and internal control. The data collection is done directly with the research instrument which is a questionnaire. The data were obtained using a questionnaire distributed to the auditor who work in BPKP. The questionnaire contains questions to obtain information about morality intensity and internal control.

OPERATIONAL DEFINITION OF VARIABLES

Table 1. Operational definition of variables

Variable	Indicators
Accounting Fraud Tendency	Asset Misappropriation, Financial Misstatement, Corruption
Morality Intensity	Magnitude of Consequence, Probability of Effect, Concentration on Effect, Temporal Immediacy, Proximity, and Social Consensus
Internal Control	Control Environment, Risk Assessments, Control Activities, Information and Communication, and Monitoring.

DATA ANALYSIS METHOD

The analytical tool used in this research is multiple linear regression with the consideration that this tool can be used as a model for the prediction of the dependent variable, namely: accounting fraud tendency with several independent variables, namely: moral intensity and internal control. Hypothesis testing was conducted using SPSS 20.0. Regression models were used to test the hypothesis to be formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e \dots\dots\dots (Ajzen, I. 1991).$$

Information:

Y: Accounting Fraud Tendency

a: Constant

$\beta_1 \dots \beta_n$: Regression Coefficient

X1: Moral Intensity

X2: Internal Control

E: Residual Error

Table 2. Result and analysis

Model	B	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Std. Error	Beta			
1	(Constant)	5.800	2.646		2.192	.034
	Morality Intensity	.077	.025	.387	3.054	.004
	Internal Control	.109	.027	.510	4.024	.000

Source : Processed Data, 2016

Based on the table result above, then we can develop a multiple regression formulation as : ACCOUNTING FRAUD TENDENCY = 5.800 + 0.077 MORALITY INTENSITY + 0.109 INTERNAL CONTROL + 2.941 e

The table shows that the beta coefficient moral intensity variable is positive for 0.077 with t-count 3.054 and significant value of 0.004. These results suggest that the probability <significant level (0.05), so that the decisions taken in the first hypothesis testing is to accept H1and reject H0, showing the moral intensity has negative effect on the tendency of accounting fraud.

To test the second hypothesis, table 4.25shows that the beta coefficient in variable is positive for 0.109 with t-count 4.024 and 0.000 significance values. These results suggest that the probability <significant level (0.05), so that the decisions taken in the second hypothesis testing is to accept H2and reject H0, prove that there isnegative effect on the internal control regarding the accounting fraud tendency.

CONCLUSION

Based on the result discussion as explained in the previous chapter, the researcher can conclude that:

The result of testing and analysis showed that morality intensity had significantly negative effect regarding the accounting fraud tendency. The research is in line with the research of Puspasari and Suwardi (2012) which states that individual with high moral level tends to not commit the accounting fraud tendency behavior. This research proved that individual with higher moral level will be able to process information from the moral issue occurred and consider the effect that will be occurred if a decision is made. In the decision making, several points in morality intensity should be concerned. Because, the moral decision taken could have effect not only for himself but also the people surrounding him.

For the internal control variable, the research proved that internal control variable had negatively significant effect regarding the accounting fraud tendency. It can be concluded that internal control is an important factor for decreasing the tendency of conducting accounting fraud. This research is in line with research conducted by Dewi (2014). An effective internal control will be considered as capable for minimizing the opportunity of the occurrence in accounting fraud tendency. If the internal control in an institution is good, then there will be no or less tendencies for the staff to do the accounting fraud and will have good performance effect for the institution.

Research Limitation

Based on the research conducted above, the research limitation encountered while conducting this research are the amount of sample is too narrow, research is conducted by entrusted questionnaire to “kepegawaian” department, and investigation conducted by BPKP in government entities and academic entities are different.

Suggestions

Based on the conclusion and limitation above, the suggestions for further researches are the next research to have wider range of time and participants in conducting the questionnaire, research would be better if conducted in the time when the auditor is not conducting audit in governments, implementing interview method to obtain more specific evidence, to the theoretical contribution, the next research suggested to have deeper knowledge on other variables' effect to the accounting fraud tendency, and to the practical contribution it is suggested that in the next research should have more sources.

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