

DETERMINANTS OF FRAUD IN THE BANKING SECTOR (CASE STUDY OF PERCEPTIONS OF BANK SUMSEL-BABEL EMPLOYEES)

Berry Putra

Economics, Faculty of Economics, Sriwijaya University

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ABSTRACT

Risk management for banking companies is divided into several parts, namely credit risk, market risk, liquidity risk and compliance risk or often called fraud. that occurs due to malfunctioning of internal processes (human errors), system failures or external errors. Fraud is a lie or intentional deception on the basis of a company's assets and financial manipulation, theft, embezzlement of assets, embezzlement of information, embezzlement of obligations, omission and concealment of facts, and fabrication of facts. The object of this research is PT. Banking of Bank Sumsel-Babel at branches (main branch at Captain A. Rivai, Palembang Branch, Sekayu Branch and Palembang Syariah Branch) using a purposive sample method (purposive sampling) questionnaire with 238 employees and 34 questions. Smart-PLS analysis technique. Of the 32 indicators (2 indicators were eliminated), in the Measurement Outer Model the data has validity and reliability with the approach that has been achieved, while in the Inner Model, Path Coefficient Test all variables have a negative value with a value < -0.420 (weak category). Whereas at the R-square level of 0.688 (Moderate) it is able to create a goodness of fit robust and accurate value of 95.0%. The estimation results show that all variables have a negative direction coefficient with a significant effect of Compensation, Competence and Internal Control on fraud, while for Organizational Culture with a value of $0.138 > 0.05$ it indicates no effect on fraud.

E-mail:
berry.suryani@gmail.com

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1. INTRODUCTION

A country's economy can be strong and run well influenced by various factors, one of which is the creation of financial system stability. In Indonesia, the growth or development of the banking world is not only dominated by state-owned banks or private banks. However, this growth or development is also experienced by the Regional Development Bank (BPD), where the majority portion of the shares is owned by the Regional Government [1]. Regional Development Banks (BPD) carry out the same operational activities as other commercial banks, namely acting as an intermediary institution and providing services in facilitating financial transaction / payment traffic activities. According to Indrawati and Dambe [2], the existence of the BPD cannot be separated from the Regional Economy where the BPD functions as treasurer for the Regional Government which was established with the intent and purpose of encouraging economic growth and development in the region. Andika [3] revealed that the main reason customers make transactions in banking is to avoid losing their financial assets and customers assess banks as having safe and good services for transactions, but this does not mean that there is no possibility of fraud or fraud in banking institutions. Acts of fraud / fraud that occur in banking institutions can cause a decline in bank reputation and can lead to an attitude of distrust from stakeholders towards banks so that this will affect the loss of business potential for banks and can hinder the rate of growth of bank business [4].

Association of Certified Fraud Examiners (ACFE), Year 2022, the industry that ranks first or has the most cases of fraud is the banking and financial services industry with 351 cases globally with the highest type of fraud, namely corruption at 46% and countries with the highest or most frequent cases of fraud in The Asia Pacific region is Indonesia in first place with a total of 36 cases of fraud. Cases that occurred in the Sumsel-Babel bank banking company occurred in 2012 to 2017 as many as 35 cases of fraud, from this that the act of fraud is something that is difficult to avoid, but to find out the causes of fraud, in 1953, a sociologist and criminology from the USA, Cressey describes the reasons for the occurrence of these frauds in his theory, namely the fraud triangle theory [5]. As well as Pressure (pressure) will create compensation, the existence of opportunities (opportunities) will create an internal control, the formation of rationalization (rationalization) has an impact on organizational culture in the work environment and with the existence of capability (competence) according to the ACFE study, Report to the Nation [6] which states that fraud / *Determinants Of Fraud In The Banking Sector (Case Study Of Perceptions Of Bank Sumsel-Babel Employees)*.

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fraud behavior has a high level of education while in the Theory of Planned Behavior, it is a behavioral theory that can identify a person's belief in control over something that will happen as a result of the behavior that has been carried out, this can distinguish between the behavior of someone who wishes with the unwanted [7] and a tool used to predict individual behavior that has three factors driving a person's intention to behave, namely attitude toward the behavior, subjective norms and perceived behavioral control. According to Wicaksono [8], one of the initial stages in developing an effective system for fraud prevention within the organization is by creating a strong culture of ethics and integrity within the organization by developing an anti-fraud organizational culture which can describe patterns of positive influence on fraud prevention capabilities [9]. In Todorović et al [10], an anti-fraud framework is presented. The focus of observation is the protection of financial reputation, that is, fighting fraud. The anti-fraud framework uses all available steps to increase the efficiency of the fraud prevention, detection and response process. Management focuses on target management and organizational control and supervision [10]. Todorović et al [10] developed fraud control strategy adopted by the Government which safely has four components: 1) prevention, 2) detection, 3) response, 4) monitoring, evaluation and reporting. The strategy should take into account the legislative and policy framework adopted, as well as the characteristics of the management system. In addition, strategy is influenced by cultural ethics, corporate governance and top management attitudes. Also, there must be basic conditions for effective fraud control.

Research conducted by Kazimean et al. [11] who examines fraud risk factors on evidence of misappropriation of assets from the banking industry in Iran. The research results strongly support that the four elements of fraud risk, namely opportunity, pressure, rationalization, and capability significantly influence the misuse of bank assets by bank employees in Iran. To minimize employee fraud, the banking industry must reduce opportunities and negative rationalizations for employees through strong internal controls. Research also conducted by Alou et al. [12] and Nisrinanisa [13] who found that the suitability of compensation has a negative effect on the tendency to commit fraud. While the research results from Anita and Rodrigues [14], Dasuki and Yudawati [15], and Dearsri and Utama [16]; determinant of the tendency for acts of fraud caused by the suitability of compensation has a positive influence. Research conducted by Muna [17]. Anastasia and Sparta [18], and Samanto and Setyaningsih [19] shows that internal control has a negative effect on the tendency of fraud / fraud, meanwhile Alou et al. [12] found that internal control has a positive effect on the tendency to commit fraud. According to Trisia and Irianto [9] organizational culture has a positive influence on fraud prevention capabilities. This is also supported by the research conducted Rustandy et al. [20] which states that organizational culture will have a positive impact on fraud prevention..

2. METHOD

This research was conducted using quantitative methods with the aim to determine the effect between Exogenous variables consist of compensation suitability, internal control effectiveness, organizational culture, and competence while the endogenous variable is fraud. The research object includes banking companies in Indonesia, namely 4 banking branches of PT. Regional Development Bank of South Sumatra and Bangka Belitung. The sampling method is convenience sampling by using the observation method of distributing questionnaires to each of the questions prepared and seeking information and responses from each employee regarding the research objectives being studied. By using the SemPLS sample approach (Indicators multiplied by 5-10) so that a total of 238 samples were obtained. In this study, the analysis technique used was the Structural Equation Modeling (SEM) method with the Partial Least Square (PLS) approach.

3. RESULTS AND DISCUSSION

Observation of Employee Characteristics

The characteristics of the respondents in this study were categorized based on Gender, Age, Education and Employment. Where is this study to look at the nature, basic forms during research or determine what criteria will be given to research subjects so that the source of information in the research or experiment can be directed precisely and as expected. In this research study, after observations were made on banking employees, the results were obtained in Table 1.

Table 1. Characteristics of Observational Banking Employees

Information	Gender	
	frequency	percent
Man	120	50.4
Woman	118	49.6

age		
18 Years - 23 Years	18	7.6
24 Years - 29 Years	60	25.2
30 Years - 35 Years	106	44.5
36 Years - 41 Years	42	17.6
> 42 Years	12	5.0
Education		
SENIOR HIGH SCHOOL	6	2.5
D3/D4	30	12.6
Bachelor	184	77.3
Postgraduate	18	7.6
Employment		
Tellers	54	22.7
Assistant	70	29.4
Supervisor/Analyst/BackOffice	78	32.8
Leader/Manager	36	15.1
Total	238	100.0

Table 1 showed, the gender factor also determines a person's level of participation and productivity at work. Labor basically cannot be differentiated based on gender. But in general, men will be more productive for jobs that rely on physical strength. However, under certain circumstances, sometimes women's productivity can be higher than that of men, because women are more thorough, patient, and diligent. Meanwhile, those who identify that they are > 42 years old have held their job positions as head leaders and company leaders, this situation is also supported because they have worked for decades and with good performance and productivity, their positions will also increase. In observing the level of education which is the birth of quality human resources so that it also has an impact on the achievement of the work performance of the employees themselves where the education level of D3/D4 is as many as 30 people (12.6 percent), then as many as 184 people (77.3 percent) are educated as a 18 people (7.6 percent) for undergraduate and postgraduate level and finally in the observation of job positions where there are 54 tellers (22.7 percent), assistant positions 70 people (29.4 percent), then 78 people (32.8 percent) have positions as supervisor/analyst/back-office and finally as a leader where as many as 36 people (15.1 percent). In this case, each company has its own standard in determining the salary of workers. Companies can determine the base salary of workers based on the results of their performance appraisal. According to Benny [21] there are three ways to determine the value of work, namely performance or job analysis, job evaluation. Job title is a systematic process for collecting data about a job so that job descriptions (job requirements) and job specifications (job requirements) can be written for the job.

Outer Model

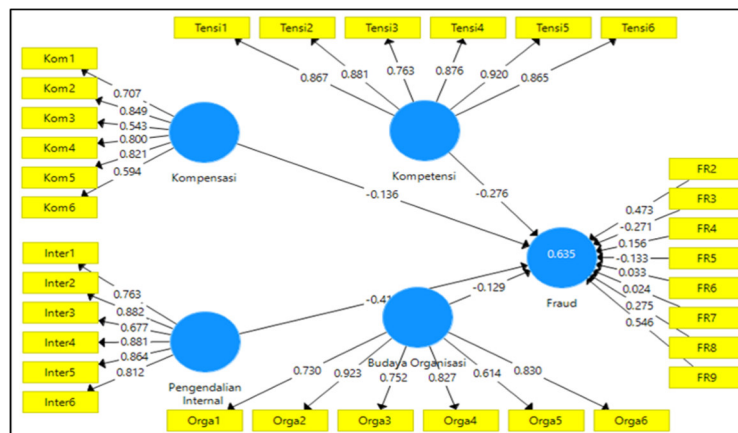


Figure 1. Outer Data Model Phase I (remove; Fr1 and Inter7)

According to Hair et al. [22] ethics assumes that the minimum path coefficient is expected to be significant by adjusting the number of samples to the minimum sample size for various levels of the minimum path coefficient by looking at the loading factor in Table 2.

Table 2. Loading Factor

Fraud	Compensation	Organizational culture	Competence	Internal control	Information
0.261	0.756*	0.732*	0.870*	0.745*	Hair et al (2022)*
0.857*	0.830*	0.924*	0.882*	0.891*	0.70 and between
0.651*	0.520**	0.742*	0.760*	0.671*	> 0.60
0.441**	0.776*	0.831*	0.878*	0.876*	Valid*
0.421**	0.802*	0.613*	0.920*	0.838*	
0.397**	0.563*	0.833*	0.862*	0.788*	Latan and Ramli
0.707*	-	-	-	-0.755	(2014) < 0.35**
0.774*	-	-	-	-	Valid**
0.884*	-	-	-	-	

Table 2 explains the convergent validity of the measurement model, it can be seen from the correlation between the item/instrument score and the construct score (loading factor) with the criteria for the loading factor value of each instrument > 0.7 and can also be between > 60, with this approach if it is associated with the results the research above did not have a good impact, so the researchers used the approach from Hair et al. [22] where another consideration in the decision whether to remove an indicator is the extent to which its removal affects the validity of the content, which refers to the extent to which the measure represents all aspects of the given construct. As a result, indicators with a weaker charge are sometimes retained. Indicators with very low loadings (below 0.40) [23]. As a result, indicators with a weaker charge are sometimes retained. Indicators with very low loadings (below 0.40), however, should always be omitted from the measurement model. So it can be concluded that the research data is appropriate and valid because it indicates > 0.40.

In addition to observing the cross loading value, discriminant validity can also be known through other methods, namely by looking at the value Average Variance Extracted (AVE) for each indicator it is required that the value must be > 0.5 for a good model, this is presented in Table 3 where it is known that the Average Variance Extracted (AVE) value of the variable Organizational Culture, Fraud, Compensation, Competence, Internal Control > 0.5, meaning that all of them meet the requirements of having good discriminatory validity. However, according to Fornell and Larcker (1981) Average Variance Extracted (AVE) is higher than 0.5 but we can also accept > 0.4. Because Fornell and Larcker said that if the Variance Extracted (AVE) is less than 0.5, but the composite reliability is higher than 0.6, the convergent construct validity is still sufficient [22], this is consistent with the results showing that composite (0.718) > 0.60.

Table 2. Average Variance Extracted (AVE) Reliability

Variable	Average Variance Extracted (AVE)
Organizational culture	0.617
Fraud	dependent variable
Compensation	0.516
Competence	0.745
Internal control	0.637

Based on the data presented in Table 2 and Table 3, it can be seen that the composite reliability value of all research variables is > 0.7. These results indicate that each variable meets composite reliability so that it can be concluded that all variables have a high level of reliability. Apart from that on value Cronbach's Alpha > 0.7 indicates that the overall indicator has a high reliability, it can be said to be good. However if Cronbach's Alpha which < 0.7 means unreliability can be overcome by the approach of Lamb [24] where The average variance extracted ranges between 31% and 40%, and is below the recommended level of 0.5. Based on Fornell and Larcker [25], the extracted mean variance may be a more conservative measurement model validity estimate, and "based on pn (composite reliability) alone, the researcher can conclude that the construct convergent validity is adequate, even though more than 50% of the variance is attributable to error", because of the combined reliability of the three constructs well above the recommended level, the internal reliability of the measurement items is acceptable.

Inner Model

Path coefficient test

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Evaluate the path coefficient used to show how strong the effect or influence of the independent variable is on the dependent variable, if the result is 0.33 - 0.67 then it is included in the medium category, and if the result is 0.19 - 0.33 then it is included in the weak category [22]. Hair et al. [22] also said an R2 value of R2 as low as 0.10 is considered satisfactory, for example in predicting stock returns, from this it can be interpreted that each research objective has its own approach and interpretation. Hair et al. [22], where the path coefficient value is less than +/-1, it means that the model is acceptable and there is no need to do multicollinearity reduction method (Table 3).

Table 3. Path Coefficient

Variable	Path	Information
Organizational culture	- 0.129	Weak
Compensation	- 0.136	Weak
Internal control	-0.276	Weak
Competence	-0.413	Currently

Based on the description of these results in Table 5, it shows that the variables in this model have a path coefficient with a positive number shown in the organizational culture variable, while the Compensation Appropriateness, Internal Control, and Competence variables have a negative direction. This shows that the greater the value of the path coefficient in the positive direction of one independent variable on the dependent variable, the stronger the influence between the independent variables on the dependent variable. While the path coefficient value in the negative direction the weaker it can affect the dependent variable.

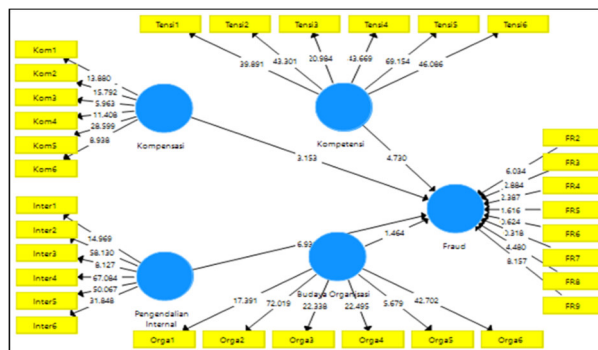


Figure 2. Inner Model (Bosstrapping) Phase II (remove; Fr1 and Inter7)

Hypothesis testing

Hypothesis testing in this study was carried out by looking at the T-Statistics values and P-Values. The research hypothesis can be declared accepted if the P-Values <0.05. The following are the results of hypothesis testing obtained in this study through the inner model presented in Table 4.

Table 4. T-Statistics and P-Values

Variable	Original Sample	Sample Means	Standard Deviations	T Statistics	P Values	Results
Organizational Culture -> Fraud	-0.129	-0.128	0.087	1,483	0.138	Rejected
Compensation -> Fraud	-0.136	-0.138	0.043	3,194	0.001	Accepted
Competence -> Fraud	-0.276	-0.270	0.057	4,837	0.000	Accepted
Internal Control -> Fraud	-0.413	-0.419	0.059	6,973	0.000	Accepted

Based on the test results shown in Table 6 above, it can be seen that all variables have a negative direction with a significant level including Organizational Culture of 0.138 > 0.05, meaning that there is no effect on fraud, in contrast to Compensation which has a value of 0.001 <0.05, where there is an influence on fraud, as well as Competence which has a P-Value of 0.000 <0.05, meaning that it has an influence on fraud, as well as the Internal Control variable which has a P-Value of 0.000 <0.05, meaning that there is a significant influence on fraud.

The Effect of Conformity of Compensation on Fraud

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The estimation results show that the original sample value is -0.136 with a significant level of $0.001 < 0.05$, which means that the compensation variable has a significant effect on fraud and has a negative direction. This shows that appropriate compensation is a very important part of employee performance and company success. In addition, the results of this study indicate that the more appropriate the compensation given by agencies to employees, the lower the tendency of accounting fraud committed by employees and management within it. According to Pujiwidodo [26], pressure is pressure that encourages someone to commit fraud [27]. Albrecht [28] exemplifies financial pressures that can trigger fraud such as greed, lifestyle demands, large personal expenses or debts, personal financial losses, and the inability to meet financial estimates. Jensen and Meckling [29] in agency theory states that to minimize problems that arise between agents (managers) and principals (owners) is to provide agency fees, which include providing appropriate compensation to agents (managers) with the aim of preventing the agent's deviant actions. This is supported by research Dearsri and Utama [16], Samanto and Setyaningsih [19], Tarsono [30], Alou et al. [12] and Nisrinanisa [13], which states that the suitability of compensation has a negative effect on fraud.

This is also in line with the Fraud Triangle Theory. One of the biggest influences is financial pressure or life demands. Inappropriate compensation is a factor in the emergence of pressure to commit fraud. Compensation is compensation received for remuneration received by employees as a result of implementing the organization in the form of money or otherwise, which can be in the form of salaries, wages, bonuses, incentives and other benefits [31]. Therefore, giving proportional compensation will create a sense of satisfaction in employees and make their needs achieved so as to encourage them to provide the best for the company where they work. This can suppress the desire or pressure for them to cheat [32].

Effect of Internal Control on Fraud

Internal control shows an original sample value of -0.413 with a significant level of $0.000 < 0.05$, which has a negative effect on fraud. This shows that Internal control is a basic processing for companies that can protect company assets from misuse, ensure that the business information presented is accurate and ensure that laws and regulations have been followed. So that internal control can prevent companies from committing accounting fraud. Menuet Fraud Theory Triangle Theory qualitative elements that are believed to have a significant influence on fraud. This opportunity can arise at any time, so that the company's internal supervision and control is needed to anticipate the possibility that there is an opportunity for someone to commit fraud [33]. Internal control is a basic processing for companies that can protect company assets from misuse, ensure that the business information presented is accurate and ensure that laws and regulations have been followed. So that internal control can prevent companies from committing accounting fraud. This result is in line with previous studies [30, 34, 35].

The Influence of Organizational Culture on Fraud

Organizational culture has no influence on fraud with a significant level of $0.138 > 0.05$ in the negative direction, where the higher the ethical cultural value applied in the organizational work environment the lower the possibility that fraud can be prevented or fraudulent acts are more evident, this happens because the organizational culture in the variable is not a moderating or intervention but organizational culture is directly involved in acts of fraud. Organizational culture is a system embraced by members that distinguishes an organization from other organizations. Organizational culture is also called corporate culture, which is a set of values or norms that have been in effect for a relatively long time. Brodeur and Nield [36] explains that organizational culture is a shared perception held by members of the organization, so that this perception becomes a system and shared meaning among its members.

This is in line with Diamana Anti-Fraud Strategy Theory Wicaksono [8] said that one of the initial stages in developing an effective system for fraud prevention within an organization is to create a strong culture of ethics and integrity within the organization. This is because they rationalize the act of fraud as a normal or natural action. This is different from research conducted by Hasuti and Wiratno [37]. According to Trisia and Irianto [9] organizational culture has a positive influence on fraud prevention capabilities. This is also supported by the research conducted by Rustandy et al. [20] which states that organizational culture will have a positive impact on fraud prevention. In Organizational Behavior Theory by Robbins [38], organizational culture serves as a sense shaper and control mechanism that provides guidance and behavior and attitudes of employees [38]. New employees in the company cannot carry out all the regulations that are applied by the company directly, but a strong organizational culture will direct these

employees to carry out existing regulations. This research is in line with Djatmiko et al. [39] and Fithriani et al. [40].

The Effect of Competence on Fraud

On value original sample of -0.276 with a significant level of $0.000 < 0.05$, which means that the competence variable has a significant effect on fraud and has a negative direction. In Theory Planned Behavior (Perceived Behavioral Control) identify a person's belief in control over something that will happen as a result of the behavior that has been carried out, this can distinguish between the behavior of someone who is willing and who is not willing, this is in accordance with the results which show a significant negative direction, individual worker competency actions can prevent actions the occurrence of fraud. Njonjie et al [41] states in preventing fraud, the competency factor has an important role. Competence is the basic foundation of a person's characteristics and indicates how to behave, think, adapt to situations, and support for long periods of time. In other words, competence is something that someone shows at work every day. When the apparatus is equipped with good competence, fraud that may occur can be prevented.

The results of this test are in line with Spencer and Spencer's concept of competency. According to Spencer and Spencer [42], apparatus competence needs to be considered in a fraud prevention system. Competence is the basis of a person's characteristics and indicates how to behave, think, adjust situations, and support for long periods of time. In other words, competence is something that someone demonstrates at work every day. When the apparatus is equipped with good competence, fraud that might occur can be prevented. The results of this test are in line with previous research conducted by Njonjie et al. [41] which states that competence has a negative effect on the tendency of accounting fraud. This shows that the higher a person's competence causes the lower the tendencies of accounting fraud. The results of this study are also in line with research Ramadhania and Novianty [43] and Djatmiko et al. [39] which states that the competence of human resources has a negative effect on the tendency of fraud. This means that the lower the competence of human resources in managing village/company finances, the higher the tendency for fraud to occur in financial management.

4. CONCLUSION

Compensation has a significant negative effect on fraud in banking companies at Bank Sumsel Babel. This means that the suitability of compensation has a negative and significant effect on accounting fraud, which means that the suitability of compensation is able to prevent company employees from the tendency to commit fraud. Compensation or remuneration is defined as giving direct or indirect, financial or non-financial awards that are fair and proper to employees for their contribution in achieving organizational goals. In general, the reasons used by perpetrators of fraud in carrying out their actions are to make ends meet. So with this the potential for fraud can be reduced. Internal control has a negative influence on fraud at the Sumsel Babel bank company. This means that the more effective the internal control system is implemented, the lower the potential for fraud. The internal control system is expected to be able to reduce the existence of deviant acts committed by employees who are responsible for carrying out the accounting process and compiling financial reports. If internal controls are properly designed and effective, then internal controls can protect against fraud, including when there are employees who intend to commit fraud.

Organizational Culture has no effect on fraud and has a positive direction. In this result, the organization is not fully responsible for implementing a good organizational culture within the company so that acts of fraud can be minimized. Having an organizational culture that is not good can cause differences between employees in the company so that fraud will be difficult to detect and avoid. Competence has a negative effect on fraud at the banking company Sumsel Babel bank in 4 branches, namely; the main branches are in Captain A. Rivai, Palembang Branch, Sekayu Branch and Palembang Syariah Branch. This means that the more competent employees are in managing company finances, the less potential for fraud to occur in banking companies/

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