

Analysis of Factors Affecting the Tendency of Employees' Act of Committing Fraud in Companies (Case Study at the W-Four Unipessoal Supermarket, Lda)

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ABSTRACT

This study aims to analyze the influence of the effectiveness of internal control, the effect of suitability of compensation and the effect of enforcement of regulations and analyze the influence of organizational culture on the tendency of committing fraud. The population of this study were all staff and employees of W – Four Supermarket, Lda, with the total of 180 people and a sample which compose of 65 people. The data collection method used was a questionnaire. Data analysis techniques using SPSS. The results showed that internal control had a positive and significant effect on the tendency of committing fraud, the appropriateness of compensation had a positive and significant effect on the tendency of committing fraud, enforcement of regulations had no effect on the tendency of committing fraud, and organizational culture had no effect on the tendency of committing fraud.

KEYWORDS: Internal Control, Appropriateness of Compensation, Enforcement of Regulations, Organizational Culture, Tendency Committing Fraud.

I. INTRODUCTION

Today the development of science in the field of accounting is gradually developing. The development of accounting today, in addition to bringing benefits to society, can also be a source of fraud very complex. Fraud can be said as a form of corruption, extortion or embezzlement. The Association of Certified Fraud Examiners (ACFE) or the Association of Certified Fraud Examiners reveals that fraud is acts that are against the law that are carried out intentionally for a specific purpose (manipulation or giving false reports to other parties) committed by people from within or outside the organization to gain personal or group benefits directly or indirectly harming other parties, Kurrohman & Widyayanti, (2018). In committing fraud, every person or actor has various motivations. A theory that explains a person's motivation for committing fraud is the Fraud Triangle developed by Cressey in Tuanakotta, (2010), saying that fraud is caused by three factors, namely pressure, opportunity, and rationalization.

Pressure is a financial impetus that causes individuals to commit fraud. For employees who work in an organization, financial pressure is related to compensation which is influenced by distributive justice which is related to how rewards/compensation is distributed within the organization and procedural justice which is related to the method or method used to determine rewards/compensation (Didi & Kusuma, 2018). Meanwhile, the opportunity is someone's encouragement to commit fraud after seeing the capabilities possessed and the existing situation. According to Wilopo in Didi & Kusuma, (2018) the creation of opportunities is caused by the weakness of the organization's internal control system. In addition, opportunity is also created from weak enforcement of regulations carried out by agencies so that it does not create a deterrent effect. Internal control is one of the most powerful ways to suppress fraud. The effectiveness of internal control within an agency can minimize the occurrence of fraud as mentioned, in Tarigan et.all, (2018). This is evidenced by the results of research from Didi & Kusuma, (2018) that internal control has an effect on fraud tendencies.

Apart from the two factors above, Rationalization or justification is the most difficult factor triggering fraud to understand because it is related to a person's subjective reasoning which is influenced by internal and external factors. According to Najahningrum, (2013) organizational culture and organizational commitment are factors that are suspected by being used as reasons for justifying employees committing fraud.

W Four Unipesoal, Lda is a retail company with a supermarket concept in Audian Santa Cruz Nain Feto, Dili Timor Leste. The journey of W Four Unipesoal Lda pioneered its steps by starting operations in 2001. By providing various kinds of basic needs and daily needs based on the motto "Satisfied Shopping, Low Prices". As a supermarket that has been established for a long time in the capital city of Dili, of course W-Four Supermarket has also experienced fraud committed by employees and staff. The fraud committed by employees can be seen in the table below:

Table 1. Deposits Cashier Audian 2020

Cashier	Money that is deposited from the computer	Physical Cashier Money	Difference
January			
Cashier 1	\$ 125.981.11	\$ 125.943.19	\$ 37.92
Cashier 2	\$ 131.901.08	\$ 131.986.68	\$ 85.60
Cashier 2	\$ 129.088.27	\$ 129.103.12	\$ 14.85
Cashier 3	\$ 113.210.51	\$ 113.236.66	\$ 26.15
Cashier 4	\$ 2. 373.40	\$ 2.377. 35	\$ 3.96
Cashier 5	\$ 93.030.98	\$ 92.884.73	\$ 146.25
February			

Cashier 1	\$ 154,309.74	\$ 154,249.55	\$ (60.19)
Cashier 2	\$ 119,113.35	\$ 119,093.03	\$ (20.32)
Cashier 3	\$ 77,270.74	\$ 77,134.15	\$ (136.59)
Cashier 4	\$ 60,995.29	\$ 60,979.69	\$ (15.60)
Cashier 5	\$ 87,245.00	\$ 87,217.98	\$ (27.02)
Cashier 6	\$ 82,655.97	\$ 82,699.84	\$ 43.87
July			
Cashier 1	\$ 131,993.70	\$ 132,042.34	\$ 48.64
Cashier 2	\$ 78,426.77	\$ 78,432.82	\$ 6.05
Cashier 3	\$ 83,098.93	\$ 83,131.51	\$ 32.58
Cashier 4	\$ 85,717.72	\$ 85,731.22	\$ 13.50
Cashier 5	\$ 122,645.20	\$ 122,612.88	\$ (32.32)
Cashier 6	\$ 121,152.59	\$ 121,149.70	\$ (2.89)
August			
Cashier 1	\$ 131,042.52	\$ 130,944.57	\$ (97.95)
Cashier 2	\$ 107,056.81	\$ 107,065.93	\$ 9.12
Cashier 3	\$ 55,295.78	\$ 55,297.34	\$ 1.56
Cashier 4	\$ 117,252.02	\$ 116,988.54	\$ (263.48)
Cashier 5	\$ 66,473.24	\$ 66,487.01	\$ 13.77
Cashier 6	\$ 133,630.44	\$ 133,559.91	\$ (70.53)
September			
Cashier 1	\$ 132,063.11	\$ 132,051.18	\$ (11.93)
Cashier 2	\$ 60,981.78	\$ 61,002.32	\$ 20.54
Cashier 3	\$ 85,961.21	\$ 85,977.72	\$ 16.51
Cashier 4	\$ 103,903.07	\$ 103,907.41	\$ 4.34
Cashier 5	\$ 92,670.67	\$ 92,668.43	\$ (2.24)

Cashier 6	\$ 118,223.23	\$ 118,214.11	\$ (9.12)
October			
Cashier 1	\$ 124,685.20	\$ 124,662.17	\$ (23.03)
Cashier 2	\$ 59,349.90	\$ 59,328.32	\$ (21.58)
Cashier 3	\$ 85,223.15	\$ 88,477.04	\$ (9.76)
Cashier 4	\$ 90,695.78	\$ 90,678.45	\$ (17.33)
Cashier 5	\$ 102,939.45	\$ 102,933.95	\$ (5.50)
Cashier 6	\$ 4,897.31	\$ 4,876.15	\$ (21.16)
November			
Cashier 1	\$ 129,403.43	\$ 131,509.80	\$ 2,106.37
Cashier 2	\$ 96,011.03	\$ 96,017.29	\$ 6.26
Cashier 3	\$ 103,936.82	\$ 103,946.52	\$ 9.70
Cashier 4	\$ 88,311.34	\$ 88,329.31	\$ 17.97
Cashier 5	\$ 84,204.36	\$ 84,202.78	\$ (1.58)
Cashier 6	\$ 56,290.28	\$ 56,306.36	\$ 16.08
December			
Cashier 1	\$ 159,838.53	\$ 159,816.49	\$ (22.04)
Cashier 2	\$ 129,612.83	\$ 129,584.04	\$ (28.79)
Cashier 3	\$ 110,068.10	\$ 110,077.34	\$ 9.24
Cashier 4	\$ 139,066.95	\$ 139,005.04	\$ (61.91)
Cashier 5	\$ 35,138.91	\$ 35,174.93	\$ 36.02
Cashier 6	\$ 145,576.34	\$ 145,534.94	\$ (41.40)

In Table 1 above, it can be seen that there was fraud committed by the cashiers who worked at the W-Four Supermarket where there was a difference between the money that had to be deposited from the computer for the purchase of groceries or other necessities and the cashier's physical money. This was due to the lack of accuracy from the cashiers on duty at that time and also the lack of control from the management. The fraud that occurred above is in line with the results of observations from the authors at the W-Four Supermarket that there are still some

employees and staff who commit fraud against the company by manipulating data or sales receipts of goods, lack of internal control from the company, methods or ways of giving unclear compensation, and weak enforcement of regulations carried out by agencies so as not to create a deterrent effect on employees.

Based on the background and problems above, the research objectives to be achieved in this study are:

1. To find out and analyze the effect of the effectiveness of internal control on the tendency of employees to commit fraud at the W Four Supermarket company.
2. To find out and analyze the influence of the suitability of internal compensation on the tendency of employees to commit fraud at the W Four Supermarket company.
3. To find out and analyze the effect of enforcing regulations on the tendency of employees to commit fraud at the W Four Supermarket company.
4. To find out and analyze the influence of organizational culture on the tendency of employees to commit fraud at the W Four Supermarket company.

II. LITERATURE REVIEW

A. Definition of Fraud

According to Hall (2007) *fraud* is a deliberate lie, untruthfulness in reporting company assets or manipulation of financial data for the benefit of those who carry out the manipulation. Fraud according to Romney & Steinbart, (2015) is an illegal act that is detrimental to other parties, carried out to take advantage of oneself; include: 1) False statements, representations, and disclosure of data, 2) Material facts that encourage someone to take action, 3) Motivation to deceive, 4) Reliance on wrong things and 5) Victims. According to Karyono (2013), namely: "Fraud can be termed as fraud which implies a deviation and illegal act (illegal act), which is carried out intentionally for a specific purpose, for example deceiving or giving a wrong image (*mislead*) to other parties who are committed by people both inside and outside the organization. Fraud is designed to dishonestly take advantage of opportunities, which directly or indirectly harm other parties.

B. Internal Control

According to Mulyadi (2008) in Novikasari (2017), the internal control system includes an organizational structure, methods and measures that are coordinated to maintain organizational wealth, check the accuracy and reliability of accounting data, encourage efficiency and encourage compliance with management policies. The internal control system for an organization is very important, namely to provide protection for entities against human weaknesses and to reduce the possibility of errors and actions that are not in accordance with regulations, (Calsia, 2019).

Internal control can be used to: 1) Maintain the security of company property; 2) Providing confidence that the reports submitted to the leadership are true; 3) Increasing business efficiency; and 4) Ensuring that the policies set

by the leadership have been implemented properly. With good internal control, the occurrence of *fraud* and waste can be detected and handled early so that corporate losses can be avoided.

C. Compliance Compensation

Compensation is one of the important things for every employee who works in a company. For an employee, compensation is an important *outcome* or *reward* because with the compensation obtained a person can fulfill his/her life needs (Arsad, *et.all*, 2018). In addition, Adi, *et.all*, (2016) said that compensation is remuneration in the form of money or goods given to employees for services provided to the company. According to Hasibuan (2011), Compensation suitability is all income in the form of money, direct or indirect goods received by employees in return for services provided to the company.

D. Regulatory Enforcement

Enforcement of regulations is the activity of harmonizing the relationship of values that are described in solid principles and the embodiment of attitudes or actions as the elaboration of the final stage of values, to maintain and maintain social life Soekanto in (Didi & Kusuma, 2018). Enforcement of regulations is the process of implementing various efforts to implement norms or rules as behavior controls in social life. Fraud as an act that violates the rules needs to be consistently and continuously enforced as well as giving strict sanctions to violators so that fraudulent behavior can be reduced and not repeated (Cahyadi & Sujana, 2020).

E. Organizational culture

Organizational culture is a norm and values formed and implemented by a company to influence the characteristics or behavior in leading its employees to be able to do their tasks in a timely manner and guide employees in achieving organizational goals (Zahriyah, *et.all*, 2015). culture (*government organizational culture*) is a shared value system that embodies internal integration and external adaptation in encouraging the realization of motivation and behavior and performance of government organizations, especially in the fields of service, regulation, and community empowerment (Didi & Kusuma, 2018).

III. CONCEPTUAL FRAMEWORK AND HYPOTHESES

Conceptual framework is the relationship between one or several concepts to other concepts of the problem to be studied. Based on various theoretical studies and various previous research results that have been described, the authors describe the conceptual framework related to the variables of internal control (X1), Compensation (X2), Enforcement of Regulations (X3), Organizational Culture (X4) and Tendency to Fraud (Y). Thus, the conceptual framework in this study is shown as follows:

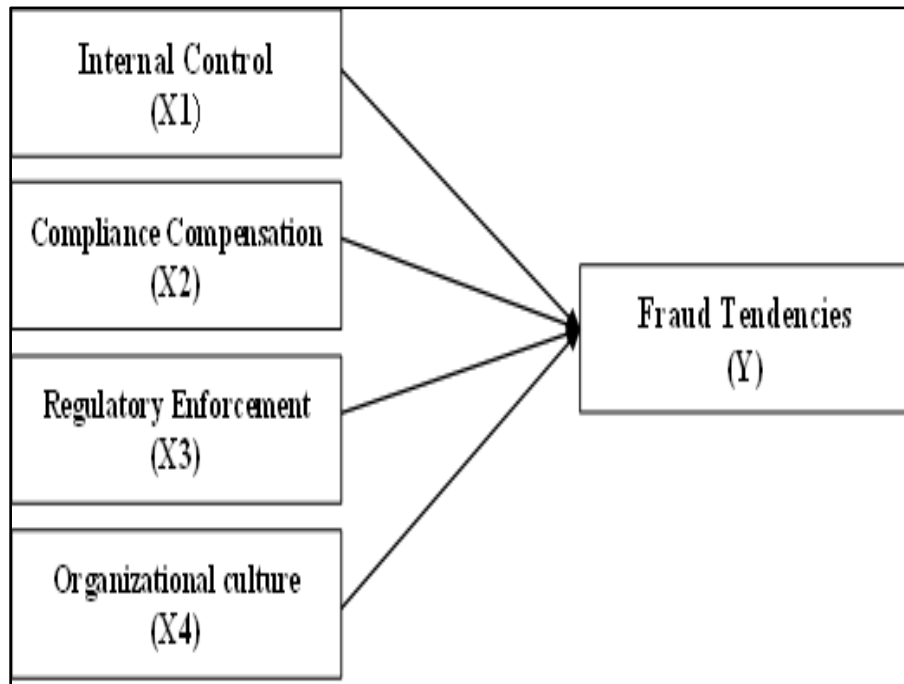


Figure 1. Conceptual Framework

Based on the conceptual framework above, the hypotheses in this study are as follows:

- H1:** Internal Control has a positive effect on Employee Fraud Tendencies.
- H2:** Compensation has a positive effect on Employee Fraud Tendencies
- H3:** Enforcement of Regulations positively influences Employee Tendency to Fraud
- H4:** Organizational culture has a positive effect on Employees' Fraud Tendencies

IV. RESEARCH METHODOLOGY

This type of research is quantitative research with causal associative research methods. This research was conducted at W-Four Supermarket, Lda, Audian, Timor Leste. The population in this study amounted to 180 employees and staff. The sample in this study was 65 people using simple random sampling method. The data collection method in this study used a questionnaire with a *Likert* scales. This study tested the validity and reliability instruments and used multiple linear regression analysis techniques with the SPSS software.

V. RESULTS

A. Validity Test

The results of the indicators' validity test can be seen in the table below:

Table 2. Indicators' Validity

No.	Variabel	Indicator	R _{hitung}	R _{tabel}	Keterangan
1.	Internal Control (X1)	Control enviroment	0,451	0,244	Valid
		Risk Assesment	0,830	0,244	Valid
		Control activities	0,791	0,244	Valid
		Information and communication	0,844	0,244	Valid
		Internal monitorin	0,787	0,244	Valid
2.	Appropriate Compensation (X2)	Wages	0,767	0,244	Valid
		wages	0,809	0,244	Valid
		Incentives	0,827	0,244	Valid
		Incentives	0,858	0,244	Valid
		Allowances	0,865	0,244	Valid
3.	Regulatory Enforcement (X3)	Comply with the law	0,396	0,244	Valid
		Law enforcement process	0,694	0,244	Valid
		Organizational Regulations	0,667	0,244	Valid
		Work discipline	0,687	0,244	Valid
		Responsibility	0,640	0,244	Valid
4.	Organizational Culture (X4)	Norms	0,644	0,244	Valid
		Norms	0,803	0,244	Valid
		Dominant Value	0,819	0,244	Valid
		Rules	0,766	0,244	Valid
		Organizational climate	0,827	0,244	Valid
5.	Fraud Tendency (Y)	Counterfeting	0,723	0,244	Valid
		Manipulations	0,756	0,244	Valid
		Eliminating transaction	0,839	0,244	Valid
		Asset theft	0,782	0,244	Valid

		Emblezement of asset	0,818	0,244	Valid
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Based on Table 2 above, it shows that the calculated of all indicators for each variable is greater than r-table (0.244) so that all indicators can be declared to have fulfilled the requirements of a valid research instrument.

B. Construct Reliability Test

Table 3. Construct Reliability

No	Variable	<i>Cronbach's alpha</i>	Critical Value	Conclusion
1.	Internal control (X1)	0.787	0.60	Reliable
2.	Appropriate Compensation (X2)	0.882	0.60	Reliable
3.	Regulatory Enforcement (X3)	0.600	0.60	Reliable
4.	Organizational Culture (X4)	0.841	0.60	Reliable
5.	Fraud Tendency (Y)	0.843	0.60	Reliable

Based on the Table 3 above it can be explained that from the results of the five variables indicate that the Cronbach Alpha is greater than 0.60 so that it can concluded that all instruments in this study is reliable or trustworthy.

C. Regression Linear Analysis

Table 4. Coefficient

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14,476	4,948		2,926	,005
	Internal Control	-,600	,237	-,453	-2,530	,014
	Appropriate Compensation	,668	,279	,589	2,398	,020

	Regulatory Enforcement	,391	,267	,229	1,464	,148
	Organizational Culture	-,503	,354	-,279	-1,421	,161
a. Dependent Variable: Fraud Tendency						

VI. DISCUSSION

A. Internal Control of Fraudulent Tendencies

Based on the results of the tests that have been carried out, it shows that the variable of internal control has a t_{count} of $-2.530 > t_{\text{table}}$ of -1.99 and a probability value of $0.014 < 0.05$. This shows that the effectiveness of internal control affects the tendency to cheat (fraud). In other words, the higher the internal control system implemented by W – Four Supermarket, the lower the level of fraud in the company. So that the first hypothesis which states that the effectiveness of internal control against fraud tendencies is accepted. The results of this study indicate that if the effectiveness of the internal control system at the company W – Four Supermarket, Lda is at its level of effectiveness, then the tendency to cheat (fraud) will decrease.

The results of this study support research conducted by Shintadevi, (2015) in her research that there is a negative and significant influence between the Effectiveness of Internal Control and the Tendency of Accounting Fraud. Febriani & Suryandari, (2019) show that the effectiveness of internal controls has a negative effect on *fraud* in the government sector. Nashruah & Wijayanti, (2019) found that the effectiveness of internal control had a negative and significant effect on the tendency of accounting fraud in the Sayung Village/District Government.

B. Appropriateness of Compensation for Fraudulent Tendencies

Based on the results of the tests that have been carried out, it shows that the appropriateness variable of compensation has a t_{count} of $2.398 > t_{\text{table}}$ of 1.99 and a probability value of $0.020 < 0.05$. This shows that the suitability of compensation affects the tendency of fraud (fraud). So, the second hypothesis which states that the suitability of compensation for fraud tendencies is accepted. The results of this study indicate that high compensation suitability will reduce the level of fraud tendencies (fraud) at W – Four Supermarket Company, Lda. Compensation at W – Four Supermarket Company, Lda is very good, where compensation is given according to the employee's position in the company.

The results of this study support research conducted by Calsia, (2019) showing that the compensation satisfaction variable significantly influences the tendency to cheat at the Pontianak City Health Office. The same thing was conveyed by Akhsani, (2018) that Compensation Appropriateness has a significant effect on the Tendency of Fraudulent Practices.

C. Enforcement of Regulations on the Fraudulent Tendencies

The results of the t-test in this study state that partially the variable of enforcement of regulations has no significant effect on the tendency of fraud. These results can be seen based on the regression analysis performed, the t-count value is $1.464 < \text{the t-table value is } 1.99$ and the significant value of enforcement is $0.148 > 0.05$. The results of this regression clearly show that enforcement of regulations has no significant effect on the tendency of fraud, which means that the enforcement of regulations implemented at Company W – Four Supermarket, Lda has not been maximized so that it can provide opportunities for fraud to occur.

The results of this study support research conducted by Febriani & Suryandari, (2019) showing that enforcement of regulations has a negative effect on *fraud* in the government sector. Cahyadi & Sujana, (2020) found that fraud in village financial management is negatively and significantly affected by the variable of enforcement of regulations. Adinda (2015) there is no effect of enforcement of regulations on fraud tendencies.

D. Organizational Culture on Fraud Tendencies

Based on the results of the tests that have been carried out, it shows that the organizational culture variable has a t-count of $-1.421 < \text{t-table of } 1.99$ and a probability value of $0.161 > 0.05$. This shows that organizational culture has no effect on fraud tendencies. So, the fourth hypothesis which states that organizational culture has a tendency to cheat (fraud) is rejected. The results of this study indicate that if the organizational culture at W – Four Supermarket, Lda is good and strong then the tendency for fraud can be reduced and vice versa.

The results of this study support research conducted by Zulkarnain, (2013) that there is no influence between organizational culture and fraud in the government sector. The same thing was conveyed by Natalia & Coryanata, (2018) in her research found that organizational culture has a negative effect on fraud tendencies.

VII. CONCLUSIONS AND RECOMMENDATIONS

A. Conclusion

Based on the results of the analysis and discussion of the research conducted at the W – Four Supermarket Company, Lda, Dili Timor-Leste, the following conclusions can be drawn:

Internal control has proven to have a significant effect on fraud tendencies at W – Four Supermarket, Lda, Dili Timor Leste. This means that if the effectiveness of the internal control system at the company W – Four Supermarket, Lda is at its level of effectiveness, then the tendency to cheat (fraud) will decrease. In addition, Compensation Appropriateness is proven to have a positive and significant effect on Fraud Tendencies at W – Four Supermarket Company, Lda, Dili Timor Leste. This means that the suitability of high compensation will reduce the level of fraud tendencies (fraud) at Company W – Four *Supermarket, Lda*.

Enforcement of regulations has proven to have no effect on the tendency of fraud at the W – Four Supermarket Company, Lda, Dili Timor Leste. This means that in an institution, if enforcement of regulations is less effective it

will open opportunities for staff and employees to violate regulations which may lead to deviant behavior, one of which is by committing fraud. Organizational Culture is proven to have no effect on the Tendency of Fraud at the W – Four Supermarket Company, Lda, Dili Timor Leste. This means that if the organizational culture that exists at W – Four Supermarket, Lda is good and strong then the tendency to fraud can be reduced and vice versa.

B. Suggestions

Based on the results of this study, several suggestions can be put forward to the management of Company W – Four Supermarket, Lda Dili Timor Leste as follows:

1. To the Management of W – Four Supermarket, Lda it is expected that company leaders will be able to provide rewards based on self-development and work performance so that a conducive situation will be created within the company.
2. The company to reduce the level of fraud tendencies, it is necessary to improve the effectiveness of the internal control system, suitability of compensation for employees, and strengthen organizational culture.
3. The company is also expected to continue to maintain and further enhance the enforcement of existing regulations in each agency as well as the responsibilities of employees need to be increased by giving punishments and gifts to employees.
4. The Company continues to provide direction to employees to realize that they must perform a task well and accept the responsibilities and authority that is given to be used efficiently, so that they do not use authority towards negative results. Each section head must also pay attention to freedom in decision making because employees can make decisions for personal gain. In this case, the section head must further emphasize the duties of each position, so that employees do not use their authority beyond the tasks assigned.
5. It is expected that future researchers will further develop the variables they wish to study and also add indicators or a list of questions to be used, for example the number of samples, the variables used so that the results obtained can be better than the results of this study.

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