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Employee Competence, Tri Hita Karana, and Compensation: Their Impact on Fraud Awareness in LPD

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A B S T R A K

This study aims to analyze the influence of employee competence, Tri Hita Karana culture, and compensation on operational fraud awareness at the Village Credit Institution (LPD). The importance of awareness of potential fraud in maintaining the integrity of indigenous-based financial institutions. The method used is a quantitative approach through a survey of 99 respondents, analyzed using multiple linear regression. The research instrument was a questionnaire designed based on theoretical indicators for each variable and tested for validity and reliability. Simultaneous testing showed that all three variables jointly influence fraud awareness ($F = 10.987$; $p < 0.001$) with an Adjusted R^2 of 0.234, explaining 23.4% of the variation in fraud awareness. Partially, Tri Hita Karana culture ($\beta = 0.286$; $p = 0.002$) and compensation ($\beta = 0.270$; $p = 0.001$) have a positive and significant effect, while employee competence ($\beta = 0.014$; $p = 0.884$) is not significant. Before regression analysis, classical assumption tests were conducted, including normality, multicollinearity, heteroscedasticity, and autocorrelation, all of which were met. These findings indicate that cultural values and incentive systems are more dominant than individual technical abilities in increasing awareness of operational fraud. The practical implications emphasize the importance of a work culture based on local values and a fair and transparent compensation system. Academically, this study enriches the literature on fraud prevention through a holistic approach that integrates cultural, structural, and personal aspects in the context of traditional institutions such as LPD.

1. INTRODUCTION

Village Credit Institutions (*Lembaga Perkreditan Desa* or LPD) serve as community-based microfinance entities that play a strategic role in fostering economic self-reliance among traditional village communities (*desa adat*) in Bali (Ningtias, Pratiwi, & W, 2020). Initiated through Bali Provincial Regulation No. 8 of 2002, LPDs are rooted in Balinese cultural traditions and managed by local customary communities. These institutions not only provide basic financial services such as savings and loans but also assume broader economic, social, and spiritual responsibilities within their communities (Kusuma & Desak, 2017). This unique positioning makes LPDs an integral pillar in supporting Bali's grassroots economy, particularly in regions such as Sukawati District, Gianyar Regency, where traditional villages retain strong administrative structures and exhibit dynamic economic activity.

In recent years, however, the sustainability and credibility of LPDs have been increasingly threatened by internal challenges, most notably, the rise in fraudulent practices (Sari & Karyada, 2023). Numerous reports have uncovered instances of financial misconduct such as embezzlement, falsification of financial records, and issuance of fictitious loans. A particularly striking case occurred at LPD Belusung, located in Tampaksiring District, where over IDR 2.5 billion in community funds were misappropriated due to inadequate daily transaction recording and the absence of effective internal oversight mechanisms. Similar issues have been identified at LPDs in Dawan Kelod and Guwang, where procedural noncompliance and weak governance were evident. These fraud cases underscore not only the vulnerability of LPDs to economic pressure but also reflect the breakdown of internal control systems that are not merely procedural but extend to cultural and employee welfare dimensions.

Several studies indicate that limited employee competence, dissatisfaction with compensation systems, and the erosion of traditional cultural values are significant contributing factors to the prevalence of fraud in community-based financial institutions like LPDs. Employee competence is especially critical for ensuring the effectiveness of internal control systems (Wardhana, Lestari, & Nikmah, 2024). Many LPD staff members are

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recruited locally without sufficient training in financial administration, accounting, or risk management. A study conducted by Wulantari in 2022 and Yuni in 2025, in Sukawati District identified a significant relationship between employee competence and organizational performance (Wulantari, Sudiana, & Arie Pramuki, 2022; Yuni, Padnyawati, & Wati, 2025). Inadequate understanding of standard operating procedures (SOPs), financial reporting, and daily transaction monitoring renders employees more susceptible to both inadvertent errors and deliberate misconduct.

Equally important is the issue of compensation (Sudarsana, 2020). Drawing upon work motivation theory, dissatisfaction with compensation, particularly when perceived as unfair or non-transparent, may give rise to moral hazard behaviors (Syafruddin, Intang, & Selvia, 2021). Satoto research in 2023, reported that compensation has a positive impact on employee motivation and contributes to fostering ethical workplace conduct (Satoto, 2023). In the LPD context, when remuneration systems fail to reflect performance or are inconsistent in practice, perceptions of injustice may arise, ultimately prompting fraudulent behavior.

Another crucial yet often overlooked factor is the waning influence of local cultural values that once served as the ethical foundation of LPD management. Originating from the philosophical and spiritual roots of Balinese culture, LPDs are conceptually aligned with the principles of *Tri Hita Karana* (THK), a local wisdom framework emphasizing harmony between human beings and God (*parahyangan*), among fellow humans (*pawongan*), and with the natural environment (*palemahan*) (Subhaktiyasa et al., 2024). Ideally, THK should be internalized by all LPD stakeholders to foster integrity, collective responsibility, and ethical behavior. Nevertheless, recent studies show that these values are gradually eroding in some LPDs, especially those that have become entangled in procedural modernization without reinforcing the cultural-ethical dimensions of governance. This weakening of traditional values aligns with the ethical climate theory, which posits that organizational ethical culture plays a critical role in preventing fraud. The absence of a strong cultural-ethical environment creates a climate in which fraudulent behavior is more likely to occur.

Despite the growing body of research on fraud in financial institutions, previous studies have predominantly focused on formal internal control mechanisms, compliance audits, and corporate governance frameworks. Few have systematically explored the integration of localized cultural values as a foundational ethical structure within fraud awareness models. This leaves a critical research gap in understanding how cultural-philosophical dimensions intersect with organizational factors such as employee competence and compensation. This research contributes novelty by explicitly incorporating the Tri Hita Karana philosophy into the operational fraud awareness model in the LPD context. While THK has been discussed in cultural or tourism studies, its application as a moderating ethical framework in fraud prevention within community-based financial institutions remains unexplored. However, to the best of our knowledge, no previous study has simultaneously investigated the combined influence of employee competence, local cultural philosophy (Tri Hita Karana), and compensation structures on fraud awareness in the unique context of LPDs.

Given these conditions, there emerges a pressing need for a systematic, research-based approach to empirically examine the extent to which employee competence, the internalization of Tri Hita Karana, and compensation systems influence fraud in LPD operations, specifically within the socio-cultural context of Sukawati District. This region is particularly relevant for investigation due to its concentration of active LPDs (33 units), robust traditional village governance, and complex community economic dynamics.

Although previous studies have addressed fraud prevention through the lens of corporate governance and supervisory mechanisms, few have adopted an integrative framework that includes technical competence, employee welfare, and localized ethical values such as THK. Most existing research tends to emphasize institutional controls and auditing practices while neglecting the intrinsic cultural and organizational values that shape everyday work behavior in traditional village settings. Accordingly, this study aims to fill that gap by offering both theoretical and practical contributions to the governance of community-based financial institutions.

Based on this context, the central research questions this study seeks to address is: To what extent do employee competence, the cultural framework of Tri Hita Karana, and compensation systems influence operational fraud awareness in LPDs? This question reflects the need to empirically examine the relationships among organizational and cultural (THK) factors in managing and mitigating fraud risks.

The objectives of this research are twofold. First, it seeks to empirically analyze the influence of employee competence, the internalization of THK, and compensation practices on fraud within LPD operations. Second, it aims to formulate strategic recommendations that are contextually aligned with the Balinese cultural environment, particularly through the application of local values in the governance systems of village financial institutions. Consequently, this research aspires not only to describe or predict phenomena, but also to offer practical solutions to stakeholders committed to building accountable and integrity-driven organizations.

This study offers both theoretical and practical contributions. From a theoretical standpoint, it is expected to enrich the academic literature on fraud prevention in microfinance institutions through a multidimensional approach that incorporates both organizational and cultural variables. From a practical perspective, the findings may serve as a reference for LPD managers and traditional village authorities in developing strategies to enhance employee capacity, establish equitable and sustainable compensation systems, and revitalize local values as part of a culturally grounded organizational culture that fosters integrity and transparency.

2. METHOD

2.1. Research Design and Approach

This study adopts an associative quantitative research design, aimed at empirically testing the relationships between multiple independent variables, namely employee competence, the local cultural philosophy of Tri Hita Karana, and compensation systems, and one dependent variable, which is Operational Fraud Awareness within Village Credit Institutions (*Lembaga Perkreditan Desa* or LPD). A quantitative approach is considered appropriate for this research, as it facilitates the use of statistical techniques to measure, analyze, and interpret objective data pertaining to the strength and direction of inter-variable relationships (Goetha, Niha, & Fallo, 2024). The study is also explanatory in nature, seeking not only to describe observed conditions but also to establish causal links between the variables under investigation based on field-derived empirical data.

The methodological design is consistent with previous studies on LPD performance. For instance, Yuni in 2025 employed a similar quantitative associative framework to examine how internal organizational factors influence institutional performance in LPDs located in Sukawati District (Yuni et al., 2025). Additionally, Satoto research, utilized multiple linear regression to evaluate the relationship between motivational and structural elements and employee performance within public sector organizations (Satoto, 2023). Drawing upon these scholarly precedents, the current study's design is rooted in a well-established methodological foundation, ensuring both relevance and robustness.

2.2. Population and Sample

The target population for this study comprises all employees and managerial personnel actively serving in LPDs located within the traditional village jurisdictions of Sukawati District, Gianyar Regency, Bali Province. According to the 2022 report by the LPLPD (*Lembaga Pemberdayaan LPD*) of Gianyar and validated by field data collected by Mirawati in 2024, 33 LPD units are actively operating in Sukawati, each associated with a local traditional village (Mirawati, Sudiana, & Hutnaleontina, 2024). These institutions follow a standard organizational structure, consisting of a Chairperson (*Pamucuk*), a Treasurer (*Patengen*), and an Internal Supervisory Body.

Collectively, these LPDs employ and are governed by approximately 280 individuals. The sampling strategy employed in this research is purposive sampling, wherein respondents are deliberately selected based on their strategic positions within the institution, ensuring they possess both operational knowledge and managerial insight into the institution's internal dynamics, including susceptibility to fraud. The respondents were selected from The Chairperson (*Pamucuk*), The Treasurer (*Patengen*), and representative from the Supervisory Board. With three respondents drawn from each of the 33 LPDs, the total sample size comprises 99 individuals.

This method ensures depth of insight but presents limitations in generalizability. Although purposive sampling enhances the relevance of responses by focusing on key decision-makers, it reduces the representativeness of the entire employee population. Consequently, the findings may be more reflective of institutional perspectives than those of lower-level staff. Moreover, the reduction from 280 potential participants to 99 raises the risk of selection bias and limited external validity. This limitation should be considered when interpreting the results.

2.3. Profile of LPDs in Sukawati District

Based on institutional data from the LPLPD of Gianyar and primary field research, the general profile of the 33 LPDs operating in Sukawati District is as follows (Mirawati et al., 2024).

Table 1. Attribute and Description of LPDs In Sukawati District

Attribute	Description
Number of Active LPDs	33 units
Total Staff and Administrators	Approximately 280 individuals
Organizational Structure	Chairperson (*Pamucuk*), Treasurer (*Patengen*), Supervisory Board
Legal Status	Customary entity under Bali Provincial Regulation No. 8 of 2002
Average Asset Size	IDR 1.04 billion per LPD
Average Net Income (2022)	IDR 21.7 million per LPD
Average Return on Assets (ROA)	2.08%

While asset stability has been relatively maintained from 2020 to 2022, several indicators suggest performance deterioration in certain LPDs. These include rising non-performing loan (NPL) ratios and decreasing profit margins, indicating potential governance weaknesses or heightened fraud risk. Specific LPDs such as LPD Guwang, LPD Belaluan, and LPD Singapadu Tengah were identified as having declining operational performance. These insights provide a compelling rationale for investigating how internal structural factors (employee competence, compensation) and cultural dimensions (*Tri Hita Karana*) influence the awareness of fraud within these institutions.

2.4. Research Variables and Indicators

This study analyzes four main variables: three independent variables and one dependent variable. The indicators used to measure these variables were adapted from prior empirical studies and refined to fit the unique operational and cultural context of LPDs in Bali.

Table 2. Research Variable and Indicators

Variable		Indicators	
X_1	Employee Competence	X_1-1	LPD operating procedures
		X_1-2	LPD financial system
		X_1-3	LPD financial reporting
		X_1-4	Employee task completion
		X_1-5	Employee awareness of operational risks at work
X_2	*Tri Hita Karana*	X_2-1	*Parahyangan* (spiritual) values
		X_2-2	*Pawongan* (social) values
		X_2-3	*Palemahan* (ecological ethics) values
		X_2-4	THK values encourage fairness at work
		X_2-5	Reject unethical practices based on THK values
X_3	Compensation	X_3-1	Salary reflects the workload
		X_3-2	Performance-based incentives
		X_3-3	Fairness of the LPD allowance system
		X_3-4	Compensation motivates employees
		X_3-5	Satisfaction with LPD's compensation policy
Y	Operational Fraud Awareness	Y-1	No transactions occur outside procedures
		Y-2	No reports of internal fund embezzlement
		Y-3	No data manipulation in the LPD reporting system
		Y-4	Strong supervision of credit disbursement
		Y-5	No excessive pressure to meet targets

Each indicator was assessed using a ten-point Likert scale, ranging from 1 (strongly disagree) to 10 (strongly agree). The instrument design follows Satoto, and incorporates the conceptual framework of Tri Hita Karana as applied by Lestari in the context of ethical organizational management (Lestari & Andayani, 2023).

To ensure the instrument's measurement accuracy, validity and reliability tests were conducted. Validity was tested using Pearson Product Moment correlation, and all items showed r-values greater than 0.3, indicating acceptable item validity. Reliability was tested using Cronbach's Alpha, and all variables produced alpha values exceeding 0.70, confirming strong internal consistency and construct reliability. According to reliability testing standards, a Cronbach's Alpha value of 0.70 or above is generally considered good. However, in exploratory research or early-stage instrument development, a reliability coefficient of 0.60 is still acceptable and indicates a satisfactory level of internal consistency, particularly when supported by strong theoretical justification and item coherence.

2.5. Data Collection Method

Data was collected using a structured, closed-ended questionnaire distributed both in-person and online to accommodate respondents' availability. The questionnaire consisted of 20 items, with five questions allocated to each variable. Before the main data collection, the instrument underwent validity and reliability testing.

As this study employed multiple linear regression analysis, a series of classical assumption tests were conducted to ensure the suitability and robustness of the regression model. The normality of residuals was tested using the Kolmogorov–Smirnov method, confirming that the residuals were normally distributed. To assess multicollinearity, tolerance values exceeding 0.10 and variance inflation factors (VIF) below 10 were examined, indicating no serious multicollinearity among the independent variables. Furthermore, heteroscedasticity was evaluated through Glejser's test and supported by scatterplot visualizations, both of which confirmed the homoscedasticity of residuals.

These diagnostic procedures validated that the assumptions underlying the regression model were satisfactorily met, thereby reinforcing the reliability and interpretability of the inferential results. This validation approach is consistent with the methodological standards proposed by Sugiyono for social science research and has been similarly implemented in prior LPD-focused studies conducted by Wedanti and Gayatri (Gayatri, Indraswarawati, & Putra, 2022; Sugiyono, 2017; Wedanti, Indraswarawati, & Nuratama, 2021).

2.6. Data Analysis Technique

Quantitative data collected through the survey was analyzed using the latest version of SPSS statistical software. The primary method of analysis was multiple linear regression, designed to assess both simultaneous and individual influences of the independent variables on the dependent variable.

The regression model is specified as:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon \quad (1)$$

Where:

Y = Operational Fraud Awareness	X_1 = Employee competence
X_2= *Tri Hita Karana*	X_3 = Compensation
α = Constant term	β = Regression coefficients for each independent variable
ϵ = Error term	

Prior to conducting regression analysis, the dataset was subjected to classical linear regression assumption testing, including normality, multicollinearity, and heteroscedasticity assessments as previously outlined. These preliminary diagnostics ensured the data met the necessary statistical conditions for valid inference. Once the assumptions were confirmed, a series of inferential statistical tests were carried out to examine the relationships between the independent variables and the dependent variable, Operational Fraud Awareness.

The inferential phase involved three key statistical tests. First, the t-test was employed to assess the partial significance of each independent variable, with a significance threshold of $p < 0.05$. Second, the F-test was conducted to evaluate the simultaneous influence of all predictors on the dependent variable, also using a significance criterion of $p < 0.05$. Finally, the Adjusted R^2 statistic was calculated to determine the proportion of variance in Operational Fraud Awareness explained by the combined predictors. This analytic framework mirrors the models employed in studies by Lestari, particularly in their evaluation of community-based financial institutions in Bali (Lestari & Andayani, 2023). Their empirical findings underscore the efficacy of combining structural and cultural dimensions in understanding fraud dynamics.

3. RESULT AND DISCUSSION

To address the research problem, the initial step undertaken in this study was the collection of data through a structured questionnaire. The instrument was meticulously designed to evaluate the key variables of the research, namely employee competence, local cultural values (*Tri Hita Karana* or THK), and compensation, as the independent variables, as well as Operational Fraud Awareness within LPDs (*Lembaga Perkreditan Desa* or Village Credit Institutions) as the dependent variable. The questionnaire was developed in such a way that it would allow respondents, who consist of core LPD officials such as chairpersons (Pamucuk), treasurers (Patengen), and supervisory members, from various traditional villages in Sukawati District to provide accurate and insightful responses regarding their perceptions and experiences concerning these institutional and cultural factors and how they relate to fraud incidents within their organizations.

Once the data had been successfully gathered, the next stage involved statistical analysis using the software package Statistical Product and Service Solutions (SPSS). The main objective of this analysis was to assess the impact of the independent variables on the dependent variable, which is Operational Fraud Awareness in LPDs. Multiple linear regression analysis was employed as the primary statistical method to determine the extent to which each independent variable influences the awareness of fraud, both individually and collectively.

This analytical approach was chosen to evaluate whether the influence of the three variables is statistically significant and to clarify the nature of their relationships. The findings of the regression analysis not only offer a clearer picture of the interactions between institutional competence, cultural values, and compensation fairness but also shed light on their roles in mitigating fraudulent practices within community-based financial institutions.

Furthermore, the results of this study aim to provide strategic insights and practical recommendations for stakeholders, on enhancing institutional governance. These include suggestions on capacity-building initiatives for staff, adjustments to the compensation structure to maintain fairness and motivation, and revitalization of local values such as Tri Hita Karana to reinforce collective accountability and ethical conduct.

3.1. Descriptive Statistics

A descriptive statistical analysis was carried out to present a comprehensive overview of respondents' perceptions concerning the study variables, such as employee competence (X_1), Tri Hita Karana (X_2), compensation (X_3), and Operational Fraud Awareness (Y) within LPD. The analysis utilized mean scores, which were categorized into five interpretive levels, very low, low, moderate, high, and very high, based on a Likert scale ranging from 1 to 10. The scale was divided into the following intervals, scores ranging from 1.00 to 2.80 were classified as very low, 2.81 to 4.60 as low, 4.61 to 6.40 as moderate, 6.41 to 8.20 as high, and 8.21 to 10.00 as very high. The data obtained from 99 respondents revealed the following mean scores, where employee competence is 8.166, Tri Hita Karana is 7.515, compensation is 7.570, and operational fraud awareness is 7.741. Based on the categorization, all variables fall within the "high" category.

These findings suggest that respondents generally perceive LPD employees in Sukawati District as possessing a high level of competence, demonstrating a strong internalization of local cultural values, and expressing notable satisfaction with the compensation system. At the same time, the high mean score for operational fraud awareness reflects a strong vigilance and recognition of fraud-related risks, indicating an environment where proactive fraud awareness is embedded within organizational practice.

3.2. Validity and Reliability Tests

Based on this analysis, the levels of validity and reliability are assessed using the processed data presented in the attached document. The validity and reliability of the research instrument were tested using a sample of 99 respondents. An instrument is considered valid if the calculated r value exceeds the critical r value. According to Table 3, all statements for each variable are considered valid, as the calculated r values are higher than the critical r. On the other hand, an instrument is considered reliable if the Cronbach's Alpha value exceeds 0.6. The data presented in the Table 3, show that all variables have a Cronbach's Alpha greater than 0.6. Therefore, it can be concluded that all variables are reliable, implying that the results are acceptable and of good quality.

Table 3. Validity and Reliability Tests Result

Variable		Validity Test			Reliability Test	
		Calculated R	Critical R	Desc	Cronbach's Alpha	Desc
Employee Competence (X_1)	X_1-1	0.508	0.1956	Valid	0.738	> 0.60 Reliable
	X_1-2	0.463	0.1956	Valid		
	X_1-3	0.537	0.1956	Valid		
	X_1-4	0.540	0.1956	Valid		
	X_1-5	0.625	0.1956	Valid		
Tri Hita Karana (X_2)	X_2-1	0.631	0.1956	Valid	0.707	> 0.60 Reliable
	X_2-2	0.602	0.1956	Valid		
	X_2-3	0.562	0.1956	Valid		
	X_2-4	0.509	0.1956	Valid		
	X_2-5	0.654	0.1956	Valid		
Compensation (X_3)	X_3-1	0.564	0.1956	Valid	0.604	> 0.60 Reliable
	X_3-2	0.565	0.1956	Valid		
	X_3-3	0.559	0.1956	Valid		
	X_3-4	0.629	0.1956	Valid		
	X_3-5	0.588	0.1956	Valid		
Operational Fraud Awareness (Y)	Y-1	0.492	0.1956	Valid	0.613	> 0.60 Reliable
	Y-2	0.614	0.1956	Valid		
	Y-3	0.521	0.1956	Valid		
	Y-4	0.452	0.1956	Valid		
	Y-5	0.502	0.1956	Valid		
	X_1-1	0.508	0.1956	Valid		

3.3. Classical Assumption Tests

1. Normality Test

The normality test was conducted to evaluate whether the variables, Employee Competence (X_1), Tri Hita Karana (X_2), Compensation (X_3), and Operational Fraud Awareness (Y), follow a normal distribution. This test employed the Kolmogorov-Smirnov method, where a variable is considered to be normally distributed if the Asymp. Sig value exceeds 0.05. Based on the Table 4, the normality test was conducted to determine whether the data conforms to a normal distribution. The result of the test yielded an Asymp. Sig value of 0.200, which is greater than 0.05, indicating that the data is normally distributed. The following section presents the findings of the normality test. Overall, the test results confirm that the data distribution is normal.

Table 4. Normality Test Result

		Unstandardized Residual
N		99
Normal Parameters[a,b]	Mean	0.0000000
	Std. Deviation	2.12975062
Most Extreme Differences	Absolute	0.057
	Positive	0.041
	Negative	-0.057
Test Statistic		0.057
Asymp. Sig. (2-tailed)		.200[c,d]

2. Multicollinearity Test

The multicollinearity test was conducted to assess the correlation among the independent variables in the regression model. A Tolerance value greater than 0.10 and a Variance Inflation Factor (VIF) value below 10 are used as criteria to identify the presence of multicollinearity. As shown in Table 5, the variables Employee Competence (X_1), Tri Hita Karana (X_2), and Compensation (X_3) each have Tolerance values above 0.10 and VIF values below 10. This indicates that there is no multicollinearity among these variables. Therefore, the model is considered appropriate for use as a predictive tool. The following section presents the results of the multicollinearity test. Overall, the findings confirm that the model is reliable for prediction purposes.

Tabel 5. Multicollinearity Test Result

Model		Collinearity Statistics Tolerance	VIF
1	(Constant)		
	Employee Competence	0.773	1.293
	Tri Hita Karana	0.729	1.372
	Compensation	0.923	1.083

3. Heteroscedasticity Test

The heteroscedasticity test using the Glejser method was carried out by regressing all independent variables against the absolute value of the residuals. If any independent variable has a significant effect on the absolute residuals, it indicates the presence of heteroscedasticity in the model. This test aims to determine whether there is inequality of variance in the residuals of the regression model. A regression model is considered free from heteroscedasticity if the significance values of all independent variables exceed 0.05. As shown in Table 6, the variable Employee Competence (X_1) has a significance value of 0.637, Tri Hita Karana (X_2) has a significance value of 0.204, and Compensation (X_3) shows a significance of 0.188, all of the indicators exceeding 0.05. Therefore, it can be concluded that the data in this study is free from heteroscedasticity. The results of the heteroscedasticity test are presented in Table 6 below.

Table 6. Heteroscedasticity Test Result

		Unstandardized Coefficients		Standardized Coefficients		
Mode		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.222	1.059		1.154	0.251
	Employee Competence	0.028	0.059	0.054	0.473	0.637
	Tri Hita Karana	-0.071	0.056	-0.151	-1.278	0.204
	Compensation	0.067	0.050	0.140	1.327	0.188

4. Coefficient of Determination (R^2)

Based on the coefficient of determination test, as presented in Table 7, the R Square value is 0.258. This result indicates that the variables Employee Competence (X1), *Tri Hita Karana* (X2), and Compensation (X3) collectively explain 25.8% of the variation in Fraud Awareness (Y). The remaining 74.2% is explained by other factors not covered in this study, such as social and environmental influences, knowledge and investment experience, ease of access to financial services, and other potential determinants.

The relatively low R^2 value suggests that while the three independent variables are statistically significant in influencing fraud awareness, their combined effect is modest. This may be attributed to the complexity of fraud behavior, which is influenced by multifaceted factors beyond internal organizational aspects, including psychological, regulatory, and broader socio-cultural dynamics. Additionally, variations across individual LPD contexts, such as differences in leadership style, community engagement, and local norms, may also contribute to the limited explanatory power of the model.

Table 7. Coefficient ff Determination (R^2) Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,508[a]	0.258	0.234	2.163117

5. F-Test

Based on the results of the F-test presented in the Table 8, an F value of 10.987 was obtained with a significance (Sig.) value of 0.000. This significance value is far below the 0.05 threshold, indicating that the regression model involving the variables Employee Competence (X_1), Tri Hita Karana (X_2), and Compensation (X_3) jointly has a significant effect on Operational Fraud Awareness (Y). In other words, these three independent variables are simultaneously able to explain the variations occurring in the dependent variable, Operational Fraud Awareness. Therefore, the model used in this study is considered suitable for further analysis.

Table 8. F-Test Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	154.225	3	51.408	10.987	,000[b]
	Residual	444.512	95	4.679		
	Total	598.737	98			

6. Autocorrelation Test

The purpose of the autocorrelation test is to determine whether there is a correlation in the linear regression model between the disturbance errors at time t and the errors at time t-1 or the previous period. In this study, the Durbin-Watson test was used to detect the presence of autocorrelation. The following presents the results of the autocorrelation test related to the model involving the independent variables Employee Competence (X_1), Tri Hita Karana (X_2), and Compensation (X_3), with Operational Fraud Awareness (Y) as the dependent variable.

Table 9. Autocorrelation Test Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,508[a]	0.258	0.234	2.163117	1.944

a. Predictors: (Constant), X_3, X_2, X_1

b. Dependent Variable: Y

Based on Table 9, the Durbin-Watson value is 1.944. Using a 5% significance level, a sample size of 99 (n), and 3 independent variables (k = 3), the Durbin-Watson table provides an upper bound (du) value of 1.7364. Since the Durbin-Watson value of 1.944 is greater than the upper bound (1.7364) and less than 4-1.7364= 2.2636, it can be concluded that there is no autocorrelation in the regression model.

7. Multiple Linear Regression Test

The multiple linear regression test shows that the constant coefficient is 6.128, as presented in the Table 10. The coefficients for X_1, X_2, and X_3 are 0.014, 0.286, and 0.270, respectively. Therefore, the regression equation can be expressed as:

$$Y = 6.128 + 0.014(X_1) + 0.286(X_2) + 0.270(X_3) \tag{2}$$

Where:

Y = Operational Fraud Awareness

X_1 = Employee competence

X_2= *Tri Hita Karana*

X_3 = Compensation

The following is an interpretation of each regression coefficient from the multiple linear regression model:

a. Constant (α = 6.128)
This value represents the expected level of Operational Fraud Awareness when all independent variables (X_1, X_2, X_3) are equal to zero. In this context, if Employee Competence, Tri Hita Karana values, and Compensation are all absent or at baseline (zero), the predicted level of Operational Fraud Awareness would be 6.128 units. It serves as a baseline reference point for the regression model.

b. Employee Competence (X_1 = 0.014)
The regression coefficient for Employee Competence is 0.014, meaning that for every one-unit increase in Employee Competence, the level of Operational Fraud Awareness is expected to increase by 0.014 units, assuming the other variables (Tri Hita Karana and Compensation) remain constant. Though the effect is positive, the magnitude is quite small, suggesting a modest direct influence.

c. Tri Hita Karana (X_2 = 0.286)
The coefficient for Tri Hita Karana is 0.286, indicating that a one-unit increase in the Tri Hita Karana variable would lead to an increase in Operational Fraud Awareness by 0.286 units, holding other factors constant. This suggests that aspects of Tri Hita Karana (such as harmony with God, people, and environment) may have a more substantial positive correlation with Operational Fraud Awareness in the studied context, potentially implying misalignment or misuse of these values.

d. Compensation (X_3 = 0.270)
The coefficient for Compensation is 0.270, meaning that an increase of one unit in Compensation is associated with an increase in Operational Fraud Awareness by 0.270 units, if all other variables are held constant. This could imply that higher compensation, without proper control or accountability, might be associated with greater opportunities or temptations for fraud in this particular context.

All three independent variables, show positive coefficients, indicating that increases in any of them are associated with higher levels of Operational Fraud Awareness. The most influential factor among them, based on the coefficient size, is Tri Hita Karana, followed by Compensation, and then Employee Competence.

8. Testing and Analysis

The T-Test was conducted to examine the research hypotheses regarding the partial influence of each independent variable on the dependent variable. This statistical test facilitates the determination of whether the effect of each independent variable on Operational Fraud Awareness (Y) is statistically significant when considered individually.

The T-Test results provide insights into the individual contribution of each independent variable, to the variation in Operational Fraud Awareness. The following section presents a detailed summary of the T-Test results carried out in this study.

Tabel 10. T-Test Result

Mode		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	6.128	1.734		3.535	0.001
	Employee Competence	0.014	0.097	0.015	0.146	0.884
	Tri Hita Karana	0.286	0.091	0.325	3.142	0.002
	Compensation	0.270	0.082	0.302	3.283	0.001

Based on the results presented in the Table 10, the following interpretations can be made for each independent variable:

a. Employee Competence (X_1)
The regression coefficient (B) for Employee Competence is 0.014, meaning that an increase in employee competence is associated with a very small increase in Operational Fraud Awareness. However, the significance value (Sig.) is 0.884, which is much higher than the standard threshold of 0.05. This indicates that the relationship is not statistically significant. In simple terms, employee competence does not have a meaningful effect on fraud awareness in this study.
Conclusion: Employee Competence (X1) does not significantly influence Operational Fraud Awareness (Y).

b. Tri Hita Karana (X_2)
The regression coefficient (B) for Tri Hita Karana is 0.286, and the significance value is 0.002, which is well below 0.05. This shows a statistically significant and positive relationship, meaning that higher adherence to Tri Hita Karana values is associated with greater fraud awareness. This result supports the idea that cultural values play an important role in encouraging ethical behavior and reducing fraud risk.
Conclusion: Tri Hita Karana (X2) significantly influences Operational Fraud Awareness (Y).

c. Compensation (X_3)
The regression coefficient (B) for Compensation is 0.270, with a significance value of 0.001. This result indicates a strong and statistically significant relationship between compensation and fraud awareness. In other words, when employees perceive compensation as fair and motivating, fraud awareness increases.
Conclusion: Compensation (X3) has a significant and positive effect on Operational Fraud Awareness (Y).

9. Discussion of Research Findings

1. The Impact of Employee Competence on Operational Fraud Awareness

The T-test results show that Employee Competence (X1) does not have a statistically significant effect on Operational Fraud Awareness (Y). The regression coefficient (B) for this variable was 0.014, while the significance value (Sig.) was 0.884, which is far above the threshold of 0.05. This indicates a weak and statistically insignificant relationship between employee competence and fraud awareness, despite the observed positive direction.

This finding suggests that competence alone, as measured in this study, may not be sufficient to enhance fraud awareness among LPD employees. One key explanation may be that competence was measured primarily through technical dimensions, omitting critical behavioral aspects such as ethical sensitivity, fraud recognition, and risk comprehension. Moreover, without structured anti-fraud training, technically capable employees may lack the awareness or procedural confidence to detect and report fraudulent activity.

This finding contradicts several previous studies, which often highlight the role of employee skills and knowledge in preventing or recognizing fraud. In theory, competent employees are better able to follow procedures, understand internal controls, and identify red flags that could indicate fraudulent activity. However, in this study, that assumption does not hold. The discrepancy may arise from how competence was operationalized. If respondents interpreted competence narrowly as a technical skill, the measure may have failed to capture the broader behavioral elements essential for fraud detection. Another factor could be the lack of structured anti-fraud training in the organization. Even skilled employees may not recognize operational fraud if they haven't been specifically trained to do so. Furthermore, employees in the study sample may have limited exposure to actual fraud scenarios or fraud reporting mechanisms, which could lead to low sensitivity despite being otherwise competent.

This interpretation aligns with prior research when contextual differences are considered. For example, Firmansyah found a significant link between competence and fraud detection among public sector auditors, whose job roles are explicitly oriented toward identifying fraud, unlike LPD employees, who may not routinely engage in fraud-related assessments (Firmansyah, Ginoga, & Saleh, 2024). Similarly, Suryani and Putra, found that competent management contributes to fraud prevention in LPDs, but their study emphasized leadership-level roles, which differ from operational staff in terms of authority and responsibility (Suryani & Putra, 2023). Supporting this perspective, Primadona et al., highlighted the importance of accounting competence in mitigating fraud risk, yet this finding was situated in LPDs with structured reporting systems, possibly stronger than those in the present study's sample (Primadona, Rustiarini, Putra, & Yuesti, 2024). These contextual differences indicate that the absence of a significant result may reflect the reality that employee competence unless linked to specific fraud-related training or organizational reinforcement, does not automatically translate into higher fraud awareness. These findings collectively advocate a shift from merely recruiting skilled personnel to actively building targeted fraud awareness through structured training programs such as ethics courses, internal audit workshops, and simulation exercises.

In summary, while the initial study found a weak and statistically insignificant relationship between employee competence and fraud awareness, the broader body of research indicates that competence is indeed a vital factor in fraud detection and prevention. The inconsistency may stem from differences in occupational roles, organizational support systems, and the nature of competence being measured. Thus, enhancing employee competence through targeted development is essential to translating skills into actionable fraud awareness.

2. The Impact of Tri Hita Karana on Operational Fraud Awareness

The *Tri Hita Karana* (X2) variable demonstrated a positive and statistically significant influence on Operational Fraud Awareness, with a regression coefficient of 0.286 and a significance level of 0.002, well below the 0.05 threshold. This suggests that local cultural values embedded in THK can meaningfully contribute to shaping ethical awareness and organizational vigilance against fraud. THK is a Balinese philosophical framework emphasizing harmony with God (*Parahyangan*), fellow humans (*Pawongan*), and the environment (*Palemahan*). In a professional context, this philosophy promotes ethical decision-making, accountability, and social harmony, all of which are crucial in preventing and detecting fraud. While the result might initially appear counterintuitive, it is important to interpret this as increased ethical sensitivity rather than increased fraud incidence. Environments rooted in strong moral frameworks do not necessarily experience less fraud, but they often foster greater transparency, leading individuals to be more attuned to unethical behavior and more likely to report or resist it.

Nevertheless, this result must also be viewed in light of the limitations surrounding the implementation of THK values within organizations. Despite formal adherence to THK principles, many LPDs may lack consistent, substantive integration of these values into day-to-day operations, governance practices, and ethical decision-making frameworks. The internalization of these cultural values may not be consistently supported by training, leadership reinforcement, or codified institutional practices. As such, the impact of THK may vary depending on how deeply it is embedded into the ethical climate of each LPD. In some institutions, THK values may serve more as rhetorical symbols than functional guides, particularly if they are not reflected in organizational controls, conflict resolution mechanisms, or ethical leadership practices.

This finding is in line with previous research emphasizing the pivotal role of Tri Hita Karana (THK) cultural values in fraud prevention within Village Credit Institutions (LPDs). Dewi and Rahajeng found that the internalization of THK principles significantly contributes to ethical behavior and reduces instances of fraud, particularly in LPDs that successfully embed these values into their organizational culture (Dewi & Rahajeng, 2021). Similarly, Indrawati highlighted that the application of THK culture fosters organizational discipline and compliance, thereby strengthening operational fraud awareness and serving as an effective strategy for preventing accounting fraud (Indrawati, Kusumawati, & Wati, 2023). Although Astana reported that THK culture did not have a statistically significant impact on fraud tendencies, their study nonetheless underscored the importance of properly implementing cultural values to promote a positive ethical climate that can discourage fraudulent conduct (Astana, Sumadi, & Putra, 2023).

Collectively, these studies suggest that fraud prevention should not rely solely on structural or procedural controls but must also integrate culturally grounded ethical education that aligns with employees' moral and social contexts. However, for such integration to be effective, organizations must ensure that THK values are not merely ceremonial but are actively operationalized through policy, leadership behavior, and daily work culture. Future research would benefit from examining the role of THK as a potential moderating factor that enhances the effectiveness of ethical leadership, or as a mediating variable linking employee attitudes to fraud-reporting behavior, thus offering a more holistic approach to institutional fraud mitigation.

3. The Impact of Compensation on Operational Fraud Awareness

The third independent variable, Compensation (X3), exhibited a positive and statistically significant effect on Operational Fraud Awareness, with a regression coefficient of 0.270 and a p-value of 0.001. This suggests that higher levels of compensation are associated with greater employee sensitivity to fraudulent practices within the organization. At first glance, this finding may appear counterintuitive, as traditional assumptions typically associate low compensation with increased motivation to engage in fraud. However, equitable compensation can foster stronger employee accountability, organizational loyalty, and a heightened sense of psychological ownership. These outcomes may encourage employees to be more vigilant toward unethical behavior and more inclined to report irregularities, thereby enhancing operational fraud awareness. Additionally, employees who receive competitive compensation often develop stronger expectations for procedural fairness and transparency. When these expectations are unmet, it may trigger increased scrutiny of organizational practices, thus reinforcing awareness of potential fraud. Furthermore, employees with higher compensation packages are typically more engaged in strategic roles, which grants them access to sensitive information and enables a deeper understanding of how fraud could impact both organizational outcomes and their responsibilities.

This finding is consistent with prior studies examining the relationship between compensation and fraud awareness. Jayanti et al. examined this relationship and found that while internal control mechanisms significantly reduced fraud in LPDs, the suitability of compensation did not show a statistically significant influence (Jayanti, Manuaba, & Sanjaya, 2024). In contrast, Ariati and Dharmayasa reported that appropriate compensation had a significant positive effect on reducing accounting fraud, emphasizing the influence of well-designed compensation systems on shaping employees' ethical awareness and conduct (Ariati & Dharmayasa, 2023). Supporting this perspective, Trirahayu and Wirawati demonstrated that fair and structured compensation hurt the tendency to commit fraud, suggesting that such systems can reduce both the opportunity and motivation for unethical conduct while simultaneously enhancing employees' awareness of operational fraud risks (Trirahayu & Wirawati, 2023). Collectively, these findings suggest that a well-structured compensation system not only serves as a deterrent to fraud but also promotes proactive employee involvement in fraud prevention by fostering ethical vigilance and a sense of responsibility. However, the effectiveness of compensation in fostering fraud awareness is contingent on its integration with robust internal controls and a well-established ethical culture. Without such alignment, generous compensation could inadvertently lead to complacency or entitlement, thereby weakening its preventive effect and potentially increasing fraud vulnerability.

In summary, this study found that among the three independent variables examined, only Tri Hita Karana (X_2) and Compensation (X_3) had a statistically significant influence on Operational Fraud Awareness (Y), while Employee Competence (X_1) did not show a significant effect. These results suggest that organizational culture and structural incentives may be more effective in shaping employees' awareness of fraud than individual technical competence alone. As such, organizations aiming to prevent operational fraud should focus on strengthening cultural values, such as those embodied in Tri Hita Karana, through consistent training, communication, and ethical leadership. Moreover, designing compensation systems that promote fairness, accountability, and transparency can enhance employee vigilance against fraud. While competence remains important, it should be supported by targeted ethics and anti-fraud education to ensure that employees are not only capable but also conscientious. Ultimately, this research reinforces the importance of a holistic, integrated approach to fraud prevention, combining ethical culture, structural support, and personal awareness to cultivate a responsible and fraud-resilient organizational environment.

4. CONCLUSION

The conclusion of this study is to examine the influence of employee competence, *Tri Hita Karana*, and compensation on Operational Fraud Awareness in Village Credit Institutions (LPD) in Sukawati District. The findings indicate that THK and compensation have a positive and significant effect on operational fraud awareness, while employee competence does not show a statistically significant influence. This result underscores that local cultural values and organizational incentive systems play a more dominant role than individual technical abilities in shaping awareness of potential fraud in the workplace. The Adjusted R^2 value of 0.234 indicates that the three variables collectively explain 23.4% of the variation in operational fraud awareness, which is considered a meaningful contribution in the context of social research, given the multifaceted nature of fraud-related behavior.

The insignificant influence of employee competence may be attributed to the possible lack of structured anti-fraud training, limited understanding of standard operating procedures (SOPs), or minimal exposure to actual fraud cases, which may result in competence not being effectively directed toward fraud prevention. On the other hand, fair and transparent compensation and the internalization of Tri Hita Karana values have been shown to encourage ethical work behavior and enhance sensitivity to deviant practices. The Tri Hita Karana philosophy, also reinforces value-based governance in traditional financial institutions like LPDs.

This study has several limitations, including its geographical focus on a single district and a relatively small number of respondents, which limits the generalizability of the findings to other LPDs across Bali. Moreover, the use of a purely quantitative approach does not fully capture how cultural values and compensation perceptions are internalized by individuals.

Practically, the findings provide important implications for LPD managers and traditional village stakeholders to strengthen value-based training programs, enhance human resource capacity in terms of accountability, and establish fair and consistent compensation systems as part of fraud control strategies. Academically, this study contributes to the expansion of the literature on fraud prevention through a holistic approach that integrates organizational, structural, and local cultural dimensions.

For future research, it is recommended to incorporate moderating variables such as internal supervision, perceptions of organizational justice, or individual integrity, and to adopt a mixed-methods approach to more comprehensively explore the dynamics occurring within culturally-based LPDs in Bali.

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