

ISSN 2597-6826 (Online)  
ISSN 2088-5091 (Print)

# JRAK

*Jurnal Riset Akuntansi Kontemporer*



Vol. 14 No. 1 (2022): April Edition



The articles in this issue were influenced by authors from Indonesia. Furthermore, the topics were about Financial Accounting, Auditing and Accounting Information System that were mostly discussed. Kindly read our several articles

DOI: <https://doi.org/10.23969/jrak.v14i1>  
Published: 2022-04-04

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ACREDITATION

SK No. 164/EKPT/2021



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AUTHOR GUIDELINES

AUTHOR FEES

PEER REVIEW PROCESS

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ISSN

Print 2088-5091

Online 2397-6826

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## FRAUD IN ACCOUNTING: SURVEYS ON HOTELS IN BANDUNG



<https://journal.unpas.ac.id/index.php/jrak/index>

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### Article Info

History of Article

Received: 20/12/2021

Revised: 20/2/2022

Published: 25/4/2022

Jurnal Riset Akuntansi Kontemporer

Volume 14, No. 1, April 2022, Page 75-82

ISSN 2088-5091 (Print)

ISSN 2597-6826 (Online)

**Keywords:** fraud; internal audit; internal control; unethical behaviour; sem-pls

### Abstract

This research aims at determining the Accounting fraud that deliberated violation of the law which involved embezzlement, fraud, abuse of trust, etc by making inappropriate financial reports that can mislead decision-makers and link to the undesirable financial frauds. This research was conducted by analyzing and testing the impact of the role of internal audit, the effectiveness of internal control, and unethical behaviour on accounting fraud at several stars hotels in Bandung. The research method used primary data derived from questionnaires and interviews. Furthermore, the data analysis techniques used were Structural Equation Modeling (SEM) and Partial Least Squares (PLS) to test and analyze data. According to the findings of this research, the role of internal audit and unethical behaviour did have an impact on accounting fraud, but the effectiveness of internal control did not.

## INTRODUCTION

Cases of fraud in Indonesian companies have piqued the interest of a variety of parties. Fraud is caused by a variety of factors, including pressure, opportunity, rationality, capability, and arrogance. Fitriyah and Novita (2021) stated that financial statement fraud is influenced by pressure and opportunity. Fraud is the intentional concealment of facts with the intent of convincing someone of a lie/fraud and causing a loss or damage as a result (Louwers et al., 2015).

Accounting and auditing deviations are referred to as misstatements, it is classified into two types, fraud and error (Fauzi, 2013). According to Tunggal (2012), fraud or bookkeeping fraud consisted of fraudulent transactions and fraudulent reports. Fraudulent transactions are defined as the theft of company assets by personal perpetrators, whereas fraudulent reports are defined as errors in reporting committed on purpose on specific financial values to exaggerate the appearance of earnings and deceive shareholders and creditors in reports. The financial report is a description of management's accountability for what it has done with the resources entrusted to it (Prastowo, 2014). Moreover, examples of financial reporting fraud included changing the date or value of invoices, creating counterfeit goods calculation sheets, changing the date of shipping documents, concealing or eliminating the effect of complete transactions from records or documents, recording false customer transactions, and applying accounting policies incorrectly (Singleton et al., 2006).

Fraud can also be committed by management or someone in a trusted position (Tunggal, 2013). Cases of fraud committed by the CEO and/or CFO have a percentage of 89% of the fraud cases involved the chief executive officers and/or the chief financial officers) (Arens et al., 2012). Based on the results of a survey conducted by an institution in the United States, 21.7% of fraud was found in the accounting department (Hery, 2017).

The fraud occurred not only in the business world but also in the hotel industry. Sonny Reince Serang, the Operations Manager of Naka Hotel, reported the front office supervisor at Hotel Naka Kupang, or PT Putra Gemilang Karya Perkasa, to the police for allegedly embezzling Rp 85 million from the company (Serang, 2020). In the other case, Jan Mi (25 y.o) Chief Accounting of Hotel Premiere Pekanbaru discovered data manipulation and payments that were not under the data from the financial statements. The company's loss was estimated to be around Rp. 1,179,039,042 and was conducted by Bambang Sutriano (26 y.o) as Accounting Officer (Accounts Receivable) to PT Sindo Tourist Nirvana (Mi, 2018).

According to Fauzan (2012), the public prosecutor, Deden who worked as the chief accounting officer at the Putri Gunung Lembang hotel, laundered Rp 4.9 billion. Deden was legally and convincingly proven to have committed a crime and embezzled money obtained from hotel funds, which should have been used to pay VAT taxes on hotels and restaurants. Deden's action took place in 2000 and 2011, so the difference in the annual tax he received was quite significant. Deden has entered a bill that is not supposed to be there, and the bill is not owed by the hotel. Allegations of Deden's nefarious actions were revealed by the hotel, which had financial irregularities. Deden used the money for his economic gain, specifically for his rental and travel business. Deden's fraud can be classified as fraud committed by management or someone in a position of trust (Tunggal, 2013).

Tourism development is inextricably linked to the tourism supporting industry, one of which is hotels. One of the tourism industries that operated 24 hours a day in the hotel industry. As a result, hotel financial transactions must be handled with caution. Control and inspection of larger hotels are usually carried out by third parties who have been delegated responsibility by the hotel owner. This is due to the difficulty that hotel owners typically have in controlling and maintaining their hotels (Putra & Utama, 2014). Nita & Supadmi (2019) stated that the service industry, which included the hotel, dining, and bar industries, could lose 5% of its revenue due to fraud.

One of the news that has been in the spotlight was the news regarding the postponement of the IPO of PT Nara Hotel International Tbk (NARA) by the Indonesia Stock Exchange (IDX). Nara Hotel International provided tax advice in the form of hotel management. This was motivated by evidence of fraud in the recording of company assets, as well as complaints of unfair share allotments during the pooling period (Aldin & Fajrian, 2020).

One suggestion for preventing fraud was to improve the reliability of the internal audit department (Agoes, 2013). The same point was made by Zamzami et al., (2018), who stated that preventing and detecting fraud was an important goal of internal audit. Sudirman et al., (2021) in their research on banks, found that companies with effective internal controls (76-100%) could prevent fraud.

According to Hery (2017), an internal audit is an assessment function that is developed freely within an organization with the goal of testing and evaluating activities or activities performed as a form of service for the company or organization. The results of Handayani's research (2009) shown that there was a significant relationship and influence between internal auditors, particularly internal control on fraud. Meanwhile, Saputra's research (2017) revealed that internal audit has a significant negative impact on fraud.

The source of fraud was a lack of internal control. A company's weak internal control could allow for large-scale fraud to occur; on the contrary, the stronger the internal control, the smaller the deficiency (Agoes, 2013). This was also in line with the findings of the ACFE (Association of Certified Fraud Examiners) survey, which concluded that the primary cause of fraud was a lack of internal controls. Internal control is a set of policies and procedures that protect the company's assets from all types of abuse activities, ensure the availability of accurate accounting information in the company, and ensure that all legal regulations or laws, as well as management policies, have been complied with or carried out following the provisions by all employees in the company (Hery, 2014). The research conducted by Rizky & Fitri (2017), it is stated that internal control affected the level of accounting fraud. However, Sulaiman (2016) stated that internal control had an effect on accounting fraud but was not significant. The effectiveness of internal control had a negative and significant effect on accounting tendencies in the studies conducted by Usmar & Nurfadillah (2016), and Nita & Supadmi (2019). In the research conducted by Sholehah et al., (2018), there were research results that stated that internal control has an effect and is significant on accounting fraud.

According to Basalamah (2011), the factors that caused fraud in organizations are ineffectiveness or the absence of ethics/compliance programs. Unethical behaviour is defined as behaviour that is contrary to acceptable social norms and is a wrong or bad action (Soegoto, 2013). Most unethical behaviour, such as fraud



in tax returns and expense reports, is motivated by financial greed and results from selfish behaviour (Arens et al., 2012). Zulkarnain (2013) stated that unethical behaviour had a positive effect on fraud. This was in line with the research conducted by Faisal (2013); Ahriati et al., (2015) and Rizky & Fitri (2017). Different research results were revealed by Wilopo (2008), which stated that unethical behaviour did not significantly affect accounting fraud.

Several researchers investigated the influence of the role of internal audit, the effectiveness of internal control, and unethical behaviour on the tendency of accounting fraud. The results of previous studies had indicated inconsistency in research findings, making this study worth re-examining.

Based on the research background described above, the researcher is interested in determining how much the role of internal audit, the effectiveness of internal control, and unethical behaviour affect accounting fraud. Therefore, this research aims at examining and collecting further empirical evidence on how much the role of internal audit, the effectiveness of internal control, and unethical behaviour affect accounting fraud.

Based on the above framework of thought, the researcher described the conceptual model used as presented in Figure 1.

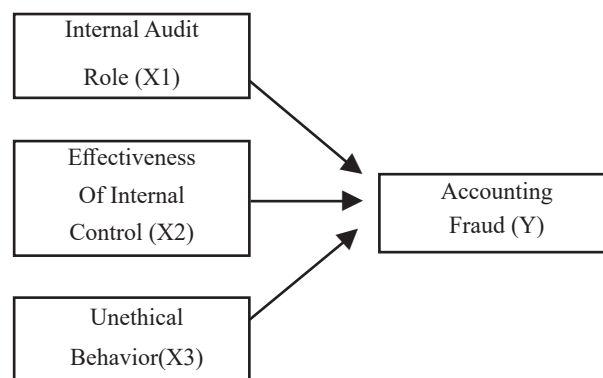


Figure 1. The Research Model

### METHOD

The subject of this research was accounting fraud and the factors that influenced it, such as the role of internal audit, the effectiveness of internal controls, and unethical behaviour. The population was a generalization area consisting of objects or subjects that had certain qualities and characteristics that have been determined by researchers so that they can be studied and concluded (Sugiyono, 2014). In determining the target population, the unit of analysis needed to be considered. The unit of analysis referred to the level of aggregation of the data collected during the subsequent data analysis stage (Sekaran & Bougie, 2016).

The problem in this research was focused on the behaviour of accounting fraud in starts hotels in Bandung. The total population of hotels in Bandung was 118 hotels from 1 star to 5 stars. The number of samples in this research was determined using the power analysis method (Hair et al., 2013). The number of samples collected in this research with a level of = 5% is 38 hotels, with the respondent being an internal auditor. The following table presented the sample obtained by the researcher:

Table 1 Number of Research Samples

Hotel Classification	Percentage	Sample
1 Star	8%	3
2 Star	21%	8
3 Star	36%	14
4 Star	27%	10
5 Star	8%	3
Total	100%	38

Source: Data Processed by Researcher

Data collection and research methods such as questionnaires and interviews were used. The measurement scale used in this research was the ordinal scale. The research instruments for the fraud variable include eight indicators, including noncompliance with accounting principles and influence over decision-makers (Basalamah, 2011). The instruments for the role of internal audit variable include ten indicators: organization status, objectivity, continuing education, experience, information reliability, inspection under the procedure, inspection plan, information evaluation, hardworking behaviour, and enthusiasm for achieving results (Ayu, 2011; Rosnidah, 2018). The instruments of internal control effectiveness are comprised of sixteen instruments, namely effective and efficient operation, compliance with laws and regulations, error-free operation, trustworthiness, integrity, commitment, risk management, risk analysis, segregation of duties, review, information and communication, quality, and design of controls (Riany et al., 2016; Agoes, 2017; Tunggal, 2010). There are four indicators of unethical behaviour: job satisfaction, emotional intelligence, organizational ethics, and management attitude (Chen et al., 2014).

In this research, the data analysis technique used was Structural Equation Modeling (SEM), and Partial Least Squares (PLS) to test and analyze the data. The reasons for using these methods are: 1) The number of samples was 38 hotels, where one of the criteria for using the PLS method was that the number of samples must be less than 100; 2) The indicator model in this study consisted of reflective model indicators and formative model indicators, these are other criteria to be able to use the PLS method. The PLS-SEM consisted of several steps: 1) inner model, 2) outer model (validity and reliability), 3) path diagram reconstruction, 4) convert path diagram to the system of equation, 5) estimation of the inner and outer model, and 6) evaluation of the goodness of fit (Solimon, 2017)

## RESULTS

This section explained the findings of the research conducted on the 38 hotels as described in the previous section. The results of this research are explained using two types of analysis: descriptive analysis and verification analysis. The descriptive analysis results are measured from each indicator owned by each variable, and the verification analysis results are measured by testing the validity, reliability, and hypothesis testing of each indicator as well as the variables owned.

Table 2 Validity Test

Dimension	AVE	Validity
Fraud	0.516	Valid
The Role of Internal Audit	0.548	Valid
The Effectiveness of Internal Control	0.503	Valid
Unethical Behaviour	0.724	Valid

Source: Data Processed by Researcher

Dimensions criteria are said to be valid if the AVE is greater than 5% (Ghozali and Latan, 2015). Based on the table, it can be seen that all variables are above 5%, so all variables are declared valid.

Table 3 Reliability Test

Variable	Cronbach Alpha	Composite Reliability	Reliability
Fraud	0.859	0.892	Reliable
The Role of Internal Audit	0.905	0.922	Reliable
The Effectiveness of Internal Control	0.872	0.899	Reliable
Unethical Behaviour	0.873	0.913	Reliable

Source: Data Processed by Researcher

Dimensions criteria are said to be reliable if the value of the composite variable and Cronbach's alpha is greater than 0.6 (Ghozali and Latan, 2015). As presented in both tables, it can be seen that all variables are above 0.6, so all variables are declared reliable.

The R-square value of the endogenous variables owned was used to evaluate the structural model in this research. Alfa (2017) stated that an R-square value greater than 0.67 indicated that the model used was good; the structural model evaluation was used to determine how much influence the independent latent variable had on the dependent latent variable. The endogenous variable in this research was accounting fraud (Y). furthermore,

the R square variable for accounting fraud (Y) had an R square value of 0.831. This has demonstrated that accounting fraud had a strong predictor model. The results of hypothesis testing are presented in Figure 2 and Table 4:

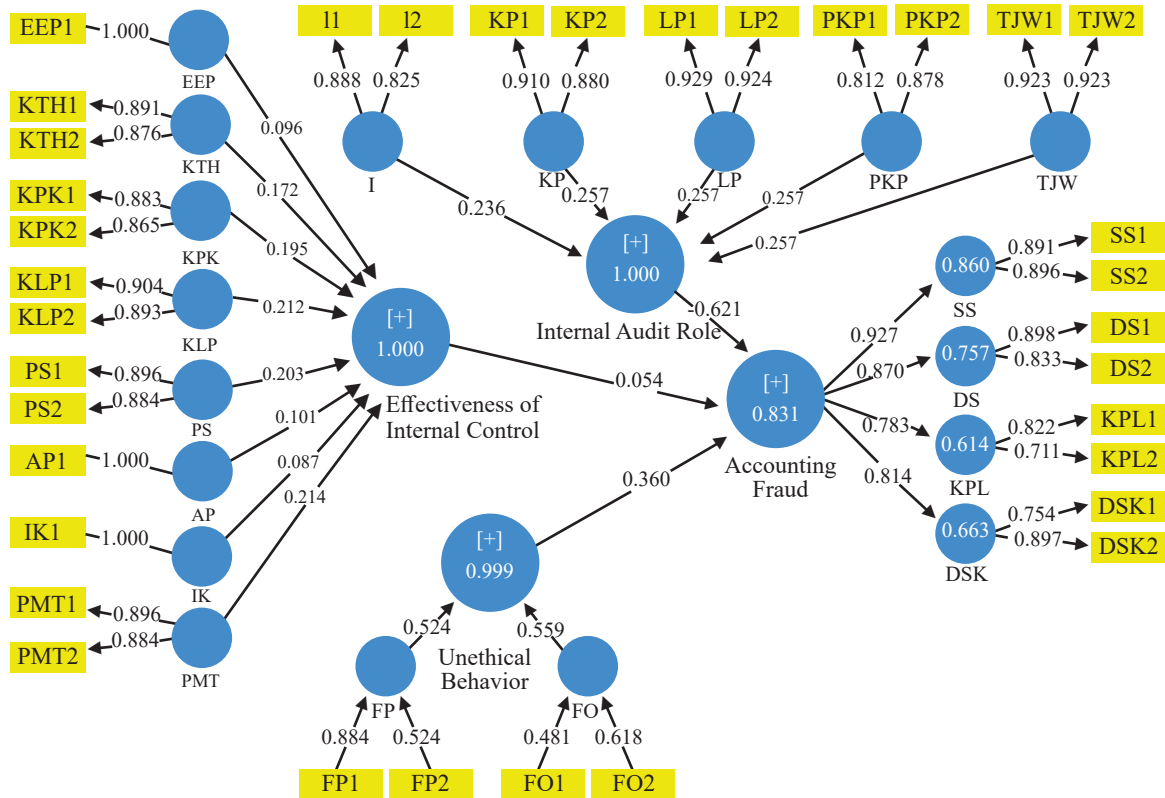


Figure 2 PLS Results

Source: Data Processed by Researcher

Table 4. Statistical Test Results

Relationship Between Variables	Original Sample	T Statistics	Relationship Analysis Results
X1 → Y	-0.621	4.976	Have influence
X2 → Y	0.054	0.0539	Have no influence
X3 → Y	0.360	3.610	Have influence

Source: Data Processed by Researcher

The test statistic used for hypothesis testing of the internal audit role variable (X1) on the accounting fraud variable (Y) is to reject H0 if t count > t table. The statistical test results for the t-count value on the hypothesis test of the internal audit role variable on the accounting fraud variable yielded the number 4.976 > t table (1.995). This shows that H1 in this study is accepted, and the latent variable of internal audit role with its indicators is declared to have a significant effect on the latent variable of accounting fraud.

The test statistic used for hypothesis testing of the internal control effectiveness variable (X2) on the accounting fraud variable (Y) is to reject H0 if t count > t table. Statistical tests for the t-count value on the hypothesis test of the effectiveness of internal control on accounting fraud variables yield the number 0.539 < t table (1.995). As a result, H1 is rejected in this study, and the latent variable of the role of internal audit with its indicators is declared to have no significant effect on the latent variable of accounting fraud.

The test statistic used for hypothesis testing of the unethical behaviour variable (X3) on the accounting fraud variable (Y) was to reject H0 if t count > t table. The statistical test resulted in the number 3.610 > t table for the t-count value on the hypothesis test of the unethical behaviour variable on the accounting fraud variable

(1.995). This showed that H1 in this research was accepted, and the latent variable of unethical behaviour with its indicators was declared to have a significant positive effect on the latent variable of accounting fraud.

## DISCUSSION

According to statistical evidence, the role of internal audit had a significant negative impact on accounting fraud in five-star hotels in Bandung. This meant that the weaker the role of internal audit in a hotel, the higher the level of accounting fraud would be, and vice versa, the stronger the role of internal audit, the lower the level of accounting fraud would be. The results of this research supported previous research conducted by Saputra (2017) and Handayani (2009) which found that internal audits had a significant impact on accounting fraud.

This statement was also supported by theory, which stated that internal auditing was a method for disclosing the occurrence of fraud (Basalamah, 2011). Another theory contended that the focus of internal audit on preventing and detecting fraud was an important goal, as it could assist management in making decisions (Zamzami et al., 2018).

This research demonstrated once again that the role of internal audit had an impact on accounting fraud. Some of the causes that could cause the role of internal audit to harm accounting fraud which are respondents or hotel internal auditors who were less capable of providing advice and recommendations of a finding or deviation. Another reason was that some respondents worked multiple jobs, such as those who worked in sales, marketing, financial statement preparation, etc. This demonstrated that these respondents were not as objective as internal auditors should be.

Meanwhile, the next statistical test results showed that the effectiveness of internal control had no significant effect on accounting fraud in five-star hotels in Bandung. The results of this research supported previous research conducted by Wilopo (2008), and Setiawan (2018), which found that the effectiveness of internal controls did not affect accounting fraud.

Several factors contributed to this situation, such as the poor implementation of internal control in five-star hotels in Bandung. The chief accounting of Premiere Hotel Pekanbaru, Jan Mi (25 y.o) discovered data manipulation and improper payments carried out by Bambang Sutriano (26 y.o) as Accounting Officer (Account Receivable) at PT Sindo Tourist Nirvana. Bambang Sutriano was suspected of embezzling company funds and failing to fulfil a promise to return the funds (Mi, 2018).

The findings of this research statistical test showed that unethical behaviour had a significant positive effect on accounting fraud. The findings of this study were not only to support previous research but also various theories proposed by experts in the past. The results of this research supported the statements of (Rizky and Fitri 2017; Ahriati et al., 2015; Wilopo, 2008; Faisal, 2013; Zulkarnain 2013) that unethical behaviour contributed to accounting fraud. This statement was also supported by the theory that ineffectiveness and the absence of ethics/compliance programs were the main factors that contributed to fraud in organizations (Basalamah, 2011).

## CONCLUSION

The role of internal audit and unethical behaviour is stated to affect accounting fraud. This is consistent with the discovery of a case in which the chief accountant at the Putri Gunung Lembang hotel committed money laundering. The money laundering was done for his personal gain, particularly for his rental and travel business, the fraud can be classified as unethical behaviour. Internal control effectiveness is declared to not affect accounting fraud. A former hotel supervisor on Jalan Gajah Mada Bandung who committed fraud and embezzled money was the phenomenon that involved internal control. The embezzlement of money occurred because the perpetrators of the fraud gained access to the financial system. Such fraud is classified as fraud caused by a lack of internal control in the company's financial system.

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