

**“THE EFFECT OF INTERNAL CONTROL, INDIVIDUAL
MORALITY, AND ETHICAL VALUE ON ACCOUNTING
FRAUD TENDENCY.”**

**(Empirical Study in Start Up Businesses and Labels in PT
METACIFIC IT CONSULTANT of 2015-2018 period in Jakarta,
Indonesia)**

THESIS

*submitted to fulfill tasks and requirements in obtaining
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PERNYATAAN ORISINALITAS SKRIPSI

Saya menyatakan dengan sebenar-benarnya bahwa sepanjang pengetahuan saya, di dalam naskah skripsi ini tidak terdapat karya ilmiah yang pernah diajukan oleh orang lain untuk memperoleh gelar akademik di suatu perguruan tinggi, dan tidak terdapat karya atau pendapat yang pernah ditulis atau diterbitkan oleh orang lain, kecuali yang secara tertulis dikutip dalam naskah ini dan disebutkan dalam sumber kutipan dan daftar pustaka.

Apabila ternyata di dalam naskah skripsi ini dapat dibuktikan terdapat unsur-unsur jiplakan, saya bersedia Skripsi dibatalkan serta diproses sesuai dengan peraturan perundang-undangan yang berlaku (UU nomor 20 tahun 2003, pasal 25 ayat 2 dan pasal 70)

Malang, 19 Februari 2019

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DEDICATION PAGE

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ABSTRACT

In general, this study aims to determine the effect of Internal Control, Individual Morality and ethical Value on Accounting Fraud Tendency in Start Up Businesses. The study was conducted on 165 Start Up Businesses consulted by PT Metacific Consulting within the period of 2015-2018 and 25 additional Start Up Businesses and organizations referred by respondents.

This study use multiple linear regression and coefficient of determination as the data analysis methods and the t test as the hypotheses test. The result of this study showed that Internal Control (X_1) has a significant negative effect on Accounting Fraud Tendency (Y), meaning that an increase in Internal Control will decrease the tendency of Accounting Fraud (Y) in a company. Individual Morality (X_2) also has a negative significant effect on Accounting Fraud Tendency (Y), meaning that an increase in Individual Morality, which could be done by implementing right morals in daily activity will prevent the action of fraudulent behavior. Furthermore, Ethical Value (X_3) also has a significant negative effect on Accounting Fraud Tendency (Y), meaning that proper profession ethic codes will increase ethical value in an individual's professionalism which will minimize the action of fraudulent behavior. This research is done in hope to contribute to the evermore existence of researches regarding the subject of The effect of Internal Control, Individual Morality and Ethical Value on Accounting Fraud Tendency in Start Up Businesses.

Keywords: Internal Control, Individual Morality, Ethical Value, Accounting Fraud Tendency, Accounting Fraud, Start Up Business.

ABSTRAK

Secara umum, penelitian ini bertujuan untuk mengetahui pengaruh Pengendalian Internal, Moralitas Individu dan Nilai Etis terhadap Kecenderungan Kecurangan Akuntansi dalam Bisnis Start Up (Bisnis Pemula). Penelitian ini dilakukan pada 165 Bisnis Start Up, yang dikonsultasikan oleh PT Metacific Consulting dalam periode 2015-2018 dan 25 tambahan Bisnis Start Up dari rekomendasi.

Penelitian ini dilakukan menggunakan metode analisis data regresi linier berganda, koefisien determinasi dan uji t sebagai uji hipotesis. Hasil penelitian menunjukkan bahwa Pengendalian Internal (X_1) memiliki pengaruh negatif yang signifikan terhadap Kecenderungan Kecurangan Akuntansi (Y), artinya peningkatan Pengendalian Internal akan mengurangi Kecenderungan Kecurangan Akuntansi (Y) dalam suatu perusahaan. Moralitas Individu (X_2) juga memiliki pengaruh negatif yang signifikan terhadap Kecenderungan Kecurangan Akuntansi (Y), yang berarti peningkatan dalam Moralitas Individu, yang dapat dilakukan dengan menerapkan moral yang benar dalam kegiatan sehari-hari akan mencegah tindakan perilaku curang. Selain itu, Nilai Etis (X_3) juga memiliki pengaruh negatif signifikan terhadap Kecenderungan Kecurangan Akuntansi (Y), yang berarti bahwa kode etik profesi yang tepat akan meningkatkan nilai etika dalam profesionalisme individu yang akan meminimalkan tindakan perilaku curang. Penelitian ini dilakukan untuk memberikan kontribusi terhadap keberadaan penelitian mengenai subjek dari pengaruh kontrol internal, moralitas individu dan nilai etis pada kecurangan akuntansi Kecenderungan Akuntansi dalam Bisnis Start Up.

Kata kunci: Pengendalian Internal, Moralitas Individu, Nilai Etis, Kecenderungan Kecurangan Akuntansi, Kecurangan Akuntansi, Bisnis Start Up.

PREFACE

I'd like to express my greatest gratitude to the Almighty God, Allah S.W.T for all the blessings, help and strength given to me in order to complete this research study, in which I can present you the thesis written under the title of **“The Effect of Internal Control, Individual Morality and Ethical Value on Accounting Fraud Tendency in Start Up Businesses.”**

In this paper, the objectives that are covered namely, analyzing the effect of Internal Control on Accounting Fraud Tendency, the effect of Individual Morality on Accounting Fraud Tendency and the effect of Ethical Value on Accounting Fraud Tendency.

It is well recognized that with the shortcomings and limitations that the author has, even though I have mobilized all my abilities in effort to be more thorough, I realized that there are still many inaccuracies in the presentation of the writing in this thesis. Therefore, I, as the author, expect constructive suggestions so that this paper is useful for those in need.

Malang, 19 Februari 2019

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