

ABSTRACT

Cindy Fatika Sari, Factors Affecting the Tendency of Fraud (Empirical Study of Regional Owned Enterprises of Mojokerto Regency)

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Cheating is an act that is detrimental to others, it is against the law. The perpetrator of a fraud committing this action is influenced by many factors. This study aims to provide empirical evidence regarding the influence of individual morality, information asymmetry, organizational ethical culture, regulatory enforcement and salary satisfaction on the tendency of *fraud* accounting through the internal control system as an intervening variable.

This research was conducted at BUMD Mojokerto Regency, which contained 70 respondents of BUMD Mojokerto Regency employees. The sampling technique used *purpose sampling*, the data collection method used a questionnaire with reference to the research of Made (2014) and Riri (2015), using the smartPLS 3.0 analysis tool.

The conclusion in this study is that information asymmetry has an effect on the tendency of fraud, salary satisfaction has an effect on the tendency of fraud, the internal control system has an effect on the tendency of fraud and individual morality, organizational ethical culture and regulatory enforcement have no effect on the tendency of accounting fraud. Information asymmetry, organizational ethical culture and salary satisfaction do not affect the tendency of fraud through the internal control system. Meanwhile, the variables of individual morality and rule enforcement have an effect on the tendency of fraud through the internal control system.

Keywords: Individual Morality, Information Asymmetry, Organizational Ethical Culture, Rule Enforcement, Salary Satisfaction, Internal Control Systems and *Fraud* Trends.

ABSTRAK

Cindy Fatika Sari, Faktor Faktor yang Mempengaruhi Kecenderungan Kecurangan (Studi Empiris Badan Usaha Milik Daerah Kabupaten Mojokerto)

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Kecurangan adalah tindakan yang merugikan bagi orang lain, tindakan tersebut melawan hukum. Pelaku kecurangan melakukan tindakan tersebut dipengaruhi oleh banyak faktor. Penelitian ini bertujuan untuk memberikan bukti empiris mengenai pengaruh moralitas individu, asimetri informasi, budaya etis organisasi, penegakan peraturan dan kepuasan gaji terhadap kecenderungan kecurangan (*fraud*) melalui sistem pengendalian internal sebagai variabel intervening.

Penelitian ini dilakukan di BUMD Kabupaten Mojokerto, yang terdapat 70 responden pegawai BUMD Kabupaten Mojokerto. Teknik pengambilan sampel menggunakan *purpose sampling*, metode pengumpulan data menggunakan kuesioner dengan mengacu pada penelitian Made (2014) dan Riri (2015), menggunakan alat analisis smartPLS 3.0.

Kesimpulan dalam penelitian ini adalah asimetri informasi berpengaruh terhadap kecenderungan kecurangan, kepuasan gaji berpengaruh terhadap kecenderungan kecurangan, sistem pengendalian internal berpengaruh terhadap kecenderungan kecurangan serta moralitas individu, budaya etis organisasi dan penegakan peraturan tidak berpengaruh terhadap kecenderungan kecurangan. Asimetri informasi, budaya etis organisasi dan kepuasan gaji tidak berpengaruh terhadap kecenderungan kecurangan melalui sistem pengendalian internal. Sedangkan variabel moralitas individu dan penegakan peraturan berpengaruh terhadap kecenderungan kecurangan melalui sistem pengendalian internal.

Kata kunci: Moralitas Individu, Asimetri Informasi, Budaya Etis Organisasi, Penegakan Peraturan, Kepuasan Gaji, Sistem Pengendalian Internal dan Kecenderungan Kecurangan (*Fraud*).