

PENGARUH TATA KELOLA LPD, PENGENDALIAN INTERNAL DAN INTEGRITAS KARYAWAN TERHADAP PENCEGAHAN *FRAUD* PADA LPD SE-KABUPATEN BULELENG

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ABSTRAK

Tujuan dari penelitian ini adalah untuk menguji secara empiris mengenai pengaruh tata kelola LPD, pengendalian internal dan integritas karyawan terhadap pencegahan *fraud* pada LPD se-Kabupaten Buleleng. Penelitian ini menggunakan LPD yang beroperasi aktif di Kabupaten Buleleng sebagai subjek penelitian. Penelitian dilakukan dengan menggunakan pendekatan kuantitatif, data dikumpulkan melalui kuesioner dan dianalisis menggunakan analisis linier berganda serta pengujian hipotesis dengan bantuan program SPSS. Teknik penentuan sampel menggunakan metode *Purposive Sampling* dengan kriteria (1) LPD yang masih aktif beroperasi di Kabupaten Buleleng; (2) Memiliki jumlah aset atau aktiva $\geq 10.000.000.000$; dan (3) Terkategori sebagai LPD sehat dan cukup sehat. Berdasarkan kriteria tersebut diperoleh sebanyak 32 LPD sebagai responden penelitian. Hasil yang didapat dari penelitian ini menunjukkan bahwa (1) Tata kelola LPD berpengaruh positif dan signifikan terhadap pencegahan fraud pada LPD se-Kabupaten Buleleng, (2) Pengendalian internal berpengaruh positif dan signifikan terhadap pencegahan fraud pada LPD se-Kabupaten Buleleng, dan (3) Integritas karyawan berpengaruh positif dan signifikan terhadap pencegahan fraud pada LPD se-Kabupaten Buleleng.

Kata kunci: Integritas Karyawan, LPD, Pencegahan *Fraud*, Pengendalian Internal, Tata Kelola LPD

THE INFLUENCE OF LPD GOVERNANCE, INTERNAL CONTROL AND EMPLOYEE INTEGRITY ON FRAUD PREVENTION IN LPD IN BULELENG REGENCY

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ABSTRACT

The purpose of this study was to empirically test the effect of LPD governance, internal control, and employee integrity on fraud prevention in LPDs in Buleleng Regency. This study uses LPDs that are actively operating in Buleleng Regency as research subjects. The research was conducted using a quantitative approach, the data was collected through questionnaires and analyzed using multiple linear analysis and hypothesis testing with the help of the SPSS program. The sampling technique used purposive sampling method with the criteria (1) LPDs that are still actively operating in Buleleng Regency; (2) Having total assets or assets $\geq 10,000,000,000$; and (3) Categorized as healthy and fairly healthy LPDs. Based on these criteria, 32 LPDs were obtained as research respondents. The results obtained from this study indicate that (1) LPD governance has a positive and significant effect on fraud prevention in LPDs in Buleleng Regency, (2) internal control has a positive and significant effect on fraud prevention in LPDs in Buleleng Regency, and (3) employee integrity has a positive and significant effect on fraud prevention in LPDs in Buleleng Regency.

Keywords: *Employee Integrity, LPDs, Fraud Prevention, Internal Control, LPD Governance*