



UDC 332

DETERMINANTS OF FRAUD TENDENCY WITH INTERNAL CONTROL SYSTEM AS MODERATOR: IN HOUSING DEVELOPER COMPANIES OF LOMBOK

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ABSTRACT

This study aims to test and analyze the effect of information asymmetry, organizational culture, accounting information systems on fraud tendencies with internal control systems as moderators in housing developer companies in Lombok. This type of research is associative research using a quantitative approach. The data collection technique uses an instrument in the form of a questionnaire distributed to 219 respondents who work in housing developer companies in Lombok. The data analysis technique uses Structural Equation Modeling with the help of smart PLS v.03 software. The test results show that information asymmetry has a positive and significant effect on fraud tendency. Meanwhile, organizational culture and accounting information systems have a negative and significant effect on fraud tendencies. In addition, the internal control system is able to moderate the effect by weakening the effect of accounting information asymmetry and organizational culture on fraud tendency. However, the internal control system is not able to moderate the effect of accounting information systems on fraud tendencies. These results indicate that housing developer companies in Lombok have low information asymmetry, good organizational culture, and run an effective accounting information system. In addition, housing developer companies in Lombok have implemented a good internal control system so that the internal control system is effective.

KEY WORDS

Information asymmetry, organizational culture, accounting information systems, internal control systems, fraud tendency.

The development of the business world in West Nusa Tenggara (NTB) Province continues to increase; this is supported by various company sectors that can compete well. One of business that is in great demand by business people is the property business. The property sector in NTB shows a positive growth trend, especially in the development of residential areas (Yani, 2024). Developers as parties who build housing are obliged to provide and build infrastructure, facilities, and public utilities (PSU). In principle, PSU is an asset that must be handed back to the regional government to be managed for the public interest. The obligation to hand over PSU to local governments is regulated in the Permendagri Number 9 of 2009 concerning Guidelines for the handover of housing and settlement infrastructure, facilities and utilities in the regions (Heriani, 2022). The submission of PSU to the local government is also solely to avoid the possibility of misappropriation and fraud practices that occur in the field.

In fact, many housing developers have not yet handed over the infrastructure, facilities, and utilities (PSU) or social and public facilities, which ultimately leads to prolonged conflicts (Heriani, 2022); (Alawi & Gonsaga, 2023); (Syah, 2024). In 2020 *Komisi Pemberantasan Korupsi* (KPK) found that there were still many housing developers who had not fulfilled to hand over housing and settlement infrastructure, facilities, and utilities (PSU) to the local governments in the Greater Tangerang area Heriani (2022). The same problem also occurs in Mataram City, West Nusa Tenggara. This fact was obtained by the KPK from the *Dinas Perumahan & Kawasan Permukiman* (PERKIM), where out of 111 housing developers in NTB Province, 43 property developers were recorded who did not comply and had not submitted PSU to the local government (Ma'shum, 2024).

According to Hall (2011) fraud is something that shows a false representation of material facts made by one party to another party with the intention of deceiving and



encouraging the other party to justify, relying on facts that harm the other party. Lauren (2023) confirmed that fraud in the property business can have a broad negative impact, both for consumers and the property industry as a whole. Forms of property fraud include falsification of licenses and documentation, misappropriation of funds, and misrepresentation of property ownership. The legal implications of property fraud include financial loss, loss of public trust, reputational damage, and threats to the sustainability of the property industry.

Agency Theory developed by Jensen & Meckling (1976) provides a perspective in explaining fraud. Agency theory describes the relationship between shareholders as principals and management as agents in a cooperation contract. The unification of interests in the cooperation between the two parties often causes problems in reality. Problems that arise due to differences in interests between principals and agents are referred to as agency problems. In general, factors that influence the tendency of fraud to occur due to pressure, opportunity, rationalization (Coenen, 2008), capability (Wolfe & Hermanson, 2004), arrogance and collusion (Vousinas, 2019).

According to research conducted by Aswad et al. (2018) that there is an information asymmetry factor that has an effect on fraud tendencies. In line with research by Wahyudi (2020), Hasnawati & Amin (2020), Adinugroho & Susilowati (2022) and Fazli et al. (2023) which shows that the information asymmetry variable has a positive influence on fraud tendencies. Different results are shown by Simorangkir (2019) and N. W. A. Putri & Suartana (2022) which show that information asymmetry has no effect on fraud tendency.

According to research conducted by Surjandari & Martaningtyas (2015), there are organizational culture factors that affect fraud tendencies. In line with the research of Lestari et al. (2017), Dewi & Suardana (2022) and Fazli et al. (2023) which shows the results that show that organizational culture has a negative effect on fraud tendency. Different results were shown by Rosifa & Supriatna (2022) organizational culture has a positive effect on fraud tendency. In addition, Hasnawati & Amin (2020) and Ximenes et al. (2023) show the results that organizational culture has no effect on fraud tendency.

According to research conducted by Meiryani et al. (2019) that there are accounting information system factors that affect fraud. In line with research by Brata (2021), Dewi & Suardana (2022) and Adinugroho & Susilowati (2022) which show the results that the accounting information system has a negative effect on fraud tendency. Different results are shown by research Sunaryo (2019) and Bastian & Nurfaliani (2023) which show the results that accounting information systems have a positive effect on fraud tendency. In addition, Pahlevi & Pertiwi (2021) which shows the results that the accounting information system has no effect on the tendency of fraud.

Efforts that companies can make to reduce fraud in the organization are to increase the effectiveness of internal control that is balanced with high control. According to research conducted Aswad et al. (2018) and Fazli et al. (2023) that internal control moderates the positive effect of information asymmetry on fraud tendencies. The internal control system is able to weaken the effect of information asymmetry on fraud. According to research conducted Dewi & Suardana (2022) and Fazli et al. (2023) that the internal control system moderates the effect of organizational culture on fraud tendency. The internal control system is able to strengthen the influence of organizational culture to reduce fraud tendencies. According to research Dewi & Suardana (2022) and Ahmad (2019) that the internal control system moderates the effect of accounting information systems on fraud tendencies.

There are differences in research results and most of the focus on the variables used, the analytical tools used, and research objects that are still rarely used.

LITERATURE REVIEW

Webster's dictionary defines fraud as generic term, and embraces all the multifarious means which human ingenuity can devise, which are resorted to by one individual, to get an advantage over another by false representations (Albrecht et al., 2011:6). According to the Association of Certified Fraud Examiners (ACFE, 2022) the types of fraud consist of corruption, misappropriation of assets, financial statement fraud.



Hanafi (2014) defines information asymmetry as that parties related to the company do not have the same information about the company's prospects and risks, certain parties have better information than outsiders. There are two types of information asymmetry, namely adverse selection and moral hazard (Scott, 2015).

Schein (2004:18) defines organizational culture as the culture of organization can now be defined as a pattern of shared basic assumptions that was learned by a group as it solved its problems of external adaptation and internal integration, that has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems. According to Robbins & Judge (2013) the characteristics of organizational culture are innovation and risk taking, attention to detail, (outcome orientation, people orientation, team orientation, aggressiveness, and stability.

Turner et al. (2017:4) defines accounting information systems as the accounting information system is the processes, procedures, and systems that capture accounting data from business processes; record the accounting data in the appropriate records; process the detailed accounting data by classifying, summarizing, and consolidating; and report the summarized accounting data to internal and external users. According to Steinbart & Romney (2015) the accounting information system consists of six components, namely people, procedures & infrastructure, data, software, internal control & security measures, hardware.

Hall (2011:128) defines internal control system as the internal control system comprises policies, practices, and procedures employed by the organization to achieve four board objectives, to safeguard assets of the firm, to ensure the accuracy and reliability of accounting records and information, to promote efficiency in the firm's operation, to measure compliance with management's prescribed policies and procedures.

HYPOTHESIS DEVELOPMENT

The concept of Agency Theory (Jensen & Meckling, 1976) that the existence of agency conflicts causes information asymmetry. If there is information asymmetry, management will present financial reports that are not in accordance with reality to benefit itself. The more widespread the uneven distribution of information will increase the opportunity for fraud (Adinugroho & Susilowati, 2022). According to research conducted by Aswad et al. (2018) that there is an information asymmetry factor that has an effect on fraud tendencies. In line with research by Wahyudi (2020), Hasnawati & Amin (2020) Adinugroho & Susilowati (2022) and Fazli et al. (2023) which shows that the information asymmetry variable has a positive influence on fraud tendency. Different results are shown by Simorangkir (2019) and N. W. A. Putri & Suartana (2022) which show that information asymmetry has no effect on fraud tendency.

H₁: Information asymmetry has a positive effect on fraud tendency in housing developer companies in Lombok.

Organizational culture is related to the third component of the fraud triangle theory, namely rationalization, where fraud is usually present in a bad organizational culture. However, according to Lestari et al. (2017) an agency that adheres to an organizational culture that upholds the values of togetherness in its work activities, the agency will tend to be better and stronger so that the tendency to commit fraud will decrease. According to research conducted by Surjandari & Martaningtyas (2015), there are organizational culture factors that affect fraud tendencies. In line with the research of Lestari et al. (2017), Dewi & Suardana (2022) Fazli et al. (2023) which shows the results that show that organizational culture has a negative effect on fraud tendency. Different results are shown by Rosifa & Supriatna (2022), namely organizational culture has a positive effect on fraud tendency. In addition, Hasnawati & Amin (2020) Ximenes et al. (2023) show the results that organizational culture has no effect on fraud tendency.

H₂: Organizational culture has a negative effect on fraud tendency in housing developer companies in Lombok.

Based on the fraud triangle theory, the opportunity factor is a trigger for fraud



tendencies. The weakness of the accounting information system is an opportunity that is utilized by fraudsters to commit fraudulent tendencies that occur. However, according to Dewi & Suardana (2022) that the purpose of developing an accounting information system is not only to support and facilitate the processing of each transaction but also to ensure the creation of controls and minimize the possibility of fraud in the financial management of the entity. According to research conducted by Meiryani et al. (2019) that there are accounting information system factors that affect fraud. In line with research by Brata (2021), Dewi & Suardana (2022), Adinugroho & Susilowati (2022) which show the results that the accounting information system has a negative effect on fraud tendency. Different results are shown by research Sunaryo (2019) and Bastian & Nurfaliani (2023) which show the results that accounting information systems have a positive effect on fraud tendency. In addition, Pahlevi & Pertiwi (2021) which shows the results that the accounting information system has no effect on the tendency of fraud.

H₃: Accounting Information Systems have a negative effect on the tendency of fraud in housing developer companies in Lombok

According to Wahyudi (2020) it explains that the higher the information asymmetry that occurs in the company, the higher the tendency for accounting fraud to occur. To deal with this problem, owners need to design a control system that monitors agent behavior so as to prevent actions that increase agent wealth at the expense of principal interests. According to research conducted Aswad et al. (2018) and Fazli et al. (2023) that internal control moderates the positive effect of information asymmetry on the tendency of accounting fraud. The internal control system is able to weaken the influence of information asymmetry on fraud. Different results are shown by Hasnawati & Amin (2020) and N. W. A. Putri & Suartana (2022) where the results show that internal control is unable to moderate the effect of information asymmetry on the tendency of accounting fraud.

H₄: The internal control system weakens the influence of information asymmetry on the tendency of fraud in housing developer companies in Lombok.

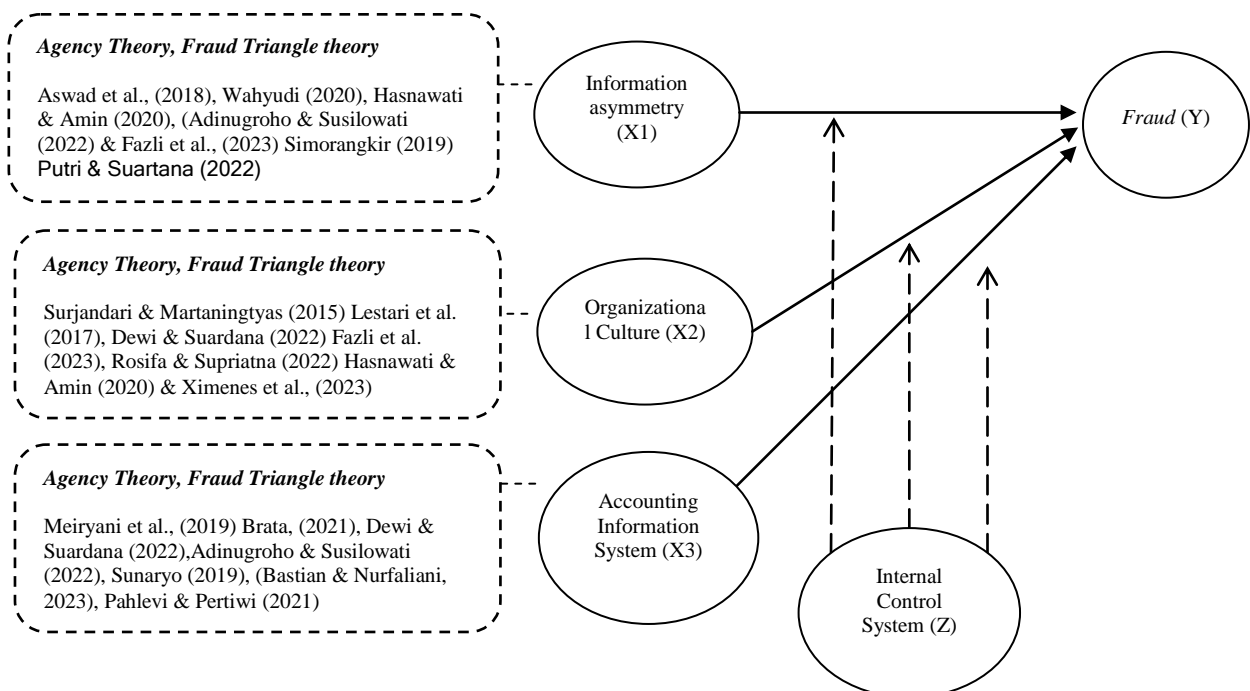


Figure 1 – Conceptual Framework

Fraud can indirectly be prevented from internal organizational factors such as organizational culture and the internal control system of an organization. If the culture in the organization and the internal control system are running well, the causes of fraud can be overcome. According to research conducted Dewi & Suardana (2022) and Fazli et al.



(2023)that the internal control system moderates the influence of organizational culture on fraud tendencies. The internal control system is able to strengthen the influence of organizational culture to reduce fraud tendencies. Different results were shown by Hasnawati & Amin (2020) where internal control weakened the influence of organizational culture on fraud tendency.

H₅: The internal control system strengthens the influence of organizational culture on the tendency of fraud in housing developer companies in Lombok.

Meiryani et al. (2019) explain that a well-designed, effective and efficient accounting information system can help minimize the possibility of someone committing accounting fraud in the company. Sunaryo (2019) explains that the tendency of accounting fraud can be minimized by understanding and preventing the factors that cause it. The effort that companies can make to reduce fraud in the organization is to increase the effectiveness of internal control. According to research Dewi & Suardana (2022) that the internal control system moderates the effect of accounting information systems on fraud tendencies. In line with research Ahmad (2019)which shows the results that the internal control system is able to moderate the relationship between the accounting information system and fraud detection. Different results are shown by K. K. Putri (2022) which shows the results that the internal control system does not moderate the effect of the accounting information system on the tendency of fraud.

H₆: The internal control system strengthens the effect of accounting information systems on the tendency of fraud in housing developer companies in Lombok.

METHODS OF RESEARCH

This research is associative research that is causal in nature using a quantitative approach to the influence of information asymmetry, organizational culture, accounting information systems on fraud tendencies with internal control systems as moderators in housing developer companies in Lombok. The population selected in this study is a housing developer company in Lombok. This research sample was selected using purposive sampling method. The sample selection criteria were taken by paying attention and ensuring that the sample was personnel who were directly involved and responsible for the process of preparing financial reports at developer companies in Lombok. The research sample is as many as 73 companies. The number of respondents in this study was 219 respondents, because 1 company was given 3 questionnaires to be filled by personnel with positions such as a financial or operational managers, financial or production admin, and cost control.

Table 1 – Variable Operational Definitions

Variable	Indicator
Dependent Variable Fraud (Y)	Financial statement fraud, Asset misappropriation, Corruption
Independent Variables (X ₁)	Activities that are the responsibility of management, Input output relationship, Information asymmetryPerformance potential, Technical work, Influence of external factors, Company achievements
Organizational (X ₂)	CultureInnovation & risk taking, attentions to detail, outcome orientation, people orientation, team orientation, aggressiveness', stability
Accounting System (X ₃)	InformationPeople, procedures, data, software, internal control & security measures, hardware
Moderation Variable (Z)	Control environment, risk assessment, control activities, information & communication, Internal Control Systemmonitoring

Source: Najahningrum (2013), Wilopo (2006), Juwita (2016), Jusuf (2022), Rahmayanti (2020).

The data that has been collected is analyzed using statistical analysis tools, namely SEM-PLS analysis with the Smart PLS 3.0



RESULTS OF STUDY

The first step in evaluating PLS-SEM results involves examining the measurement models (outer model), if the measurement models meet the required criteria, researchers then need to assess the structural model Hair et al. (2022). The measurement models are shown internal consistency reliability (composite reliability), convergent validity (average variance extracted), discriminant validity (heterotrait-monotrait ratio).

Table 2 – Internal consistency reliability and Convergent Validity Result

	Composite Reliability	Average Variance Extracted (AVE)
AI	0.900	0.602
AI*SPI	1.000	1.000
BO	0.908	0.586
BO*SPI	1.000	1.000
SIA	0.878	0.548
SIA*SPI	1.000	1.000
KF	0.923	0.572
SPI	0.877	0.505

Source: Smart PLS Output, 2024.

Table 2 shows that the value of the composite reliability of all variables shows a value >0.70. Thus, based on the calculation of composite reliability, all indicators that measure variables are declared reliable. In addition, the AVE value of the entire variable shows a value above 0.50, so the value can be concluded that all the remaining indicators in this study have been declared valid.

Table 3 – Discriminant Validity Result

	AI	AI*SPI	BO	BO*SPI	KF	SIA	SIA*SPI	SPI
AI								
AI*SPI	0.108							
BO	0.403	0.167						
BO*SPI	0.211	0.145	0.064					
KF	0.481	0.398	0.242	0.037				
SIA	0.405	0.129	0.659	0.091	0.229			
SIA*SPI	0.135	0.018	0.039	0.663	0.050	0.154		
SPI	0.241	0.364	0.717	0.121	0.380	0.742	0.133	

Source: Smart PLS Output, 2024.

Table 3 shows that the HTMT value of all variables shows a value smaller than 0.85, so it can be concluded that all tests of discriminant validity of indicators are declared valid. After assessing the measurement models to ensure that the indicators are declared reliable and valid, the next step is to test the structural model which will be explained as follows:

Table 4 –VIF Test Result

	KF
AI	1.245
AI*SPI	1.234
BO	1.950
BO*SPI	1.930
SIA	1.891
SIA*SPI	1.842
KF	
SPI	2.295

Source: Smart PLS Output, 2024.

Table 4 shows that the VIF value of all variables is <5 or lower than 5, so it can be concluded that there is no collinearity problem in this study.



Table 5 – The Coefficient of Determination (R^2)

Model	R Square	Adjusted R Square
KF	0.528	0.506

Source: Smart PLS Output, 2024.

Table 5 shows that the adjusted R Square value of fraud tendency is 0.506, meaning that this value indicates that all the variables of information asymmetry, organizational culture, and accounting information systems moderated by the internal control system have an effect of 0.506 or 50.6 percent.

Table 6 – F^2 Test Results

	KF	Categories
AI	0.633	High effect
AI*SPI	0.110	Small effect
BO	0.029	Small effect
BO*SPI	0.034	Small effect
SIA	0.032	Small effect
SIA*SPI	0.000	Small effect
KF		
SPI	0.028	Small effect

Source: Smart PLS Output, 2024.

Table 6 shows the results of f^2 with the value categories of 0.02, 0.15 and 0.35 representing small, medium and large effects of the independent variable.

Table 7 – Q^2 Predictive Relevance Results

	Q^2
KF	0.264

Source: Smart PLS Output, 2024.

Table 7 shows the Q^2 value is 0.264, this can be interpreted as the relative impact of the structural model on the measurement of endogenous variables is moderate.

Table 8 – Predictive Power Results

	PLS $Q^2_{predict}$	MAE	MAE LM	$MAE_{PLS} - MAE_{LM}$
KF1	0,202	0,706	0,751	-0,046
KF2	0,324	0,491	0,509	-0,017
KF3	0,286	0,488	0,553	-0,065
KF4	0,457	0,443	0,443	0,000
KF5	0,353	0,497	0,495	0,002
KF6	0,330	0,479	0,507	-0,028
KF7	0,117	0,793	0,843	-0,050
KF8	0,135	0,578	0,634	-0,056
KF9	0,048	0,948	0,922	0,026

Source: Smart PLS Output, 2024.

Table 8 shows that most of the measurement items of the proposed PLS model fraud tendency variable have an MAE value that is lower than the LM model so that the proposed PLS model has medium predictive power.

Based on Table 9, it can be seen that the original sample value as the regression coefficient value of the exogenous variable, where the direct effect of information asymmetry on the tendency of fraud with a regression coefficient value of 0.610 with a positive relationship direction and p value of 0.000 is smaller than 0.05. If using the t statistical comparison, the t statistical value of 9.515 is more than 1.96 (5% significance level) so it can be concluded that H_0 is rejected and H_1 is accepted, which means that there is a positive



and significant effect of information asymmetry on fraud tendency.

Based on Table 9, it can be seen that the original sample value as the regression coefficient value of the exogenous variable, where the direct effect of organizational culture on the tendency of fraud with a regression coefficient value of -0.164 with a negative relationship direction and a p value of 0.030 is smaller than 0.05. If using the t statistical comparison, the t statistical value of 2.167 is more than 1.96 (5% significance level) so it can be concluded that H0 is rejected and H2 is accepted, which means that there is a negative and significant effect of organizational culture on the tendency of fraud.

Table 9 – PLS Test Results

	Original Sample	T Statistics	P Values	Description
AI -> KF	0.610	9.515	0.000	Positive Effect, Significant (H1 accepted)
BO -> KF	-0.164	2.167	0.030	Negative Effect, Significant (H2 accepted)
SIA -> KF	-0.168	2.066	0.039	Negative Effect, Significant (H3 accepted)
AI*SPI -> KF	-0.224	3.743	0.000	Negative Effect, Significant (H4 accepted)
BO*SPI -> KF	-0.179	2.378	0.017	Negative Effect, Significant (H5 Rejected)
SIA*SPI -> KF	0.003	0.043	0.966	Positive Effect, Not significant (H6 Rejected)

Source: Smart PLS Output, 2024.

Based on Table 9, it can be seen that the original sample value as the regression coefficient value of the exogenous variable, where the direct effect of the accounting information system on fraud tendency with a regression coefficient value of -0.168 with a negative relationship direction and p value of 0.039 is smaller than 0.05. If using the t statistical comparison, the t statistical value of 2.066 is more than 1.96 (5% significance level) so it can be concluded that H0 is rejected and H3 is accepted, which means that there is a negative and significant effect of the accounting information system on the tendency of fraud.

Based on Table 9, it can be seen that the p value of 0.000 is smaller than 0.05. If using the t statistical comparison, the t statistical value of 3.743 is more than 1.96 (5% significance level) so it can be concluded that H0 is rejected and H4 is accepted that the internal control system is able to moderate the influence of information asymmetry on fraud tendency with a regression coefficient value of -0.224 with a negative relationship direction, these results indicate that the moderating effect of the internal control system is to weaken the influence of information asymmetry on fraud tendency.

Based on Table 9, it can be seen that the p value of 0.017 is smaller than 0.05. If using the t statistical comparison, the t statistical value of 2.378 is more than 1.96 (5% significance level) and the regression coefficient value is -0.179 so it can be concluded that H0 is accepted and H5 is rejected that the internal control system moderates the effect of organizational culture on the tendency of fraud with a negative relationship direction, these results indicate that the moderating effect of the internal control system is to weaken the influence of organizational culture on fraud tendencies.

Based on Table 9, it can be seen that the p value of 0.966 is more than 0.05. If using a comparison of statistical t values, the statistical t value of 0.043 is smaller than 1.96 (5% significance level) and the regression coefficient value is 0.003 so it can be concluded that H0 is accepted and H6 is rejected that the internal control system is unable to moderate the effect of information systems on fraud tendency. These results indicate that there is no moderating effect of the internal control system in weakening or strengthening the effect of accounting information systems on fraud tendency.

DISCUSSION OF RESULTS

The partial test results show That H1 is accepted. There is a positive and significant effect of information asymmetry on fraud tendency, meaning that every one unit increase in information asymmetry can increase the tendency of fraud that occurs. Basically, financial statements are made solely to facilitate users of financial statements (investors and management) in terms of decision making. However, company management who knows and



understands the contents and figures of financial statements and knows all information related to the company's financial transactions has a tendency not to share existing information transparently with parties in need such as shareholders / investors. The most common reason is because basically the information in the company is confidential so that this behavior makes a person have a good opportunity to commit fraud tendencies. The results of this study are in line with research Aswad et al. (2018), Wahyudi (2020), Hasnawati & Amin (2020), Adinugroho & Susilowati (2022), Fazli et al. (2023) where the results showed that information asymmetry has a significant positive effect on the tendency of accounting fraud. Contradiction with research Simorangkir (2019) and Putri & Suartana (2022) shows that information asymmetry has no effect on the tendency of accounting fraud.

The partial test results show that H2 is accepted. The organizational culture has a negative and significant effect on the tendency of fraud, meaning that every one unit increase in organizational culture can reduce the tendency of fraud that occurs. The organizational culture is a means of detecting and preventing fraud tendencies, because basically a good culture in the organization will create good behavior in an organization member. Therefore, every company needs to implement a good organizational culture because this will minimize the attitude of rationalizing fraud. The results of this study are in line with research Surjandari & Martaningtyas (2015), Lestari et al. (2017), Dewi & Suardana (2022), Fazli et al. (2023), where organizational culture has a negative effect on accounting fraud. Different results are shown by Rosifa & Supriatna (2022), namely organizational culture has a positive effect on fraud tendency. In addition, Hasnawati & Amin (2020) Ximenes et al. (2023) show the results that organizational culture has no effect on fraud tendency

The partial test results show that H3 is accepted. There is a negative and significant effect of the accounting information system on the tendency of fraud, meaning that every one unit increase in the accounting information system can reduce the tendency of fraud that occurs. in essence, the use of an accounting information system is expected to be an effort made by a company in detecting and preventing fraud. All division of responsibilities will be well structured and clear in an integrated system. The results of this study are in line with the results of research conducted by Meiryani et al. (2019), Dewi & Suardana (2022), Adinugroho & Susilowati (2022), K. K. Putri (2022) that accounting information systems have a negative effect on fraud tendency. This means that the higher the level of performance of the accounting information system, the lower the tendency of accounting fraud. Contradiction with the results of research by Sunaryo (2019) and Bastian & Nurfalani (2023) which shows the results that information systems have a positive effect on fraud tendency. This means that the accounting information system increases the likelihood of fraud that occurs. In addition, the results of research by Pahlevi & Pertiwi (2021) show that the accounting information system has no effect on fraud tendency.

The partial test results show that H4 is accepted. The internal control system is able to moderate the influence of information asymmetry on the tendency to fraud with a regression coefficient value of -0.224 with a negative relationship direction, these results indicate that the moderating effect of the internal control system is to weaken the influence of information asymmetry on the tendency to fraud. the emergence of agency conflicts results in activities carried out by agent's contrary to what is requested by the principal, causing information asymmetry or unbalanced information. To deal with this problem, owners need to design a control system that monitors agent behavior so as to prevent actions that increase agent wealth at the expense of the interests of the principal. The results of this study are in line with research Aswad et al. (2018) and Fazli et al. (2023) which shows that the internal control system moderates the effect of information asymmetry on fraud tendency. This means that effective internal control plays an important role in monitoring contracts and reducing information asymmetry which causes a high tendency to fraud. This means that the high tendency of fraud caused by high information asymmetry can be reduced by implementing an internal control system.

The partial test results show that H5 is rejected. The internal control system is able to moderate the effect of organizational culture on the tendency of fraud with a regression coefficient value of -0.179 with a negative relationship direction so that the internal control



system weakens the effect of organizational culture on the tendency of fraud. Sometimes there are some companies that actually have a bad organizational culture, which can cause deviant behavior such as dishonest management, theft of company assets and embezzlement of company funds and others. Therefore, a system is needed that can be used as a barrier that can protect management from deviant behavior. In this case, the internal control system has a very large role in the company, especially in terms of minimizing fraud that may be committed by company management. However, the weak internal control system run by a company can also be an opportunity for fraud tendencies to occur. The results of this study are in line with research from Hasnawati & Amin (2020) where internal control weakens the influence of organizational culture on the tendency of fraud. This means that good internal control cannot be a factor that strengthens organizational culture and reduces the tendency of fraud. Contradiction with the research of Dewi & Suardana (2022), Putri (2022), and Fazli et al. (2023). The results show that the internal control system is able to moderate the influence of organizational culture on the tendency of fraud, where the internal control system can strengthen the influence of organizational culture in terms of reducing the tendency of fraud in a company.

The partial test results show that H6 is rejected. The internal control system does not moderate the effect of information systems on fraud tendency with an insignificant value. These results indicate that there is no moderating effect of the internal control system in weakening or strengthening the effect of accounting information systems on fraud tendency. The results of this study are in line with research Putri (2022) which shows the results that the internal control system does not moderate the effect of the accounting information system on fraud tendencies where the internal control system has no role in weakening or strengthening the effect of the accounting information system on fraud. In line with research Surjandari & Martaningtyas (2015), Hasnawati & Amin (2020), Adiko et al. (2019) which shows the result that the internal control system has no effect on fraud tendency. Contradiction with research from Dewi & Suardana (2022) which shows the results of research that the internal control system is able to moderate the effect of accounting information systems on fraud tendencies. The better the internal control system implemented by the company will be able to strengthen the effect of the accounting information system in suppressing fraud tendencies.

CONCLUSION

Information asymmetry has a positive and significant effect on the tendency of fraud in housing developer companies in Lombok. This shows that the higher the information asymmetry that occurs in a company, the more likely fraud will occur.

Organizational culture has a negative and significant effect on the tendency of fraud in housing developer companies in Lombok. This shows that the better the organizational culture in a company, the less likely fraud will occur.

The accounting information system has a negative and significant effect on the tendency of fraud in housing developer companies in Lombok. This shows that the better the accounting information system in a company, the less likely fraud will occur.

The internal control system is able to moderate by weakening the effect of information asymmetry on the tendency of fraud in housing developer companies in Lombok. This shows that the tendency of fraud caused by the influence of information asymmetry can be reduced due to the internal control system.

The internal control system is able to moderate by weakening the influence of organizational culture on the tendency of fraud in housing developer companies in Lombok. This shows that the tendency of fraud caused by the influence of a poor organizational culture can be reduced due to the internal control system.

The internal control system does not moderate the effect of the influence of organizational culture on the tendency of fraud in housing developer companies in Lombok. This shows that the moderating effect of the internal control system is unable to weaken or strengthen the influence of organizational culture on the tendency to fraud.



RECOMMENDATIONS

To maximize the results obtained, future research is expected to add interview techniques so that conditions that may vary in each respondent can be known. For future research interested in the factors that cause fraud to add other variables in the study such as individual morality, leadership style, organizational commitment, and law enforcement. It is hoped that further research can use the smartpls4 analysis tool; because SmartPLS4 offers stronger and more informative visualizations that allow researchers to better understand and communicate SEM analysis.

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