

PENGARUH *INEFFECTIVE MONITORING, PERSONAL FINANCIAL NEED, KETAATAN PERATURAN AKUNTANSI DAN BUDAYA ETIS ORGANISASI TERHADAP TERJADINYA FRAUD*
(Studi Kasus Koperasi Di Kecamatan Jembrana)

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ABSTRAK

Fraud merupakan kesalahan yang disengaja dilakukan melalui tindak penipuan, penyalahgunaan dan manipulasi laporan keuangan untuk memperoleh suatu keuntungan. Penelitian ini bertujuan untuk menguji pengaruh *ineffective monitoring, personal financial need*, ketaatan peraturan akuntansi, dan budaya etis organisasi terhadap terjadinya *fraud* pada koperasi di kecamatan Jembrana. Penelitian ini termasuk penelitian dengan pendekatan kuantitatif. Populasi dalam penelitian ini yaitu koperasi aktif yang sudah terdaftar di Diskoperindag Kabupaten Jembrana sebanyak 80 koperasi, dengan jumlah sampel 15 koperasi di Kecamatan Jembrana. Sampel dipilih menggunakan metode *purposive sampling* dengan jumlah responden sebanyak 45 orang. Sumber data dalam penelitian ini adalah data primer. Teknik analisis data yang digunakan dalam penelitian ini yaitu analisis regresi linier berganda. Hasil penelitian ini menunjukkan *ineffective monitoring* dan *personal financial need* berpengaruh positif dan signifikan terhadap *fraud*, sedangkan ketaatan peraturan akuntansi dan budaya etis organisasi berpengaruh negatif dan signifikan terhadap *fraud*.

Kata Kunci : *Fraud, ineffective monitoring, personal financial need*, ketaatan peraturan akuntansi, dan budaya etis organisasi.

**THE EFFECT OF INEFFECTIVE MONITORING,
PERSONAL FINANCIAL NEED, COMPLIANCE WITH ACCOUNTING
REGULATIONS, ORGANIZATIONAL ETHICAL CULTURE AGAINST THE
OCCURRENCE OF FRAUD
(CASE STUDY OF COOPERATIVES IN JEMBRANA SUB-DISTRICT)**

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ABSTRACT

Fraud is an intentional mistake made through fraud, abuse and manipulation of financial statements to obtain a profit. This study aims to examine the effect of ineffective monitoring, personal financial needs, compliance with accounting, and organizational ethical culture on the occurrence of fraud in cooperatives in Jembrana District. This research includes research with a quantitative approach. The population in this study are active cooperatives that have been registered at the Diskoperindag of Jembrana Regency as many as 80 cooperatives, with a sample of 15 cooperatives in Jembrana District. The sample selected using purposive sampling method with the number of respondents as many as 45 people. The source of data in this study is primary data. The data analysis technique used in this research is multiple linear regression analysis. The results of this study indicate that ineffective monitoring and personal financial needs have a positive and significant effect on fraud, while compliance with accounting regulations and organizational ethical culture has a negative and significant effect on fraud.

Keywords: *Fraud, ineffective monitoring, personal financial needs, accounting compliance, and organizational ethical culture.*