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FRAUD PREVENTION ANALYSIS: PERCEPTIONS OF BANK SUMSEL-BABEL EMPLOYEES

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ABSTRACT

If a nation's financial statements are stable and exist, and the financial system is stable, banking companies can contribute to economic growth. The growth or development of the banking world is not only dominated by certain banks such as BUMN Banks or Private Banks. However, this is also experienced by Regional Development Banks. In several cases in banking, Fraud occurs due to internal processes (human error), system failures, or external errors. This research uses a quantitative research method with a questionnaire observation approach, with the object respondents being Bank Sumsel-Babel employees, totaling 238 respondents and 34 question instruments— Smart-PLS analysis technique. Of the 32 indicators (2 indicators omitted), in the outer measurement model, data has validity and reliability with the approach that has been achieved. At the same time, in the inner path coefficient test model, all variables are negative with a value <- 420 (weak category). Meanwhile, at the R-square level of 0.688 (moderate), it can create a goodness of fit, robust value, and an accuracy of 95.0%. The estimation results show that all variables have a negative direction coefficient that significantly affects compensation, competence, and internal control of Fraud. At the same time, organizational culture, with a value of 0.138 > 0.05, indicates no effect on Fraud.

Keywords: SmartPLS, Fraud, Organizational Culture, Competence, Compensation, Internal Control, Banking Company

ABSTRAK

Perusahaan perbankan akan dapat membantu suatu perekonomian negara apabila laporan keuangannya stabil dan eksitensi serta terciptanya stabilitas sistem keuangan. Pertumbuhan dan perkembangan dunia perbankan tidak hanya didominasi oleh bank tertentu seperti Bank BUMN atau Bank Swasta saja. Namun hal tersebut juga dialami oleh Bank Pembangunan Daerah. Dalam beberapa kasus dalam perbankan, tindakan fraud terjadi karena proses internal (human error) ataupun karena adanya kegagalan sistem/kesalahan eksternal. Penelitian ini menggunakan penelitian kuantitaif dengan metode observasi kuesioner dengan objek responden 238 karyawan Bank Sumsel-Babel dengan 34 instrument pertanyaan. Teknik analisis Smart-PLS. Dari 32 indikator (2 indikator dihilangkan), pada Measurement Outer Model data memiliki validitas dan reliabilitas dengan pendekatan yang telah dicapai, sedangkan pada Inner Model Uji Koefisien Jalur semua variabel bernilai negatif dengan nilai <- 420 (kategori lemah). Sedangkan pada taraf R-square sebesar 0,688 (Moderate) mampu menciptakan nilai goodness of fit robust dan akurasi sebesar 95,0%. Hasil estimasi menunjukkan bahwa semua

variabel memiliki koefisien arah negatif dengan pengaruh signifikan Kompensasi, Kompetensi dan Pengendalian Internal terhadap Fraud, sedangkan untuk Budaya Organisasi dengan nilai 0,138 > 0,05 menunjukkan tidak berpengaruh terhadap Fraud.

Kata Kunci: *SmartPLS, Fraud, Budaya Organisasi, Kompetensi, Kompensasi, Pengendalian Internal, Perusahaan Perbankan*

JEL: G21; M4

Introduction

The stability and condition that a company exists will occur if each of its financial statements is in a healthy condition. Financial statements identify all company activities, journeys, or activities in a certain period. These contain essential information within the company's scope, both external and internal parties, especially for companies related to finance, credit and savings, and loans. In this regard, banking is closely related to credit savings and loan activities. If a banking company's financial statements are stable and financial system stability is created, then the banking company will be able to help a country's economy. The growth or development of the banking world is not only dominated by state-owned banks or private banks (Purwanto et al., 2019). Regional Development Bank (BPD) performs similar operating activities as other commercial banks, including serving as an institution of intermediary and offering services to support payment traffic and financial transaction activities. BPD functions as the treasurer of the regional government, which was established to encourage economic growth and development in the region. Therefore, the regional economy and BPD are inextricably linked (Indrawati & Dambe, 2021). Andika (2019) revealed that the main reason customers make transactions in banking is to avoid losing their financial assets, which does not mean avoiding fraud. Acts of fraud that occur in banking institutions can cause a decline in bank reputation and lead to distrust of stakeholders towards banks, which will affect the loss of business potential for banks and hinder the growth rate of bank business (Novita, 2019).
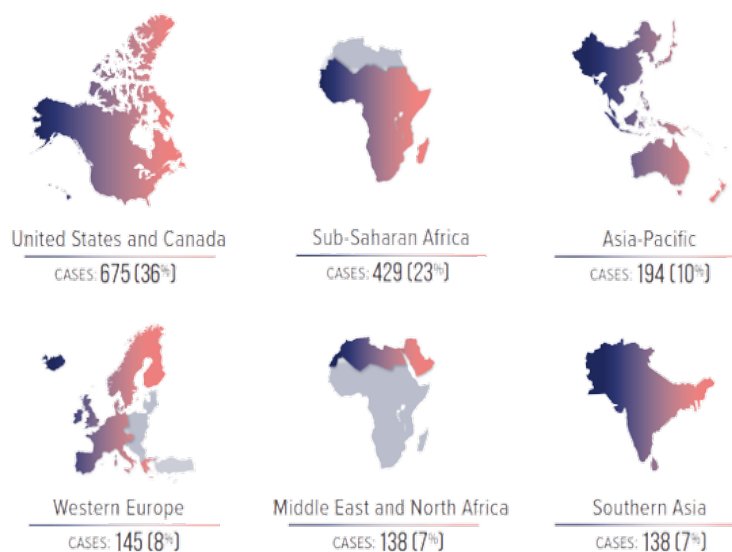

Figure 1: Report on Fraud Cases in Various Countries in 2022

Source: Association of Certified Fraud Examiners (2022)

According to the findings of the fraud survey in Indonesia by the *Association of Certified Fraud Examiners* in 2020, financial statement fraud ranked top for the number of cases with a loss value less than IDR 10,000,000 and 67.40% for the total percentage. In addition, the Report to the Nation by ACFE explains that financial statement actions can impact vast losses of up to US$ 954,000. In addition, in a financial statement report within the scope of Asia Pacific, Indonesia ranks 3rd with 23 cases below Australia with 38 cases, China with 33 cases, and Malaysia with 25 cases (Association of Certified Fraud Examiners, 2022).

Sihombing & Panggul (2022) said the problem of fraud on financial statements at the ASEAN level is due to the disclosure of the fact that, so far, the company has inflated its revenues. Rusmana & Tanjung (2020) reported fraud in Indonesian state-owned companies, and Hildayani & Serly (2021) reported acts of fraud in the company Angkasa Pura II and PT. Indonesian Telecommunications Industry, Novita (2019) disclosing fraud occurring in banking (Yusrianti et al., 2020) and in the government sector (CNBC Indonesia, 2022). In cases of fraud that are often carried out and become a problem and can cause the most significant losses, namely asset misuse of 86%, corruption cases of 50%, and 9% of financial statement fraud cases, this is shown in Figure 2:
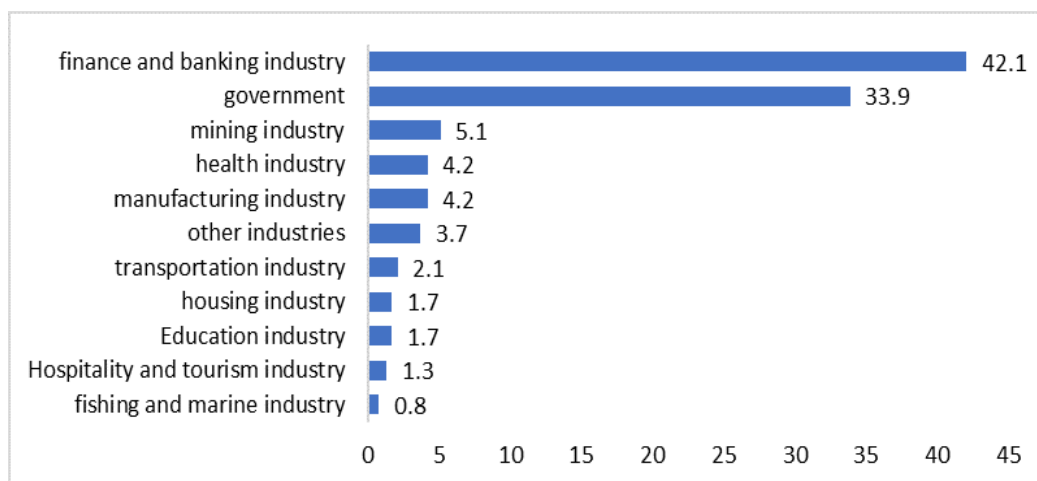
Figure 2: Industry of Victim Organizations

In 2012–2017, 35 fraud cases occurred in banking companies in South Sumatra-Babel (Zulfadli, 2017). Based on this, fraud is complex to avoid. In 1953, Cressey, a sociologist and criminologist from the United States, investigated the causes of fraud and explained the causes of fraud in the fraud triangle theory, the diamond fraud theory (Wolfe & Hermanson, 2004). As well as pressure will create compensation, opportunities will create internal control, and the formation of rationalization has an impact on organizational culture in the work environment and the existence of capability (competence). Meanwhile, a behavioral theory known as the Theory of Planned Behavior identifies an individual's belief in controlling an outcome that will follow from their actions. It can help identify the actions of an individual who desires something unwanted (Ajzen, 1991). Their attitudes toward behavior influence a person's intention to behave, their perception of behavioral control, and subjective norms. It is in line with research by Selviana & Wenny (2021) and Priharta et al. (2018) that the total accruals ratio protects against fraudulent financial statements. Conversely, Sihombing & Triyanto (2019) claimed that the total actual ratio does not affect fraudulent financial statementing. As a result, studies on how employees perceive the influence of adjustments, the effectiveness of internal control systems, organizational culture, and competency on the possibility of fraud are of interest to

researchers.

Literature Review

Fraud

Financial statement fraud is an intractable problem due to the multitude of methods and underlying motivations for the fraud (Brennan & McGrath, 2007). Undiscovered fraud can become a big scandal that hurts a lot of parties (Skousen et al., 2008). Frequently, this starts with tiny financial statement fraud, which develops into substantial fraud and results in annual financial statements that are significantly misleading. Financial statements, corruption, and asset misappropriation are the categories under which fraud falls.

Albrecht (2012a) said the first step to detecting fraud is to know where to start implementing controls after understanding the factors that cause fraud and defining the main areas by carrying out more detailed examinations to estimate which objects are most at risk; that is, how to detect fraud most effectively. The auditor's suspicions and doubts are the most important at this stage. Moreover, the auditor must evaluate all processes with professional doubt when detecting fraud. The causes of fraud are explained in various theories, including:

Fraud Triangle Theory. This theory investigates the reasons behind fraud. The fraud triangle in research was first proposed by Donald R. Cressey in 1953 and was first introduced in professional literature in SAS No. 99 (Machado & Gartner, 2018). The three causes that create fraud—pressure, opportunity, and rationalization—are explained by the Fraud Triangle Theory. Yusrianti et al. (2020) support the Fraud Triangle Theory, which explains that financial statement fraud is a phenomenon that comes through opportunity and pressure.

Fraud Diamond Theory comes next. Wolfe & Hermanson (2004) presents a new perspective on the fraud. The fraud triangle idea by Cressey (2012) has been refined through the use of fraud diamonds. According to Wolfe & Hermanson (2004), capability is one of the qualitative components that is thought to impact fraud significantly. Pressure, opportunity, rationalization, and capability are the four components that make what are known as fraud diamonds. Wolfe & Hermanson (2004) argues that fraud cannot happen without the right person with the proper ability. The abilitys of a fraudulent to commit fraud depends on six key components: position/function, IQ, degree of ego or self-confidence, coercive ability, effective lying, and stress immunity. Personal characteristics and abilities are essential factors in the prevalence of fraud. It would be impossible for many significant fraud cases to happen without individuals with particular abilities. Possibilities for fraud exist, and people may be drawn to it with incentives and rationalizations. However, to conduct fraud, one must recognize the possibilities that arise and seize them on occasion. Therefore, opportunities to commit fraud and the pressure and rationalization that motivate people to do so, along with personal abilities, all contribute to its occurrence.

Anti-Fraud Strategy. This theory illustrates that in organizational culture, values serve as the basis and reference for internal parties in carrying out their work activities and will influence a person to commit or not commit acts of fraud. Todorović et al (2020) state that organizational culture describes how the ethical culture of an organization reflects the pattern of an individual's attitudes and behavior within the organization's scope, which is expected to become a habit that is in line with the organization's philosophy. So, it can be said that the behavior of each individual in the organization describes the condition of the organizational culture. When an organization's culture is more robust, it indicates the employees have positive attitudes and behaviors, which influence all the decisions that need to be made. Organizational culture positively impacts fraud prevention abilities (Trisia & Irianto 2018).

This research aligns with Rustandy et al. (2020), developed a fraud control strategy that the government adopted. Its four key components are: 1) prevention, 2) detection, 3) response, and 4) monitoring, evaluation, and reporting. The adopted legislative and policy framework, as well as the features of the management system, should be considered in the strategy. Corporate governance, attitudes of top management, and cultural ethics all have an impact on strategy. Essential criteria must also be met for efficient fraud control.
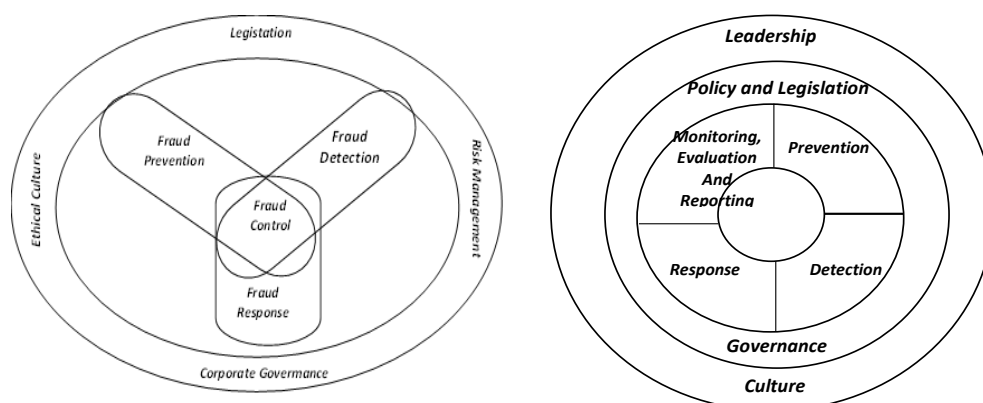
Figure 3: Anti-Fraud Strategy and Fraud Control Government Entities

Source:Todorović et al. (2020)

Planned Behavior Theory

Planned Behavior Theory is a tool used to predict behavior when the individual does not have complete control of his own will to behave. The individual has obstacles or constraints that result in his behavior being unable to do whatever he wants. According to planned behavior, a person's intention to behave is influenced by three factors. The first component is an individual's attitude toward the behavior or their evaluation of the gains or costs caused by engaging in or refraining from it. The second factor is social factors, which are usually called subjective norms. Subjective norm refers to the social pressure individuals feel from the people around them to do or not do that behavior. The last aspect is perceived behavioral control, defined as an individual's judgment of a behavior's difficulty level (Ajzen, 1991). According to the planned behavior theory model, it is clear that three factors directly influence a person's intention to carry out a behavior. There are several development hypotheses regarding banking employees' perceptions of the occurrence of fraud; the explanations are as follows:

According to agency theory, Todorović et al (2020), if agents (management) receive enough compensation, they will behave in the principal's best interests to maximize performance for the company. The principal can also hold monitoring fees, set appropriate incentives for the agent, and discipline them for activities that deviate from their role. From this theory, it is understood that inappropriate compensation can result in management committing fraud against the organization; on the other hand, with appropriate compensation it can encourage management to do the best for the company where they work. The impact of compensation suitability on fraud is supported by Erickson et al. (2006), who claim that stock-based and performance-based executive compensation can be used as alternative compensation to decrease the amount of accounting fraud and increase performance or awareness of achieving performance. Wright (2003) presents evidence that effective procedures, incentives, and oversight can deter unethical managerial behaviors. In light of agency theory and earlier studies, the author draws the following hypotheses:

H1: Appropriateness of compensation has a negative effect on fraud.

As defined by COSO (2013), internal control is a procedure an organization uses to offer a reasonable level of assurance about accomplishing goals pertaining to reporting, operations, and compliance. Adequate internal controls reduce accounting fraud (Arens & Loebbecke, 2013). Therefore, an ineffective internal control system often gives someone the chance to carry out fraud, endangering the company and preventing it from sustaining itself, which prevents the organization from achieving its objectives. This is consistent with research by Anima (2018), which shows that a company's inclination toward managerial fraud is inversely correlated with the effectiveness of internal control in that organization. The same point was made in the research findings by Nawawi & Puteh (2018), which argue the variables that cause fraud and the internal control system's weaknesses and effects on the workplace. This investigation judged the company's internal controls to be insufficient and weak. Most respondents say that strengthening internal controls is necessary to stop fraud. According to the explanation above, the author formulates the following hypothesis:

H2: The effectiveness of internal control has a negative effect on fraud.

Organizational culture is an unwritten basic pattern or perception that is shared and accepted jointly by members of the organization so that it can be obeyed by everyone involved in the organization. It contains values and moral principles in a group or organization. Strong organizational cultures that support high moral standards will significantly and positively impact employees' behavior (Robbin, 2013). Everyone working for a corporation or organization will likely commit fraud if it is accepted as usual and ordinary practice. It occurs due to the worker characterizing the behavior as typical or normal. Conversely, if an organization establishes the belief that fraud is immoral and harms numerous parties, then its employees are less likely to act in fraud. It aligns with a study by Jefri & Mediaty (2018), which argued that unethical business management was to blame for the many frauds carried out in the USA by companies like Enron, WorldCom, Xerox, and others (Dallas, 2002). Research by Haron et al. (2020) shows that moral reasoning can be one of the factors that contribute to either ethical or unethical behavior. An individual's moral reasoning can influence them to follow all applicable laws and policies or to go against established rules. High moral reasoning encourages people to be skeptical in their decision-making, which can reduce the probability of fraud. According to this description, the hypothesis is formulated as follows:

H3: Organizational culture has a negative effect on fraud.

The capacity to perform tasks based on abilities, knowledge, and work ethic is known as competence. Employees will be able to recognize the shortcomings of their work operations thanks to their competencies. It is the state in which fraud opportunities present themselves. Wolfe & Hermanson (2004) states that one of the characteristics possessed by fraud perpetrators is intelligence and creativity. With his intelligence, fraud perpetrators can understand the weaknesses in work procedures and internal controls in general that can be used to commit acts of fraud. And with their creativity, fraud perpetrators can penetrate the internal control system for personal gain. It is in line with the research of Drina et al. (2014), who found that a person must have sufficient knowledge to understand and exploit the weaknesses of the internal control system to commit fraud.

Wu et al. (2021) used a 2x2 experimental design test with 89 auditor participants to investigate the impact of applying an alternative fraud model on auditors' assessment of fraud risk. The results showed that the auditor's assessment of the fraud risk significantly impacted the type of fraud model. Specifically, the diamond fraud model had a more excellent fraud

risk assessment by the auditor than the triple fraud model. Furthermore, participants in the fraud diamond group rated the capability aspect higher than those in the fraud triangle group when the CEO risk was high. According to ACFE's Report The Nation 2012, fraudsters had a relatively high degree of education. Nugraheni & Pratomo (2018) conducted a study that reached the same conclusion, showing that competence positively impacts the possibility of fraud in the public sector. A person's tendency for fraud increases with competence. The following formulation of the hypothesis is made in light of this description:

H4: competence has a positive effect on fraud

Data and Research Methods

This study aimed to investigate the effect between exogenous variables (compensation suitability, internal control effectiveness, organizational culture, and competence) and endogenous variables (fraud). The research object includes banking companies in Indonesia, namely four branches of public companies banking Regional Development Bank South Sumatra and Bangka Belitung (main branches at Captain A. Rivai, Palembang Branch, Sekayu Branch, and Palembang Syariah Branch) used a purposive sample (purposive sampling) questionnaire method with 238 employees and 34 questions. The sampling method is convenience sampling, which uses 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. Using the SEM PLS sample approach (Indicators multiplied by five up to 10) a total of 238 samples were obtained; from this understanding, it was found that there were 24 indicators for variable X and nine indicators for variable Y. According to Hair et al. (2022), there were several guidelines, one of which was the indicator/sample multiplied by five up to 10, so researchers got the final result (34 x 7) of 238 samples. The structural equation modeling (SEM) method with the partial least square (PLS) approach was the analysis method used in this research. The study will employ Smart-PLS 3.2.7 software for data management.

Table 1: Operationalization Variables

Variable	Indicator	Citation	Instrument	Data Type
Fraud	pressure, opportunity, rationalization	Machado & Gartner (2018)	9 questions	Ordinal
Compensation Compliance	Direct and indirect	Sinambela (2016)	6 questions	Ordinal
Internal Control System Effectiveness	Control environment, risk assessment, activities, information and monitoring.	Ella et al. (2021)	6 questions	Ordinal
Organizational culture	stability, aggressiveness, team and individual orientation, detail and innovation in risk taking.	Robbin (2013)	6 questions	Ordinal
Competence	achievement of team and individual performance, knowledge, skills and abilities.	Kamath (2018)	6 questions	Ordinal

According to Hair et al (2022), a path diagram can be created if the measuring plan (outer model) and the structural model (inner model) have been determined. Then expressed in the form of a path diagram as shown in Figure four below:
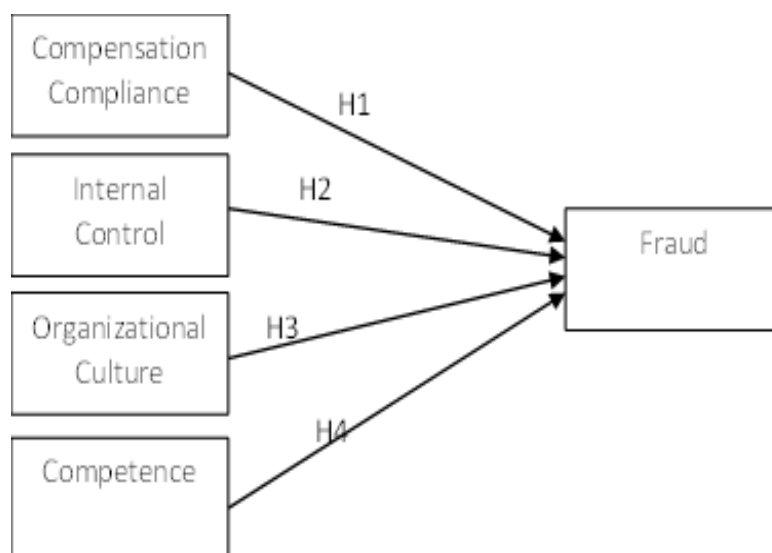
Figure 4: Outer Model

Results and Discussion

Employees of the banking company Bank Sumsel-Babel (main branch at Captain A. Rivai, Palembang Branch, Sekayu Branch, and Palembang Syariah Branch) were the objects of this research. Two hundred thirty-eight employees comprehensively answered 34 questions, which were then collected as analysis material.

Table 2: Characteristics of Respondents

Gender		
Information	*frequency*	*percent*
Male	120	50.4
Female	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 2 shows that their gender also influences a person's productivity and degree of participation at work. In basic terms, gender cannot be a factor in labor differentiation. Nevertheless, males will be more effective in jobs requiring physical strength. However, because females have to be more thorough, patient, and diligent than males, there are situations in which females can be more productive than males. Meanwhile, those who identify that they are > 42 years old have held their positions as head leaders and company leaders; this 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 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 18 people (7.6 percent) for undergraduate and postgraduate level. Finally, in the observation of job positions where there are 54 tellers (22.7 percent), assistant positions 70 people (29.4 percent), 78 people (32.8 percent) have positions as supervisor/analyst/back-office and finally as a leader as many as 36 people (15.1 percent). Each company has standards for determining workers' salaries in this case. Companies can determine workers' base salary based on their performance appraisal results. According to Benny (2005), there are three ways to determine the value of work: performance or job analysis and job evaluation. Ansory (2018), the 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.

Hair et al. (2022) to provide good data, there are several guidelines, one of which is the indicator/sample multiplied by 5 up to 10, so that the researcher gets the final result (34 x 7) 238 samples. In this case ethics assumes that the minimum path coefficient is expected to be significant by adjusting the number of samples with the minimum sample size for various levels of the minimum path coefficient by looking at the Loading Factor in Table 3 below.

Table 3: Loading Factor

Fraud	Compensation	Organizational Curlture	Competence	Internal Control	Information
0.261	0.756*	0.732*	0.870*	0.745*	Hair et al. (2022) *70 and between > 0.60
0.857*	0.830*	0.924*	0.882*	0.891*	
0.651*	0.520**	0.742*	0.760*	0.671*	
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 & Ramli (2014) < 0.35**
0.707*	-	-	-	-0.755	
0.774*	-	-	-	-	*Valid**
0.884*	-	-	-	-	

Table 3 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 > 0.70. It can also be between > 0.60; with this approach, if it is associated with the results, the research above did not have a good impact. Hence, the researchers used the approach from Hair et al. (2022), and indicators with very low loadings (below 0.40) must be permanently removed from the measurement model. It can be concluded that the research data is appropriate and valid because it indicates > 0.40 (Latan & Ramli, 2014).

The average variance extracted (AVE) value for each indicator is one way to determine discriminant validity in addition to looking at the cross-loading value. A good model requires that the value be more significant than 0.5, and this is shown in Table 4, where it is known that the AVE value of the variables organizational culture, fraud, compensation, competence, and internal control > 0.5, indicating that all of them meet the requirements of having good discriminatory validity. Fornell & Larcker (1981) state that the average variance extracted (AVE) is more significant than 0.5, but we can also accept >0.4. Fornell and Larcker said convergent construct validity is still sufficient if the variance extracted (AVE) is less than 0.5, but the composite reliability is more significant than 0.6 (Hair et al., 2022). It is consistent with the results showing that composite 0.718 > 0.60.

Table 4: *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
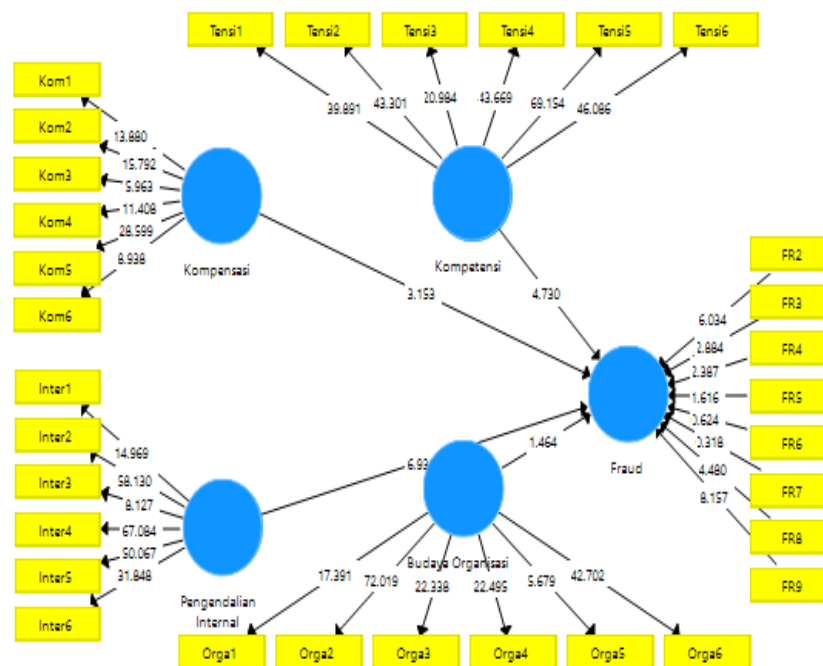
Figure 5: Inner Model (Bosstrapping) Phase II (Remove; FR1 and Inter7)

From the information in Tables 4 and 3 above, the composite reliability value of all research variables is more than 0.7. Based on these results, all variables have high reliability because each satisfies composite reliability. Apart from that 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 is less than 0.7, which indicates unreliability, Lam (2012) can overcome unreliability. The average variance retrieved ranges between 31% and 40%, below the recommended threshold of 0.5. The extracted mean variance can be a more cautious measurement of model validity based on Fornell & Larcker (1981). Researchers can conclude that the construct convergent validity is sufficient based on composite reliability, even though

errors account for over 50% of the variance. The internal reliability of the measurement items is also acceptable, with the combined reliability of the three constructs being well above the recommended level.

Path Coefficient Test

Evaluate the path coefficient, which indicates the level to which the independent variable impacts the dependent variable. A result between 0.19 and 0.33 is in the weak category, and a result between 0.33 and 0.67 is in the medium category (Hair et al., 2022), an R2 value of 0.10 is deemed sufficient, for instance, in forecasting stock returns. From this, it can be interpreted that each research objective has its approach and interpretation. According to Hair et al. (2022), 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 5: Path Coefficient

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

Table 5 illustrates that the model variables (organizational culture, compensation, internal control, and competence) show path coefficients with negative values. The higher the value of the path coefficient with a negative sign on one of the independent variables on the dependent variable, the stronger the impact of the independent variable on the dependent variable or its ability to decrease the possibility of fraud. It occurs because the resulting negative value can reduce and entertain the value of the fraud coefficient.

Hypothesis Testing

In this research, T-statistics values and P-values were used for hypothesis testing. The research hypothesis can be accepted if the P-value is < 0.05. The results of hypothesis testing through the inner model are presented in Table 6.

Based on the test results in Table 6 above, it can be seen that all variables have a negative effect. The significance level of organizational culture is 0.138 > 0.05. It means there is no impact on fraud. On the other hand, compensation has a value of 0.001 < 0.05, indicating an impact on fraud. Meanwhile, competency has a P-value of 0.000 < 0.05, meaning that there is an impact on fraud. Lastly, internal control has a P-value of 0.000 < 0.05, indicating a significant impact on fraud.

Table 6: 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

Discussion

Albrecht (2012) shows how financial pressures such as greed, demands for a particular lifestyle, high personal debts or expenses, personal financial losses, and the inability to satisfy financial projections can lead to fraud. Jensen & Meckling (1976) 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) to prevent the agent's deviant actions. According to studies, compensation negatively impacts fraud. It is supported by findings by Deasri & Utama (2022); Samanto & Setyaningsih (2020); Tarsono (2020); Alou et al. (2017); and Nisrinanisa (2019).

The Fraud Triangle Theory states that qualitative factors impact fraud significantly. Capability is the qualitative factor that impacts fraud significantly, so it becomes the "Fraud Diamond" aspect of empathy. According to Wolfe & Hermanson (2004), fraud cannot happen unless the correct individual can. The six capabilities critical for determining the identity of the fraudulent are the position/function, IQ, degree of ego or self-confidence, coercive capacity, adequate protection, and immunity to stress. Since this chance could present itself at any time, internal oversight and control within the organization are necessary to foresee the possibility that fraud may be committed. With this opportunity, fraud can be committed even by someone who is not under any pressure, even though initially there is no intention to commit such fraud (Machado & Gartner, 2018). Hery (2018) argues that internal control is a fundamental business function that helps prevent asset misappropriation, guarantees the accuracy of business information provided, and confirms compliance with legal and regulatory requirements. In order for internal control to prevent companies from committing accounting fraud. This finding is consistent with Ryan & Ridwan (2017); Tarsono (2020), and Fernandhytia & Muslichah (2020).

Theory Anti-Fraud Strategy, Wicaksono (2020) 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. It is because they rationalize the act of fraud as a standard or natural action. It differs from research conducted by Hasuti & Wiratno (2020). Organizational culture positively impacts fraud prevention capacities, say Trisia & Irianto (2018). The study by Rustandy et al. (2020), arguing that organizational culture will positively impact fraud prevention, also supports this. In the theory of organizational behavior, Robbin (2013) reveals that organizational culture serves as a sense shaper and control mechanism that provides guidance and behavior and attitudes of employees. A strong organizational culture will guide new employees in following existing regulations even though they cannot fulfill the company's express requirements. According to Djatmiko et al. (2020) and Fithriani et al. (2020), human resources negatively impact the possibility of fraud. Their findings support these findings. It suggests that the possibility of financial management fraud increases with decreasing human resource requirements for village or business financial management. Furthermore, receiving a sizable payout does not ensure a decline in fraud. It is because opportunities arise when there is less oversight. Internal control strengthening, therefore, has no positive impact on fraud.

In a fraud prevention system, apparatus competence must be considered (Spencer & Spencer, 1993). Competence is the foundation for a person's personality and shows how to behave, think, adapt, and support others for a long time. Competence is something someone shows daily at work. Fraud can be avoided when the apparatus is outfitted with competent components. These test findings are consistent with the earlier research by Njonjie et al. (2019), which found that competence has a negative effect on the possibility of accounting fraud.

It indicates that the possibility of accounting fraud tends to decrease with an individual's level of competence. The study's findings are consistent with those of Ramadhania & Novianty (2020) and Djatmiko et al. (2020), who found a negative correlation between fraud possibility and human resource competence. It implies that fraud in financial management is more likely to occur when less competent human resources manage the finances of the village or company.

Conclusion

At Bank Sumsel Babel, compensation significantly decreases the level of fraud in banking institutions. It indicates that accounting fraud is significantly and negatively impacted by compensation suitability. Furthermore, equal compensation may prevent employees of a corporation from committing 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 to 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 negatively impacts the bank company Sumsel Babel's fraud. It implies that the risk of fraud will decrease with the effectiveness of the internal control system. The internal control system is anticipated to reduce the possibility of abnormal behavior by employees who manage accounting and financial statement compilation. Internal controls can prevent fraud even when personnel intend to commit it, provided they are practical and functional. Organizational Culture does not affect fraud and has a positive direction. In this result, the organization is not entirely responsible for implementing an excellent organizational culture within the company so that fraud can be minimized. Having an organizational culture that is not good can cause differences between employees in the company, so fraud will be difficult to detect and avoid. Competence negatively affects 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 manage company finances, the less potential for fraud in banking companies.

This study has a limitation of the problem where out of 29 branch offices, 31 sub-branch offices, and 23 cash offices, there are only four branches which are the research samples where the main branches are in Captain A. Rivai, Palembang Branch, Sekayu Branch, and Palembang Syariah Branch. In addition, the object of this research is also aimed at employees who work in conventional non-sharia banking. This research is inseparable from the limited time for carrying out the survey, which was relatively short, so the respondents who participated were relatively few. Besides that, the researchers also assisted in using Google Forms to conduct the survey. Further research can extend the survey time to reach a larger sample. The next researcher can add objects to the type of industry. Future research can also add deception tests such as from the theory of planned behavior, which includes attitudes towards, subjective norms, and perceived behavioral control, considering that as many as 5% of other influencing factors outside the model we have not been tested, which are likely to result in factors in human behavior itself in commit fraudulent acts. There are opportunities for further research through testing within a professional setting apart from external auditors, who are more likely to commit fraud, like the government.

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