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The Role of Morality in Moderating the Effect of Cash Internal Control and Financial Pressure on Fraud Tendency

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ABSTRACT
This study examines how morality affects the influence of cash internal controls and financial pressure on accounting fraud tendencies. Accounting fraud, a dishonest practice in financial reporting or management, can harm an organization's accountability and related parties. Understanding the contributing factors is crucial for effective fraud prevention and detection. This paper investigates how an individual's moral values impact the relationship between cash internal controls, financial pressure, and the propensity for fraudulent actions. By exploring morality's moderating role, the study aims to inform comprehensive strategies to mitigate accounting fraud. Using survey data from financial professionals, regression analysis showed that strong cash internal controls can reduce fraud tendencies, but this effect weakens under high financial pressure. Importantly, individuals with a stronger moral compass are less likely to engage in fraud, even when facing financial pressure. These findings underscore the critical role of personal ethics and integrity in shaping fraud-related decision-making. The implications can guide policymakers, organizational leaders, and the financial community in promoting ethical practices and deterring fraudulent activities.

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INTRODUCTION

Accounting fraud refers to dishonest practices in financial reporting or management. It can adversely impact an organization's accountability and harm related parties. Accounting fraud involves misstatements or deliberate omissions of material information in financial statements to deceive users. Understanding the factors contributing to accounting fraud is crucial to develop effective prevention and detection measures. Accounting fraud can occur in diverse organizations and sectors, not limited to a particular type or industry. It can arise in private, public, government, non-profit, educational, financial, healthcare, international, and small-to-medium enterprises. This fraud involves manipulating financial data for personal or organizational gain, with far-reaching and detrimental impacts. It is essential to understand the factors driving this unethical behavior to develop effective strategies for prevention and detection.

Lembaga Perkreditan Desa (LPD) plays a vital role in the financial ecosystem of Indonesian villages by providing essential savings and loan services. However, the operational framework of LPDs is not without vulnerabilities, particularly concerning fraud, which can significantly impact both the institution and the community it serves (Said et al., 2017). The phenomenon of fraud is often analyzed through the lens of the fraud triangle, which encompasses three critical elements: pressure, opportunity, and rationalization. Various studies have highlighted that factor such as financial pressure and ineffective internal controls can exacerbate the propensity for fraudulent behavior within LPDs (Montesdeoca, Medina and Santana, 2019; Diansari and Wijaya, 2019). Furthermore, the integration of ethical considerations and robust internal control systems has been shown to mitigate these risks, thereby fostering a more secure financial environment (Rashid et al., 2022; Desai, 2020). Thus, addressing these vulnerabilities through enhanced oversight and ethical frameworks is essential for safeguarding the integrity of LPD operations. Pressure often stems from financial difficulties or organizational demands, compelling individuals to engage in unethical behavior to meet expectations or alleviate personal burdens (Koomson et al., 2020; Said et al., 2018). Opportunity arises when internal controls are weak, allowing individuals to exploit their positions without detection (Said et al., 2017; Rae & Subramaniam, 2008). Rationalization plays a critical role, as individuals often justify their fraudulent actions to align with their self-image or organizational goals, such as "helping the company" (Murphy & Free, 2016).

The existing literature has explored the relationships between various factors and fraud tendency, including the impact of cash internal control and financial pressure. The existing literature highlights the intricate relationships between various factors influencing fraud tendencies, particularly focusing on cash internal control and financial pressure. Effective internal control systems are crucial in mitigating fraud risks by reducing opportunities for fraudulent behavior. Studies have shown that robust internal controls significantly decrease the likelihood of fraud by limiting access to cash and ensuring compliance with financial regulations (Rae & Subramaniam, 2008; Fadhilah et al., 2021; Owusu et al., 2022). Financial pressure, often stemming from personal financial crises or organizational demands, has been identified as a significant motivator for fraudulent actions. Research indicates that individuals under financial stress are more likely to engage in unethical behavior, especially when they perceive inadequate internal controls (Said et al., 2017; Rismayanti et al., 2023; Indraswari & Yuniasih, 2022). The interplay between these factors suggests that enhancing internal controls and addressing financial pressures can substantially reduce the propensity for fraud within organizations (Koomson et al., 2020; Owusu et al., 2022; Rismayanti et al., 2023).

The existing literature has not sufficiently explored how individual-level factors, such as morality, can moderate the relationship between cash internal control, financial pressure, and fraud tendency. Morality, encompassing an individual's ethical principles and values, can significantly influence their decision-making and behavior. Previous research has highlighted the importance of individual-level factors, particularly morality, in moderating this relationship. Morality, defined by an individual's ethical standards, notably impacts decision-making and behaviors related to fraud. Studies suggest that higher individual morality can mitigate the effects of financial pressure and weak internal controls on fraud propensity

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(Anastasia & Sparta, 2014; Suprapta & Padnyawati, 2021; Nurjanah & Setiawan, 2021). For instance, research has shown that individuals with strong ethical values are less likely to engage in fraudulent activities, even when faced with financial pressures (Said et al., 2017). Additionally, the effectiveness of internal controls is often enhanced when individuals possess a strong moral compass, as they are more likely to adhere to ethical standards and resist temptations to commit fraud (Suprapta & Padnyawati, 2021; Nitimiani & Suardika, 2020). Thus, integrating moral considerations into fraud prevention strategies could be pivotal in reducing fraud tendencies within organizations (Anastasia & Sparta, 2014; Suprapta & Padnyawati, 2021; Nurjanah & Setiawan, 2021).

While this study aims to investigate the role of morality in moderating the relationship between cash internal control, financial pressure, and fraud tendency, an opposing view suggests that individual-level factors like morality may not be as influential as organizational-level factors in determining fraud propensity. The effectiveness of internal controls and the impact of financial pressure on fraudulent behavior may be more strongly influenced by institutional policies, procedures, and incentive structures than by the moral compass of individual employees. Further research is needed to fully understand the complex interplay between organizational, situational, and individual-level factors that contribute to fraud tendencies within organizations.

Importance of this research is that it can provide valuable insights into the role of morality in moderating the effects of cash internal control and financial pressure on fraud tendency. By exploring how individual-level factors, such as morality, can influence the relationship between organizational-level factors and fraudulent behavior, this study can inform the development of more effective fraud prevention strategies. Understanding the interplay between cash internal control, financial pressure, and morality can help organizations implement tailored approaches that address both situational and individual-level drivers of fraud, ultimately reducing the propensity for unethical conduct within the organization.

The existing literature has established a negative relationship between cash internal control and fraud tendency, which aligns with agency theory. Agency theory posits that conflicts of interest can arise between principals (owners/shareholders) and agents (managers/employees), where agents may act in their own interests rather than those of the principals. Strong internal controls are essential in this context, as they help mitigate the agency problem by reducing opportunities for misconduct and aligning the interests of agents with those of principals (Fadhilah et al., 2021; Suprapta & Padnyawati, 2021). Research indicates that effective internal control systems significantly decrease the likelihood of fraudulent behavior by creating a structured environment that promotes accountability and transparency (Owusu et al., 2022; Rismayanti et al., 2023). For instance, studies have shown that when organizations implement robust internal controls, the perceived opportunity for fraud diminishes, thereby reducing the propensity for employees to engage in unethical behavior (Fadhilah et al., 2021; Rismayanti et al., 2023). Furthermore, aligning incentives with ethical standards can enhance the effectiveness of these controls, reinforcing a culture of

integrity within the organization (Said et al., 2017)(Fadhilah et al., 2021). Based on the theoretical frameworks and existing literature, the following hypotheses are proposed:
H_1: Cash internal control is negatively related to fraud tendency.

Financial pressure is positively related to fraud tendency, as supported by the fraud triangle theory, which identifies pressure as a critical factor influencing fraudulent behavior. The theory posits that when individuals face significant financial stress, they may resort to unethical actions to alleviate their circumstances. Research has shown that financial pressure significantly increases the likelihood of accounting fraud in various contexts, including Lembaga Perkreditan Desa (LPD) (Suprapta & Padnyawati, 2021; Indraswari & Yuniasih, 2022; Rismayanti et al., 2023). For instance, a study by Suprapta & Padnyawati (2021) found that financial pressure has a positive and significant effect on fraud tendencies among employees in LPD. Similarly, Indraswari & Yuniasih (2022) reported that financial pressure significantly influences the propensity for accounting fraud in LPDs in the Mengwi District. These findings underscore the importance of addressing financial pressures within organizations to mitigate fraud risks effectively. Based on the theoretical frameworks and existing literature, the following hypotheses are proposed:
H_2: Financial pressure is positively related to fraud tendency.

Morality can weaken the effect of cash internal control on fraud tendency, as suggested by ethical decision-making theory. This theory posits that an individual's ethical principles and values significantly influence their decision-making processes, particularly in situations where they might be tempted to commit fraud. When individuals possess strong moral convictions, they are less likely to engage in fraudulent behavior, even in environments with weak internal controls (Said et al., 2017; Suprapta & Padnyawati, 2021). Research indicates that individual morality can act as a moderating factor, reducing the likelihood of fraud despite the presence of financial pressures or opportunities for misconduct (Mita & Indraswarawati, 2021; Roszkowska & Melé, 2021). For instance, Said et al. found that integrating ethical values into fraud prevention strategies significantly reduces employee fraud in the banking industry (Said et al., 2017). Furthermore, studies have shown that when employees perceive their organizational culture as ethical, they are less likely to rationalize unethical actions, thus reinforcing the importance of morality in mitigating fraud risks (Anastasia & Sparta, 2014; Fadhilah et al., 2021). Based on the theoretical frameworks and existing literature, the following hypotheses are proposed:
H_3: Morality can weaken the effect cash internal control to fraud tendency.

Morality can weaken the effect of financial pressure on fraud tendency, as suggested by ethical decision-making theory. This theory posits that an individual's ethical beliefs and values significantly influence their choices, particularly in high-pressure situations where the temptation to commit fraud may arise. When individuals possess strong moral convictions, they are less likely to succumb to financial pressures that might otherwise lead them to engage in unethical behavior (Said et al., 2017; Anastasia & Sparta, 2014). Research has shown that ethical values can act as a buffer against the negative impacts of financial pressure. For instance, Said et al. found that integrating ethical values into the workplace significantly reduces the likelihood of employee fraud, even in the face of financial stress (Said et al., 2017). Similarly, studies indicate that individuals with a strong moral framework are less likely to rationalize unethical actions when confronted with financial difficulties, thereby mitigating the risk of fraud (Sharma et al., 2014). Furthermore, the presence of a supportive ethical culture within organizations can enhance employees' moral decision-making, allowing them to navigate financial pressures without resorting to fraud (Said et al., 2018).Thus, fostering a strong ethical environment is crucial for reducing the influence of financial pressure on fraud tendencies. Based on the theoretical frameworks and existing literature, the following hypotheses are proposed:

H_4: Morality can weaken the effect financial pressure to fraud tendency.

METHODS

This research is located in Nusa Penida sub-district, Klungkung Regency, Bali which has 46 LPDs. The reason the researchers took this location was because there were phenomena or cases of fraud that occurred in LPDs in Nusa Penida District, so that by conducting this research, the factors that influence the existence of fraud can be known. The population in this study were all LPD employees in Nusa Penida Subdistrict who are recorded in Klungkung Regency. The research sample has certain criteria that aim so that the data obtained later can be more representative. As for criteria used in determining the sample in this study This is as follows:

1. LPD employees in Nusa Penida Subdistrict and registered in LPLPD of Klungkung Regency.
2. Employees who have worked for at least 1 year.
3. Employees who deal with finance and recording.

Based on the sample criteria used, each LPD must include 4 administrators with the terms of office mentioned above so that the total respondents (4 people x 45 LPDs). Quantitative data in this study are the results of processed questionnaires distributed by researchers obtained from the answer score to the questionnaires that have been filled out by respondents. This study uses Linear Regression and Moderated Regression Analysis (MRA) data analysis methods with the help of the SPSS for Windows statistical application. The linear regression model in this study is expressed by the following equation:

Equation 1:

$Y = \alpha + \beta_1.X_1 + \beta_2.X_2 + \varepsilon$

Equation 2:

$Y = \alpha + \beta_1.X_1 + \beta_2.X_2 + \beta_3.X_3 + \beta_4.X_1\,X_3 + \beta_5.\,X_2\,X_3 + \varepsilon$

Description:

Y = fraud tendency
α = constant value
β_1 = cash internal control regression coefficient
β_2 = financial pressure regression coefficient
β_3 = morality regression coefficient
β_4 = regression coefficient of interaction between cash internal control and morality
β_5 = regression coefficient of interaction between financial pressure and morality

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X_1 = cash internal control
X_2 = financial pressure
X_3 = morality
ε = standard error

RESULTS AND DISCUSSION

The classic assumption test is carried out to test the feasibility of data before regression. The classical assumption tests carried out include normality, autocorrelation, and heteroscedasticity tests. After the data has passed the classical assumption test, regression is carried out. Regression was performed twice to form equations 1 and 2. Table 1 below shows the results of the regression results for equation 2:

Table 1. Linear regression test results

Variable	Beta value	Significant value
Constant	28,118	0,000
Cash internal control	-0,381	0,000
Financial pressure	-0,441	0,000

Source: Research data (2024)

Based on Table 1, the t value of the Cash Internal Control with a regression coefficient value of minus 0.381 and a significance of 0.000. This indicates that cash internal control has a negative effect on fraud tendency. Therefore, hypothesis one is accepted. The resulting significance is smaller than 0.05, so it can be concluded that stronger cash internal control is associated with a lower tendency of fraud.

The findings align with agency theory, which suggests that effective internal control systems can help mitigate the risk of fraud. This theory proposes that strong internal controls serve as an important mechanism for organizations to monitor and control employee behavior, thereby deterring fraudulent activities. Research supports this assertion, indicating that robust internal controls significantly reduce the likelihood of fraudulent behavior by creating a structured environment that promotes accountability and transparency (Awang & Ismail, 2018; Akwaa-Sekyi & Gené, 2016). For instance, Awang & Ismail (2018) emphasize that effective internal control mechanisms are crucial for managing risks, including fraud, within organizations. Similarly, Akwaa-Sekyi & Gené (2016) highlight the importance of internal controls in ensuring effective governance, which is essential for mitigating risks such as fraud. Furthermore, studies have shown that when employees perceive internal controls as strong, their propensity to engage in fraudulent activities decreases, thus confirming the relevance of agency theory in this context (Akomea-Frimpong et al., 2019). For instance, Fadhilah et al. (2021) found that effective internal control systems significantly reduce the likelihood of accounting fraud. Similarly, Sakti's research supports the notion that strong internal controls negatively impact fraud tendencies (Sakti et al., 2022). Moreover, Nitimiani & Suardika (2020) also highlight that effective internal control is crucial in reducing the propensity for accounting fraud within LPDs. These studies collectively reinforce the

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conclusion that enhancing cash internal control mechanisms can serve as an effective strategy for organizations to minimize fraud risks.

Based on Table 1, the coefficient value of the Financial Pressure variable is minus 0.441, with a significance of 0.000. This indicates that financial pressure has a negative effect on fraud tendency. Therefore, hypothesis two is rejected. The negative relationship between financial pressure and fraud tendency observed in this study contradicts the common assumption that financial pressure drives individuals to engage in fraudulent activities.

This finding aligns with certain literature that indicates that under specific conditions, financial pressure can lead to increased ethical behavior as individuals may feel compelled to maintain their integrity despite financial difficulties (Awang & Ismail, 2018). For instance, ethical decision-making theory posits that individuals with strong moral values may resist the temptation to engage in fraud, even when faced with financial pressures (Diansari & Wijaya, 2019). Therefore, the negative relationship observed in this study could reflect the influence of individual morality and organizational culture in mitigating the expected effects of financial pressure on fraud tendencies. Testing the third and fourth hypothesis were carried out with Moderated Regression Analysis (MRA). The test results can be seen in Table 2 as follows.

Table 2. Moderation regression test results

Description	Beta value	Sig. value
Constant	-12.950	0.105
Cash internal control	1.217	0.064
Financial pressure	0.335	0.635
Morality	1.385	0.000
The interaction of cash internal control and morality	0.061	0.015
The interaction of financial pressure and morality	-0.020	0.455

Source: Research data (2024)

Based on the research, the results show that morality can weaken the influence of cash internal control on fraud tendency, where the significant value is 0.015, which is less than 0.05. Thus, the third hypothesis in this study, which states that morality can weaken the influence of cash internal control on fraud tendency, is accepted.

Morality can weaken the influence of cash internal control on fraud tendency due to its role in shaping ethical decision-making among individuals. When employees possess strong moral convictions, they are less likely to engage in fraudulent behavior, even in environments where internal controls may be lacking. This phenomenon is supported by ethical decision-making theory, which posits that moral values significantly influence individuals' choices, particularly in high-pressure situations where the temptation to commit fraud may arise. Research indicates that individuals with high moral standards are more likely to resist unethical temptations, thereby mitigating the potential negative effects of inadequate internal controls on fraud propensity.

For instance, Said et al. found that ethical values play a significant role in reducing the likelihood of employee fraud, suggesting that moral considerations can override the influence of cash internal controls (Said et al., 2017). Similarly, Suprapta & Padnyawati (2021) highlight that individual morality significantly impacts the tendency for fraud, indicating that moral beliefs can act as a buffer against unethical behavior. Moreover, when employees perceive their organizational culture as ethical, they are less likely to rationalize unethical actions, reinforcing the idea that strong individual morality can serve as a protective factor against fraud, even in the presence of weak internal controls (Nurjanah & Setiawan, 2021). Therefore, fostering a culture of integrity and ethical behavior within organizations is crucial for reducing fraud tendencies, as it empowers individuals to make ethical decisions despite potential weaknesses in internal control systems.

Based on the research, the results show that morality does not significantly moderate the influence of financial pressure on fraud tendency, as the significant value is 0.455, which is more than the 0.05 threshold. Thus, the fourth hypothesis in this study, which states that morality can weaken the influence of financial pressure on fraud tendency, is rejected.

Morality may not significantly moderate the influence of financial pressure on fraud tendency for several reasons. Firstly, individuals facing intense financial pressure may prioritize immediate financial relief over ethical considerations, leading them to rationalize unethical behavior regardless of their moral beliefs. This phenomenon is supported by research indicating that financial deprivation can shift moral standards, making individuals more susceptible to engaging in fraudulent activities (Sharma et al., 2014). Additionally, the context in which financial pressure is experienced can diminish the effectiveness of moral reasoning. In high-stress environments, individuals might feel compelled to act in ways they would typically consider unethical, as the urgency of their financial situation overrides their moral compass. This is supported by findings that suggest ethical values play a significant role in reducing the likelihood of employee fraud, but these values may be compromised under financial stress (Said et al., 2017). Moreover, the organizational culture and the perceived effectiveness of internal controls can also play a role. If employees believe that their actions will go undetected due to weak internal controls, they may be more inclined to commit fraud, regardless of their moral beliefs (Montesdeoca et al., 2019). Thus, while individual morality is important, its moderating effect may be overshadowed by the pressing nature of financial pressures and the situational context in which individuals operate.

CONCLUSION

The study findings show that strong cash internal control significantly reduces individuals' tendency to engage in fraud. This suggests that robust internal controls within an organization can effectively deter fraudulent behavior. When cash control measures are in place, employees are less likely to commit fraud, as the risk of detection and consequences outweigh any potential personal gains. The inverse relationship between cash control and fraud tendency underscores the importance of implementing and maintaining strong financial oversight mechanisms to mitigate fraudulent acts. Effective cash control systems can foster a culture of accountability and transparency, further strengthening employees' ethical decision-making and discouraging fraudulent practices. Financial pressure can significantly influence individuals' propensity to engage in fraudulent behavior. When faced with severe financial difficulties, such as mounting debt, job loss, or financial insecurity, the perceived need for immediate relief can override an individual's moral reasoning, leading them to rationalize and justify unethical actions they would typically avoid. Research suggests that financial deprivation can shift moral standards, making individuals more susceptible to fraudulent activities. Furthermore, the situational context in which financial pressure is experienced can diminish the effectiveness of moral values in moderating fraudulent tendencies. In high-stress environments where the urgency to address financial concerns is acute, individuals may feel compelled to act in ways that compromise their ethical beliefs, as the imperative for financial relief takes priority over moral considerations. This indicates that while individual morality is important, its ability to mitigate the influence of financial pressure on fraud tendency may be limited when the financial stress becomes overwhelming. This study examined the role of morality in moderating the effects of cash internal control and financial pressure on fraud tendency. The findings suggest that individual morality can weaken the influence of inadequate cash internal controls on fraud tendency, but may not significantly moderate the impact of pressing financial pressures on fraudulent behavior. The results highlight the interplay between personal ethics, organizational factors, and situational contexts in shaping fraudulent decision-making. When faced with financial difficulties, individuals' moral convictions may be overridden by the urgency to alleviate their financial stress, even with strong internal controls. Conversely, in environments with lacking internal controls, employees with strong moral compasses may be more likely to resist temptations to commit fraud. However, the moderating effect of morality appears to diminish when financial pressure is severe. In high-stress situations, the need for immediate relief can overwhelm moral reasoning, leading individuals to rationalize unethical actions. Perceptions of internal control effectiveness and organizational culture can also influence the extent to which morality impacts fraud tendencies. This understanding emphasizes the importance of fostering a culture of integrity and ethical behavior within organizations, as it can empower individuals to make principled decisions even when confronted with financial pressures or weak internal controls. The findings underscore the complex interplay of factors in shaping fraudulent behavior, with morality playing an important but context-dependent role.

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