

## ABSTRAK

**Larasati Eka Putri Cahyanti**  
larasatiekaputri@std.unissula.ac.id

**Sri Dewi Wahyundaru**  
sridewi@unissula.ac.id

Dunia akuntansi yang kian berkembang tidak hanya memberi pengaruh baik untuk masyarakat, namun juga membawa pengaruh buruk seperti masalah kecurangan yang terjadi baik dalam skala kecil maupun besar. Sementara itu banyak penelitian yang mengidentifikasi faktor-faktor penyebab kecurangan akuntansi seperti keefektifan pengendalian internal, asimetri informasi dan moralitas individu. Maka peneliti melakukan studi penelitian tentang Pengaruh Keefektifan Pengendalian Internal, Asimetri Informasi Dan Moralitas Individu Terhadap Kecurangan Akuntansi (Studi Kasus Pada Koperasi Simpan Pinjam Kota Semarang).

Jenis penelitian kuantitatif, data primer, populasi yaitu Koperasi Simpan Pinjam yang berada di Kota Semarang. Sampel karyawan Koperasi yang terdaftar pada Dinas Koperasi dan UMKM Kota Semarang, minimal sudah bekerja 1 tahun, pendidikan minimal SMA. Khusus pimpinan dan staff kantor. Responden berjumlah 100 dengan metode *purposive sampling*.

Analisis yang digunakan yaitu deskriptif variabel, uji asumsi kualitas data, uji asumsi klasik, uji regresi linear berganda, uji hipotesis. Hasil penelitian menunjukkan bahwa (1) Keefektifan Pengendalian Internal berpengaruh negatif dan signifikan terhadap Kecurangan Akuntansi (2) Asimetri Informasi berpengaruh positif terhadap Kecurangan Akuntansi (3) Moralitas Individu berpengaruh negatif dan signifikan terhadap Kecurangan Akuntansi.

**Kata Kunci:** Keefektifan pengendalian internal, Asimetri informasi, Moralitas individu, Kecurangan akuntansi

## **ABSTRACT**

*The world of accounting that is increasingly developing not only has a good impact on society, but also has a bad influence such as the problem of fraud that occurs both on a small and large scale. Meanwhile, many studies have identified factors that cause accounting fraud, such as the effectiveness of internal controls, information asymmetry and individual morality. So the researchers conducted a research study on the Effect of Internal Control Effectiveness, Information Asymmetry and Individual Morality on Accounting Fraud (Case Study at the Semarang Savings and Loan Cooperative).*

*This type of research is quantitative, primary data, population, namely Savings and Loans Cooperatives located in the city of Semarang. The sample of cooperative employees registered at the Semarang City Cooperative and UMKM Office, has worked at least 1 year, minimum high school education. Especially for leaders and office staff. Respondents numbered 100 with purposive sampling method.*

*The analysis used is descriptive variables, data quality assumption test, classical assumption test, multiple linear regression test, hypothesis testing. The results showed that (1) Effectiveness of Internal Control has a negative and significant effect on Accounting Fraud (2) Information Asymmetry has a positive effect on Accounting Fraud (3) Individual Morality has a negative and significant effect on Accounting Fraud.*

**Keywords:** *internal control systems effectiveness, information asymmetry, individual morality, accounting fraud*

