


The Effect Of Professionalism On The Prevention Of Fraud In Cooperatives With Anti-Fraud Awareness As A Moderation Variable

Wilhelmina Mitan¹, Henrikus Herdi², Konstantinus Pati Sanga³

^{1,2,3}Accounting Department, Universitas Nusa Nipa, Maumere, Nusa Tenggara Timur, Indonesia

Article Info	ABSTRACT
Keywords: Fraud, Fraud Prevention, Professionalism, Anti-Fraud Awareness	This study aims to test the influence of professionalism on fraud prevention with anti-fraud awareness as a moderation variable. This type of research is Causal-Comparative Research. The population in the study is Cooperative employees in the Sikka Regency Region with the level of position as Internal Auditor totaling 89 people, while the sampling technique in this study uses Saturated Sampling, which is the determination of samples if all members of the population are used as research samples. So that the sample in this study amounted to 89 respondents of Cooperative Internal Auditors in the Sikka Regency Area. The data collection techniques in this study are observation and questionnaire while the data analysis technique used is Moderated Regression Analysis. The results of the study show that (1) Professionalism has a positive effect on the prevention of fraud. (2) Anti-fraud awareness negatively moderates the influence of professionalism on the prevention of fraud. This means that Anti-Fraud Awareness weakens the influence of Professionalism on Fraud Prevention.
This is an open access article under the CC BY-NC license 	Corresponding Author: Wilhelmina Mitan Universitas Nusa Nipa Jalan Kesehatan Nomor 3, Kelurahan Beru, Alok Timur, Nusa Tenggara Timur. w.mitan@yahoo.com

INTRODUCTION

Fraud is an act that is prohibited either in the form of fraud, concealment, or breach of trust. The fraud committed aims to obtain money, assets, or services as well as fraud committed to obtain personal or group profits (Billa et al., 2023). Based on the Association of Certified Fraud Examiners (ACFE, 2019), the financial and banking industry occupies the first position that is disadvantaged due to fraud with a percentage of 41.4%. Thus, financial institutions are institutions that have the greatest risk of fraud. Fraud is an act that is financially detrimental and can endanger the sustainability of financial institutions.

Savings and loan cooperatives are one of the financial institutions that have developed quite rapidly in the Sikka Regency area. Based on data from the Central Statistics Agency (BPS) of Sikka Regency, until the end of 2023, the number of active cooperatives in Sikka district is 130 cooperatives. Although it is growing very rapidly, as a cooperative financial institution, it is not spared from fraud. Based on data from various cooperatives in Sikka

Regency, the most fraud generally occurs in the form of money theft with the largest amount carried out by Account Officer (AO) officers. The task of an Account Officer at the Cooperative is to pick up cash installments from the Member's home to be handed over to the cashier. The Account Officer (AO) job provides a considerable opportunity for someone to be able to commit fraud.

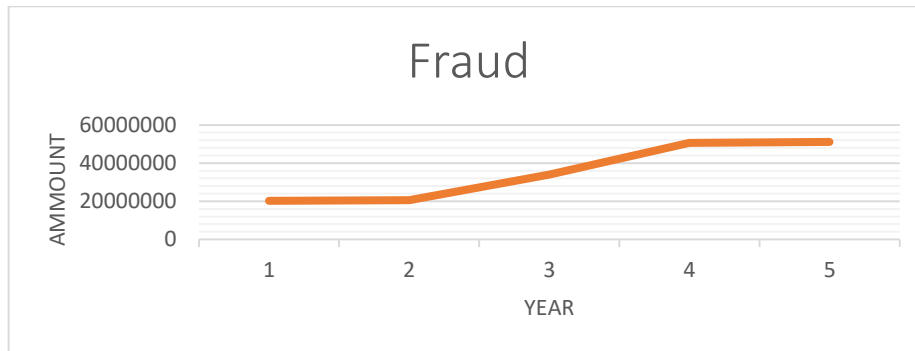


Figure 1 : Fraud in Cooperatives

The image above shows fraud data carried out by Account Officer (AO) officers at cooperatives in Sikka Regency over the last five years (2019-2023). The data above shows a significant increase in the number of fraud within a period of five years with a minimum value of more than twenty million rupiah, and reaching a figure above fifty million rupiah by the end of 2023. This requires effective fraud prevention efforts so that the fraud rate can be minimized and even eliminated so that members' trust in cooperatives is well maintained (Mitan et al., 2021). One of the efforts made is to increase employee professionalism and anti-fraud awareness.

According to Ardianingsih (2018: 31) professionalism is a person who has a profession or full-time job, and lives from that job by relying on a high level of expertise. According to Wahid et al. (2019) Professionalism is the spirit, paradigm, spirit, behavior, ideology, thought, passion to continue to be mature, intellectually improve the quality of the profession. Professionalism as explained by Ardianingsih (2018: 31) and Wahid et al. (2019), is an important foundation in fraud prevention. Professionalism includes the attitude, knowledge and skills of cooperative management. Through a high level of professionalism, individuals apply good work ethics, act with integrity, and understand the importance of fraud prevention. A person who has high professionalism certainly has knowledge and expertise in professionalism in complying with ethical standards and self-integrity in work. This can affect fraud prevention. With professionalism, fraudulent behavior can be identified and prevented. This is supported by previous research conducted by Wulandari et al. (2018) and Rahmawati et al. (2023) found that the professionalism of internal auditors has a positive effect on fraud prevention.

In addition to professionalism, anti-fraud awareness also has an important role in preventing fraud. The Statement on Auditing Standard reveals the measurement dimensions used in detecting and preventing fraud, including creating and maintaining a culture of high honesty and ethics, evaluating anti-fraud and control processes, and developing adequate

oversight processes (Sari & Laksito, 2013). Anti-fraud awareness according to Bank Indonesia (2011) is an effort to raise awareness of the importance of fraud prevention efforts by all parties in the organization. Through good leadership and supported by high anti-fraud awareness, it is hoped that it can foster the concern of all parties in the organization for fraud prevention.

Anti-fraud awareness is important because there are many cases of fraud in various areas of life, be it business, technology or other fields. Anti-fraud awareness is an effort to foster awareness of the importance of fraud prevention efforts by all parties in the organization. Effective anti-fraud awareness will further strengthen hierarchical organizational control and reduce fraud in the organization (Zarefar et al, 2017). Several previous studies have found that there is an influence between anti-fraud awareness and fraud prevention, including Nurbaya (2022), Wulandari et al., (2018), Lubis et al., (2023). Anti-fraud awareness is an effort to cultivate awareness to create and maintain an honest and highly ethical work culture (Albrecht, 2012). Anti-fraud awareness refers to an individual's understanding and awareness of the risk of fraud and efforts to prevent it. By increasing anti-fraud awareness, individuals will be more vigilant against fraudulent acts and take the necessary preventive measures. Anti-fraud awareness refers to a person's understanding of the risk of fraud and the efforts made to prevent it. As anti-fraud awareness increases, individuals will be more cautious in performing financial tasks, recognizing fraud indicators, and reporting fraud that has occurred. Anti-fraud awareness can also help create a company culture that does not tolerate fraud. The higher the anti-fraud awareness of employees, the more efforts to prevent fraud will be maximized.

In the concept of moderation, anti-fraud awareness plays an important role in moderating the influence of professionalism on fraud prevention. A good level of awareness can strengthen an employee's professionalism in preventing fraud, besides that when an employee's fraud awareness is low, it will weaken the influence of professionalism on fraud prevention.

The theoretical concepts that are the basis of this research are Agency Theory and Attribution Theory. Agency theory is a theory that occurs due to a conflict of interest between the principal and the agent. This agency conflict is often called an agency problem. In cooperatives, this theory identifies different interests in achieving the goals of cooperative members (acting as principals) and management as cooperative managers (acting as agents). In this case, the Member as the principal gives full trust to the cooperative management as an agent in managing the cooperative to achieve common goals. In practice, cooperative management acts as an agent with the responsibility of increasing the cooperative's residual business results (SHU), but cooperative management also has the opportunity to maintain their welfare. Agents are often motivated to maximize the bonuses they receive. This is contrary to the interests of the principal who seeks to maximize the return on its resources, so that it can cause a conflict of interest between the agent and the principal. Differences of interest between principals and agents result in conflicts of interest. The existence of this conflict of interest causes professionalism to decrease, eliminate anti-fraud awareness so that the possibility of employee fraud can also easily occur in the cooperative.

In addition to Agency Theory, Attribution Theory is also the conceptual basis of this research. Attribution theory is a theory that explains that a behavior interprets the attributes of its causes, such as events, reasons or reasons for the behavior. According to Robbins et al. (2017), attribution theory is a theory that explains that when a person observes a person's behavior, they try to determine whether the behavior is caused internally or externally. Attribution theory suggests that a person's behavior is determined by a combination of internal and external forces. Inner strength is a factor that comes from within a person. Behavior based on internal factors is believed to be within the control of the individual himself, such as, professionalism and anti-fraud awareness. While external factors are factors that come from outside a person. This behavior arises due to social influences and the influence of others, for example internal control (Nugroho, 2017). An action or decision taken by a person who is held responsible due to the nature of causation, such as unethical or fraudulent actions. The reason for choosing this attribution theory is because a person's attitude and behavior when committing fraudulent acts are greatly influenced by the internal and external conditions of the individual.

This study aims to test and analyze anti-fraud awareness as a moderator of the influence of professionalism on fraud prevention in cooperatives. This research is becoming increasingly important considering that there have not been many studies that focus on anti-fraud awareness to prevent fraud in cooperatives. This research is expected to fill the knowledge gap and make new contributions to academic literature related to fraud prevention in savings and loan cooperative institutions.

METHODS

Research Design

The model or design of this research uses Causal-Comparative Research where this research is a type of research with problem characteristics in the form of a cause-and-effect relationship between two or more variables. In this study, the independent variable (X), the bound variable (Y), the moderation variable (M) were used where the independent variable used Professionalism, the bound variable was Fraud Prevention, while the moderation variable was anti-fraud awareness . The population in the study is Cooperative employees in the Sikka Regency Region with the level of position as Internal Auditor totaling 89 people, while the sampling technique in this study uses Saturated Sampling, which is the determination of samples if all members of the population are used as research samples. So that the sample in this study amounted to 89 respondents of Cooperative Internal Auditors in the Sikka Regency Area. The data collection techniques in this study are observation and questionnaire while the data analysis technique used is Moderated Regression Analysis.

Regression Analysis

Regression analysis is a statistical method used to understand and model the relationship between one independent variable and one dependent variable, accompanied by the existence of moderation variables in accordance with the design of this study. Thus, the model of this study is described as follows:

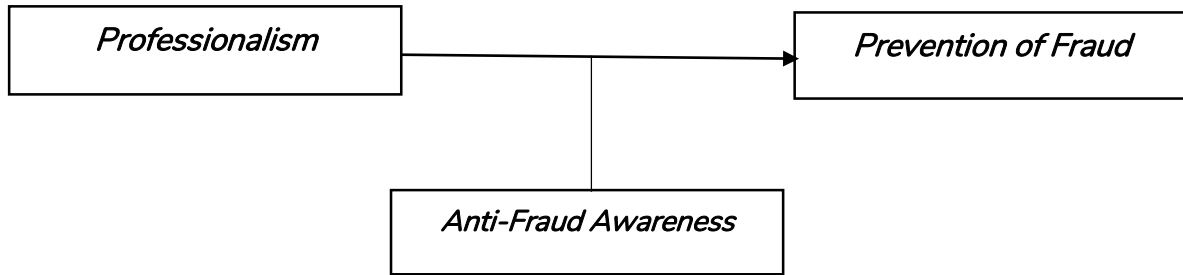


Figure 2 : Research Model

Based on the model, it is known that there is a Direct Effect and a Moderating Effect. The Direct Effect describes the direct influence of professionalism variables on fraud prevention, and the Moderating Effect describes anti-fraud awareness in moderating the relationship between professionalism and fraud prevention. If the significant effect shows that anti-fraud awareness strengthens or weakens the influence of professionalism on fraud prevention. Based on this description, the steps taken in this study are as follows:

1. Simple Regression Model

First, a simple regression analysis was conducted to see the effect of professionalism (X) on fraud prevention (Y).

$$\text{Model regresi sederhana: } Y = \beta_0 + \beta_1 X + e$$

2. Model Moderated Regression Analysis.

Second, adding the variable of anti-fraud awareness (M) to the regression model to test the influence of moderation, by adding the interaction variable between professionalism (X) and anti-fraud awareness (M).

$$\text{Model regresi moderasi: } Y = \beta_0 + \beta_1 X + \beta_2 M + \beta_3 XM + e$$

RESULTS AND DISCUSSION

Results

Simple Regression Model Test Results

A simple regression analysis was performed to see the effect of professionalism (X) on fraud prevention (Y), with a simple regression model: $Y = \beta_0 + \beta_1 X + e$. The results of testing a simple regression model are shown in the following table:

Table 1. Simple Regression Model

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	11.691	3.794		3.081	.003
	Profesionalisme	.295	.056	.591	5.236	.000

a. Dependent Variable: Pencegahan Fraud

Analysis:

a. Regression analysis

Based on Unstandardized B, it is known that the Intercept (constant) value is 11.691, with a Professionalism B value of 0.295. Thus the simple linear regression equation is: $Y = 11.691 + 0.295 X + e$. This regression equation shows that there is a positive relationship between professionalism and fraud prevention. This means that for every increase in professionalism, the prevention of cheating increases by 0.295.

b. Hypothesis Analysis: The Effect of Professionalism on Fraud Prevention.

It is known that the Sig. value of the test is 0.000, with a calculated t-value of 5.236 > t-table 1.67412. This shows that professionalism has a positive effect on fraud prevention.

Moderated Regression Analysis Model Testing Results

Moderated Regression Analysis was carried out to see the influence of professionalism (X) on fraud prevention (Y), with anti-fraud awareness (M) as a moderation variable with a regression model: $Y = \beta_0 + \beta_1 X + \beta_2 M + \beta_3 XM + e$. The results of the Moderated Regression Analysis model are shown in the following table:

Tabel 2. Moderated Regression Analysis

		Coefficients ^a					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	13.768	4.229		3.256	.002		
	Profesionalisme	.053	.057	.106	.929	.357	.480	2.085
	Kasadaran Anti-Fraud	.353	.061	.526	5.779	.000	.758	1.320
	Interaksi Profesionalisme*Kesadaran Anti Fraud	-.008	.003	-.356	-3.070	.003	.465	2.150

a. Dependent Variable: Pencegahan Fraud

Analysis:

a. Regression analysis

Based on Unstandardized B, it is known that the Intercept (constant) value is 13,786, with a B value of Professionalism 0.053, Anti-Fraud Awareness 0.353, and Interaction of Professionalism and Anti-Fraud Awareness -0.008. Thus the moderation regression equation is: $Y = 13.786 + 0.053 X + 0.353 M - 0.008 XM + e$. This moderation regression equation shows that there is a negative relationship when professionalism and anti-fraud awareness interact. The combined effect reduced fraud prevention by 0.008.

b. Hypothesis Analysis: The Effect of Anti-Fraud Awareness Moderation on the Effect of Professionalism on Fraud Prevention

It is known that the Sig. value from the test is 0.003, with a t-value of -3.070. This shows that anti-fraud awareness moderates the negative influence of professionalism on fraud prevention. This means that Anti-Fraud Awareness weakens the influence of Professionalism on Fraud Prevention.

Discussion

The Effect of Professionalism on Cheating Prevention

The test results show that the Sig. value of professionalism is 0.000, with a t-value of $5.236 > t$ table 1.67412. This shows that professionalism has a positive effect on fraud prevention. Internal auditors in cooperatives have participated in continuing education and training in the field of auditing and obtained certificates. As an internal auditor, it is necessary to have a strong competence as part of professionalism so that it can support the implementation of account officer performance audits. Professionalism is the basic foundation for auditors internal about how to behave, think and act in a long period of time (Huslina et al, 2015) to be able to carry out adequate supervision of the work of the Account Officer. Thus, internal auditors have the ability to detect and prevent fraud in account officers.

The results of this study support the results of Pratama (2019) and Wijaya et al. (2020) which stated that professionalism has a positive effect on fraud prevention. This means that the higher the professionalism, the more fraud prevention can be done.

The Effect of Anti-Fraud Awareness Moderation on the Influence of Professionalism on Fraud Prevention

The test results showed that the Sig. value of the interaction variable was 0.003, with a t-value of -3.070. This shows that anti-fraud awareness negatively moderates the influence of professionalism on fraud prevention. This means that Anti-Fraud Awareness weakens the influence of Professionalism on Fraud Prevention.

Anti- awareness fraud It is an effort to foster awareness about the importance of fraud prevention efforts by all parties in the organization. Effective anti-fraud awareness will further strengthen organizational control and reduce fraud in the organization. A high level of anti-fraud awareness and good organizational management will affect the success of the organization in preventing fraud. The results of this study show that An employee's anti-fraud awareness is low, which will weaken the influence of professionalism on fraud prevention.

CONCLUSION

Based on the results and discussion, the conclusions of this study are professionalism has a positive effect on the prevention of cheating. This shows that the higher the professionalism, the more fraud prevention can be done. Anti-fraud awareness negatively moderates the influence of professionalism on fraud prevention. This means that Anti-Fraud Awareness weakens the influence of Professionalism on Fraud Prevention.

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