

**INDIVIDUAL'S FACTORS AFFECTING THE  
TENDENCY OF ACCOUNTING FRAUDS  
IN GOVERNMENT AGENCIES**

FINAL REPORT

BY  
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UNIVERSITY OF MERDEKA MALANG  
D3 ENGLISH PROGRAM  
AUGUST 2020

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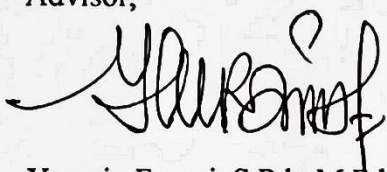
Presented to University of Merdeka Malang  
In partial fulfillment of the requirements  
For the degree of *Ahli Madya* in Diploma Three of English

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August 2020

This is to certify that the Final Report of ALIF KURNIA LESTARI has been approved by the advisor for further approval by the Examining Committee.

Malang, 11 August 2020  
Advisor,

A handwritten signature in black ink, appearing to read 'Yasmin Farani', written in a cursive style.

Yasmin Farani, S.Pd., M.Pd.

This is to certify that the Final Report presented by ALIF KURNIA LESTARI on August 20<sup>th</sup>, 2020 has been approved.

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## DECLARATION OF AUTHORSHIP


Herewith, I

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declare that:

1. this Final Report is the sole work of mine and has not been written in collaboration with any other person, nor does it include, without due acknowledgement, the work of any other person.
2. if at a later time it is found that this Final Report is a product of plagiarism, I am willing to accept any legal consequences that may be imposed upon me.

Melang, 11 August 2020



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## **MOTTO**

“Everything will be okay in the end. If it's not okay, it's not the end.”

- John Lennon

“No matter how miserable your life is, show people that you are the happiest person on earth.”

- Alif Kurnia Lestari

## ACKNOWLEDGEMENT

I would like to express my deepest gratitude to Allah SWT for the blessing and guidance that have been given to me so that this Final Report can be finished on time. Besides, I wholeheartedly thank the following parties for their contribution of making this Final Report more valuable.

First of all, I thank my beloved family, especially for my father Eko Budi Prayitno, my mother Sri Utami, my brother Choirul Fitriyanto, and my grandma who always give their best prayers for me and provide moral and material supports.

Second of all, I thank Ibu Yasmin Farani, S.Pd., M.Pd. as my final report advisor for her best suggestions and her patience in advising me during the preparation of this Final Report.

Third, I thank all my friends, especially Nurul Huda, Ellok Tri Deviyanti, Gandes Gandari, and Jason Nathaniel for contributing their thoughts through our discussion and also for their support.

Fourth, I thank Bapak Drs. Suatmo Pantja Putra, M.Pd. as the Head of D3 English Program for all his guidance and supports.

Last but not least, I thank all lecturers for passing knowledge during my study as well as the staffs for their services and help.

## TABLE OF CONTENTS

TITLE OF FINAL REPORT .....	i
APPROVAL SHEETS .....	ii
DECLARATION OF AUTHORSHIP .....	iv
MOTTO .....	v
ACKNOWLEDGEMENT .....	vi
TABLE OF CONTENTS .....	vii
LIST OF FIGURES .....	viii
LIST OF APPENDICES .....	ix
ABSTRACT .....	x
CURRICULUM VITAE .....	xi
CHAPTER I: INTRODUCTION	
1.1 Background of Final Report .....	1
1.2 Objectives of Final Report .....	3
1.3 Significances of Final Report .....	4
CHAPTER II: MAIN REPORT	
2.1 Description of Final Report .....	5
2.1.1 Accounting Fraud .....	5
2.1.2 Anti-Fraud Awareness .....	14
2.1.3 Integrity .....	17
2.1.4 Individual's Morality .....	20
2.1.5 Job Satisfaction .....	21
2.1.6 Observance of Accounting Rules .....	23
2.2 Required Skills for Final Report .....	26
2.3 Problems and Solutions .....	26
2.4 Future Prospects and Relevance of Final Report .....	27
CHAPTER III: CONCLUSIONS AND SUGGESTIONS	
3.1 Conclusions .....	29
3.2 Suggestions .....	30
BIBLIOGRAPHY .....	32
APPENDICES .....	36



## LIST OF FIGURES

Figure 2.1 The frequency of frauds that occurred based on the category .....	10
Figure 2.2 Fraud Pentagon Theory .....	11

## **LIST OF APPENDICES**

Appendix 1. Form of the Proposed Final Report Title .....	36
Appendix 2. Consultation Sheet .....	37
Appendix 3. Revision Sheet .....	38

## ABSTRACT

Lestari, A. K. 2020. *Individual's Factors Affecting the Tendency of Accounting Frauds in Government Agencies*. Final Report. D3 English Program, University of Merdeka Malang. Advisor: Yasmin Farani, S.Pd., M.Pd.

**Key Words:** Individual's Factors, Accounting Frauds, Government Agencies.

Accounting fraud is an illegal action against organization's finances. This action can be carried out by various parties, both those who are members of the organization concerned, and those who are not. Generally, accounting fraud can be done by misusing organizational assets, corrupting, and manipulating data in an organization's financial statements. These three categories can cause organizations to suffer a number of material losses. This indicates an unhealthy financial management. In government agencies, unhealthy financial management indicates bad governance. To overcome this, the government must take comprehensive prevention. Individual's factors such as anti-fraud awareness, integrity, morality, job satisfaction, and observance of accounting rules possessed by the government employees are some of the various individual's factors that need to be considered as prevention. It is because they are greatly influence the tendency of accounting fraud in government agencies. The higher the level of each of these factors, the more it will suppress the tendency of accounting fraud. Accordingly, these factors are very influential on the success of carried out prevention. Because individual's factors have an important role, every individual is expected to always strive to become anti-fraud individuals so that the tendency of accounting fraud decreases. In connection with embedding these factors early, educational institutions are also expected to participate. Therefore, the D3 English Program is also expected to participate in creating graduates who have anti-fraud character through the provision of good character education.