



Determinants of Fraud Prevention and Financial Performance as an Intervening Variable

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ABSTRACT

The purpose of this study was to analyze the role of financial performance in mediating the effects of the performance of human resources (HRs), internal controls, standard operating procedures (SOPs) and organizational culture to the prevention of fraud. The population of this study is 58 unit school and all schools and power finance unit manager Tarakanita School unit in Indonesia amounting to 202 people. The sampling method using a purposive sampling method. Data were processed amounting to 142 data with the data a processing method using the smart PLS. Hypothesis testing results showed that the quality of HRs and a significant positive effect on financial performance. Internal controls and a significant positive effect on financial performance. SOP positive and significant impact on financial performance. Organizational culture positive and significant impact on the financial performance ko. Financial performance and significant positive effect on the prevention of fraud. The quality of HRs and a significant positive effect on the prevention of fraud. Internal controls and a significant positive effect on the prevention of fraud. Standard operating prcedures positive and significant effect on the prevention of fraud. The organizational culture had no effect on the prevention of fraud. The results of the analysis of mediating variables using the Sobel test found that financial performance is able to mediate the effect of the quality of HRs, internal controls, SOPs and organizational culture to the prevention of fraud.

Keywords: Quality of Human Resources, Internal Controls, Standard Operating Procedures, Organizational Culture, Prevention of Fraud

JEL Classifications: E10, E32, E60

1. INTRODUCTION

Institutions of an economic entity which manages the funds coming from individuals, communities or government, therefore, have an obligation Institutions of periodic financial reports on the management of the fund resources to stakeholders. Demands for transparency and accountability of stakeholders encourage the management to produce a quality rt that is free from the element of fraud. The high cost of education at school level school-run leads to cost becomes less. Tighter supervision needs to be done in an effort to prevent moreregularities behavior through improving the internal control systems (internal control system).

The company or any large educational institutions and small in general, in addition to discount the aim to get the maximum

benefit for the company to survive and thrive. The desired benefits taken by the company in various ways and strategies to increase profits in their business activities from year to year, but unwittingly following years the company experienced a decline in revenue even though the strategy and the policy applied remains the same or even increase strategy. This situation often occurs in large and small companies due to fraud (fraud) happens in companies that were generally carried out by its own employees who can also work with other people outside the company.

Fraud (fraud) that plague educational institutions often occur in Indonesia. Anti-corruption education is valid only for students, but not for school finance staff, principals, and education officials. They were supposed to set an example to the students, it ensnared

Fraud practice. They make education a commodity just to satisfy political interests and the object of material gains.

Current conditions many kinds of ways in which the finance staff to commit fraud from the start manipulation of data even up embezzlement charges tuition of students and that happens in the school environment Tarakanita. Fraud is happening in the territories Tarakanita in Indonesia is due to dishonesty by the Tu financial officer school unit and weak supervision of the school principal so that really hurt the value material Tarakanita party. Many energy finance unit of the school when it was discovered during the inspection of internal audits conducted by the Central Office 2016 and 2018, there is still an lot of fraud committed by the power of finance, for it continues to take steps to prevent fraud on an ongoing basis selanjutnya be tegasdalam processing power of financial melakukan fraud.

This phenomenon invites researchers to conduct deeper analysis to see the culture of organizations and the quality of human resources (HRs) in order to prevent fraud because kependaian education criminals invent a mode using a program or insert interests in various programs, even many of its own financial power to manipulate data and financial statements to eliminate the recording of valid evidence. All processing is done behind closed doors in the school unit. Lack of accountability, and weak internal pengendalianan easier for unscrupulous and criminal groups embezzled funds from the learners.

Tarakanita in Indonesia realizes the importance of prevention of fraud (fraud) by way of understanding organizational culture, and an increase in the effective implementation of internal control. Cheating happens in institutions are often the result of which is less than the maximum supervision of the management company. Companies that do form of supervision is through internal control needs to take place to increase the implementation of internal control so that it can function properly in order to prevent fraud in the company.

Effective internal control is necessary for the company to achieve its goals, while growth in financial performance may be influenced by the culture of the organization, standard operating procedures (SOPs), quality of natural resources and internal controls. The ineffectiveness of internal controls in Indonesia, especially in an environment evidenced by the emergence Institutions of allegations of corruption. During the year 2012 there have been at least 5 (five) Institutions suspected of involvement in acts of fraud. Nevertheless, it is still a conjecture that the principle of the presumption of innocence must be upheld.

Tarakanita School has realized the importance of prevention of fraud (fraud) by improving the ability of competency for financial or resource manuaasi. HR capacity is the ability of a person or individual, a organisasi (institutional) or a system to perform functions or kewewenangannya to achieve its goals effectively and efficiency. Its capacity should dilihat as the ability to achieve the performance to produce outputs *outputs* and results (outcomes) in addition to competence of employees that affect the prevention of fraud how culture organisasiasi applied. Culture organisasiasi the

norms, values and understandings that are shared (cultural) of members of several organizations supporting strict controls at the top (Al Mehrzi and Singh, 2016), cultural organisasiasi properly executed by members of the organization can shape the attitudes, norms and nilai good. Culture comply with company rules, a positive attitude towards co-workers or bosses, have honesty high level of environmental organizations and others. Conditions good employees in accordance with organisasiasi culture can improve the passage of the company's internal control system and to prevent actions that may deviate from the purpose of the company or act of fraud (fraud). The low implementation of the organization's culture or attitude Tarakanita can melemahkan important norm of the fraud committed by the attitude of honesty and comply with regulations. Employees who do not have the attitude of honesty and adhere to the rules could weaken the implementation of the performance and easily perform tindakan fraud at the institution. Organizational culture has an influence on internal control and fraud prevention. The low implementation of the organization's culture or attitude Tarakanita can melemahkan important norm of the fraud committed by the attitude of honesty and comply with regulations. Employees who do not have the attitude of honesty and adhere to the rules could weaken the implementation of the performance and easily perform tindakan fraud at the institution. Organizational culture has an influence on internal control and fraud prevention. The low implementation of the organization's culture or attitude Tarakanita can melemahkan important norm of the fraud committed by the attitude of honesty and comply with regulations. Employees who do not have the attitude of honesty and adhere to the rules could weaken the implementation of the performance and easily perform tindakan fraud at the institution. Organizational culture has an influence on internal control and fraud prevention.

SOP is a guideline or a reference to perform job duties in accordance with the functions and government institutions performance assessment tool based on indicators of technical indicators, administratively and procedurally in accordance with the work procedures, work procedures and systems of work at the work unit concerned. SOP purpose is to create a commitment of what is done by the company's work unit to achieve good governance. SOP is not only internal but also external, for SOP in addition be used to measure the performance of public organizations related to the accuracy of the program and the time, was also used to assess the performance of public organizations in the public eye in the form of responsiveness, responsibility, and accountability of the performance of the company or institution.

Tarakanita in particular, the performance appraisal is very useful for assessing the quantity, quality, and efficiency of services, motivating the executive bureaucrats, make adjustments to the budget, pushing for more attention to the school unit values honesty in serving students.

Every company or educational institution and the form of any kind, however, requires a guide to perform the duties and functions of each element or unit of the company. SOP is a system designed to facilitate, trims and curb work. This system contains a sequence of the process of doing the job from start to finish. SOP is a guideline

or a reference to perform job duties in accordance with the functions and tools judging the performance of employees is based on technical indicators, administrative and work procedures and working systematically on work until concerned. With its structured operational standards can explain the details of the procedures or standards that remain about the activities of repetitive work organized within an organization.

HRs is a very important factor in the organization. HRs said the most important capital therefore has a value far exceeds all of the equipment, technologies and systems of the organization. Recognizing the importance of the quality of HRs for educational institutions Tarakanita today, amid competition takes place, there is a phenomenon that occurs in the organization include many employees who still need to development both in terms of knowledge (knowledge) or expertise, willpower and skills (skills) for improving the performance management of organizations in the management of HRs. Maximal understanding of organizational culture and SOPs related to finance in the School of Tarakanita this causes could happen fraud.

2. LITERATURE REVIEW

2.1. Agency Theory

2.1.1. Relations agency theory with HRs quality

HRs quality the quality of HRs is the human capacity to carry out the duties and responsibilities assigned to him by the provision of education, training, and experience are sufficient. Homburg et al., 2014 claimed to produce financial reports required of qualified local HRs to understand and are competent in government accounting, financial, organizational and even areas of government. According to TRB and Manual, 2000, to assess the capacity and quality of HRs in carrying out a function, including accounting, can be seen from the level of responsibility and competence of these resources. Responsibility can be seen from or contained in the job description. A position description is a basis to perform the task well. Without a clear job description, these resources cannot do their job properly. While competence can be seen from an educational background, training has been followed, and of the skills stated in the execution of tasks.

2.1.2. Relations with the internal control agency theory

A perspective agency relationship is a basis used to understand the relationship between managers and shareholders. Falik et al., 2016 argued that the agency relationship is a contract between the manager (agent) to the shareholders (principal). The agency relationships sometimes cause problems between managers and shareholders. Conflicts occur because humans are creatures of the economy that has the nature of altruistic self. Shareholders and managers have different purposes and each want their purpose terpuh. Causality happened is the emergence of a conflict of interest. The shareholders want a greater return and as quickly as possible on investment they invest while managers want their interests accommodated by the provision of compensation or incentives profusely for their performance in running the company. Therefore, principals need to design a control system that monitors the behavior of the agent preventing the actions that increase the wealth of agents at the expense of the interests of the principal.

These activities include the creation of a standard fee, the cost of monitoring agency, the creation of accounting information systems and others. This activity raises the cost of the so-called agency cost. Oversight is one component of the GCG. Quality monitoring which can reduce opportunistic behavior committed by the manager.

2.1.3. Standards agency relations theory with the operational procedures

Agency theory according to Falik et al., 2016 is "a contract under one or more of which involve the agent to perform some service for them by delegating authority make decision to agent," for better or agent assumed the rational economic and exclusively - the eye motivated by personal interests. Delegate decisions about the company to the manager or agent.

Agency theory seeks to answer the agency problems that occur because parties - parties that work together have different objectives. Agency theory (agency theory) emphasized to overcome two problems that can occur in the agency relationship (Burkart and Panunzi, 2006).

2.1.4. Agency relationship with organizational culture theory

This theory is a theory that emerged in the development of accounting research which is a modification of the development of financial accounting model by adding aspects of human behavior in economic models. Agency theory basing contractual relationship between shareholders and management owners/managers. Menerut this theory the relationship between owners and managers are intrinsically difficult tersipta because of their conflicting interests (conflict of interest).

2.1.5. Relations agency theory with fraud prevention

Agency theory looked into the company's management will act, with full awareness of its importance, management cannot be trusted to act as well as possible for the benefit of the public in general and shareholders in particular.

2.1.6. Agency relations theory with financial performance

Financial performance or the financial performance of a company's ability to manage its finances. Environmental performance can be measured using profitability, the company's ability to profit from its activities. Companies that have high profitability expected management have more opportunities to express statements regarding the company's activities widely. Disclosure of information, especially regarding the environment will facilitate the survival of the company to give a good image to the public.

2.2. Auditing

Audit is a science that is used to assess the internal controls which aims to provide protection and security in order to detect the occurrence of fraud and irregularities committed by the company. The audit process is necessary a company because the process is a certified public accountant can deliver an opinion on the fairness or appropriateness of financial statements based on international generally accepted auditing standards. To understand better understanding of the audit, the following definition in the opinion of some experts audit accounting.

According to Carcello and Nagy, 2004 audit is: An examination conducted critically and systematically, by an independent party, the financial statements have been prepared by management, along with the copy of records and supporting evidence, in order to be able to give an opinion on the fairness of the financial statements. According to Paananen et al., 2012 audit is: A systematic process to obtain and evaluate evidence objectively about statements about events and economic events, with the aim to establish the level of concordance between these statements with established criteria, as well as the delivery of results to the user concerned.

Audit according to De Fond and Zhang, 2014 is the collection and evaluation of evidence about information to determine and report the degree of suitability of the information and criteria established. Of the various terms above, it can be said that the audit is a process that is carried out in a systematic examination of the financial statements, internal control, and accounting records of a company. Aims to evaluate and audit and give opinion on the fairness of financial statements based on evidence obtained and conducted by an independent and competent.

2.3. Understanding Quality of HRs

Here are some of the sense of quality that is according to Merz and Falloon, 2009 quality is: "In conformity with the standards-based measurable levels of mismatches, and is achieved through examination."

Furthermore, according to Beth, 2016 said HR definition is: "The ability to think the integrated power and physical power of the individual. And its behavior is determined by heredity and environment."

The notion of HRs is according Studer, 2016 is: "HRs is the person who called the manager, officers, employees, workers or workers who work for the organization."

Similar delivered by Telha et al., 2016 gave the sense, namely: "HRs are individuals within the organization who made a valuable contribution to the achievement of organizational goals."

Later described by Joo and Ready, 2012 explain the meaning of quality of HRs, namely: "The quality of HRs is only determined by the skill aspect of his physical force or power, but also determined by education or experience or knowledge level of maturity and attitude as well as its values."

Notions of the above can be said that the quality of HRs is an individual within the organization who made a valuable contribution to the achievement of organizational goals with aspects of the skills that are determined by the level of education, honesty and experience.

2.4. Internal Control

In general, internal control is a part of each system that is used as the operational procedures and guidelines for a specific company or organization. Companies generally use internal controls to steer, monitor and measure the organization's resources in an effort to prevent the occurrence of irregularities in achieving corporate goals.

According to Anggraeni, 2014 "internal control system includes organizational structure, methods, and coordinated measures to safeguard the wealth of the organization. Checking the accuracy and reliability of accounting data, encourage efficiency and promote compliance with management policies."

According to Guo et al., 2016, the internal control system consists of policies and procedures designed to provide adequate assurance that the management company has achieved its goals and objectives. These policies and procedures are often called control, and collectively form the entity's internal control.

According to the Committee of Sponsoring Organizations Report (Lumpkin and Dess, 2001) defines internal control as follows: "Internal control is a process, effected by an entity's board of directions, management, and other personnel, designed to provide reasonable assurance regarding the achievement of objectives relating to operations, reporting, and compliance."

And according to the AICPA in 1949 in (Markarian, 2014) definition of internal control that contains the plan of organization and all methods of coordinated and measurements are applied in the company to safeguard assets, check the accuracy and reliability of accounting data, improve operational efficiency, and encourage adherence to managerial policy that has been set.

According to Onali and Ginesti, 2014 the purpose of internal control is to provide reasonable assurance in achieving the goal of three groups: Reliability of financial information, compliance with laws and regulations, and the effectiveness and efficiency of operations.

2.5. SOP

Each organization company has its own patterns and mechanisms in carrying out its activities, patterns and mechanisms through manual procedures and guidelines, therefore, through this section will explain some understanding relating to the patterns and mechanisms in the company, such as understanding the SOP and work standards. The procedure is a series of methods that have become a fixed pattern to do a job that is a roundness (Anagnostopoulos and Buckland, 2005). While the procedure of office or office system is defined as a sequence of steps (or operations are the work). According Stepanyan et al., 2016, the working procedure is a series of interrelated tasks and the chronological sequence in order to complete a task.

In carrying out the job, in addition to the order details or steps, also required a work standards to achieve the goals set, in this respect, labor standards is a reference line management or basic comparison (Jones et al., 2011). According Kozan and Liu, 2012, the standard of conduct or result of work is the minimum expected to be achieved by all employees of the office. Meanwhile, according to Belyaev et al., 2005, the standard is something that is formed by habit or by the power to measure things like quality.

Based on the above, an organization of implementing a procedure that is applied in a job that contains steps that work with the aim to achieve the expected work results or outcomes

expected minimum. Thus it was established SOP applied by the company to achieve the expected goals of the company, according Kozan and Liu, 2012 SOP is a guideline or a reference to perform job duties in accordance with the functions and tools work evaluation of government agencies based on technical indicators, administrative and procedural appropriate the working procedures, work procedures and systems of work at the work unit concerned, Gervais, 2016 states that the SOP is relevant because as a benchmark in assessing the effectiveness and efficiency of the company's performance in implementing its work program.

2.6. Organizational Culture

Organizational culture is a system for distributing trust and values that thrive in an organization and guide the behavior of its members. Organizational culture can be a major instrument of competitive advantage, namely when the organizational culture supports the strategy of the organization. Al Mehrzi and Singh, 2016 defines organizational culture as a system of shared meaning held by members that distinguishes the organization with other organizations. Cycyota et al., 2016 defines organizational culture as a pattern of basic assumptions that have discovered or developed by a group of people while they learn to solve problems, adapt to the external environment, and integrate with the internal environment.

2.7. Prevention of Fraud

Erlangga and Mawardi, 2016 defines fraud as follows:

“Cheating is defined as a broad legal concept, cheating describe any intentional fraud attempts, which are intended to take the assets or rights of another person or party. In the context of an audit or financial statements, fraud is defined as any intentional misstatement of financial statements. Two main categories are fraudulent financial reporting and misappropriation of assets.”

Meanwhile, according to hall, quoted by (Goldsmith, 2007) fraud is “...a phase representation of a material fact made by one party to another party with the intent to deceive and induce the other party to justifiable Rely on the fact to his or her detriment.”

Another definition of fraud proposed by K oltzsch, 2006 as follows: “Cheating describe any intentional deception, intended to take the assets or rights of another person or party. In the context of the audit of financial statements. Cheating is defined as any intentional misstatement of financial statements. Two main categories are fraudulent financial reporting and misappropriation of assets.”

Meanwhile, according to the Institute of Internal Auditors, quoted from (Erlangga and Mawardi, 2016) fraud is: “Fraud is an irregularity and illegal acts characterized by intentional deception. It can be done for the benefit and or damages the organization by outsiders or insiders.”

According to SAS 99 (Misailovic et al., 2010), quoted by Berry and Gresham, 1986, there are three factors someone cheating known as the fraud triangle, namely: (1) Pressure (pressure); (2) opportunity (opportunities); (3) rationalization (rationalization).

3. METHODOLOGY

In this study the authors method uses a quantitative approach. Researchers using quantitative approach will test a theory by way of detailing a specific hypotheses, and collect data to support or refute these hypotheses. This method is done by collecting data, testing of the data and get the results from the relationship due to anantara varabel studied were influence quality of HRs, internal control, SOPs and cultural organization on the prevention of fraud to increase the performance of finance as an intervening variable. The data used in this study are primary data obtained directly from the School Tarakanita in Indonesia.

The population in this study are all the financial power and leadership Tarakanita School unit in Indonesia totaling 202 people.

The sampling technique used in this research is to use sampling purpose is to determine the sample with the following specific criteria are as follows:

- Aimed at the principal, vice principal, kapala in finance, finance staff
- Having work experience or get into office at least 1 year of tenure
- Have a minimum high school education background.

Based on these criteria, the samples used in this study as many as 150 people.

4. RESULTS AND DISCUSSION

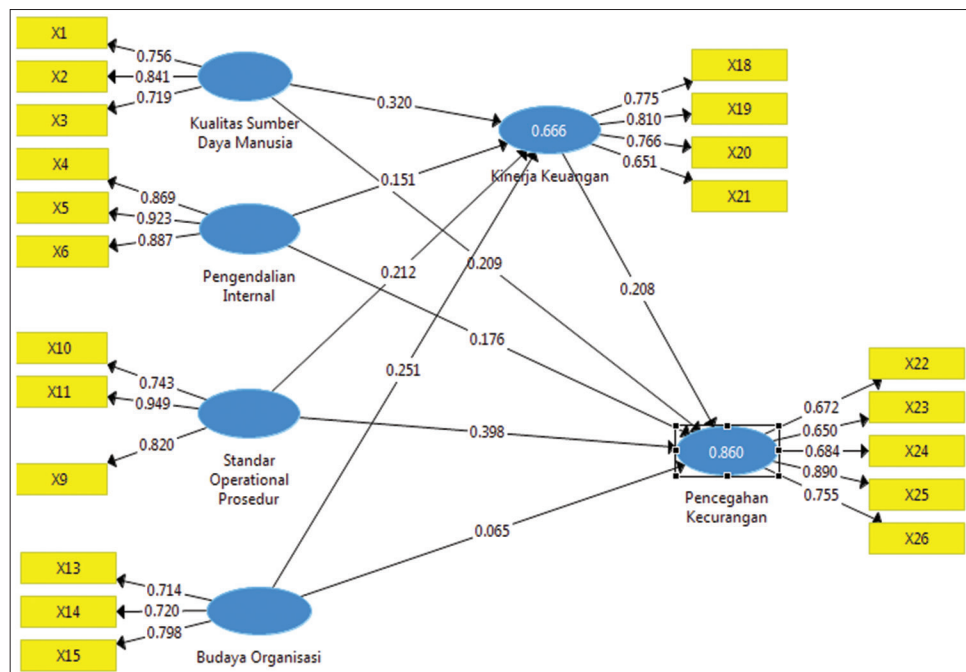
4.1. Results

Based on test results PLS then the results can be tabulated in Figure 1.

Based on the structural model equation, it can be interpreted as follows:

- Sample original value estimate influence the quality of HRs to the financial performance of 0.320 (positive) meaning that the higher the quality of HRs the higher the financial performance
- Value estimate the influence of the original sample internal control over financial performance by 0.151 (positive), meaning that the higher the higher the internal control of financial performance
- Value estimate the influence of the original sample SOPs on the financial performance of 0.212 (positive) meaning that the higher the higher the SOPs of financial performance
- Sample original value estimate of organizational culture on the financial performance of 0.251 (positive), meaning that the higher the higher the culture of the organization's financial performance
- Sample original value estimate of financial performance on the prevention of fraud (fraud) of 0.208 (positive), meaning that the higher the higher the financial performance of fraud prevention
- Sample original value estimate quality of HRs to the prevention of fraud (fraud) of 0.209 (positive), meaning that the higher the quality of HRs the higher the prevention of fraud

Figure 1: Results of path coefficient analysis



Source: PLS output, 2019

7. The original value estimate internal control samples to the prevention of fraud (fraud) of 0.176 (positive), meaning that the higher the higher the internal control fraud prevention
8. Estimate the value of the original sample SOPs on the prevention of fraud (fraud) of 0.398 (positive), meaning that the higher the higher the SOPs of fraud prevention
9. Sample original value estimate of organizational culture on the prevention of fraud (fraud) 0.065 (positive), but not significant, because it is not significant, it cannot be at interpret.

4.2. Discussion

4.2.1. HRs quality impact on financial performance

Based on testing the quality of HRs to financial performance has a significant positive effect and can diintepetaskan that the higher the quality of HRs, the higher the financial performance Tarakanita Schools in Indonesia. The quality of HRs in the form of abilities, skills and knowledge can improve the financial performance management Tarakanita Schools in Indonesia.

4.2.2. Effect of internal control on financial performance

Based on the testing of internal control over financial performance has a significant positive effect and can diintepetaskan that the higher the higher the internal control of financial performance Tarakanita Schools in Indonesia. Internal control is an internal control system includes organizational structure, methods, and coordinated measures to safeguard the wealth of the organization. Checking the accuracy and reliability of accounting data, encourage efficiency and promote compliance with management policies (Eiselt and Marianov, 2015).

4.2.3. Effect of standard operational procedures on financial performance

Based on the SOPs of testing have a significant positive influence on the financial performance and may diintepetaskan that the

higher the SOPs, the higher the financial performance Tarakanita Schools in Indonesia. SOPs are applied consistently, committed and capable of binding Tarakanita School improved its financial performance in Indonesia.

4.2.4. Influence of organizational culture on financial performance

Based on testing of financial performance organizational culture has a significant positive effect and can diintepetaskan that the higher the culture of the organization, the higher the financial performance Tarakanita Schools in Indonesia. Organizational culture through the cultivation of values, heroism, spirituality, ritual gratitude can improve financial performance school Tarakanita in Indonesia.

4.2.5. Effect of financial performance on fraud prevention

Based on the financial performance testing on the prevention of fraud has a significant positive effect and can diintepetaskan that the higher the financial performance, the higher the prevention of fraud school Tarakanita in Indonesia. Financial performance has knowledge of liquidity, solvabilitas, profitability and stabiitas able to improve fraud prevention Tarakanita Schools in Indonesia.

4.2.6. Quality impact HRs fraud prevention

Based on testing the quality of HRs to the prevention of fraud has a significant positive effect and can diintepetaskan that the higher the quality of HRs, the higher the fraud prevention Tarakanita Schools in Indonesia. The quality of HRs is determined by skill or strength aspects of his physical strength, but also determined by education or experience or maturity level of knowledge and attitude as well as its values (Mutmainah, 2015).

4.2.7. Effect of internal control of the fraud prevention

Based on testing internal control over fraud prevention has a significant positive effect and can diintepetaskan that the higher

the higher the internal control fraud prevention Tarakanita Schools in Indonesia. Internal control system includes organizational structure, methods, and coordinated measures to safeguard the wealth of the organization. Checking the accuracy and reliability of accounting data, encourage efficiency and promote compliance with management policies (Eisenberger and Stinglhamber, 2011).

4.2.8. Effect of standard operational procedures on fraud prevention

Based on standardized testing operational procedures on the prevention of fraud has a significant positive effect and can diintepetaskan that the higher the standard operational procedure, the higher the fraud prevention Tarakanita Schools in Indonesia. The procedure is a series of methods that have become a fixed pattern to do a job that is a roundness (Maertz et al., 2007).

4.2.9. Influence of organizational culture on fraud prevention

Based on testing of organizational culture on fraud prevention has a positive effect but not significant, because it is not significant, it cannot be interpreted. High and low culture of the organization will not have an impact on fraud prevention Tarakanita Schools in Indonesia. Not berdampaknya of organizational culture on fraud prevention for businesses owned neighborhood school Tarakanita in Indonesia is still in the moderate category this will trigger an effect on the prevention of fraud, which in essence can be minimized by the School Tarakanita in Indonesia.

4.2.10. Effect of quality of HRs of the prevention of fraud in financial performance as variables mediation

Based on testing of intervening on the influence of the quality of HRs to the prevention of fraud and financial performance as an intervening variable has a significant positive effect and can diintepetaskan that the higher the financial performance it will be able to improve the quality of HR influence on the financial performance School Tarakanita in Indonesia. Financial performance has knowledge of liquidity, solvency, profitability and stability can improve the quality of resources manuaia influence in the form of abilities, skills and knowledge to the prevention of fraud school Tarakanita in Indonesia.

4.2.11. Effect of internal control of the prevention of fraud in financial performance as variables mediation

Based on testing of intervening on the influence of internal control over fraud prevention and financial performance as an intervening variable has a significant positive effect and can diintepetaskan that the higher the financial performance it will be able to increase the influence of internal control on financial performance school Tarakanita in Indonesia. Financial performance has knowledge of liquidity, solvency, profitability and stability is able to increase the influence of internal controls in the form of the control environment, risk assessment, financial control, communication and monitoring of fraud prevention Tarakanita Schools in Indonesia.

4.2.12. Effect of SOPs of the prevention of fraud in financial performance as variables mediation

Based on the effect of intervening testing SOPs on the prevention of fraud and financial performance as an intervening variable

has a significant positive effect and can diintepetaskan that the higher the financial performance it will be able to increase the effect of SOPs on the financial performance school Tarakanita in Indonesia. Financial performance has knowledge of liquidity, solvency, profitability and stability can increase the effect of the consistency SOPs through the procedure, the commitments in the run, the procedure shall be binding on the prevention of fraud school Tarakanita in Indonesia.

4.2.13. Influence of organizational culture on the prevention of fraud in financial performance as variables mediation

Based on testing of intervening on the influence of organizational culture on fraud prevention and financial performance as an intervening variable has a significant positive effect and can diintepetaskan that the higher the financial performance it will be able to increase the influence of organizational culture on the financial performance school Tarakanita in Indonesia. Financial performance has knowledge of liquidity, solvency, profitability and stability is able to increase the influence of organizational culture through planting standard values, heroism, ritual gratitude and tissue culture well to fraud prevention Tarakanita Schools in Indonesia.

5. CONCLUSION

Based on the results of data analysis can be drawn some conclusions as follows:

1. The quality of HRs has a positive effect (0.320) and significant (0.000) of the financial performance. It can be interpreted that the higher the quality of HRs, the higher the financial performance school Tarakanita in Indonesia
2. Internal control has a positive effect (0.151) and significant (0.005) of the financial performance. It can be interpreted that the higher the higher the internal control of financial performance school Tarakanita in Indonesia
3. SOP positive effect (0.212) and significant (0.001) of the financial performance. It can be interpreted that the better the SOPs are applied, the higher the financial performance school Tarakanita in Indonesia
4. Organizational culture has a positive effect (0.251) and significant (0.002) of the financial performance. It can be interpreted that the higher the culture of the organization, the higher the financial performance Tarakanita School in Indonesia
5. Financial performance positive effect (0.208) and significant (0.000) on the prevention of fraud. It can be interpreted that the higher the financial performance, the higher the prevention of fraud Tarakanita School in Indonesia
6. The quality of HRs has a positive effect (0.209) and significant (0.000) on the prevention of fraud. It can be interpreted that the higher the quality of HRs, the higher the prevention of fraud Tarakanita School in Indonesia
7. Internal control has a positive effect (0.176) and significant (0.001) on the prevention of fraud. It can be interpreted that the higher the internal control, the higher the prevention of fraud school Tarakanita Indonesia
8. SOP positive effect (0.398) and significant (0.000) on the prevention of fraud. It can be interpreted that the better the

- operational standards are applied, the higher the prevention of fraud school Tarakanita Indonesia
9. Organizational culture has a positive effect (0.065) but not significant (0.108) on the prevention of fraud
 10. The financial performance is able to be intervening variables influence the quality of HRs to the prevention of fraud. It can be interpreted that the higher the financial performance he will be able to increase the influence of the quality of HRs to the prevention of fraud in school Tarakanita Indonesia
 11. The financial performance is able to be intervening variables influence the internal control on the prevention of fraud. It can be interpreted that the higher the financial performance it will be able to increase the influence of the internal control on the prevention of fraud in school Tarakanita Indonesia
 12. The financial performance of the intervening variables influence to become SOPs on the prevention of fraud. It can be interpreted that the higher the financial performance it will be able to increase the influence of the operational berthing procedures to the prevention of fraud in school Tarakanita Indonesia
 13. The financial performance is able to be intervening variables influence of organizational culture on the prevention of fraud. It can be interpreted that the higher the financial performance will be able to increase the influence of organizational culture on the prevention of fraud in school Tarakanita Indonesia.

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