

**PENGARUH KESESUAIAN KOMPENSASI, KEEFEKTIFAN
PENGENDALIAN INTERNAL, DAN BUDAYA ETIS ORGANISASI
TERHADAP KECENDERUNGAN KECURANGAN (*FRAUD*) PADA
LEMBAGA PERKREDITAN DESA
(Studi Kasus Pada LPD Se-Kecamatan Kubutambahan)**

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ABSTRAK

Studi ini bermaksud untuk mengeksplorasi dampak dari kesesuaian kompensasi, keefektifan pengendalian internal, dan budaya etis organisasi terhadap kecenderungan kecurangan (*fraud*) di LPD se-Kecamatan Kubutambahan. Populasi yang diteliti meliputi 22 LPD, dengan 14 LPD yang dipilih menggunakan teknik *purposive sampling*, dan melibatkan total 42 responden. Data dikumpulkan menggunakan kuesioner dengan skala likert lima poin dan dianalisis menggunakan SPSS versi 25 untuk *Windows*. Analisis mencakup uji statistik deskriptif, uji kualitas data seperti validitas dan reliabilitas, serta uji asumsi klasik seperti normalitas, multikolinearitas, dan heteroskedastisitas. Selanjutnya, hipotesis diuji dengan regresi linier berganda, uji t, dan koefisien determinasi. Hasil penelitian menunjukkan bahwa: (1) Kesesuaian kompensasi berpengaruh negatif dan signifikan terhadap kecenderungan kecurangan di LPD se-Kecamatan Kubutambahan. (2) Keefektifan pengendalian internal juga berpengaruh negatif dan signifikan terhadap kecenderungan kecurangan di LPD se-Kecamatan Kubutambahan. (3) Budaya etis organisasi juga berpengaruh negatif dan signifikan terhadap kecenderungan kecurangan di LPD se-Kecamatan Kubutambahan.

Kata Kunci: kecenderungan kecurangan, kesesuaian kompensasi, keefektifan pengendalian internal, dan budaya etis organisasi

***THE INFLUENCE OF COMPENSATION SUITABILITY, EFFECTIVENESS
OF INTERNAL CONTROL, AND ORGANIZATION ETHICAL CULTURE
ON FRAUD TENDENCIES IN VILLAGE CREDIT INSTITUTIONS
(Case Study of LPDs in Kubutambahan District)***

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ABSTRACT

This study intends to explore the impact of compensation suitability, internal control effectiveness, and organizational ethical culture on fraud tendencies in LPDs in Kubucepatn District. The population studied included 22 LPDs, with 14 LPDs selected using purposive sampling techniques, and involving a total of 42 respondents. Data was collected using a questionnaire with a five-point Likert scale and analyzed using SPSS version 25 for Windows. Analysis includes descriptive statistical tests, data quality tests such as validity and reliability, as well as classical assumption tests such as normality, multicollinearity and heteroscedasticity. Next, the hypothesis was tested using multiple linear regression, t test, and coefficient of determination. The results of the research show that: (1) Compensation suitability has a negative and significant effect on the tendency of fraud in LPDs in Kubutambahan District. (2) The effectiveness of internal control also has a negative and significant effect on the tendency of fraud in LPDs throughout Kubutambahan District. (3) The ethical culture of the organization also has a negative and significant effect on the tendency of fraud in LPDs throughout Kubutambahan District.

Keywords: *fraud tendency, compensation suitability, internal control effectiveness, and organizational ethical culture*