

**MITIGATING ASSET MISAPPROPRIATION THROUGH MANAGER'S  
BEHAVIOR, FRAUD RISK ELEMENTS, AND INTEGRITY AS  
MODERATING VARIABLE: EVIDENCE FROM  
BANKING OFFICE IN PALEMBANG**



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*Proposed as one of the requirements for Undergraduate Degree in Economics*

**MINISTRY OF EDUCATION, CULTURE, RESEARCH AND TECHNOLOGY**

**SRIWIJAYA UNIVERSITY**

**FACULTY OF ECONOMICS**

**2022**

**COMPREHENSIVE EXAM APPROVAL LETTER**

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BEHAVIOR, FRAUD RISK ELEMENTS, AND INTEGRITY AS  
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BANKING OFFICE IN PALEMBANG**

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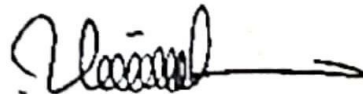


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## **MOTTO AND PRESENT**

### **MOTTO:**

*"Take good from what is said, do not look at who said it" - Prophet  
Muhammad-*

*"Start with confidence, run with sincerity, finish happily" -Unkown-*

*"Work hard in silence, let success be your noise" -Frank Ocean-*

### **PRESENT**

I Present this script to:

- Allah SWT
- My Parents
- My Sister and Brothers
- My Mr. / Mrs. Lecturer
- My Almamater

## FOREWORD

Praise be to Allah SWT for grace and guidance so that I can complete this thesis research entitled "Mitigating Asset Misappropriation Through Manager's Behavior, Fraud Risk Elements, and Integrity as Moderating Variable: Evidence from Banking Office in Palembang". Hopefully prayers and greetings will always be abundant to the Prophet Muhammad SAW and his family, his friends, until the end of time.

This script is used to fulfill one of the graduation requirements in obtaining a bachelor's degree in Economics, undergraduate (S-1) Accounting Study Program, Faculty of Economics, Sriwijaya University. This script discusses the influence of manager's behavior, fraud risk elements, and integrity in mitigating asset misappropriation at a Banking Branch Office in Palembang. During the writing of this script, the writer did not escape from various obstacles. However, these obstacles can be overcome thanks to prayers, guidance, and support from various parties.

The writer realizes that there are many deficiencies in both its preparation and presentation. The writer hopes that this script can be useful for all of us and the writers are also grateful for criticism and constructive suggestions for further improvement.

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## ACKNOWLEDGEMENT

During the research and preparation of this script, the writer realizes that the completion of this script cannot be separated from the help and support of various parties, either directly or indirectly. Therefore, on this occasion the writer would like to express my gratitude to:

1. Allah Subahanahuata'ala Lord of the worlds who never endlessly gives pleasure in the world.
2. Nabi Muhammad SAW who has brought and brighten the darkness of the world to a world full of goodness and light
3. Mr. Prof. Dr. Ir. Anis Saggaff, M.S.C.E, as the Rector of Sriwijaya University
4. Mr. Prof. Dr. Mohammad Adam, S.E., ME as Dean of the Faculty of Economics, Sriwijaya University
5. Mr. Arista Hakiki, S.E., M.Acc., Ak., CA and Ma'am Dr. E. Yusnaini, S.E., M.Si., Ak as Head and Secretary of the Accounting Department, Faculty of Economics, Sriwijaya University.
6. Ma'am Dr. Inten Meutia, S.E., M.Acc., Ak as an Academic Advisor who has provided direction during the study.
7. Mr. Mukhtaruddin, S.E., M.Si., Ak., CA as the first script supervisor who has been willing to spend time, thoughts, provide suggestions and provide knowledge as well as guide and direct during the preparation of this script.
8. Ma'am Umi Kalsum, S.E., M.Si., Ak as the second script supervisor who has been patient and helped the writer a lot, and has been willing to spend time, thoughts, provide suggestions and provide constructive directions during the preparation of this thesis.
9. All Lectures in the Accounting Department and the Faculty of Economics, Sriwijaya University who have provided useful knowledge for the writer during college.
10. All Employees and Staff of the Faculty of Economics, Sriwijaya University who have helped the writer in administration.

11. My beloved mother, father, grandfather, grandmother, my younger siblings and my family who always provide support, motivation, provide endless encouragement and prayer and irreplaceable love, so that the writer can earn a Bachelor of Economics degree. Thank you very much.
12. My friends in arms JOSH, Retha, Yuri, Tara, Aniss, Herlita, Ainun, Sharah, Reva, Inggit, Putri Mayang, Dona, Galuh, and Amanda who have provided support, motivation, laughter and memories during this lecture. Thank you, my friends.
13. All the accounting friends of the Faculty of Economics that the author cannot mention one by one. Thank you for the cooperation.
14. My alma mater as motivation for success.
15. All parties who have helped in the process of writing this thesis that I cannot mention one by one, I thank you for the help and support that has been given.
16. To the banking branch office in Palembang who has been assisted in providing research data so this script can be completed.

Finally, the writer realizes that in writing this script there are many deficiencies due to limited knowledge and experience. Hopefully this script is useful and can be used as additional information for all parties who need it.

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## ABSTRACT STATEMENT LETTER

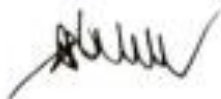
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## ABSTRACT

### Mitigating Asset Misappropriation Through Manager's Behavior, Fraud Risk Elements, and Integrity as Moderating Variable: Evidence from Banking Office in Palembang

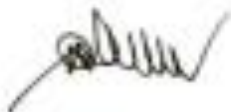
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This study aims to analyze the influence of manager behavior, fraud risk elements, and integrity on asset misappropriation at a banking branch office in Palembang. The population of this research is managers of banking branch offices in Palembang who have been registered with the Financial Services Authority. The sample was determined based on a simple random sampling technique, namely 80 respondents. Data collection techniques used in this research are literature study and questionnaires. The results showed that moral obligation, pressure, and rationalization had a positive and significant effect on asset misappropriation. Meanwhile, behavior towards fraud, subjective norms, perceived behavioral control, opportunities, and abilities have no significant effect on asset misappropriation. In addition, integrity is able to moderate the influence attitude toward the fraud, perceived behavioral control, opportunity, rationalization and capability with asset misappropriation.

**Keywords:** *Manager's Behavior, Fraud Diamond Elements, Integrity, Asset Misappropriation*

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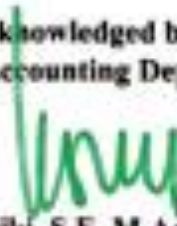
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## ABSTRAK

**Mengurangi Penyalahgunaan Aset Melalui Perilaku Manajer, Elemen Risiko Kecurangan dan Integritas sebagai Variabel Moderasi: Bukti dari Kantor Perbankan di Palembang**

Oleh:  
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Penelitian ini bertujuan untuk menganalisis pengaruh perilaku manajer, elemen risiko kecurangan dan integritas terhadap penyalahgunaan aset pada kantor cabang perbankan di Palembang. Populasi dari penelitian ini adalah manajer kantor cabang perbankan di Palembang yang telah terdaftar pada Otoritas Jasa Keuangan. Penentuan sampel didasarkan pada teknik pengambilan sampel acak sederhana yaitu sebesar 80 responden. Teknik pengumpulan data yang digunakan dalam penelitian ini yaitu studi kepustakaan serta kuisioner. Hasil penelitian menunjukkan bahwa kewajiban moral, tekanan, dan rasionalisasi berpengaruh positif dan signifikan terhadap penyalahgunaan aset. Sementara itu, perilaku terhadap kecurangan, norma-norma subjektif, kontrol perilaku yang dirasakan, kesempatan, dan kemampuan tidak berpengaruh terhadap penyalahgunaan aset. Selain itu, integritas mampu memoderasi hubungan antara perilaku terhadap kecurangan, kontrol perilaku yang dirasakan, kesempatan, rasionalisasi dan kemampuan dengan penyalahgunaan aset.

**Kata kunci: Perilaku Manajer, Fraud Diamond Elements, Integritas, Penyalahgunaan Aset**

*Ketua,*



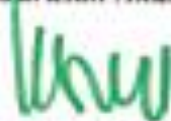
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Attachment 6. Variable Y Interval Data Transformation.... **Error! Bookmark not defined.**

Attachment 7. List of Bank and Distribution ..... **Error! Bookmark not defined.**

# CHAPTER I

## INTRODUCTION

### 1.1 Background

Fraud is an intentional act by one or more individuals among management, those charged with governance, employees, or third parties, involving the use of deception to obtain an unjust or illegal advantage (IASB, 2009). The other definition of fraud in Association of Certified Fraud Examiners (2012), the occupational fraud is the use of one's occupational for personal enrichment through the deliberate misuse or misapplication of the employing organization's resources or assets.

The Association of Certified Fraud Examiners (ACFE) describes the fraud trees schematic namely fraudulent statements, asset misappropriation, and corruption. In this research, it is known that fraud is a problem that is increasingly happening nowadays and a threat to the world, especially in Indonesia. The perpetrators who be fraudster are carried out by all level of group management in company. It should get more attention on how to suspending it. To think of all the repercussions and solutions need to mitigate fraud nowadays, and hope that there will be no fraud in the future.

Asset management in a company is not always right, there are often errors and fraud in asset management. Untruthful management of assets caused by unintentional mistakes is called an error, if the untruthfulness of asset management is caused due to intentional mistakes by perpetrators who have bad

intentions, then this is called fraud. Mismanagement of assets can lead to suspicion that will indicate fraud within the company, where fraud is referred to as asset misappropriation. Asset misappropriation is an important issue commendable of discussion particularly in current economy. Asset misappropriation involves the use of deception to obtain an unjust or illegal advantage.

Based on the survey of Association of Certified Fraud Examiners (2016) stated that misappropriation of assets that occurred in Indonesia amounted to 31% and 19% fraud caused by asset misappropriation that losses in Indonesia. It is an intentional act by one or more individual, such as management, employees, or their parties (SAS No.99, 2002). Asset misappropriation scheme based on ACFE consists of theft of cash on hand, skimming, cash larceny, billing schemes, payroll schemes, expense reimbursement schemes, check tampering, register disbursements, and inventory and all other assets.

Association of Certified Fraud Examiners (2018) survey on Asia-Pacific edition proven that Indonesia was occupy third ranks of fraud cases with 29 cases during 2018. The survey also shows that asset misappropriation is ranked highest by 80% compared with corruption and financial statement fraud by 51% and 13%. The case of fraud that caused by asset misappropriation, such as noncash 25%, expense reimbursements 17%, cash on hand 13%, check and payment tampering 8%, cash larceny 8%, skimming 7%, payroll 4%, and disbursements 3%.

In the last few years there have been cases of fraud and alleged negligence of auditors who were able to shake the world of accountants and auditors such as

the case of Enron, WorldCom, Xerox, and Investment Securities LLC which occurred due to fraudulent acts in financial reporting conducted by the CEO of the company concerned. In Indonesia, according to Sulistiawan, et.al (2011) there have been many cases that occurred due to fraud such as the case of PT Ades Alfindo Putrasetia or nor known as PT Akasha Wira International Tbk., Indofarma (Persero) Tbk., PT Bank Lippo, and PT National Gas Company.

Recently, there have been cases based on Prasetyanto (2018) and Ramdhani (2018) that related to fraud, among others case of PT BPR Multi Artha Mas Sejahtera revealed the misappropriation of customer funds worth Rp6.28 billion by the company's Commissioner and also the alleged cases of asset misappropriation belonging to the Ministry of Youth and Sports conducted by Roy Suryo. From that cases, fraudulent act has related to behavior who plays a role in this fraud. In addition, there were cases of fraud involving PT Barata Indonesia (Persero) such as the sale of company assets made by Mahyuddin Harahap as a human resource development and finance director, for personal purposes causing losses to the country (Rastika, 2011; and Tempo.co, 2012).

International Standards on Auditing 240, asset misappropriation involves the theft of an entity's assets and often perpetrated by employees in relatively small and immaterial amount (IASB, 2009). In addition, it also involved the management who are usually more able to disguise or conceal misappropriations in a manner that is difficult to detect. It because the management who has duties and responsibilities in their company both to company and shareholders. The management must to effort the company doing well that can get profit and how to

get or make the investors still investment to their company. This condition can be an opportunity to do fraud. Because of difference interest between managers and shareholders. The managers can be unethical if they in the pressure condition or have the opportunity or have not the integrity in their-self.

From the previous research Ajzen (1991) article suggest that auditors should evaluate the ethics of management through the components of the Theory of Planned Behavior; the assessment of attitude, subjective norms, perceived behavioral control and moral obligation. Therefore, it is potentially important that the professional standards that are related to fraud detection strengthen the emphasis on manager's behavior that may be associated with unethical behavior. The people who have ethics will encourage them self to always behave honestly in any situation.

Integrity is one of the reasons that fraud occurrence can detect or not. Fraud will no longer arise in the event that they have integrity and will make the ethically selections (Gbegi and Adebisi, 2013). While humans have integrity, it's going to discourage them to try these fraudulent activities, which that absolutely behavior became incorrect to do and it will jeopardize their perception to act clearly. Chen et al. (2013) states that managers who have high integrity have a tendency to follow the company's regulations and processes, which leads them to act ethically and mechanically avoid fraud activities.

Integrity is one in all essential fee to minimising the incidence of asset misappropriation. The result additionally discuss that minimising fraud risk factors is important in decreasing the incident of asset misappropriation (Bakri et

al., 2017). Another research by Irianto et al. (2012) stated that integrity is a subjective element, integrity each people are distinct. If someone have integrity, it will inspire itself to be honest and obedient to the corporation rule and regulation, which that can prevented someone to do fraud.

Cressey (1953) states that the first concept was used to detect fraud namely fraud triangle theory which consist of three components, such as pressure, opportunity and rationalization. Fraud triangle concept adopted in SAS 99, with the aim to increase effectiveness in detecting fraud auditor to assess risk factors for enterprise fraud (Skousen et al., 2009).

Several research were discussed in order to discover why they do fraudsters act. The research from Cressey (1953) discuss approximately the factors contributing to fraudulent activities, it called Fraud Triangle idea. through the years, fraud triangle idea has grown into the fraud diamond concept. The Fraud Diamond concept delivered by Wolfe and Hermanson (2004) states that there had been four elements might be fraudulent activities among people: the person has strain or incentive to commit fraud, that individual has a possibility that allows the fraudster act out like conduct, that individual has rationalization problems or mindset to commit fraud, and that individual who has capability or ability to commit fraud.

The occurrence of fraud in asset misappropriation whose slow detection will affect the company's losses. The organization and auditor must have ability to identify quickly the occurrence of asset misappropriation, it become a necessity to be prevented of fraud. In this research, fraud will be occurred by several factors of

fraud diamond theory, such as pressure or incentive, opportunity, rationalization and capability.

Bakri et al. (2017) discuss the effect of fraud risk elements using triangle concept and integrity on asset misappropriation inside the Royal Malaysian Police. Further, the studies additionally examines whether integrity the relationship among fraud risk elements and asset misappropriation. Different from Bakri research, in this research adds manager's behavior variable, uses diamond theory as fraud risk elements, and still uses integrity variable as moderator variable on asset misappropriation at the Banking office in Palembang. The survey results according to Association of Certified Fraud Examiners (2018) shown that banking and financial services are ranked as the second largest fraud company, with 11% or 25 cases of fraud. That means banking and financial services have great chance to commit fraud.

This research, integrity as one of factors that influence the occurrence of asset misappropriation, because the company whose low integrity can affect to the company bankrupt like the case of Enron, WorldCom, Xerox and other. Integrity is one thing that important for every people have. Everyone has different integrity depending on the behavior of that person. If someone behaves badly or unethical then the bad action like perpetrator of fraud. Conversely, if someone behaves well on ethic then the good action it does.

The research, employees and managers in banks are possibility to doing fraudulent action especially managers. It's because the manager has such great duties and responsibilities in the company that have risk to doing fraud in this case

asset misappropriation. Association of Certified Fraud Examiners (2018) survey provide that the highest fraud perpetrator is occupied by managers 41%, employee 30%, and owner / executive 26%. According the description, the research interest to make this research with the tittle “**Mitigating Asset Misappropriation through Manager’s Behavior, Fraud Risk Elements, and Integrity as Moderating Variable: Evidence from Banking Office in Palembang**”.

## **1.2 Problem Formulation**

The problem formulation of this research, as follows:

- 1) Does attitude toward the fraud has effect to mitigate asset misappropriation on the Banking office in Palembang?
- 2) Do subjective norms have effect mitigate asset misappropriation on the Banking office in Palembang?
- 3) Does perceived behavioral control has effect to mitigate asset misappropriation on the Banking office in Palembang?
- 4) Does moral obligation have effect to mitigate asset misappropriation on the Banking office in Palembang?
- 5) Does pressure have effect to mitigate asset misappropriation on the Banking office in Palembang?
- 6) Does opportunity have effect to mitigate asset misappropriation on the Banking office in Palembang?
- 7) Does rationalization have effect to mitigate asset misappropriation on the Banking office in Palembang?



- 8) Does capability have effect to mitigate asset misappropriation on the Banking office in Palembang?
- 9) Does integrity can moderate attitude toward the fraud in mitigating asset misappropriation in banking office Palembang?
- 10) Does integrity can moderate subjective norms in mitigating asset misappropriation in banking office Palembang?
- 11) Does integrity can moderate perceived behavioral control in mitigating asset misappropriation in banking office Palembang?
- 12) Does integrity can moderate moral obligation in mitigating asset misappropriation in banking office Palembang?
- 13) Does integrity can moderate pressure in mitigating asset misappropriation in banking office Palembang?
- 14) Does integrity can moderate opportunity in mitigating asset misappropriation in banking office Palembang?
- 15) Does integrity can moderate rationalization in mitigating asset misappropriation in banking office Palembang?
- 16) Does integrity can moderate capability in mitigating asset misappropriation in banking office Palembang?

### **1.3 Research Objective**

The objective of this research, as follows:

- 1) To find out whether attitude toward the fraud can mitigate asset misappropriation on the Banking office in Palembang.

- 2) To find out whether subjective norms can mitigate asset misappropriation on the Banking office in Palembang.
- 3) To find out whether perceived behavioral control can mitigate asset misappropriation on the Banking office in Palembang.
- 4) To find out whether moral obligation can mitigate asset misappropriation on the Banking office in Palembang.
- 5) To find out whether pressure can mitigate asset misappropriation on the Banking office in Palembang.
- 6) To find out whether opportunity can mitigate asset misappropriation on the Banking office in Palembang.
- 7) To find out whether rationalization can mitigate asset misappropriation on the Banking office in Palembang.
- 8) To find out whether capability can mitigate asset misappropriation on the Banking office in Palembang.
- 9) To find out whether integrity can moderate attitude toward the fraud in mitigating asset misappropriation in banking office Palembang.
- 10) To find out whether integrity can moderate subjective norms in mitigating asset misappropriation in banking office Palembang.
- 11) To find out whether integrity can moderate perceived behavioral control in mitigating asset misappropriation in banking office Palembang.
- 12) To find out whether integrity can moderate moral obligation in mitigating asset misappropriation in banking office Palembang.

- 13) To find out whether integrity can moderate pressure in mitigating asset misappropriation in banking office Palembang.
- 14) To find out whether integrity can moderate opportunity in mitigating asset misappropriation in banking office Palembang.
- 15) To find out whether integrity can moderate rationalization in mitigating asset misappropriation in banking office Palembang.
- 16) To find out whether integrity can moderate capability in mitigating asset misappropriation in banking office Palembang.

#### **1.4 Research Benefit**

The benefit that can be obtained from this research are as follows:

##### **1) Theoretical Benefit**

The result of this study is expected to be input for the development of theories related to the influence of integrity, manager's behavior, and fraud risk elements to mitigate asset misappropriation on Banking office in Palembang and that can be used as references for subsequent research.

##### **2) Practical Benefit**

The results of this study are expected to be useful for the Banking Office in Palembang to consider this research to prevent fraud and can provide additional information related to mitigating fraud, in this case the misuse of assets.

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