Digital Innovation : International Journal of Management

E-ISSN: 3047-9053
P-ISSN: 3047-9681

(Research/Review) Article

The Effect of Internal Control System, Financial Pressure, and Organizational Culture on the Tendency of Financial Statement Fraud

Ni Kadek Dwi Anggreni [1]*, I Gde Ary Wirajaya [2]

[1-2] Fakultas Ekonomi dan Bisnis, Universitas Udayana, Indonesia
* Correspondenting Author: anggrenidwi35@gmail.com [1]

Abstract: Fraud is an unlawful act characterized by intentional misconduct, malicious intent, manipulation, concealment, and abuse of trust, deliberately committed by individuals or groups to gain personal benefits. Financial statement fraud can result from various factors such as weak internal control systems, financial pressures, and organizational culture. This study focuses on understanding the factors influencing the occurrence of financial statement fraud in rural banks (BPR) in Denpasar City. A total of 204 respondents from 22 BPRs were selected using purposive sampling. The study reveals that internal control systems do not have a significant effect on the tendency to commit financial statement fraud. However, financial pressure was found to have a positive and significant impact on the likelihood of financial statement fraud, suggesting that employees or management under financial strain may resort to fraudulent activities. On the other hand, organizational culture, characterized by ethical practices and strong values, showed a negative and significant effect, indicating that a strong ethical culture helps reduce fraudulent behavior in BPR.

Keywords: BPR; Financial Pressure; Financial Statement Fraud; Internal Control System; Organizational Culture

Received: September 09, 2025
Revised: September 23, 2025
Accepted: October 13, 2025
Online Available: October 16, 2025
Curr. Ver.: October 16, 2025

1. Introduction

Financial statement fraud is a deliberate manipulative act committed against financial reports with the intention of misleading information users (Akbar, 2022). This practice has serious implications for public trust, particularly in the banking sector, where trust serves as a fundamental asset in maintaining financial stability (Nasution et al., 2024; Putera, 2020). In Indonesia, cases of fraud in Rural Banks (BPR) have drawn significant attention after several institutions in Bali—such as PT BPR Sewu Bali, PT BPR Suryajaya Ubud, and PT BPR Bali Artha Anugrah—had their operating licenses revoked by the Financial Services Authority (OJK) due to fraudulent practices, including the issuance of hundreds of fictitious loans worth hundreds of billions of rupiah, resulting in substantial losses to both the institutions and the public (OJK, 2024; DetikBali). This phenomenon reflects the weakness of internal control systems and the decline in financial ethics, which in turn undermines customer confidence, slows investment growth, and disrupts local economic development. As financial institutions that play a vital role in supporting small and medium-sized enterprises and regional economic growth, BPRs must strengthen governance and internal supervision to continue functioning effectively as key drivers of Bali's economy, grounded in transparency, accountability, and integrity.

Previous research on fraud tendencies states that fraud is an illegal act intentionally committed by individuals whether management, governance authorities, employees, or third parties to act unethically and conceal the truth, thereby harming others for personal gain (Ayu Agustina, 2024). Personal gains derived from fraud may result from asset misappropriation, financial statement falsification, or corruption (Erika, 2022; Oktavia, 2023; Yuliantari, 2023; Ayu Agustina, 2024). Corruption occurs due to several contributing factors.

The factors influencing fraud include internal control systems, rule compliance, compensation alignment, individual morality, leadership style, love of money, financial pressure, organizational culture, whistleblowing systems, religiosity, organizational commitment, good corporate governance, Machiavellian traits, and locus of control, as identified in previous studies (Nugroho, 2022; Rosa Lyana & Sujana, 2021; Fauzia et al., 2023; Eka Putra & Latrini, 2018; Ayu Agustina, 2024; Dewi & Suardana, 2022; Adyaksana & Sufitri, 2022; Swandewi, 2023; Fade et al., 2022). However, research by Yuliantari (2023), Kadek et al. (2023), and Dewi & Suardana (2022) shows that the most influential factors driving fraud tendencies are internal control systems, financial pressure, and organizational culture.

An internal control system is a process implemented to ensure reliable financial reporting, regulatory compliance, and operational effectiveness and efficiency (Wulandhari, 2023). Inadequate internal control can be a major factor contributing to fraud in financial institutions, including BPRs. Over the past five years, BPRs have contributed to the bankruptcy of dozens of banks, with evidence showing that at least 30 BPRs were liquidated due to fraud (Bisnis.com, 2023). This indicates the need to strengthen internal control systems and compliance with standard operating procedures.

According to the Fraud Triangle Theory, fraud occurs due to opportunities. Opportunities arise when internal controls are weak, management oversight is insufficient, and mechanisms to prevent and detect fraud are lacking (Fouziah, 2022). Opportunities allow companies to manipulate financial statements. When internal control is weak or ineffective, individuals within the organization can exploit vulnerabilities to commit fraud (Kurniawan & Purwati, 2021).

Ineffective internal control systems increase the risk of abuse of power and information manipulation. Accurate information is essential for companies to make informed decisions and optimize operational performance. Weak controls and inadequate oversight create opportunities for employees to commit fraud. Research by Ayu Agustina et al. (2024), Gilang Premana (2023), and Putu et al. (2022) found that internal control has a negative effect on fraud tendencies. However, Astuti and Indriasih (2024) reported that internal control positively affects fraud tendencies. Besides internal control, another influencing factor is financial pressure.

Financial pressure refers to economic stressors that drive individuals to commit fraud (Wulandhari et al., 2023). Fraud often reflects greed and the desire to accumulate excessive wealth (Meiryani et al., 2019). Various elements, including financial pressure, often contribute to fraudulent practices in financial institutions such as BPRs. Fraud may manifest in many forms, including data manipulation, abuse of power, and information falsification (Krisniawan et al., 2023). Information falsification may occur when individuals feel financial pressure and attempt to resolve their situation through unethical means.

According to the Fraud Triangle Theory, fraud is also driven by pressure. Pressure arises when individuals or management face financial distress, such as declining revenue, rising debt, or the need to meet high performance targets, prompting them to resort to quick solutions. As stated in SAS No. 99, four indicators reflect such pressure: financial stability, financial targets, personal financial needs, and external pressure (Ali Taslim, 2024).

Financial pressure can be classified into financial and non-financial aspects. Financial pressure is often influenced by lifestyle demands, while non-financial pressure arises from a desire to conceal poor performance. Research by Dewi and Suardana (2022), Wulandhari et al. (2023), and Suryandari (2019) shows that financial pressure has a positive effect on fraud tendencies. However, Antonio Hormati (2019) found that financial pressure does not significantly affect fraud tendencies. Another factor that also influences fraud tendencies is organizational culture.

Organizational culture can be defined as a membership system that differentiates one organization from another. It has a significant impact on the likelihood of financial fraud within an institution. In BPRs, weak organizational culture and lack of supervision can lead to financial fraud. A weak culture increases the risk of financial mismanagement, as individuals may feel unbound by ethical values (Ginting et al., 2024).

According to the Fraud Triangle Theory, fraud is also influenced by rationalization. In this study, rationalization is explained through the organizational culture variable. Organizational culture is a system of beliefs and values that guides members' behavior, shaping their level of commitment to performing their tasks effectively (Nurjanah & Setiawan, 2021). A positive environment that emphasizes ethics and effective communication can help prevent fraud. Conversely, a negative culture characterized by poor supervision and unclear policies can foster fraudulent behavior among employees.

Fraudulent behavior among employees indicates that a weak organizational culture increases the likelihood of financial mismanagement, as individuals feel less bound by ethical standards (Ginting et al., 2024). Studies by Latrini and Budiasih (2023), Nurjanah and Setiawan (2021), and Erika (2022) concluded that organizational culture negatively affects fraud tendencies. However, Septiani et al. (2023) reported a significant positive effect of organizational culture on fraud tendencies.

Previous studies on fraud disclosure have yielded inconsistent results, making this topic still relevant for further investigation. Additionally, each research context has unique characteristics, including methods, parties involved, obstacles faced, authorities, and the specific focus on variables such as internal control systems, financial pressure, and organizational culture in their effect on fraud tendencies in BPRs a topic that has not been extensively studied.

Based on the above background, this study aims to further examine the topic through research entitled: "The Effect of Internal Control, Financial Pressure, and Organizational Culture on Fraud Tendencies.".

2. Materials and Method

This study employs a quantitative research design with a causal approach, aiming to explain the effect of independent variables on the dependent variable. The independent variables in this research consist of internal control systems, financial pressure, and organizational culture, while the dependent variable is the tendency of fraud. The research instrument is a questionnaire with a five-point Likert scale distributed to respondents who meet specific criteria, namely female employees of Rural Banks (BPR) in Denpasar City who have worked for at least one year and hold positions in the internal audit, accounting, teller, compliance, or credit divisions. The selection of a quantitative method is based on its ability to measure phenomena objectively through numerical data that can be statistically analyzed (Sugiyono, 2019; Ghozali, 2018).

The population in this study consists of all female employees of BPR in Denpasar City, estimated to be 419 individuals. The sample size was determined using the Slovin formula with a 5% margin of error, resulting in 204 respondents. The sampling technique used was purposive sampling, considering that only respondents who met certain criteria relevant to the study were selected. The data used are primary data obtained directly through an online questionnaire (Google Form), while the measurement of the instrument was conducted through validity and reliability tests to ensure the quality of the data used in the study (Sugiyono, 2023; Marciano et al., 2021).

The data analysis technique was carried out using descriptive statistics and the Partial Least Square (PLS) approach. Descriptive statistics were used to provide an initial overview of the respondents' characteristics and the distribution of responses for each variable, while PLS was used to examine the relationships among variables through the evaluation of the outer model and inner model. The outer model includes validity and reliability testing, whereas the inner model is used to assess the strength of the structural model through the R-square value and to test hypotheses using the bootstrapping method. This research model is expected to explain the extent to which internal control systems, financial pressure, and organizational culture affect the tendency of fraud in BPR Denpasar City and to contribute to strengthening the governance of financial organizations (Oktavia et al., 2023; Adyaksana & Sufitri, 2022).

3. Results and Discussion

Research Instrument Test Results

A research instrument is a tool used to measure phenomena, whether natural or social, that are the focus of a study (Sugiyono, 2024:166). The instrument plays an important role in bridging theoretical concepts with empirical data, so the quality of the instrument directly affects the accuracy and credibility of the research results. The aspects of validity and reliability must be the main focus in the use of a research instrument. Validity refers to the extent to which an instrument can measure what it is supposed to measure, while reliability refers to the consistency of measurement results when conducted repeatedly under similar conditions. A valid and reliable instrument will produce objective and stable data that can serve as a strong basis for decision-making or problem-solving based on research results.

Validity Test

The validity test is conducted to determine the extent to which the measurement of variables truly reflects what the researcher intends to measure, and whether the differences found using the measurement tool reflect actual differences among respondents from a given population. Validity is related to the accuracy of using indicators to explain the meaning of the concept being studied. This research uses construct validity testing, which is the process of testing instruments on a sample drawn from the population. The technique for measuring questionnaire validity is by calculating the correlation among data. If the correlation is greater than 0.30, the indicator is considered valid. Conversely, if the correlation of the question item is below 0.30, the question item is considered invalid (Sugiyono, 2024:198). Table 1 presents the results of the validity test of the research instrument.

Table 1. Validity Test Results.

Variables	Indicator	Loading Factor	Information
Internal Control	**X1.1**	0.946	Valid
	X1.2	0.766	Valid
	X1.3	0.931	Valid
	X1.4	0.891	Valid
	X1.5	0.873	Valid
	X1.6	0.927	Valid
	X1.7	0.833	Valid
	X1.8	0.947	Valid
	X1.9	0.935	Valid
	X1.10	0.938	Valid
Financial Pressure	**X2.1**	0.789	Valid
	X2.2	0.973	Valid
	X2.3	0.972	Valid
Organizational culture	**X3.1**	0.955	Valid
	X3.2	0.922	Valid
	X3.3	0.970	Valid
	X3.4	0.990	Valid
	X3.5	0.974	Valid
	X3.6	0.987	Valid
Financial Statement Fraud	**Y.1**	0.955	Valid
	Y.2	0.910	Valid
	Y.3	0.929	Valid
	Y.4	0.841	Valid
	Y.5	0.953	Valid
	Y.6	0.984	Valid
	Y.7	0.959	Valid
	Y.8	0.904	Valid

Source: Processed Primary Data, 2025

The test results in Table 1 show that all research instruments used to measure internal control (X1), financial pressure (X2), organizational culture (X3), and the tendency of financial statement fraud (Y) have loading factor values for all question items greater than 0.30. This indicates that the statements used in the research instrument are valid and suitable for use in this study.

Reliability Test

Reliability testing is conducted to determine whether a research instrument produces consistent results (Sugiyono, 2024:230). A questionnaire is considered reliable if a respondent’s answers to the statements remain consistent or stable over time (Ghozali, 2021:61). In this study, the reliability value is indicated by the Cronbach’s Alpha score, where a score above 0.7 indicates that the instrument is reliable (Ghozali, 2023:98). The results of the reliability test of the research instruments are presented in Table 2.

Table 2. Reliability Test Results.

Variables	Cronbach's Alpha	Information
Internal Control (X1)	0.974	Reliable
Financial Pressure (X2)	0.903	Reliable
Organizational Culture (X3)	0.986	Reliable
Financial Statement Fraud (Y)	0.976	Reliable

Source: Processed Primary Data, 2025

Table 2 shows the reliability test results for each variable: internal control at 0.974, financial pressure at 0.903, organizational culture at 0.986, and financial statement fraud at

0.976. Since all Cronbach's Alpha values are above 0.70, it can be concluded that all instruments meet the reliability criteria.

Outer Model Evaluation

The outer model is the evaluation stage used to assess whether a model has an adequate level of validity and reliability. The validity test ensures that the research instrument accurately measures the construct or variable intended to be studied, so that the data obtained truly represent the phenomenon being measured. The reliability test, on the other hand, measures the consistency of the measuring instrument. The outer model in SmartPLS can be evaluated by examining the results of Convergent Validity, Discriminant Validity, and Composite Reliability tests. The results of the outer model evaluation in this study are presented as follows:

Convergent Validity

Convergent validity in a measurement model functions to ensure that each statement or indicator used within a variable can be properly understood and interpreted according to the researcher's intended meaning. In other words, this test assesses the extent to which indicators within a construct are able to consistently represent the same concept. Convergent validity is measured by examining the level of correlation between the scores of each indicator and the total score of the variable. The higher the correlation, the better the level of convergent validity of the research instrument. An indicator is considered valid if it has an AVE value above 0.5. Convergent validity can also be assessed through the loading factor value, where an indicator is considered convergently valid if its outer loading is ≥ 0.7 (Ghozali, 2023:98)

Table 3. Ave Value.

Variables	Average Variance Extracted (AVE)
Internal Control (X1)	0.811
Financial Pressure (X2)	0.838
Organizational Culture (X3)	0.986
Financial Statement Fraud (Y)	0.934

Source: Processed Primary Data, 2025

Based on Table 3, the internal control variable has an AVE value of 0.811, the financial pressure variable has an AVE value of 0.838, the organizational culture variable has an AVE value of 0.986, and the financial statement fraud variable has an AVE value of 0.934. Thus, based on the AVE values, all variables meet the convergent validity criteria. It can be concluded that all variables have AVE values above 0.5.

Table 4. Outer Loading Results.

	Organizational culture	**Financial Statement Fraud**	**Internal Control**	**Financial Pressure**
X1.1			0.946	
X1.10			0.938	
X1.2			0.766	
X1.3			0.931	
X1.4			0.891	
X1.5			0.873	
X1.6			0.927	
X1.7			0.833	
X1.8			0.947	
X1.9			0.935	
X2.1				0.789
X2.2				0.973
X2.3				0.972
X3.1	0.955			
X3.2	0.922			
X3.3	0.970			
X3.4	0.990			
X3.5	0.974			
X3.6	0.987			
Y.1		0.910		
Y.2		0.929		
Y.3		0.841		
Y.4		0.953		
Y.5		0.984		

	Organizational culture	Financial Statement Fraud	Internal Control	Financial Pressure
Y.6		0.959		
Y.7		0.904		
Y.8		0.920		

Source: Processed Primary Data, 2025

Based on Table 4, all indicators show that the outer model meets the convergent validity criteria, as all loading factor values exceed 0.7, indicating validity. For the internal control variable, indicator X1.8 has the highest loading value at 0.947. For the financial pressure variable, indicator X2.2 has the highest value at 0.973. For the organizational culture variable, indicator X3.4 has the highest value at 0.990. For the financial statement fraud variable, indicator Y.5 has the highest value at 0.984. Therefore, it can be concluded that the results of the measurement meet the requirements of convergent validity.

Discriminant Validity

Discriminant validity in a measurement model with reflective indicators is assessed based on the cross-loading values. If the cross-loading value of an indicator is the highest for the construct it reflects, then the indicator is considered valid as a reflection of its construct (Ghozali, 2023: 99).

Table 5. Cross Loading.

	Organizational culture	Financial Statement Fraud	Internal Control	Financial Pressure
X1.1	0.830	-0.310	0.946	-0.276
X1.10	0.691	-0.235	0.938	-0.282
X1.2	0.474	-0.166	0.766	-0.167
X1.3	0.678	-0.275	0.931	-0.320
X1.4	0.765	-0.283	0.891	-0.254
X1.5	0.640	-0.298	0.873	-0.250
X1.6	0.768	-0.336	0.927	-0.307
X1.7	0.641	-0.260	0.833	-0.236
X1.8	0.684	-0.258	0.947	-0.307
X1.9	0.794	-0.316	0.935	-0.287
X2.1	-0.273	0.449	-0.275	0.789
X2.2	-0.287	0.772	-0.297	0.973
X2.3	-0.251	0.725	-0.268	0.972
X3.1	0.955	-0.352	0.735	-0.309
X3.2	0.922	-0.323	0.839	-0.299
X3.3	0.970	-0.285	0.729	-0.244
X3.4	0.990	-0.328	0.756	-0.289
X3.5	0.974	-0.292	0.726	-0.252
X3.6	0.987	-0.321	0.759	-0.282
Y.1	-0.270	0.910	-0.268	0.671
Y.2	-0.269	0.929	-0.252	0.644
Y.3	-0.203	0.841	-0.200	0.535
Y.4	-0.368	0.953	-0.325	0.687
Y.5	-0.341	0.984	-0.319	0.761
Y.6	-0.334	0.959	-0.300	0.690
Y.7	-0.302	0.904	-0.323	0.640
Y.8	-0.325	0.920	-0.295	0.751

Source: Processed Primary Data, 2025

Based on Table 5, each variable internal control (X1), financial pressure (X2), organizational culture (X3), and financial statement fraud (Y) has indicator cross-loading values that are higher for their respective constructs than for other constructs. This indicates that each indicator accurately represents the variable it measures. Therefore, these results confirm that the research model meets the criteria for good discriminant validity.

Composite Validity

The reliability test results show that all variables—namely internal control (0.977), financial pressure (0.939), organizational culture (0.988), and financial statement fraud (0.980)—have Composite Reliability values above 0.70, indicating good internal consistency and meeting the reliability criteria (Ghozali, 2023:98).

Table 6. Composite Reliability.

Variables	**Composite Reliability**
Internal Control (X1)	0.977
Financial Pressure (X2)	0.939
Organizational Culture (X3)	0.988
Financial Statement Fraud (Y)	0.980

Source: Processed Primary Data, 2025

Based on Table 7, the R-square value for the financial statement fraud variable is 0.550. This result can be interpreted to mean that 55% of the variance in the financial statement fraud construct is explained by the internal control, financial pressure, and organizational culture variables, while 45% is explained by variables outside the model.

Hypothesis Testing (Bootstrapping)

The results of the hypothesis testing for the factors affecting the tendency of financial statement fraud are presented in Table 8.

Table 8. Estimation Results and P-Values.

	R-square	**R-square adjusted**
Financial Statement _Fraud	0.550	0.543

Source: Processed Primary Data, 2025

Hypothesis testing using the PLS method was conducted by applying simulations to each hypothesized relationship, in which the bootstrapping method was performed on the sample. Bootstrapping is also used to minimize the issue of non-normality in the research data. In this study, the alpha level was set at 5%. Table 8 shows that there are two relationships with p-values below 0.05, namely the effect of financial pressure on the tendency of financial statement fraud and the effect of organizational culture on the tendency of financial statement fraud. Meanwhile, there is one relationship with a p-value above 0.05, namely the effect of internal control on the tendency of financial statement fraud. The description of hypothesis testing in this study is as follows:

a. The Effect of Internal Control on the Tendency of Financial Statement Fraud
The results of the first hypothesis testing show that internal control has a negative and insignificant effect on the tendency of financial statement fraud. This is evident from the estimated coefficient value of -0.126 with a P-value of 0.97. Thus, internal control does not have an effect on a person's tendency to commit financial statement fraud. The results of the hypothesis testing indicate that Hypothesis 1 is rejected.

b. The Effect of Financial Pressure on the Tendency of Financial Statement Fraud
The results of the second hypothesis testing show that financial pressure has a positive and significant effect on the tendency of financial statement fraud. This is evident from the estimated coefficient value of 0.694 with a P-value of 0.000. Thus, the higher the financial pressure, the greater the tendency for a person to commit financial statement fraud. The results of the hypothesis testing indicate that Hypothesis 2 is accepted.

c. The Effect of Organizational Culture on the Tendency of Financial Statement Fraud
The results of the third hypothesis testing show that organizational culture has a negative and significant effect on the tendency of financial statement fraud. This is evident from the estimated coefficient value of -0.126 with a P-value of 0.049. Thus, the stronger the organizational culture, the lower the tendency for a person to commit financial statement fraud. The results of the hypothesis testing indicate that Hypothesis 3 is accepted.

Discussion

The Effect of Internal Control on the Tendency of Financial Statement Fraud

The analysis results indicate that internal control has no significant effect on the tendency of financial statement fraud among employees of Rural Banks (BPR) in Denpasar City, suggesting that the internal control systems implemented have not been effective in preventing fraudulent financial reporting. This condition arises because internal controls are often treated as a mere formality, lack continuous supervision, or are not supported by a strong culture of integrity within the workplace. These findings are consistent with previous studies (Rahmayani & Rahmawati, 2017; Andiko et al., 2019; Akhyaar et al., 2022; Wahyuni & Hayati, 2022; Miranda et al., 2023; Andrianto, 2020), which also found that internal control has no significant influence on the likelihood of fraud occurrence. Moreover, this result does not support the fraud triangle theory, which posits opportunity as a key driver of fraud, as fraudulent acts can still occur regardless of whether the control system is strong or weak

(Pratopo & Wuryani, 2023). Interestingly, this study also reveals that women's high level of compliance and ethical awareness tends to deter them from engaging in financial statement manipulation, not due to the strength of internal control systems, but rather because of moral values, personal integrity, and social responsibility consistent with the gender ethics theory.

The Effect of Financial Pressure on the Tendency of Financial Statement Fraud

The analysis results show that financial pressure has a negative and significant effect on the tendency of financial statement fraud, indicating that the higher the pressure experienced by an individual, the greater the potential for fraudulent financial reporting. Financial pressure reflects an economic hardship condition that drives individuals to fulfill needs or lifestyles in an unreasonable manner and often serves as a primary trigger for fraudulent acts, as explained by the fraud triangle theory (Dewi & Suardana, 2022; Steven & Meiden, 2020). This finding is consistent with previous studies (Wibowo, 2024; Kurniawati & Sarwono, 2024; Suprapta, 2021; Nurwahyuni, 2024), which indicate that financial pressure is a dominant factor influencing individuals to engage in unethical financial behavior. In the context of gender, women often experience dual pressures stemming from job demands and household responsibilities (Khayati et al., 2025), which may create rationalized motivations to manipulate financial reports in order to maintain economic stability or job security. Therefore, management policies that focus on managing work-related stress, providing psychological support, and strengthening a culture of integrity are crucial to prevent financial pressure from becoming a trigger for financial statement fraud.

The Effect of Organizational Culture on the Tendency of Financial Statement Fraud

The analysis results indicate that organizational culture has a negative and significant effect on the tendency of financial statement fraud, meaning that the stronger the organizational culture, the lower the likelihood of fraud occurring in Rural Banks (BPR) throughout Denpasar City (Rachman & Dyahrini, 2021). An organizational culture that upholds honesty, transparency, and integrity prevents individuals from rationalizing fraudulent actions and strengthens internal control mechanisms (Devi, 2022; Yuliantari, 2023). Women, who tend to be more compliant with social norms and cautious in decision-making, are more likely to internalize organizational ethical values, thereby playing a crucial role in maintaining ethical behavior in the workplace. In line with the fraud triangle theory, a healthy organizational culture fosters a sense of belonging and pride within the organization, ultimately reducing the likelihood of fraudulent behavior (Putu et al., 2022).

4. Conclusion

Based on the analysis and discussion in the previous chapter, the following conclusions can be drawn: (1) The internal control variable has no effect on the tendency of financial statement fraud among BPRs in Denpasar City. (2) The financial pressure variable has a positive and significant effect on the tendency of financial statement fraud among BPRs in Denpasar City. (3) The organizational culture variable has a negative and significant effect on the tendency of financial statement fraud among BPRs in Denpasar City.

References

Abdullah, M. W., Hanafie, H., & Bayan, A. Y. M. (2023). Internal governance and fraud prevention system: The potentiality of the spiritual quotient. *Journal of Governance and Regulation*, 12(4), 50-59. https://doi.org/10.22495/jgrv12i4art5

Adiko, R. G., Astuty, W., & Hafsah, H. (2019). Pengaruh pengendalian intern, etika auditor, dan good corporate governance terhadap pencegahan fraud PT. Inalum. *Jurnal Akuntansi dan Keuangan Kontemporer (JAKK)*, 2(1), 52-68.

Adyaksana, R. I., & Sufitri, L. N. (2022). Pengaruh moralitas individu, budaya organisasi, dan pengendalian internal terhadap kecurangan akuntansi. *Akmenika: Jurnal Akuntansi dan Manajemen*, 19(2), 657-662. https://doi.org/10.31316/akmenika.v19i2.3720

Akbar, R. N. (2022). Financial statement analysis of fraud with hexagon theory fraud approach. *Jurnal Akuntansi, Perpajakan, dan Auditing*, 3(1), 137-161. https://doi.org/10.21009/japa.0301.09

Akhyaar, K., Purwantini, A. H., Afif, N., & Prasetya, W. A. (2022). Pengaruh kepatuhan pelaporan keuangan, sistem pengendalian internal dan whistleblowing system terhadap pencegahan fraud pengelolaan dana desa. *Jurnal KRISNA: Kumpulan Riset Akuntansi*, 13(2), 202-217. https://doi.org/10.22225/kr.13.2.2022.202-217

Alemu, A., Woltamo, T., & Abuto, A. (2022). Determinants of women participation in income generating activities: Evidence from Ethiopia. *Journal of Innovation and Entrepreneurship*. https://doi.org/10.1186/s13731-022-00260-1

Ali Taslim, F. (2024). Pengaruh stabilitas keuangan, target keuangan, dan tekanan eksternal terhadap kecurangan laporan keuangan. *Jurnal Ekonomi Pembangunan Unkhair*, 15(2). https://doi.org/10.54066/jrea-itb.v2i3.2375

Andrianto, A. (2020). Pengaruh pengendalian internal, ketaatan aturan akuntansi, asimetri informasi dan integritas terhadap kecurangan akuntansi (Studi empiris pada OPD Kabupaten Kebumen) (Doctoral dissertation, Universitas Muhammadiyah Magelang).

Antonio Hormati, G. (2019). Pengaruh tekanan, kesempatan, rasionalisasi dan kemampuan terhadap kecenderungan aparatur sipil negara dalam melakukan kecurangan akuntansi. *Jurnal Ilmiah Akuntansi dan Humanika*, 9(2). www.otabuan.co

Astuti, D. P., & Indriasih, D. (2024). Pengaruh sistem pengendalian internal, whistleblowing system, dan kesesuaian kompensasi terhadap kecenderungan kecurangan pengelolaan dana BOS sekolah dasar. *Permana: Jurnal Perpajakan, Manajemen, dan Akuntansi*, 16(2), 174-205. https://doi.org/10.24905/permana.v16i2.458

Ayu Agustina, D., & Yenni Latrini, M. (2024). Pengaruh pengendalian internal, ketaatan aturan akuntansi, dan kompetensi terhadap kecenderungan kecurangan pada BPR se-Kabupaten Gianyar. *E-Jurnal Ekonomi dan Bisnis Universitas Udayana*, 13(7), 1310-1322. https://doi.org/10.24843/EEB.2024.v13.i07.p03

Balipost.com. (2020, April 23). Kasus BPR Suryajaya Ubud, terdakwa ungkap keganjilan alat bukti. Diakses 25 April 2025, from https://www.detik.com/sumut/hukum-dan-kriminal/d-7646050/pemilik-saham-bpr-fianka-pekanbaru-dibekuk-cairkan-dana-nasabah-rp-3-2-m/amp

Bhattacharya, I., & Mickovic, A. (2024). Accounting fraud detection using contextual language learning. *International Journal of Accounting Information Systems*, 53. https://doi.org/10.1016/j.accinf.2024.100682

Budiatmaja, R., & Ramadhan, Y. (2022). Tiga strategi pengendalian perusahaan dan kecurangan akuntansi. *Jurnal Akuntansi Multiparadigma*. www.DeepL.com/pro

Cahyaningsih, E., & Nugroho, A. P. (2022). Intention to halal tourism: The influence of religiosity and personal efficacy. *Cakrawala: Jurnal Studi Islam*, 17(1), 1-9. https://doi.org/10.31603/cakrawala.4700

Detiksumum.com. (2024, November 19). Pemilik saham BPR Fianka Pekanbaru dibekuk, cairkan dana nasabah Rp 3,2 M. Diakses pada 27 April 2025, from https://www.detik.com/sumut/hukum-dan-kriminal/d-7646050/pemilik-saham-bpr-fianka-pekanbaru-dibekuk-cairkan-dana-nasabah-rp-3-2-m/amp

Dewi, R., & Suardana, K. A. (2022). SPI memoderasi pengaruh SIA, tekanan keuangan, komitmen organisasi dan budaya organisasi pada kecenderungan kecurangan. *E-Jurnal Akuntansi*, 32(12), 3477. https://doi.org/10.24843/eja.2022.v32.i12.p01

Eka Putra, I. P. A. P., & Latrini, M. Y. (2018). Pengaruh pengendalian internal, budaya organisasi, dan moralitas pada kecenderungan kecurangan (fraud) di LPD se-Kabupaten Gianyar. *E-Jurnal Akuntansi*, 2155. https://doi.org/10.24843/eja.2018.v25.i03.p20

Eldayanti, N. K. R., Indraswarawati, S. A. P. A., & Yuniasih, N. W. (2020). Pengaruh kompetensi aparatur desa, sistem pengendalian internal, integritas dan akuntabilitas terhadap pencegahan kecurangan (fraud) dalam pengelolaan keuangan desa. *Hita Akuntansi dan Keuangan*, 1(1), 465-494. https://doi.org/10.32795/hak.v1i1.787

Erika, N. W. (2022). Pengaruh sistem pengendalian internal, perilaku tidak etis dan budaya organisasi terhadap kecenderungan kecurangan (fraud) pada lembaga perkreditan desa (LPD) se-Kecamatan Susut. *Hita Akuntansi dan Keuangan Universitas Hindu Indonesia*, 2798-8961. https://doi.org/10.32795/hak.v3i1.2282

Fade, A. M. R., Basri, Y. M., & Safitri, D. (2022). Fraud on government: Reviewed from organizational ethical culture, leadership style, and love of money. *Berkala Akuntansi dan Keuangan Indonesia*, 7(1), 113-139. https://doi.org/10.20473/baki.v7i1.32717

Fauzia, N., Widyaningsih, A., & Arief, M. (2023). The effect of internal control and whistle blowing on fraud prevention in banking. *International Journal Management Science and Business Journal Homepage*, 4(2), 89-100. https://doi.org/10.17509/msb.v5i1

Fouziah, S., Suratno, S., & Djaddang, S. (2022). Relevansi teori fraud hexagon dalam mendeteksi fraudulent financial statement pada perusahaan sektor perbankan. *Substansi: Sumber Artikel Akuntansi Auditing Dan Keuangan Vokasi*, 6(1), 59-77. https://doi.org/10.35837/subs.v6i1.1525

Ganesuari, D. (2023). Pengaruh pengendalian internal, internal locus of control, dan bystander effect terhadap kecurangan pada lembaga perkreditan desa di Kecamatan Kintamani. *VRJA*, 12. https://doi.org/10.23887/vjra.v12i2.61921

Gilang Premana, W. (2023). Pengaruh pengendalian internal, kompetensi sumber daya manusia, tekanan keuangan, dan kesesuaian kompensasi terhadap kecurangan akuntansi pada lembaga perkreditan desa se-Kabupaten Klungkung. *Jurnal Akuntansi Profesi*, 14. https://doi.org/10.23887/jippg.v3i2

Ginting, R., Julianto, A., Putra, S., Christiansen, N., Program, S., Akuntansi, F., Ekonomi, D., Bisnis, U., & Tanjungpura, I. (2024). Menyingkap makna komunikasi dan budaya organisasi perusahaan: Mencegah atau memicu fraud accounting? *Jurnal Akuntansi AKUNESA*, 12(3). https://doi.org/10.26740/akunesa.v12n3.p216-225

Hamidi, M. (2017). Studi komparasi kinerja bank perkreditan rakyat (BPR) syariah dan konvensional di Sumatera Barat. *Jurnal Kajian Ekonomi dan Bisnis Islam*, 10. https://doi.org/10.21043/iqtishadia.v10i1.2318

Haque, O., Buskafasa, E., Dwiharyadi, A., & Fauzi, N. (2022). The effect of internal control and organizational culture on accounting fraud tendencies with accounting information systems as moderating variables. *Rafgo*, 2(2), 7-14. www.tribunnews.com

Hayati, N., & Amalia, I. (2021). The effect of religiosity and moderation of morality on fraud prevention in the management of village funds. *The Indonesian Accounting Review*, 11(1), 105-114. https://doi.org/10.14414/tiar.v11i1.2297

Ibrahim, A., & Pura, R. (2024). Perilaku fraud dalam kerangka fraud triangle: Survey pada aparatur pemerintah desa. *Insan Cita Bongaya Research Journal*, 3(3), 173-186. https://doi.org/10.70178/icbrj.v3i3.101

Kadek, N., Pratiwi, A., Ayu, G., Rencana, K., & Dewi, S. (2023). Pengaruh tekanan finansial, efektivitas pengendalian internal, dan budaya organisasi terhadap kecenderungan kecurangan (fraud) dengan integrasi teknologi sebagai variabel moderasi pada lembaga perkreditan desa di Kecamatan Dawan. *Vokasi: Jurnal Riset Akuntansi*, 12(3), 136-147. https://doi.org/10.23887/vjra.v12i3.69063

Kementrian Pemberdayaan Perempuan dan Perlindungan Anak. (2010). *Perencanaan dan penganggaran yang responsif gender*. Jakarta.

Krishnan, H., & Daewoo, P. (2005). A few good women on top management teams. *Journal of Business Research*, 58, 1712-172. https://doi.org/10.1016/j.jbusres.2004.09.003

Krisniawan, H., Ilham, M., Mutaqin, S., & Khoerulloh, A. K. (2023). Pengendalian internal dan good corporate governance: Upaya pencegahan fraud pada Perumda BPR Majalengka. *Brainy: Jurnal Riset Mahasiswa*, 4(2), 130-141. https://doi.org/10.23969/brainy.v4i2.79

Kurniawan, F., & Purwati, A. S. (2021). The influence of internal control, compensation suitability, corporate ethical culture, competency, organizational justice, standard enforcement, asymmetric information on fraud trends in banking article information. *Journal Accounting Tax and Business*, 2(01), 41-50. https://journal.unsika.ac.id/index.php/IJATB

Kurniawati, N., & Sarwono, A. E. (2024). Pengaruh tekanan, kesempatan, dan rasionalisasi terhadap kecurangan (fraud) laporan keuangan. *WACANA EKONOMI (Jurnal Ekonomi, Bisnis dan Akuntansi)*, 23(1), 36-43. https://doi.org/10.22225/we.23.1.2024.36-43

Latrini, M. Y., & Budiasih, I. G. A. N. (2023). Good corporate governance dan budaya organisasi meminimalisasi kecenderungan kecurangan akuntansi di lembaga perkreditan desa. *E-Jurnal Akuntansi*, 33(12). https://doi.org/10.24843/eja.2023.v33.i12.p20

Liao, J., Smith, D., & Liu, X. (2019). Female CFOs and accounting fraud: Evidence from China. *Pacific-Basin Finance Journal*, 53, 449-463. https://doi.org/10.1016/j.pacfin.2019.01.003

Marciano, B., Syam, A., Suyanto, & Ahmar, N. (2021). Penerapan pengendalian internal terhadap kecurangan: Sebuah literatur review. *WACANA EKONOMI (Jurnal Ekonomi, Bisnis dan Akuntansi)*, 20(2), 130-137. https://doi.org/10.22225/we.20.2.2021.130-137

Masni, E. P., & Sari, V. F. (2023). Pengaruh akuntabilitas, kesesuaian kompensasi, pengendalian internal, dan budaya organisasi terhadap kecurangan dana desa. *Jurnal Eksplorasi Akuntansi*, 5(1), 263-277. https://doi.org/10.24036/jea.v5i1.729

Melasari, R. (2021). Pengaruh kesesuaian kompensasi, sistem informasi akuntansi dan keefektifan pengendalian internal terhadap kecenderungan kecurangan akuntansi pada perbankan di Tembilahan. *Jurnal Akuntansi dan Keuangan*, 10(2). https://doi.org/10.32520/jak.v10i2.1783

Miftahul Jannah, V., & Rasuli, M. (2021). Pendekatan Vousinas fraud triangle model dalam mendeteksi kecurangan pelaporan keuangan. *Studi Akuntansi dan Keuangan Indonesia*, 4(1). https://doi.org/10.29303/akurasi.v4i1.78

Miranda, O., Wanialisa, M., & Sari, B. (2023). Pengaruh pengendalian internal, ketaatan aturan akuntansi, dan perilaku tidak etis terhadap kecenderungan kecurangan akuntansi (fraud) (Studi empiris pada perusahaan transportasi dan logistik subsektor pelayaran di pusat kota Jakarta). *Ikraith-Ekonomika*, 6(3), 252-263.

Natalia, L. (2018). Pengaruh penerapan pengendalian internal, komitmen organisasi, dan budaya organisasi terhadap kecenderungan kecurangan (fraud) pada perusahaan pembiayaan kota Bengkulu. *Jurnal Akuntansi*, 8(3), 135-144. https://doi.org/10.33369/j.akuntansi.8.3.135-144

Nurjanah, I. A., & Setiawan, M. A. (2021). Pengaruh pengendalian internal, moralitas individu dan budaya organisasi terhadap kecenderungan kecurangan akuntansi pemerintah desa. *Jurnal Eksplorasi Akuntansi*, 3. http://jea.ppj.unp.ac.id/index.php/jea/index

Nurwahyudi, M. R., & Mudasetia. (2020). Pengaruh gender wanita dalam dewan direksi terhadap kinerja keuangan studi pada perusahaan yang masuk index kompas 100 tahun 2014-2015. *Jurnal Stie Semarang*, 12(2).

Nurwahyuni, N. (2024). Pressure, opportunity, rationalization, dan capability terhadap terjadinya fraud: Studi di salah satu dinas propinsi Sulawesi Selatan. *Owner: Riset dan Jurnal Akuntansi*, 8(1). https://doi.org/10.33395/owner.v8i1.2298

Oktavia, R., Alvia, L., & Octary, A. D. (2023). Pengaruh kompetensi dan tekanan finansial terhadap kecenderungan kecurangan laporan keuangan. *Jurnal Akuntansi dan Keuangan*, 28(2), 206-218. https://doi.org/10.23960/jak.v28i2.1966

Pattiasina, V., Sutisman, E., Patiran, A., & Yohanis Tamaela, E. (2022). The effect of the effectiveness of internal controls, accounting rules compliance, appropriate compensation, management morality, and organizational ethical culture toward accounting fraud trends in Jayapura district government. *Jurnal Ilmiah Akuntansi*, 20(1), 63-82. http://jurnalnasional.ump.ac.id/index.php/kompartemen/

Pramesti, A. R., & Wulanditya, P. (2021). Studi eksperimen: Moralitas individu, kesesuaian kompensasi, dan kecenderungan kecurangan akuntansi. *Jurnal Akuntansi AKUNESA*, 9(3), 99-110. https://journal.unesa.ac.id/index.php/akunesa/index

Pratopo, R. D., & Wuryani, E. (2023). Pengaruh sistem pelaporan pelanggaran dan sistem pengendalian internal terhadap pencegahan kecurangan. *Journal of Economics and Business UBS*, 12(3), 1707-1723. https://doi.org/10.52644/joeb.v12i3.257

Prayoga, A. (2019). Kecurangan laporan keuangan dalam perspektif fraud diamond theory: Studi empiris pada perusahaan sub sektor transportasi di Bursa Efek Indonesia. *Jurnal Bisnis dan Akuntansi*, 21(1), 89-102. http://jurnaltsm.id/index.php/JBA

Putu, N., Depi, S. P., Wahyuni, A., Ekonomi, J., & Akuntansi, D. (2022). Pengaruh pengendalian internal, budaya organisasi, dan moralitas individu terhadap kecenderungan kecurangan. *Jurnal Ilmiah Mahasiswa Akuntansi Universitas Pendidikan Ganesha*, 13(2). https://m.bisnis.com/bali/read/20200504

Rahmayani, R., & Rahmawaty, R. (2017). Pengaruh Islamic corporate governance dan internal control terhadap indikasi terjadinya fraud pada bank umum syariah di Indonesia (Doctoral dissertation, Syiah Kuala University).

Rosa Lyana, K., & Sujana, E. (2021). Pengaruh komitmen organisasi, locus of control dan implementasi good governance terhadap kecenderungan kecurangan (fraud) akuntansi pada lembaga perkreditan desa di Kecamatan Seririt. *Jurnal Akuntansi Profesi*, 12(2), 306-317. https://doi.org/10.23887/jippg.v3i2

Saputra, A. (2023). Sistem pengendalian internal berdasarkan COSO framework pada perusahaan konstruksi. *Jurnal Riset Akuntansi Politala*, 6(1). https://doi.org/10.34128/jra.v6i1.148

Saud, I. M., Diyar, L., & Hakim, A. T. (2021). The influence of internal control, financial pressure, and compensation compatibility on the tendency of accounting fraud (Experimental study in local government context). In *4th International Conference on Sustainable Innovation 2020-Accounting and Management (ICoSIAMS 2020)* (pp. 98-112). Atlantis Press. https://doi.org/10.2991/aer.k.210121.015

Septiani, A. K., Kuntadi, C., & Pramukty, R. (2023). Pengaruh budaya organisasi, moralitas individu, dan pengendalian internal terhadap pencegahan kecurangan. *Jurnal ECONOMINA*, 2(6), 1306-1317. https://doi.org/10.55681/economina.v2i6.604

Setyono, D., Hariyanto, E., Wahyuni, S., & Pratama, B. C. (2023). Penggunaan fraud triangle dalam mendeteksi kecurangan laporan keuangan. *Owner*, 7(2), 1036-1048. https://doi.org/10.33395/owner.v7i2.1325

Shodikin, A., & Bayu Utomo, R. (2024). Pengaruh pressure, opportunity dan rationalization terhadap accounting fraud (Perusahaan BUMN yang terdaftar di BEI 2020-2022). *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 8(2), 407-424. https://doi.org/10.31955/mea.v8i2.4046

Stai, G. F., & Al-Jawami, Y. (2021). Peran hukum ekonomi syariah dalam pembangunan ekonomi berkelanjutan. *Jurnal Ekonomi dan Bisnis*, 1(2). https://doi.org/10.56145/jurnalekonomidanbisnis.v1i2.91

Steven, S., & Meiden, C. (2020). Fraud triangle terhadap financial statement fraud. *Portofolio. Jurnal Ekonomi, Bisnis, Manajemen, dan Akuntansi*, 17(2), 176-195. https://doi.org/10.54783/portofolio.v17i2.202

Sugiarti, R. (2024). Fraud triangle theory dalam mendeteksi fraudulent financial statement. *Journal of Applied Business and Economic (JABE)*, 10(3). https://doi.org/10.30998/jabe.v10i3.23312

Sugiono. (2019). *Metode penelitian dan pengembangan (R&D)*. Bandung: ALFABETA.

Sugiyono. (2023). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Bandung: ALFABETA.

Suprapta, L. (2021). Pengaruh pengendalian intern kas, financial pressure, kesesuaian kompensasi dan moralitas individu terhadap kecurangan (fraud). *Hita Akuntansi dan Keuangan Universitas*, 2(1), 1495-1498. https://doi.org/10.32795/hak.v2i1.1495

Suryandari, E. (2019). Pengaruh tekanan, kesempatan, rasionalisasi (triangle) dan efektivitas penerapan pengendalian internal terhadap tindak kecurangan (fraud). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Universitas Pendidikan Ganesha*, 10(1).

Suryo, T. E., Maharani, B., & Purwantini, A. H. (2023). Article history. *ACE (Accounting Research Journal)*, 3(2). https://journal.feb.unipa.ac.id/index.php/ace

Swandewi, K. (2023). Pengaruh kepuasan kompensasi, sistem pengendalian internal dan tekanan finansial terhadap kecenderungan kecurangan akuntansi. *Hita Akuntansi dan Keuangan Universitas Hindu Indonesia*. https://doi.org/10.32795/hak.v4i3.3256

Tresna Parasetya, M. (2023). Analisis pengaruh tekanan, peluang, rasionalisasi, dan kapabilitas terhadap kemungkinan kecurangan laporan keuangan: Studi empiris pada perusahaan manufaktur yang terdaftar di BEI periode 2016-2020. *Diponegoro Journal of Accounting*, 12. http://ejournal-s1.undip.ac.id/index.php/accounting

Wahyuni, S., & Hayati, N. (2022). Analisis good corporate governance, pengendalian internal, dan whistleblowing system dan fraud. *Journal of Business & Banking*, 12(1), 125-141. https://doi.org/10.14414/jbb.v12i1.3260

Wang, Y., Yu, M., & Gao, S. (2022). Gender diversity and financial statement fraud. *Journal of Accounting and Public Policy*, 41(2), 106903. https://doi.org/10.1016/j.jaccpubpol.2021.106903

Wei, L., Peng, M., & Wu, W. (2021). Financial literacy and fraud detection: Evidence from China. *International Review of Economics & Finance*, 76, 478-494. https://doi.org/10.1016/j.iref.2021.06.017

Wen, S., Li, J., Zhu, X., & Liu, M. (2021). Analysis of financial fraud based on manager knowledge graph. *Procedia Computer Science*, 199, 773-779. https://doi.org/10.1016/j.procs.2022.01.096

Wibowo, D. (2024). Women behind the veil: Power and lifestyle in workplace fraud. *Journal of Infrastructure, Policy and Development*, 8(8), 5906. https://doi.org/10.24294/jipd.v8i8.5906

Wulandhari, D. A., Salsadilla, S., Eprianto, I., Kuntadi, C., & Pramukty, R. (2023). Pengaruh kesesuaian kompensasi, pengendalian internal, tekanan finansial terhadap kecenderungan kecurangan akuntansi. *Jurnal ECONOMINA*, 2(7), 1842-1854. https://doi.org/10.55681/economina.v2i7.682

Yanti, A. A. A. E., Muliati, N. K., & Yuliantari, N. P. Y. (2023). Pengaruh tekanan finansial, budaya organisasi, dan pengendalian internal terhadap kecenderungan kecurangan. *Hita Akuntansi dan Keuangan*, 4(2), 248-260. https://doi.org/10.32795/hak.v4i2.3524

Yogi Anggara, I. K., & Bambang Suprasto, H. (2020). Pengaruh integritas dan moralitas individu pada kecurangan akuntansi dengan sistem pengendalian internal sebagai variabel mediasi. *E-Jurnal Akuntansi*, 30(9), 2296. https://doi.org/10.24843/eja.2020.v30.i09.p10