The Influence of Internal Control and Individual Morality on Fraud Prevention in Industrial Garment Company

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ARTICLE INFO	ABSTRACT
	The purpose of this study is to ascertain whether fraud prevention at CV X, Bandung Regency, is impacted by internal control and personal ethics. Internal control and personal morality are the independent variables that are being examined in this study. Preventing fraud is the dependent variable. The quantitative descriptive approach method is the research methodology employed in this study. The study's population consisted of 58 workers at CV X Kab. Bandung. The census method with purposive sampling was the sample strategy employed in this investigation. 58 employees of CV X Kab. Bandung serve as the research's sample size. At a significance level of 5%, multiple linear regression analysis is the analysis approach employed in this study. Based on the results of the study, it shows that internal control, individual morality on fraud prevention at CV X Kab.bandung included in the good category. Besides that partial research results (t test) show that internal control affects fraud prevention in CV X Kab.bandung and individual morality affects fraud prevention in CV X Kab.bandung. Keywords: Fraud Prevention, Internal Control, Individual Morality.

INTRODUCTION

report from the Association of Certified Fraud Examiners (ACFE) states that fraud can harm a company's brand and public trust in addition to causing significant financial losses. A company will face an increasing number of challenges in an increasingly complex and competitive business environment as a result of the globalization era and the growth of the business world. As a result, company leaders and management must be able to effectively and efficiently manage their company's operations in order to meet predetermined goals. One of the consequences that every organization in the company will face is the risk of fraud. (Bisnis, 2022)

Although either internal or external actors may perpetrate this fraud, internal parties typically do so because they have a greater understanding of the company's conditions and controls. According to (Karyono, 2013), fraud is defined as an act of intentionally deviating from existing provisions for specific purposes, such as intentionally misleading or providing a false picture, carried out by people both inside and outside the organization that directly or indirectly harms other parties. The

most common actions taken in the commission of fraud include manipulating financial statements, misusing assets, and abusing authority. (Faradiza, 2019)

According to (Law (UU) No. 31/1999 on the Eradication of the Crime of Corruption, 1999) on the Eradication of Corruption, this law provides a legal basis for combating fraud related to corruption, including bribery and abuse of authority by public officials. The articles in this law regulate sanctions for perpetrators of corruption crimes that harm state finances. (Law (UU) No. 31/1999 on the Eradication of the Crime of Corruption, 1999) has undergone several amendments, one of which is through Law No. 20/2001 which strengthens the provisions of the law. In addition, this law also became the basis for the establishment of the Corruption Eradication Commission (KPK) through Law Number 30 of 2002.

According to (Anandya & Ramadhana, 2024) ICW's findings from tracking corruption cases in 2023, there was a notable rise in comparison to prior years, with 46.6% of 791 instances showing corruption, compared to 41.5% of 579 cases in 2022.
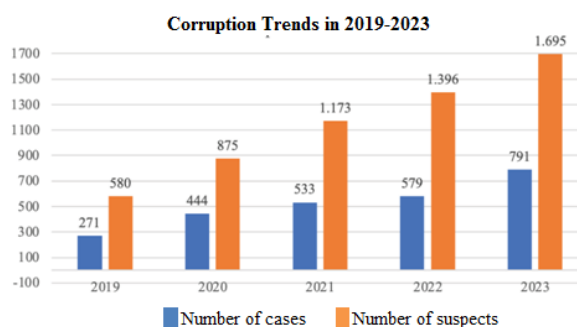

Figure 1
Corruption trends in the last five years (2019-2023)

As can be seen from the above graph, corruption has been on the rise for the past five years. Both the number of cases and suspects increased significantly in 2023 compared to prior years, with 791 corruption cases being discovered and 1,695 individuals being listed as suspects. According to ICW's data, there are two reasons why the number of corruption charges rises year. First, the government's legal system's punishment of corrupt officials is not the best way to end corruption. Second, efforts to avoid corruption have not been fully implemented.

The factors that cause fraud cannot be separated from the concept of the fraud triangle which is supported by three elements, namely pressure, opportunity, and rationalization. Fraud can be reduced through prevention or deterrence steps. detection, and investigation. Fraud prevention steps are not easy. fraud is difficult to detect because in essence fraud is hidden and the perpetrators are generally smart, hardworking, and have profiles like honest people and few criminal records (Karyono, 2013). Pressure to achieve production targets within a certain time can increase the risk of fraud. For example, pressure to meet client demand in a short period of time may encourage perpetrators to manipulate production or inventory data.

The garment industry is one of the most competitive manufacturing sectors, with complex supply chains and production flows involving various parties, from raw material suppliers to final distributors. Under these conditions, the risk of fraud can increase, especially when there are gaps in the company's supervision or internal controls. Fraud cases in the garment industry often involve manipulation of financial statements, procurement fraud, and misuse of inventory. (Haryanto & Ardillah, 2022)

In Indonesia, most companies often encounter irregularities caused by fraud, one of the fraud cases occurred at PT Pan Brother Tbk in Butuh Village, Mojosongo District, Boyolali, which experienced a loss of 13%. In 2020 there were indications of fraudulent theft of manufactured goods. A total of 10 suspects were arrested including three collectors. The police also confiscated a number of evidence including 125 pieces of branded clothing worth Rp.90 million consisting of shirts, jackets and pants. The police also secured three motorcycles that the suspects bought with the proceeds from the sale of the stolen goods. This happened because of the lack of company control and the opportunity to commit fraud.(Marwoto, 2020)

In addition to the company above, one of the companies in Bandung Regency experienced a similar incident. According to the managerial report, CV X in 2018 experienced problems related to the management of raw material inventory. Based on the 2018 stock-taking report, there was a difference between the amount of raw material inventory recorded in the system and the physical amount in the warehouse. The difference in raw material inventory that does not exist is 1,500 kg. While the 2017 stock report of the remaining raw material inventory is 1,731 kg with a total value of Rp. 73,974,121.

During the 2018 year, CV X has made large purchases of raw materials to support production operations. Based on accounting records, the total purchase of raw materials reached 34,511 kg with a total value of Rp.1,164,321,457. From the raw materials purchased and processed, CV X managed to produce and sell finished products equivalent to the use of 33,766 kg of raw materials. The total sales generated from these finished products reached Rp 1,837,805,388.

From the calculation of purchases and sales, there should be a reasonable difference between the raw materials used for production and those remaining as inventory. In this case, a comparison of the ending inventory of 1,731 kg with the purchase of raw materials of 34,511 kg and the use of raw materials of 33,766 kg would indicate that the remaining inventory at the end of the year should be around 2,476 kg. However, at the time of stock-taking, CV X found that the remaining raw material inventory was only 976 kg, much less than it should have been. A total of 1,500 kg of raw materials that were expected to still be in the warehouse turned out to be missing without clear records. The difference between physical inventory and records led to a decrease in the value of inventory reported in the financial statements. This directly affects the company's assets. By losing 1,500 kg of raw materials, the company not only loses the value of the raw materials themselves, but also the additional costs that may be incurred to replace the missing raw materials. As a result, a loss of 3.5% with a total value of Rp. 47,507,180 of total inventory leads to a decrease in the profit margin that would otherwise be earned.

In the operational process during the process of releasing raw materials, it turns out that there are 5 transactions that are not accompanied by an official road letter. The first incident was 300 kg with a loss value of Rp. 9,501,436, the second incident was 360 kg with a loss value of Rp. 11,401,723.20, the third incident was 240 kg with a loss value of Rp. 7,601,148.80, the fourth incident was 330 kg with a loss value of Rp. 10,451,579.60, and the last was 270 kg with a loss value of Rp. 8,551,292.40.
The road letter that should be proof of the release of goods from the warehouse was not made, so there was no legal record of the entry and exit of goods. In addition to cases where road letters were not made, some of the road letters found also contained forged signatures, causing illegal transactions to occur undetected. Supervision is not carried out on the entry and exit of goods from the warehouse so that this gap is utilized by irresponsible parties to remove raw materials. In addition, there is no periodic audit function over inventory and the absence of routine monitoring that should be carried out every time goods enter and goods leave documents such as road letters also facilitate irregularities.

The problem of loss of raw materials experienced by CV X can be analyzed using the Fraud Triangle approach according to Karyono which includes three main elements, namely pressure, opportunity, and rationalization. These three elements are interrelated and are the driving factors for fraud in the management of raw material inventory. The first element, pressure, can come from pressure arising from the financial needs of individual employees, which encourages them to take actions that are detrimental to the company. This situation is further exacerbated if management is too focused on achieving results without paying attention to the impact of weak operational supervision.

The second element, opportunity, arises from weaknesses in CV X internal control system. The absence of an official road letter in five raw material expenditure transactions indicates an unstructured administrative process. In addition, the finding of forged signatures on several road letters reflected the lack of an adequate document verification system. The lack of strict warehouse supervision and the absence of a periodic audit function also increased the opportunity for fraud. The third element, rationalization, is the perpetrators' attempt to convince themselves that their actions are acceptable. Perpetrators may assume that losing a certain amount of raw materials will not have a significant impact on the company, given the high profits earned.

The three elements in the Fraud Triangle together create conditions that support fraud. Pressure is the main motivation for perpetrators, while opportunities arising from weak control systems provide a way to carry out fraud. On the other hand, justification allows perpetrators to feel comfortable and innocent of their actions.

The problem of losing raw materials experienced by CV X cannot be separated from weaknesses in the company's internal control. According to (Karyono, 2013), internal control includes organizational plans and coordinated methods to protect property, check the accuracy of accounting data, encourage the efficiency of activities, and ensure compliance with established rules. This problem can be further analyzed by referring to the five components of internal control according to (Committee of Sponsoring Organizations, 2017), namely governance and culture, strategy and goal setting, performance, review and revision, and information, communication, and reporting.

Apart from internal control factors, individual morality also affects fraud. According to (Kesumawati & Pramuki, 2021), individual morality is a person's ability to make ethical decisions in ethical dilemma conditions. In the CV X problem, actions such as forging signatures and not making official travel documents show the degradation of individual morality. Perpetrators may convince themselves that their actions are right or have no significant impact, thus ignoring work ethics and professional responsibilities.

The analysis of individual morality can be deepened by using the Moral Foundations Theory (MFT) by (Graham et al., 2012). The Care/Harm foundation shows that perpetrators do not consider the negative impact on the company, such as financial and reputational losses. The Fairness/Cheating foundation reveals the unfairness of exploiting system weaknesses for personal gain. The Loyalty/Betrayal foundation reflects betrayal of the trust given by the company. Next, Authority/Subversion shows a lack of respect for the rules, while Sanctity/Degradation illustrates the degradation of moral values in the perpetrator's actions. Finally, Liberty/Oppression indicates the justification that the action was taken in response to pressure or injustice within the organization.

The study "The Effect of Internal Control on Fraud Prevention (Case study at PT Dirgantara Indonesia (Persero) Bandung City)" by (Herlita & Bayunitri, 2021) lends credence to this. There are two variables in this study: Fraud Prevention is Variable Y, and Internal Control is Variable X.

According to this study, internal control has a beneficial impact on preventing fraud, indicating that it can stop fraud if correctly applied.

This is supported by the results of research from (Alyandy & Sari, 2022) where the morals of an individual are one of the factors in increasing the tendency in a company. (Alyandy & Sari, 2022) states that individual morality has a positive and significant effect on the possibility of being involved in accounting fraud. This means that the higher the individual morality, the higher the likelihood of accounting fraud. The point is that the higher the morality of an individual does not guarantee that he does not commit fraud, it is possible that the individual commits fraud because of his ignorance. In the theory of the fraud triangle, this is a justification (rationalization), where he considers something he is doing is right without considering the risks, such as staying open even though it is past operating hours in order to get a bigger turnover.

These two studies haven't precisely looked at how individual morality and internal control work together to prevent fraud, particularly in the apparel business. In an attempt to stop fraud in the apparel sector, this study adds something unique by combining aspects of personal ethics and internal control. The study's findings should give businesses useful advice on how to increase internal control and foster a work ethic culture that prioritizes integrity.

Therefore, the role of internal control and individual morality carried out by management is needed in preventing fraud. If internal control is designed and applied effectively, it can fulfill these objectives and can assist management in preventing fraud. Based on the previous description, researchers are interested in conducting research on internal control and efforts to prevent corporate fraud. So that this paper is entitled "The Effect of Internal Control and Individual Morality on Fraud Prevention".

METHODS

This research is descriptive and confirmatory, with the aim of understanding certain circumstances and testing the causal relationship between variables based on field data. The research uses a quantitative descriptive approach and case study method. The data used is primary data, obtained directly from the company through a questionnaire that measures whether or not respondents agree with certain statements. This research method is supported by the results of research conducted by (Herlita & Bayunitri, 2021)

The research population is all employees of CV X, totaling 58 people, according to the definition of population by (Sugiyono, 2017) Because the population is less than 100 people, the census technique is used by taking the entire population as respondents, without drawing a sample.

Data analysis is an activity after the data is collected so that it can then provide interpretation. The following are the stages of the analysis technique
1. Multiple linear regression analysis involving more than one independent variable or predictor.
2. Hypothesis testing (t test) to determine the independent variable (X) partially affects the dependent variable (Y).

In order to properly conduct hypothesis testing, variable operations are required to identify the type, indication, and scale of the pertinent variables in the investigation. The following variables are utilized in the thesis titled "The Effect of Internal Control on Fraud Prevention"
1. Independent variable
   Independent variables are those that have an impact on the dependent variable, according to (Christina, 2015). Individual morality (IM) and internal control (IC) are the independent variables in this study.

2. Dependent variable

The variable that is affected by the independent variable is known as the dependent variable, according to (Christina, 2015). Fraud prevention (Y) is the study's dependent variable.

Table 1. Operational Variables

Variable	Concept	Dimensions	Indicator	Scale
Internal Control Independent Variable (IC)	COSO internal control states 20 principles that represent fundamental concepts related to each component of internal control.(Committee of Sponsoring Organizations, 2017)	1. Governance and culture	a. Implement risk oversight b. Establish operational structure c. Define the desired culture d. Demonstrate commitment to core values e. Attract, develop and retain capable individuals	Ordinal
		2. Strategy and Objective Setting	a. Analyzing the business context b. Determine risk appetite c. Evaluating alternative strategies d. Formulating business objectives	Ordinal
		3. Performance	a. Identifying risks b. Assessing the severity of the risk c. Prioritizing risks d. Implementing responses to risks e. Developing a portfolio view	Ordinal
		4. Review and Revision	a. Assessing substantial change b. Review risk and performance c. Pursue improvements in enterprise risk management	Ordinal
		5. Information, Communication, and Reporting	a. Utilizing information and technology b. Communicating risk information c. Reporting on risk, culture and performance	Ordinal
Individual Morality (IM)	Moral Foundations theory explains how humans make moral judgments	Moral Foundations Theory/MFT	a. Care/Harm	Ordinal

	based on several intuitive foundations (Graham et al., 2012)		b. Fairness/Cheating c. Loyalty/Betrayal d. Authority/Subversion e. Sanctity/Degradation f. Liberty/Oppression	
Dependent Variable (Y) Fraud Prevention	Fraud can be termed as fraud which contains meaning and deviation and illegal acts, which are carried out intentionally for a specific purpose (Karyono, 2013)	1. Reduce situational "pressures" that that lead to fraud."	a. Avoid external pressures that will encourage employees to commit fraud. b. Remove operational barriers that restrain effective financial performance c. Establish clear and uniform accounting procedures d. Relieve financial pressures with adequate payroll	Ordinal
		2. Reduces the "opportunity" to commit fraud	a. Lack of controls to prevent and/or detect fraud b. Lack of control over access to information c. Indifference and inability to anticipate fraud d. lack of audit trail	Ordinal
		3. Reduce "justification"	a. Enforcing rules of honest and dishonest behavior b. Modeling good behavior c. The organization imposes strict and clear sanctions if there is deviation	Ordinal

Then the Research Paradigm Model that can be described is as follows:
FP = β1 IC + β2 IM + e
FP = Fraud Prevention
IC = Internal Control
IM = Individual Morality
\beta_1, \beta_2 = Regression coefficient that shows the effect of each independent variable on the dependent variable
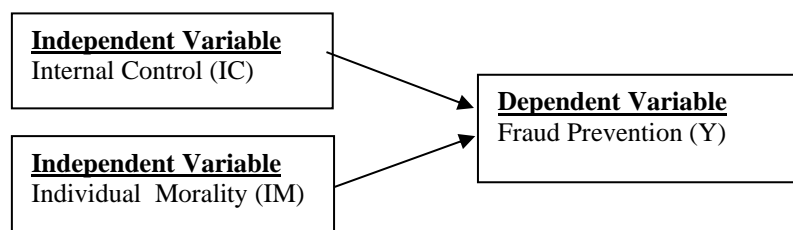epsilon = Error term

Figure 2
Research Paradigm Model

RESULTS AND DISCUSSION

Validity Test
To ascertain whether the measuring tool, which is a questionnaire, can truly perform its intended purpose, validity testing is done. Degree of Freedom (df) was used to examine the study's validity test using the formula df = n-2 and a 95% confidence level. 58 respondents were the number of respondents examined in this study, as shown by the value of n. such that 58-2 = 56 is the df value. The result is 0.258 with a sign value of 0.05. If r count is greater than r table, then the indicator is considered legitimate. The r table is known to be 0.258.

Reliability Test

Table 2. Reliability Test

Variable	Cronbach's Alpha	N of items	Description
Internal Control	0,725	20	Reliable
Individual Morality	0,794	12	Reliable
Fraud Prevention	0,652	11	Reliable

Source: Data Processing

Based on table 2, the Cronbach's Alpha value shows high or reliable results because each variable shows a number above 0.6.

Method of Successive Interval
This data is ordinal data which is the respondent's answer, then converted to interval data through the Method of Successive Interval.

Table 3. Method of Successive Interval

Variable	Greatest Value	Smallest Value
Internal Control	5,139	1,000
Individual Morality	5,299	1,000
Fraud Prevention	5,400	1,000

Source: Data Processing

Based on table 3, concluding does not mean that the largest value is better than the smallest value because this is ordinal data from the questionnaire answer score which is converted to interval data which is a real number through the successive interval method (MSI).

Multiple Linear Regression Analysis
A linear regression model with multiple independent variables or predictors is called multiple linear regression.

Table 4.Multiple Linear Regression Analysis

Model	Unstandardized B	Coefficients Std.Error	Standardized Coefficients Beta	t	Sig
Constant	27,394	2,777		9,863	<,001
Internal Control	0,092	0,036	0,304	2,553	0,013
Individual Morality	0,144	0,043	0,396	3,322	0,002

Source: SPSS Outputt Results

The following equation describes the multiple linear regression model.
FP = α + β1 IC + β2 IM
$\quad$ = 27,394 + 0,092 + 0,144

The regression model can be explained:
1. α = 27.394 is a constant or a state when the consumer loyalty variable has not been influenced by other variables, namely the internal control variable IC and individual morality IM. If the value of "Internal Control" and "Individual Morality" is zero, then the predicted value for the dependent variable "Fraud Prevention" will be 27.394.
2. β1 IC = every 1 unit increase in "Internal Control" is expected to increase the value of "Fraud Prevention" by 0.092 units, assuming other variables are constant.
3. β2 IM = every 1 unit increase in "Individual Morality" is expected to increase the value of "Fraud Prevention" by 0.144 units, assuming other variables are constant.

The aforementioned multiple linear regression analysis indicates that the dependent variable "fraud prevention" is significantly impacted by both independent variables ("internal control" and "individual morality"). Individual Morality's larger beta value indicates that it has a stronger impact on "Fraud Prevention" than "Internal Control". The ability to prevent fraud will generally grow when "Internal Control" and "Individual Morality" rise, according to this regression model.

Hypothesis Testing (t Test)
To ascertain if the independent variable (X) has a partial impact on the dependent variable (Y), the t test is employed. The distribution of t table values is searched for the t table value; a t table of 1.673 is found using a significance level of 5% and 58-2-1 = 55.

Table 5. Result of t test

Model	Unstandardized B	Coefficients Std.Error	Standardized Coefficients Beta	t	Sig
Constant	27,394	2,777		9,863	<,001
Internal Control	0,092	0,036	0,304	2,553	0,013
Individual Morality	0,144	0,043	0,396	3,322	0,002

Source: SPSS Outputt Results

From table 5. the partial hypothesis test (t test) can be explained:
1. The effect of IC on FP

Given that the t value is 2.553>1.673 and the sign value is 0.013 <0.05, it can be said that the internal control variable (IC) influences the fraud prevention variable (FP).

2. The effect of IM on FP

Given that the t value is 3.322>1.673 and the sign value is 0.002 <0.05, it can be said that the individual morality variable (IM) influences the prevention of fraud (FP).

The Effect of Internal Control on Fraud Prevention at CV X

The findings demonstrated that fraud prevention is significantly impacted by internal control. Internal control has a significant value of 0.013 (less than 0.05) and a t-count of 2.553, which is higher than the t-table of 1.673, according to the findings of multiple linear regression analysis. This demonstrates that a company's capacity to stop fraud is positively correlated with its level of internal control.

A system known as internal control is intended to give a reasonable level of assurance that the goals of the company will be met, particularly with regard to operational efficacy, financial reporting accuracy, and regulatory compliance. Internal control reduces opportunity, one of the key components of the fraud triangle, in the context of fraud prevention.

At CV X, weaknesses in internal control were identified through several aspects: The oversight mechanism at CV X has flaws that have created vulnerabilities that fraudsters could take advantage of. One significant problem is the absence of regular audits and insufficient raw material entry and exit monitoring. Inadequate supervision may cause disparities in stock movement to be unreported, opening the door for theft or inventory record manipulation. Incomplete transaction documentation is a serious issue as well. Bills of lading that are missing or fraudulent indicate a lack of administrative controls and verification processes. In addition to jeopardizing accountability, this inadequate documentation makes it challenging to track out irregularities and spot fraudulent activity.

Moreover, these problems are made worse by the lack of regular monitoring. To guarantee that all business operations are precisely documented and in line with defined protocols, the current control system is insufficiently organized. Errors and anomalies may go unnoticed in the absence of a well-organized monitoring framework, raising the possibility of monetary losses and inefficient operations. Improving accountability and transparency inside the organization requires bolstering these areas.

According to this study, fraud can be considerably reduced with effective internal control. This supports the findings of (Herlita & Bayunitri, 2021) study, which showed that internal control helps to prevent fraud. Their research at PT Dirgantara Indonesia verified that there is very little chance of fraud when internal control is applied correctly. And the results of this study are also supported by (Hadian et al., 2021), (Taufik & Dianita, 2020), (Rini Susiani, S.E., M., Ak., Ak & Acep Edison, DR., S.E., MM., 2017), (Andhika Ligar Hardika et al., 2024) argue that internal control has an effect on fraud prevention. Furthermore, this study supports (Karyono, 2013) assertion that internal control encompasses asset preservation, efficiency enhancement, and adherence to corporate regulations. Existing deficiencies can be examined and strengthened using the five elements of internal control as defined by (Committee of Sponsoring Organizations, 2017): monitoring, information and communication, control activities, risk assessment, and control environment.

The Effect of Individual Morality on Fraud Prevention at CV X

The ability to discriminate between good and wrong behavior and act in accordance with relevant ethical principles is known as individual morality. Individual morality has been shown to have a major impact on CV X's efforts to avoid fraud. Individual morality has a t-count of 3.322, which is

higher than the t-table of 1.673, and a significant value of 0.002 (less than 0.05). This demonstrates how efforts to prevent fraud are positively impacted by high individual morality.

However, the case at CV X shows that there are moral loopholes that are exploited by certain individuals. An example is the forgery of signatures on the road letter that allows raw materials to be issued without official authorization. In addition, rationalization, such as considering that the action does not significantly harm the company, can be a justification for the perpetrator to commit fraud.

At CV X, enhancing individual morality necessitates a methodical strategy that promotes moral conduct and responsibility. Establishing an integrity-based culture within the organization is one of the most important measures. This can be accomplished by creating a solid company culture that values integrity and moral behavior. Integrity becomes a basic concept in day-to-day operations when the company's vision and goal are clearly defined to represent these values.

Additionally, implementing a well-balanced reward and sanction system plays a crucial role in reinforcing moral behavior. Employees who consistently demonstrate ethical conduct should be recognized and rewarded, encouraging others to follow suit. Conversely, those who violate company rules must face appropriate sanctions to maintain discipline and uphold the organization's ethical standards. By integrating these measures, CV X can create a work environment that promotes responsibility, trust, and professionalism among its employees. Complaint Channels: Provide an anonymous complaint channel (whistleblowing system) that allows employees to report fraudulent acts without fear of intimidation.

This study supports the findings of (Alyandy & Sari, 2022), which state that individual morality has a significant influence on the tendency to commit accounting fraud. They found that even individuals with high morality can commit fraud if they do not fully understand the ethical consequences of their actions. This result is also in line with research by (Tampubolon et al., 2020), (Kesumawati & Pramuki, 2021) and (Udayani & Sari, 2017).

The theoretical foundation in the preceding discussion that individual morality influences employee behavior and has a major impact on preventing fraud in the workplace supports the study's findings. Care/Harm, Fairness/Cheating, Loyalty/Betrayal, Authority/Subversion, Sanctity/Degradation, and Liberty/Oppression are the six markers of individual morality, according to the theory.(Graham et al., 2012).

CONCLUSION

This study confirms the relevance of the fraud triangle theory by (Karyono, 2013), which emphasizes the importance of managing the elements of opportunity and rationalization in preventing fraud. The test results show that effective internal control can significantly reduce opportunities for fraud by creating a structured system and strict supervision. In addition, individual morality plays an important role in preventing fraud by increasing employees' ethical awareness not to take advantage of loopholes or situational pressures as an excuse to act unethically.

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