



# SEKOLAH TINGGI ILMU EKONOMI Y.A.I PERPUSTAKAAN

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Kepala Perpustakaan,  
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# LAPORAN PENELITIAN

## Fraud At College In Indonesia: Factors Affecting It



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SEKOLAH TINGGI ILMU EKONOMI Y.A.I

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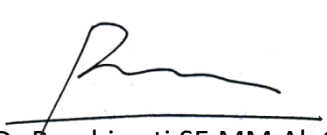
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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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Dengan memanjatkan puji syukur atas kehadiran Allah SWT yang telah melimpahkan rahmat, taufik dan hidayah-Nya serta bimbingan kekuatan lahir dan batin, sehingga penelitian ini dapat terselesaikan dengan judul *Fraud At College In Indonesia: Factors Affecting It* Penelitian ini disusun berdasarkan data observasi terhadap Sekolah Tinggi Yang ada di Jakarta . Terelesaikannya penelitian ini berkat bantuan dan dukungan semua pihak. Untuk itu pada kesempatan yang sangat berharga ini tidak lupa peneliti ucapkan terima kasih yang tidak terhingga terutama kepada :

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Peneliti menyadari bahwa dalam penyusunan penelitian ini masih jauh dari sempurna ,oleh karena itu penulis mengharapkan saran dan kritik dari pembaca. Akhir kata peneliti berharap hasil penelitian ini dapat bermanfaat .

Jakarta, 31 Mei 2021

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# Fraud At College In Indonesia: Factors Affecting It

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**Abstract**

Research That Looks At The Factors That Influence Fraud Is Mostly Done At Institutions Outside The University. For This Reason, This Research Is A New Idea That Will Analyze Fraud In Universities In Indonesia. The Factors That Influence Fraud In This Study Are Internal Control, Organizational Commitment And Good University Governance. Good University Governance Variable In This Study As A Moderator Variable. The Population Is Universities Located In The City Of Jakarta, Indonesia. Sample Selection Using Purposive Sampling Method. Based On The Criteria That Have Been Set, The Sample Colleges That Were Sampled Were 42 Universities In The Form Of Universities. Respondents Are University Leaders Consisting Of The Chair, Deputy Chair For Academic Affairs And Deputy Chair For Finance. The Data Processing Method Uses Structural Equation Modeling (Sem). From The Results Of Data Processing, It Is Concluded That Either Partially Or Simultaneously Internal Control Variables, Organizational Commitment, Good University Governance Have A Significant Effect On Fraud. The Variable Of Good University Governance Is Proven To Be A Variable That Moderates The Influence Of Internal Control And Organizational Commitment To Fraud. This Reflects That When Internal Control Can Be Implemented Properly, Supported By A Strong Commitment From The Leadership And Strengthened By Good Governance, It Is Hoped That Fraud Will Not Occur.

**Keyword :** Fraud, Internal Control, Organizational Commitment, Good University Governance

**Introduction**

Fraud Or Cheating Is Something That Is Already Heard In Our Daily Lives Today. Fraud Can Occur In All Sectors, Including The Education Sector, Namely In Universities.

The 2019 Fraud Survey In Indonesia Conducted By The Association Of Certified Fraud Examiners (Acfe) (Acfe, 2020), The Parties Most

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Disadvantaged Due To Fraud Are: Financial And Banking Industry 41.4%, Government 33.9%, Mining Industry 5.0% , Health Industry 4.2%, Other Industries 3.7%, Transportation Industry 2.1% , Housing Industry 1.7%, Education Industry 1.7%, Hospitality And Tourism Industry 1.3%. Fishery And Marine Industry 0.8%.

Indonesia Corruption Watch (Icw) Assesses That Corrupt Practices In The Higher Education Sector Are Not New. Icw Knowledge Management Division Coordinator Siti Juliantari Revealed That The Education Sector Was One Of The Ten Most Corrupted Sectors In 2015 To 2019 With State Losses Reaching Rp 41.09 Billion. "At Least Of The 202 Cases In The Education Sector, There Are At Least 20 Cases Or About 10 Percent That Occurred In The Realm Of High Schools Or Colleges With State Losses Reaching Rp 81.9 Billion," There Are Various Modes That Often Occur In The Sector. Universities, Including Corruption In The Purchasing Of Goods And Services, Corruption In Grant Funds, Research Funds, And Scholarships (Kompas.Com, 2020).

Fraud In Universities Is Not Only Related To Finance, But Also To Academics And Human Resources. Some Concrete Examples Of Forms Of Academic Cheating Include Cheating On Exams By Looking At Books Or Carrying Small Notes, Looking For Answers By Browsing Through Cellphones Or Copying Assignments From Friends (Ismatullah & Eriswanto, 2016). Fraud In Human Resources Can Be Seen From The Alleged Fraud In The Election Of Rectors At Several Universities In Indonesia

Fraud Occurs Due To Many Factors, One Of These Factors Is Internal Control. (Acf, 2020) States That Money Control Weaknesses Lead To Fraud. The Results Of This Survey State That Respondents Are Of The View That Superiors Who Do Not Set An Example Are The Main Factor That Will Weaken The Control System With A Percentage Of 27.6%, Internal Control Rare 24.3%, Putting Aside Internal Control 18%, Others 15.1%, Employee Anti-Fraud Education 5.0%, Rare Independent Examination 3.3%, Rare Management Review 2.5%, Line Of Authority Sparse 1.6%, Rare Reporting Mechanisms 1.3%, Exact Personnel Rare 1.3%.

Research Conducted By (Yuniarti, 2017) Concluded That Internal Control And Anti-Fraud Consciousness Meaningfully Affect Prevention Of Fraud. This Means That Fraud Can Be Precluded By Forming Virtuous Internal Controls And By Increasing Anti-Fraud Consciousness To All Involved Within The Organization. This Is Also In Line With Research From (Wulandari & Nuryanto, 2018) Which Concludes That Internal Control, Integrity, Independence, And Professionalism Have A Positive Effect On Fraud Prevention. Research (Natasya, Karamoy, & Lambey, 2017) Also Concludes That Internal Control Provides The Meaningful Impact To The Possibility Of Fraud. Meanwhile, Research Conducted By (Jalil, 2018) Give The Opposite Result That There Are No Influence Of Internal Control On Fraud Prevention. Meanwhile, Anti-Fraud Consciousness Affects Positively Fraud Prevention Significantly.

Based On The Survey Conducted By (Acf, 2020) Above, It Can Be Seen That The Example Of Superiors Is The Thing Most Considered To Be The Cause Of Weak Control. This Example Reflects Organizational Commitment.



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Commitment To The Organization Is A Strong Work Attitude Or Conviction And Receiving Of The Principles And Goals Of The Organization, An Enthusiasm To Achieve The Preeminent For The Organization, And Covet To Keep On In The Organization. The Reason Why Commitment Has A Crucial Meaning Because It Make An Employee Will Turn Out To Be More Responsible For His Job. Personnel In The Organization Who Are Committed Will Perform Optimally, Therefore They Will Dedicate Their Attentiveness, Ideas, Vitality And Time In An Effort To Realize The Expectations Of Their Higher Education Institutions. Everyone Who Works In A Higher Education Institution Or Any Organization, Must Have A Commitment In Carrying Out Their Job, Because If A Higher Education Institution's Employees Or Lecturers Do Not Possess A Commitment, The Goals Of The Higher Education Institution Will Not Be Completed. Nevertheless, Sometimes A Higher Education Institution Pays Less Attention To The Existing Commitment To Its Employees, Resulting In Decreasing Employee Performance Or Even In Reducing Their Loyalty.

Research From (Natalia & Coryanata, 2018) Concludes That Organizational Commitment Has An Impact Negatively In The Tendency Of Fraud In Finance Companies In The City Of Bengkulu. This Is In Line With Research From (Sumbayak, 2017) Which Concluded That Organization's Commitment Influence On Fraud, As Well As Research From (Dewi, Yuniarta, & Wahyuni, 2017) Resulted In The Conclusion That Organizational Commitment Has A Positive Effect Significantly On Fraud Prevention. Likewise With Research From (Anggara, Sulindawati, & Yasa, 2020) Which Concludes That Organizational Commitment Has A Negative Effect On The Fraud Tendency Significantly, And Research From (Albar & Fitri, 2018) Concludes That Organizational Commitment Influence Negatively On Fraud In Skpd Lhokseumawe Government . Different Things Are Obtained From Research (Natasya, Karamoy, & Lambey, 2017) Which Concludes That The Organizational Commitment Has No Significant Impact On Fraud Risk.

Fraud Is Related To Behavior. This Behavior Is Reflected In Good Corporate Governance. Several Studies Whose Conclusion Is That Good Corporate Governance Influenced On Fraud In Banking Companies, Were Carried Out By: (Musdalifah, 2020), (Rowa & Arthana, 2019), (Jannah, 2016). Furthermore (Rochmawati, Tarjo, & Musyarofah, 2020) Stated That Realization Of Gcg In Banking Companies Maximally Is Expected To Prevent Fraud. (Anugerah, 2014) States That All Parties Involved, Mainly Management In A Company, Should Figure Out That Contemplating The All Principles And Functions Of Governance, And The Role Of The Audit Committee As Part Of Implementing Corporate Governance, It Is Hoped That It Will Prevent Or Reduce The Occurrence Of Fraud. Different Results Are Shown By Research. (Adiko, Astuty, & Hafsah, 2019) And (Ariastuti, Andayani, & Yuliantari, 2020) Who Concluded That There Is No Effect Good Corporate Governance On Fraud.

From The Results Of The Research Above, It Can Be Seen That Directly The Factors Of Internal Control, Organizational Commitment And Good Corporate Governance Have An Effect And Some Do Not Affect Fraud. This Is Probably Due To The Fact That The Dependent Variables Also Have An Influence On One Another. Good Corporate Governance Can Also Be Influenced By Internal

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Control And Organizational Commitment. This Is Evidenced By Research From (Wijaya & Mustamu, 2014), (Taha, 2019), (Inaam-Al-Zwyalif, 2015), (Mihaela & Iulian, 2012), (Çiğdem, Güneş, & Ukaci, 2018) Which Concludes That Internal Control Influence Good Corporate Governance. Meanwhile (Mu'amar, Syam, & Zubaidah, 2014) Concluded That Internal Control Has No Affect On The Implementation Of Good Corporate Governance Principles

Research From (Aghnasyifa, 2019) (Mu'amar, Syam, & Zubaidah, 2014), (Diamastuti, Muafi, Fitri, & Faizaty, 2021) Concludes That There Is An Influence Between Organizational Commitment And Good Corporate Governance. Meanwhile (Pratolo, 2008) And (Sahusilawane, 2020) Concluded That Organizational Commitment Does Not Affect Good Corporate Governance.

Based On The Things That Have Been Described Above, It Can Be Seen That Research Related To The Factors That Influence Fraud, There Are Still Differences In Results. These Studies Also Mostly Examine The Direct Effect Of Each Independent Variable To The Dependent Variable. Furthermore, From The Research, Almost All Of These Studies Use Samples Outside Of Educational Institutions. This Research Intends To Investigate The Factors That Influence Fraud, Both Direct And Indirect Effects. This Study Will Also Analyze These Factors In Institutions That Almost No One Has Researched, Namely Educational Institutions. In Indonesia, Educational Institutions That Provide Higher Education Consist Of: Universities, Institutes, High Schools, Polytechnics, Academies, And Community Academies. Each Type Of Institution Has Its Own Characteristics. This Research Will Examine The Institutions Of Higher Schools. The College Organizes A Type Of Academic Education, And Can Provide Vocational And/Or Professional Education In 1 (One) Specific Science And Technology Cluster, Through: (A) Undergraduate Programs; (B) Master's Program; (C) Doctoral Program; (D) A Triple Diploma Program; (E) Diploma Four Or Applied Bachelor's Program; (F) Applied Master Program; G. Applied Doctoral Program; And / Or (H) Professional Program, Which Consists Of At Least 1 (One) Study Program In An Undergraduate Program (Kemdikbud, 2020) . From These Characteristics, It Can Be Seen That The College Has A Complete Level Of Education, But Only In One Field Of Study. In This Study, Because What Will Be Analyzed Is A University, Then For The Good Corporate Governance Variable, The Term Good University Governance Will Be Used. The Problems Will Be Stated In The Form Of Questions:

1. Is There Any Influence Of The Internal Control System On Good University Governance?
2. Is There An Influence Of Organizational Commitment On Good University Governance?
3. Is There A Joint Influence Of Internal Control And Organizational Commitment On Good University Governance?
4. Is There Any Influence Of Internal Control On Fraud?
5. Is There Any Influence Of Organizational Commitment On Fraud?
6. Is There Any Influence Of Good University Government On Fraud?

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7. Is There A Joint Influence Of Internal Control, Organizational Commitment And Good University Governance On Fraud?

8. Is There Any Influence Of Internal Control On Fraud Through Good University Governance?

9. Is There Any Influence Of Organizational Commitment To Fraud Through Good University Governance?

### **Literature Review**

#### **Grand Theory**

The Grand Theory That Becomes The Basic Frame Of This Research Is:

#### **Stewardship Theory.**

Stewardship Theory Is A Theory That Explains The Situation In Which Managers Are Not Stimulated By Individual Goals But Rather Are Aimed At Common Results And Organizational Interests. Hence This Theory Are Based On Psychological And Sociological Concept That Has Been Designed Where Executives As Stewards Are Encouraged To Act According To The Requirements Of The Leader. Besides That, Steward Behavior Will Not Run Away But Try To Achieve The Goals Of The Organization. This Theory Is Designed For Researchers To Examine Situations Where Leaders In Companies As Stewards Can Be Inspired To Act In The Best Way For Their Principals. (Donaldson & Davis, 1991)

Stewardship Theory Assumes A Strong Relationship Between Organizational Success And Owner Satisfaction. Steward Will Protect And Maximize The Wealth Of The Organization With The Company's Performance, So That The Utility Function Will Be Maximized. An Important Assumption Of Stewardship Is That Managers Align Goals With Those Of The Owners. However, This Does Not Mean That The Steward Does Not Have The Necessities Of Life. Stewards Who Can Successfully Improve Company Performance Will Be Able To Satisfy Most Other Organizations, Because Most Of The Shareholders Have Interests That Have Been Served Well Through Increasing The Prosperity Achieved By The Organization. Therefore, Pro-Organizational Stewards Are Motivated To Maximize The Company's Performance, Besides Being Able To Provide Satisfaction To The Interests Of Shareholders.

#### **Agency Theory**

Agency Theory Describes The Relationship Between Shareholders As Principals And Management As Agents. Management Is A Party Contracted By Shareholders To Work In The Interests Of Shareholders. Because They Are Elected, The Management Must Be Accountable For All Their Work To The Shareholders.

(Dumitrescu, 2014) Explained That What Is Meant By "Shareholders" Are Public Officials Who Are At The Top Of The Hierarchy In Public Institutions And "Stakeholders" Are Organizations Or Individuals As Public Interests Which Include The Social Community, Business And Others. The Role Of "Stakeholders" Is As A Party That Provides Tax Payments So That It Contributes Indirectly To The Budget Of Public Sector Institutions As Well As A Party That Utilizes Public Good Or Service. Furthermore, "Shareholders" Use

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Public Funds Sourced From "Stakeholders" To Provide Public Services For "Stakeholders".

The Relationship Between "Stakeholders" And "Shareholders" Is Not Always Harmonious Due To Principal Agency Conflicts. In Educational Institutions, The Principal-Agent Relationship Does Not Always Reflect A Hierarchy, But Can Also Be A Delegation Relationship. Therefore, The Principal Must Incur Costs To Obtain The Necessary Information In Order To Monitor The Agent's Performance (Petrie, 2002). Effective Internal Control And Implementation Of Good University Governance Is A Cost To Reduce The Risk Of Fraud As Well As Efforts To Prevent Fraud. Fraud Is A Consequence Of Agency Problems That Have The Potential To Occur In Every Organization.

#### **Transaction Economics Theory (Tce)**

Tce Is Closely Related And Similar To The Agency Theory (At), But In Contrast To At Which Emphasizes How Organizational Structure Can Play A Role In Governing Principal-Agent Relationships, Tce Emphasizes That Organizations Are Rational And Are Efficient Solutions. In Managing The Relationship Between The Organization And The Surrounding Environment. This Approach Was First Proposed By Cyert And March (1963) Which Was Later Developed By Williamson In The Mid-1970s By Arguing That Small-Scale Transactions Do Not Require Organization. However, When The Transaction Becomes More Complex And More Uncertain, Then The Existence Of An Organization Is Needed To Monitor And Limit The Obligations And The Various Risks That Arise. Furthermore, Tce Also Has The Characteristic That Organizational Boundaries Are Based On Transaction Costs. Through This Constraint, Tce Assumes That Various Functions Incur Too Large Transaction Costs, If They Are Carried Out Or Into The Organization, Whereas If The Required Transactions Are Available More Cheaply Outside The Organization They Will Be Executed Externally.

#### **Resources Dependent Theory (Rdt)**

Rdt Pioneered By Penrose (1959) Suggests That The Company's Resources Are Heterogeneous, Not Homogeneous, And The Available Productive Services Come From Company Resources That Give Each Company A Special (Unique) Character. The Development Of Organizational Theory In The Next Period, Namely By Lawrence And Lorsch (1967) Which Can Prove That Contingency Factors From The Organizational Environment Determine The Success Of Achieving Organizational Goals. Rdt Emphasizes The Relationship Between Organizations And Other Organizations, And Has A Focus On How Organizational Structure Is Contingent On The Nature And Scarcity Of Each Resource That The Organization Needs To Carry Out Its Operational Activities, Compared To The Focus On The Complexity And Uncertainty Of Each Transaction (Which Is The Focus Of The Tce Approach) The Advantages Of The Rdt Approach Emphasize The Role In Negotiating The Dependencies Caused By The Organization's Resource Needs. Furthermore, The Rdt Approach Also Provides Specifications For Various Alternative Strategies That Can Be Utilized By The Organization To Carry Out Its Activities According To Different Dependency Conditions.

#### **Fraud**

Fraud Is A General Sense And Includes A Variety Of Ways That Can Be Used Violently By A Person To Gain Advantage From Others Through Improper Actions (Albrecht, Albrecht, Albrecht, & Zimbelman, 2012). Fraud Is Defined As Abuse Of Position To Obtain Personal Advantage Through Misuse Of Organizational Resources Or Assets (Acfe, 2018) In (Acfe, 2020).

The Occurrence Of Fraud (A Deliberate Act) That Cannot Be Detected By An Audit Can Have A Detrimental And Flawed Effect On The Financial Reporting Process. Fraud Includes A Series Of Irregularities And Unlawful Acts That Have The Characteristics Of An Intention To Commit Fraud And Usually Include The Intention To Hide The Facts. Deliberately Committing Fraud, Which Is Carried Out By An Individual Or An Organization, Both Inside And Outside The Organization Concerned, For Their Own Benefit Or That Of Others And Which Causes Harm To Other People Or The Organization Itself, Including Falsification Of Financial Records Or Records Others To Cover Up The Action.

Popular Theories Related To The Causes Of Fraud Are C = N + K Theory, Fraud Triangle Theory, Gone Theory, Monopoly Theory (Klitgaard Theory), Fraud Diamond Theory, The Crowe Fraud Pentagon Theory, Until The Latest Is Hexagon Theory Which Is A Development Pentagon Theory Which Is Considered Unable To Complete The Factors That Can Influence Fraud. The Theory Developed By Vousinas (2019) From The National Technical University Of Athens Comes From The Development Of The Pentagon Theory (S.C.O.R.E), Which Consists Of Stimulus (Pressure), Capability (Competence), Opportunity, Rationalization, And Ego (Arrogance). Then, The Model Updates And Adapts The Theory From Existing Fraud Cases By Adding Collusion, So That The Latest Model Of Fraud Is S.C.C.O.R.E. This Theory Argues That Inadvertent Collusion Can Also Be A Motivation For Fraud (Desviana, Basri, & Nasrizal, 2020)

### **Internal Control**

The Most Popular Definition Of Internal Control Was Put Forward By The Committee Of Sponsoring Organizations Of The Treadway Commission (Coso) In 1992. They Define Internal Control As A Process Involving The Board Of Commissioners, Management, And Other Personnel, Designed To Provide Reasonable Assurance About The Achievement Of Three Objectives, Namely Effectiveness And Efficiency Of Operations, Reliability Of Financial Reporting And Compliance With Applicable Laws And Regulations. The Five Components Of Internal Control According To Coso Include: A) Control Environment, B) Risk Assessment C) Control Activities, D) Information And Communication, And E) Monitoring ( Monitoring). To Create A Good Internal Control System Within The Institution, There Are Four Main Elements That Must Be Met, Namely: (1) An Organizational Structure That Clearly Separates Functional Responsibilities; (2) Authority System And Recording Procedures That Provide Adequate Protection Against Assets, Debts, Income And Expenses; (3) Sound Practice In Carrying Out The Duties And Functions Of Each Organizational Unit; (4) Human Resources Whose Quality Is In Accordance With Their Responsibilities. An Adequate Internal Control System For Institutions Has Different Requirements, Depending On The Nature And Circumstances Of Each Institution. In The Sense That There Is No Universal

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Internal Control System That Can Be Used By All Institutions. Serious Weaknesses In One Of The Four Main Elements Will Generally Hinder The Internal Control System From Running Smoothly And Successfully (Suratman, 2013).

Internal Control Is A Process, Meaning That It Becomes A Tool For Achieving Goals Which Consists Of A Series Of Actions And Is Integrated Into The Infrastructure Of The Institution/Company. Internal Control Is Influenced By People, Including Related To Policy Guidelines And Forms, But People At The Organizational Level, Including The Board Of Directors, Management And Others . Internal Control Can Be Expected To Provide Reasonable Guarantees (Rationable) Not Absolute Guarantees, Because Of The Limitations Inherent In The Internal Control System And The Need For Costs And Benefits Of A Control System. Control Is The Driving Force For Achieving Objectives In Financial Statements (Overlapping) Financial Statements, In Accordance With Operations.

### **Organizational Commitment**

Organizational Commitment Is Often Defined As: A. A Strong Desire To Remain A Member Of A Particular Organization, B. A Willingness To Devote Effort To A High Degree On Behalf Of The Organization, C. Strong Belief In And Acceptance Of The Organization's Values And Goals. In Other Words, The Commitment Is An Attitude That Reflects The Employee Loyalty Towards The Organization And Is A Continuous Process In Which Participants Express Their Concern About The Organization And The Organization's Ongoing Success And Prosperity. (Luthans, 2011)

According To Stephen P. Robbins And Timothy A. Judge (2008) In (Yusuf, 2018), The Dimensions Of Organizational Commitment Consist Of (A) Affective Commitment, Which Is A Commitment Based On A Rational Need, This Is Related To The Emotional Bond Of Employees, Identification, And Involvement In The Organization Because Of The Desire Of Himself; (B) Continuous Commitment, Namely Commitment Based On Rational Needs. In Other Words, This Commitment Is Formed On The Basis Of Profits And Losses Obtained By Employees. So That It Becomes A Consideration Of What Must Be Sacrificed When Surviving In An Organization; (C) Normative Commitment, Namely Commitment Based On The Norms That Exist Within Employees. It Contains The Individual's Belief In Responsibility Towards The Organization. So An Employee Stays Because Of Loyalty.

Furthermore (Bashaw & Grant, 1994) In Their Exploratory Studies Have Found Three Types Of Work Commitment Which Are Part Of Personal Characteristics, Namely: (A) Commitment To Work (Job Commitment), (B) Commitment To The Organization (Organizational Commitment) And (C) Commitment To Career (Career Commitment). Commitment To Work Is Employee Loyalty To The Type Of Work Of His Choice. Commitment To The Organization Is The Loyalty Of Employees To The Organization Where They Work. Commitment To Career Is A Level In A Person's Life About The Importance Of A Job And Career.

### **Good University Governance**

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Good University Governance Is Good Corporate Governance Applied In Universities. Corporate Governance Is The System Through Which Organizations Manage And Control, Which Is Primarily Concerned With Corporate Management And Its Shareholders And Their Relations. It Is Defined More Broadly To Include Rules Or Processes Or Laws Through Which To Run The Business And Organization And Control, And Include Corporate Charters And Internal Regulations And Official Policies And The Rule Of Law. (Meier & Meier, 2014).

The Objectives Of Corporate Governance According To The Organization For Economic Co-Operation And Development (Oecd) Are To: (1) Minimize The Gaps Among The Parties Who Have An Interest In A Company (Majority Shareholder And Other Shareholders) (2) Improve Trust For Investors In Investing (3) Reducing The Cost Of Capital (4) Convincing All Parties Of The Legal Commitment In Managing The Company (5) Creating Value For The Company Including The Relationship Between Stakeholders (Creditors, Investors , Company Employees, Bondholders, Government And Stakeholders. While The Principles Of Good Corporate Governance Are: (1) Accountability Is The Principle Which Contains An Authority That Must Be Owned By The Board Of Commissioners And Directors As Well As Its Obligations To Its Shareholders And Other Stakeholders.; (2) Responsibility Is A Matter That Requires Companies And Supervisory Leaders And Company Managers To Be Able To Carry Out Their Activities Responsibly; (3) Transparency Is Concerned With The Timely And Accurate Disclosure Of Information. Such Information May Include Financial Condition, Financial Performance, Ownership And Management Of The Company; (4) Fairness Is An Opportunity For All Stakeholders To Get Fair Treatment From The Company. The Application Of This Principle Is Manifested In The Prohibition For Insiders To Carry Out Disgraceful Practices That Harm Other Parties; (5) Independence, Is A Principle That Requires Company Managers To Be Able To Behave Independently According To Their Roles And Functions, Without Any Pressure From Any Party That Is Not In Accordance With The Operational System That Has Been Established And Applies In The Company.

### **Conceptual Framework And Hypotheses**

#### **Internal Control System And Good University Governance**

Universities As Educational Centers Play A Role In Developing And Transforming Science, Technology, And Art Through Education, Research And Community Service, Requiring Good Gcg. This Is Necessary For The Advancement Of The University Concerned. One Part Of Gcg Practice Is The Existence Of An Internal Control System That Includes Adequate Supervision, Business Ethics, Independence, Accurate And Timely Reports, Accountability From All Parties Involved In The Management Process, As Well As Mechanisms To Ensure Careful Follow-Up If There Are Violations. In The Organization. For This Reason, The Importance Of Internal Control Is Expected To Encourage The Creation Of Gcg In The Organization.

#### **Organizational Commitment And Good University Governance**

A Good Governance, Its Implementation Requires Understanding And Involvement Of All Parties Concerned.. Organizational Commitment Reflects The Relative Strength Of A Person's Individual Identity In His Involvement In The Organization. High Organizational Commitment Will Encourage Better Governance

**Internal Control System And Fraud**

Existing Internal Control Is Expected To Detect And Prevent Fraud, So That Losses Due To Fraud Can Be Avoided. Internal Control Is One Of The Early Detection Methods For Fraud. Symptoms Of Awkward Internal Control Are An Indication Of Fraud. Strong Internal Control Is A Means To Prevent Fraud. The Development Of An Internal Control System Represents A Protective Barrier Against Various Forms Of Data Manipulation And Fraud Within The Organization.

**Organizational Commitment And Fraud**

An Employee Has A Commitment, Will Always Instill A Climate Of Honesty, Openness And Have A Strong Mental Attitude And Help Each Other So As To Prevent Fraud. By Making Employees Involved In Every Activity Of The Company, Making Employees Loyal And Having Affective Commitment, Continuing Commitment And Normative Commitment, Thereby Reducing Irregularities Including Fraud.

**Good University Governance And Fraud**

Good University Governance That Is Implemented And Runs Well Will Improve The Performance Of Universities And Will Produce Quality Financial Reports, Which Will Increase The Value Of Universities So As To Reduce Fraudulent Practices. By Applying The Principles Contained In Good University Governance, It Is Expected To Reduce Practices That Lead To Fraud.

The Relationship Between Internal Control, Organizational Commitment, Good University Governance And Fraud, Is Described As Follows:

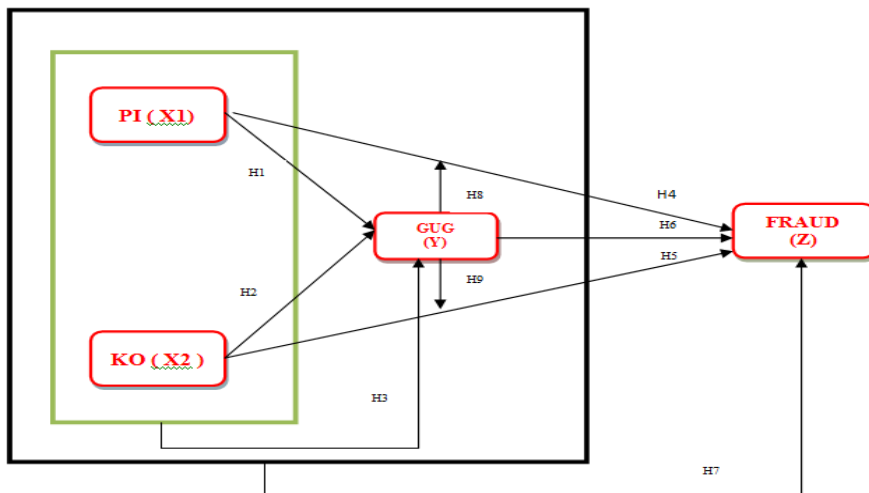


Figure 1: Schematic Of The Conceptual Framework



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Based On The Above Framework, The Hypothesis Will Be Formulated As Follows:

H1: Internal Control System Influence On Good University Governance.

H2: Organizational Commitment Has An Effect On Good University Governance.

H3 : Internal Control And Organizational Commitment Have A Joint Effect On Good University Governance.

H4 : Internal Control Has An Effect On Fraud.

H5: Organizational Commitment Has An Effect On Fraud.

H6: Good University Government Has An Effect On Fraud.

H7: Internal Control, Organizational Commitment And Good University Governance Have A Joint Effect On Fraud.

H8 : Internal Control Has An Effect On Fraud Through Good University Governance.

H9: There Is An Effect Of Organizational Commitment On Fraud Through Good University Governance.

### **Methodology**

#### **Population And Sample**

The Population In This Study Are Universities In Jakarta, Indonesia. The Sample Selection Used The Purposive Sampling Method, With The Following Criteria: (1) The Form Of Higher Education Is College; (2) The Owner Of The Higher Education Is Private; (3) Registered As An Active University. Based On These Criteria, There Are 42 Universities That Will Be Sampled. Respondents Were University Leaders Consisting Of The Chairman And Vice Chairman Of Academic Affairs And Vice Chairman Of Finance, So That The Total Respondents Were 126.

#### **Variable Operations**

The Internal Control Variable (Pi) Is Measured Using 4 Dimensions, Namely: (1) Organizational Arrangements (Pipo) With 4 Indicators, Namely (A) Organizational Profile, (B) Internal Organization, (C) Organizational Policies & Procedures, (D) Budget Status Internal Auditor's Office; (2) Management Support (Pdim) With 2 Indicators, Namely (A) Response To Audit Findings, (B) Commitment To Strengthen Internal Audit; (3) Attribute Auditee (Piaa) With 3 Indicators, Namely (A) Proficiency Of The Auditee, (B) Attitude Of The Auditee Towards Internal Audit, (C) Level Of Cooperation With The Auditor; (4) Audit Quality (Pika) With 5 Indicators, Namely (A) Staff Expertise, (B) Service Coverage, (C) Effective Audit Planning, (D) Workplace Control, (E) Effective Communication.

Variable Organizational Commitment (Ko) Is Measured By 3 Dimensions, Namely: (1) Affective Commitment (Koka) Consists Of 4 Indicators, Namely (A) Understanding Of Job Duties, (B) Employee Trust In The Organization, (C) Employee Involvement In Organizational Activities, (D) The Sincerity Of

Employees In Working For The Achievement Of Organizational Goals; (2) Continuous Commitment (Kokk) Consists Of 4 Indicators, Namely (A) Willingness To Survive Because Of Facilities And Guarantees From The Company, (B) Interest In Work, (C) Resilience To Work In The Organization If There Is A Better Offer From Outside, (D) Career Disruption If Leaving Work ; (3) Normative Commitment (Kokn) Consists Of 4 Indicators, Namely (A) Loyalty To The Organization (B) Happiness Working In The Organization, (C) Pride In Working For The Organization, (D) A Sense Of Belonging To The Organization.

The Variable Of Good University Governance (Gug) Is Measured By 5 Dimensions, Namely (1) Transparency (Trps) With 6 Indicators, Namely (A) The Accuracy Of The Date Of Study Program Reports (Financial Reports, Academic Laps), (B) The Level Of Clarity & Quality Of Information, (C) The Level Of Accuracy Of The Information Submitted, (D) The Level Of Understanding Of The Applicable Regulations, (E) The Level Of Objectivity Of Decision Making In The Study Program, (F) The Level Of Fair Treatment Of The Entire Academic Community; (2) Accountability (Aktb) Consists Of 3 Indicators, Namely (A) Study Programs Have Complete Sops, (B) Study Programs Have A Clear Monitoring Mechanism, (C) Study Programs Have Clear Monitoring Mechanisms; (3) Responsibility (Resp) Consists Of 4 Indicators, Namely (A) Mechanism Of Curriculum Change, (B) Study Programs Have Cooperation With Professional Associations, (C) Study Programs Are Responsive To Changes In Government Regulations, (D) Community Service & Csr Activities Of Study Programs; (4) Independent (Indp) Consists Of 2 Indicators, Namely (A) The Level Of Dependence Of The Study Program On The Owner, (B) The Level Of Owner Intervention On The Study Program; (5) Fairness (Fair) Consists Of 5 Indicators, Namely (A) Study Programs Have High Performance Indicators, (B) Study Programs Have A Budget, (C) Study Programs Have Clear Rules Regarding Reward & Punishment, (D) Study Programs Provide Equal Opportunities All Lecturers Take Further Studies, (E) Study Programs Have Active Representatives In The Institutional Senate.

Fraud Variable (Fraud) Is Measured By 5 Dimensions, Namely (1) Identification Of Symptoms (Symptoms) And Red Flags (Indications/Indications) (Isrf) Consisting Of 3 Indicators, Namely (A) Organizational Structure, (B) Financial Conditions, (C) Environment Workplace; (2) Identification Of Opportunities (Iplg) With 1 Indicator, Namely Adequate Internal Control; (3) Arfp Symptom Assessment) With 1 Indicator, Namely Symptom Assessment; (4) Red Flags And Opportunities (Prpl) (Mntr) With 2 Indicators, Namely (A) Opportunity Investigation, (B) Determination Of Action; (5) Reporting And Monitoring With 5 Indicators, Namely (A) Internal Parties, (B) External Parties, (C) Compliance With Criteria, (D) Scope, (E) Frequency.

#### **Data Quality Test**

The Normality Test Of The Data Uses The Maximum Likelihood Estimator (Mle). The Criteria Used For The Significance Level = 0.05 Is If The Value Of  $|Z\text{-Score}| < 1.96$  And  $P\text{-Value} > 0.05$  Then The Data Is Declared Normally Distributed. Validity Test Using Pearson Product Moment Correlation If Tcount

Is Greater Than Or Equal To Ttable Then The Instrument Item Is Said To Be Valid.

The Reliability Test Used The Cronbach Alpha (A) Statistic Test. A Variable Is Said To Be Reliable If It Gives A Cronbach Alpha Value  $> 0.60$

### Hypothesis Testing Method

Hypothesis Testing In This Study Uses A Structural Equation Model Or Structural Equation Modeling (Sem) Which Is A Combination Of Path Analysis And Factorial Analysis. Path Analysis Is Used To Determine The Direct And Indirect Effects, While Sem, One Of The Multivariate Techniques, Is Used To Simultaneously Test The Measurement Model Test To Test The Validity And Reliability And To Test The Structural Model. In This Study Using The Software Tool Lisrel V 8.80 (Linear Structural Relationship)

## Results And Discussion

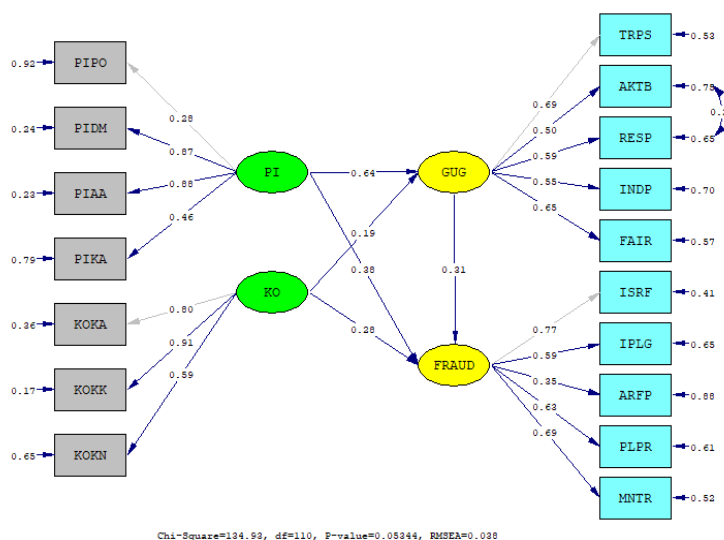
### Data Quality Test Results

From The Results Of The Mle Test, It Shows That Skewness And Kurtosis All Data Have A  $|Z\text{-Score}|$  . Value  $< 1.96$  And P-Value  $> 0.05$  Then All Data Variables Have Been Normally Distributed. The Results Of The Validity Test Calculation, All Variables Have A Value Of R Which Is Greater Than R Table, Which Means That All Instruments Are Valid. For The Reliability Test, All Variables Have Cronbach Alpha  $> 0.60$ , Which Means That All Instruments Are Reliable.

### Hypothesis Test Results

#### Full Model Estimation

At This Stage, The Results Of The Sem Analysis Are Presented In The Form Of A Trajectory Diagram As Follows:



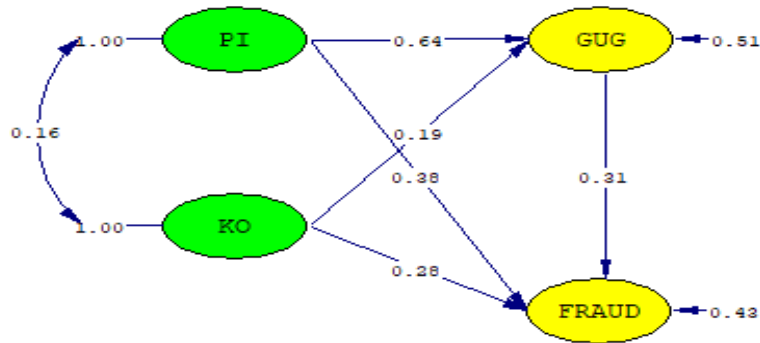
**Figure 2:** Basic (Hybrid) Full Model Trajectory Diagram (In Standardized Solution)

Figure 2 Shows The Magnitude Of The Path Coefficient Between Exogenous And Endogenous Variables In The Full Model. In Sem, Each Latent Variable Usually Has Several Measures Or Observable Variables Or Indicators. Latent Variables With Observed Variables Are Related Through The Measurement Model.

From Figure 2, It Can Be Seen That For The Internal Control Variable, The Most Dominant Dimension Is The Attribute Of The Auditee, And The Least Dominant Is The Organizational Setting. For The Organizational Commitment Variable, The Most Dominant Dimension Is Continuous Commitment And The Least Dominant Is Normative Commitment. For The Good University Governance Variable, The Most Dominant Dimension Is Transparency, And The Least Dominant Is Accountability. For Fraud Variables, The Most Dominant Dimensions Are Sympton Identification And Red Flags, While The Least Dominant Are Sympton Assessment, Red Flags And Opportunities.

**Structural Path Analysis Model**

The Full Path Analysis Of The Model Based On The Results Of The Above Model Testing Is Obtained Structural Model Based On The Estimated Parameter (Coefficient) Model That Can Explain The Relationship Of The Structural Model. The Latent Variable Score Is A Combination Of Scores On Each Dimension In The Second Order Confirmatory Factor Analysis.



Chi-Square=134.93, df=110, P-value=0.05344, RMSEA=0.038

**Figure 3:** Structural Model Path Diagram (In Standardized Solution)

From The Estimation Results Of The Model In Figure 3, The Structural Equations For The Research Variables Can Be Arranged With The Estimated Standard Error (Se) And The T Value, As Follows:

Sub-Structure-I:

Gug = 0.64\*Pi + 0.19\*Ko, Errorvar.= 0.51 , R<sup>2</sup> = 0.49

S.E (0.37) (0.076) (0.024)

T 3.12 2.25 3.63

Sub Structure-Ii:

Fraud = 0.31\*Gug + 0.38\*Pi + 0.28\*Ko, Errorvar.= 0.43 , R<sup>2</sup> = 0.57

S.E (0.14) (0.31) (0.077) (0.019)

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T	2.27	2.32	3.31	4.07
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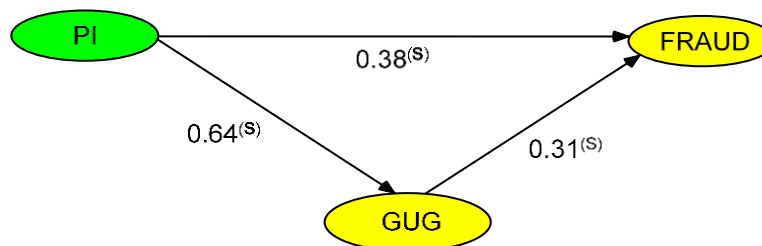
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In The Sub-Structure Equation-I, It Can Be Seen That: (A) The Internal Control Variable (Pi) With A Path Coefficient Of 0.64 And T-Value = 3.12 > 1.97, The Effect On Good University Governance (Gug) Is Positive And Significant. This Can Be Interpreted That The Higher The Value Of Internal Control, The Higher The Value Of Good University Governance. ; (B) Organizational Commitment (Ko) Variable With A Path Coefficient Of 0.19 And T-Value = 2.25 > 1.97, The Effect On Good University Governance (Gug) Is Positive And Significant. This Can Be Interpreted That The Higher The Value Of Organizational Commitment, The Higher The Value Of Good University Governance; (C) The Value Of R2 = 0.49 Means, The Coefficient Of Determination Or The Contribution Of Internal Control And Organizational Commitment In Explaining Good University Governance Is 49.0%, While The Remaining 51.0% Is Influenced By Other Variables Not Examined; (D) Influence On Good University Governance, Internal Control Variable Is More Dominant Than Organizational Commitment.

In The Sub-Structure Equation-Ii, It Can Be Seen That (A) The Internal Control Variable (Pi) With A Path Coefficient Of 0.38 And T-Value = 2.32 > 1.97 Then The Effect On Fraud Is Positive And Significant. This Means That The Higher The Value Of Internal Control Will Increase The Value Of Preventing The Occurrence Of Fraud; (B) Organizational Commitment (Ko) Variable With A Path Coefficient Of 0.28 And T-Value = 3.31 > 1.97 Then The Effect On Fraud Is Positive And Significant. This Means That The Higher The Value Of Organizational Commitment Will Increase The Value Of Fraud; (C) The Good University Governance (Gug) Variable With A Path Coefficient Of 0.31 And T-Value = 2.27 > 1.97 Then The Effect On Fraud Is Positive And Significant. This Means That The Higher The Value Of Good University Governance Will Increase The Value Of Fraud; (D) The Value Of R2 = 0.57 Means The Coefficient Of Determination Or The Contribution Of Internal Control, Organizational Commitment And Good University Governance In Explaining Fraud Is 57.0%, While The Remaining 43.0% Is Influenced By Other Variables Not Examined; (E) The Results Of The Analysis Above Can Be Seen That The Internal Control Variable Dominantly Affects Fraud Compared To Organizational Commitment And Good University Governance.

#### Mediator Analysis

Analysis Of The Influence Of Internal Control (Pi) On Fraud With The Mediation Of Good University Governance(Gug).

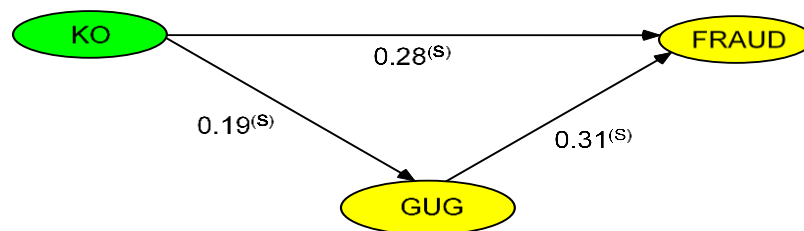


**Figure 4:** Path Diagram Of The Direct Influence Of Pi On Fraud And The Indirect Effect With Gug As Mediation

The Numerical Information From Figure 4 Shows That The Direct Influence Of Pi On Fraud Is Positive At 0.38 And Significant; The Direct Effect Of Pi To Gug Is Positive 0.64 And Significant; The Direct Effect Of Gug To Fraud Is Positive 0.31 And Significant; The Indirect Effect Of Pi To Fraud Through Gug Is  $(0.64 \times 0.31) = 0.1984$  And Significant.;The Total Effect Of Pi To Fraud =  $0.38 + 0.1984 = 0.5784$

From The Data Analysis, It Was Found That Good University Governance (Gug) As A Partial Mediator Of The Influence Of Internal Control (Pi) On Fraud Because The Direct Influence Of Pi On Fraud Is Significant, The Indirect Effect Through Gug Is Also Significant, So That The Influence Of Internal Control On Fraud In Total Becomes Increasingly Big.

Analysis Of The Influence Of Organizational Commitment (Ko) On Fraud With Good University Governance (Gug) Mediation.



**Figure 5:** Path Diagram Of Direct Effect Of Ko To Fraud And Indirect Effect With Gug As Mediation

Based On The Numbers In Figure 5, It Can Be Seen That The Direct Effect Of Ko On Fraud Is 0.28 And Is Significant; The Direct Effect Of Ko To Gug Is Positive 0.19 And Significant; The Direct Effect Of Gug To Fraud Is Positive 0.31 And Significant; The Indirect Effect Of Ko To Fraud Through Gug Is  $(0.19 \times 0.31) = 0.0589$  And Is Significant; The Effect Of Total Knockout To Fraud =  $0.28 + 0.0589 = 0.3389$ .

From The Data Analysis, It Was Found That ,Good University Governance (Gug) As A Partial Mediator Of The Influence Of Internal Control (Pi) On Fraud. Because The Direct Influence Of Pi To Fraud Is Significant, The Indirect Effect Through Gug Is Also Significant, Thus The Influence Of Internal Control On Brand Image In Total Is Getting Bigger.

#### Partial Significance Test (T-Statistical Test)

**Table 1:** Partial Hypothesis Testing Results (T-Test)

Relationship	Path Coefficient	T-Table	T-Count	Decision
H1: Pi → Gug	0,64	1,98	3,12	T-Count > T-Table ; Significant H1 Can't Be Rejected
H2: Ko → Gug	0,19	1,98	2,25	T-Count > T-Table ; Significant H2 Can't Be Rejected
H4: Pi → Fraud	0,38	1,98	2,32	T-Count > T-Table ; Significant H4 Can't Be Rejected
H5: Ko → Fraud	0,28	1,98	3,31	T-Count > T-Table ; Significant

				H5 Can't Be Rejected
H6: Gug → Fraud	0,31	1,98	2,27	T-Count > T-Table ; Significant H6 Can't Be Rejected

Hypothesis Testing Was Carried Out Through The Path Coefficient Significance Test With The T Test At A Real Level Of Alpha  $\alpha = 5\%$ . Table 1 Shows The Significance Of The Results Of The Partial Test Using The Full Model. Testing The Hypothesis That Explains The Causal Relationship In The Sem Model Is Basically Testing The Significance Of The Path Coefficient Or Beta Coefficient.

### Simultaneous Significance Test (F-Statistic Test)

**Table 2:** Test Of Effect On Gug Substructure-I

Exogenous Latent Variables	(R <sup>2</sup> )	T-Table	T-Count	Decision
Pi And Ko (Simultaneous)	0,49	2,68	59,0882	T-Count > T-Table ; Significant H3 Can't Be Rejected

Note: F-Table = 3.04 At  $\alpha=5\%$  And Df: Db1:K=2 ; Db2:N-K-1=126-2-1=123

From Table 2 It Can Be Seen That The F-Count Value Is 59.0882 > F-Table = 2.68; This Means That The Effect Of Internal Control And Organizational Commitment Together On Good University Governance Is Significant With A Coefficient Of Determination Of 49.0%. Based On This, H3 Is Proven.

**Table 3:** Test Of Effect On Fraud Substructure-Ii

Exogenous Latent Variables	(R <sup>2</sup> )	T-Table	T-Count	Decision
Pi,Ko And Gug (Simultaneous)	0,57	2,68	53,9070	T-Count > T-Table ; Significant H7 Can't Be Rejected

Note: F-Table = 3.04 At  $\alpha=5\%$  And Df: Db1:K=3 ; Db2:N-K-1=126-3-1=122

From Table 3, It Can Be Seen That The F-Count Value Is 53.9070 > F-Table = 2.68; This Means That The Influence Of Internal Control, Organizational Commitment And Good University Governance Together On Fraud Is Significant With A Coefficient Of Determination Of 57.0%. Based On This, H7 Is Proven.

### Mediator Significance Test

Based On The Analysis Of The Influence Of Internal Control (Pi) On Fraud With Good University Governance (Gug) Mediation, The Results Obtained: The Direct Effect Of Pi To Gug Is Positive And Significant And The Indirect Effect Of Pi To Fraud Through Gug Is Significant, Then Good University Governance As A Partial Mediator Of The Influence Of Internal Control Against Fraud. Thus The Research Hypothesis H8 Is Proven Or Accepted. The Direct Effect Of Ko To Gug Is Positive And Significant And The Indirect Effect Of Ko To Fraud Through Gug Is Significant, So Good University Governance As A Partial Mediator Of The Effect Of Organizational Commitment On Fraud. Thus The Research Hypothesis H9 Is Proven.

### Conclusion

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Internal Control Has A Positive Effect On Good University Governance. Organizational Commitment Has A Positive Effect On Good University Governance. There Is A Mutual Influence Between Internal Control And Organizational Commitment To Good University Governance. There Is An Influence Of Internal Control On Fraud. Organizational Commitment Has A Positive Effect On Fraud. Good University Governance Has A Positive Effect On Fraud. Internal Control, Organizational Commitment And Good University Governance Together Affect Fraud. The Direct Effect Of Internal Control On Fraud Prevention And The Indirect Effect Of Internal Control On Fraud Through Good University Governance Are Significant. Good University Governance Acts As A Partial Mediator. That Is, With The Existence Of Good University Governance, The Total Influence Of Internal Control On Fraud Prevention Is Getting Bigger. The Direct Effect Of Organizational Commitment On Fraud And The Indirect Effect Of Organizational Commitment On Fraud Through Good University Governance Are Significant. Good University Governance Acts As A Partial Mediator. That Is, With The Existence Of Good University Governance, The Total Influence Of Organizational Commitment On Fraud Is Getting Bigger. Organizational Commitment Which Is A High Level Of Awareness In The Form Of Normative, Affective And Ongoing Commitment To Together With Managers To Achieve Organizational Goals And Supported By The Application Of The Principles Of Good University Governance Is Expected To Be Able To Prevent Fraud.

The Results Of This Study Have Implications, The Existence Of Clear Rules Or Actions Against Parties Who Behave Towards Fraud, So That If An Employee Or Structure Is Found To Commit Fraud, The Institution Will Not Hesitate To Give Sanctions. The High Sense Of Belonging From The Leaders Will Make The Leaders Often Provide Advice And Input In Order To Achieve Goals, When Such A High Sense Of Belonging Arises, Then Someone Will Work Selflessly And Try To Secure Anything For The Institution, As Well As Fraud Can Be Avoided. Another Thing That Is Included In The Reflection Of Symptom Identification Is The Existence Of Positive Communication, A Pattern Of Close Family Relationships Occurs, And Reminding Each Other When Something Goes Wrong, This Prevents When There Are Indications That Lead To Fraud Higher Education Leaders Strongly Agree That Punishment And Reward Are Clearly Defined For All Higher Education Managers, This Can Reduce The Chance Of Fraud, Meaning That The Rules Are Applied Clearly So That It Will Lead To Good Activities. Items From The Commitment Dimension That Are No Less Important Are Giving Employees A Good Understanding That They Have Thoroughly And Fully Understood The Policies And Procedures Established By The Institution. Build Awareness That Financial Statements Must Be Prepared Based On Competent Evidence And It Is Not Justified To Do Window Dressing On Financial Statements. However, This Can Actually Be Built By Improving The Quality Of A More Computerized Accounting System. Universities Are Also Expected To Have A Clearer Monitoring System By Always Comparing The Realization Of Results With The Standard, And Then The Results Of The Comparison Are Analyzed In Depth To Find A Solution. Within The Scope Of Higher Education Management, It Is Necessary To Increase The Role Of The Quality Assurance Unit. Commitment Is Also Related To The Willingness Of The Academic



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Community To Support The Vision And Mission Of The University Which Is Reflected In The Goals And Strategies Of The University, If Organizational Commitment Increases, The Opportunity For Fraud Can Be Avoided.

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Untuk melaksanakan Publikasi dengan menulis Jurnal Ilmiah pada LINGUISTICA ANTVERPIENSIA dengan judul :

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Demikian surat tugas ini dibuat untuk dapat dilaksanakan sebaik-baiknya, atas perhatian dan kerjasamanya diucapkan terimakasih.

Jakarta, 29 Januari 2021  
SEKOLAH TINGGI ILMU EKONOMI Y.A.I,

  
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Ketua