

The Effect of Integrity And Anti-Fraud Awareness on Fraud Prevention at The Bpkad of Palopo City

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Abstract

Keywords:

Integrity, Anti-fraud Awareness, Fraud Prevention

Fraud is an act that is not in accordance with the applicable code of ethics and is clearly very dangerous for the Company. As an organizer of government affairs, it is required to be able to organize a transparent and accountable government. The purpose of this study is to test the effect of integrity and anti-fraud awareness on fraud prevention in the BPKAD environment of Palopo City. This study uses a quantitative research type, the sampling method uses a questionnaire distributed online to respondents, Data analysis is carried out using the multiple linear regression method. The results of the study indicate that integrity and anti-fraud awareness have a significant effect on fraud prevention at BPKAD Palopo City. This indicates that the more effective the integrity and anti-fraud awareness are applied, the higher the organization's ability to prevent fraud. Thus, integrity and anti-fraud awareness are also important factors in fraud prevention efforts.

INTRODUCTION

The era of globalization has provided significant progress in various aspects of life, especially in the economic sector. However, along with its development, crimes in the economic sector have also increased. (Widiawati and Eriswanto 2023). Rapid technological developments, especially in the digital era, have been utilized to support economic growth in Indonesia. Unfortunately, this progress has been utilized by some individuals to gain personal gain at the expense of others. (Muliza and Astuti 2023). In financial management, fraud is one of the biggest challenges faced by several governments, fraud can occur anywhere and in any form including in the Regional Financial and Asset Management Agency (BPKAD) (Lubis Debora 2023). The government as the organizer of public affairs is required to organize transparent and accountable governance. However, in reality the level of fraud in financial management is still rampant in government circles which results in state financial losses. (Rosari, Zacharias, and Pono 2021).

Some forms of fraud that often occur include money laundering, gratification, and corruption. These actions can harm various parties, even the state. (Dasila and Hajering 2019). The results of a survey conducted by ACFE (2020) in Indonesia show that the majority of fraud perpetrators come from among employees, followed by leaders, managers, and perpetrators with other positions. (Lubis Debora 2023). Fraud refers to an act committed intentionally by one or more individuals to misuse an organization's resources. Fraud is a deliberate deception that causes losses without the aggrieved party realizing it and benefits the perpetrators. Fraudulent acts usually occur due to pressure to commit fraud and gain profits, with the perpetrators often justifying or considering their actions to be generally acceptable. (Aulia, Syamsuddin, and Sahrir 2023). Planned fraud can cause losses to the community without them realizing it, solely for their personal interests. Fraud occurs because of pressure to take advantage of existing opportunities (Tiffani & Marfuah, 2015).

The Regional Financial and Asset Management Agency (BPKAD) is one of the institutions that plays an important role in regional financial management. Good financial management is the main key to achieving regional government goals. However, various challenges including the potential for fraud are also faced by BPKAD in various regions, including in Palopo City. BPKAD Palopo City, as one of the financial and asset management agencies in South Sulawesi, has an important role in realizing transparency and accountability in financial management in Palopo City. Like BPKAD in other regions, BPKAD Palopo City also faces challenges in preventing fraud in financial management. Fraud prevention in BPKAD Palopo City is very important considering its impact that can hinder development and public services in Palopo City. Therefore, efforts to prevent fraud by strengthening integrity and anti-fraud awareness in the BPKAD Palopo City environment need serious attention to minimize fraud.

The existence of fraud risk in giving opinion on financial report is one of the important reasons why there needs to be proper effort in preventing fraud. The responsibility to prevent fraud lies with management, leaders, and other authorities who are interested in achieving the goals of an organization. However, auditors also play an active role and are responsible for assisting management in preventing fraud. (Wulandari and Nuryanto 2018). By knowing the various factors that can prevent fraud, companies can take preventive measures to reduce the risk of future losses due to continuous fraudulent actions. (Marciano et al. 2021). To overcome the occurrence of fraud that continues to occur in companies, there needs to be a role for forensic audits, internal audits, and external audits in solving fraud cases and preventing fraud from occurring. (Hanifatun Nisa and Cris Kuntadi 2024). Based on Article 317 of the Accounting Standards on violations of law committed by clients, if an element of violation occurs that can be linked to the entity whose financial statements have been audited, the auditor will collect information about the nature of the violation in which the violation occurred. (Wulandari and Nuryanto 2018).

Fraud prevention can also eliminate opportunities or chances to commit fraud by building and implementing good integrity and high anti-fraud awareness. (Hanifatun Nisa and Cris Kuntadi 2024). In BPKAD Palopo City, efforts to prevent fraud can be done through strengthening integrity and increasing anti-fraud awareness. As an institution that manages regional finances, BPKAD Palopo City needs to ensure that every financial transaction is carried out transparently and can be accounted for. The leadership of BPKAD Palopo City plays an important role in creating a work environment with integrity and high anti-fraud awareness. In addition, increasing employee competence through education and training on fraud prevention also needs to be done continuously. The purpose of fraud prevention is to prevent fraud in all lines of the organization, ward off potential perpetrators, complicate the movements of fraud perpetrators, identify high-risk activities and control weaknesses, and make demands and impose sanctions on fraud perpetrators. The fraud prevention methods used include establishing anti-fraud policies, building an organizational structure with good self-control, designing effective self-control techniques, and fostering sensitivity to fraud. (Wulandari and Nuryanto 2018).

Integrity is a firm personal commitment to ethical ideological principles and is part of one's self-concept and is displayed through one's behavior. (Muliawati and Karyada 2021). An auditor's attitude of integrity is very necessary in order to act firmly in conducting an audit so that it can improve the quality of each audit in a company. (Noeriani, Purnamasari, and Hernawati 2023). Integrity requires an auditor to be transparent, courageous, wise and responsible in carrying out an audit, these four elements are needed to build trust and provide a basis for reliable decision making, Integrity requires a member to be honest and frank without having to sacrifice the confidentiality

of the service recipient, and is defined as an impartial moral principle.(Rahmawati, Kuntadi, and Pramukty 2023).

Ramadhaniyati (2014) concluded that integrity has a positive effect in preventing fraud. The risk of fraud can be minimized by having an attitude of integrity from each auditor, because integrity is related to the auditor's honesty and responsibility. If the auditor has a high attitude of integrity, then the auditor has carried out his work in accordance with ethics. The honest attitude of the auditor shows the correct audit results.(Muliawati and Karyada 2021). Zahra (2011:123) explains that there are four indicators of integrity, namely honesty, trustworthy, committed, consistent and responsible. Honesty is a behavior that is based on people who can always be trusted. One indicator of integrity is having a trustworthy attitude and always maintaining and carrying out the work entrusted to him. Commitment shows that an individual is very loyal to the work being done. Consistent is an attitude to maintain a point of view or opinion on something. Responsible is an individual's attitude based on obligation, concern and honesty.(Ayu Az-Zahra, Jaelani, and Nursi 2021).

Anti-fraud awareness is an effort to increase awareness of fraud prevention that has been carried out by all parties involved in an agency.(Fitriani, Dewata, and Indriasari 2022). Through good leadership and high anti-fraud awareness, it is hoped that it can foster concern and sensitivity towards all parties and can minimize fraud by both employees and organizational management.(Prajanti et al. 2024). The benchmark for anti-fraud awareness is how often the company holds events to build anti-fraud awareness in the company. Such as holding socialization about anti-fraud, creating an event so that each employee has a sense of awareness of not committing fraud, always holding regular meetings so that the anti-fraud awareness of employees is increasingly embedded in each of them. The success of the program can be seen from the decreasing or almost non-existent cases of fraud in the company (Wulandari & Nuryanto, 2018). Anti-fraud awareness has a positive influence on fraud prevention. Anti-fraud awareness is the awareness of the importance of preventing fraud by all parties.(Effect 2023). Sari & Laksito (2014) in their research stated that anti-fraud awareness has a positive effect on fraud prevention. The same opinion was also expressed by Jannah (2016) with her research on BPR in the city of Surabaya.(Prena & Kusmawan 2020).

In fraud prevention there are many factors that can be tested, whether the factors have a significant effect or not. So this study aims to analyze the effect of integrity and anti-fraud awareness on fraud prevention at BPKAD Palopo City. This study is expected to provide an understanding of the importance of integrity and anti-fraud awareness in every employee's ethics in order to prevent fraud at BPKAD Palopo City.

METHODS

Types of research

This research is a quantitative correlational research. In this type of research, the hypothesis can be tested to find the relationship or influence between the existing variables, namely the independent variable and the dependent variable, there are two independent variables and one dependent variable. Where the independent variables are integrity and anti-fraud awareness while the dependent variable is fraud prevention. Correlational quantitative research is often used to determine whether there is a significant relationship between these variables. In this study, we want to see how much influence integrity and anti-fraud awareness among BPKAD employees in Palopo City have on the agency's ability to prevent fraud.

Population and sample

According to research (Sugiyono, 2018), population is a general area consisting of objects and subjects that have certain qualities and characteristics that researchers determine to be studied and then conclusions drawn. (Rosari et al. 2021). The population in this study were all employees at the Financial and Regional Asset Management Agency of the Palopo City Government totaling 106. Of all the employees, the researcher only focused on 50 employees consisting of 29 employees in the Accounting and Reporting field and 21 employees in the Budget field.

According to research (Sugiyono, 2018), a sample is a portion of the number and characteristics of a population taken as a research object. (Rosari et al. 2021). The sample in this study was 38 employees working in the field of Accounting and Reporting and Budget, including the head of sub-sections of each field. The sampling technique used non-probability sampling with a saturated sampling approach, which is a sampling determination technique when all members of the population who meet certain criteria are used as samples in this study.

Data sources and data collection methods

The data sources that will be used in this study are primary data which are data obtained from original sources or data obtained directly from research subjects, both individuals and groups. The data collection method used is by distributing questionnaires (surveys) online using a form containing several questions according to the research objectives, which are given directly by the researcher to the head of the Accounting and Reporting sub-section and the head of the budget sub-section (respondents), which are distributed directly in order to obtain accurate data and information.

Table 1. Respondent Description

Respondent categories	Amount	Percentage
Gender:		
Man	21	55%
Woman	17	45%
Age:		
25 – 30 Years	4	10%
31 – 35 Years	9	24%
36 – 40 Years	16	42%
41 – 45 Years	6	16%
46 – 50 Years	3	8%
Length of work:		
5 – 10 Years	13	34%
10 – 15 Years	17	45%
>15 Years	8	21%
Total respondents obtained	38	100%

RESULTS AND DISCUSSION

1. Descriptive Analysis

Descriptive analysis is a method used to describe and summarize data statistically. The purpose of descriptive analysis is to provide a better understanding of the existing data, whether in the form of numbers or graphs. In descriptive analysis, the data that has been collected will be processed and interpreted in order to provide useful information for decision making.

Table 2. Descriptive Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Integrity	38	45	60	52.00	5,188
Anti-Fraud Awareness	38	30	45	38.68	4,479
Fraud Prevention	38	29	45	38.24	4,739
Valid N (listwise)	38				

Based on the results of descriptive analysis in table 1 obtained from the average value for variables x and y are as follows X1 integrity of 52.00, X2 anti-fraud awareness of 38.68 and Y fraud prevention of 38.24. The standard deviation value for each variable x and y shows reasonable variation among respondents. With the largest standard deviation found in the integrity variable of 5.188 which indicates a significant difference in the level of integrity among respondents.

2. Data Quality Test

a. Validity Test

Validity test is used to measure whether a questionnaire is valid or not. Validity test is an instrument used to measure data that has been obtained is truly valid or accurate data.

Table 3. Validity Test

Variables	Item	R count	R table	Information
Integrity	X1.1	0.374	0.312	Valid
	X1.2	0.726	0.312	Valid
	X1.3	0.601	0.312	Valid
	X1.4	0.587	0.312	Valid
	X1.5	0.424	0.312	Valid
	X1.6	0.544	0.312	Valid
	X1.7	0.569	0.312	Valid
	X1.8	0.504	0.312	Valid
	X1.9	0.429	0.312	Valid
	X1.10	0.666	0.312	Valid
	X1.11	0.538	0.312	Valid
	X1.12	0.693	0.312	Valid
Awareness	X2.1	0.654	0.312	Valid
Anti-Fraud	X2.2	0.473	0.312	Valid
	X2.3	0.630	0.312	Valid
	X2.4	0.807	0.312	Valid
	X2.5	0.634	0.312	Valid
	X2.6	0.641	0.312	Valid
	X2.7	0.624	0.312	Valid

	X2.8	0.511	0.312	Valid
	X2.9	0.349	0.312	Valid
Prevention	Y.1	0.766	0.312	Valid
Fraud	Y.2	0.733	0.312	Valid
	Y.3	0.597	0.312	Valid
	Y.4	0.613	0.312	Valid
	Y.5	0.433	0.312	Valid
	Y.6	0.557	0.312	Valid
	Y.7	0.611	0.312	Valid
	Y.8	0.520	0.312	Valid
	Y.9	0.336	0.312	Valid

Based on the results in the table above, the results of the validity test above all the calculated r values of the question items on each integrity variable (X1), anti-fraud awareness (X2) and fraud prevention (Y) are greater than the r table, thus all questions are declared valid and suitable for use for data collection in research.

b. Reliability Test

Reliability test is used to determine the extent to which measurement results remain consistent when measurements are taken twice or more against the same symptoms using the same measuring instrument. The high or low reliability is expressed by a value called the reliability coefficient, ranging from 0-1. The reliability coefficient is symbolized by α is the index of the case being sought.

Table 4. Reliability Test

Variables	Cronbach's Alpha	N of Item	Information
Integrity	0.799	0.60	Reliable
Anti-Fraud Awareness	0.777	0.60	Reliable
Fraud Prevention	0.748	0.60	Reliable

The reliability results in the table above are the results of the reliability test showing the Cronbach's alpha value for all variables > 0.60 . Which shows that the instrument used is reliable and can be relied on for research.

3. Classical Assumption Test

a. Normality Test

The normality test is used to examine the normality of the variables studied, whether the data is normally distributed or not. This is important because if the data for each variable is not normal, then hypothesis testing cannot use parametric statistics.

Table 5. One Sample Kolmogorov

<i>Unstandardized Residual</i>		
N		38
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	2.42389943

<i>Most Extreme</i>	<i>Absolute</i>	0.148
<i>Differences</i>	<i>Positive</i>	0.087
	<i>Negative</i>	-0.148
<i>Test Statistics</i>		0.148
<i>Asymp. Sig. (2-tailed)</i>		0.334

From the results of the One Sample Kolmogorov Smirnov Test table and the image above, it is known that the value of sig 0.000 where $0.334 > 0.05$. This means that it is normally distributed.

b. Multicollinearity Test

The multicollinearity test aims to test whether the regression model finds a correlation between independent variables. A good regression model should not have a correlation between independent variables. If the independent variables are correlated with each other, then these variables are not orthogonal. Orthogonal variables are independent variables whose correlation value between independent variables is equal to zero.

Table 6. Multicollinearity Test

Model	<i>Collinearity Statistics</i>	
	<i>Tolerance</i>	<i>VIF</i>
Integrity	0.308	3,242
Anti-Fraud Awareness	0.308	3,242

Based on the table above, it can be seen that the tolerance value shows that no independent variables have a tolerance value greater than 0.10, which means that there is no correlation between the independent variables, while the results of the calculation of the Variance Inflation Factor (VIF) value also show the same thing, namely that all independent variables have a VIF value less than 10. So it can be concluded that the regression equation does not have a multicollinearity problem.

c. Heteroscedasticity Test

The purpose of this test is to test whether in the regression model there is an inequality of variance from the residual of one observation to another. A good regression model is one that is homoscedastic, namely the variance from the residual of one observation to another is constant to dictate it or by looking at the calculation graph between the predicted value of the level variable (zpred) and the residual (Sresid).

Table 7. Glejser test

Model	<i>Unstandar</i>	<i>Coefficien</i>	<i>Standardize</i>	<i>t</i>	<i>Sig</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
(Constant)	9,448	2,246		4,206	0,000
Integrity	-0.167	0.077	-0.570	-2,165	0.337
Anti-Fraud Awareness	0.029	0.090	0.085	0.321	0.750

Based on the table above that we see in this Glejser test, namely sig nyaa, it can be seen that the sig value of integrity is $0.337 > 0.05$, so there is no heteroscedasticity and the sig value of anti-fraud awareness is $0.750 > 0.05$, so there is no heteroscedasticity. So it can be concluded that all variables do not experience heteroscedasticity.

4. Multiple Linear Regression

Multiple linear regression analysis is one of the statistical methods used to identify the relationship between one dependent variable and two or more independent variables. This method is very useful in describing and predicting the relationship between these variables. In this article, we will discuss the definition, basic concepts, and steps in conducting multiple linear regression analysis.

Table 8. Multiple Linear Regression

Model	<i>Unstandar</i>	<i>Coefficien</i>	<i>Standardize</i>	<i>t</i>	<i>Sig</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
(Constant)	2,597	4,132		-0.628	0.534
Integrity	0.667	0.142	0.730	4,692	0,000
Anti-Fraud Awareness	0.159	0.165	0.150	0.964	0.042

$$Y \text{ (Fraud Prevention)} = 2.597 + 0.667X_1 + 0.159X_2$$

Based on the table above, the magnitude of the regression coefficient β_1 is 0.667, this shows that by increasing X_1 (integrity), it will increase Y (fraud prevention) by 0.667 and the magnitude of the regression coefficient β_2 is 0.159, this shows that by increasing X_2 (anti-fraud awareness) it will increase Y (fraud prevention) by 0.159.

5. Hypothesis Testing

a. T-Test (Partial)

The t-test is conducted to test the research hypothesis regarding the influence of each independent variable partially on the dependent variable. The T-test is one of the statistical tests used to test the truth or falsity of the hypothesis stating that between two sample means taken randomly from the same population, there is no significant difference.

Table 9. T-test

Model	<i>Unstandar</i>	<i>Coefficien</i>	<i>Standardized</i>	<i>t</i>	<i>Sig</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
(Constant)	2,597	4,132		-0.628	0.53
Integrity	0.667	0.142	0.730	4,692	0,00
Anti-Fraud Awareness	0.159	0.165	0.150	2,964	0.04

It is known that the t table formula = $t_{table} = (a/2 ; nk-1)$ so $0.05/2 ; 38-2-1 = 2.030$

- First Hypothesis Testing (H1)

Based on the results of the t-test above, it can be seen that integrity (X1) has a calculated t value $>$ t table ($4.692 > 2.030$) with a significant value of $0.000 < 0.05$. This means that there is an influence between integrity (X1) and fraud prevention (Y).

- Testing the Second Hypothesis (H2)

Based on the results of the t-test above, it can be seen that anti-fraud awareness (X2) has a calculated t value $<$ t table ($2.964 > 2.030$) with a significant value of $0.042 < 0.05$. This means that there is an influence between anti-fraud awareness (X2) and fraud prevention (Y).

6. Coefficient of Determination Test

The determination coefficient test is conducted to determine how much endogenous variables are simultaneously able to explain exogenous variables. The higher the R² value means the better the prediction model of the proposed research model. The determination coefficient test (R²) is conducted to determine and predict how large or important the contribution of influence given by the independent variables together is to the dependent variable. The determination coefficient value is between 0 and 1

Table 11. Determination Coefficient Test

Model	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	0.859a	0.738	0.723	2,492

Based on the results of the table above, it can be seen that R Square is 0.738. This means that 73.8% means that the independent variables used in this model, namely integrity and anti-fraud awareness, are able to influence the dependent variable, namely fraud prevention, by 73.8%, while the rest is influenced by other factors outside the variables studied.

DISCUSSION

The Influence of Integrity on Fraud Prevention

The results of the study show that integrity has a significant effect on fraud prevention. This shows that the higher the integrity of the auditor, the more effective the fraud prevention that can be done. This states that integrity, especially the aspect of honesty, is a value that can prevent fraud. Auditors with high integrity, which is reflected through their honesty, will act according to the principles and code of ethics of the profession, and will not be easily tempted to engage in fraudulent actions.

The most dominant indicator in forming the integrity variable is honesty. Honesty is the core aspect of integrity that has the most impact on fraud prevention efforts. Upholding honesty in carrying out their duties tends to produce more accurate, objective, and reliable audit reports. They are not easily influenced by external pressure or personal interests that can interfere.

These results can be explained through the perspective of agency theory which explains the relationship between owners and management. In agency theory, there is information asymmetry and potential conflicts of interest between owners and management that can trigger fraud. Employee integrity acts as an internal control mechanism that reduces agency problems by

aligning management actions with the interests of owners. Employees with high integrity tend to act in accordance with the interests of the organization and avoid opportunistic behavior (taking advantage) that is detrimental to owners. This study is in line with the results of previous research conducted by Wulandari & Muhammad (2018) which concluded that integrity has a significant effect on fraud prevention. The higher the integrity of employees, the more successful the fraud prevention program carried out by the company.

The influence of anti-fraud awareness on fraud prevention

The results of the study indicate that anti-fraud awareness has a significant effect on fraud prevention. This shows that anti-fraud awareness creates an organizational culture with high integrity. This kind of culture aligns the interests of agents with the ethical values of the organization, thereby reducing the tendency to act fraudulently. In line with the theory, that fraud prevention does not only depend on the system, but also on behavioral aspects in the form of individual awareness and commitment.

The most dominant indicator in forming the anti-fraud awareness variable is the commitment to fight fraud. Commitment to fight fraud as a dominant indicator in anti-fraud awareness encourages the creation of a system to reduce fraud, so that fraud prevention efforts become better. Where the attitude and determination of individuals to oppose all forms of fraud are crucial components in building effective anti-fraud awareness. When an organization has personnel with a strong commitment to fight fraud, fraud prevention efforts become more accurate. A high commitment to fight fraud creates a work environment that is intolerant of fraud, so that it can minimize the chances of fraud occurring.

Jensen and Meckling's agency theory explains the conflict of interest between owners and management in an organization. Fraud often arises as an attitude of this agency problem, where management with better access to information can make decisions that benefit themselves at the expense of the interests of the owners. Mutual agreement creates a monitoring mechanism that complements the organizational system. When all members of the organization have a high awareness of the dangers of fraud and are committed to preventing it. Based on the results of the study, it states that anti-fraud awareness has a positive effect on fraud prevention. Anti-fraud awareness is indeed considered quite important in preventing and minimizing the risk of fraud. (Budiantoro et al. 2022). The results of this study are similar to the results of the study (Prena & Kusmawan 2020), (Fitriani et al. 2022) which explains that anti-fraud awareness has an impact on fraud prevention.

CONCLUSION

Based on the research and discussion as well as the hypothesis that has been conducted and tested, it can be concluded that Integrity has a significant effect on fraud prevention. This shows that the higher the integrity of each employee in the company, the higher the fraud prevention that is produced. And anti-fraud awareness has a significant effect on fraud prevention. This means that the higher the effort to increase anti-fraud awareness carried out in operational activities, the better the fraud prevention that is produced.

Suggestion

Implement integrity strengthening programs more often through periodic training and workshops that focus on ethical values and responsibility for regional financial management for

all BPKAD employees of Palopo City. Develop a violation reporting system that guarantees the confidentiality of the reporter and is equipped with adequate protection mechanisms. Conduct routine anti-fraud socialization, and finally Conduct continuous evaluation of the effectiveness of the fraud prevention program that has been implemented.

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