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Accounting Fraud Propensity: Impact of Internal Control Systems, Accounting Rule, Morality, Compensation

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ABSTRACT

This study seeks to assess the partial and concurrent effects of internal control systems, accounting rule compliance, morality, and appropriate compensation on the risk of accounting fraud. The data was analysed using a Structural Equation Modelling approach with Partial Least Squares (SEM-PLS) assisted by SmartPLS 4, employing a quantitative method with an associative-descriptive design based on questionnaire responses from 128 participants across 32 Regional Apparatus Organisations (RAOs). The findings reveal that the internal control system, accounting regulatory compliance, and compensation suitability all have negative and significant effects, emphasising their critical significance in lowering the risk of accounting fraud and ensuring the accuracy of financial reporting. Individual morality, on the other hand, has a positive and significant influence, demonstrating that strong personal ethics are insufficient to prevent fraudulent behaviour. These four variables account for 47.1% of the variation in accounting fraud tendencies, emphasising the importance of an integrated fraud prevention strategy. In practice, fraud prevention necessitates a coordinated strategy that includes enhanced systems, legal compliance, individual morality, and fair remuneration, rather than relying exclusively on one factor, such as control or ethics. This study theoretically extends agency theory and the fraud pentagon framework by proving that fraud is caused not only by insufficient controls, but also by ethical and compensation-related constraints. The innovation is the use of SEM-PLS, a technology rarely employed in earlier studies, notably within RAOs in Pagar Alam City, where research on accounting fraud tendencies remains untapped.

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1. INTRODUCTION

The funds are used by the Regional Device Organisation (RAOs), a regional government organisation, to meet its commitments. RAOs must employ financial reports to ensure financial accountability. However, due to the numerous corruption events, government agencies are currently under scrutiny by the people. The government commits fraud in the incidents of corruption that arise (Meza et al., 2023). The phenomenon of accounting fraud in the public sector has become a major concern due to its direct impact on the accountability and transparency of local government financial management. According to the Audit Board of Indonesia's 2022 audit of South Sumatra, four regions in the province did not receive an unqualified opinion on their 2022 Local Government Financial Statements. One of these regions was the City of Pagar Alam (Sumseks.co, 2023). On the 2023, the Indonesian Audit Board highlighted 27 findings that must be resolved immediately under the Unqualified Opinion with Multiple Emphasis of Matter Paragraphs (Rmolsumsel.id, 2024). Such findings highlight the significance of developing internal control systems and ensuring regulatory compliance to avoid potential financial losses in the future

Accounting fraud is described as acts committed with the purpose of benefiting via unethical means, such as manipulating financial accounts, which can result in corruption, asset theft, and major misstatements (Amalia & Suryatimur, 2022). A lack of self-control significantly increases the possibility of committing fraud when temptation or an opportunity for fraud arises (Sun & Chen, 2022). The phenomenon of accounting fraud is commonly explained through agency theory, which emphasizes the existence of conflicts of interest between principals and agents in the management of public resources (Jensen and Meckling in Suryandari & Endiana, 2021). Furthermore, the fraud pentagon theory identifies pressure, opportunity, rationalisation, capability, and hubris as motivators for fraudulent behaviour (Howard in Yanti & Riharjo, 2021). Thus, integrating these two theoretical views provides a key foundation for understanding the drivers of accounting fraud tendencies in the public sector.

The individual ethical principles and knowledge asymmetry have a large and positive impact on the likelihood of accounting fraud, internal controls have no discernible effect (Puspitasari et al., 2022). Accounting fraud is substantially influenced by both internal control systems and personal morals (Amalia & Suryatimur, 2022). Batkunde & Dewi (2022) found that while adherence to accounting regulations has a significant negative relationship with fraud propensity, individual morality had no detectable effect on the likelihood of committing fraud. Similarly, accounting rule compliance had no discernible effect on the likelihood of committing fraud (Firdausy & Sari, 2022). Effective internal controls have a negative impact on accounting fraud, while the presence of an ethical organisational culture and suitable rewards have no statistically significant impact (Awatif & Tyas, 2022).

The uniqueness arises from its more thorough integration of multiple determinant aspects, including internal control systems, compliance with accounting standards, individual morality, and remuneration appropriateness, which were previously addressed mostly separately. This study focusses on the regional government sector, notably the RAOs in Pagar Alam City. The study interprets and analyses data using SEM with PLS approach, which has not been widely employed in previous studies. The analysis is bolstered by the inclusion of empirical data generated from the Audit Board of Indonesia's most recent audit findings, making it more relevant to present conditions.

The purpose of this study is to explore the partial and concurrent effects of internal control systems, accounting rule compliance, morality, and proper compensation on the possibility of accounting fraud. This study adds to the corpus of knowledge in public sector accounting, namely

the use of agency theory and the fraud pentagon framework in the context of local government. The research recommends that local governments implement comprehensive anti-fraud measures by enhancing control mechanisms, ensuring regulatory compliance, fostering ethical behaviour among public staff, and providing fair and equitable remuneration.

2. METHODS

The type of this research is categorised as quantitative. Based on the positivist concept, the quantitative technique is employed to examine certain populations or samples. Testing the predefined hypotheses is the main goal of the analysis, which is carried out using quantitative or statistical procedures once data is collected using research instruments (Sugiyono, 2022). Primary data from questionnaires that the researcher distributed were used in this study. The population consists of 32 Regional Government Work Units (RAOs) in Pagar Alam City, including the Regional Secretariat, the Regional House of Representatives Secretariat, the Regional Inspectorate, Besemah Regional Hospital, 17 Departments, one Special Unit, 5 Agencies, and 5 District Offices. Proper sample selection is a crucial aspect of research as it directly affects the validity of the results. Therefore, this study employs purposive sampling as the sampling method. The researcher selected four respondents from each RAOs, including the Head of Finance Division/Section, Revenue Treasurer, Expenditure Treasurer, and Finance Staff/Employees, resulting in a total of 128 respondents. The selection of these four categories was based on the consideration that each of these positions is directly involved in the management, recording, and reporting of financial transactions within their respective work units (Sugiyono, 2022:219).

The Likert scale method is the scoring method employed in this research survey. The Likert scale is a tool for gauging the beliefs and sentiments of respondents about social phenomena (Sugiyono, 2022:93). The answer alternatives using the Likert scale involve assigning scores to each of the alternative answers shown in **Table 1**. A 1–5 Likert scale was used in this study in part because it offers a neutral option, which is a choice for respondents who are unsure or do not have strong opinions, allowing for neutral or ambiguous responses.

Table 1. Research Instrument Questionnaire

No	Alternative Answers	“ + ”	“ - ”
1	Very Agree	5	1
2	Agree	4	2
3	Neutral	3	3
4	Disagree	2	4
5	Very Disagree	1	5

Source: (Sugiyono, 2022)

The measurement of the internal control system variable is conducted to assess the effectiveness of the control mechanisms implemented within an organization in preventing accounting fraud. The indicators used are based on the five key components of internal control as outlined (Government Regulation No. 60 of 2008), namely control environment, risk assessment, control activities, information and communication, and monitoring. The measurement instrument was developed according to these indicators and consists of 10 questionnaire items.

The measurement of the accounting rule compliance variable refers to an institution's adherence to applicable accounting principles and standards, particularly the Government Accounting Standards. The measurement is carried out using five indicators: disclosure

requirements, the presentation of useful information, objectivity, prudence, and consistency in reporting—formulated based (Government Regulation No. 71 of 2010). This instrument consists of 8 questionnaire items. The individual morality variable is measured based on an individual's ability to distinguish between right and wrong behavior, as well as the internal motivation to act according to personally held moral values. The instrument is developed from the moral development stage theory (Ritzer and Goodman in Prastiwi et al., 2023), which includes three indicators: pre-conventional, conventional, and post-conventional. The questionnaire contains 4 items.

The compensation appropriateness variable is measured by assessing the extent to which employees perceive their compensation to be proportional to the duties and responsibilities they carry. The measurement instrument includes two forms of compensation: direct (salary, bonuses, incentives) and indirect (benefits, facilities, services). This instrument is based on compensation theory (Sofyandi's in Indris, 2020) and consists of 6 items. The accounting fraud propensity variable is measured through respondents' perceptions of potential deviant behaviors in financial reporting, including data manipulation, asset misuse, and violations of professional ethics. The questionnaire contains 6 items. The analytical method used in this work is SEM with the PLS approach, and the SmartPLS 4.0 software is used for data interpretation and analysis. The regression equation model that will be examined in this investigation:

$$KKA = \alpha + \beta_1 \text{SPI} + \beta_2 \text{KAA} + \beta_3 \text{MI} + \beta_4 \text{KK} + e \dots \dots \dots (1)$$

Description:

- KKA : Accounting Fraud Propensity
- α : Constant
- SPI : Internal Control Systems
- KAA : Accounting Rule Compliance
- MI : Morality
- KK : Compensation
- $\beta_1 \beta_2 \beta_3 \beta_4$: Regression Coefficients
- e : Error

This study applied multiple linear regression analysis as its primary analytical method. One analytical technique for figuring out the relationship between the configuration of the variables is regression analysis. The main objective of the analysis is established using the regression line equation. This study uses the outer concept analysis or measuring concept to understand the link between indicators and hidden factors. Using validity and reliability tests, the outer model analysis is carried out. Hypothesis testing is one of the most important statistical procedures. Hypotheses can be tested in a variety of ways to see whether the research's facts are accurate or merely theories (Anuraga et al., 2021).

The use of SEM with a PLS approach, supported by SmartPLS 4.0, is consistent with prior accounting research employing similar methods, such as Amalia & Suryatimur (2022) and Batkunde and Dewi (2022), who examined the determinants of accounting fraud propensity using structural models. SEM-PLS was selected because it is suitable for studies with relatively small sample sizes (128 respondents), allows the analysis of complex models with multiple latent constructs and indicators, and can be applied to data that do not fully meet the assumption of normal distribution (Hair et al., 2019). Moreover, SEM-PLS enables the simultaneous analysis of causal relationships among latent variables, offering a more comprehensive approach compared to conventional multiple regression analysis. Therefore, this method is considered the most appropriate for addressing the research objectives and testing the proposed hypotheses.

3. RESULTS AND DISCUSSION

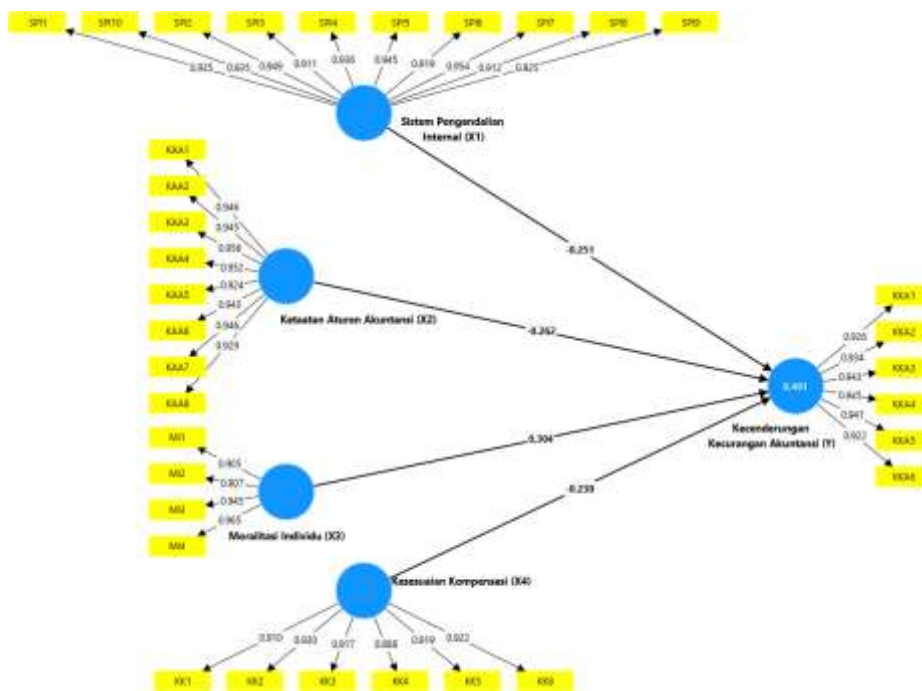
The study's participants are the Pagar Alam City Local Government Organisations. 128 respondents were directly contacted in order to distribute the surveys. This figure indicates the number of workers based on the predetermined standards. Only 106 surveys were returned, though. **Table 2** shows a summary of the questionnaire distribution procedure.

Table 2. Number of Samples and Questionnaire Return Rate

Description	Number
The questionnaire that was delivered	128
Questionnaires that are not returned	22
Returned questionnaire	106
Incomplete questionnaire	-
The level of questionnaire return	82,81%

Source: Research Data, 2025

106 of the 128 surveys that were disseminated can be used as samples for data analysis, according to the results. Out of the total number of questionnaires submitted, 82.81% of the returned questionnaires can be processed, making it a percentage of 100%. Every questionnaire that was received is appropriate for additional assessment. **Figure 1** shows models of output outer loading.



Source: Research Data, 2025

Figure 1. Output Outer Loading Models

Description:

KKA : Accounting Fraud Propensity

SPI : Internal Control Systems

KAA : Accounting Rule Compliance

MI : Morality

KK : Compensation

All of the outside loading values are > 0.7, according to the outer loading validity test, indicating that they satisfy the validity requirements (see **Table 3**). Validity testing is conducted by examining the Average Variance Extracted (AVE) values.

Table 3. Validity Testing

Variable	AVE
Accounting Fraud Propensity (Y)	0.874
Internal Control System (X ₁)	0.869
Compliance with Accounting Rules (X ₂)	0.888
Morality (X ₃)	0.867
Compensation (X ₄)	0.836

Source: Research Data, 2025

Since all AVE values are known to be larger than 0.5, the validity requirements based on AVE have been satisfied. Therefore, it can be said that the validity assessment for these variables based on AVE and outer loading is deemed valid. Composite reliability is used to measure the dependability of indicators in a variable. A construct is considered to have achieved composite reliability if its composite reliability value exceeds 0.7 (see **Table 4**).

Table 4. Composite Reliability

Variable	Composite Reliability	Description
Accounting Fraud Propensity	0.972	Reliable
Internal Control System	0.962	Reliable
Adherence to the accounting rules	0.983	Reliable
Morality	0.951	Reliable
Compensation	0.984	Reliable

Source: Research Data, 2025

The composite dependability value is more than 0.7 for each research variable. Since this result demonstrates that every variable has met the criterion for composite reliability values, we can conclude that every variable has a high degree of dependability. Cronbach's Alpha is utilized to assess the internal consistency of the overall scale by evaluating its reliability coefficient. When a value is more than 0.70, it is deemed very dependable (see **Table 5**).

Table 5. Cronbach's Alpha

Variable	Cronbach's alpha	Description
Accounting Fraud Propensity	0.971	Reliabel
Internal Control System	0.983	Reliabel
Compliance with Accounting Rules	0.982	Reliabel
Morality	0.948	Reliabel
Compensation	0.961	Reliabel

Source: Research Data, 2025

All of the variables' ratings are higher than 0.7, indicating their dependability. Each variable can be considered to have high reliability or dependability as this result shows that each one

satisfies the criteria. The ratio of variation in changes in external variables to changes in endogenous variables is measured using R-square/R² (Ghozali, 2023), see **Table 6**.

Table 6. R-Square (R²)

Variable	R ²
Tendencies of Accounting Fraud	0.471

Source: Research Data, 2025

The R-squared test result yielded an R-squared value of 0.471, or 47.1%, which explains how well the independent factors—individual morality, compliance with accounting rules, internal control system, and compensation alignment—were able to explain the 47.1% tendency of accounting fraud, the dependent variable. There are other factors than the characteristics this study looked at that can account for the remaining 52.9%. As a result, the variable's R-square of tendency towards accounting fraud might be considered modest. An influencing variable's relative influence on an affected variable is measured using the F-square (see **Table 7**).

Table 7. F-square (f²)

Variable	F-square (f ²)	Interpretasi
Internal Control System	0.087	Feeble
Compliance with Accounting Rules	0.085	Feeble
Morality	0.176	Moderate
Compensation Suitability	0.082	Feeble

Source: Research Data, 2025

The propensity for accounting fraud and the internal control system have a 0.087 correlation coefficient. This suggests that there is a connection between the dependent and independent latent variables. A poor correlation between the independent and dependent latent constructs is indicated by the accounting rule compliance variable's value of 0.085 with respect to accounting fraud propensity. With a value of 0.176, the individual morality shows a moderate correlation of the propensity for accounting fraud. With a coefficient of 0.082, the compensation appropriateness variable indicates a poor correlation. A useful metric for illustrating the direction of the link between variables and determining whether a hypothesis is positive or negative is the path coefficient. The values of path coefficients vary from -1 to 1 (Marwan et al., 2023), see **Table 8**.

Table 8. Path Coefficients

Variable	Tendencies of Accounting Fraud
Internal Control System	-0.230
Compliance with Accounting Rules	-0.262
Morality	0.304
Compensation	-0.251

Source: Research Data, 2025

The Path Coefficients value shows values of -0.230, -0.262, and -0.251 for the internal control system for accounting fraud tendencies, accounting fraud tendencies and the accounting standards, and the compensation suitable for accounting fraud tendencies, respectively. As a result, the three variables exhibit a negative relationship with the propensity to commit

accounting fraud. The individual morality variable has a value of 0.304 in relation to the propensity for accounting fraud, indicating a positive direction of the relationship (see Table 9).

Table 9. T-statistic and P-value

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	Tstatistics (O/STDEV)	P values
Internal Control System (X ₁) -> Accounting Fraud Propensity (Y)	-0.251	-0.249	0.108	2.331	0.020
Compliance with Accounting Rules (X ₂) -> Accounting Fraud Propensity (Y)	-0.262	-0.265	0.117	2.233	0.026
Morality (X ₃) -> Accounting Fraud Propensity (Y)	0.304	0.296	0.099	3.077	0.002
Compensation (X ₄) -> Accounting Fraud Propensity (Y)	-0.230	-0.223	0.105	2.185	0.029

Source: Research Data, 2025

The internal control system significantly reduces the propensity of RAOs in Pagar Alam City to commit accounting fraud. The path coefficient value of -0.251 indicates a negative relationship direction, suggesting that improving internal control can reduce the probability of fraud. The t-statistical probability value of 2.331 > 1.96 and the p-value of 0.020 < 0.05 both support the statistical significance of the influence. Theoretically, these findings align with Agency Theory, which underscores the role of internal control systems as a monitoring mechanism to prevent agents from misusing their authority in managing financial resources. This study also resonates with the Fraud Pentagon Theory, particularly the element of *opportunity*, suggesting that effective internal controls—through strict authorization, task segregation, and transparent reporting—can reduce opportunities for fraud and limit deviations in financial procedures. These results are consistent with earlier studies carried out (Ameilia & Rahmawati, 2020; Pratiwi & Werastuti, 2021; Pujayanti, P. E. I., Dewi, 2021; Firdausy & Sari, 2022; Awatif & Tyas, 2022; Yamaly et al., 2022; Hasmawati et al., 2022; Kurniawan & Haq, 2022; Martini et al., 2022; Wahyudi et al., 2023; Febiola & Sari, 2024) emphasizes that the internal control system exerts a significant negative effect on the likelihood of accounting fraud.

Meanwhile, the Pagar Alam City RAOs' adherence to accounting regulations has a major and detrimental effect on the prevalence of accounting fraud. The route coefficient value of -0.262 indicates a negative relationship direction, meaning that greater adherence to accounting reduces the chance of committing accounting fraud. The statistical significance of the influence is confirmed by the p-value of 0.026 < 0.05 and the t-statistical probability value of 2.233 > 1.96. Theoretically, these findings are consistent with Agency Theory, which emphasizes that compliance with accounting regulations reflects the agent's accountability to the principal through transparent and accurate reporting. They also align with the Fraud Pentagon Theory, particularly the rationalization dimension, as strict accounting standards restrict opportunities to justify fraudulent actions. It asserts that compliance with accounting rules has a detrimental effect on the propensity for accounting fraud. This suggests that greater adherence to accounting rules and principles reduces the likelihood of financial information manipulation (Dasuki & Yudawati, 2022; Batkunde & Dewi, 2022; Puspitasari et al., 2022).

However, the evidence shows that morality has a significant and positive influence on the Pagar Alam City RAO's propensity for accounting fraud. The path coefficient value of 0.304 shows a positive correlation between an individual's morals and the likelihood of accounting fraud in the Pagar Alam City RAOs. The statistical importance of the influence is supported by the p-value of $0.002 < 0.05$ and the t-statistical probability value of $3.077 > 1.96$. Theoretically, these findings correspond with the Fraud Pentagon Theory, particularly the rationalization element, which suggests that individuals may justify their actions even when possessing high moral values. From the perspective of Agency Theory, agents with strong moral awareness and knowledge do not always act in alignment with the principal's interests. These findings are in line with previous research that shown that personal ethics can positively influence the propensity for accounting fraud (Lestari & Ayu, 2021; Nurjanah & Setiawan, 2021; Hasmawati et al., 2022; Puspitasari et al., 2022). This means that high morality is not an absolute guarantee in fraud prevention, especially if it is not accompanied by integrity, healthy organizational pressure, and adequate supervision and control systems.

Additionally, the empirical testing of this study demonstrates that the Pagar Alam City RAOs tendency for accounting fraud is greatly and adversely affected by the appropriateness of compensation. A path coefficient value of -0.230 indicates a negative connection direction, meaning that employees are less likely to commit accounting fraud if their pay is more in line with their workload and responsibilities. The statistical significance of the influence is confirmed by the p-value of $0.029 < 0.05$ and the t-statistical probability value of $2.185 > 1.96$. Theoretically, these findings align with Agency Theory, which views compensation as an incentive mechanism to align the interests of agents and principals. From the perspective of the Fraud Pentagon Theory, the results relate to the pressure element, indicating that adequate compensation reduces financial stress, and consequently, the risk of fraud. The findings of this investigation are consistent with those of other studies carried out (Ameilia & Rahmawati, 2020; Dasuki & Yudawati, 2022; Febiola & Sari, 2024) which claimed that there is a much higher chance of accounting fraud and negatively impacted by the appropriateness of compensation.

Concurrently, it demonstrates that the Pagar Alam City RAOs tendency of accounting fraud is 47.1% influenced by the internal control system, personal ethics, adherence to accounting regulations, and equitable remuneration. This indicates that the combined influence of the four variables accounts for approximately half of the variance observed in the propensity for accounting fraud. As a result, these elements are crucial in reducing or eliminating the likelihood of fraud. 52.9% of other factors because this research model does not include, however, can still influence the likelihood of fraud in accounting.

4. CONCLUSION

The study's general findings indicate that internal control systems, adherence to accounting regulations, ethics, and fair compensation all have an impact on the likelihood of accounting fraud in Pagar Alam City's RAOs. It has been established that these four qualities, when combined, have a significant impact on the propensity for accounting fraud; yet, their combined contribution still allows for the inclusion of additional variables not included in the study model. These results reinforce the premise that efforts to eliminate fraud must take a coordinated strategy that includes enhanced systems, legal compliance, individual moral values, and equitable pay practices rather than relying simply on one factor, such as control or ethics.

This study has certain limitations, particularly in its scope, which is confined to the RAOs of Pagar Alam City. The findings are based on perceptual data derived from questionnaires, which could be affected by the tendency of respondents to provide socially acceptable answers.

Moreover, the study does not account for other potentially influential factors such as organizational culture, external pressure, or the effectiveness of internal audit functions. Therefore, future researchers are encouraged to expand the geographical scope of the study and consider employing a mixed-method approach to gain deeper insights into the phenomenon of accounting fraud. Additionally, incorporating other relevant variables may provide a more comprehensive contribution to the overall research model.

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