

INTERPRETING THE RELATIONSHIP OF THE ACCOUNTING PROFESSION THROUGH CORE VALUES TO INTERNAL CONTROL IN PREVENTING MANAGEMENT IRREGULARITIES IN BUMN COMPANIES

Anitasiya Risky Indianti^{1*}, Lalu Takdir Junaidi²

¹ Faculty of Economics and Business, University Mataram, Mataram, Indonesia

² Faculty of Economics and Business, University Mataram, Mataram, Indonesia

*Corresponding Author: natasiyakiki@gmail.com

Abstract: This research aims to directly interpret the relationship between the accounting profession and the application of core values in companies using a phenomenological approach to prevent management irregularities in state-owned companies. This study uses a qualitative method with an approach carried out as internal phenomenology with accounting division employees using documentation and interviews. Data analysis uses noema, epoche, noesis, intentional reduction, and eidetic reduction. The results showed that carrying out a position as an accounting professional will uphold the values set by the company in the AKHLAK core value (Amanah, Kompetensi, Harmonis, Loyalitas, Adaptif, and Kolaboratif), which goes hand in hand with the accountant code of ethics that IAI has set in the design used to prevent and suppress irregularities that someone can commit. If a company wishes to operate within societal norms, customs, and values, the accounting profession must adhere to ethical standards that serve as the foundation for its work. It means they must follow the Accountant's Code of Ethics regulations.

Keywords: Accounting profession, management deviance, AKHLAK, phenomenology

1. Introduction

In the current era of globalization, economic growth has grown rapidly in the context of national development which has a very important role for a country, one of the drivers of national development is the implementation of business in various companies. In increasing the commitment to strengthen national development, there are various fields of business carried out by companies engaged in the service business, one of which, a service business that is quite developed at this time is financial services that raise public funds through insurance premiums. Insurance companies can guarantee a guarantee of various kinds of risks but cannot prevent all risks that will occur so it can be seen that the importance of insurance in society, especially in Indonesia, can be applied. Insurance is a service company in the financial sector that is used by the community. The success of insurance in collecting or mobilizing funds is strongly influenced by several factors, including public trust in an insurance institution. Financial performance is a description of any economic results that can be achieved by the company in a certain period through the activities of the company to generate profits effectively and efficiently. The company's financial performance can be measured by analyzing and evaluating financial statements. Information on financial position and financial performance is used as a basis for predicting future financial position and performance (Syamsul, 2020).

PT Asuransi Jasindo Mataram Branch Office is one of the State-Owned Enterprises (BUMN) engaged in the business of general liability insurance, which cannot be separated from the aim of economic development of the Nation and the Republic of Indonesia and providing services

to the community. Asuransi Jasindo has a main activity, which is to run a general insurance business, that broadly markets insurance products both retail and corporate and, until now, has been trusted by the public and government to manage the risk of assets or interests both corporate and retail. Through the provision of a variety of products tailored to the needs of the insured and professional services that are fast, accurate, friendly, and efficient.

In providing good service to the community, management tries to run its business through the implementation of a good control system in the company, as PT Jasindo has implemented. State-owned companies have long applied the science of BerAKHLAK which can be the basic values that are carried out and become the basis for a professional work culture, namely, Amanah, Competent, Harmonious, Loyalty, Adaptive, and Collaborative. Meanwhile, professional accountants will be regulated through the accounting code of ethics, where an accountant understands the ethical practices so that they can make the right decisions and choices for the company. In the company, holding a position is a big mandate for the individual to carry out his performance, upholding the belief and trust in providing services to the community. As seeing the mandate a person who has a profession in each field will have independence in carrying out his profession.

Internal accountants, also known as company accountants, are positions that have the task of compiling accounting systems, preparing financial reports for external parties, preparing financial reports for company leaders, and conducting internal audits. One of them, for an accountant, is that independence is inherent in the accounting profession because it provides services for the benefit of internal and external parties. In carrying out its performance in community service, there are still shortcomings faced in the service sector. One of them is at PT. Jasindo. The former Finance Director of PT Asuransi Jasa Indonesia for the period 2008–2016 was convicted of the crimes of gratification and money laundering while serving at PT. Jasindo.

For this reason, companies, in fulfilling their performance, need to have a sense of moral control as a mechanism. From the basis that explains the relationship between employee implicit morality theory and workplace behaviour, it shows that when moral identity is lower, employees with stronger morality beliefs tend to have a low sense of moral control, and that this low sense of moral control results in Organizational Citizenship Behaviors towards Coworkers (OCBC) in the company (Feng et al., 2022). For an employee who carries out his profession, an Islamic work ethic is very important because the work done is a job that contains elements of worship and devotion and, at the same time, a place to seek sustenance to meet daily needs (Zakiy, 2019).

The application of basic values including Amanah, Competent, Harmonious, Loyalty, Adaptive, and Collaboration, which are the Core Values of Human Resources of State-Owned Enterprises that each State-Owned Enterprise is required to implement the Core Values of BUMN, human resources as a corporate culture is the basis for human character building (Widokarti et al., 2022). Meanwhile, for an accountant to carry out his professional activities in carrying out the accounting profession, he must be able to become a person who is trustworthy, professional, competent, ethical, and has high integrity in line with the code of ethics set by the Indonesian Accountants Association.

Previous research provides evidence that core value is defined as something that animates an organization, so that core value is valued and used as a value guide in carrying out tasks in the organization (Kardinah Indrianna Meutia, 2019). Core values generally reflect complete adjectives with explanations so that all employees can know and implement the values therein so that personal awareness arises. In addition, it explains that organizational culture has a positive and significant effect on fraud prevention, which means that the higher the application of organizational culture, the more the application of an honest organizational culture in employees. This requires internal control to be implemented so that the gap or opportunity to

carry out fraudulent practice tendencies can be minimized properly (Anggraeni Mersa & Niken Elok Larasatining Malini, 2021).

Several experts have presented research findings on organizational culture with varying conclusions. This is the purpose of this study, which is to determine the relationship between employee ethics and the application of organizational culture through observed phenomena by emphasizing process analysis of inductive and deductive thinking processes.

2. Literature Review

Pentagon Fraud Theory

Pentagon Fraud theory has been introduced for a long time, but one of the theories used in explaining fraud is the fraud triangle by criminologist researcher Donald Cressey in 1953, which detects fraud using a behavioral approach from fraudsters. Opportunities are made when there is no occurrence of what is done that can be detected during the act of fraud, and rationalization is carried out from the fraud committed when the moral rationalization of the action is taken. This theory is used to analyze the detection of fraud in the presentation of financial statements that have occurred and become cases in previous studies, namely (Persulesy et al., 2022):

1. Pressure
2. Opportunity
3. Rationalization

A new view of fraud that further developed the fraud triangle theory Marks in 2012 with the fraud pentagon, which adds elements from the theory, namely, elements of arrogance and competence (Sekar Akrom Faradiza, 2017):

1. Arrogance is the haughty or arrogant attitude of someone who considers himself capable of committing fraud by putting himself first by creating a greater arrogance, so that this trait triggers the belief that he is committing fraud and no one can prevent him.
2. Competence, Competence means the ability of the fraudster to penetrate the internal controls in his company, develop sophisticated embezzlement strategies, and be able to control social situations that can benefit him by influencing others to cooperate with him.
3. Opportunity is the existence or availability of opportunities to commit fraud or situations that open up opportunities for management or someone to commit fraud. This opportunity can arise due to weak control. The opportunity can be taken if the fraud committed is at low risk of being discovered and detected.
4. Pressure, Pressure is a situation where management or other employees feel incentive or pressure to commit fraud. This pressure encourages a person or a company to commit fraud.
5. Rationalization, Rationalization in fraud is the thought of justifying the fraud that will or has occurred. Rationalization is the driving force behind almost all fraud.

Phenomenology

Qualitative research with a phenomenological approach has many perceptions when viewed from the point of view of different experts. This method is used to determine the value of independent variables, either one variable or other variables. The basis used is the use of social sciences and humanities, or those related to human patterns and behavior (behavior).

The book on phenomenology by Michael Jibrael Rorong in 2020 explains that phenomenology is designed to find phenomena and explore problems that were previously unnoticed or ignored because it explores the experience and meaning of phenomena. According to Lexy Moleong's

research in 2016, the phenomenology approach explains that phenomenology is an approach to one's consciousness that explains human subjective experiences of various types and subjects encountered. Maurice Natanson said that the term phenomenology can be used as a generic term to refer to all views of social science that place human consciousness and its subjective meaning as the focus for understanding social action. (Dr. Farid Hamid, 2018).

Core values "AKHLAK"

In a good scope of work, a positive and conducive work environment will definitely be created so that all employees can work comfortably and productively by continuing to realize Asuransi Jasindo as the best workplace based on core values for all employees, with the formation of cultural entities in the main cultural values (core values) of BUMN companies, namely "AKHLAK" (Amanah, Kompeten, Harmonious, Loyal, Adaptive, Collaborative) in the scope of BUMN work, which contains six main values (Prastowo & Suhariadi, 2023) :

1. Trustworthy, upholding the trust given.
2. Competent, continuously learning and developing capabilities.
3. Harmonic, caring, and respecting differences.
4. Loyal, dedicated, and prioritize the interests of the nation and state.
5. Adaptive, constantly innovating, and enthusiastic in driving or facing change.
6. Collaborative, building synergistic cooperation.

Professional Ethics of Accountants

The Indonesian Accounting Code of Ethics, in Section 110, regulates the basic ethical principles for accountants, which consist of:

1. Integrity, straightforwardness, and honesty in all professional and business relationships.
2. Objectivity means not compromising professional or business judgment due to bias, conflict of interest, or undue influence from other parties.
3. Competence and professional care, achieving and maintaining strict adherence to applicable professional and technical standards.
4. Confidentiality means maintaining the confidentiality of information obtained as a result of professional and business relationships.
5. Professional behavior, comply with applicable laws and regulations, and avoid any behavior that the accountant knows may discredit the accounting profession.

The above behaviors can be possessed by anyone by looking at the considerations that focus attention on the behaviors that can be possessed by a leader. The leader determines and organizes group activities and regulates how responsibilities are delegated to each group member (Budiansyah, 2021). For an accountant, professionalism is part of the responsibility for the behavior applied by an auditor, who is said to be professional when he has met and complied with the standards of the code of ethics set by the IAI, among others (Ikatan Akuntan Indonesia, 2021):

1. Adherence to ethical principles and professional standards.
2. Use of business understanding skills.
3. Use of technical and other expertise.
4. Application of professional judgment.

Internal Control System

Internal control is part of the process of a policy or procedure used to achieve goals and the implementation of effective and efficient operational activities. Internal control has an important role to prevent and detect fraud and protect organizational resources. The internal

control system becomes a process for activities carried out to achieve organizational goals. Internal control has an important role in preventing and detecting fraud and protecting organizational resources. The internal control system is a process for activities carried out to achieve organizational goals (Ariance Boboy, 2021).

The Committee of Sponsoring Organizations of The Treadway Commission (COSO) defines internal control as *"a process, affecting an entity's board of directors, management, and other personnel, designed to provide reasonable assurance regarding the achievement of objectives relating to operations, reporting, and compliance"*. Internal control is used as an understanding that internal control is a process in the operational activities of the organisation and is an integral part of basic management activities, it is explained about the components of internal control as follows (Duma Megaria Elisabeth, 2019) :

1. Control Environment.
2. Risk Assessment.
3. Control Activities.
4. Information and Communication.
5. Monitoring.

In conveying information related to finance, the company needs information to make a decision that it will consider. Disclosure of accounting information will describe financial performance in the form of financial statements.

Fraud Prevention

Fraud prevention is an integrated effort that can reduce the occurrence of factors that cause fraud, namely: minimising opportunities for opportunities to commit fraud, reducing pressure on employees so that they are able to meet their needs, and eliminating reasons to make justifications or rationalisations for fraud committed. We will encounter things that arise within the scope of the organisation, where an accountant who carries out his profession will face threats seen in the form of his approach:

1. Identify threats.
2. Threat evaluation.
3. Overcoming threats.

Efforts to prevent fraud will be more effective if carried out by making repressive efforts. Prevention needs to be done by avoiding large losses and damage to institutions and individuals. So fraud prevention is based on existing theory and research, with the hope that fraudulent practices can be anticipated as early as possible. One of them is preventing fraud by implementing internal controls. Internal control is part of a system used by management to regulate and direct each of its activities (Sudarmanto & Utami, 2021).

Previous Research

Fraud prevention can be done by activating and implementing internal controls. Corruption in church institutions shows that internal control has not been carried out in an effective way from the start, and there has been no effort to prevent fraud (deviant actions and misuse of funds) (Daniel Aditya Utama, 2022).

Awareness of this matter then raises indications that make an intersubjectivity in its application, which is built from good relations. Performance is the result that can be achieved by a person or group of people in an organisation, in accordance with their respective authorities and responsibilities, in order to achieve organisational goals. A person who holds a managerial position is expected to be able to produce managerial performance (Takdir Jumaidi & Anggun Hilendri Lestari, 2021).

Building high spiritual and emotional intelligence can be done really intensively through self-approach to the Creator. This spiritual intelligence, of course, in its formation, requires

patience, ketawadu'an (deep submission), ketawajjuhan (sincerity), istiqomah (the determination to approach Allah with discipline and high patience), and finally, deep devotion to worship or approach to the Most Perfect (Jumaidi & Waskito, 2022).

In his research entitled The Effect of Pressure, Opportunity, Rationalisation, and Capability on the Tendency of Accounting Fraud (fraud), The results showed that pressure, opportunity, rationalisation, and capability partially affect the occurrence of accounting fraud (fraud), while rationalisation has no effect on the tendency for accounting fraud (fraud) (I.C. Kusuma,2019).

3. Method

This study used a qualitative research approach because the qualitative approach emphasizes the search for meaning, understanding, concepts, characteristics, symptoms, symbols, and descriptions of a phenomenon that is focused and multimethod is natural and holistic, by prioritizing quality, using several ways, and presented in a narrative. The qualitative method is research that produces descriptive data in the form of written or spoken words from people or observable behavior. The reason this approach is used is that the data to be expressed is in the form of opinions, views, comments, criticisms, reasons, and so on (Yusuf et al., 2022).

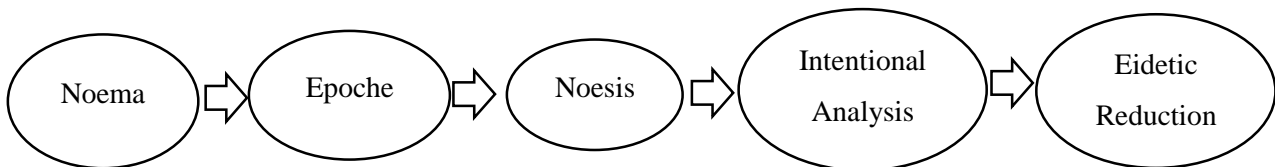


Figure 1: Phenomenological Data Analysis Stages

This research was conducted at one of the BUMN offices located around the Mataram Region, NTB. Primary data in the form of interviews conducted with resource persons of BUMN companies and the acquisition of secondary data, in the form of documents related to the relevance of the research conducted. The data collection technique carried out is by directly visiting the object of research, namely PT. Jasa Asuransi Indonesia Mataram Branch. Source from the internal accountant of PT. Jasa Asuransi Indonesia Mataram Branch initials GA. This research uses phenomenology to explain the phenomena that occur in real-life conditions.

4. Result and Discussion

This study aims to reveal the relationship between the accounting profession and the value of corporate organisational culture, especially in BUMN, in preventing internal irregularities, according to the accountant's perspective. Furthermore, the criteria for determining informants in this study are informants who carry out job duties as internal accountants in the finance department at the Jasindo company, Mataram Branch. Based on the data obtained from interviews and observations that have been made, the discussion of this research has been divided into several indicators, including behaviour in the scope of work of companies under the auspices of BUMN, the accountant profession in interpreting his experience, and the internal control system.

Implementation of Core Value in State-Owned Companies

Corporate culture is basically a collection of a system of values, beliefs, assumptions, or norms that have long been valid, believed, and applied. Every company has its own corporate culture, values, and how to show the image of the goals, strategies, and structures to the workforce, leadership, customers, and investors. Jasindo Company has internalised the company's core values in line with the AKHLAK values (Amanah, Kompeten, Harmonious, Loyalty,

Adaptive, and Collaborative) initiated by the Minister of BUMN. The Ministry of BUMN sets the same core value for all companies, under the auspices of BUMN, by showing six AKHLAK components. This was revealed by interviewee Gervasius Angkur as internal accountant in the following interview.

" In the culture created by companies, especially those under BUMN, both in financial services and banking, if someone moves from each agency, it is the same.

- 1. Amanah, there are 3 points, namely, promises and commitments, being responsible for the duties of decisions and actions taken, and adhering to moral and ethical values. The culture is implemented in the daily lives of company personnel, especially in the Jasindo Mataram Branch.*
- 2. Competent, there are 3 points that need to be considered, namely, increasing self-competence to answer the ever-changing challenges and helping others to learn. For example, if there is one friend who has knowledge from education outside of town or country and wants to go to school, it must be shared so that other friends know. And completing tasks with the best quality—this is the culture that is applied every day.*
- 3. Harmonious has three points: appreciating everyone from diverse backgrounds, being harmonious in helping others, and also building a conducive work environment, which is emphasised in the culture of ethics.*
- 4. Loyal is emphasised in terms of maintaining the good name of fellow employees and leaders, especially BUMN leaders and the state. Then, loyalty is willingness to sacrifice to achieve great goals and loyalty to obey the leadership as long as it does not conflict with the law and ethics.*
- 5. Adaptive is a culture that emphasises quickly adjusting to get better, is adaptive in continuing to make improvements by following technological developments, and must act proactively.*
- 6. Collaborative is emphasised in providing opportunities for various parties to contribute, where employees are not just silent if they are finished at their work or job desk; they must be open to working together to produce added value. Mobilising all resource utilisation for mutual progress."*

Therefore, in the realisation of the value of AKHLAK everywhere, this corporate culture is applied by company personnel in carrying out their daily work and lives. This is supported by the delivery of resource person Gervasius Angkur as internal accountant in the interview, as follows:

"We move anywhere this organisational culture remains and is applied throughout BUMN and this has a value, where the value is seen within a period of 3 months, it is seen how the application of AKHLAK for employees will be evaluated by the leadership, and branch leaders will be evaluated by the board of directors, and the directors will be assessed by BUMN how the presentation results of the company compared to other companies have been carried out accordingly."

The value of corporate culture is oriented towards ethical values for its employees. For example, an accountant has been regulated for all actions in the implementation of his performance in the accountant's code of ethics, which has been regulated by the IAI. In the company, if it is seen that the value of the AKHLAK mandate is the same as its meaning in the accountant's rules for integrity at work, for an employee, these two values are very good if applied to the company's performance, as has been conveyed by the source, Gervasius Angkur as internal accountant in the interview as follows:

"I think it's good and complementary where the accountant's code of ethics has a kind of do's and don'ts category in its rules, such as the application of the do's and don'ts of these provisions. Because we have been regulated previously by the corporate culture, now we are applying the AKHLAK attitude. Therefore, what has been applied by accountants is in accordance with what is here, so we must not violate it. So, whatever has been regulated by this code of ethics, we must obey."

A series of implementations of the company's performance will not be separated from identifying, measuring, monitoring, and controlling all risks that will occur in the future. A series of risk management activities in premium products at PT Asuransi Jasindo Mataram

Branch itself follows the rules set by the Financial Services Authority, as has been supported by the delivery by resource person Gervasius Angkur as internal accountant in the interview as follows:

"Company risk management, if here is related to risk management, that is, we already have a reference under the auspices of all by the OJK, such as the application of rates for insurance, for example, there are various kinds of insurance, fire insurance, accident insurance, and others. And that has been determined, and we cannot just do anything; it is the same, so we cannot sell above or below the predetermined rates. And that has been determined, and we cannot just do anything; it is the same, so we cannot sell above or below the predetermined rates."

Internal Accountant Profession

The Internal Accountant profession of PT Asuransi Jasindo Mataram Branch carries out a series of jobs guided by the regulations set by IAI as the behaviour he needs to apply in carrying out his work. Corporate culture goes hand in hand with the carrying of moral and ethical values by employees when in the company with fellow employees, clients, and leaders. So the understanding of moral and ethical values in accountants has been attached and used in everyday life, as stated by the informant Gervasius Angkur as internal accountant in his interview as follows:

"In my position working in the Finance division, from my understanding, in this company, it has been regulated and has followed the accounting principles in the PSAK, and we follow this, and the application of the company's system has been directly connected to the SOP; our financial reporting system has also adjusted to the standards that have been made or set, so the branch just has to implement them."

Working in the finance department, he must have discipline over himself and the performance he does professionally. The company's internal accountant works on all forms of reports needed for the company's accountability for the budget and realisation, so a professional attitude in decision-making by an accountant must be carried out with the integrity possessed in carrying out his work. This is supported by the delivery of the resource person, Gervasius Angkur as internal accountant in the interview as follows:

"Decision-making by accountants sees the key value in conformity and existing provisions. And to anticipate any shortcomings from the submission of reports later, the company has determined that, for example, if the company asks for the 31st to be closed, then the company has set the cut-off, namely, on the 25th day it has been notified. So that the data is corrected again so that there is no error in checking. If it is not possible from that date, then it is moved to the next month, like that is how we maintain our professionalism by anticipating. There have been special instructions from the centre because the centre will also manage the data sent later."

Internal Control System

Internal control in a company or organisation will definitely be profit-oriented. Every company will need control not only to prevent irregularities but also internal control as a preventive effort or prevention and protection of the resources in it. Jasindo Insurance Company has an internal control system that they have, as conveyed by the informant Gervasius Angkur as internal accountant in the interview as follows:

"In internal control, in this company, we have stages that exist within the Internal Control Unit (SPI) so that mistakes do not occur. one of the preventions carried out by the company so that mistakes do not occur is by following the SOP. We have a special division, namely, the Internal Unit Group Head. So, each branch will carry out periodic checks. There is a physical inspection carried out once a year to correct the results of the report, resulting in a report from the audit of the results of the fair and unfair value of the financial statements. We are also given material on inherent supervision, which is a kind of SOP from SPI to avoid fatal mistakes. In branches such as Mataram, we in the finance unit also have

several stages of checking files before input, namely: (1) data verification, (2) FIAT (payment), and (3) authorization (knowing the leader)."

Internal control has become a system with the aim of being a design implemented to prevent and deter irregularities, especially management irregularities. The better the internal control of a company, the more financial transparency will also increase, so if the company at any time faces weak internal control, efforts will be made, as stated by interviewee Gervasius Angkur as internal accountant in the interview as follows:

"The efforts made by the company are various to overcome the existing obstacles, namely by running a program that is locked by the system directly. So, SPI will not be negligent because they will directly lock it to the IT unit, if an error occurs, a signal will be given to IT for system rejection of the file or the existence of the suspicion. The device has been prepared, so there is no violation and it is the IT department that oversees it."

As part of the supervision carried out by the Internal Supervisory Unit, the company carries out earnings management, which is used to make the company's condition good, as conveyed by the informant Gervasius Angkur as internal accountant in the interview as follows:

"Of course, every company wants to make a profit for their company to survive, but this is done without deviating from the existing regulations. Usually, we do earnings management, where every company will do this to seek profit. For example, we are given a budget of 20 million minus the existing costs that we group before we carry out our target. By preparing a budget for one year, there must be a profit. The company will assess whether it can survive or not, not only in the Mataram branch but in every branch. There are several related divisions to calculate the company's profit later."

Discussion

Implementation of Core Value in State-Owned Companies

BUMN companies have been transformed with the AKHLAK core value. The preparation of the BUMN core value is a breakthrough that has ideological values that can even be accepted by the family, even the entire Indonesian nation. A good core value or cultural value in the BUMN company environment is that it encourages employees to create good harmony in the interpersonal relationships of employees and companies. Strong values can unite differences into something harmonious to achieve a key to success and form a relationship of mutual understanding and respect for differences in the scope of work. The AKHLAK core value adapts to form strong management by strengthening and developing efficient and effective work behaviour so that it continues to be applied and becomes personal employee behaviour. Looking at one of the values of the AKHLAK component, namely, trustworthiness, which is part of the definition of upholding the trust given with full responsibility, it must be done by using managerial principles or planning, organising, implementing, and controlling. Amanah is the first order of the AKHLAK core value, which reflects the existing behavioural guidelines, namely behavioural guidelines for fulfilling promises and commitments; the second behaviour is responsible for the task; and the last is holding fast to moral and ethical values.

For an employee, in carrying out his profession, what has been determined will be carried out, in other words, the rules of behaviour produced by human reason. As long as the person's identity still has a strong conscience and AKHLAK foundation, then we can cling to moral and ethical values at work, as an accountant carries out his integrity at work by maintaining his integrity holistically, honestly, as it is, and based on applicable standards. The accountant profession participates in applying a trustworthy attitude to the tasks it performs in companies by prioritising the public interest by establishing a religious, spiritual, and divine foundation. With the challenges and various risks faced by the company, the company also maintains the company entity by implementing risk management in each premium company. So that the

company has good risk management, the premium company conducts a risk transfer forum by implementing risk management in maintaining activities that contain risks for the company and society.

Internal Accountant Profession

The internal accountant profession holds the top position, with duties performed in the preparation of accounting assessments and financial reports to external parties. If you look at the world of accounting until now, there are not a few scandals that have occurred in the business environment and the corporate environment. With the encouragement of the external environment, the accounting profession is still worried about the phenomenon that not only once or twice can be found in the irregularities that have occurred. For this reason, in the accounting profession, he will remain subject to the PSAK Section 110 regulations, which regulate the code of ethics of the accountant profession when carrying out his work.

From the results of interviews with informants, information was obtained that corporate culture goes hand in hand with the carrying of moral and ethical values by employees when in the company with fellow employees, clients, and leaders. So the understanding of moral and ethical values in accountants has been attached and used in everyday life. In providing information to internal and external parties, the informant follows the predetermined SOP as well as the financial reporting system according to the stipulated provisions, and the branch only needs to run from the centre.

The application of the conceptual framework by accountants emphasises the importance of ethical values in corporate culture. Accountants can determine which companies have taken the right actions by following the principles that are regulated for accountants, namely, the confidentiality of the decisions they make. Decision-making by an accountant is required to have a view that is taken objectively and with integrity for the best results in decisions made without taking advantage of the opportunities that exist around him by professionally applying the existing core values so as to provide effective information for internal and external parties. Jasindo Insurance Services Company Mataram Branch applies a form of application for its professionalism. If the leadership's request for book closing is done far from the date, then the leadership has determined that, from that date on, all the required data is still not complete. So decision-making in work is prohibited and carried out using a sense of empathy and self-recognition, which can lead to subjective and inappropriate results because later decisions taken are not informed by the reality or facts in the field and open up opportunities for management irregularities. In carrying out his profession as an accountant, an accountant who carries out his profession will face threats that are seen in various forms, so it is necessary to identify threats, evaluate threats, and overcome threats.

Internal Control System

In the supervisory mechanism of internal control, it will be useful to realise effective, efficient, and transparent financial management, which in turn will be able to increase stakeholder confidence. Internal control is part of the process put in place by management to assure the achievement of objectives that prioritise the effectiveness and efficiency of operations over reliability in financial statements. Prevention efforts against fraud will be more effective if done by making repressive efforts. Prevention needs to be done by avoiding large losses and damage to institutions and individuals.

In the internal control system, each company will carry out supervision by the SOP; therefore, the internal control system pays attention to the assessment carried out to see the behaviour of the organisation to answer the demands of the goal of increasing the competitiveness of this risk assessment as an anticipation of the possibilities that occur and can threaten the achievement of company goals and objectives. The Jasindo Insurance Company Mataram

Branch provides information that the system used is a lock system to avoid fraud or attempted actions that are not under the SOP. The system will immediately give a signal if detected, and the system will immediately lock the IT unit for system rejection of the file or the existence of suspicion.

Under the supervision monitored by SPI, the company can still carry out profit management, which is carried out to generate profits for the company to survive. The role of SPI carries out its role in preventing fraud by improving the company's internal control system, so that the prevention of fraud by improving the company's internal control can be effectively minimised, and all behaviour and ethics related to the scope of employee work have been regulated through moral core values.

5. Conclusions

From the results of research on informants, it can be seen that the purpose of this study is to look at the relationship between the accounting profession and the core values of the company. So if you look at it, in essence, the company will not be separated from the scope of rules, norms, customs, and values that govern the lives of all people. The form of this culture is conveyed overtly by becoming a guideline in everyday life. The core value of the application of AKHLAK (Amanah, Competent, Harmonious, Loyalty, Adaptive, and Collaborative) is a corporate culture that is used as a guideline for every BUMN agency everywhere. PT Asuransi Jasindo Mataram Branch has proven that the important role of the implementation of this cultural value acts as a corporate social force that is in line with the implementation in the accounting profession. The relationship to the accounting profession, when viewed through the implications of the AKHLAK core value, still has an inherent value to the Indonesian Accountants Code of Ethics; this is inseparable from the results and discussions presented by the speakers.

The accounting profession will remember the rules regarding ethics that are the basis for their carrying out their profession; therefore, they will not escape the rules set by the Accountant's Code of Ethics. The understanding that each individual has holistically and has been based on religious foundations, applicable norms, and standards will remind internal accountants of their integrity in avoiding the fraud that they will commit. Therefore, internal control must be designed so that it can anticipate management irregularities in the company because of the opportunity to form an intention in itself. Internal control must be well designed to detect fraud, a good internal control system will be a barrier (protection) against fraud, as has been done by Asuransi Jasindo, which has a special division over the Group Head of the Internal Unit. From the process carried out, the system will automatically notify the internal supervisory unit to IT which signals if there is suspicion of sending data by parties trying to violate the rules.

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