

Do Ethics and Controls Prevent Fraud? Investigating Accounting Malpractice Drivers in Yogyakarta's Government Agencies

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ABSTRACT

This study explores the impact of religiosity, internal control, and compensation appropriateness on accounting fraud within government institutions in the Special Region of Yogyakarta (DIY), focusing on the Regional Financial and Asset Management Agency (BPKAD) and related offices. Using a quantitative approach, data were collected from 90 finance personnel through structured questionnaires and analyzed via multiple linear regression. The results indicate that both religiosity and internal control have a significant negative effect on accounting fraud, suggesting that individuals with strong religious values and organizations with robust internal control systems are less likely to engage in fraudulent behavior. In contrast, compensation appropriateness showed no significant impact on accounting fraud, indicating that fair compensation alone does not deter unethical actions. These findings align with the fraud triangle theory, where religiosity and internal controls function as moral and procedural deterrents to fraud, while compensation alone does not effectively address the broader systemic and ethical issues. The study highlights the importance of integrating ethical and religious values into organizational culture, along with strengthening internal controls, to combat fraud in the public sector. This research contributes valuable insights for policy and practice in public financial management and offers a foundation for further investigation into fraud prevention strategies in government institutions.

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1. Introduction

Fraud is generally understood as a deliberate act of deception, manipulation, or omission intended to benefit the perpetrator while causing harm to others. In the accounting context, it often involves misrepresentation in financial reporting or the unauthorized use of assets (IAI, 2001). Rather than relying on hard work and integrity, individuals engaging in fraud tend to seek shortcuts to achieve personal or organizational gains (Bartenputra, 2016). Fraudulent behavior within government institutions is particularly concerning, as it undermines public trust and compromises the integrity of financial stewardship in the public sector.

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According to the Association of Certified Fraud Examiners (ACFE) Indonesia Report (2019), the most prevalent types of fraud in Indonesia are corruption (64.4%), asset misuse (28.9%), and financial statement fraud (6.7%). While these national figures illustrate the widespread nature of corruption across the country, specific data from Yogyakarta remain limited. Nevertheless, available evidence indicates that corruption—particularly in the procurement of goods and services, licensing, and public works projects—remains a major concern in the region. For instance, in 2019, the Corruption Eradication Commission (KPK) sealed the Yogyakarta Public Works Office and arrested four individuals related to a graft case involving infrastructure procurement. Similarly, KPK has identified potential corruption vulnerabilities in the licensing sector within Yogyakarta Province, including the cities and regencies of Yogyakarta and Bantul.

These findings suggest that, while national trends emphasize corruption as the most dominant form of fraud, Yogyakarta's government also faces persistent challenges in transparency and accountability at the local level. Empirical studies further indicate that governance quality—particularly voice and accountability and regulatory effectiveness—significantly influences corruption control within Yogyakarta's local administration. However, there is still a lack of systematic and disaggregated data that classify fraud cases in the region according to categories such as asset misuse or financial statement fraud. Therefore, more comprehensive local monitoring and reporting mechanisms are essential to better understand and prevent fraud within the Yogyakarta government.

Accounting fraud, which includes asset misappropriation and financial misstatement, is a critical issue that must be addressed to safeguard public funds (Madani et al., 2022; Mardiyanto, 2022). Such fraud is often committed by employees with low to medium influence within an organization, although high-ranking officials may also be involved, particularly in financial statement fraud (ACFE, 2024). These actions not only violate ethical and legal standards but also compromise the reliability of financial reports used for economic decision-making by stakeholders.

Recent incidents underscore the persistent challenges of accounting fraud within Indonesia's public sector. In 2023, the Regent of Kepulauan Meranti was apprehended by the Corruption Eradication Commission (KPK) for alleged corruption involving the misuse of operational funds and government procurement processes. Similarly, in 2023–2024, KPK investigated 170 corruption cases in North Sumatra, with approximately 44% linked to budget mismanagement, highlighting systemic issues in regional financial oversight.

These cases reflect broader concerns of weak internal controls and ethical lapses among public sector financial professionals, emphasizing the need for robust governance frameworks to mitigate fraud risks. Several scholars, such as Kuntadi et al. (2022) and Said et al. (2018), have examined the determinants of accounting fraud, emphasizing both systemic factors—such as weaknesses in internal control systems—and individual factors, including employee religiosity and perceptions of compensation fairness. While their studies have primarily explored these relationships in general corporate or public sector settings, the present research contributes a novel perspective by focusing on the Yogyakarta local government

context, where the dynamics of bureaucratic culture and governance structure may influence fraud behavior differently.

This study investigates the influence of religiosity, internal control, and compensation alignment on accounting fraud within government institutions in the Special Region of Yogyakarta, specifically at the Regional Financial and Asset Management Agency (BPKAD) and related offices. Previous studies have produced mixed findings regarding these variables: some research found that higher religiosity, stronger internal controls, and well-aligned compensation reduce the likelihood of accounting fraud, while other studies reported no significant effects. These inconsistent results highlight the need to examine these factors in the specific context of government institutions in Yogyakarta, where organizational practices and cultural factors may differ, making it crucial to clarify their actual impact on accounting fraud in this setting.

2. Literature Review

2.1 Religiosity

Religious values play an important role in shaping individual behavior, especially in ethical and professional contexts such as accounting. Religiosity refers to the extent to which a person embraces and practices the values of their religion in daily life. Religions generally teach honesty, responsibility, and integrity, which are essential characteristics for preventing unethical practices, including fraudulent financial reporting. Individuals with strong religious beliefs are expected to internalize these values and avoid actions that contradict their moral and spiritual commitments. Consequently, religiosity may serve as an internal control mechanism that guides individuals to remain ethical and accountable in their professional duties.

Several empirical studies have explored the relationship between religiosity and fraudulent behavior in the workplace. Said et al. (2018) found that religiosity has a significant negative influence on accounting fraud, indicating that the higher the religiosity of an individual, the lower the tendency to commit fraud. Similar findings were reported by Nazariah & Ismayli (2021), who concluded that religiosity acts as a deterrent to fraudulent acts because it fosters moral awareness and self-discipline. These studies support the argument that religiosity can be a strong predictor of ethical conduct in accounting practices, reducing the likelihood of manipulating financial information.

Despite the generally accepted view that religiosity has a protective effect against unethical behavior, it is important to recognize that the effectiveness of religious values depends on how deeply they are internalized by individuals. Merely identifying with a religion may not guarantee ethical behavior unless the individual genuinely lives according to its teachings. In environments with weak enforcement or poor ethical culture, even religious individuals may face pressures that challenge their moral compass. Nevertheless, the body of research strongly suggests that religiosity is an important factor in minimizing fraudulent behavior in accounting. Based on this theoretical and empirical foundation, the following hypothesis is proposed.

H1: Religiosity has a negative effect on accounting fraud

2.2 Internal Control

One of the main factors that contribute to accounting fraud within government institutions is the presence of opportunities arising from weak or ineffective internal control systems. In some cases, there may be no internal control mechanisms in place at all, allowing both internal and external parties to exploit these gaps for personal gain. A strong internal control system is crucial in limiting such opportunities by ensuring that operations are carried out in accordance with regulations and that any attempt at fraudulent behavior is quickly detected or prevented. When internal controls function effectively, individuals are likely to think twice before engaging in fraudulent acts due to the increased risk of detection and consequences.

Internal control refers to the processes and procedures implemented by an organization to ensure the integrity of financial reporting, compliance with laws and regulations, and the efficiency of operations. Numerous studies have found a negative relationship between internal control effectiveness and the likelihood of accounting fraud. Research by Rantung et al. (2023), Samanto. H & Setyaningsih (2020), Suh et al. (2019), Wilopo (2006) consistently demonstrate that strong internal controls significantly reduce the incidence of fraud. These findings suggest that a well-designed internal control system serves not only as a preventive mechanism but also as a deterrent against unethical behavior in financial practices.

Furthermore, effective internal controls create a structured and accountable environment, minimizing the risk of manipulation and fostering a culture of transparency. This is particularly important in the public sector, where trust and accountability are essential to maintaining public confidence. Without a proper system of checks and balances, fraud can thrive undetected, causing financial loss and damaging institutional credibility. Based on the empirical evidence and theoretical reasoning above, the following hypothesis can be formulated:

H2: Internal control has a negative effect on accounting fraud.

2.3 Compensation Fit

Compensation is a right that employees receive in return for the work they perform. According to Alamsyah et al. (2022), compensation includes elements such as salary, bonuses, incentives, insurance, and other benefits, all of which contribute to job satisfaction. In the context of government institutions, fair and appropriate compensation is seen as a form of recognition for employees' hard work and dedication. Ideally, the more suitable the compensation, the more motivated the employees will be to work ethically and productively. On the contrary, when employees feel that their compensation does not align with their workload, they may seek alternative, unethical means — such as manipulating financial reports or misusing assets to supplement their income.

Agency theory, as proposed by Jensen & Meckling (1976), emphasizes the importance of aligning the interests of management with those of the organization through appropriate incentives. Adequate compensation can reduce agency conflicts and minimize the risk of accounting fraud. When employees feel fairly rewarded, they are less likely to engage in fraudulent behaviors that may harm the organization.

Several studies support this theoretical framework. For instance, research by Azmi et al. (2021), Thoyibatun (2012), Wijaya (2021) Zainal et al. (2013) has shown a significant negative relationship between compensation fairness and the tendency to commit accounting fraud. These studies indicate that well-compensated employees are more likely to act with integrity.

Furthermore, when compensation is perceived as equitable, it reinforces a positive organizational culture and reduces financial pressure that may tempt employees into fraud. In contrast, unfair compensation can lead to dissatisfaction, resentment, and rationalizations for dishonest behavior. Thus, ensuring fair compensation is not only a matter of employee welfare but also a strategic approach to reducing fraud risk. Based on the theoretical foundation and prior empirical evidence, the following hypothesis can be proposed:

H3: Compensation appropriateness has a negative effect on accounting fraud.

2.4 Research Framework

This study aims to examine the influence of religiosity, internal control, and compensation appropriateness on accounting fraud. Based on a review of previous studies and existing theories, the following hypothesis is formulated: religiosity (X1), internal control (X2), and compensation appropriateness (X3) have an effect on accounting fraud (Y). Based on this theoretical framework, the research model is designed as follows:

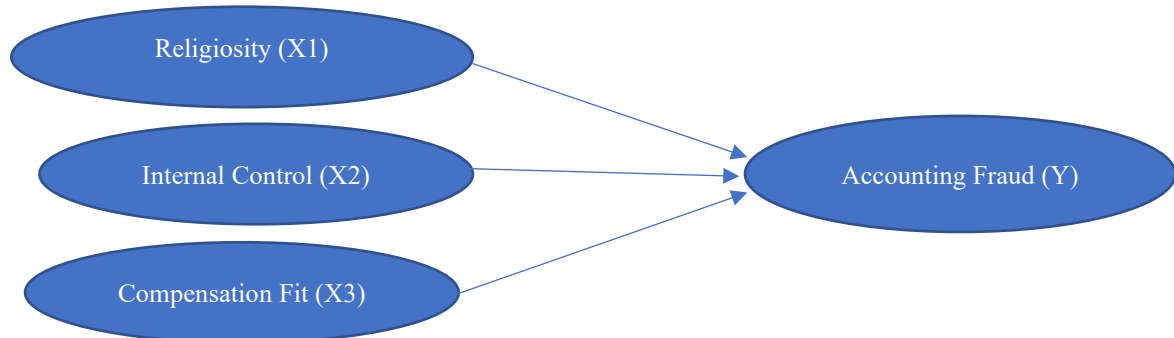


Figure 1. Research Framework

3. Research Method

This study uses a quantitative approach to examine the effects of religiosity, internal control, and compensation appropriateness on accounting fraud in government institutions in the Special Region of Yogyakarta (DIY), focusing on BPKAD and related departments. The population consists of employees involved in financial reporting and control, with 90 respondents selected through purposive sampling. Data were collected via structured questionnaires on a five-point Likert scale. Religiosity serves as a proxy for ethics, as it shapes moral reasoning and accountability, reducing the likelihood of unethical behavior (Ali et al., 2004; Ghozali & Chariri, 2007).

Internal control reflects formal mechanisms to ensure accuracy and compliance, grounded in agency theory and the COSO framework, while compensation

appropriateness represents alignment between performance and rewards, based on incentive theory (Jensen & Murphy, 1990; Utami & Priyanto, 2020). Data were analyzed using multiple linear regression, with classical assumption tests to ensure model validity, and all variables adapted from prior validated research to maintain reliability.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Information:

Y : Accounting Fraud
 α : konstanta
 $\beta_1 \beta_2 \beta_3$: Regression Coefficient
 X_1 : Religiosity
 X_2 : Internal Control
 X_3 : Compensation Fit
 e : residual error

This quantitative approach is ideal for this study as it allows for precise measurement of the relationships between the variables, providing statistically valid and generalizable results. The use of regression analysis ensures that the influence of each factor can be individually assessed, making it particularly suitable for identifying and quantifying the drivers of accounting fraud in government institutions. Prior to regression analysis, classical assumption tests will be performed to ensure the data meets the necessary conditions for normality, multicollinearity, heteroscedasticity, and autocorrelation.

4. Result

4.1 Normality Test

Table 1. One Sample Kolmogorov-Smirnov Normality Test

		<i>Unstandardized Residual</i>
N		90
Normal Parameters	Mean	0.0000000
	Std. Deviation	2.81562136
Most Extreme Differences	Absolute	0.085
	Positive	0.085
	Negative	-0.052
Test Statistic		0.085
Asymp. Sig. (2-tailed)		0.125

Source: Data Processed by Authors

Based on the table, the Asymp. Sig. (2-tailed) value is 1.25, which is greater than or equal to 0.05. This indicates that the data is normally distributed, allowing the analysis to proceed to the next stage of testing.

4.2 Multicollinearity Test

Table 2. Multicollinearity Test Result

Variabel	Tolerance	VIF	Information
Religiosity	0,858	1,166	There is no muticollinearity
Internal Control	0,653	1,531	There is no muticollinearity
Compensation Fit	0,714	1,400	There is no muticollinearity

Source: Data Processed by Authors

From the muticollinearity test result, it is evident that the religiosity variable has a tolerance value of 0.858 (greater than 0.10) and a VIF of 1.166 (less than 10), indicating no multicollinearity. Similarly, the internal control variable shows a tolerance of 0.653 and a VIF of 1.531, both within acceptable limits, suggesting the absence of multicollinearity. The compensation suitability variable also meets the criteria, with a tolerance of 0.714 and a VIF of 1.400. Therefore, it can be concluded that multicollinearity is not present in the model, and further testing can be conducted.

4.3 Heteroscedasticity Test

Table 3. Heteroscedasticity Test Result

Variable	Sig. 2-tailed	Information
Religiosity	0,609	There is no heteroscedasticity
Internal Control	0,631	There is no heteroscedasticity
Compensation Fit	0,496	There is no heteroscedasticity

Source: Data Processed by Authors

The result shows that the significance value for religiosity is 0.609, for internal control is 0.631, and for compensation suitability is 0.496. Since all these values are greater than 0.05, it indicates that none of the three variables experience heteroscedasticity.

4.4 F-Test

Table 4. F-Test Result

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	366,255	3	122,085	14,881	0,000
Residual	705,567	86	8,204		
Total	1071,822	89			

Source: Data Processed by Authors

F-test result shows the significance value is 0.000, which is less than 0.05. Additionally, the calculated F value is 14.881. To compare this with the F table value, it is necessary to determine the degrees of freedom: df1 (k-1) and df2 (n-k), where k represents the total number of independent and dependent variables, and n is the sample size. Using df1 = 3 (4-1) and df2 = 86 (90-4), the F table value is 2.71. Since the

calculated F value is greater than the F table value, it can be concluded that the independent variables (religiosity, internal control, and compensation suitability) jointly have a significant effect on the dependent variable (accounting fraud).

4.5 T-Test

Table 5. T-test Result

Model	Unstandardized Coefficients		Unstandardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	11,047	3,944		2,801	0,006
Religiosity	0,303	0,075	0,382	4,047	0,000
Internal Control	0,314	0,096	0,356	3,287	0,001
Compensation Fit	-0,081	0,129	-0,066	-0,633	0,529

Source: Data Processed by Authors

The hypothesis test result, T-test, shows that the religiosity variable has a t-value of 4.047, which is greater than the t-table value of 1.988, indicating that H0 is rejected and H1 is accepted. The significance value of 0.000, which is less than 0.05, confirms a significant relationship between religiosity and accounting fraud. This analysis concludes that religiosity negatively affects accounting fraud.

For the internal control variable, the t-value is 3.287, also greater than the t-table value of 1.988, leading to the rejection of H0 and acceptance of H1. With a significance value of 0.001, which is below 0.05, it shows a significant influence of internal control on accounting fraud. Thus, internal control has a negative impact on accounting fraud.

Meanwhile, the compensation fit variable has a t-value of -0.633, which is less than the t-table value of 1.988. This results in H1 being rejected and H0 accepted. The significance value of 0.529, being greater than 0.05, indicates that compensation suitability has no significant effect on accounting fraud.

5. Discussion

5.1 The Influence of Religiosity on Accounting Fraud

The results indicate that religiosity has a significant negative effect on accounting fraud, supporting Hypothesis 1 (H1). This suggests that individuals with a higher degree of religiosity are less likely to engage in fraudulent financial practices. These findings are consistent with prior studies by Nazariah & Ismayli (2021) and Said et al. (2018), which highlight the important role of religiosity in shaping ethical behavior. Religious individuals are more likely to uphold moral standards derived from their beliefs, which act as an internal barrier against dishonest conduct.

From a theoretical perspective, the fraud triangle theory identifies rationalization as one of the key components leading to fraud. Rationalization occurs when individuals justify unethical actions as acceptable, often due to flawed moral reasoning. Religiosity can counteract this by reinforcing values that prohibit such justifications. A deeper understanding of religious teachings discourages individuals from manipulating ethical boundaries, as they are more likely to recognize fraudulent behavior as morally and spiritually unacceptable. In this context, religion not only

shapes individual character but also acts as a deterrent to fraudulent intent by providing a moral compass.

At its core, religiosity promotes the principles of honesty, accountability, and integrity values that are fundamentally incompatible with fraud. A person with strong religious convictions is expected to distinguish clearly between right and wrong, regardless of external pressures or perceived justifications. Therefore, cultivating a workplace culture that supports religious values or ethical reflection may help reduce the risk of accounting fraud. This finding highlights the potential of integrating ethical and spiritual development into organizational ethics training to foster integrity and moral awareness among employees.

5.2 The Influence of Internal Control on Accounting Fraud

The statistical analysis shows that internal control has a significant negative effect on accounting fraud, as evidenced by a t-value of 3.287, which is greater than the critical value of 1.988, and a significance level of 0.001. These results support Hypothesis 2 (H2), indicating that stronger internal control systems are effective in reducing the likelihood of fraudulent behavior within government institutions. This finding is consistent with prior studies by Rantung et al. (2023; Samanto. H & Setyaningsih, 2020; Suh et al., 2019; Wilopo, 2006), all of which emphasize the crucial role of internal controls in preventing unethical financial practices.

According to the fraud triangle theory, opportunity is a key factor that enables fraud to occur, often arising from weak or absent control systems. In this context, internal control acts as a barrier that minimizes opportunities for fraud by establishing clear procedures, separation of duties, and systematic oversight. In public sector organizations, such as government agencies, robust internal controls ensure compliance with financial regulations, protect public resources, and uphold transparency. When effectively implemented, these systems significantly reduce both intentional fraud and unintentional errors, reinforcing accountability throughout the organization.

In the case of the Regional Financial and Asset Management Agency (BPKAD) of Yogyakarta, internal control mechanisms appear to be well-established and integrated across departments. One notable example is the implementation of the Sistem Pengelolaan Daerah Republik Indonesia (SPDRI), which enables real-time tracking and monitoring of financial transactions. Such systems are essential for mitigating risks, detecting irregularities, and maintaining the integrity of financial reporting. This evidence reinforces the conclusion that comprehensive and consistent internal control practices play a key role in safeguarding public funds and deterring fraudulent activity in government institutions.

5.3 The Influence of Compensation Fit on Accounting Fraud

The analysis indicates that compensation appropriateness does not have a significant effect on accounting fraud, leading to the rejection of Hypothesis 3 (H3). This finding is consistent with studies by Animah et al. (2018) and Pramesti & Wulanditya (2021), which also concluded that fair compensation does not necessarily reduce fraudulent behavior. Although agency theory suggests that appropriate incentives should minimize agency conflicts and discourage misconduct, the results

of this study imply that other factors may have a stronger influence on employee behavior, diminishing the effect of compensation on preventing fraud.

The rejection of the hypothesis suggests that employees who feel undercompensated are not automatically inclined to commit fraud, just as those who receive fair compensation are not immune to it. This outcome highlights that opportunity, rather than dissatisfaction with compensation, may play a more central role in enabling fraud. In many government institutions, individuals in higher-ranking positions with greater access to financial data and internal systems may misuse their authority to manipulate records. Thus, compensation alone may not be a reliable deterrent to fraudulent acts if internal control systems do not effectively monitor and limit such access.

Supporting this interpretation, (Darwis & Meliana, 2018) found that one of the most vulnerable areas to fraud in government institutions is procurement, which often requires approval from high-ranking officials such as department heads or secretaries. At this level, manipulation of financial documents and budget realization reports can occur, often driven by personal gain. Therefore, even when compensation is deemed fair, it does not eliminate the possibility of accounting fraud. These findings emphasize that fraud prevention must extend beyond financial incentives and focus on eliminating opportunities and reinforcing ethical standards at all organizational levels.

6. Conclusion

This study examined the influence of religiosity, internal control, and compensation appropriateness on accounting fraud in regional offices and agencies in the Special Region of Yogyakarta. The results indicate that religiosity and internal control have a significant negative effect on accounting fraud, suggesting that individuals with higher ethical and religious values, as well as institutions with stronger internal control systems, are less likely to engage in fraudulent activities. In contrast, compensation appropriateness was found to have no significant effect, indicating that fair compensation alone is insufficient to prevent unethical behavior. These findings support the fraud triangle theory, emphasizing the importance of individual morality and institutional controls in reducing fraud opportunities and rationalizations.

This study has practical implications for government agencies, highlighting the need to strengthen internal controls framework, alongside the promotion of ethical awareness and religious values among employees. Compensation policies, while important for employee satisfaction, should be complemented by ethical reinforcement and transparent oversight systems to be effective in fraud prevention. The limitation of this research is its focus on a single region and a relatively small sample, which may affect the generalizability of the results. Future studies could expand the sample and consider additional factors such as organizational culture, leadership ethics or external pressures to gain a more comprehensive understanding of fraud prevention in the public sector.

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