

The Influence of Job Pressure, Ethical Values, and Internal Control Systems on Fraud Intention: A Study on the Kaur Regency Government

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This study aims to examine the influence of job pressure, ethical values, and internal control systems on fraud intention in the Kaur Regency Government. The problem of fraud in the government sector remains a significant issue because it can hinder the creation of good governance. This study uses a quantitative approach with primary data obtained through the distribution of questionnaires to 65 respondents selected using a purposive sampling technique. Data analysis was performed using multiple linear regression with the help of the SPSS version 25 program. The results show that job pressure has a positive and significant effect on fraud intention, meaning that the higher the job pressure, the higher the tendency to commit fraud. Ethical values do not have a significant effect on fraud intention, so that the high or low ethical values of employees have not significantly affected the tendency to commit fraud. The internal control system has a positive and significant effect on fraud intention, but the direction of the relationship obtained does not correspond to the research hypothesis, which indicates that the implementation of the internal control system in the research object has not been fully able to suppress the tendency to commit fraud. Simultaneously, the three independent variables significantly influenced fraud intention with an Adjusted R² value of 0.399, meaning that 39.9% of the variation in fraud intention can be explained by the research model, while the remaining 60.1% is influenced by other factors outside this study. The findings of this study indicate that fraud intention in government agencies is more influenced by the level of work pressure and the effectiveness of the implementation of the internal control system, while ethical values have not been proven to be a factor that significantly influences the tendency to fraud. Therefore, efforts are needed to manage work pressure, strengthen the culture of integrity, and increase the effectiveness of the implementation of the internal control system to minimize the tendency to fraud in the Kaur Regency Government environment.

Keywords: Fraud Intention, Job Pressure, Ethical Values, Internal Control System.

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1. Introduction

Fraud is basically a deliberate attempt to use the rights of others for personal or group interests. The Association of Certified Fraud Examiners (ACFE) divides accounting fraud into three types, namely: (1) asset fraud, in the form of theft or misuse of assets (2) false statements or misrepresentations, including actions taken by officials or executives of a company or agency to cover up the actual financial condition by carrying out financial engineering in the presentation of its financial reports to gain profits (3) corruption, namely perpetrators of fraud using their influence illegally in business transactions to gain benefits for personal or other people's interests (Pratama, 2022).

The reality of fraud in Indonesia shows a worrying trend. According to the Indonesia Fraud Survey, (ACFE, 2025) conducted on fraud examination practitioners and auditors, corruption is the most dominant form of occupational fraud, with a percentage reaching 47.6%, followed by asset misappropriation at 40.2%, and financial reporting fraud at 12.2%. The government sector tops the list as the industry most vulnerable to occupational fraud, with an incidence rate reaching 15%, followed by the construction sector (14%), banking

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and financial services (12%), and healthcare (12%). Even more concerning, the average loss per fraud case in the central government can reach more than IDR 1 billion to IDR 50 billion (30.94%), while in local governments the largest losses range from more than IDR 500 million to IDR 1 billion (22.78%). These findings reinforce the urgency of the need for special attention to fraud prevention in the public sector.

In Indonesia, the government has paid significant attention to the issue of fraud, particularly in government agencies. Law No. 20 of 2001 concerning the Eradication of Criminal Acts of Corruption serves as the legal basis for taking firm action against government officials who commit fraud (the Government of Indonesia, 1999). Government Regulation Number 60 of 2008 concerning the Government Internal Control System (SPIP), which mandates every government agency to implement internal controls to prevent deviations and increase accountability in state financial management (*PP 60 Tentang SPIP*, 2008). This is in line with the spirit of bureaucratic reform which demands the creation of a clean, transparent and accountable government.

However, empirical facts show that corruption is still a serious problem in government agencies, both central and regional. Based on the 2024 Corruption Eradication Commission (KPK) Annual Report, during the 2024 period there were 15,516 reports of gratification, with reporting in 2024 itself having reached 3,944 reports. Until August 2024, there were 2,975 reports of gratification with 3,463 gratification objects, and 1,273 of these objects had been determined to be state property. The results of the 2024 Integrity Assessment Survey (SPI) conducted by the KPK to measure the risk of corruption in the government sector also revealed worrying findings. In the procurement of goods and services (PBJ), as many as 46% of respondents in all ministries/institutions/regional governments stated that they often see that the partner who wins the procurement is the one who provides something to the parties related to the procurement. Practices that often arise are kinship relationships and collusion that influence the procurement process, vendor winning arrangements, product specifications that do not match prices, and procurement results that do not provide optimal benefits for the community.

In the human resource management sector, the 2024 SPI found that 31% of respondents frequently heard that employees received promotions or transfers due to kinship, closeness to officials, and shared alma mater or group. Meanwhile, in budget management, 12% of respondents believed that officials used office funds for personal gain. In fact, 1 in 4 employee respondents reported misuse of office facilities for personal gain, including for friends and family. These findings reinforce the urgent need for special attention to fraud prevention in the public sector, particularly in government agencies. (KPK, 2024).

This phenomenon also occurs in Bengkulu Province, including Kaur Regency. Several cases of budget misappropriation involving local government officials demonstrate that fraud remains a real threat to governance. For example, the Bengkulu Regional Police uncovered an alleged corruption case involving the Special Allocation Fund (DAK) at the Kaur Regency Agriculture Service in 2023, amounting to IDR 7.39 billion. The investigation uncovered four failed construction projects, damaged agricultural equipment, and online procurement with specifications that did not comply with the contract. In this case, investigators have named 12 suspects: the Head of the Service, two Technical Implementation Officers (PPTK), and nine contractors. The evidence secured included contract documents, bank statements, and evidence of suspicious project transactions (Eko, 2025). This illustrates that the potential for fraud in regional government agencies is still high and requires serious prevention efforts.

In the theoretical framework, this study links the phenomenon of fraud intention with the Fraud Triangle Theory put forward by (Cressey, 1953). The theory explains that fraudulent behavior does not occur by chance, but rather results from the interaction between individual psychological factors and organizational environmental conditions. The Fraud Triangle Theory asserts that three main elements pressure,

opportunity, and rationalization play a role in driving individuals to commit fraud. In this context, individual ethical values are introduced as an additional element that strengthens rationalization, as low ethics allow for moral justification of fraud. In the context of public organizations, pressure can take the form of high workloads or unrealistic targets; opportunity arises from weak internal control systems; while rationalization occurs when employees feel entitled to commit fraud due to permissive ethical values. Thus, the Fraud Triangle Theory provides a strong conceptual foundation for understanding how work pressure, ethical values, and the effectiveness of internal controls interact to influence the likelihood of fraudulent intentions, particularly in the context of government organizations.

Previous research has shown mixed results. Some studies have found that, according to research, stress (Sari & Syofyan, 2025) stated that pressure has a positive and significant effect on the tendency to cheat, while different results were found by (Hildayani & Serly, 2021) which states that the relationship between pressure does not have a significant positive effect on fraudulent intentions. Ethical values according to research (Hildayani & Serly, 2021) shows that ethical values do not have a significant negative effect on employee fraudulent intentions. However, according to (Nyoman & Suryandari, 2025) stated that management ethics does not have a significant influence on the tendency for accounting fraud to occur. Furthermore, research by (Djatkiko et al., 2020) found that the internal control system has a negative and significant influence on fraud, but other research by (Melasari & Sukesi, 2022) stated that the internal control system has no partial effect on the likelihood of accounting fraud. The inconsistency in the results of this study indicates a research gap that needs to be reexamined, particularly in the context of regional government. The mixed results have led researchers to re-examine the influence of work pressure, ethical values, and internal control systems on fraudulent intentions.

This research focused on Kaur Regency as the research location. Based on the 2023–2024 Regional Inspectorate Supervision Report, various problems were still found in regional budget management. Some findings include inappropriate use of the budget, delays in activity accountability, and discrepancies between expenditure realization and budget documents (DPA-SKPD). The Kaur Inspectorate noted that in 2023, there were more than 60 administrative and financial findings spread across several regional government organizations (OPD), including those related to the procurement of goods and services, official travel, and physical activities that did not meet specifications. (Kaur, 2024) These findings align with reports by local media outlets, such as Radar Selatan, which revealed cases of alleged corruption involving official travel expenses. For example, in the report (Julianto, 2025), The alleged corruption case involving official travel expenses at the Kaur Regency DPRD Secretariat in the 2023 fiscal year has now been named a suspect by the Kaur District Attorney's Office. This situation indicates that the internal control system in several regional government agencies is not functioning optimally, especially in terms of inherent oversight and compliance with financial accountability principles. Furthermore, low employee ethical values may exacerbate the situation, as individuals with permissive ethics are more likely to justify budget irregularities as "customary" within the government environment. This weakness opens up opportunities for fraud, as explained in the Fraud Triangle Theory (Cressey, 1953), that weak oversight (opportunity) and administrative pressure can be driving factors for fraud in public budget management. Therefore, the findings of the Regional Inspectorate and media reports provide important empirical evidence supporting the urgency of research on work pressure, ethical values, and internal control systems against fraudulent intentions within the Kaur Regency government. Furthermore, Kaur Regency, as one of the developing regions in Bengkulu Province, is striving to improve governance through the application of transparency and accountability principles. Therefore, this research is relevant to measure the extent to which factors such as work pressure, ethical values, and internal control can influence fraudulent intentions.

Based on the description above, this study aims to examine the influence of job stress, ethical values, and internal control systems on fraud intention in government agencies in Kaur Regency. The results are expected to provide theoretical benefits in the form of contributions to the development of public sector accounting science, as well as practical benefits for local governments in managing employee job stress, ethical values, and strengthening internal control systems to prevent fraudulent intentions early on.

2. Methods

Type of Research

This research is a quantitative study using a causal comparative approach. This approach was chosen to measure and analyze the influence of job stress, ethical values, and internal control systems on fraud intention.

Population, Sample, and Data Sources

The population in this study was all government officials working in government agencies in Kaur Regency. The sample was determined using a purposive sampling technique with the following criteria: 1) Civil Servants (ASN) directly involved in administrative, financial, or internal oversight activities. 2) Have a minimum of two years of service. The research data are primary data obtained through a questionnaire distributed using g-form.

Variable Measurement

Each variable was measured using several indicators that were adjusted based on relevant references. The operational definitions, research indicators, and measurement of the research variables are presented in Table 1 :

Table 1. Operational Definitions

No.	Variable	Definition	Indicator	Measurement
1.	Job Pressure (X1)	Pressure is what motivates someone to do something, and it is triggered by an impulse. Everyone who commits fraud must face some type of pressure or coercion to do so. (Genta Utama et al., 2025)	1. High work targets 2. Excessive workload 3. Tight deadlines 4. Demands from superiors or the organization 5. Physical demands 6. 6. Time pressure 7. Workplace conflict	Likert
2.	Ethical Values (X2)	(Hildayani & Serly, 2021), Values contain an element of judgment in the sense that they convey an individual's ideas about what is right, good, or desirable. In studying organizational behavior, values are considered important because they lay the foundation	1. Adherence to organizational norms and rules 2. Honesty at work 3. Moral responsibility 4. Refusing fraudulent	Likert

No.	Variable	Definition	Indicator	Measurement
		for understanding attitudes and motivation and because they influence human perception.	actions 5. Consistency between words and actions	
3.	Internal Control System (X3)	The definition of an Internal Control System is an integral process of actions and activities carried out continuously by management and all employees to provide adequate assurance of achieving organizational goals through effective and efficient activities, reliable financial reporting, safeguarding state assets, and compliance with laws and regulations. (<i>PP 60 Tentang SPIP</i> , 2008)	1. Strong control environment 2. Risk assessment 3. Control activities 4. Transparent information and communication 5. Internal monitoring and evaluation	Likert
4.	<i>Fraud Intention</i> (Y)	The intention to commit fraud (fraud intention) refers to the willingness or mental readiness of an employee to consciously commit fraudulent acts if there is an opportunity, pressure, rationalization, and ability. (Ignatius et al., 2025).	1. Financial reporting fraud 2. Asset misappropriation 3. Corruption	Likert

Analysis Method

This research applies multiple linear regression analysis techniques using SPSS software to test the relationship between independent and dependent variables, as well as to analyze the proposed hypotheses. The analysis process includes reliability tests, validity tests, as well as checking classical assumptions which include normality, multicollinearity and heteroscedasticity. Apart from that, the Coefficient of Determination (R) was also calculated, Multiple Linear Regression analysis was carried out, as well as the t test and F test were carried out. The multiple linear regression analysis in this research was formulated as follows :

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Information:

Y = *Fraud Intention*

X_1 = Work Pressure

X_2 = Ethical values

X_3 = Internal Control System

α = Konstanta

β_1 – β_3 = Regression Coefficient

ε = *Error*

3. Results and Discussion

Results

Data Quality Test

The validity test is used to determine the validity of a questionnaire and its accuracy and precision. The validity test in this study used person correlation. The results are as follows:

Table 2. Validity Test Results

Variable	Item Number	N	r Table	<i>person correlation (r hitung)</i>	Sig.	Information
Work Pressure	X1.1	65	0.244	0.626	0.000	Valid
	X1.2	65	0.244	0.682	0.000	Valid
	X1.3	65	0.244	0.604	0.000	Valid
	X1.4	65	0.244	0.625	0.000	Valid
	X1.5	65	0.244	0.717	0.000	Valid
	X1.6	65	0.244	0.807	0.000	Valid
	X1.7	65	0.244	0.524	0.000	Valid
	X1.8	65	0.244	0.661	0.000	Valid
	X1.9	65	0.244	0.737	0.000	Valid
	X1.10	65	0.244	0.598	0.000	Valid
Ethical Values	X2.1	65	0.244	0.551	0.000	Valid
	X2.2	65	0.244	0.690	0.000	Valid
	X2.3	65	0.244	0.535	0.000	Valid
	X2.4	65	0.244	0.545	0.000	Valid
	X2.5	65	0.244	0.651	0.000	Valid
	X2.6	65	0.244	0.582	0.000	Valid
	X2.7	65	0.244	0.411	0.001	Valid
	X2.8	65	0.244	0.379	0.002	Valid
	X2.9	65	0.244	0.339	0.006	Valid
	X2.10	65	0.244	0.646	0.000	Valid
Internal Control System	X3.1	65	0.244	0.288	0.020	Valid
	X3.2	65	0.244	0.710	0.000	Valid
	X3.3	65	0.244	0.817	0.000	Valid
	X3.4	65	0.244	0.781	0.000	Valid
	X3.5	65	0.244	0.365	0.003	Valid
	X3.6	65	0.244	0.325	0.008	Valid
	X3.7	65	0.244	0.716	0.000	Valid
	X3.8	65	0.244	0.307	0.013	Valid
	X3.9	65	0.244	0.830	0.000	Valid
Fraudulent Intention	Y.1	65	0.244	0.736	0.000	Valid
	Y.2	65	0.244	0.847	0.000	Valid
	Y.3	65	0.244	0.715	0.000	Valid
	Y.4	65	0.244	0.633	0.000	Valid
	Y.5	65	0.244	0.698	0.000	Valid
	Y.6	65	0.244	0.306	0.013	Valid
	Y.7	65	0.244	0.461	0.000	Valid

Variable	Item Number	N	r Table	person correlation (<i>r hitung</i>)	Sig.	Information
	Y.8	65	0.244	0.694	0.000	Valid
	Y.9	65	0.244	0.850	0.000	Valid

Source: Processed Data 2026

Table 2 shows that all question items for the variables of job pressure, ethical values, internal control systems, and fraud intention have a positive correlation with a significance level of less than 0.05. Furthermore, the calculated r-value of the person correlation is greater than the table r-value, which is 0.244. Therefore, it can be concluded that all statement items in this study are valid and have met the validity test criteria using the person correlation method. Therefore, all research instruments are suitable for use and can proceed to the next testing stage.

Reliability Test

This reliability test is used to measure questionnaires as indicators of variables. A questionnaire is considered reliable if respondents' answers to the questionnaire are consistent over time. Reliability testing is performed using the Cronbach's Alpha statistical test, with the instrument being considered reliable if the Cronbach's Alpha value is >0.60. The results of the reliability test in this study are presented in Table 3 as follows::

Table 3. Reliability Test Results

No	Variable	Cronbach's Alpha	Information
1	Job Pressure (X1)	0,855	Reliable
2	Ethical Values (X2)	0,710	Reliable
3	Internal Control System (X3)	0,771	Reliable
4	Fraud Intention (Y)	0,833	Reliable

Source: Processed Data 2026

Based on the test results in Table 3, all variables have a Cronbach's Alpha value greater than 0.60, thus concluding that all variables in this study are reliable. This means that the research instrument used is capable of producing consistent and reliable results.

Classical Assumption Test

Normality Test

This normality test was conducted by examining the Kolmogorov-Smirnov table values with a significance level of 5%. The decision-making criteria are: if the significance value is >0.05, the data distribution is normal; if the significance value is ≤0.05, the data distribution is not normal. The results of the data normality test can be seen in Table 4 below:

Table 4. Normality Test Results

Variable	N	Asymp. Sig. (2-tailed)	Information
<i>Unstandardized Residual</i>	65	0,200	Normally Distributed

Based on Table 4 above, the results of the normality test show that the Asymp. Sig. value for the unstandardized residual is 0.200. This value is greater than 0.05 (0.200 > 0.05), so it can be concluded that the residual data in this study is normally distributed and the normality assumption has been met.

Multicollinearity Test

Multicollinearity aims to test whether the regression finds a correlation between the independent variables. A good model should have no correlation between independent variables. The results of multicollinearity testing of research data are as follows:

Table 5. Multicollinearity Test Results

No	Variable	Tolerance	VIF	Information
1	Job Pressure (X1)	0,869	1,151	Multicollinearity Free
2	Ethical Values (X2)	0,870	1,149	Multicollinearity Free
3	Internal Control System (X3)	0,995	1,005	Multicollinearity Free

Source: Processed Data 2026

Multicollinearity testing can be seen from the Tolerance Value or Variance Inflation (VIF). Based on the table above, it can be concluded that the tolerance value for all research variables is >0.10 , or the VIF value is <10 , indicating no signs of multicollinearity in the regression equation model.

Heteroscedasticity Test

The heteroscedasticity test tests the assumption of residuals with non-constant variance. A good regression model is one where the variance of the residuals from one observation to the next remains constant, or homoscedasticity. In this study, the Glejser test is used to detect the presence or absence of heteroscedasticity. If the significance value is above 0.05 ($\text{sig.t} > 0.05$), it can be concluded that heteroscedasticity does not occur. However, if the significance value is below 0.05 ($\text{sig.t} < 0.05$), it can be concluded that heteroscedasticity occurs. The results of the heteroscedasticity test can be seen in the following table:

Table 6. Heteroscedasticity Test Results

No	Variable	Significance	Information
1	Job Pressure (X1)	0,332	Free from Heteroscedasticity
2	Ethical Values (X2)	0,747	Free from Heteroscedasticity
3	Internal Control System (X3)	0,108	Free from Heteroscedasticity

Source: Processed Data 2026

Based on Table 6, the results of the heteroscedasticity test using the Glatiser Test indicate that all independent variables in this study have significance values above 0.05. The variables Job Pressure, Ethical Values, and Internal Control Systems each obtained significance values greater than 0.05. Therefore, based on these results, it can be concluded that there are no symptoms of heteroscedasticity among all independent variables in this study's regression model. This means that the variance from the residuals from one observation to the next is constant (homoscedasticity), thus the regression model is considered to be meets the classical assumptions of heteroscedasticity and is suitable for further analysis.

Hypothesis Testing

This study used a multiple linear regression analysis model to test the hypothesis. The purpose of this multiple linear regression analysis model is to predict the influence of the independent variable on the dependent variable. Based on data processing using IBM SPSS, the following results were obtained:

Table 10. Hypothesis Test Results

Variable	Coefficient	t-count	Sig.	Results
Work Pressure	0,288	4,255	0,000	Accepted
Ethical Values	0,133	1,529	0,131	Rejected
Internal Control System	0,182	2,651	0,010	Rejected

Variable	Coefficient	t-count	Sig.	Results
<i>Adjusted R²</i>				0,399
F				15,188
Sig.				0,000

Source: Processed Data 2026

F-Test Results

The F-test is used to determine whether the regression model in the study is appropriate and suitable for use. By conducting and observing the F-value, if it is less than 0.05, the model is fit and suitable for testing. Conversely, if the value is greater than 0.05, the model is not fit and suitable for testing. Based on Table 4.9, the F-value obtained is less than 0.05, indicating that the regression model used in this study is fit and suitable for use in further hypothesis testing. These results indicate that job pressure, ethical values, and internal control systems collectively explain variations in fraud intention, making the research model suitable for use in hypothesis testing.

Coefficient of Determination (R²) Test Results

The coefficient of determination (R²) test aims to measure the model's ability to explain variation in the dependent variable. This study used the Adjusted R² value because there is more than one independent variable, making it more appropriate for evaluating multiple regression models (Ghozali, 2018). Based on Table 4.9, the Adjusted R² value obtained was 0.399, or 39.9%. This means that the three independent variables in this study collectively explain the variation in fraud intention in local government with a moderate contribution, while the remainder is largely influenced by factors outside the model not examined in this study.

T-Test Results

The t-test was conducted to determine the partial effect of each independent variable on the dependent variable. In this study, hypothesis testing was conducted using a one-tailed approach because the direction of the hypothesis had been previously determined. Therefore, the testing criteria used were: if the calculated t-value > t-table or the significance value (one-tailed) < 0.05, then the independent variable has a partial significant effect on the dependent variable (Ghozali, 2018). Based on Table 4.9, the t-test results can be interpreted as follows:

First, the Job Pressure variable has a positive and significant effect on fraud intention, so the first hypothesis (H1) is accepted. This means that the higher the job pressure experienced by employees, the higher the likelihood of fraudulent intentions.

Second, the Ethical Values variable does not have a significant effect on fraud intention, so the second hypothesis (H2) is rejected. This means that the high or low ethical values held by respondents do not significantly determine whether or not fraudulent intentions arise.

Third, the Internal Control System variable has a positive and significant effect on fraud intention, so the third hypothesis (H3) is rejected. This finding indicates that the internal control system has a real influence on fraud intention, but the direction of the positive relationship is not in accordance with the hypothesis that predicts a negative influence.

Discussion

The Effect of Job Pressure on Fraud Intention

The results of this study indicate that job pressure has a positive and significant effect on fraud intention, with a coefficient of 0.288, a t-value of 4.255, and a significance level of $0.000 < 0.05$. Therefore, the first hypothesis (H1) is accepted. This finding indicates that the higher the job pressure experienced by employees, the higher the likelihood of fraudulent intentions. This result may occur because high job pressure, such as excessive workloads, demanding targets, or administrative pressure, can encourage individuals to seek quick solutions to tasks and meet organizational demands. This condition has the potential to weaken an individual's self-control, increasing the tendency to commit deviant acts.

In the Kaur Regency Government, work pressure can arise due to high administrative demands, the timely completion of budget accountability reports, and limited human resources in several Regional Apparatus Organizations (OPDs). These conditions can cause psychological stress for employees, especially when the volume of work is disproportionate to the capacity of available resources. In such situations, some employees may experience difficulties in meeting job demands according to established procedures, leading to a tendency to engage in deviant behavior as an alternative to completing work or achieving set targets.

From the perspective of the fraud triangle theory, work pressure is related to the element of pressure, namely the condition that drives individuals to commit fraud due to perceived pressure. The findings of this study reinforce the theory that pressure is a significant factor triggering fraud intention. The results of this study align with previous research. Empirical research by (Coleman et al., 2014) found that heavy workloads increase the likelihood of individuals engaging in unethical behavior as a form of escape from stress. Similarly, research (Qothrunnada & Zakiy, 2022) this study shows that high work pressure in the public sector directly contributes to increased employee fraud intentions.

These consistent results indicate that work pressure consistently increases the risk of fraudulent intentions, particularly in high-demand work environments. This finding indicates that work pressure requires serious attention in fraud prevention efforts, as poorly managed pressure can be a trigger for fraudulent intentions.

The implication of these results is that agencies need to manage work pressure through proportional workload allocation, setting realistic targets, and providing adequate organizational support and supervision to prevent work pressure from developing into a driver of fraudulent behavior.

The Influence of Ethical Values on Fraud Intention

The results of the study indicate that ethical values do not significantly influence fraud intention, with a coefficient of 0.133, a t-value of 1.529, and a significance level of $0.131 > 0.05$. Therefore, the second hypothesis (H2) is rejected. In addition to being insignificant, the direction of the relationship is also positive, inconsistent with the hypothesis that expected a negative effect. These results indicate that ethical values have not yet significantly influenced employees' tendency to commit fraud. This may occur because fraudulent behavior is not solely determined by an individual's understanding of ethics but is also influenced by organizational environmental factors, work pressure, and the evolving work culture. In other words, a sound ethical understanding may not necessarily be reflected in behavior if it is not supported by a consistent organizational system.

The insignificant influence of ethical values may be due to a gap between the ethical values understood by individuals and the actual behavior demonstrated in the work environment. Employees may have a good understanding of ethical principles, integrity, and professional responsibility, but in practice, decision-making is often influenced by various situational factors, such as work pressure, task demands, organizational culture, and behavior modeled by leaders and colleagues. As a result, an individual's ethical

values may not necessarily be a primary consideration when employees are faced with conditions that provide opportunities or pressure to commit fraud. This situation indicates that the existence of individual ethical values alone is not enough to suppress fraud intentions if it is not supported by an organizational environment that can encourage the consistent application of ethical values.

In the fraud triangle theory, ethical values are related to the element of rationalization. Individuals with strong ethical values are theoretically more likely to justify fraudulent acts. However, the results of this study indicate that this relationship is not significantly proven, so support for the theory on the rationalization aspect is still limited.

The results of this study are not in line with previous research (Rahayu & Abidin, 2023) states that understanding work ethics can strengthen an individual's moral commitment and reduce fraud. In addition, (Artati et al., 2021) confirms that strong ethical values can inhibit the justification of fraudulent behavior by strengthening integrity and professional responsibility.

This difference in results indicates that, in the current research context, ethical values do not function as a primary factor in suppressing fraudulent intentions. It is possible that other, more dominant factors, such as job pressure and organizational conditions, are influencing the role of ethics, making the statistically less visible. These findings also indicate that the formation of anti-fraud behavior does not solely depend on individual moral aspects but requires the support of a work system and environment capable of encouraging the concrete application of ethical values in daily activities.

The implication of these results is that improving ethics is not sufficient through the socialization of moral values alone; it must be accompanied by the establishment of a culture of integrity, exemplary leadership, strengthened supervision, and consistent enforcement of regulations so that ethical values can truly influence employee work behavior and reduce the likelihood of fraudulent intentions.

The Effect of Internal Control Systems on Fraud Intention

The results of the study indicate that the internal control system has a significant positive effect on fraud intention, with a coefficient of 0.182, a t-value of 2.651, and a significance level of $0.010 < 0.05$. Therefore, the third hypothesis (H3) is rejected. Empirically, these results indicate that the internal control system does influence fraud intention, but a positive relationship indicates that the existence of internal controls may not necessarily suppress fraudulent intentions. This condition can occur if the implemented controls are still administrative formalities, are inconsistent, or are not yet effective in organizational practice.

Respondents may rate the implementation of internal control systems highly because they understand that they have been formally implemented within the organization. However, this assessment does not necessarily reflect the actual effectiveness of implementation in daily practice. A well-documented internal control system may not be effective if direct supervision, monitoring, and follow-up on violations are not optimal.

In the fraud triangle theory, the internal control system is related to the element of opportunity. This theory explains that fraud occurs when opportunities arise due to weak supervision and control. Therefore, effective internal controls should reduce the opportunity to commit fraud. Because this study shows a positive relationship, the results do not fully support the theory on the opportunity aspect.

The results of this study are not in line with previous research (Widiyanti, 2021) found that implementing a good internal control system can reduce the risk of fraud in financial reporting. Likewise, (Safitri, 2020) states that a strict internal control system is able to encourage employee discipline and responsibility, thereby reducing the opportunity for fraudulent behavior.

However, the findings of this study are empirically supported by other studies that also found a positive relationship between internal control systems and fraud intentions. This research was conducted by (Genta Utama et al., 2025) shows that the internal control system has a positive and significant effect on fraudulent intentions. This finding indicates that the existence of internal control is not always synonymous with a reduced tendency for fraud, especially if its implementation has not been effective or is still focused solely on administrative aspects. The difference in results indicates that the effectiveness of internal control in this research object may not be optimal, so that its existence has not been able to carry out its function of fraud prevention effectively. Thus, the similarity in the direction of the positive relationship strengthens that the results of this study are not stand-alone findings, but can occur in the context of certain organizations where the effectiveness of internal control is not optimal.

The implication of these results is that agencies need to strengthen the quality of internal control implementation through real supervision, clear separation of duties, increased internal audits, and periodic evaluation of the effectiveness of the control system so that it is truly capable of closing the opportunity for fraud to occur.

4. Conclusion

This research aims to analyze the influence of work pressure, ethical values, and internal control systems on fraud intention in the Kaur Regency Government fraud prevention mechanism. Therefore, fraud prevention efforts in the Kaur Regency Government need to focus on managing employee work stress through proportional workload distribution and realistic targets, accompanied by strengthening the organization's ethical culture and increasing the effectiveness of the internal control system implementation through supervision, internal audits, and periodic evaluations. This study has several limitations, including the limited number of respondents, which makes the results difficult to generalize widely; the study variables that only cover job stress, ethical values, and internal control systems; and the use of a questionnaire, which may introduce subjectivity bias in respondents. Furthermore, this study used a cross-sectional approach, thus not being able to describe changes in fraud intention over the long term. Therefore, future research is recommended to add other variables such as organizational culture, individual morality, leadership, and reward and sanction systems, as well as using a longitudinal approach to provide a more comprehensive picture of the factors influencing fraud intention.

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