



DETERMINANTS OF ACCOUNTING FRAUD ON THE STATE CIVIL APPARATUS MINISTRY OF RELIGION IN PADANGSIDIMPUAN CITY

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Abstract

This study was conducted to determine whether the effectiveness of internal control has a significant adverse effect on the tendency of accounting fraud; whether Organizational Culture has a significant negative impact on the Trend of Accounting Fraud, and whether Compliance with Accounting Rules has a significant negative effect on the Trend of Accounting Fraud. This study uses an associative quantitative approach. The population of this research is the entire work unit of the Ministry of Religion throughout the city of Padangsidimpuan. Sampling using the saturated sample technique. Respondents used as samples were the Expenditure Treasurer, Commitment Making Officer, and Budget User Authority, as many as 42 samples. Questionnaires were distributed directly to the State Civil Apparatus who worked in the Satker of the Ministry of Religion in Padangsidimpuan City to obtain the required data. This research uses the Smart PLS application to use the Structural Equation Modeling (SEM) data analysis with Partial Least Square (PLS) model. The evaluation test of the model using the Outer Model Test consists of a discriminant and convergent validity test as a prerequisite test and an Inner Model test as a hypothesis test. The results of this study indicate that the effectiveness of internal control has a significant adverse effect on the tendency of accounting fraud; Organizational Culture has a significant negative impact on the Trend of Accounting Fraud, and Compliance with Accounting Rules has a significant adverse effect on the Trend of Accounting Fraud.

Keywords : *Fraud, effectiveness of internal control, organizational culture, and accounting compliance rules*

Paper type: *Research paper*

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1. Introduction

Acts of Accounting Fraud are prevalent in central and regional governments. Acts of accounting fraud are closely related to acts of corruption. Manipulation of financial statements, *Window Dressing* (beautifying financial statements), income smoothing, intentional material misstatements, and acts of fraud are accounting *fraud* that individuals and groups commonly carry out. The rise of fraudulent practices in the government shows the awful reality of *Internal Control*. *On the other hand, the audit conducted by the auditor is considered less effective in controlling these fraudulent practices*; this is evidenced by the many cases of cooperation between the auditor and the auditee, as well as the number of audit findings that result in the provision of a Fair With Exception audit opinion and refunds to the auditee.

Acts of *fraud* in government agencies can be carried out by someone who is in the position structure, which is also known as the "White Ape Crime," or if it is in the lower form, it is referred to as a 'blue-collar crime' (Rahmanda & Yunaiti, 2019). The Indonesian government has made various efforts to eradicate fraud. During the last decade, *fraudulent actions* have cost the state as much as Rp. 68.03 Trillion with a total of more than 4800 cases. Most *fraud* acts occur in the village budget sector, and the government sector occupies the second position. The Ministry of Religion of the Republic of Indonesia is the ministry in charge of religious affairs, currently one of the ministries that have minimally received the Integrity Zone predicate, which means that many agencies under the Ministry of Religion have not been able to go and get the Corruption Free Area (WBK) predicate through bureaucratic reform. The Ministry of Religion is also currently inseparable from the findings of the BPK RI. In 2020, BPK findings indicated individual accounts' involvement in managing the State Revenue and Expenditure Budget (APBN). This finding was obtained from an examination of the 2019 financial statements at the central Echelon 1 Work Unit, State Islamic Higher Education, regional offices, and the Technical Implementation Unit (Rastika, 2020). The total findings of using personal accounts in the management of the APBN reached Rp. 71.78 billion. In the same year, the former Chancellor of the State Islamic University of North Sumatra (UINSU) stumbled upon a money *fraud* case for the integrated building of Campus II UINSU for the 2018 Fiscal Year, which cost the state Rp. 10 Billion. In 2017 there was a fraud case at IAIN Imam Bonjol. BPKP conducted an audit of the land acquisition for campus III IAIN Imam Bonjol and found indications of a total state loss of almost Rp. 2 billion (Abdi, 2017). Some of these cases indicate that the *internal control* carried out by the Central Ministry of Religion has not been effective, efficient, and integrated.

Several factors influence accounting fraud, including the Effectiveness of Internal Controls, Organizational Culture, and compliance with accounting rules. Effectiveness of internal control that is carried out in providing adequate guarantees so that an organization's goals, vision, and mission can be achieved. The effectiveness of internal control affects accounting fraud because the more influential the internal control, there should be no fraud. Research conducted (Ramadhany, 2017) says that internal control positively affects accounting fraud, while Sari & Saputri (2019) conducted a study on the government of Bandar Lampung City, and the results showed that the effectiveness of internal control harmed *fraud*.

Organizational culture is the most crucial factor in an organization. Organizational efficiency can be increased by creating a strong culture that can be used to achieve organizational goals. Organizations with deep cultural heritage will have specific characteristics that can provide strength (Didi & Kusuma, 2018). Adinda (2015) Organizational culture hurts *fraud* in the Klaten district government. In contrast, Sari & Saputri (2019) conducted a study on the government of Bandar Lampung City. Organizational culture has a positive effect on *fraud*.

Compliance with accounting rules is actions or actions that must be carried out according to the rules. In this case is the accounting rule (Adelin & Fauzih Cardani, 2013, p. 263). Accounting rules are made in such a way as the basis for the preparation of financial statements. In accounting standards, some rules must be adhered to in accounting measurement and presentation of financial statements that the rules issued by Bond guides. Indonesian Accounting (IAI). Darmawan's research (2019) states that obedience to accounting rules tends to reduce accounting fraud, while the research of Puspasari & Putra (2022) states that obedience to accounting rules. However, increasing or decreasing will not affect the tendency of accounting fraud.

This research aims to determine the effectiveness of Internal Control, Organizational Culture, and compliance with accounting rules have a significant adverse effect on accounting fraud at the Satker of the Ministry of Religion in Padangsidempuan City. This study provides benefits for improving the internal control system and early detection of accounting fraud.

2. Literature Review

2.1 The *Fraud Triangle Theory*

The Fraud Triangle is a theory developed by Cressey in 1953 (Pesireron, 2016) and introduced in a professional paper on SAS No. 99. This theory explains that the tendency to commit fraud is usually based on three factors, namely:

1. Pressure is an action taken because of something urgent, such as the need to pay due debts. Pressure or pressure indicates a person or group to commit fraud.
2. Opportunity is an act of fraud committed because of the opportunity to commit a crime without being known to others. This tendency to opportunity is usually carried out by someone in a high position who can save an offense without consequence or because of the expertise needed where others do not have that expertise.
3. Rationalization is seeking justification before making the fraudulent treatment, which is usually part of the perpetrator's motivation.

2.2 *Agency Theory*

Misuse of the budget will result in inaccurate financial statements as a form of accountability. Agency theory was developed by Jensen & Meckling in 1976, stating that good financial reports are expected to minimize problems or conflicts between principals and agents. In the government sector, the giver of authority is the people or the principal, and the government is the agent who carries out its mandate.

Jensen & Meckling, (1976) defines a conflict between the agent and the principal due to a different goal. As the budget manager, the government must carry out management transparency and the people, as the principal, demand that the management is not misused. Agency theory also explains that there are three individual characteristics in Principal VS Agent, namely: Individuals who have self-interest or personal interests, individuals who tend to be averse to risk, and individuals who think short for future needs (Eisenhardt, 1989)

2.3 Fraud Tree

In 2008 the Association of Certified Fraud Examiners (ACFE), which is a professional association of fraud examination, classified fraud into three primary forms, namely:

1. Asset misappropriation, also known as asset misappropriation, is the most observable type of fraud, so it is most easily recognized. These deviations are usually in the form of cash and non-cash. The most frequent action of this type of fraud is the theft of money and tangible assets belonging to the state
2. Financial Statement Fraud or fraud in the preparation of financial statements. This type of fraud is usually carried out by doing window dressing or income smoothing so that tax payments are reduced. This type of fraud is more difficult to identify because it requires special accounting skills.
3. Corruption or Corruption. This type of fraud is the most common in the public sector. Some examples of corruption are bribery, gratification, and extortion (Association of Certified Fraud Examiners, 2016)

2.4 Accounting Fraud

Fraud is an illegal act committed by someone who is selfish and harms other people or entities. In his book " Fraud Examination, " Albrecht argues that Fraud is a general term and includes all how one individual imposes human intelligence to create a way to benefit from another person from a misrepresentation. (Kshetri, 2020) . There is no certainty that the rule invariable can be set as a general proportion in defining Fraud because it includes surprise, deceit, cunning, and unfair means by which others are fraudulent. The only boundaries that define it are the ones that limit human honesty. ACFE (Association of Certified Fraud Examiners) defines Fraud as an act of Fraud or error made by a person or entity who knows that the error may result in some unfavorable benefit to the individual or entity or other parties. ACFE is a professional organization engaged in the examination of Fraud based in the United States and aims to eradicate Fraud, classify Fraud into several classifications, and is known as the " Fraud Tree," which is a classification system regarding matters caused by Fraud. , which is divided into 3, namely:

1. Asset Misappropriation

Asset Misappropriation includes misuse/theft of company assets or other parties. This is the most straightforward form of Fraud to detect due to its tangible or measurable/calculated value (defined value).

2. Fraudulent Statement

Fraudulent statements include actions taken by officials or executives of a company or government agency to cover up the actual financial condition by carrying out financial engineering in the presentation of financial statements to gain profits or may be analogous to the term window dressing.

3. Corruption

This type of Fraud is the most difficult to detect because it involves cooperation with other parties, such as bribery and corruption; this is the most common type in developing countries where law enforcement is weak and lacks awareness of good governance, so the integrity factor is still lacking. Questionable. This type of Fraud often goes undetected because the cooperating parties enjoy the benefits. This includes abuse of authority/conflict of interest, bribery, illegal receipts, and economic extortion (Albrech, 2009). Several studies that use Fraud as a variable are Lal Bhasin (2013), Cooper, Dacin, & Palmer (2013), Ehioghiren & Atu (2016), Anindya & Adhariani (2019) and Hartmann, Marton, & Söderström (2018). The researcher found that Fraud was influenced by crucial factors, including enforcement of regulations, internal control, and compliance with accounting rules. A study by Dibyopranoto & Nuryanto (2018) found that Fraud tends to be influenced by employee compensation and job satisfaction.

2.5 Internal Control

Internal control is a process carried out to provide adequate guarantees to achieve an organization's goals, vision, and mission. Internal control is also a policy or procedure carried out to provide assurance that the company's goals can be achieved and to reduce losses from possible threats to information security. Elder, Beasley & Arens (2011) define Internal Control as a process designed to provide reasonable assurance regarding achieving management objectives. Internal control factors include integrity, ethical values, and management's philosophy and operating style. The dimensions used in the effectiveness of internal control are control environment, risk management, control activities, information and communication, and monitoring. This dimension was adapted from the research of Supriyo (2015) and Adinda (2015). Researchers that use the effectiveness of internal control include Anindya & Adhariani (2019), Arifah (2017), Arista (2015), Azmi (2017), and Cooper, Dacin, & Palmer (2013). These studies reveal that internal control is crucial to suppress fraud committed by management parties. These studies also indicate that internal control is closely related to Good Corporate Governance (GCG). If the GCG is implemented, the fraud will be minimized and even eliminated.

2.6 Organizational Culture

Organizational culture is the most critical factor in an organization. Organizational culture is a system of values that all members believe in, which can be studied, implemented, and developed continuously, which serves as a glue and can be used as a reference for behavior in the organization to achieve the organizational goals set. Organizational efficiency can be increased by creating a strong culture that can be used to achieve organizational goals. Organizations with deep cultural heritage will have specific characteristics that can provide strength (Didi & Kusuma, 2018). Dimensions of organizational culture can be seen in the company's ethical protection mechanism and punishment for unethical actions. Ethical protection plays a vital role in communication between employees—the better the communication, the better the organizational culture. Several studies reveal that organizational culture is something that companies need, including Lal Bhasin (2013), Najahningrum (2013), Nashruah & Wijayanti (2019), Pamungkas, Ghozali, Achmad, Khaddafi, & Hidayah (2018), Pesireron (2016), Rizky & Fitri (2017), and Supriyo (2015).

2.7 Compliance with Accounting Rules

Based on PP RI Number 71 of 2010 concerning Government Accounting Standards (SAP), it is explained that every government agency must present basic financial reports consisting of Budget Realization Reports, Reports on Changes in Budget Balance, Balance Sheets, Operational Reports, Cash Flow Reports, Reports on Changes in Equity and Notes to Financial Statements. In addition to basic financial reports, government agencies must also present other reports or elements of accounting information required by the provisions of laws and regulations (statutory reports). These reports must be under the applicable SAP in preparation and disclosure. If the preparation and disclosure of these reports are per SAP, the financial statements of the previous period or the financial statements of other reporting entities can generally be compared.

3. Research Methodology

Sampling using the saturated sample technique. This study uses an associative quantitative approach. The population of this research is the entire work unit (Satker) of the Ministry of Religion throughout the city of Padangsidempuan, totaling 14 Satker. Respondents used as samples were the Expenditure Treasurer, Commitment Making Officer (PPK), and Budget User Authority (KPA), as many as 42 samples. Questionnaires were distributed directly to the State Civil Apparatus (ASN) who worked in the Satker of the Ministry of Religion in Padangsidempuan City to obtain the required data. This research uses the Smart PLS application to use the Structural Equation Modeling (SEM) data analysis with Partial Least Square (PLS) model. Test The evaluation of the model uses the Outer Model Test as a prerequisite test and the Inner Model test as a hypothesis test.

4. Results and Discussion

4.1 PLS Measurement Model

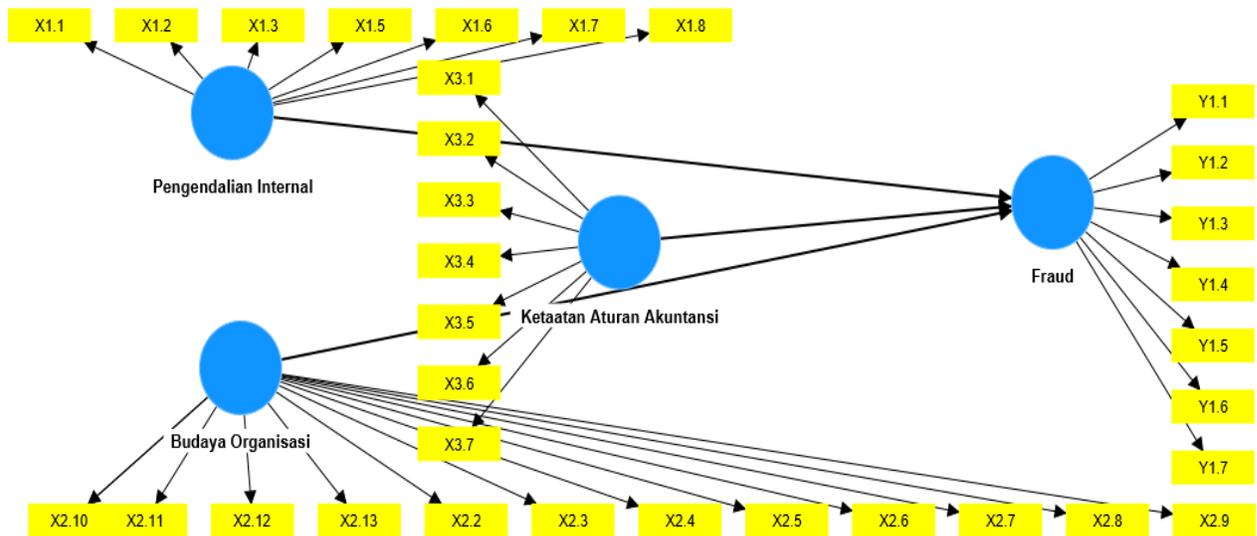


Figure 1 Measurement Model

The picture above shows the direction of the relationship between the latent variables used in this study, where Internal Control (X1), Organizational Culture (X2), Accounting Fraud (X3) have a significant negative effect on Fraud (Y).

4.2 Discriminant Validity Test

A convergent validity test is done by looking at the value of the loading factor on each construct. A loading factor value above 0.7 is stated as an ideal or valid measure indicator in measuring the construct; a value of 0.5 to 0.6 is still acceptable, while values below 0.5 must be excluded from the model (Ghazali, 2008).

From table 1, it can be seen that all *Loading factor values* in the variables have been greater than 0.5, which means the indicator is declared valid so that it is feasible to use in this study. The meaning of the *Loading factor value*, for example the X1.1 indicator of 0.842, is that the indicator can explain the variable accounting fraud (Fraud) of 84,2 %.

Table 1. Convergent Validity Test R

	Internal control (X1)	Organizational culture (X2)	Accounting fraud (X3)	Fraud (Y)
X1.1	0.842			
X1.2	0.785			
X1.3	0.866			
X1.5	0.880			
X1.6	0.809			
X1.7	0.779			
X1.8	0.795			
X2.1		0.776		
X2.10		0.876		
X2.11		0.839		
X2.12		0.754		
X2.13		0.904		
X2.2		0.751		
X2.3		0.941		
X2.4		0.938		
X2.5		0.933		
X2.6		0.914		
X2.7		0.911		
X2.8		0.938		
X2.9		0.809		
X3.1			0.905	
X3.2			0.722	
X3.3			0.758	
X3.4			0.729	
X3.5			0.876	
X3.6			0.871	
X3.7			0.877	
Y1.1				0.926
Y1.2				0.842
Y1.3				0.886
Y1.4				0.917
Y1.5				0.892
Y1.6				0.908
Y1.7				0.718

Source: Data processed with Smart PLS 4.0

4.3 Hasil Uji Realibilitas

To measure the reliability of a construct with reflective indicators in this study, composite reliability, Average Variance Extracted (AVE), and Cronbach's Alpha was used. Composite reliability measures the absolute value of the reliability of a construct. The rule of thumb used to assess construct reliability is the composite reliability value, and Cronbach's Alpha must be greater than 0.7 for confirmatory research (Ghazali & Latan, 2015). The AVE value has provisions regarding the measurement parameters (rule of thumb) of the measurement model (outer model) that the AVE is considered to have met convergent validity if the AVE value is more significant than 0.50 (Ghozali & Latan, 2015). The results of the reliability test on each variable can be seen in the following table:

Table 2 Reliability Test Results

	Cronbach's alpha	Composite reliability (rho_a)	Average variance extracted (AVE)	Keterangan
Internal Control (X1)	0.874	0.885	0.556	<i>Reliable</i>
Organizational culture (X2)	0.969	0.915	0.693	<i>Reliable</i>
Accounting fraud (X3)	0.879	0.890	0.534	<i>Reliable</i>
Fraud (Y)	0.948	0.979	0.761	<i>Reliable</i>

Source: Data processed with Smart PLS 4.0

Based on the table above, it can be seen that the composite reliability value and Cronbach's Alpha for each construct are above 0.70, so it can be stated that the indicators used in this study have met good reliability (reliable). For the AVE value, it can be seen that the AVE value of each variable is valid because it is more significant than 0.5, so the variable has met convergent validity.

4.4 Path Coefficients Analysis Results

The structural model in PLS is evaluated using R-square for the dependent variable and the path. The coefficient value for the independent variable is then assessed for significance based on the t-statistic value of each path. PLS Algorithm Results Smart PLS program in assessing the path coefficient and R-square values can be seen in the table below :

Tabel 3 Path Coefficient

	Fraud (Y)
Organizational Culture (X2)	-0.389
Compliance with Accounting Rules (X3)	-0.265
Internal Control (X1)	-0.180

Source: Data processed with Smart PLS 4.0

Based on the table above, it can be seen that the most dominant factor in influencing Accounting Fraud (Y) is Organizational Culture (X2), with the highest path coefficient of 0.389. Based on the table, the following structural equation can be formed:

$$Y = -0,180X1 - 0,389X2 - 0,265X3 + \zeta$$

From the structural equation above, it can be explained that:

1. Value of Internal Control (X1) on Accounting Fraud (Y) is negative 0.180, which means that for every increase in Internal Control by one unit, the value of the Accounting Fraud variable (Fraud) will decrease by 0.180, assuming the other variables in the model are fixed.
2. Score Organizational Culture (X 2) towards Accounting Fraud (Y) is negative 0.389, which means that if any increase in Internal Organizational Culture is one unit, then the value of the variable Accounting Fraud (Fraud) will decrease by 0.389, assuming the other variables in the model are constant.
3. Score Compliance with Accounting Rules (X3) to Accounting Fraud (Fraud) (Y) is negative 0.265, which means that with any increase in Compliance with Accounting Rules by one unit, the value of the Accounting Fraud variable (Y) will decrease by 0.265 assuming the other variables in the model are fixed.

4.5 Coeficient Determination (R²)

The following table presents the Coefficient of Determination in this study:

	R-square	R-square adjusted
Fraud (Y)	0.452	0.440

Source: Data processed with Smart PLS 4.0

Based on the output results of the PLS Algorithm in the table above, it can be seen that the value of R-square of 0.452 or 45.2 %. This shows that the Accounting fraud variable (Y) can be explained by the constructed variable (Effective Internal Control, Organizational Culture, Compliance with Accounting Rules) of 45.2 %. The remaining 54.8 % is influenced by other variables not included in the research model. R² values of 0.67, 0.33, and 0.19 indicate that the model is “good,” “moderate,” and “weak” (Chin 1998 in Ghozali and Latan, 20 15) because the R-square value of 54.8%, it can be concluded that the model used in this study is moderate.

4.6 Hypotesis Testing

Hypothesis testing is done by looking at the t - statistics value generated from the bootstrapping process on Smart PLS 4.0. In this study, the hypothesis is accepted (supported) if the significance value is less than the 5% significance level (two-tailed) and has a negative effect. The results of the Smart PLS program bootstrapping process can be seen in the following table:

Tabel 5 Hypotesis Testing

	Original sample (O)	Sample mean (M)	P values
Internal Control (X1) -> Fraud (Y1)	-0.180	-0.198	0.025
Organizational Culture (X2) -> Fraud (Y1)	-0.398	-0.232	0.012
Compliance with Accounting Rules (X3) -> Fraud (Y1)	-0.265	-0.189	0.032

Source: Data processed with Smart PLS 4.0

1. Internal Control Variables (X1) has a path analysis value of negative 0.180 and a P value of 0.025 <0.05, it is concluded that the Internal Control variable (X1) has a significant negative effect on fraud (Y).
2. Variable Organizational culture (X 2) has a path analysis value of negative 0.398 and a P-Value of 0.012 <0.05, which means that the organizational culture variable (X2) has a significant adverse effect on the Fraud variable (Y).
3. Variable compliance with accounting rules (X3) Has a path analysis value of negative 0.265 and a P value of 0.032 <0.05, so it can be concluded that the variable compliance with accounting rules (X3) has a significant adverse effect on the variable Accounting Fraud (Y)

4.7 Discussion

1. Effectiveness of Internal Control Has a Significant Negative Effect on Accounting Fraud

The test results indicate that the Internal Control Effectiveness variable (X1) significantly affects the Accounting Fraud variable (Y). Internal control is carried out by entity specialists, management, and other personnel. It aims to provide adequate assurance for the realization of the following three objectives: reliability of financial statements, effectiveness, and efficiency of operations, and compliance with applicable laws and regulations. In fraud, there is an opportunity component that states that the opportunity for fraud can be minimized by strengthening internal controls.

Najahningrum's research (2013) shows that the existence of an internal control system by the agency will reduce the level of fraud that will be carried out; on the contrary, if the quality of the internal control system is poor, then it will be an opportunity for employees to commit fraud at the agency. So the better the internal control within an agency, the lower the level of fraud in the government. The results of this study are also

in line with Mustikasari, 2014 which states that the internal control system also has a significant negative effect on fraud.

2. Organizational Culture Has a Significant Negative Effect on Accounting Fraud

The results of hypothesis testing show that the Organizational Culture Variable has a significant adverse effect on the Accounting Fraud variable. Organizational culture is the fundamental values, norms, and concepts held by organizational members that influence the behavior and operations of organizational members. Unethical behavior is challenging to understand. The answer depends on the complex interaction between the situation and the personal characteristics of the perpetrator. Although it is difficult in an accounting environment and its relationship to the market is usually unclear, behavioral modeling needs to be considered to improve the quality of decision-making, reduce information-related costs, and increase the availability of the information available in the market.

A good organizational culture will not open up the slightest opportunity for individuals to commit corruption because an excellent organizational culture will form organizational actors to have a sense of belonging (a sense of belonging) and a sense of identity (a sense of pride as part of an organization). This study's results align with agency theory, where the relationship between agent and principal is influenced by organizational culture.

3. Compliance with Accounting Rules has a Significant Negative Effect on Accounting Fraud

Accounting fraud will occur if there are no clear rules. In this case, agencies not complying with accounting rules will lead to higher accounting fraud. This study proves that the better the individual's obedience to an agency, the more acts of accounting fraud can be muted. Obedience to accounting rules is an obligation within the organization to comply with all provisions or accounting rules in carrying out financial management and financial reporting in order to create transparency and accountability in financial management, and the resulting financial reports are effective, reliable, and accurate information (Shintadevi, 2016). The existence of these accounting rules avoids deviant actions that can harm the organization. Management's adherence to the applicable accounting rules in accounting activities is expected to reduce unethical behavior. Accounting standards are prepared to serve as the basis for preparing financial statements. These accounting standards consist of guidelines used to measure and present financial statements. Accounting standards used in government are called Government Accounting Standards (SAP). Agencies that comply with all guidelines in measuring and presenting financial statements following applicable accounting standards will minimize employee gaps in committing accounting fraud. On the other hand, agencies that do not comply with accounting standards in measuring and presenting financial statements have a higher chance of committing accounting fraud (Rahmawati in

Shintadevi, 2015). This study's results align with research by Rodiah et al. (2019), which states that compliance with accounting rules harms accounting fraud.

5. Conclusions and Suggestions

5.1 Conclusion

This study concludes that the Effectiveness of Internal Control Organizational Culture and Compliance with Accounting Rules has a Significant Negative Effect on Accounting Fraud. This indicates that better internal control, organizational culture, and compliance with accounting rules will minimize accounting fraud behavior.

5.2 Suggestions

Further research is expected to add other variables that have not been included in this research model because the R-Square of this study is still relatively moderate, namely 45.2%

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