

The Influence of Internal Control, Individual Morality, Spiritual Intelligence and Suitability of Compensation on Accounting Fraud Tendencies

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ABSTRACT

The trend of accounting fraud is currently a topic that is being widely discussed. Researchers are interested in examining the influence of Internal Control, Individual Morality, Spiritual Intelligence and Suitability of Compensation on the Tendency of Accounting Fraud in Companies Operating in the Financial Institutions Sector in the Semarang City Area. This research is based on Attribution theory. This research method uses primary data sources, namely data obtained directly through questionnaires on 100 samples of workers or employees in the financial institutions sector in Semarang City. The data collection technique used for this research was a field study in the form of a questionnaire or questionnaire administered using the *Accidental Sampling technique*. Meanwhile, the program used in this research is SPSS 25. The research results show that Internal Control, Individual Morality and Suitability of Compensation have no effect on the Tendency of Accounting Fraud, while Spiritual Intelligence has a significant negative influence on the Tendency of Accounting Fraud.

Keywords : Internal Control, Individual Morality, Spiritual Intelligence, Appropriateness of Compensation and Tendencies in Accounting Fraud

INTRODUCTION

The trend of accounting fraud in Indonesia is currently a topic that is being widely discussed. One of the news cases of corruption was recently revealed in 2024 which caused losses to the state reaching a fantastic figure of IDR 271 trillion. Based on news quoted from the website [cnbcindonesia.com](https://www.cnbcindonesia.com) published on April 6 2024, the suspect in the alleged PT Timah Tbk (TINS) corruption case, Harvey Moeis, is a former President Commissioner of PT Multi Harapan Utama (MHU), which is a coal mining company in East Kalimantan. Harvey is involved in a number of tin mining companies, namely PT Refined Bangka Tin (RBT), PT Sariwiguna Bina Sentosa, PT Stanindo Inti Perkasa, CV Venus Inti Perkasa and PT Tinindo Inter Nusa. Head of the Legal Information Center (Kepuspenkum) of the Attorney General's Office (Kejagung RI), Ketut Sumedana, revealed that the investigation process is still ongoing, so far there have been 148 witnesses who have been examined, Ketut said that Harvey began to be involved in corruption cases since 2018, he is the person who connected between PT RBT and parties from PT Timah (Kristianingrum et al., 2022; Sukesti et al., 2024).

Harvey himself has a personal brand as a person who is devout in worship and is a family man at heart and has a harmonious family background, but despite all the luck in his life, he was caught in a corruption case. Apart from this case, based on news quoted from jateng.inilah.com published on February 19 2024, acts of corruption committed by the Head of the Marketing Unit of Bank Jateng Sub-Branch himself have resulted in losses of IDR 7.7 billion in the period March 2017 – April 2021 (Nurchayono et al., 2021, 2022).

Regarding the method, the suspect as Head of the Marketing Unit made the disbursement but there was no supporting data, then made an insurance claim for the PLO who died but was not transacted, there was a credit repayment by the debtor but it was not deposited. This is a finding from the results of an internal audit carried out by Bank Jateng which was then investigated by the District Attorney's Office (Kejari) (Nurchayono et al., 2022; Sukesti et al., 2021). Based on the results of the investigation, the suspect used the corruption funds for personal needs in a luxurious style. From the information provided by the District Prosecutor's Office, up to now investigators are still raising assets to recover state losses and the status of the suspect will currently be detained by the public prosecutor, namely at stage 2 because he is already in P21 and today until March 9 2024, before On March 9 2024, the public prosecutor immediately handed over the files to the Semarang City Corruption Court. The suspect's actions will be charged under Article 2 and Article 3 of the Corruption Crime Law and carry a minimum sentence of 4 years and a maximum of 20 years in prison.

From the two cases of accounting fraud above, it turns out that fraud in accounting can occur in large companies which of course already have a good internal control system. So that there is no influence between a good internal control system and no accounting fraud. This is in accordance with the research results of Nurjanah and Setiawan (2021) stating that Internal Control has no effect on the Tendency of Accounting Fraud. This is different from the results of Dasuki's research and Yudawati (2022) stated that Internal Control has a significant effect on the tendency for accounting fraud.

Apart from internal control, in these two cases, one of the perpetrators of accounting fraud was an individual who showed good morality and worship which was known to the public, but in reality actually committed an act of accounting fraud. So that there is no influence between good individual morality and good spiritual intelligence on the tendency for accounting fraud. This is in accordance with the results of research by Rahmatullah (2018) which states that Spiritual Intelligence has no contribution or influence on the Tendency of Accounting Fraud. This is different from the research results of Nelvirita (2022) which stated that Spiritual Intelligence had a negative and significant effect on the Tendency of Accounting Fraud in Tanah Datar Regency Regional Work Units. And this is different from the research results of Indriastuti (2016) which states that Individual Morality has a negative effect on Accounting Fraud.

It can be seen that the perpetrators of accounting fraud do not only occur in someone who has a low position, in fact, in this case, accounting fraud also occurs in someone who has a high position, who of course has high compensation provided by the company (Khansa et al., 2022; Roqijah et al., 2022). So that there is no influence between the suitability of compensation and the tendency for accounting fraud. However, this is not in accordance with the results of research by Ameilia (2020) which states that there is a negative and significant influence between the suitability of compensation and the tendency for accounting fraud.

LITERATURE REVIEW

Attribution theory is a behavioral theory discovered by Fritz Heider in 1958. Attribution theory studies a person's process of interpreting events by studying how a person interprets the reasons or causes of behavior (Surya et al., 2017). Attribution theory explains the relationship between internal control, individual morality, spiritual intelligence, compensation suitability, and accounting fraud tendencies. Attribution refers to how someone explains the causes of their behavior to others (Luthans, 2005). Attribution theory explains how the influence of internal and external factors on individual behavior shows individual attitudes. Attribution is a cognitive process that allows us to draw conclusions about the factors that influence another person's behavior. Individual behavior can be influenced by internal factors (e.g. morality and spiritual intelligence) or external factors (e.g. internal control and compensatory suitability).

The Influence of Internal Control on the Tendency of Accounting Fraud.

Internal control is a rule or system for monitoring and regulating various company activities so that they comply with applicable laws and regulations. Good internal control will certainly reduce the risk of fraud (Herianto et al., 2023; Nurcahyono et al., 2023a). According to Dasuki (2022), Internal Control has a significant effect on the tendency for accounting fraud. This shows that a good internal control system will reduce the occurrence of accounting fraud. Based on theory and previous research, the hypothesis of this research is:

H1: Internal Control has a negative effect on the Tendency of Accounting Fraud.

The Influence of Individual Morality on the Tendency of Accounting Fraud.

The word moral which comes from Latin is etymologically similar to the word ethics which comes from Greek, meaning custom. Morality can be interpreted as all

principles and values relating to good or bad human nature. A person's low/high level of morality is closely related to cheating. People with a low level of moral reasoning when under pressure from increasing needs and when there is an opportunity/opportunity tend to commit acts of fraud or do things that will benefit themselves. On the other hand, people who have a high level of moral reasoning in their actions will pay attention to the interests of the people around them and base their actions on moral principles. This is supported by the results of research conducted by Indriastuti (2016) which states that Individual Morality has a negative effect on Accounting Fraud. Based on theory and previous research, the hypothesis of this research is:

H2: Individual Morality has a negative effect on the Tendency of Accounting Fraud.

The Influence of Spiritual Intelligence on the Tendency of Accounting Fraud.

Spiritual intelligence is the intelligence that individuals have to face and solve problems and values, including placing human behavior and life in a larger meaning and work context and determining that one's actions or way of life are more important than others (Hastuti et al., 2024; Nurcahyono et al., 2023b). Through spiritual intelligence, we realize that God's presence watches over one's actions anytime, anywhere. Basically, the essence of religion is moral and ethical. Where someone who has high spiritual intelligence should be able to avoid negative behavior such as accounting fraud. This is in accordance with the results of research by Nelvirita (2022) which states that Spiritual Intelligence has a negative and significant effect on the Tendency of Accounting Fraud in Tanah Datar Regency Regional Work Units. Based on theory and previous research, the hypothesis of this research is:

H3: Spiritual Intelligence has a negative effect on the Tendency of Accounting Fraud.

The Effect of Compensation Suitability on the Tendency of Accounting Fraud.

Compensation suitability refers to the amount of money a company pays its employees based on the work they do (Adam, 2022). To maximize personal gain, a person often acts unethically. Employees commit fraud for various reasons. One of them is that they are dissatisfied or disappointed with the results or salary they receive for their work. Appropriate compensation should reduce employees' incentive to commit fraud. There are several other studies that are supported, such as research conducted by Ameilia (2020) which states that there is a negative and significant influence between the suitability of compensation and the tendency for accounting fraud. Based on theory and previous research, the hypothesis of this research is:

H4: Compensation Appropriateness has a negative effect on the Tendency of Accounting Fraud.

RESEARCH METHOD

This type of research uses primary data sources, namely data obtained directly through questionnaires on the workforce or employee population in the financial institutions sector in Semarang City. The data collection technique used for this research is field research *in* the form of a questionnaire or questionnaire given

using the *Accidental Sampling technique*. The following is a table measuring the variables of this research using a Likert scale.

Table 1. Measurement of Research Variables

Variable	Measurement
Internal Control (X1)	<ol style="list-style-type: none"> 1. Division of authority and responsibility. 2. Reports related to finances are accompanied by clear and authorized supporting evidence. 3. The existence of a professional internal audit team. 4. Recording information on company operational activities. 5. Monitoring and evaluating operational activities.
Individual Morality (X2)	<ol style="list-style-type: none"> 1. Work according to SOP. 2. Prioritize morals. 3. Maintaining morals cannot be exchanged for any amount. 4. Maintain the good name of the company by obeying the rules and maintaining morality. 5. Carrying out reports in accordance with existing realities is a form of good moral responsibility at work.
Spiritual Intelligence (X3)	<ol style="list-style-type: none"> 1. Following morning prayer. 2. The way out of problems with spiritual awareness. 3. Maintaining worship can control oneself. 4. Honest in work. 5. Realizing that all actions are supervised by God.
Compensation Suitability (X4)	<ol style="list-style-type: none"> 1. Appropriate salary received. 2. Delay in salary payments. 3. Target achievement incentives. 4. Incentives beyond salary and targets. 5. Overtime pay.
Propensity of Accounting Fraud (Y)	<ol style="list-style-type: none"> 1. Do not misuse operational funds. 2. Recording fictitious income. 3. Do not practice bribery. 4. Openness regarding financial report information 5. Expenditures do not comply with SOP.

Analysis of this research data uses Multiple Linear Regression Analysis , and Instrument Feasibility Tests in the form of Validity Tests and Reliability Tests, as well as Classical Assumption Tests and Hypothesis Tests consisting of Partial Tests. The regression equation formula in this research is $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4$ X_1 is the value of the internal control variable, X_2 is the value of the individual morality variable , $1,2,3,4$ are the regression coefficient values for variables X_1 ,

RESULTS

Table 2. Validity Test Results

Variable	Indicator	r Count	r Table	Information
Internal Control (X1)	Indicator 1	0.731	0.195	Valid
	Indicator 2	0.654	0.195	Valid

	Indicator 3	0.794	0.195	Valid
	Indicator 4	0.620	0.195	Valid
	Indicator 5	0.444	0.195	Valid
	Indicator 1	0.712	0.195	Valid
	Indicator 2	0.876	0.195	Valid
Individual Morality (X2)	Indicator 3	0.863	0.195	Valid
	Indicator 4	0.670	0.195	Valid
	Indicator 5	0.681	0.195	Valid
	Indicator 1	0.919	0.195	Valid
	Indicator 2	0.943	0.195	Valid
Spiritual Intelligence (X3)	Indicator 3	0.954	0.195	Valid
	Indicator 4	0.755	0.195	Valid
	Indicator 5	0.777	0.195	Valid
	Indicator 1	0.715	0.195	Valid
	Indicator 2	0.783	0.195	Valid
Compensation Suitability (X4)	Indicator 3	0.818	0.195	Valid
	Indicator 4	0.662	0.195	Valid
	Indicator 5	0.714	0.195	Valid
	Indicator 1	0.515	0.195	Valid
	Indicator 2	0.666	0.195	Valid
Propensity of Accounting Fraud (Y)	Indicator 3	0.692	0.195	Valid
	Indicator 4	0.508	0.195	Valid
	Indicator 5	0.506	0.195	Valid

Source : Primary data processed with SPSS 25

The results of the validity test in this study are in accordance with the table above. It can be explained that all questions or indicators related to internal control variables, individual morality, spiritual intelligence, suitability of compensation and tendencies towards accounting fraud submitted to respondents have valid results because the calculated r value $>$ r table .

Table 3. Reliability Test Results

	Item-Total Statistics				Information		
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	><	Reliability Standards	Reliability Test Results
X1.1	98.43	50,995	,364	,684	>	0.60	Reliable
X1.2	98.06	53,067	,231	,695	>	0.60	Reliable
X1.3	98.15	49,725	,486	,674	>	0.60	Reliable
X1.4	98.73	51,068	,359	,685	>	0.60	Reliable
X1.5	98.52	54,394	,095	,707	>	0.60	Reliable

X2.1	98.48	52,474	,254	,694	>	0.60	Reliable
X2.2	98.11	51,392	,383	,684	>	0.60	Reliable
X2.3	98.15	51,058	,393	,683	>	0.60	Reliable
X2.4	98.68	50,078	,447	,677	>	0.60	Reliable
X2.5	98.60	51,414	,349	,686	>	0.60	Reliable
X3.1	98.54	49,382	,469	,674	>	0.60	Reliable
X3.2	98.53	49,464	,459	,675	>	0.60	Reliable
X3.3	98.59	49,194	,496	,672	>	0.60	Reliable
X3.4	98.92	50,135	,452	,677	>	0.60	Reliable
X3.5	98.89	49,957	,506	,674	>	0.60	Reliable
X4.1	98.69	52,115	,286	,691	>	0.60	Reliable
X4.2	98.23	55,916	-.023	,716	>	0.60	Reliable
X4.3	98.24	55,013	,048	,710	>	0.60	Reliable
X4.4	98.70	52,636	,246	,694	>	0.60	Reliable
X4.5	98.65	51,806	,309	,689	>	0.60	Reliable
Y1.1	98.19	55,933	-.016	,714	>	0.60	Reliable
Y1.2	98.05	59,684	-.312	,735	>	0.60	Reliable
Y1.3	97.89	57,271	-.131	,718	>	0.60	Reliable
Y1.4	98.29	55,279	,030	,711	>	0.60	Reliable
Y1.5	98.65	55,907	-.025	,717	>	0.60	Reliable

Source : Primary data processed with SPSS 25

Based on the reliability test results shown in the table, the overall Cronbach's Alpha value for the variables Internal Control, Individual Morality, Spiritual Intelligence, Suitability of Compensation and Propensity for Accounting Fraud shows a Cronbach's Alpha value greater than 0.6 (the minimum limit for stating reliability). So it can be concluded that overall the instrument is reliable or consistent.

Table 4. T Test Results (Partial)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	27,286	2,525		10,807	,000
	Internal Control (X1)	-.067	,091	-.081	-.742	,460
	Individual Morality (X2)	-.026	,081	-.035	-.317	,752
	Spiritual Intelligence (X3)	-.137	,061	-.230	-2,236	,028
	Compensation Suitability (X4)	-.054	,073	-.074	-.740	,461

a. Dependent Variable: Propensity for Accounting Fraud

Source : Primary data processed with SPSS 25

Based on the t test table above, it can be concluded as follows:

1. Calculated t value $< t_{table}$ Internal Control (X_1) is $-0.742 < 1.664$ and the significance value is $0.460 > 0.05$. So it can be concluded that H1 is rejected. This means that there is no influence of Internal Control (X_1) on the Tendency of Accounting Fraud (Y).
2. Calculated t value $< t_{table}$ Individual Morality (X_2) is $-0.317 < 1.664$ and the significance value is $0.752 > 0.05$. So it can be concluded that H2 is rejected. This means that there is no influence of Individual Morality (X_2) on the Tendency of Accounting Fraud (Y).
3. Calculated t value $> t_{table}$ Spiritual Intelligence (X_3) is $2.236 > 1.664$ and the Significance value is $0.028 < 0.05$. So it can be concluded that H3 is accepted. This means that Spiritual Intelligence (X_3) has a significant negative effect on the Tendency of Accounting Fraud (Y).
4. Calculated t value $< t_{table}$ Compensation Suitability (X_4) is $-0.740 < 1.664$ and the significance value is $0.461 > 0.05$. So it can be concluded that H4 is rejected. This means that there is no influence of Compensation Suitability (X_4) on the Tendency of Accounting Fraud (Y).

DISCUSSION

Internal control is the most important part of a company where internal control controls all activities to prevent deviations that might occur in the company's operational activities (Defrianto, et al, 2018). Therefore, with the existence of internal controls, it is hoped that the tendency for accounting fraud can be minimized. This theory is supported by the research results of Tito Marta Sugema Dasuki (2022) which states that internal control has a significant effect on the tendency for accounting fraud. This is different from the results of this study, there is a significance value for internal control of 0.460. The significance value is greater than the probability value of 0.05 ($0.460 \geq 0.05$), so H1 is rejected and H0 is accepted. The variable (X_1) has a tcount of -0.742, with a ttable of 1.664. So $t_{count} \leq t_{table}$ then it can be concluded that the internal control variable (X_1) does not have a significant influence on the tendency for accounting fraud (Y). The results of this research are in accordance with the opinion of Ike Abdi Nurjanah (2021) who states that internal control has no effect on the tendency for accounting fraud. This research does not prove the statement that the tendency of accounting fraud can be minimized with internal control (Azzahra et al., 2023; Ifada et al., 2023). When a person is faced with a conflicting issue between following applicable regulations and following his conscience, he prefers to put aside the applicable regulations and will follow his conscience. So there are still several other factors that cause accounting fraud to still occur even though a company already has an internal control system (Putra et al., 2021; Setiawan et al., 2021).

Morality can be interpreted as all principles and values relating to good or bad human nature. A person's low/high level of morality is closely related to cheating. People with a low level of moral reasoning when under pressure from increasing needs and when there is an opportunity/opportunity tend to commit acts of fraud or do things that will benefit themselves. On the other hand, people who have a high level of moral reasoning in their actions will pay attention to the interests of the people around them and base their actions on moral principles. This is

supported by the results of research conducted by Devy Ervina Indriastuti, Agusdin, Animah (2016) which states that Individual Morality has a negative effect on Accounting Fraud.

This is different from the results of this study, there is a significance value for individual morality of 0.752. The significance value is greater than the probability value of 0.05 ($0.752 \geq 0.05$), so H2 is rejected and H0 is accepted. The variable (X_2) has a tcount of -0.317, with a ttable of 1.664. So $tcount \leq ttable$ means it can be concluded that the individual morality variable (X_2) does not have a significant influence on the tendency for accounting fraud (Y). The results of this research are in accordance with the opinion of Ditya Renni Prastiwi, et al (2023) who stated that individual morality does not have a significant influence on the tendency for accounting fraud.

Through spiritual intelligence, we realize that God's presence watches over one's actions anytime, anywhere. Basically, the essence of someone who has high spiritual intelligence should be able to avoid negative behavior such as accounting fraud (Anisa et al., 2022; Caroline et al., 2023; Khasanah & Nurcahyono, 2021). The results of this research show a significance value for spiritual intelligence of 0.028. The significance value is smaller than the probability value of 0.05 ($0.028 < 0.05$), so H3 is accepted and H0 is rejected. The variable (X_3) has a tcount of -2.236, with a ttable of 1.664. So $tcount > ttable$, it can be concluded that the spiritual intelligence variable (X_3) has a significant negative influence on the tendency for accounting fraud (Y). This is in accordance with the research results of Gian Javier Fausta, Nelvirita (2022) which states that Spiritual Intelligence has a negative and significant effect on the Tendency of Accounting Fraud in Tanah Datar Regency Regional Work Units.

Compensation suitability refers to the amount of money a company pays its employees based on the work they do (Adam, 2022). To maximize personal gain, a person often acts unethically. Employees commit fraud for various reasons. One of them is that they are dissatisfied or disappointed with the results or salary they receive for their work. Appropriate compensation should reduce employees' incentive to commit fraud (Handayani et al., 2023; Nurcahyono & Hanifah, 2023; Rahma et al., 2022; Videsia et al., 2022). There are several other studies that are supported, such as research conducted by Siti Rachmah Citra Ameilia, Teti Rahmawati (2020) which states that there is a negative and significant influence between the suitability of compensation and the tendency for accounting fraud. This is different from the results of this study, there is a significance value for suitability of compensation of 0.461. The significance value is greater than the probability value of 0.05 ($0.461 \geq 0.05$), so H4 is rejected and H0 is accepted. The variable (X_4) has a tcount of -0.740, with a ttable of 1.664. So $tcount \leq ttable$ means it can be concluded that the compensation suitability variable (X_4) does not have a significant influence on the tendency for accounting fraud (Y). The results of this research are in accordance with research by Anastasia (2014) which states that the suitability of compensation does not have a significant influence on the tendency for accounting fraud.

CONCLUSION

Based on the results of research regarding the influence of internal control, individual morality, spiritual intelligence and suitability of compensation on the tendency for accounting fraud in companies operating in the financial institutions sector in Semarang City, it was concluded that,

1. Internal control has no effect on the tendency of accounting fraud.
2. Individual morality has no effect on the tendency for accounting fraud.
3. Spiritual intelligence has a significant negative effect on the tendency for accounting fraud,
4. Suitability of compensation has no effect on the tendency for accounting fraud.

This research has been designed as well as possible and provides findings, however there are still several limitations that can be developed for further research. As for the limitations in this research, from the results of testing the coefficient of determination, there is an *adjusted R-square value* of 0.044 (4.4%) where the ability of the independent variable in this research only influences the dependent variable by 4.4%, while the remaining is 95.6%. (1 – 0.044) is explained by variables other than the independent variables in the research. So the suggestions given from the results of this research are that further research can add other independent variables to determine their influence on the tendency for accounting fraud such as information asymmetry, financial pressure and intellectual intelligence or emotional intelligence.

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