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MOTIVATION OF FRAUD: INTERNAL CONTROL SYSTEM, ORGANIZATIONAL JUSTICE, COMPENSATION, AND INFORMATION ASYMMETRY

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ABSTRACT

The purpose of this research is to analyze the elements that cause an employee or a leader to be motivated so that fraud occurs. The elements in question are compensation, information asymmetry, internal control, and organizational justice. The data for the research was obtained from the collection of questionnaires from a number of 102 resource persons who were employees of BPR Primaesa Sejahtera located in North Sulawesi. For the hypothesis that is tested with multiple regression model (multiple regression model) through SPSS software. The results obtained from the research is that compensation adjustment does not have an effect on the encouragement of fraud asymmetry has a significant positive effect on encouraging organizational control and internal control has a negative effect on the occurrence of incentives. To prevent someone from being compelled to commit fraud within the organization, organizational leaders are required to apply the principles of fairness and effective continuous evaluation in internal control and monitoring of information systems by providing correct information directions in line with organizational needs.

KEYWORDS: Compensation; Fraud; Information Asymmetry; Internal Control System; Organizational Justice.



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INTRODUCTION

The main function of BPR (People's Credit Bank) is to help accelerate rural economic development and provide education on the banking system, especially for rural communities, but with the development of the business world in society, BPR is not only for rural communities but has begun to serve the needs of people with weak economic groups in the community urban areas ([Wijaya, A. L. & Suswandari, 2014](#)). The legal basis for BPR is Law No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking. BPRs can raise funds from the public through savings and time deposits. These funds can be channeled in the form of a credit to customers on the principle of profit-sharing and if in a state of over liquidity (excess liquidity) can be placed in the form of SBI (Bank Indonesia Certificate), time deposits, certificates of deposit and or savings at other banks. Based on data from the OJK (Financial Services Authority) as of January 2021, the number of BPRs in Indonesia is 1,503 BPRs with a total of 5,885 offices and based on data from the Deposit Insurance Corporation (LPS) in the last 5 years, that is, as of March 2021, 46 BPR entities or BPRS, which means an average of 9 BPR/BPRS being liquidated per year. The liquidation is generally the result of a lack of internal control and internal control which creates opportunities for fraud to occur. In general, fraud in BPR entities is carried out by the management or owner ([Fauzan, 2014](#)). In addition, many frauds also occur due to injustices applied by the management and owners, resulting in internal conflicts ([Nyakarimi et al., 2020](#)). Previous research on the problem of fraud has been carried out by [Ghafoor et al., \(2019\)](#) with the results that the morality of the apparatus and information asymmetry has a significant positive effect on someone with a tendency to commit accounting fraud and other researchers [Nurul Hidayah & Misdiyono, \(2019\)](#) with the conclusion that internal control has a significant negative effect on the urge to commit accounting fraud, while researchers [Anggraini & Reskino, \(2020\)](#) prove that the urge to commit fraud is due to the absence of organizational justice which is supported by a lack of quality internal control according to researchers [Rae & Subramaniam, \(2008\)](#) i.e. internal control weaknesses identified can lead to fraud.

This research is a development providing empirical evidence regarding variables of fraud motivation with more complex elements to find out if someone experiences an impulse so that fraud occurs, which includes information asymmetry, internal control, organizational justice, and compensation suitability. This research focuses on the motivation of fraud that occurs in rural banks employees which fraud is vulnerable to be carried out by employees.

Fraud is fraud by individuals and or organizations with the aim of obtaining money, services, or wealth; avoiding loss of services or payments; or securing personal business profits due to lack of awareness to do good governance ([Tuanakotta, 2015](#)). Tuanakotta explained that fraud based on actions is classified into three types, namely: (1) asset misappropriation, namely abusing/stealing company assets or company assets. This species is easy to detect because the condition is measurable and can be calculated; (2) a false statement, namely the act of engineering financial statements to obtain personal gain from an official of a company or government agency; (3) corruption, namely acts theft/embezzlement carried out together with other parties. This type requires special skills to detect it. Corruption is classified as a fraud in Indonesia, which currently occurs in many private institutions and government institutions ([Kratcoski, 2018](#)).

[Cressey D.R, \(1953\)](#) reveals that fraud in the fraud triangle in financial statements occurs because the perpetrator experiences three conditions, namely: (1) pressure, the fraud perpetrator feels a pressure that drives him to commit fraud ([Huang et al., 2017](#)). The

pressure can be in the form of financial difficulties or greed to carry out luxuries in life which can be seen from the ratio between the assets they have and their income capabilities ([Aprilia & Sergius, 2015](#)); ([Machado & Gartner, 2017](#)). This pressure condition can arise from within (internal pressure) or from outside (external pressure), (2) opportunity, the opening of opportunities that provide opportunities for perpetrators to commit fraud ([Zahro & Yulia, 2018](#)); ([Akbar & Fernando Africano, 2021](#)) and ([Akbar et al., 2021](#)). According to [Zimbelman & Albrecht et al., \(2012\)](#), there are at least 6 (six) conditions that create opportunities to encourage fraud, namely lack of access to information, weak internal control, inability to assess work quality, no sense of belonging (apathy), unequivocal sanctions, and unable to perform a good audit; (3) rationalization, there is commission, both in terms of attitude, character and ethical values in the organization that makes the perpetrator rationalize the act of fraud. According to [Huang et al., \(2017\)](#), rationalization has a positive influence on the occurrence of fraud in financial statements.

In the Statement of Auditing Standards (PSA) No. 69 concerning "Considerations on Internal Control in the Audit of Financial Statements, internal control is a process carried out by the board of commissioners of management, and other personnel of the entity designed to provide reasonable assurance regarding the achievement of 3 (three) groups of objectives namely: (a) reliability of financial reporting, (b) effectiveness and efficiency of operations, and (c) compliance with applicable laws and regulations". [Coso, \(2013\)](#) reveal that in order to create a company's success, it is necessary to have an effective internal control system that functions to protect the company from asset abuse, theft, and embezzlement and will provide guarantees of accurate and fair business information ([Nurul Hidayah & Misdiyono, 2019](#)). [Sujana et al., \(2020\)](#) and [Dimitrijevic et al., \(2015\)](#) reveal that an effective internal control system in a company will minimize fraud and vice versa if the internal control is weak it will provide opportunities for fraud to occur. The results of other studies from [Paramita K.A & Yendrawati, \(2014\)](#), as well as [Nyakarimi et al., \(2020\)](#) support the opinion above, namely that the internal control system will have a negative influence on the encouragement of fraud. A gap research found from another researcher that internal control has a postivif effect on the impetus of fraud ([Sujana et al., 2020](#)) and ([Fauzi et al., 2019](#)). From the results of some of the opinions above, the first hypothesis in this study is:

H1: The internal control system has a negative effect on the impetus for fraud.

We argue in this study, that perceptions of organizational justice are linked with the rationalization of individual and fraud motivation. In a concept of theory justice of organizational is a psychological concept that is way too concerned for employees to determine they have been treated fairly in their jobs. Also, it is the ways in which those determinations influence work-related other variables. [Arif et al., \(2020\)](#) argue that the attitudes of organizational members are related to their understanding of the fairness they feel in relation to pay and promotions. When the understanding of organizational justice is felt to be bad, then a feeling of dissatisfaction arises which encourages to deviate and commit acts of fraud. The opinion above is in accordance with the results of research by [Kharie & Darwis, \(2020\)](#), [Anggraini & Reskino, \(2020\)](#) and [Paramita K.A & Yendrawati, \(2014\)](#) namely organizational justice has a negative influence on the encouragement of fraud. The gap research found that organizational justice is not contributed to fraud [refer to Anggraini & Reskino, \(2020\)](#) and ([Naa & Pohan, 2019](#)). From the results of some of the opinions above, the second hypothesis in this study is:

H2: Organizational justice has a negative effect on the impetus for fraud.

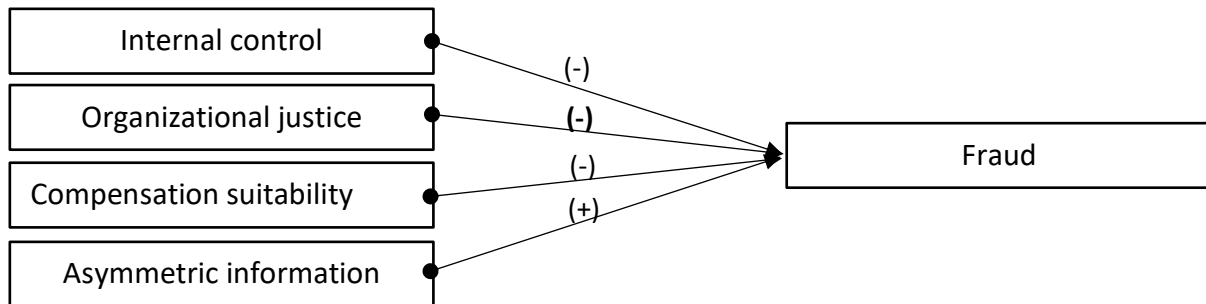
The compensation is a form of appreciation to the employees which material or nonmaterial given to the company's management to be motivated to achieve the company's goals well. The motivation will be high if compensation was given from the company and related to fraud motivation. [Conyon & He, \(2016\)](#), revealed that the notion of compensation is the entire remuneration provided to employees/workers/employees for their work in a company. The fee can be in the form of money or other forms. [Conyon & He, \(2016\)](#) revealed that providing appropriate compensation to workers gives a sense of satisfaction and is appreciated so that it will minimize the incentive for fraud to occur. However, [Nurul Hidayah & Misdiyono, \(2019\)](#), [Zhou et al., \(2018\)](#) have different opinions and occur gap research. The opinion of his research shows that fraud is not affected by the suitability of compensation in a company. From the opinions of different experts mentioned above, the author will re-examine the effect of compensation suitability on the impetus for fraud. Another research from another researcher found that compensation does not affect fraud ([Naa & Pohan, 2019](#)). From the results of some of the opinions above, the third hypothesis in this study was determined first as follows:

H3: *The suitability of compensation has a negative effect on the impetus for fraud.*

Information asymmetry is the provision of information that is not balanced between two parties, where one of the parties gets excess information. This can down to investor confidence in the company because management is more know information within the company compared to investors ([Wahyuni, 2021](#)). Information Asymmetry refers to [Scott et al., \(1998\)](#), revealed that the notion of information asymmetry is the occurrence of an incongruous understanding of information between the information provider and the information recipient states that providing excessive information will be used to induce fraudulent actions so that it will harm the company and parties outside the company. From the results of some of the opinions above, the fourth hypothesis in this study is:

H4: *Information asymmetry has a positive effect on the impetus for fraud.*

Figure 1.
Research
Model



RESEARCH METHOD

Population and Research Sample

The population used in this study were employees of BPR Bank Primaesa Sejahtera located in North Sulawesi and the source of the data was primary data, which was obtained directly from sources. For the data collection method using the questionnaire method (question list) while the sampling method using the convenience sampling method so that no standards are applied to the informants. Regression analysis using in this research with the equation below:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

Notes:

Y: Fraud

X1: Internal control

X2: Organizational justice

X3: Compensation suitability

X4: Asymmetric information

B1,2,3: coefficient regression

Research and Measurement Variables

There are 5 (five) variables in this study that will be tested to find out how they influence the motivation to commit fraud. These variables are: (1) Organizational Justice; (2) Internal Control System; (3) Compensation Suitability; and (4) Information Asymmetry. For measuring data on the answers of each resource person using point 1 which is Strongly Against (SM), point 2 is Opposing (M), point 3 is Less Opposed (KM), point 4 is Quite Opposed (CM), point 5 is Not Against (TM).), and point 6 is Strongly Not Against (STM).

Variables of Fraud

[Graham & Schmidt \(1991\)](#), says that a motive is a reason for people doing something and motivation/ encouragement is a collection of a person's behavior that encourages him to act towards a certain goal. Fraud Triangle Theory explains the occurrence of someone's encouragement to commit fraud. In the explanation, it is stated that the elements that provide the impetus for fraud to occur are pressure, opportunity, and rationalization.

There are 6 (six) types of questions posed to the informants (Table 1) on the measurement of the variables that encourage fraud, which are a combination of questions to the informants from the research results of [Simanjuntak, \(2013\)](#).

No	Fraud Questions
1	It is unreasonable to overstate the actual costs.
2	Company regulations must be known and obeyed by employees.
3	Transactions made with multiple supporting evidence will be a big problem in the company.
4	Expenses without supporting evidence is an unreasonable thing.
5	It is unreasonable to overstate the actual purchase price of the equipment.
6	Perpetrators of fraud in the company need to be subject to strict rules

Table 1.
Resource Persons Regarding Variables That Drive Fraud

Source: Simanjuntak, (2013)

Organizational Justice Variables Organizational justice is an assumption of organizational members regarding the conditions of justice experienced by them in the organization, for example regarding the sense of justice associated with awarding promotions or the opportunity to go on a pilgrimage [Anggraini & Reskino, \(2020\)](#). There are 5 (five) types of questions posed to resource persons (Table 2) on the measurement of organizational justice variables which are the result of developing questions posed to resource persons researched by [Paramita K.A & Yendrawati, \(2014\)](#).

Table 2.
Resource
Persons
Regarding
Organizational
Justice
Variables

No	Organizational justice question
1.	Prior to issuing company policies, management has considered the interests of employees
2.	The information collected by the leadership before issuing the policy is complete and accurate.
3.	Leaders are willing to provide information when employees need explanation.
4.	Company policy applies to all employees.
5.	Company policies are issued in the interests of the company.

Source: Paramita K.A & Yendrawati, (2014)

Internal Control System Variable

In order to convey fair and accurate information to companies, there are 3 groups of objectives that need to be carried out on the internal control system in the Financial Statement Audit, namely "reliability of financial reporting, effectiveness and efficiency of operations, and compliance with applicable laws and regulations" (PSA No. 69). In an effort to get good results from the processes carried out by all parties in the company, in this study 10 (ten) items of questions were asked to informants on the measurement of internal control system variables (Table 3) which were a combination of questions to informants from the results of. [Paramita K.A & Yendrawati, \(2014\)](#) and [Kharie & Darwis, \(2020\)](#).

Table 3.
Questions to
Resource
Persons
Regarding
Internal
Control
System
Variables

No	Internal Control System
1	Companies with an effective organizational structure and management function clearly visible.
2	Employees gain an understanding of job descriptions, operational master plans, schedules (work schedules), and budgets, as well as personnel training for quality improvement
3	Every transaction within the company has obtained approval from the party who is responsible and has the authority.
4	The protection of the company's assets has been carried out well.
5	The condition of the company's assets can be accessed quickly and precisely when needed.
6	Independence on the company's internal audit for all transactions.
7	All information for each operational activity can be presented completely and accurately.
8	Every operational document file can be accessed safely and with clear authority. The company's internal supervision is carried out on a regular basis.
9	Company supervisors verify both work procedures and results on each employee's assignment.
10	

Source: Paramita K.A & Yendrawati, (2014)

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Compensation Variable

The suitability of compensation felt by members of the organization is a sense of satisfaction with the organization's giving to them as a reward for the work that has been carried out by them, either in the form of money or in other forms [Nurul Hidayah & Misdiyono, \(2019\)](#) and [Conyon & He, \(2016\)](#). The satisfaction of organizational members does not affect the actions of members of the organization to commit fraud (Indiraswari et al., 2020) (There are 6 (six) types of questions posed to the informants (Table 4) on the measurement of the compensation suitability variable which is the result of the development of questions posed to the informants from [Wilopo, \(2006\)](#) research.

No	Compensation Suitability
1	Job performance determines the amount of financial compensation.
2	Employees must understand and be responsible for the tasks they do
3	Giving promotions to employees based on work performance
4	Good management of the company will cause employees to complete their work well as well.
5	Financial reports are prepared in a certain time by the person in charge as a challenging task
6	Financial reports are prepared with the maximum ability and knowledge in their fields by the person in charge.

Table 4.
Questions to Resource Persons Regarding Compensation Suitability Variables

Source: Wilopo, (2006)

Variable	clasification	r. score	r. table
• Organizational Justice	Z1.1	0,893	0,2787
	Z1.2	0,887	0,2787
	Z1.3	0,913	0,2787
	Z1.4	0,940	0,2787
	Z1.5	0,939	0,2787
• Internal control	Z2.1	0,616	0,2787
	Z2.2	0,789	0,2787
	Z2.3	0,819	0,2787
	Z2.4	0,857	0,2787

Table 5.
Validity Test

Mappadang, Motivation of Fraud ...

	Z2.5	0,821	0,2787
	Z2.6	0,865	0,2787
	Z2.7	0,793	0,2787
	Z2.8	0,874	0,2787
	Z2.9	0,848	0,2787
	Z2.10	0,759	0,2787
• Compensation Suitability	Z3.1	0,876	0,2787
	Z3.2	0,887	0,2787
	Z3.3	0,918	0,2787
	Z3.4	0,941	0,2787
	Z3.5	0,915	0,2787
	Z3.6	0,784	0,2787
• Information Asymmetry	Z4.1	0,642	0,2787
	Z4.2	0,901	0,2787
	Z4.3	0,898	0,2787
	Z4.4	0,725	0,2787
• Motivation of Fraud	Z5.1	0,685	0,2787
	Z5.2	0,805	0,2787
	Z5.3	0,934	0,2787
	Z5.4	0,933	0,2787
	Z5.5	0,823	0,2787
	Z5.6	0,556	0,2787

Source: Processed data, 2021

From the validity test of all questions to the informant, the value of r.count is greater than r.table. Based on these results, all questions to the informants were declared accepted (Table 5).

Reliability Test

The reliability test is intended to obtain the level of conformity to the measured variable. The results of the reliability test are shown in Table 6. Measurements in this study used the Cronbach alpha test method. A variable is declared reliable if the value of cronbach alpha 0.60 (Ghozali & Ratmono, 2017).

Variable	Cronbach Alpha	Critical Value	Result
•Organizational Justice	0,828	0,60	<i>Reliable</i>
•Internal Control	0,783	0,60	<i>Reliable</i>
•Compensation Suitability	0,813	0,60	<i>Reliable</i>
•Information Asymmetry	0,813	0,60	<i>Reliable</i>
•Motivation of Fraud	0,804	0,60	<i>Reliable</i>

Table 6.
Reliability Test

Source: Processed data 2021

Table 6 shows that from the reliability test, Cronbach's alpha for all variables is > 0.60, which means that all variables from the reliability test of this study are reliable.

Hypothesis testing

Hypothesis testing using SPSS software with an adjusted R2 value is 0.513, which means that from all test variables that can encourage fraud, it is 51.3%. The remaining 48.7% was due to other variables not tested in this study.

Table 7. Hypoteses test

Variable	Prediction	Coef.	P-value
•Constant		41,129	0,000
•Organizational Justice	-	-0,400	0,005
•Internal Control	-	-0,211	0,004
•Compensation Suitability	-	-0,186	0,096
•Information Asymmetry	+	0,733	0,000
•Adjusted R-Squared	0,513		

Table 6.
Hyphoteses Test

Source: Processed data, 2021

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5.1

Organizational Justice has a negative effect on the encouragement of Fraud

In the results of the first hypothesis test (H1), it turned out to have a significant value of 0.005 < 0.05, meaning that the organizational justice variable has a significant effect on the urge to commit fraud. The test results also show a negative coefficient value of -0.400, which

means that the relationship between organizational justice variables is in the opposite direction to the urge to commit fraud. Thus, the first hypothesis can be accepted because organizational justice has a significant negative effect on the urge to commit fraud. The organizational justice of an institution will be created properly if all policies are implemented based on complete and accurate information and can be understood and implemented consistently for the benefit of the institution and its members involved and they all feel that there is justice so that it does not cause an incentive to commit fraud. The results obtained from this study are in accordance with the results of research [Puspasari, N. & Suwardi, \(2012\)](#) and [Paramita K.A & Yendrawati, \(2014\)](#), namely organizational justice has a significant negative effect on the urge to commit fraud, which means that the increasing implementation of organizational justice Institutions play an increasingly important role in reducing the urge to commit fraud.

Internal Control has a negative effect on the intention of Fraud

The results of the second hypothesis test (H2) turned out to have a significance value of $0.004 < 0.05$, meaning that the internal control variable had a significant effect on the urge to commit fraud. The test results also show a negative coefficient value of -0.211 , which means that the relationship between internal control variables is opposite to the urge to commit fraud. Thus, the second hypothesis can be accepted because internal control has a significant negative effect on the urge to commit fraud. In the fraud triangle theory, it is explained that there are 3 conditions that cause fraud, namely "pressure", "opportunity", and "rationalization". For this reason, internal control is needed to reduce the "pressure", "opportunity", and "rationalization". To reduce the occurrence of "pressure", the necessary internal control variables are clarity regarding job descriptions and understanding of work plans. In supporting these conditions, it is necessary to improve quality which is also supported by the effectiveness and clarity of the management function of each element in the organizational structure. To reduce the occurrence of "opportunities", the necessary internal control variable is that every transaction within the company has received authority from the responsible party. Therefore, all company assets are ensured to be protected with a good data collection system and company assets can be accessed quickly and precisely when needed. To reduce the occurrence of "rationalization", the necessary internal control variable is the need for independence in the company's internal audits which are carried out routinely for all transactions, namely by verifying both work procedures and results on each employee's assignment. All operational activities must be equipped with operational documents that can be accessed safely and with clear authority, as well as information regarding the document file that can be presented completely and accurately. The better the implementation of the internal control mentioned above, of course, the less incentive to commit fraud. The results obtained from this study are in accordance with the results of research by [Paramita K.A & Yendrawati, \(2014\)](#), as well as [Nyakarimi et al., \(2020\)](#), namely internal control has a significant negative effect on the urge to commit fraud, which means that the increasing internal control of an institution, the more it plays a role in reducing the urge to commit fraud.

Compensation Appropriateness has a negative effect on the intention of Fraud

The results of the third hypothesis test (H3) have a significance value of $0.096 > 0.05$, meaning that the compensation suitability variable has no effect on the urge to commit fraud. The test results also show a negative coefficient value of -0.186 , which means that the relationship between the compensation suitability variable is in the opposite direction to the

urge to commit fraud. Thus, the third hypothesis is rejected because the suitability of compensation has no effect on the urge to commit fraud.

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[Bologna \(1993\)](#), through his Greed Theory, reveals that one of the factors driving a person to commit fraud is greed. This greedy behavior is basically inherent in everyone. This greed shows the low morality of a person to commit fraud even though the company has provided compensation in accordance with the results of his work, either in the form of money or promotions. To overcome this greed, in addition to continuing to provide compensation for work results, employees are also required to understand and be responsible for the tasks they do and the management of the company must be carried out as well as possible, especially in the case that financial statements must be prepared within a certain time with the ability and knowledge in the field maximally by the person in charge.

From the results of research on employees of the Rural Bank of Bank Bantul, the researchers found that although the company had made maximum efforts in overcoming the greed factor, the suitability of compensation made by the company for employees did not have a positive effect in reducing motivation to commit fraud. With these results, the third hypothesis is rejected because it is not supported by research data, meaning that the suitability of compensation has no effect on the urge to commit fraud. The results obtained from this study are in accordance with the results of research by [Nurul Hidayah & Misdiyono, \(2019\)](#), [Zhou et al., \(2018\)](#) and [Wilopo, \(2006\)](#) found that the suitability of compensation has no effect on the urge to commit fraud.

Information asymmetry has a positive effect on the urge to commit of fraud

The results of the fourth hypothesis test (H4) have a significance value of $0.000 < 0.05$, meaning that the information asymmetry variable has a significant effect on the urge to commit fraud. The test results also show a positive coefficient value of 0.733, which means that the relationship between information asymmetry variables is in the same direction as the urge to commit fraud. Thus, the fourth hypothesis can be accepted because information asymmetry has a positive effect on the urge to commit fraud.

At the BPR Bank of North Sulawesi, not all employees get the total information, but only certain section leaders and BPR internal parties get and understand it, especially regarding the financial reporting system. This is known from the results of the respondents' answers from BPR employees, this support for asymmetric theory.

With these conditions, the BPR Bank of North Sulawesi can be said to have had a balance of information where information is conveyed according to the needs of each element that plays a role in the BPR so that there is no information asymmetry that can encourage fraud.

The results obtained from this study are in accordance with the results of [Nurul Hidayah & Misdiyono, \(2019\)](#) research, namely information asymmetry has a significant positive effect on the urge to commit fraud, which means that the more frequent the occurrence of information asymmetry, the more the urge to commit fraud will increase.

CONCLUSION

The purpose of the study is to analyze the elements that cause an employee or a leader to be motivated to commit fraud, because currently there are so many fraud problems in banking institutions, especially in rural banks (BPRs) which have led to more and more BPRs being liquidated. This is in accordance with [Fauzan, \(2014\)](#), namely the liquidation that occurs in most banking institutions due to embezzlement and fraud committed by the owners or bank administrators in these institutions.

From the results of data analysis in this study, it can be concluded as follows: (1) organizational justice variable has a significant negative effect on the urge to commit fraud, (2) internal control variable has a significant negative effect on the urge to commit fraud, (3) the compensation suitability variable has no effect on the urge to commit fraud, (4) the information asymmetry variable has a significant positive effect on the urge to commit fraud.

The implication of this research is the need for the attitude of the leadership or management of the company towards all elements involved in the institution to do the following: (1) apply organizational justice for the sake of a balanced interest, both for the benefit of the institution and the elements involved, (2) carry out evaluation on an ongoing basis to a comprehensive internal control system so that any errors can be detected early, (3) distribute balanced information according to the responsibilities and obligations of each element so that there is no information asymmetry, (4) provide compensation policies that can foster morale due to the suitability of compensation generally expected by every element who excels at work. All of these elements, if implemented consistently, are expected to prevent or at least minimize the urge to commit fraud.

This research certainly has some limitations so that it will be able to affect the expected research results, for example the data in this study was obtained based on the opinion of the sources of the People's Credit Bank (BPR) Bank of North Sulawesi so that different answers could occur if questions were asked to resource persons at other institutions. For further research to be carried out on the subject matter in areas that the study did not address in this research.

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