

ABSTRAK

Pratiwi, Anak Agung Candra (2023), Pengaruh Moralitas Individu dan Budaya *Tri Hita Karana* terhadap Pencegahan *Fraud* dengan *Good Corporate Governance* sebagai Variabel Mediasi pada Lembaga Perkreditan Desa. Tesis, Magister Akuntansi, Pascasarjana, Universitas Pendidikan Ganesha.

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Kata-kata kunci: moralitas individu, budaya *tri hita karana*, *good corporate governance*, pencegahan *fraud*.

Penelitian ini bertujuan untuk membuktikan secara empiris pengaruh moralitas individu dan budaya *Tri Hita Karana* terhadap pencegahan *fraud* dengan *good corporate governance* sebagai variabel mediasi pada lembaga perkreditan desa. seluruh LPD yang masih beroperasi di Kecamatan Abiansemal per Tahun 2013 yaitu sebanyak 32 LPD. Metode pengambilan sampel yang digunakan dalam penelitian ini adalah metode sampling jenuh. Pemilihan sampel dilakukan pada satuan kerja lingkup wilayah Lembaga Perkreditan Desa (LPD) Se-Kecamatan Abiansemal khususnya masing-masing ketua LPD, bendahara dan sekretaris sebagai responden penelitian sehingga responden dalam penelitian ini adalah 96 responden. Penelitian ini menggunakan jenis data primer dari hasil pengisian kuesioner oleh responden. Analisis data dalam penelitian ini menggunakan SEM PLS berbantuan aplikasi SmartPLS versi 3. Hasil penelitian menunjukkan moralitas individu dan budaya *Tri Hita Karana* berpengaruh positif dan signifikan terhadap *good corporate governance* LPD di Kecamatan Abiansemal. Moralitas individu, budaya *Tri Hita Karana*, dan *good corporate governance* berpengaruh positif dan signifikan terhadap pencegahan *fraud* pada LPD di Kecamatan Abiansemal. *Good corporate governance* memediasi secara parsial pengaruh moralitas individu dan budaya *Tri Hita Karana* terhadap pencegahan *fraud* pada LPD di Kecamatan Abiansemal.

ABSTRACT

Pratiwi, Anak Agung Candra (2023), *The Influence of Individual Morality and Tri Hita Karana Culture on Fraud Prevention with Good Corporate Governance as a Mediating Variable in Village Credit Institutions*. Thesis, Master of Accounting, Postgraduate, Ganesha University of Education.

This thesis has been approved and examined by Supervisor I: Prof. Dr. I Gusti Ayu Purnamawati, S.E., M.Si., Ak., and Supervisor II: Dr. Desak Nyoman Sri Werastuti, S.E., Ak., M.Si.

Key words: individual morality, tri hita karana culture, good corporate governance, fraud prevention.

This research aims to empirically prove the influence of individual morality and Tri Hita Karana culture on fraud prevention with good corporate governance as a mediating variable in village credit institutions. All LPDs still operating in Abiansema District as of 2013 were 32 LPDs. The sampling method used in this research is the saturated sampling method. The sample selection was carried out in work units within the area of the Village Credit Institution (LPD) in the Abiansema District, especially each LPD chairman, treasurer and secretary as research respondents so that the respondents in this study were 96 respondents. This research uses primary data from the results of filling out questionnaires by respondents. Data analysis in this research used SEM PLS assisted by the SmartPLS version 3 application. The results of the research show that individual morality and Tri Hita Karana culture have a positive and significant effect on good corporate governance of LPD in Abiansema District. Individual morality, Tri Hita Karana culture, and good corporate governance have a positive and significant effect on fraud prevention at LPDs in Abiansema District. Good corporate governance partially mediates the influence of individual morality and Tri Hita Karana culture on fraud prevention at LPDs in Abiansema District.