

## The Influence of Internal Control, Compensation Appropriateness and Information Asymmetry on Fraud Tendencies in Banking Agencies

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**ABSTRACT :** This research was conducted to determine the effect of internal control, suitability of compensation, and information asymmetry on the tendency of *fraud* in banking institutions. The independent variables of this study are internal control, appropriate compensation, and information asymmetry. While the dependent variable is the tendency of *fraud* at banking institutions. The population of this study is a bank that is included in the Book 4 Bank. The research sample used a *purposive sampling method* using primary data. Based on the criteria, found as many as 110 samples. Data were analyzed using multiple regression methods and tested using the Smart PLS 4 statistical tool. This study found that the variables of internal control and suitability of compensation had no influence on the tendency to *fraud* while the information asymmetry variable had an influence on the tendency of *fraud*. This research succeeded in proving that the more information a person gets, the greater the tendency to *fraud*. The contribution of this research is proof to minimize circulating information about the company so as not to create opportunities for someone to commit *fraud*.

**KEYWORDS:** *Internal Control, Compensation, Information Asymmetry, Fraud, Bank*

### I. INTRODUCTION

In the era of globalization, the tendency of fraud to be a very common thing and a very interesting issue to discuss. Various challenges arise in realizing financial accountability and transparency in an organization, one of which is a practice that leads to acts of fraud (fraud). Fraud committed has the potential to cause losses to the company. Fraud committed can be in the form of corruption, misappropriation or asset misappropriation, and fraudulent statements (ACFE Indonesia Chapter, 2016, 2020). Data released by Transparency International shows that Indonesia's Corruption Perceptions Index (CPI) score is 37 on a scale of 0-100 and Indonesia ranks 102 out of 180 countries in perceptions of corruption in 2020 (Transparency International, 2021). When compared to neighboring countries in Southeast Asia, Indonesia's Corruption Perception Index (GPA) is below Singapore (GPA 85 and ranking 3rd), Brunei Darussalam (GPA 60 and ranking 35th), Malaysia (GPA 51st and ranked 57th), and Timor-Leste (GPA score of 40 and ranked 86th).

Fraud is deception that is deliberately made to cause losses to other parties and to provide benefits for the perpetrators of fraud and/or their groups. The tendency to cheat is influenced by the presence or absence of opportunities or opportunities. To minimize fraud, good monitoring is needed, so good internal control is needed (Wilopo, 2006) in (Widyaswari, 2017).

Based on research (Suarcaya, 2017), (Eka Putra, 2018) (Widiutami, 2017) and (Wijaya, 2017) shows that internal control has a negative effect on the tendency to cheat. Meanwhile, research conducted by (Widyaswari, 2017) and (Sovia, 2017) states that internal control influences the tendency to commit fraud. This is contrary to research conducted by (Kartika, 2017) showing that internal control has no effect on fraud.

Acts of fraud also arise because of certain motivations. The theory that explains the motivation to act fraudulently is the fraud triangle theory (Cressey, 1953) and refined by Fraud Diamond's theory (Wolfe & Hermanson, 2004), that fraud occurs because of pressure, opportunity/opportunity, rationalization, and capability.

Research on fraud that proxies compensation satisfaction as a pressure has been carried out by (Pratomo, Pramuka, & Maghfiroh, 2016) whose research results found that the appropriateness of compensation has a negative effect on fraud tendencies. Meanwhile, results were found that stated otherwise in research (Ahriati et al., 2015), (Adinda&Ikhsan, 2015), and (Arifianti, Santoso, & Handajani, 2015) which stated that appropriateness of compensation had no effect on fraud.

In addition, the existence of information discrepancies (information asymmetry) can motivate someone to commit acts of fraud. Therefore, the provision of information must be appropriate to prevent someone from taking actions that could cause harm to the company. Research on the effect of information asymmetry has been conducted by (Budiarti et.al, 2019) stating that information asymmetry has no significant effect on individual tendencies to commit fraud in the procurement of goods/services. In addition, research has been conducted by (Yunita, NurAfni et.al, 2022) which states that information asymmetry partially has a positive but not significant effect on the tendency of fraud in village financial management.

The difference between this research and the previous one is that the variables used consist of Internal Control, Compensation Appropriateness and Information Asymmetry and *Fraud Tendency*. In addition, the research object focuses more on banking institutions that are included in Bank Buku 4. This study is designed to determine the effect of Internal Control, Compensation Conformity and Information Asymmetry on Fraud Tendencies in Banking Agencies. As it is known that there are still cases of fraud that have occurred in the banking sector to date. Like the case of a bank teller in Dumai who stole customer money of up to 1.2 billion in 2021, fictitious credit of bank employees in Bungo Jambi and most recently the case of a customer service bank who committed corruption of up to 6.1 billion in 2022 shows that this phenomenon is still happening acts of *fraud* in banking institutions.

## II. LITERATURE REVIEW

### Agency Theory

Jensen and Meckling (1976) describe a contractual relationship between agents (management) and owners (principal). Three main problems in agency theory, there is information asymmetry, the principal is not able to monitor the performance of agents directly, and the distribution of risk between principals and agents who have different attitudes in responding to risk (Anthony & Govindarajan, 2010). The agent is authorized by the owner to carry out company operations, so the agent has more information than the owner. This information asymmetry is commonly called information asymmetry. Both owners and agents are assumed to have economic rationalization and are solely concerned with their own interests. Agents may be afraid of disclosing information that is not expected by the owner, so they tend to manipulate financial reports.

### Fraud

According to the Standards of the Institute of Internal Auditors, defines fraud as an act against the law (illegal), which is carried out by individuals inside or outside the organization on a deliberate basis or has intentions with the aim of benefiting the individual or organization that carries it out and results in losses. . Meanwhile, according to the ACFE of 2022, fraudulent financial reporting is the activity of misrepresenting financial reports with an element of intent.

### Internal control

Internal control is part of an organization's planning to secure assets, encourage employees to follow company policies, increase operating efficiency and ensure accurate and reliable accounting records (Sari et al., 2021). Internal control is the initial component in the internal control system which consists of actions, policies and procedures that reflect the attitude of organizational management (Saparman et al., 2020). Internal control aims at efficiency and effectiveness of company operations, reliability of financial reports and compliance with applicable laws and regulations (Herawaty & Hernando, 2020). There are 4 (four) elements in internal control, namely 1) organizational structure that separates accountability and authority, 2) organizational systems and record-keeping procedures, 3) sound practices, and 4) employees whose performance is in accordance with their obligations (Sari et al., 2021).

### Compensation

Competence is an ability to carry out or carry out a job or task that is based on skills and knowledge and is supported by the required work attitude. According to Friskila (2010) in Rizal (2018) compensation is the reward received by employees for the work of these employees in the organization. Compensation can be physical or non-physical and must be calculated and given to employees in accordance with the sacrifices they have made to the organization where they work. Thus, competence shows skills or knowledge that is characterized by professionalism in a particular field as something that is most important (Purwaji, et al. , 2018)

### Information Asymmetry

Saftarini, et al (2015) argued that information asymmetry in government is a condition that indicates an imbalance between the information needed by regional heads or heads of state and their subordinates. Information asymmetry is a situation when there is a mismatch of information between those who provide information and those who need information (Azmi, 2017). Information asymmetry is caused by agency problems that occur when the principal finds it difficult to trace what the agent is actually doing. This condition provides an opportunity for agents to use the information they know to manipulate financial reporting in an effort to maximize their prosperity. This information asymmetry results in a moral hazard in the form of management efforts to commit accounting fraud.

### III. FRAMEWORK

#### HYPOTHESIS DEVELOPMENT

##### Effect of Internal Control on Fraud Tendencies

Previous research has shown that internal control has a positive effect on fraud prevention (Idris, 2020; Mahendra et al., 2021; Sari et al., 2021; Sujana et al., 2020). In controlling the risk of fraud, internal control is needed to oversee the occurrence of fraud. This is because internal control functions in evaluating all applicable systems and procedures and ensuring that the established procedures are carried out properly and correctly (Sofia, 2016). This supervision can be carried out through observation and inspection of the implementation of tasks in each organizational unit. Management's ability to communicate policies and guidelines to employees as well as take firm action in correcting fraud incidents can prevent fraud from occurring within the company (Ali et al., 2020). Based on previous research, the hypothesis created is as follows:

H<sub>1</sub>: Internal Control has a negative effect on *Fraud Tendencies*

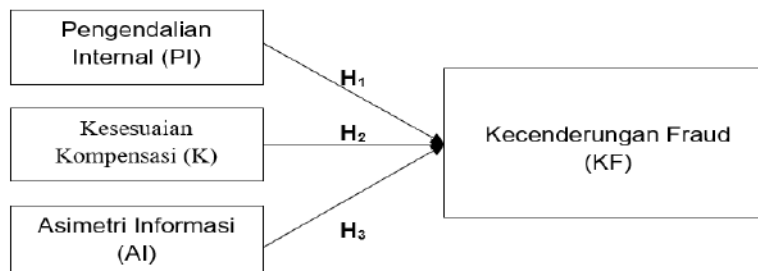
##### The Effect of Appropriate Compensation on Fraud Tendencies

In the research of Indriastuti et al (2016) and Indra (2017) states that the suitability of compensation has a significant negative effect on the tendency of accounting fraud, which means that the higher the agency's attention to the suitability of the compensation received by its employees, the lower the tendency for accounting fraud to occur.

Meanwhile, in research conducted by Wijaya et al (2017) accounting fraud can occur when an employee is dissatisfied with the compensation he receives for what they have done. Employees receive compensation in the form of wages, salaries or other forms to meet their daily needs or in other words, their economic needs. With the suitability of the compensation given to employees for what they have done, it can make these employees feel fulfilled so that they do not commit accounting fraud to maximize personal gain where this will harm the institution itself. Based on previous research, the hypothesis created is as follows:

H<sub>2</sub>: Compensation suitability has a negative effect on the tendency of *fraud*

##### The Effect of Information Asymmetry on Fraud Tendencies



According to Lestari and Supadmi (2017) when information asymmetry occurs, company management will present financial reports that are useful to them, for the sake of motivation to obtain high bonus compensation, retain positions and others. The results of Ariani's research, et al (2017) show that information asymmetry has a significant positive effect on accounting fraud, meaning that the higher the information asymmetry, the higher the tendency for accounting fraud. This shows that the existence of information asymmetry can encourage accounting fraud. Randiza's research (2016) revealed that information asymmetry affects accounting fraud. So it can be concluded that if there is an information gap between the user and the manager, it will open up opportunities for the fund manager to commit fraud. Previous research conducted by (Kusuma&Andreina, 2017) found empirical evidence showing a positive effect of information asymmetry on fraud, so the following hypothesis was created:

H<sub>3</sub>: Information asymmetry has a positive effect on the tendency of *fraud*

### IV. RESEARCH METHODS

#### Research design

The research design was carried out in stages where at first the researcher would make hypotheses and operational implications until the final analysis, the data were then concluded and suggestions were given. This research is classified as a type of causal research, namely research that aims to obtain empirical evidence regarding the effect of internal control, appropriateness of compensation, and asymmetric information on the tendency of *fraud*. The type of data used in this research is primary data.

Data collection is done by distributing questionnaires to employees who work in the company to be the object of research. The questionnaires distributed were in the form of statements which became the research variable instruments which were obtained and processed from various sources. As for the calculation of the questionnaire assessment in this study using a Likert scale, which is a scale that contains five levels of answers related to one's statement of attitude towards something. In the procedure, each statement in the questionnaire is

given a score of one to five. The answers to each instrument item using a Likert scale have a gradation from very positive to very negative.

### Sampling technique

The population used is a banking company that is included in book 4 banks, namely banks that have core capital/equity of more than IDR 30,000,000,000,000 or thirty trillion rupiah and have been operating for at least 5 years. While the sample in this study used a purposive sampling method with specific respondent criteria as follows:

1. Have a minimum of 3 (three) years work experience in the company concerned.
2. Status as a permanent employee at the company concerned.
3. Employees working in accounting and finance.
4. Over 25 years old with educational background min S1

### Variables and Measurements

#### Dependent Variable

The dependent variable is the dependent variable which is affected or which is the result because of the independent variable. In this study, the dependent variable is the tendency to commit fraud. Fraud itself is a behavior that describes any intentional fraud attempt, which is intended to take the assets or property rights of other people or parties.

#### Independent Variables

##### Internal control

In the implementation of the internal control system, there are 5 (five) main components, namely the control environment, risk assessment, control activities, information and communication and monitoring (Herawaty & Hernando, 2020). Internal control is influenced by several factors, including independence (objectivity and freedom from the subjective influence of other interested parties), motivation (drive or desire to achieve specified goals), work experience (experience being able to produce good performance in decision making), professionalism (attitudes influenced by five dimensions, namely dedication to the profession, social obligations, independence, belief in professional regulations, and relationships with fellow professions), and leadership style (the actions of leaders related to their ability to influence and lead groups to achieve their goals) (Wijaya et al., 2016).

##### Compensation

Based on the pentagon fraud theory (Horwarth, 2012), pressure or an urge that causes a person to commit fraud, for example debt or bills piling up, a luxurious lifestyle, drug addiction, and so on. In general, what drives fraud is a need or financial problem. But many are only driven by greed. Compensation has a significant effect on fraudulent acts, giving inappropriate compensation will encourage employees to commit fraud to meet the needs and pressure they feel due to inappropriate compensation (Muhammad & Ridwan, 2017). The more inappropriate the compensation given, the higher the possibility of employees to commit fraud (Muhammad & Ridwan, 2017).

##### Information Asymmetry

This condition of information asymmetry appears in the agency concept where information asymmetry can cause conflict between principals and agents to mutually defend their respective interests. Principals tend to experience difficulties in tracing agent activities so that agents feel they have the opportunity not to provide true information to the principal. Parties who have more information tend to take advantage of these conditions to act fraudulently so that their interests can be achieved.

Information asymmetry is measured through information owned by subordinates compared to superiors; Input-output relationships that exist in internal operations; Potential performance; work technique; Able to assess the potential impact (Afni Yunita Nur, et al, 2022).

##### Research Model

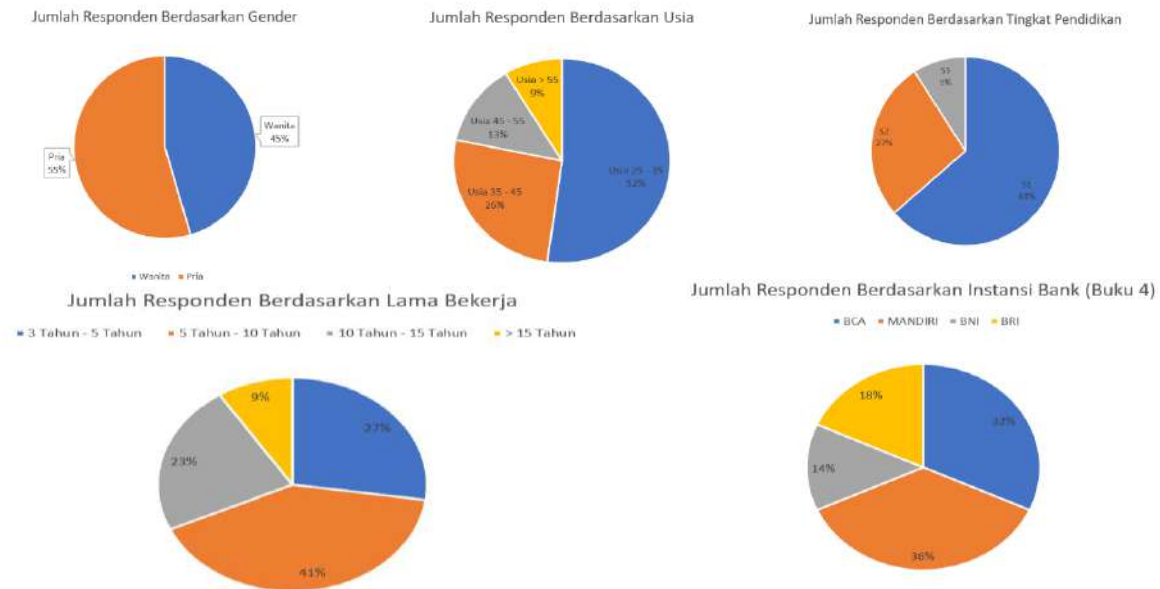
Testing the hypothesis in this study uses a relationship model between Internal Control, Compensation, and Information Asymmetry on *Fraud Tendencies* by using a quantitative approach using primary data. Primary data obtained through direct data sources, one of which can be done by distributing questionnaires. This research was conducted by distributing questionnaires using the Google form to respondents according to predetermined criteria. The data that has been collected is then processed using the Smart PLS 4 statistical tool. The SEM data analysis method is used to test the relationship or influence model and test the research hypothesis. There are two stages of analysis (Hair et al., 2011), the first analysis of the measurement model (Measurement Model/Outer Model), namely evaluating the reliability and validity of the indicators used as measuring tools which include indicator reliability and composite reliability to determine internal consistency, and validity convergent (Average Variance Extracted). Furthermore, in the structural model analysis (Structural Model/Inner Model) a relationship test between latent variables will be tested as well as testing the hypothesis by looking at the t-value and p-value. SEM analysis was performed with SmartPLS 3.2.9. The indicators

compiled were then elaborated in the form of questionnaire questions measured using a Likert scale consisting of 5 answers, namely Strongly Disagree (STS), Disagree (TS), Neutral (N), Agree (S) and Strongly Agree (SS).

V. DISCUSSION RESULT

Respondent Demographics

Based on the results of distributing questionnaires through the Google Form platform, 110 respondents were obtained with the following demographic profiles:



Based on the diagram above related to the demographic profile, it can be concluded that the respondents who filled out the questionnaire matched the existing criteria. The majority of respondents are female, with a maximum age range of 25 – 35 years with an undergraduate degree and have worked for 5 – 10 years. For the research object, based on the results of processing the questionnaire, it was found that most of the respondents came from Bank Mandiri.

Data analysis

Internal Consistency Reliability

Internal consistency reliability is known through evaluating Cronbach's Alpha values and composite reliability values obtained from PLS calculations. Cronbach's Alpha standard value is 0.6 and the composite reliability value is 0.7 to show acceptable reliability, if the value is above 0.6 -0.9 then the reliability is satisfactory (Hair et al., 2016). Based on Table 1( It is known that all variables have achieved a satisfactory reliability value.

Table 1. Total Reliability Testing Results

	Cronbach's Alpha	Composite Reliability	Information
Internal control	0.778	0.850	Reliable
Compensation	0.822	0.869	Reliable
Fraud tendencies	0.750	0.832	Reliable
Information Asymmetry	0.819	0.869	Reliable

Source: Research results of data processing

Convergent Validity

Convergent Validity testing is carried out to find out that the measuring instrument used has a positive correlation with the measuring instrument of the same construct (Hair et al., 2014). Convergent validity can be determined by evaluating the Average Variance Extracted (AVE) value which is the average R2 value of the indicators in a construct. The standard AVE value according to (Hair et al., 2011) is above 0.5 indicating that a constructsuccessfully explained by the variables on the indicators. Based on Table 2 below, it is known that all the constructs used have achieved a convergent validity value greater than 0.5 and further analysis can be carried out.

Table 2 Total Validity Testing Results

	Cronbach's Alpha	Average Variance Extracted (AVE)	Conclusion/Description
Internal control	0.778	0.535	Valid
Compensation	0.822	0.572	Valid
Information Asymmetry	0.819	0.575	Valid
Fraud tendencies	0.750	0.501	Valid

Source: Research results of data processing

### Results of Evaluation of the Structural Model/Inner Model

Based on the two-step approach to *Structural Equation Modeling* (SEM) analysis, after analyzing the measurement model by conducting validity and reliability tests, then analyzing the structural model to determine the relationship between the variables tested in the study (Hair et al., 2016). In the structural model analysis, a relationship test between latent variables will be carried out while testing the hypothesis by evaluating the t-value and p-value of the test results using 110 subsamples.

### Hypothesis testing

Analysis of the t-value, p-value was carried out to determine the relationship between latent variables. The results of the structural model analysis using t-count values can be seen in Table 3. According to (Hair et al, 2016) in the formative relationship model, the outer weight (weighting) of each indicator is compared to find out which indicator makes the greatest contribution in one construct. At alpha 5%, the indicator that has the smallest weight (t-statistic > 1.98) indicates that there is a significant relationship between exogenous variables and endogenous variables. Furthermore, relationship analysis can also be carried out by looking at the p-value to see the significant strength of the relationship between exogenous variables and endogenous variables. The significance standard for the p-value is 0.05, which means that the exogenous variable significantly influences the endogenous variable if it has a p-value  $\leq 0.05$ , the smaller the p-value, the more significant the relationship. In this study the calculation of the t-value and p-value was carried out using SmartPLS version 3.2.9, as follows:

Table 3 Hypothesis Testing Results

Independent Variables	Hypothesis Prediction	T Statistics (O/STDEV)	P Values (two tailed)	P Values (one tailed)	Information
Internal control	-	21,555	0.000	0.000	H1: rejected
Compensation	-	2,477	0.014	0.007	H2: rejected
Information Asymmetry	+	1,438	0.151	0.075	H3: Accepted*

Note: Dependent Variable: Tendency to Cheat

\*Significant at 10% alpha level

\*\*Significant at 5% alpha level

Source: Research results of data processing

The t-value and p-value obtained in Table 3 can be evaluated to see the relationship between variables that have three hypotheses that have been built, with the following conclusions:

- The relationship between internal control variables and fraud tendencies has a t-count value of 21.555  $\geq$  t-table value of 1.98, a p-value of  $0.000 \leq 0.10$  which means that there is no significant relationship between internal control and fraud tendencies.
- The relationship between the information compensation variable and the tendency to cheat has a t-count value of 2.444  $\geq$  t-table value of 1.98, a p-value of  $0.007 \leq 0.10$  which means that there is no significant relationship between compensation and cheating tendencies.
- The relationship between the information asymmetry variable and the tendency to cheat has a t-count value of  $1.438 \leq$  t-table value of 1.98, a p-value of  $0.075 \leq 0.10$  which means that there is a significant relationship between information asymmetry and fraud tendencies.

### Discussion

#### Effect of Internal Control on Fraud Tendencies

The effect of Internal Control on the Tendency of *Fraud* is shown in table 3, where the expected hypothesis prediction is negative, meaning that the better the internal control implemented by the company, the smaller the tendency for someone to commit *fraud*, but this statement is rejected. So, based on the results of the

tests that have been done, it can be concluded that internal control has no significant effect on *fraud prevention*. This is in line with research conducted by Mufidah, AmiliaParamita Sari (2018) which shows that internal control does not have a significant effect on preventing fraud on Umrah travel in the Municipality of Jambi.

While this is not in line with Kadir's research (2015) which shows that internal control has a significant effect on the effectiveness of audit procedures in preventing fraud, this also shows that the better internal controls are implemented, the more effective the implementation of audit procedures in this case prevent fraud. According to Afkar's research (2016) detective control and repressive control can prevent accounting fraud.

### **The Effect of Appropriate Compensation on *Fraud Tendencies***

The Effect of Appropriate Compensation on *Fraud Tendencies* shown in table 3, where the expected hypothesis prediction is negative, meaning that the better the compensation provided by the company, the smaller one's tendency to commit fraud, but this statement is rejected. So, based on the results of the tests that have been done, it can be concluded that compensation has no significant effect on *fraud prevention*. This means that the higher the level of compensation satisfaction is not followed by the lower the level of individual tendency to commit fraud.

This is contrary to Muhammad & Ridwan's research (2017) which states that compensation has a significant effect on fraudulent acts, giving inappropriate compensation will encourage employees to commit fraud to meet their needs and pressures they feel due to inappropriate compensation. The more inappropriate the compensation given, the higher the possibility of employees to commit fraud.

### **The Effect of Information Asymmetry on *Fraud Tendencies***

The Effect of Information Asymmetry on *Fraud Tendencies* shown in table 3, where the expected hypothesis prediction is positive, meaning that the greater the information asymmetry that occurs in the company, the greater the opportunity for someone to commit *fraud* and this statement is accepted. So, based on the results of the tests that have been carried out, it can be concluded that Information Asymmetry has a significant effect on the tendency of *fraud*. The results of the research are in line with previous research conducted by Putri and Wahyono (2018), and research conducted by Komala, et al (2019) and research conducted by Kusuma & Andreina (2017) who found empirical evidence showing a positive effect of information asymmetry on fraud

This is contrary to the results of research that has been consistently carried out by Aryanto, Utamingtyas, & ZR, (2013), Ahriati et al. (2015), Setiawan, Adiputra, & Yuniarta (2015) and Indriani et al. (2016) which states that information asymmetry has no effect on the tendency of accounting fraud.

### **Conclusion**

Based on the results of the research that has been done, the following conclusions can be drawn:

1. Internal Control has no effect on *Fraud Tendencies*.
2. Appropriate Compensation has no effect on *Fraud Tendencies*.
3. Information asymmetry affects the tendency of *fraud*.

### **Limitations & Suggestions**

The limitations that are expected to be improved in future research include:

1. This study used the questionnaire method in the Google form format which was distributed via social media so that researchers could not control the respondents' answers if the respondents were dishonest in answering the questions asked.
2. At the time of filling out the questionnaire the respondent was not accompanied by the researcher so that there is a possibility that the respondent did not understand the meaning of the statements in the questionnaire which as a result could give answers that were not in accordance with the existing statements.
3. Future research can add other variables that may have an influence on fraud tendencies such as moral values, unethical behavior, legal compliance, and so on.

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