TENDENCY OF FRAUDULENT BEHAVIOR IN REGIONAL FINANCIAL AND ASSET MANAGEMENT (STUDY AT THE REGIONAL FINANCE AND ASSETS AGENCY OF WEST BANDUNG REGENCY)

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Abstract: *This study aims to determine the effect of fraud hexagon theory on the tendency of fraudulent behavior in regional financial and asset management in West Bandung Regency. This study used quantitative methods with 40 samples from the employees of the Regional Finance and Asset Agency of West Bandung Regency. The data used was primary data with questionnaire techniques using a likert scale. The hypothesis was tested using multiple linear regression analysis method that is carried out by the SPSS software version 23. The results showed that Stimulus (Financial Pressure), Capability (Competence), and Collusion had a significant positive effect on the tendency of fraud in regional financial and asset management. Conversely, Opportunity (SPIP Effectiveness), Rationalization (Organizational Culture) and Ego (Morality) have a significant negative effect on the tendency of fraudulent management of regional finances and assets. The variables of (Financial Pressure), Capability (Competence), Collusion, Opportunity (SPIP Effectiveness), Rationalization (Organizational Culture) and Ego (Morality) simultaneously affect the tendency of fraud in regional financial and asset management.*

Keywords: *Fraud Hexagon Theory, Regional Financial and Asset Management*

Abstrak: Penelitian ini bertujuan untuk mengetahui pengaruh *fraud hexagon theory* terhadap kecenderungan perilaku kecurangan pada pengelolaan keuangan dan aset daerah di Kabupaten Bandung Barat. Penelitian ini menggunakan metode kuantitatif dengan 40 sampel dari pegawai Badan Keuangan dan Aset Daerah Kabupaten Bandung Barat. Data yang digunakan adalah data primer dengan teknik kuesioner menggunakan skala likert. Hipotesis diuji dengan menggunakan metode analisis regresi linier berganda dengan bantuan *software* SPSS versi 23. Hasil penelitian menunjukkan bahwa *Stimulus* (*Financial Pressure*), *Capability* (Kompetensi) dan *Collusion* (kolusi) berpengaruh positif signifikan terhadap kecenderungan kecurangan pengelolaan keuangan dan aset daerah. Sebaliknya, *Opportunity* (Keefektifan SPIP), *Rationalization* (Budaya Organisasi) dan *Ego* (Moralitas) berpengaruh negatif signifikan terhadap kecenderungan kecurangan pengelolaan keuangan dan aset daerah. Variabel *Financial Pressure*, Kompetensi, Kolusi, Keefektifan SPIP, Budaya Organisasi serta Moralitas berpengaruh secara simultan terhadap kecenderungan kecurangan pada pengelolaan keuangan dan aset daerah

Kata Kunci: Teori Fraud Hexagon, Pengelolaan Keuangan dan Aset Daerah

1. INTRODUCTION

According to *Tranparency International* (TI) based on the *corruption perception index* (CPI) conducted in 180 countries in 2021, Indonesia is ranked 96th with a GPA score of 38. The score obtained by Indonesia is still below the average global GPA score, which is 43. Indonesia had touched its highest score of 40 in 2019. The score dropped 3 points to 37 in 2020 and increased again by 1 point in 2021.
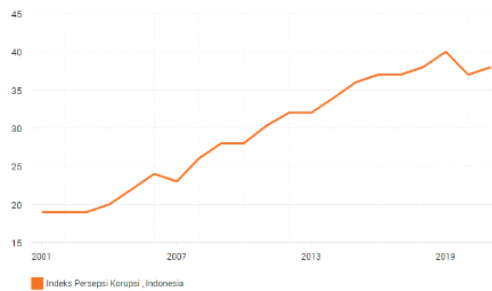

Figure 1. Indonesia's Corruption Perception Index (CPI)
Source: https://databoks.katadata.co.id/

ICW has mapped alleged corruption cases based on areas prone to criminal acts of corruption. Of the 35 provinces monitored, West Java Province is ranked 2nd largest with the amount of state losses reaching IDR162.9 billion (*Indonesia Corruption Watch*, 2021). One of the regions in West Java Province that still contributes to the number of corruption cases is West Bandung Regency. Since its establishment in 2007 until 2020, the West Bandung Regency Regional Government has had difficulty achieving an Unqualified Opinion (WTP) from the Financial Supervisory Agency (BPK), due to the many case findings in the management of regional finances and assets. For example, in 2021 the West Bandung Regent and his son shocked the public by committing a criminal act of corruption in the procurement of social assistance goods (bansos) for necessities during the COVID-19 pandemic. The two of them are said to have earned IDR 3.6 billion from the corruption (Iswinarno, 2021).

In addition, several asset management issues remain unsolved to date. Based on the records of the Regional Finance and Assets Agency (BKAD) of West Bandung Regency, the total land assets of the Bandung Barat Regency Government totaled 1,749 parcels. Of that number, until December 2020, only 57 fields had been certified while the remaining 1,692 fields had not been certified. This problem must be resolved immediately because it is prone to misuse of assets. As the findings of the *Monitoring Community* (MC) Institute show, there are alleged violations of Law No. 20 of 2001 concerning the Eradication of Corruption (Tipikor) and articles 263, 264, and 266 of the Criminal Code, namely a land mafia syndicate. The modus operandi was to create false documents and false information on the Gunungsari RW 14 soccer field and Persil 74 land in Panorama Market Block, Lembang District. The incident caused state losses and loss of assets belonging to the Bandung Barat Regency Government worth Rp 28.1 billion and Rp 116.1 billion (Muttaqien, 2022).

The tendency of fraud in financial management and asset use based on cases that occur can be motivated by various factors. Vousinas (2019) produces a *fraud hexagon* theory that affects the occurrence of *fraud,* namely *Stimulus, Capability, Collusion, Opportunity, Rationalization,* and *Ego.* This study uses the *Fraud Hexagon Theory* because this theory has not been widely used in research topics on fraud tendencies in regional financial and asset management. However, as a form of simplification in the measurement process, each element of the theory is proxied into one variable. The *Stimulus* element is measured by the *Financial Pressure variable, Capability is measured by the* Competence variable, *Collusion is measured by the* Collusion variable, *Opportunity is measured by the* Government Internal Control System (SPIP) Effectiveness variable, *Rationalization is measured* through the Organizational Culture variable, and *Ego* is measured through the Morality variable.

This research is a development of research previously carried out by Wardhani (2021) which examines the determinants of asset misuse *fraud* with the *Fraud Hexagon* element at the Regional Financial and Asset Management Agency (BPKAD) of Tanjungpinang City, Riau Islands. From his research, it is found that pressure, ability, and opportunity have a positive influence on *fraud,* but rationalization, ego, and collusion have no effect on *fraud.* Several similar studies that analyzed fraud tendency factors using the *Fraud Hexagon* theory still produced inconsistent findings.

Research by Vika et al. (2021) on fraud in Financial Reporting from the perspective of the *Fraud Hexagon* in companies included in the manufacturing sector listed on the IDX in 2017-2019 found that pressure (in terms of external pressure), rationalization, and ability affect *fraud,* while pressure, opportunity, and ego do not affect *fraud.* Meanwhile, the results of research by Desviani et al. (2020) related to fraud in Village Fund Management based on the *Fraud Hexagon* perspective in Rokan Hulu Regency, Riau shows that obedience pressure, competence, collusion, opportunity (as measured by the effectiveness of the Internal Control System) affect *fraud,* while rationalization (organizational culture) and ego (leadership style) do not affect fraud. The difference between this study and these studies is that it lies in the object of research, time and location, and the variables studied.

Based on the various phenomena that have been described and some of the gaps revealed in previous research, the authors decided to research "Analysis of Fraudulent Behavior Tendencies in Regional Financial and Asset Management (Study at the Regional Finance and Asset Agency of West Bandung Regency)". This research aims to contribute to scientific development, especially as an additional theoretical reference related to the topic of financial and asset management fraud. In addition, this research is expected to be a reference for the West Bandung Regency Regional Finance and Assets Agency in making efforts to prevent trends in fraudulent behavior. In this study, the Regional Finance and Asset Agency can find out the factors that are proven to have an effect on fraud among the six factors studied, namely *Financial Pressure,* Competence, Collusion, SPIP Effectiveness, Organizational Culture, and Morality.

2. LITERATURE REVIEW

2.1 *Fraud Hexagon Theory*

According to the *Association of Certified Fraud Examiners* (ACFE), *fraud* is an act that is against the law and is carried out intentionally for a specific purpose (manipulating or providing false reports to other parties). *Fraud Hexagon* Theory is a theory developed by Vousinas in 2019 from the *National Technical University of Athens*. This theory is a development of the *fraud pentagon theory* which was also a development of *fraud* detection theories. The *Fraud Pentagon Theory* proposed by Crowe Howarth in 2011 consists of five elements of fraud, namely *Pressure, Competence, Opportunity, Rationalization,* and *Arrogance*. In this *Fraud Hexagon Theory*, there is an additional element, namely collusion so this theory is known as *The S.C.C.O.R.E.* Model which consists of six elements, namely *Stimulus, Capability, Collusion, Opportunity, Rationalization,* and *Ego*.

Figure 2. The Fraud Hexagon
Source: https://www.emerald.com/

2.2 Regional Financial and Asset Management

The word "Management" is the meaning of the word management. Etymologically, the word management comes from the English word *to manage*, which means to take care of, organize, carry out, manage, and treat. Based on the Regulation of the Minister of Home Affairs (Permendagri) No. 77 of 2020 concerning Technical Guidelines for Regional Financial Management, it states "Regional Financial Management is an overall activity that includes planning, budgeting, implementation, administration, reporting, accountability, and supervision of regional finances".

Regional Assets according to Government Regulation No. 24 of 2005 concerning Government Accounting Standards in Paragraph 60 (a) explained that assets are economic resources controlled and/or owned by the government as a result of past events and from which future economic and/or social benefits are expected to be obtained, both by the government and the community, and can be measured in units of money, including non-financial resources necessary for the provision of services to the general public and resources maintained for historical and cultural reasons. Regional asset management is regulated in Permendagri No.17/2007 concerning Guidelines for the Management of Regional Property. The scope of asset management includes: needs planning and budgeting, procurement, use, utilization, security and

maintenance, valuation, deletion, alienation, administration, guidance, supervision, and control.

2.3 Hypothesis Development

The *hypothesis* comes from the word *"hypo"* which means "under" and *"thesa"* which means "truth". According to Sugiyono (2015: 99)According to Sugiyono (2015: 99), hypotheses are temporary answers to the formulation of research problems based on relevant theories. It is said to be a temporary answer, because these answers are only obtained based on relevant theories, not yet based on empirical facts obtained through data collection that have been tested.

2.3.1 *Financial Pressure* and Fraud Tendencies in Regional Financial and Asset Management

Financial Pressure is a pressure factor that occurs due to financial problems. This pressure can occur to anyone in the company structure. The financial pressure that a person has can trigger fraud to eliminate feelings of financial pressure. The financial pressure that occurs in each person is different, it can be in the form of greed or debt. In addition, a luxurious lifestyle can also put pressure on someone to commit fraud. This is in research Desviana et al. (2020) has a positive effect.

H_1: *Financial Pressure has a* positive and significant effect on the Tendency of Fraudulent Behavior in Regional Financial and Asset Management.

2.3.2 Competence and Fraud Tendencies in Regional Financial and Asset Management

The second element contained in the *Fraud Hexagon* theory is *Capability* or *Competence*. Competence is also one of the drivers for someone to commit fraud so this element is measured by the ASN Competency variable in BKAD. Competence can be defined as all the abilities and understanding of a person at work. The large amount of regional budget demands qualified abilities from each manager. However, the more skilled a person is, the greater the opportunity for fraud. (S. P. Sari et al. 2020). In addition, a competent person is also synonymous with a high position so that if fraud occurs it can be said that the person has misappropriated his position. As ICW (2022) argues most of the perpetrators of corruption in local government are ASN. This phenomenon occurs because when they become more proficient, the person will see loopholes or weaknesses in their work but take advantage of this as an opportunity to cheat.

H_2: Competence has a positive and significant effect on the Tendency of Fraudulent Behavior in Regional Financial and Asset Management.

2.3.3 Collusion and Fraudulent Tendencies in Regional Financial and Asset Management

The third element contained in the *Fraud Hexagon* theory is Collusion which can be defined as cooperative activities with unjustified goals because they have the

potential to harm certain parties. Vousinas (2019) states that collusion tends to be a deceptive agreement between two or more people and has the opportunity to damage HR (Human Resources) in an organization because colluders usually force other people (honest people) to commit or hide fraud. Colluders may even undermine controls or systems designed to uncover fraud. Parties to collusion can involve a group of individuals within an organization or include parties outside the organization. Research results Desviana et al. (2020) also revealed that the tendency for fraud will increase when the level of collusion is greater.

H_3: Collusion has a positive and significant effect on the Tendency of Fraudulent Behavior in Regional Financial and Asset Management.

2.3.4 SPIP Effectiveness and Fraud Tendencies in Regional Financial and Asset Management

The fourth element contained in the *Fraud Hexagon* theory is *Opportunity*, which is interpreted as a situation that opens up opportunities for fraud. One way to minimize it is to implement effective internal control because ACFE (2022) released data that 29% of fraud occurs due to weak internal control. Therefore, in this study, the *opportunity* element can be proxied through the variable Effectiveness of the Government's Internal Control System. In the scope of government, internal control has an important role because it is intended to provide proper trust in the various efforts made to fulfill the objectives of government administration. Thus, an internal control system that is not running can open up opportunities for fraud, as research shows. Desviana et al. (2020) and Basri et al. (2021) says that the potential for fraud will be greater as the implementation of internal control is weak.

H_4: SPIP effectiveness has a negative and significant effect on the tendency of fraudulent behavior in regional financial and asset management.

2.3.5 Organizational Culture and Fraud Tendencies in Regional Financial and Asset Management

The fifth element contained in the *Fraud Hexagon* theory is Rationalization. This factor is defined as the justification for fraudulent behavior. One of the efforts to prevent it is to create a properly designed *anti-fraud* program. Referring to Biegelman and Bartow (2012) in Rosifa and Supriatna (2022) explain that in 2002, several professional organizations in the United States conducted research to guide efforts to prevent and detect fraud which later released *Management Antifraud and Controls: The 14-Points Program* which suggests that organizations must take three fundamental actions to reduce fraud, one of which is to create a culture of honesty and high ethics. If the culture in an organization is good then the act of fraud does not rationalize any reason for someone to cheat. Conversely, if the culture in an organization treats fraud as normal, the potential for fraud will be higher. This is a result of research conducted by Basri et al. (2021) which suggests that the better the value of organizational culture, the tendency to cheat will decrease.

H₅: Organizational Culture has a negative and significant effect on the Tendency of Fraudulent Behavior in Regional Financial and Asset Management.

2.3.6 Morality and Fraud Tendencies in Regional Financial and Asset Management

The sixth element contained in the *Fraud Hexagon Theory* is *Ego* or *Arrogance.* Geis (2011) in Vousinas (2019) argues that one of the most influential factors in encouraging someone to commit fraud is personality, including a sense of entitlement and desire for power, aka ego. ACFE (2022) also states that being quick to anger and often complaining about not being given authority or authority are characteristics of fraudulent behavior. This fraud factor can be prevented starting from the individual himself by behaving ethically, honestly, and with high morals. This behavior is needed to raise awareness that fraud is an immoral act that can cause losses to various parties. Handi et al. (2021) suggested that the potential for fraud will be greater as the level of morality decreases.

H₆: Morality has a negative and significant effect on the Tendency of Fraudulent Behavior in Regional Financial and Asset Management.

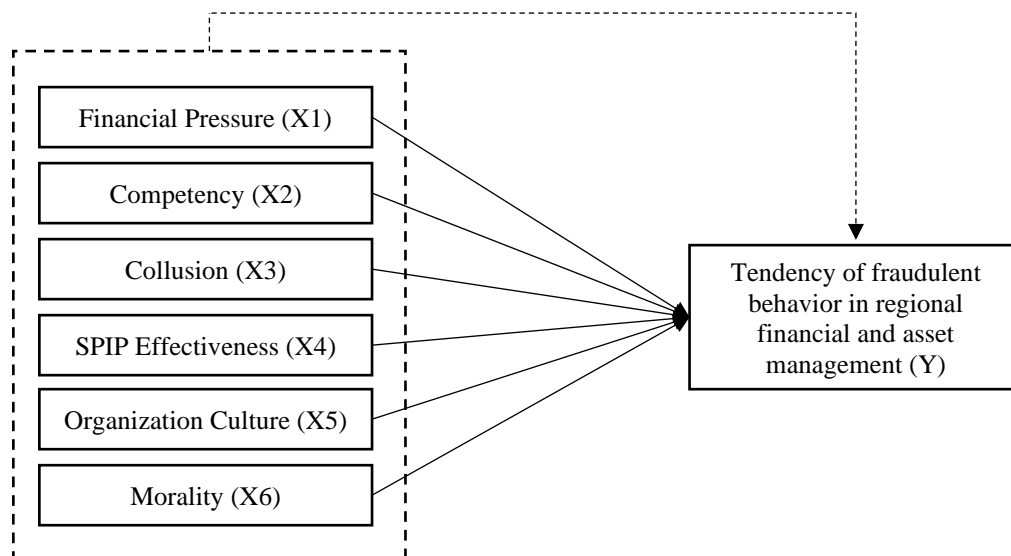Based on the hypothesis description above, the model of this study is as follows:

Figure 3. Research Model

3. RESEARCH METHODS

This research is a type of associative research. Associative research is a type of research that aims to determine the relationship between two or more variables. The form of relationship between the variables is a causal relationship that explains the cause-and-effect relationship. The method used is a quantitative research method with primary data as the data source. In collecting data, this study used a survey method with data collection techniques in the form of a questionnaire. The results of the

questionnaire in this study were measured by the *Likert Scale* and each alternative respondent's answer was assessed with the largest score of 5 to the smallest score of 1, namely from strongly agree, agree, neutral, disagree, and strongly disagree. This type of scale is suitable for use in this study because it can measure a person's attitudes, opinions, and perceptions about social phenomena ranging from strongly disagree to strongly agree.

Statements on the questionnaire refer to indicators of each variable adopted and or adapted from previous research and other sources. The tendency of Regional Financial and Asset Management *Fraud* (Y) is measured by 9 statement items developed from three *types of internal fraud* according to the *Association of Certified Fraud Examiners* (ACFE), namely fraud against assets (*asset misappropriation*), fraud against financial statements (*fraudulent statements*) and corruption (*Corruption*). *Financial pressure* (X_1) is measured by 7 question items developed from aspects that exist in the perception of *financial pressure* according to Albrecht et al., (2011) in Aksa (2018). Aksa (2018), namely *greed*, *living beyond one's means* (too high a standard of living), high *bills or personal* debt (many bills and debts), high medical bills, and *unexpected financial needs.*

Competence (X_2) is measured by 7 question items developed from 3 aspects of work competence according to Indonesian Law No. 13 of 2003 concerning Manpower article 1 (10), namely knowledge, skills, and attitudes. Collusion (X_3) is measured by 7 question items developed from 2 types of collusion according to Indonesian Law No. 28 of 1999 concerning Clean and Corruption-Free State Administration, namely illegal cooperation and gratuities. SPIP Effectiveness (X_4) is measured by 6 question items developed from the elements of internal control according to COSO, namely the control environment, risk assessment, control activities, information and communication, and control activities. Organizational Culture (X_5) is measured by 8 question items developed from 5 indicators of organizational culture according to Panggabean (2016) in Rosifa and Supriatna (2022)Organizational culture (X) is measured by 8 question items developed from 5 indicators of organizational culture according to Panggabean (2016 in Rosifa and Supriatna (2022), namely superiors as a work reference, the existence of a code of ethics, seminars, sanctions and code of ethics supervisors. Morality (X_6) is measured by 6 question items developed from 3 indicators of morality according to Ritzer et al. (2008) in Rosifa and Supriatna (2022), namely discipline, attachment to society and being responsible for one's actions.

The population in this study were employees of the West Bandung Regency Regional Finance and Asset Agency consisting of 40 samples. Then, hypothesis testing in this study uses multiple linear regression analysis methods with the help of *Statistical Product and Service Solution software* or abbreviated as SPSS version 23 which is used to predict the relationship between variables. In conducting multiple linear regression analysis in this study, there are several test stages carried out, including the first is the data instrument test, which consists of validity and reliability tests. The second is the classical assumption test which consists of normality test, multicollinearity test and heteroscedasticity test. Next is multiple linear regression analysis which is used to determine the effect of *financial pressure* (X_1), competence (X_2), collusion (X_3), SPIP

effectiveness (X_4), organizational culture (X_5) and morality (X_6) on the tendency of fraudulent behavior in regional financial and asset management (Y). The last is hypothesis testing, which consists of the T-test, F-test, and coefficient of determination test (R^2).

4. RESULTS AND DISCUSSION
4.1 Research Overview
The Regional Finance and Asset Agency (BKAD) carries out the fourth mission of the West Bandung Regent as stated in the Regional Medium-Term Development Plan (RPJMD) document, namely "Realizing good governance based on information technology development and innovation". Based on Regional Regulation Number 80 of 2020 concerning the Position, Organizational Structure, Duties, and Functions and Work Procedures of the Regional Finance and Asset Agency of West Bandung Regency, the Regional Finance and Asset Agency has the task of carrying out Regional Government affairs in the fields of budget, treasury, assets and accounting and reporting.
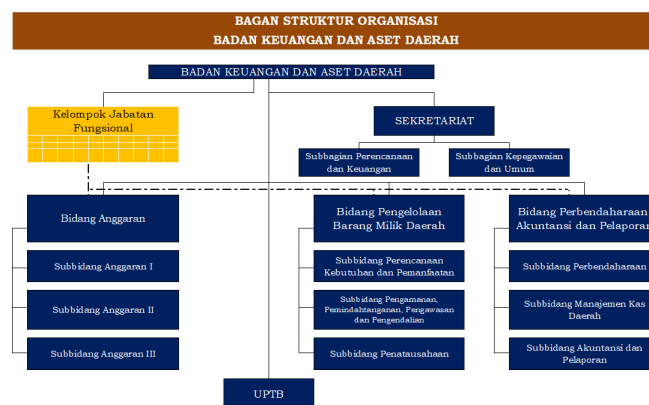
Figure 4. BKAD Organizational Structure

Source: Regent Regulation Number 80 of 2020 concerning Position, Organizational Structure, Duties and Functions, and Work Procedures of the Regional Finance and Assets Agency of West Bandung Regency.

4.2 Respondent Characteristics
The questionnaire distributed in addition to containing statement items also contains the identity of the respondents as the results can be seen in the following table.

Table 1. Respondent Data.

Respondent Criteria	Item	Total	Presentation
Gender	Male	19	47,5%
	Female	21	52,5%
Age	< 25 years	7	17,5%
	25-35 years old	30	75%

Respondent Criteria	Item	Total	Presentation
	35-45 years old	3	7,5%
	> 55 years	0	0%
	< 2 years	12	30%
Length of Service	2-5 years	19	47,5%
	> 5 years	9	22,5%
	D-III	13	32,5%
	D-IV/S-1	25	62,5%
Final Education	S-2	2	5%
	S-3	0	0%

4.3 Descriptive Analysis

Descriptive analysis serves to determine the condition of the influence of each variable on respondents. This stage classifies data using frequency distribution calculations and interval values. The interval value is obtained from the difference between the largest score (5) and the smallest score (1) and then divided by the number of categorization classes (5), the result is 0.8. Based on these results, the descriptive analysis opinion criteria can be categorized into very low (1.00 - 1.79), low (1.80 - 2.59), moderate (2.60 - 3.39), high (3.40 - 4.19), and very high (4.20 - 5.00). Based on Table 2, it can be seen that the variables that have a high influence on the Regional Finance and Asset Agency of West Bandung Regency are the variables of Fraud Tendency, *Financial pressure*, Competence, and Collusion. Meanwhile, the variables that have a fairly high effect are SPIP Effectiveness, Organizational Culture and Morality.

Table 2. Descriptive Analysis

Variables	Standard Deviation	Mean	Criteria
Y -> Cheating tendency	0,50	3,58	High
X1 -> Financial pressure	0,45	3,93	High
X2 -> Competence	0,51	4,14	High
X3 -> Collusion	0,35	3,85	High
X4 -> SPIP Effectiveness	0,38	3,24	Simply
X5 -> Organizational Culture	0,33	2,70	Simply
X6 -> Morality	0,30	2,85	Simply

4.4 Data Instrument Test
4.4.1 Validity Test

The validity test is used to determine whether or not each variable used in the study is valid. This study uses 7 variables containing 49 statements that must be answered by respondents. To assess whether it is significant or insignificant, it can be done by comparing the calculated^r value with the table^r value with degrees of freedom or degree of freedom = n -2 and by using the value a = 5% or 0.05. Question items can be said to be valid if the calculated^r value for each question item is positive and greater than the

ʳtable value. In this study, the degree of freedom (df) = 40-2, the result is 38. With the magnitude of the df value, the value of r_{tabel} is 0.3120. Based on the data analysis that has been carried out, to find out the results of the analysis can be seen in the following table:

Table 3. Validity Test

Variables	Indicator	rcount	r_{tabel}	Ket
Financial Pressure	X1.1	0,770	0,3120	Valid
	X1.2	0,762	0,3120	Valid
	X1.3	0,671	0,3120	Valid
	X1.4	0,585	0,3120	Valid
	X1.5	0,881	0,3120	Valid
	X1.6	0,843	0,3120	Valid
	X1.7	0,844	0,3120	Valid
Competence	X2.1	0,720	0,3120	Valid
	X2.2	0,769	0,3120	Valid
	X2.3	0,442	0,3120	Valid
	X2.4	0,852	0,3120	Valid
	X2.5	0,921	0,3120	Valid
	X2.6	0,822	0,3120	Valid
	X2.7	0,680	0,3120	Valid
Collusion	X3.1	0,850	0,3120	Valid
	X3.2	0,823	0,3120	Valid
	X3.3	0,806	0,3120	Valid
	X3.4	0,747	0,3120	Valid
	X3.5	0,623	0,3120	Valid
	X3.6	0,676	0,3120	Valid
	X3.7	0,726	0,3120	Valid
SPIP Effectiveness	X4.1	0,510	0,3120	Valid
	X4.2	0,506	0,3120	Valid
	X4.3	0,642	0,3120	Valid
	X4.4	0,521	0,3120	Valid
	X4.5	0,554	0,3120	Valid
	X4.6	0,565	0,3120	Valid
Organizational Culture	X5.1	0,729	0,3120	Valid
	X5.2	0,824	0,3120	Valid
	X5.3	0,678	0,3120	Valid
	X5.4	0,593	0,3120	Valid
	X5.5	0,663	0,3120	Valid
	X5.6	0,785	0,3120	Valid

Variables	Indicator	rcount	r_{tabel}	Ket
Morality	X5.7	0,547	0,3120	Valid
	X6.1	0,409	0,3120	Valid
	X6.2	0,487	0,3120	Valid
	X6.3	0,814	0,3120	Valid
	X6.4	0,525	0,3120	Valid
	X6.5	0,688	0,3120	Valid
	X6.6	0,659	0,3120	Valid
Cheating Tendency	Y.1	0,735	0,3120	Valid
	Y.2	0,695	0,3120	Valid
	Y.3	0,711	0,3120	Valid
	Y.4	0,683	0,3120	Valid
	Y.5	0,693	0,3120	Valid
	Y.6	0,597	0,3120	Valid
	Y.7	0,735	0,3120	Valid
	Y.8	0,594	0,3120	Valid
	Y.9	0,706	0,3120	Valid

Table 3 shows that based on a significant test of 0.05 or 5%, the statement items on each variable have a value of r count > r table 0.3120. So it can be concluded that all question items used in this study can be declared valid.

4.4.2 Reliability Test

The consistency of the research variables can be measured using the reliability test. To find out whether a variable is consistent or not can be done using the *Cronbach Alpha* (a) statistical test. a variable can be said to be consistent or reliable if the *Cronbach Alpha* value is greater than 0.70. Based on the data analysis that has been carried out, to find out the results of the analysis can be seen in table 4 as follows:

Table 4. Reliability Test

No.	Variables	Cronbach's Alpha	Limit Value	Ket.
1	*Financial Pressure*	.874	0,7	Reliable
2	Competence	.869	0,7	Reliable
3	Collusion	.871	0,7	Reliable
4	SPIP Effectiveness	.825	0,7	Reliable
5	Organizational Culture	.814	0,7	Reliable
6	Morality	.844	0,7	Reliable
7	Cheating Tendency	.856	0,7	Reliable

Table 4 shows that the *Cronbach's Alpha* values of the analyzed variables have various values. However, the *Cronbach's Alpha value* for each variable both the independent variable (X) and the dependent variable (Y) shows a value greater than 0.70. So it can be concluded that all variables used in this study can be declared reliable.

4.5 *Classical Assumption Test*
4.5.1 *Normality Test*

The normality test is used to test whether the independent variable and the dependent variable are normally distributed or not. A good regression model should be normally distributed. To detect whether a variable is normal or not, the *One Sample Kolmogorov-Smirnov* test can be done. The regression model is said to be normally distributed if the significance value is more than 5% or 0.05. The results of the tests that have been carried out with the help of using SPSS version 23 software can be seen in table 5 below.

Table 5. Normality Test

Description	Unstandardized Residual
Kolmogorov-Smirnov Z	.112
Asymp. Sig. (2-tailed)	.200

Table 5 shows that the significance value obtained is 0.200. Based on this significant value, it can be concluded that the data is normally distributed because the significant value obtained shows a value greater than 0.05.

4.5.2 *Multicollinearity Test*

The multicollinearity test is used when there are two or more independent variables in a multiple regression study. A good regression model should not correlate with each independent variable. To find out whether or not the data has *multicollinearity* symptoms, it can be seen in the *Collinearity Statistics* column. A regression model is said to have no multicollinearity if the *tolerance* value> 0.1 and the VIF value < 10 in each variable. The results of the tests that have been carried out can be seen in table 6 below.

Table 6. Multicollinearity Test

Variables	Collinearity Statistics		Description
	Tolerance	VIF	
Financial Pressure	.660	1.515	No Multicollinearity
Competence	.667	1.499	No Multicollinearity
Collusion	.485	2.063	No Multicollinearity
SPIP Effectiveness	.670	1.492	No Multicollinearity

Variables	Collinearity Statistics		Description
	Tolerance	VIF	
Organizational Ethical Culture	.372	2.689	No Multicollinearity
Morality	.785	1.274	No Multicollinearity
a. Dependent Variable: Cheating Tendency			

Table 6 shows that the variables financial pressure (X1), competence (X2), collusion (X3), SPIP effectiveness (X4), organizational culture (X5) and morality (X6) have a tolerance value> 0.10 and a VIF value < 10. So, it can be concluded that the regression model does not have multicollinearity symptoms.

4.5.3 *Heteroscedasticity Test*
The heteroscedasticity test is used to see if a regression model has an inequality of variance of residuals between one observation and another. A good regression model should be homoscedasticity or no heteroscedasticity. To detect whether heteroscedasticity occurs, the *Glejser* test can be done. The regression model can be said to have no symptoms of heteroscedasticity if the significant value between the independent variables and the absolute residual is greater than 5% or 0.05. The results of the tests that have been carried out can be seen in table 7 below.

Table 7. Heteroscedasticity Test

Variables	Sig.	Description
Financial Pressure	.628	No Heteroscedasticity
Competence	.377	No Heteroscedasticity
Collusion	.387	No Heteroscedasticity
SPIP Effectiveness	.745	No Heteroscedasticity
Organizational Ethical Culture	.078	No Heteroscedasticity
Morality	.176	No Heteroscedasticity
a. Dependent Variable: ABRESID		

Table 7 shows that all independent variables, namely the variables financial pressure (X1), competence (X2), collusion (X3), SPIP effectiveness (X4), organizational culture (X5), and morality (X6) have a significant value> 0.05. So it can be concluded that the regression model does not occur heteroscedasticity.

4.6 *Multiple Linear Regression Analysis*
Multiple linear regression analysis is used when there is one dependent variable and two or more independent variables. researchers use multiple linear regression analysis to anticipate how the condition (up and down) of the dependent variable will change if two or more independent variables are changed as predictor factors (increase and decrease in value). To perform this analysis, it can be done using SPSS version 23

software. The results of the analysis that have been carried out can be seen in table 8 below.

Table 8. Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.140	5.486		2.942	.006
	Financial Pressure	.741	.206	.502	3.598	.001
	Kompetensi	.405	.170	.330	2.379	.023
	Kolusi	.827	.184	.730	4.485	.000
	Keefektifan SPIP	-.492	.224	-.305	-2.202	.035
	Budaya Etis Organisasi	-.732	.229	-.594	-3.196	.003
	Moralitas	-.439	.198	-.283	-2.213	.034

a. Dependent Variable: Kecenderungan Kecurangan

The equation obtained from the multiple linear regression analysis results is :

$$Y = 16.140 + 0,741X_1 + 0.405X_2 + 0.827X_3 - 0.492X_4 - 0.732X_5 - 0.439 + e_6$$

4.7 *Hypothesis Test*

4.7.1 *Partial Test (T Test)*

The t test is conducted to test whether or not there is an influence between the independent variables, namely *financial pressure* (X_1), competence (X_2), collusion (X_3), SPIP effectiveness (X_4), organizational culture (X_5), and morality (X_6) individually on the dependent variable, namely fraud tendency (Y).

The conditions used for decision-making are as follows:

- If $t_{count} > t_{tabel}$ or sig, < 0.05, then Ho is rejected and Ha is accepted
- If $t_{count} < t_{tabel}$ or sig. > 0.05, then Ho is accepted and Ha is rejected

To obtain the t value$_{tabel}$ can be done by calculating the degree of freedom (df) = n-k-1 with a = 5% or 0.05. In this study, df = 40-6-1 or df = 33. Then the t value is obtained$_{tabel}$ of 2.03452. Based on the results of the analysis using SPSS version 23 software, the analysis results are obtained in table 9 below.

Table 9. T-test

Hypothesis	Regression Coefficient β		t	Significance Level Sig.		Test Results
X Y$_1$	(+) 0,741	Positive	3,598 > 2,03452	0,001	Significant	Accepted

Hipotesis	Regression Coefficient β		t	Significance Level Sig.		Test Results
$X_1 \to Y$	(+) 0,741	Positive	3,598 > 2,03452	0,001	Significant	Accepted
$X_2 \to Y$	(+) 0,405	Positive	2,379 > 2,03452	0,023	Significant	Accepted
$X_3 \to Y$	(+) 0,827	Positive	4,485 > 2,03452	0,000	Significant	Accepted
$X_4 \to Y$	(-) 0,492	Negative	-2,202 > -2,03452	0,035	Significant	Accepted
$X_5 \to Y$	(-) 0,732	Negative	-3,196 > -2,03452	0,003	Significant	Accepted
$X_6 \to Y$	(-) 0,439	Negative	-2,213 > -2,03452	0,034	Significant	Accepted

4.7.2 *Simultaneous Test (F Test)*

The F test was conducted to determine whether or not there was a simultaneous influence (together) between the independent variables, namely *financial pressure* (X_1), competence (X_2), collusion (X_3), SPIP effectiveness (X_4), organizational culture (X_5) and morality (X_6) on the dependent variable, namely fraud tendency.

The conditions used for decision-making are as follows:

- If F_{count} > F_{tabel} or sig, <0.05, then Ho is rejected and Ha is accepted
- If F_{count} < F_{tabel} or sig. > 0.05, then Ho is accepted and Ha is rejected

To obtain the t value$_{tabel}$ can be done by calculating the *degree of freedom* (df_1) = k-1 and (df_2) = n-k. In this study, df1 = 7-1 or df_1 = 6 while df_2 = 40-7 or df2 = 33. Then the F value$_{tabel}$ is 2.39. Based on the results of the analysis using SPSS version 23 software, the analysis results are obtained as in the table below.

Table 10. F test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	670.294	6	111.716	7.475	.000[b]
	Residual	493.222	33	14.946		
	Total	1163.516	39			

a. Dependent Variable: Kecenderungan Kecurangan

b. Predictors: (Constant), Moralitas, Financial Pressure, Kolusi, Keefektifan SPIP, Kompetensi, Budaya Etis Organisasi

Table 10 shows that the F_{count} value is 7.475> F_{tabel} of 2.39 and the sig value. 0,000 < 0,05. So based on this data it can be concluded that *financial pressure* (X_1), competence (X_2), collusion (X_3), SPIP effectiveness (X_4), organizational culture (X_5) and morality (X_6) simultaneously affect the dependent variable, namely the tendency to cheat (Y).

4.7.3 *Determination Coefficient Test*

The coefficient of determination is used to determine how well a model can explain the variance in the dependent variable. A low coefficient of determination indicates that the ability of the independent variable to explain the dependent variable is limited. The coefficient of determination has a value of zero to one. A coefficient of determination value close to one means the ability of the independent variables to provide almost all the information needed to predict changes in dependence. The *Adjusted R Square* value in multiple regression analysis shows the results of the coefficient of determination test as follows:

Table 11. Determination Coefficient Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.759[a]	.576	.499	3.866023

a. Predictors: (Constant), Moralitas, Financial Pressure, Kolusi, Keefektifan SPIP, Kompetensi, Budaya Etis Organisasi

b. Dependent Variable: Kecenderungan Kecurangan

Table 11 shows that the *adjusted r-square* value is 0.499. This means that the variables of *financial pressure* (X_1), competence (X_2), collusion (X_3), SPIP effectiveness

(X_4), organizational culture (X_5), and morality (X_6) can affect the variable fraud tendency (Y) by 50% and the remaining 50% is influenced by other variables not explained in this study.

4.8 Discussion

4.8.1 The Effect of *Financial Pressure* on the Propensity for Fraud in Regional Financial and Asset Management

Based on the results of the study, it shows that *financial pressure has a* positive partial and significant effect on the tendency to cheat on regional financial and asset management. In other words, the greater the financial pressure a person faces, the greater the potential for fraud. Based on the results of the study, it was found that the salaries and allowances received by employees of the Regional Finance and Assets Agency of West Bandung Regency were appropriate and met their needs. Employees also gave answers that they did not have a lot of debt bills and had never been caught in problematic credit. Based on the findings of this study, it can be concluded that the level of *financial pressure* on BKAD employees is low, so the potential for fraud that can be caused by *financial pressure* is also low.

The results of this study are in line with research conducted by Wardhani (2021) and Basri et al. (2021) which suggests that *financial pressure affects* potential fraud. This means that the potential for fraud will be greater if the *financial pressure as* measured by the nominal compensation is small so that it is not in accordance with the workload that has been carried out.

4.8.2 The Effect of Competence on the Tendency of Fraud in Regional Financial and Asset Management

Based on the results of the study, the competence of regional financial employees has a positive partial and significant effect on the incidence of fraudulent tendencies in regional financial and asset management at the Regional Finance and Asset Agency of West Bandung Regency. As government employees who are competent in their work, financial officials should provide *excellent service* and the best contribution to the government as well as society to achieve organizational goals. By having competence and contributing good performance, they will have the opportunity to get a strategic position in an organization, for example becoming a leader in the organization. However, Putra and Rahayu (2019) said that a person's position can encourage him to engage in deviant behavior. As James A Hall (2011) in Rosifa

In line with data released by *Indonesia Corruption Watch* (ICW), which shows that throughout 2022 at least 1,396 people were named as suspects in corruption crimes. Most of these perpetrators have strategic positions in an organization. Based on the results of data processing, ICW managed to find that of the 1,396 suspects, 506 people, or around 36% of them were State Civil Apparatus (ASN). Local government employees are the top position holders with the most corruption actors, namely 365 people. This figure accounts for 26.15% of the total suspects. The competence possessed by these government officials should encourage them to realize that the

quality that exists in them is very useful to help develop the regional financial and asset management system to be better, instead of using it for something that can harm the government and the wider community.

The findings in this study are in line with the research of Rosifa & Supriatna (2022) and S. P. Sari et al. (2020) which suggests that competence has a significant positive effect on the incidence of fraud tendencies because government officials use their competence in realizing an act of fraud. The more competent a person is in carrying out their work, the higher the possibility for these government officials to know certain gaps, methods, or weaknesses in a system. Thus, they have a greater ability and opportunity to commit fraud.

4.8.3 The Effect of Collusion on the Tendency of Fraud in Regional Financial and Asset Management

Based on the results of the study, collusion has a positive partial and significant effect on the tendency to cheat on regional financial and asset management. This means that when the level of collusion in an agency is high, the tendency to cheat will also increase. The results of the study are in line with the *Fraud Hexagon* theory because it shows that collusion is proven to affect fraud. Based on the test results, it was found that collusion as measured by the proportion of transactions to related parties on the procurement of government goods/services had a positive and significant effect. As was the case in 2021, the Regent of West Bandung for the period 2018-2023, received IDR 3.6 billion in the corruption case of Covid-19 Social Fund Assistance at the Social Service of the West Bandung Regency Government in 2020. This case occurred when the West Bandung Regency (KBB) Government budgeted some funds for the handling of the COVID-19 pandemic by refocusing the 2020 APBD budget on Unexpected Expenditures (BTT). The suspect allegedly involved two people as third parties (one of the third parties is his biological son) to become procurement providers for food packages at the KBB Social Service with an agreement to provide a commitment fee of 6% of the project value. Therefore, the procurement of government goods/services financed by the APBN / APBD must be carried out as well as possible by referring to the principles of goods/services procurement, namely efficient, effective, open and competitive, transparent, fair, and non-discriminatory, and accountable.

The results of this study are in line with the research of Desviana et al. (2020) which states that collusion has a significant positive effect on fraud, which means that the tendency to cheat will increase when the level of collusion is greater. Meanwhile, Larum et al. (2021) and Suryandari & Pratama (2021) suggest that collusion does not affect potential fraud. They argue that the existing division of labor factor has made financial officials not have overlapping jobs that require the help of others, so they do not feel the need for others to cooperate, let alone to collude.

4.8.4 The Effect of SPIP Effectiveness on the Tendency of Fraud in Regional Financial
       and Asset Management
       Based on the results of the study, the effectiveness of SPIP has a partially negative
and significant effect on the tendency to fraud in regional financial and asset
management. This means that when the level of SPIP effectiveness in an agency is high,
the tendency to cheat will also decrease. The implementation of an effective
Government Internal Control System (SPIP) is expected to reduce fraudulent behavior
by stakeholders, including reducing fraud in accounting and transferring government-
owned assets.
       Based on the results of interviews with several employees of the West Bandung
Regency Regional Finance and Assets Agency when distributing questionnaires, it is
said that various efforts to optimize SPIP in reducing potential fraud have been made,
one of which BKAD has collaborated with the Financial and Development Supervisory
Agency (BPKP) in organizing SPIP workshops in the hope that financial governance,
APIP capabilities and other programs related to local government services can continue
to improve. There are several applications built by BPKP such as Simda Keuangan,
Simda Perencanaan, and Simda SAKIP that can be utilized to support financial control
and governance in the West Bandung local government. Proven by various efforts that
have been made, the West Bandung Regency Government has succeeded in achieving
an Unqualified Opinion (WTP) from BPK RI on the Regional Government Financial
Statements (LKPD) for the 2022 fiscal year.
       This WTP was achieved because the settlement of asset issues which in previous
years had always been a BPK finding continued to improve. This is evidenced by the
progressive certification of assets owned by the West Bandung Regency Government.
In the 2022 budget, at least 260 more lands owned by the West Bandung Regency
Government have been certified, and the target will continue to grow every year. This
proves that the more optimal implementation of SPIP will improve the performance
of local government apparatus so that the potential for fraudulent tendencies will
decrease.
       The results of this study support the *fraud hexagon* theory and support the results
of previous studies, namely Basri et al. (2021) and Desviana et al. (2020) which state
that the effectiveness of SPIP has a significant negative effect on the tendency of fraud
in village financial management, which means that the potential for fraud will be
greater as the implementation of internal control is weak. However, this research is
different from research conducted by Rosifa & Supriatna (2022) and Handi et al.
(2021) which suggest that internal control has no significant effect on the potential for
accounting fraud in the management of the Village Fund.

4.8.5 The Effect of Organizational Culture on the Propensity of Fraud in Regional
       Financial and Asset Management
       Based on the results of the study, organizational culture has a partially negative and
significant effect on the tendency to cheat on regional financial and asset management.
This means that when the level of organizational culture in an agency is high, the

tendency to cheat will also decrease. According to Sulistyowati (2007) in Maulana (2020) organizational culture has the potential as an opportunity for organizational members to engage in fraud. A poor and unethical culture provides opportunities for organizational members to commit fraud. This fraud can occur because organizational members do not feel responsible for the organization, and fraud is still considered a common thing, so employees justify violating these rules. Conversely, a good organizational culture will indirectly influence employee attitudes and even become a guideline for work. Therefore, it is important to encourage employees to understand the existing ethical standards and have a strong commitment to implementing them.

In its implementation, the organization will set limits on norms and rules to prevent fraudulent acts that are not in accordance with community values by forming an ethical culture (Maulana 2020). The Regional Finance and Asset Agency (BKAD) of West Bandung Regency as an organization has formed an ethical culture by forming a code of ethics that all employees must comply with. Every year, BKAD conducts socialization regarding the application of the code of ethics, including how to deal with ethical dilemmas that may arise. With the application of this code of ethics, it is expected that the values of honesty that can prevent fraud can be deeply rooted. The results of this study are in line with the research of Basri et al. (2021) and Maulana (2020) which reveal that organizational culture has a significant negative effect on the potential for accounting fraud in the management of the Village Fund, meaning that the better the value of organizational culture, the potential for fraud will decrease.

4.8.6 The Effect of Morality on the Tendency of Fraud in Regional Financial and Asset Management

Based on the results of the study, morality has a partially negative and significant effect on the tendency to cheat on regional financial and asset management. This means that when the level of morality in an agency is high, the tendency to cheat will also decrease. Cheating is an immoral act because it harms others, sacrifices the interests of society, and violates the law to gain personal or group benefits. Therefore, morality plays an important role as a benchmark for individual social interaction and acceptance. Government officials must maintain their morality to prevent fraudulent behavior. A high level of morality will prevent cheating.

The results in this study are in accordance with the research of Handi et al. (2021) and Dila Rosalina (2020) which show that individual morality has a significant negative effect on accounting fraud in financial management. This shows that individuals are still reluctant to commit fraud, if the individual has a high or good moral level and an honest personality, even though the organization's internal control is weak. However, the results of this study are not in line with the research of Rahmi and Helmayunita (2019) and Nurjanah and Setiawan (2021) which suggest that individual morality has a significant positive effect on the tendency of fraud in village financial management.

4.8.7 The Effect of *Financial Pressure*, Competence, Collusion, SPIP Effectiveness, Organizational Culture and Morality on the Tendency of Fraud in Regional Financial and Asset Management

Based on the results of simultaneous calculations, the results show that the cheating tendency variable obtained an F_{count} value of (7.475)> F_{table} of (2.39) and a sig value. (0.000) < (0.05) so that Ho is rejected and Ha is accepted. This means that *financial pressure*, competence, collusion, SPIP effectiveness, organizational culture, and morality simultaneously affect the tendency of fraud in regional financial and asset management. Strengthened by the results of the R test^2 the coefficient of determination (*R Square*) value is 0.499 or 50%. This shows that the variables of *financial pressure*, competence, collusion, SPIP effectiveness, organizational culture, and morality affect the tendency of fraud in regional financial and asset management by 50%. While the remaining 50% is influenced by other variables not explained in this study. The results of this study are in accordance with the results of research conducted by Wardhani (2021) which states that the variables of *Financial Pressure, Social Pressure, Opportunity, Rationalization, Capability, Arrogance* and *Collusion* simultaneously affect the fraud tendency variable.

5. CONCLUSION

Referring to the findings of the research results, it can be concluded that the factors of *Financial Pressure*, Competence, and Collusion are proven to have a significant positive effect on the tendency of fraud in regional financial and asset management. In addition, SPIP Effectiveness, Organizational Culture, and Morality have a significant negative effect on the tendency of fraud in regional financial and asset management. Thus, it is hoped that the West Bandung Regency Regional Finance and Asset Agency will continue to collaborate with various parties such as the regional inspectorate and BPKP in implementing SPIP to realize a good system for preventing fraudulent behavior tendencies.

This research can contribute to the development of knowledge, especially on the topic of Regional Financial and Asset Management and *Fraud Hexagon Theory*. In addition, from the results of this study, the Regional Finance and Assets Agency of West Bandung Regency can find out what factors are proven to cause fraudulent behavior, so that they can take early prevention by increasing the capability of the Regional Inspectorate in supervision by organizing coaching through trainings, seminars, or certifications.

However, there are various limitations in this study, such as time, cost, geographical location of research, and the variables used, so it is advisable for future researchers who feel interested in similar research topics to be able to increase the number of samples, expand research and strengthen data with various interviews. Future research is also expected to develop other variables not used in this study that are thought to affect a person's tendency to commit fraud, such as *financial stability pressure*, relationships in politics, superior leadership style, and so on.

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