
ANALISIS FAKTOR PENCEGAHAN FRAUD PENGADAAN BARANG DAN JASA DI RSUD BENDAN PEKALONGAN

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Abstract

Penelitian ini bertujuan untuk menguji pengaruh tekanan, pengendalian internal, dan komitmen organisasi terhadap fraud dalam proses pengadaan barang pada RSUD Bendan Kota Pekalongan. Variabel independen yang diuji adalah tekanan, pengendalian internal, dan komitmen organisasi dengan variabel komitmen organisasi sebagai variabel moderasi serta fraud sebagai variabel dependen. Populasi penelitian ini adalah seluruh karyawan RSUD Bendan dengan sample karyawan yang terlibat dalam rangkaian pengadaan barang dan jasa. Teknik pengambilan sampel dalam penelitian ini adalah purposive sampling. Teknik analisis data dalam penelitian ini menggunakan Partial Least Square (PLS). Hasil pengujian hipotesis menunjukkan bahwa tekanan dan komitmen organisasi berpengaruh terhadap fraud, sedangkan pengendalian internal tidak berpengaruh terhadap fraud. Selain itu komitmen organisasi memperkuat hubungan tekanan dan pengendalian internal terhadap fraud. Implikasi dari penelitian ini bahwa RSUD Bendan untuk dapat meningkatkan pengendalian internal terhadap pengadaan barang dan jasa.

Kata kunci: *pengendalian internal, tekanan, komitmen organisasi, kecurangan.*

FACTOR ANALYSIS FRAUD PREVENTION PROCUREMENT OF GOODS AND SERVICES IN RSUD BENDAN

Abstract

This study aims to examine the effects of pressure, internal control, and organizational commitment on fraud in the procurement process at RSUD Bendan, Pekalongan City. The independent variables tested are pressure, internal control, and organizational commitment, with organizational commitment serving as a moderating variable and fraud as the dependent variable. The population of this study includes all employees of RSUD Bendan, with a sample consisting of employees involved in the procurement of goods and services. The sampling technique used in this study is purposive sampling. Data analysis is conducted using Partial Least Squares (PLS). The results of hypothesis testing indicate that pressure and organizational commitment affect fraud, while internal control does not have effect on fraud. Additionally, organizational commitment strengthens the relationship between pressure and internal control with fraud. The implication of this research is that RSUD Bendan should improve internal control in the procurement of goods and services.

Keywords: *fraud of procurement goods and services, internal control, pressure, organizational commitment, factor analysis, internal control improvement*

INTRODUCTION

Hospitals are institutions that operate in the field of healthcare services and play a crucial role in improving the quality of community life. Their main activity is to provide optimal healthcare services to patients. A hospital is a public service entity that requires a quality organizational structure to provide excellent patient service. This entails responsibilities, burdens, issues, and expectations to deliver quality and affordable healthcare services.

The Regional General Hospital (RSUD) Bendan in Pekalongan City is a Regional Technical Institution established under Pekalongan City Regulation No. 5 of 2008, concerning the Organizational Structure and Work Procedures of the Regional General Hospital (RSUD) Bendan in Pekalongan City. In 2009, to enhance service to the community, RSUD Bendan implemented the Financial Management Pattern of Public Service Agencies (BLUD), which is a financial management model that provides flexibility to apply sound business practices (Bendan Hospital, 2017; Yayasan Penabulu, 2017). With the BLUD financial management model, flexibility is granted for budget implementation, including managing income and expenditure, cash management, and procurement of goods/services. BLUDs are allowed to employ non-civil service professionals and provide compensation to employees based on their contributions (Yayasa Panabulu, 2017). According to the Regulation of the Indonesian Government Procurement Policy Agency No. 5 of 2021 regarding guidelines for the procurement of goods/services that are exempt from government procurement (LKPP, 2021), article 2 (a) states that the scope of this regulation includes the procurement of goods/services in Public Service Agencies (BLU)/Regional Public Service Agencies (BLUD). Article 3, paragraph 2, specifies that the procurement of goods/services in BLU/BLUD can use the regulations set by the BLU/BLUD leadership (Yayasa Panabulu, 2017). This means that RSUD Bendan can carry out the procurement of goods and services independently according to the hospital's regulations and policies. Given this flexibility, procurement of goods and services requires control and oversight.

Fraud in the procurement of goods and services in hospitals often occurs, whether intentional or not. Negligence and a lack of understanding of the procurement process in BLUDs can also be considered fraud. One example of negligence is purchasing emergency items not yet included in the budget. This is due to a misunderstanding of the BLUD mechanism, which should involve budget adjustments before such purchases are done. The significant amounts involved in hospital procurement can entice certain individuals to commit fraud. Purchasing medical equipment, procuring medicines, construction projects, building maintenance, and the maintenance of hospital equipment and machinery require substantial costs. These activities are part of the hospital's annual spending as hospitals are required to provide quality healthcare services. Fraud issues arise when there are weaknesses in internal control systems and collusion between those in power and other parties to commit fraud. Fraud in hospital procurement still occurs in Indonesia. For instance, there was a case of corruption in the procurement of inpatient building

construction on the 2nd and 3rd floors of RSUD Pesawaran, Bandar Lampung, resulting in a state loss of Rp4.8 billion from a contract value of Rp33.813 billion (Karvarino, 2020). It was found that the use of goods was directed towards certain contractors by manipulating the bidding process. Additionally, the building construction did not meet the technical specifications (RAB) outlined in the contract. Based on LHP BPK RI investigative audit report, there is a state loss of Rp4.89 billion for consulting services planning, supervision, and procurement of hospital inpatient building at RSUD Pesawaran for 2018 fiscal year (Karvarino, 2020). Another case occurred with the 2012 regional budget of Banten Province and South Tangerang City. In this case, Indonesia Corruption Watch conducted investigation in 2013 regarding the connection between Ratu Atut and the winners of the medical equipment procurement tenders (Mardiastuti, 2017). Based on the Annual Report of Indonesia Corruption Watch (2013), there were indications of state losses in the procurement of medical devices in Banten province and South Tangerang City. Of the 78 medical equipment procurement packages for 2012 and 2013, valued at Rp407 billion, it was estimated that the state loss was Rp132 billion (Mardiastuti, 2017).

Fraud can be caused by several factors, including pressure, internal control, and organizational commitment. Generally, according to Cressey (1950), there are three factors driving someone to commit fraud: pressure, opportunity, and rationalization. Pressure is the first factor that motivates someone to commit fraud. Financial pressures, such as insufficient salary, allowances, or other forms of compensation, can lead someone to commit fraud. However, Cressey also noted that certain non-financial problems can be resolved by stealing money or other assets (Cressey, 1950). Pressures such as salaries, benefits, incentives, and other honors are not enough to meet daily needs and can encourage someone to commit fraud. A luxurious lifestyle, a desire to be respected, along with a feeling of injustice in the compensation distribution structure in the office can also stimulate fraud. Fitri and Nadirsyah (2019) examined the effect of pressure, opportunity, rationalization, and capability on goods and services procurement fraud in the Aceh government by moderating the organization's ethical culture. The results showed that there is a pressure effect on fraud procurement of goods/services. One of the most common reasons people commit fraud is internal control. Weak internal controls increase the likelihood of fraud. Clarity of duties and understanding of procedures are components of internal control. According to The Committee of Sponsoring Organizations of the Treadway Commission (2013), internal control is a process influenced by the board of directors, management, and employees to provide assurance that organizational objectives will be achieved. Hadi et al. (2021) examined the effect of internal control and organizational commitment on fraud prevention in procurement at RSUD Bendan, finding that both internal control and organizational commitment affect fraud prevention. Pramesti et al. (2020) examined the effects of internal control, organizational commitment, and compensation on fraud prevention in procurement at RSUD Badung Mangusada, finding that while internal control and compensation did not affect

fraud, organizational commitment did. Organizational commitment is also a factor that influences someone's propensity to commit fraud. In addition, organizational commitment is also a factor that can influence someone to commit fraud. According to Robbins (2001), organizational commitment is a state in which an employee takes sides in a particular organization and its goals and desires to maintain membership in the organization. Thus, high job engagement means siding with an individual's specific job, while high organizational commitment means siding with the organization that hired the individual. Researchers focus on the factors that influence the action of fraud include pressure, internal control, and organizational commitment as they want to know the characters involved in the process of procurement of goods and services ranging from planning, and administration to reporting. Given the inconsistencies in previous research, this study investigates fraud factors with variables of pressure, internal control, and organizational commitment at RSUD Bendan in Pekalongan City.

THEORETICAL BACKGROUND AND HYPOTHESIS

Pressure

Fraud in the procurement of goods and services can be caused by many factors. The fraud triangle theory proposed by Cressey (1950) is an idea about the causes of fraud. The fraud triangle outlines three factors that are present in every fraud situation: pressure, opportunity, and rationalization.

Pressure is the first factor that can drive an individual or group to commit fraud. Pressure can arise from financial and non-financial sources, causing someone to be in a difficult and constrained situation, leading them to try various methods to escape this condition (Farida, 2017). Feeling comfortable with one's passion or job position is an important component in reducing fraud. Adequate salary, allowances, honoraria, and fairness in compensation calculations are also crucial factors in reducing fraud. These factors can reduce pressure, thereby decreasing the likelihood of fraud. According to Musikasari (2013), organizational pressure that demands employees to continuously meet targets can also trigger fraud. Research by Skousen et al. (2008) identifies four common conditions that lead individuals to commit fraud, namely:

1. **Financial stability pressure**, pressure related to the financial stability of an organization.
2. **Financial targets**, pressure that requires employees to meet or exceed set targets.
3. **Personal financial need**, pressure related to an individual's personal financial needs for meeting their living expenses.
4. **External pressure**, pressure that comes from external sources or third parties such as creditors, investors, and regulators.

Internal Control

The Committee of Sponsoring Organizations of the Treadway Commission (COSO) defines internal control as a process influenced by the

board of directors, management, and employees that is designed to provide reasonable assurance that an organization's objectives will be achieved through: operational efficiency and effectiveness, reliable financial reporting, and compliance with applicable laws and regulations (COSO, 2013). Zulkarnain (2013) states that an effective internal control system is one that consists of policies, procedures, methods, and regulations established by the company to ensure that plans and objectives are achieved efficiently. The existence of effective internal control will prevent the occurrence of acts of deviation that can harm the company. According to the Ikatan Akuntan Indonesia (2001), internal control is a process carried out by the board of commissioners, management, and other personnel of the entity designed to provide adequate assurance regarding the achievement of three categories of objectives: reliability of financial reporting, effectiveness and efficiency of operations, and compliance with laws and regulations.

Organizational Commitment

In general, organizational commitment refers to an employee's attitude towards the goals, values, and objectives of the organization, as demonstrated by their acceptance of the organization's values and goals, as well as their desire to affiliate with the organization and their willingness to work hard for it. This commitment makes individuals feel comfortable and motivated to stay with the organization to achieve its goals and ensure its continuity.

Mowday et al. (1979) defined organizational commitment as the relative strength of individuals in identifying their involvement in the organization. It is characterized by three things; 1) acceptance of the organization's values and goals, 2) readiness and willingness to put in effort on behalf of the organization, and 3) desire to maintain membership in the organization.

According to Dessler (1999), employees with high commitment tend to have lower absenteeism rates, longer tenures, are more likely to work harder, and show better performance. This high level of commitment is often linked to employees' trust in the management's fair treatment of them, including the approach of viewing human resources as valuable assets rather than mere commodities to be exploited. Organizational commitment reflects the extent to which an individual identifies with their organization and their willingness to remain with it. Individuals with low organizational commitment often look for opportunities to leave their jobs. Organizational commitment is the relative strength of an individual's identification with their organization (Sopiah, 2008). It is demonstrated through an acceptance of the organization's values, a strong belief in its goals, and a strong drive to maintain membership in the organization for achieving its objectives.

Fraud

Karyono (2002) states that fraud is an illegal act committed by someone from within or outside an organization, with the intent to enrich or benefit oneself, others, or other legal entities, which directly or indirectly harms

another party. Further, Albrecht et al. (2012) explain that fraud is a general term encompassing various meanings where human cunning can be used as a tool by someone to gain advantages from others through false representation. Meanwhile, according to Yuniarti (2017), fraud is an intentional act involving deceit, trickery, and other unethical methods performed by employees, management, investors, sellers, or customers with the aim of obtaining benefits that result in harm to another party.

Influence of Pressure on Fraud

The fraud triangle theory states that there are several factors causing fraud, including pressure, opportunity, and rationalization (Cressey, 1950). Fraud typically occurs due to some form of pressure, whether it is direct pressure that leads individuals to engage in fraud or habitual pressures. Pressure acts as a motivation to achieve something that the individual cannot attain, thus, the greater the pressure, the higher the likelihood of fraud. This is in line with Musikasari (2013) that states organizational pressure that demands employees to constantly meet targets also triggers individuals to commit fraud. The more comfortable an individual feels working in a position that suits them, the lower the pressure and the reduced likelihood of fraud. Conversely, if an individual feels uncomfortable and perceives their salary, allowances, and honoraria as insufficient to meet their needs, the pressure increases, leading to a higher propensity to commit fraud. This aligns with Muhammad and Ridwan (2017) which associates pressure with employee compensation. Financial problems of employees are closely related to the amount of compensation provided by their superiors. Employee compensation has a negative impact on fraud; as the amount of compensation increases, the likelihood of committing fraud decreases. This is because higher compensation can meet the employee's living needs, thus reducing their motivation to commit fraud. Therefore, the proposed hypothesis is that there is a positive effect of pressure on fraud.

H1: There is a positive effect of pressure on fraud.

The Effect of Internal Control on Fraud

The relationship between internal control and fraud prevention is highly relevant. The benefit of internal control in an organization is its ability to help prevent fraud. The better the internal control within a company, the more effective the prevention of fraud becomes. COSO views internal control as a series of actions that encompass the entire process within an organization. Internal control is not something added to the management process but is an integral part of it. This is consistent with Zulkarnain (2013), which indicates that good internal control helps achieve goals effectively. Based on research by Utamingingsih et al. (2020), the higher employees' perception of the importance of internal control, the easier it is to improve the effectiveness of control. An employee who works according to their responsibilities, understands financial procedures, and is knowledgeable about financial management guidelines will enhance the quality of internal control. Additionally, organizations that conduct

effective performance evaluations and have clear Standard Operating Procedures (SOPs) can reduce instances of fraud. Yuniarti (2017) suggests that implementing good internal control can prevent many instances of fraud. Therefore, the hypothesis proposed in this study is that there is a negative effect of internal control on fraud.

H2: There is a negative effect of internal control on fraud.

Influence of Organizational Commitment to Fraud

Organizational commitment is the internal drive within an individual to do something that supports the success of the organization according to its goals, prioritizing the interests of the organization over their own. Organizational commitment within a company is believed to be beneficial in helping the company reduce the occurrence of fraud. High commitment makes individuals care about the organization's well-being and strive to move the organization in a better direction, thus reducing the likelihood of fraud. Essentially, commitment and organizational policies of an institution or organization are the main keys in preventing and detecting fraud. In line with Meyer and Allen's (1997) research, they proposed three components of organizational commitment.

1. **Affective Commitment:** This occurs when employees want to be part of the organization because of an emotional attachment or because they feel they share the same values as the organization.
2. **Continuance Commitment:** This refers to the willingness of an individual to remain within the organization.
3. **Normative Commitment:** This arises from the values of the employees. Employees remain members of the organization due to a sense of obligation.

Furthermore, according to Utamingingsih et al. (2020), employee loyalty to the organization has a significant impact on achieving the organization's goals. An employee who has the desire to put in all efforts to help the organization succeed and takes pride in the organization can reduce fraudulent activities. If organizational commitment increases, employees' desire to improve organizational performance will increase, and the tendency to commit fraud will decrease. This aligns with Mowday et al. (1979) and Sopiah (2008), which states that organizational commitment is an individual's dedication to the organization's values and goals to maintain membership within the organization. According to Yuniarti (2017), fraud prevention can be achieved by fostering anti-fraud awareness. This anti-fraud awareness reflects the involvement and concern of employees within their organization. Based on this explanation, this study hypothesizes that there is a negative influence of organizational commitment on fraud.

H3: There is a negative effect of organizational commitment on fraud.

Influence of Organizational Commitment to Moderate the Pressure on Fraud

Mowday et al. (1979) explained that organizational commitment is the internal strength within an individual to identify and involve themselves as

part of the organization. Organizational commitment reflects employee loyalty to their organization. Emotional attachment and a sense of belonging to an organization can moderate pressure, whether internal or external. Pressure within an organization is a factor that can drive an individual or group to commit fraudulent actions. However, if an individual strongly embodies the characteristics of organizational commitment, high pressure coupled with strong commitment can reduce fraudulent behavior. This is supported by Mowday et al. (1979) and Sopiah (2008). This study hypothesizes that organizational commitment weakens the influence of pressure on fraud.

H4: Organizational commitment weakens the positive effect of pressure on fraud.

Influence of Organizational Commitment to Moderate Internal Control against Fraud

Zulkarnain (2013) explained that an effective internal control system is a system consisting of policies, procedures, methods, and regulations established by the company to ensure that plans and objectives can be achieved effectively. However, even if internal control is adequate, it does not necessarily mean that fraud will decrease. This could be due to poor commitment from individuals to their organization. Pangestika (2016) mentioned that when internal control functions optimally and organizational commitment is high, employee performance will improve. With better performance, it can be inferred that fraud will decrease. Therefore, the researcher suspects that organizational commitment can weaken the negative influence of internal control on fraud.

H5: Organizational commitment weakens the negative effect of internal control on fraud.

RESEARCH METHOD

Types of Research

This research used a quantitative research method. The independent variables in this study are pressure, internal control, and organizational commitment, while the dependent variable is fraud, with organizational commitment also serving as a moderating variable. The indicators of pressure include personal pressure, employment pressure, and external pressure. The measurement of internal control relates to how individuals within the institution perform their duties in accordance with the existing authority, policies, and regulations, collectively working towards the institution's goals. Organizational commitment drives individuals to have a strong determination to do something by applying their skills and abilities, prioritizing the organization's interests over personal interests, so that the organization can achieve success. The measurement of fraud is related to perceptions of violations in accounting, such as manipulation, document falsification, information concealment, and asset embezzlement.

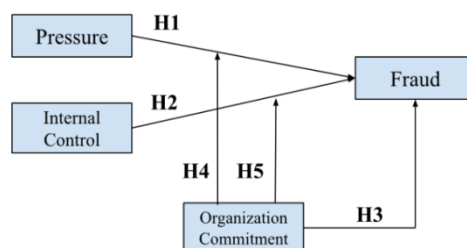


Figure 1. Research Model

Research Time and Location

This research was conducted at Bendan Regional General Hospital (RSUD Bendan) in Pekalongan City from 15-25 April 2022 using a questionnaire.

Target/Research Subject

The population of this study includes all employees of RSUD Bendan. The sampling technique used in this research is purposive sampling, with the criteria being employees involved in the procurement process of goods and services. This includes employees from the planning stage to payment, such as those in the budgeting department, Pejabat Pembuat Komitmen (PPKom) (commitment making officers), Pejabat Pengadaan Barang dan Jasa (procurement officers), Pejabat Pelaksana Teknis Kegiatan (technical activity executing officials), Pejabat Struktural (structural officials), Pengelola Barang dan Jasa (goods and services managers), and employees in the finance department. A total of 60 questionnaires were distributed, with 40 returned.

Data, Instrument, dan Data Collection

Data collection was conducted using a questionnaire with a Likert scale. Each statement was provided with five (5) alternative answers: strongly agree, agree, somewhat agree, disagree, and strongly disagree.

Data Analysis

The data analysis technique used in this study is Partial Least Squares (PLS). PLS is a powerful analytical method because it does not assume data to have a specific measurement scale and can be used with a small sample size (Irwan & Adam, 2015).

RESULT AND DISCUSSION

Respondent Description

This study selected a sample of employees from RSUD Bendan whose job descriptions are related to the procurement process of goods and services. The sample selection was done by first verifying the employee samples. Below is an overview of the respondents' characteristics, presented in the form of a tabulation of the identities of the 40 respondents. The presentation of data regarding the respondents' identities aims to provide an overview of the respondents' backgrounds.

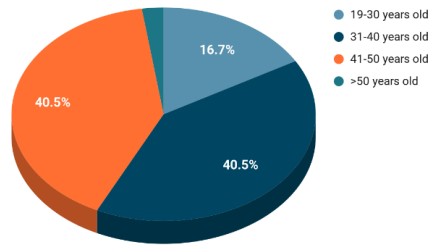


Figure 2. Data Characteristics of Research Respondents by Age
Source: Processed Data (2022)

Based on the figure above showing the age groups of the respondents, it was found that the most common age groups among the respondents are 31-40 years and 41-50 years, each comprising 40.5% of the respondents. The least common age group is those over 50 years, making up only 2.3% of the respondents. Thus, the respondents' ages fall within the mature age range.

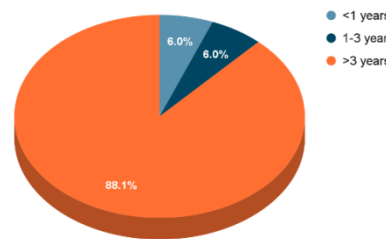


Figure 3. Data Characteristics of Research Respondents based on Length of Work
Source: Processed Data (2022)

Based on the figure above showing the respondents' length of service, it was found that the majority of respondents have been working for more than 3 years. Therefore, the respondents are considered experienced.

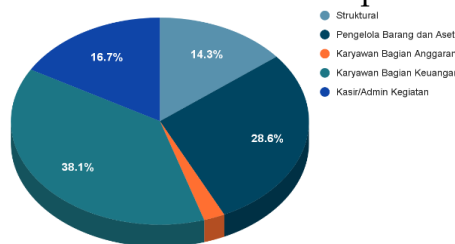


Figure 3. Data Characteristics of Research Respondents based on Position
Source: Processed Data (2022)

Based on the figure above showing the respondents' job positions, it was found that the respondents involved in the procurement cycle of goods and services mostly come from the finance department (*bagian keuangan*).

Statistical Analysis

The statistical method used to test the hypotheses in this study is Partial Least Squares (PLS). PLS is an alternative analysis method to Structural Equation Modeling (SEM) that is variance-based. The advantage of this method is that it does not require assumptions and can be estimated with a relatively

small sample size. In Structural Equation Modeling, there are two types of models: the measurement model (outer model) and the structural model (inner model). The measurement model explains the proportion of variance of each manifest variable (indicator) that can be explained by the latent variable. Through the measurement model, it is possible to identify which indicators are dominant in forming the latent variable. After the measurement model of each latent variable is described, the structural model is then analyzed to examine the effect of each exogenous latent variable on the endogenous latent variable. In this study, there are 36 manifest variables and 4 latent variables: Internal Control (IC), measured with 13 manifest variables; Pressure (P), measured with 6 manifest variables; Organizational Commitment (OC), measured with 12 manifest variables; and Fraud Prevention (FP), measured with 5 manifest variables.

Analysis of the Outer Model

The measurement model (outer model) testing is used to determine the specification of the relationship between latent variables and their manifest variables. This testing includes convergent validity, discriminant validity, and reliability.

Convergent Validity

Convergent validity of the measurement model with reflective indicators can be assessed from the correlation between the item/indicator scores and the construct scores. An individual indicator is considered reliable if it has a correlation value above 0.70. However, in the scale development research phase, loadings of 0.50 to 0.60 are still acceptable. Based on the results for outer loadings, some indicators have loadings below 0.60 and are not significant. The structural model in this study is shown in the following figure.

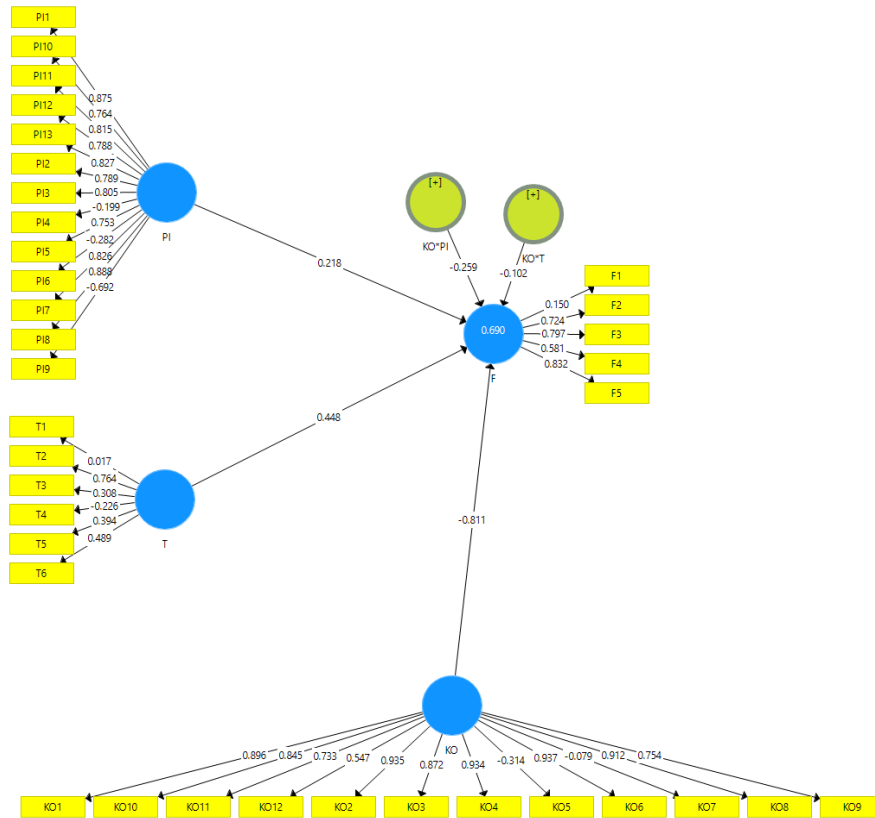


Figure 5. Outer Model - Step 1

Source: SmartPLS Program Output (2022)

SmartPLS Output for loading factor gives results in the following table.

Table 1. Outer Loading Step 1

	F	KO	KO*PI	KO*T	PI	T
F1	150					
F2	724					
F3	797					
F4	581					
F5	832					
KO1		896				
KO10		845				
KO11		733				
KO12		547				
KO2		935				
KO3		872				
KO4		934				
KO5		-314				
KO6		937				
KO7		-79				
KO8		912				
KO9		754				
PI * KO			702			

PI1						875	
PI10						764	
PI11						815	
PI12						788	
PI13						827	
PI2						789	
PI3						805	
PI4						-199	
PI5						753	
PI6						-282	
PI7						826	
PI8						888	
PI9						-692	
T * KO					995		
T1							17
T2							764
T3							308
T4							-226
T5							394
T6							489

Source: SmartPLS Program Output (2022)

In the diagram and table above, there is a loading factor indicator < 0.7, which means that the indicator is an invalid indicator for measuring its construction and should be removed. After recalculation, SmartPLS show the following results.

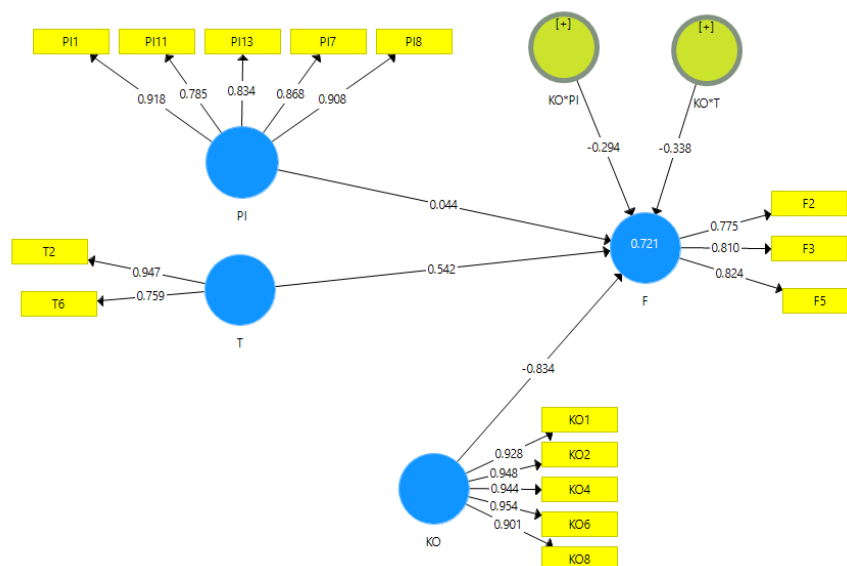


Figure 6. Outer Model – Step 2
Source: SmartPLS Program Output (2022)

Table 2. Outer Loading Step 2

	F	KO	KO*PI	KO*T	PI	T
F2	775					
F3	810					
F5	824					
KO1		928				
KO2		948				
KO4		944				
KO6		954				
KO8		901				
PI * KO			716			
PI1					918	
PI11					785	
PI13					834	
PI7					868	
PI8					908	
T * KO				980		
T2						947
T6						759

Source: SmartPLS Program Output (2022)

After removing the invalid indicators and performing the outer loadings in the second stage, the diagram above shows that all indicators have a loading factor > 0.70. This means that all indicators are valid for measuring their respective constructs.

Discriminant Validity

In this section, the results of the discriminant validity test will be described. Discriminant validity test using cross-loading value. An indicator is considered to meet discriminant validity if its cross-loading value on its own variable is the highest compared to its values on other variables. Below are the cross-loading values for each indicator:

Table 3. Discriminant Validity

	F	KO	KO*PI	KO*T	PI	T
F2	775	-551	-108	-34	-340	102
F3	810	-550	-134	-87	-451	216
F5	824	-488	-303	79	-438	300
KO1	-632	928	-107	-83	698	144
KO2	-575	948	-171	-46	810	221

KO4	-658	944	-121	-152	737	100
KO6	-631	954	-87	-121	761	167
KO8	-573	901	188	22	837	222
PI * KO	-228	-67	1,000	86	54	-87
PI1	-481	817	-8	-28	918	307
PI11	-308	627	17	-135	785	84
PI13	-448	722	4	-79	834	140
PI7	-505	718	161	16	868	189
PI8	-428	633	41	-87	908	175
T * KO	-18	-85	86	1,000	-64	486
T2	276	195	-83	410	213	947
T6	135	87	-64	472	146	759

Source: SmartPLS Program Output (2022)

The next test is the composite reliability of the indicator block that measures the construct. A construct is supposed to be reliable if the composite reliability value is above 0.60. Then it can also be seen by looking at the reliability of the construct or the latent variable measured by looking at the Cronbach's alpha value of the indicator block that measures the construct. A construct is declared reliable if the Cronbach's alpha value is above 0.7.

Table 4. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
F	725	727	845	645
KO	964	966	972	875
KO*PI	1,000	1,000	1,000	1,000
KO*T	1,000	1,000	1,000	1,000
PI	915	929	936	747
T	676	919	847	737

Source: SmartPLS Program Output (2022)

Based on the table above, it is shown that the Average Variance Extracted (AVE) for each construct is >0.50, indicating that all constructs are reliable. Thus, it can be stated that each variable has high discriminant validity. Additionally, the table shows that the composite reliability values for each variable are > 0.60. This result indicates that each variable meets the criteria for

composite reliability, suggesting that all variables have a high level of reliability. According to Irwan and Adam (2015), a variable is considered reliable if it has a Cronbach's alpha (α) >0.60 . The table indicates that each research variable meets Cronbach's alpha requirement, concluding that all variables have a high level of reliability. Therefore, it can be concluded that the indicators used in this study have high discriminant validity in constructing their respective variables.

Inner Model Analysis

Evaluation of the structural model (inner model) is carried out to ensure that the structural model built is robust and accurate. Stages of analysis carried out on the evaluation of structural models seen from several indicators, namely:

Coefficient of Determination (R²)

Based on the data processing that has been completed using the program SmartPLS 3.0 obtained R Square value as follows.

Table 5. R Square

	R Square	R Square Adjusted
F	721	680

Source: SmartPLS Program Output (2022)

Based on the table above, the value of R Square for the fraud prevention variable is 0.721. The acquisition explains that the percentage of fraud prevention is 72.1%. This means that the variables of internal control, pressure, and organizational commitment affect fraud prevention by 72.1% and the remaining 27.9% are influenced by other variables.

The Goodness of Fit Evaluation (GoF)

The accuracy of a model with PLS can be seen from the NFI. According to Irwan and Adam (2015), an NFI value close to 1 indicates that the tested model has good accuracy. The results of the NFI test can be seen in the table below which shows the NFI value of 0.728. Thus, from these results, it can be concluded that the model in this study has had a high goodness of fit and is worthy of being used to test research hypotheses.

Table 6. Model Fit

	Saturated Model	Estimated Model
SRMR	78	80
d_ ULS	726	761
d_ G	915	925
Chi-Square	172,700	177,256
NFI	728	720

Source: SmartPLS Program Output (2022)

Hypothesis Testing

After assessing the inner model, the next thing is to evaluate the relationship between latent constructs as hypothesized in this study. Hypothesis testing in this study was done by looking at T-statistics and P-Values. The hypothesis is accepted if the value of T-Statistics > 1.96 and P-Values < 0.05.

Table 7. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
T - F	542	497	211	2,571	10
PI - F	44	16	188	237	813
KO - F	-834	-781	205	4,076	0
KO*T - F	-338	-301	169	1,995	47
KO*PI - F	-294	-284	144	2,036	42

Source: SmartPLS Program Output (2022)

Based on the path coefficients table above, the calculation of structural equation modeling (SEM) produces p-Values of $0.010 < 0.05$, so the H1 hypothesis which states that there is a positive effect between pressure and fraud can be accepted. In an organization, pressure can arise from various things including pressure on the needs that are not fulfilled from the compensation given. Pressure from the office environment, such as leaders to subordinates or to officials with lower levels to commit fraud in order to maintain position, smooth projects, and others. Therefore, the pressure is closely related to fraud, the higher the pressure, the higher the fraud. This is supported by Fitri and Nadirsyah (2019) which states that pressure affects fraud in the procurement of goods/services.

Based on the path coefficients table above, the calculation of structural equation modeling (SEM) produces P-Values of $0.813 > 0.05$, so the hypothesis H2 which states there is a negative influence between internal control against fraud is rejected. This is likely to happen as how well any internal control depends on the character of the individual. This is the same as the results of Pramesti et al. (2020) which showed that internal control did not affect fraud.

Based on the path coefficients table above, the structural equation modeling (SEM) calculation produces P-Values of $0.000 < 0.05$, so the H3 hypothesis which states that there is a negative effect between organizational commitment on fraud can be accepted. Organizational commitment is a bond between individuals and organizations, where the individual has a sense of belonging to the organization in which he works, as evidenced by a strong belief and support for the values, goals, and objectives to be achieved by the organization. Organizational commitment makes individuals have a strong

determination to do something by exerting their abilities and skills, prioritizing the interests of the organization over personal interests, so that the organization can achieve its success. Therefore, organizational commitment affects fraud. This is the same as the results of Pramesti et al. (2020) and Hadi et al. (2021) which show that organizational commitment affects fraud.

Based on the path coefficients table above, the calculation of structural equation modeling (SEM) produces P-Values of $0.047 < 0.05$, thus the H4 hypothesis which states that there is a positive influence between pressures moderated by organizational commitment to fraud is acceptable. Organizational commitment weakens the influence of pressure on fraud. A high level of organizational commitment can weaken the pressure to commit fraud. Organizational commitment can have a positive impact on the influence of pressure to commit fraud. People who are committed to their organization create a high loyalty attitude, so it can weaken the pressure on fraud. For the reason that a loyal person shows support and obedience to his organization. This is in line with the research of Mowday et al. (1979) and Sopiah (2008).

Based on the path coefficients table above, the structural equation modeling (SEM) calculation produces P-Values of $0.042 < 0.05$, so the H5 hypothesis that states the organization's commitment to strengthen the negative influence of internal control on fraud can be accepted. Organizational commitment relates to individuals who are interested in the values, rules, and goals of the organization. People who are committed to their organization will bring out loyalty. Employees with a strong organizational commitment, their behavior is more directed to compliance with regulations. So that organizational commitment can strengthen the influence of internal control against fraud. People highly committed to their organization will show a positive attitude and behavior towards the place where someone works. This is following the research of Pangestika (2016).

CONCLUSION AND RECOMMENDATION

Based on the results of data analysis and discussion that has been described above, it can be concluded that pressure has a positive effect on fraud, organizational commitment has a negative effect on fraud, and organizational commitment weakens the relationship between pressure and commitment to strengthen the relationship of internal control against fraud. Meanwhile, this study does not prove that internal control has a negative effect on fraud. Furthermore, it can be argued that the Bendan hospital should be able to increase employee commitment and reduce pressure on employees involved in the procurement of goods and services. The limitation in this study is that it has not compared the position of the procurement of goods and services. Thus, further research needed to be conducted on different tests based on position.

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