

**PENGARUH PENGENDALIAN INTERNAL, *LOCUS OF CONTROL* DAN KESESUAIAN KOMPENSASI TERHADAP
KECURANGAN DI LEMBAGA PERKREDITAN DESA
KECAMATAN KINTAMANI**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pengendalian internal, internal *locus of control*, eksternal *locus of control*, dan kesesuaian kompensasi terhadap kecurangan. Penelitian ini merupakan jenis penelitian kuantitatif dengan jumlah responden sebanyak 138 pengurus Lembaga Perkreditan Desa di Kecamatan Kintamani. Sampel dipilih menggunakan kriteria dengan teknik *purposive sampling*. Data yang digunakan adalah data primer yang diperoleh dari penyebaran kuesioner secara langsung kepada responden. Teknik analisis data yang digunakan adalah analisis regresi linier berganda yang diolah dengan menggunakan SPSS versi 27. Hasil penelitian menunjukkan bahwa pengendalian internal berpengaruh negatif dan signifikan terhadap kecurangan, internal *locus of control* berpengaruh negatif dan signifikan terhadap kecurangan, eksternal *locus of control* berpengaruh positif dan signifikan terhadap kecurangan, serta kesesuaian kompensasi berpengaruh negatif dan signifikan terhadap kecurangan. Uji koefisien determinasi menunjukkan variabel pengendalian internal, internal *locus of control*, eksternal *locus of control* dan kesesuaian kompensasi mampu menjelaskan kecurangan sebesar 54,6 persen. Berdasarkan hasil penelitian tersebut, maka rekomendasi perbaikan dalam penelitian ini difokuskan untuk menambahkan variabel independen lainnya, seperti kompetensi dan moralitas individu, sehingga hasil penelitian akan dapat meningkatkan nilai koefisien determinasi.

Kata kunci: pengendalian internal, *locus of control*, kesesuaian kompensasi, kecurangan

***THE EFFECT OF INTERNAL CONTROL, LOCUS OF
CONTROL, AND SUITABILITY COMPENSATION ON
FRAUD IN VILLAGE CREDIT INSTITUTIONS
IN SUB-DISTRICTS KINTAMANI***

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ABSTRACT

This study aims to determine the effect of internal control, internal locus of control, external locus of control, and the suitability of compensation for fraud. This research is a type of quantitative research with a total of 138 respondents from Village Credit Institutions in the Kintamani District. Samples were selected using criteria with purposive sampling technique. The data used is primary data obtained from distributing questionnaires directly to respondents. The data analysis technique used was multiple linear regression analysis which was processed using SPSS version 27. The results showed that internal control had a negative and significant effect on fraud, internal locus of control had a negative and significant effect on fraud, external locus of control had a positive and significant effect on fraud, and suitability of compensation has a negative and significant effect on fraud. The coefficient of determination test shows that internal control variables, internal locus of control, external locus of control and suitability of compensation can explain fraud by 54,6 percent. Based on the results of these studies, the recommendations for improvement in this study are focused on adding other independent variables, such as competence and individual morality, so that the results of the research will be able to increase the value of the coefficient of determination.

Keywords: internal control, locus of control, suitability of compensation, fraud