



Factors Affecting Fraud Prevention : Organizational Culture, Human Resource Competence and the Role of The Internal Auditor

Didiet Adi Nugroho¹, Rizkita Sari², Cris Kuntadi³

¹Politeknik STIA LAN, Indonesia, didietpbj@gmail.com

²Politeknik STIA LAN, Indonesia, kiky.rizkita@gmail.com

³Universitas Bhayangkara Jakarta Raya, Indonesia, cris.kuntadi@dsn.ubharajaya.ac.id

*Corresponding Author: Didiet Adi Nugroho

Abstract: Fraud is a potential hazard to an organization, one of which can lead to budget leaks. These problems can be suspected due to the influence of Organizational Culture, Competence of Human Resources and the Role of Internal Auditors. This article reviews the factors that affecting fraud prevention: organizational culture, human resource competence and the role of internal auditors, a literature study on State Financial Management. The purpose of this article is to build a hypothesis on the relationship between variables to be used in further research. The result of this literature review are : 1) organizational culture affects fraud prevention; 2) human resource competence affects fraud prevention; 3) the role of internal auditor affects fraud prevention.”

Keywords: Fraud, Organizational Culture, Human Resource Competence, The Role of the Internal Auditor

INTRODUCTION

The tendency to cheat or in audit language is called fraud is a substantial risk that threatens both of private and public sector. In the public sector, fraud is occurred in the form of leaks in the National Revenue and Expenditure Budget (Anggaran Pendapatan dan Belanja Negara/APBN). Whereas in the private sector, almost the same as in the public sector, fraud is occurred in the inaccuracy in spending the funding resources. According to the Indonesian Institute of Public Accountants, fraud is an intentional act by one or more individuals in management or those responsible for governance, employees, and third parties that involve the use of deception to obtain an advantage unfairly or unlawfully. Fraud can be divided into three types, there are corruption, misappropriation of assets/wealth, and fraud in financial statements. From the three types of fraud, the most detrimental, especially in Indonesia, is corruption. Opportunities to do the acts of fraud are usually caused by the weak of organizational culture and indiscipline. Fraud describes

any intentional attempt to deceive, which is intended to take the property or rights of another person or parties (Arens, 2008).

The Audit Board of the Republic of Indonesia (Badan Pemeriksa Keuangan/BPK) found a potential risk of fraud or fraud that was getting bigger during the Covid-19 pandemic. This is based on the results of a risk-based comprehensive examination of ministries/agencies related to the Covid-19 handling and National Economic Recovery (Penanganan Covid-19 dan Pemulihan Ekonomi Nasional/PC-PEN) program. From the results of a comprehensive risk-based audit conducted by the BPK, it was revealed that there were 2,170 findings containing 2,843 problems worth IDR 2.94 trillion which included 887 internal control system weaknesses, 715 non-compliance with laws and regulations and 1,241 problems related to economics, efficiency and effectiveness. In the PC-PEN audit during 2020, BPK identified a number of problems related to the identification and codification of the PC-PEN budget and its realization. Also problems in PC-PEN accountability and reporting, program management and pandemic activities.

Questions arise regarding fraud, why there are still exist unscrupulous state officials who doing fraud or deception? Why do high officials with high positions and of course high income still doing fraud? The simple answer is that need, greed and opportunity are the main roots and causes the corruption. As stated *corruption (fraud) by need, by greed and by opportunity* (Kotta T.M, 2010).

In detail, the purpose of this Literature Review Paper is to determine the influence or relationship between exogenous variables (X1) Organizational Culture, (X2) Competence of Human Resources, (X3) The Role of the Internal Auditors, (Y) Tendency to Fraud.

This article specifically discusses the factors of Organizational Culture, Competence of Human Resources, and the Role of Internal Auditors (X1, X2, & X3) that influence fraud behavior (Y). The literature review of this paper may not discuss all the factors that influence disciplinary values, but the literature review of this paper only discusses a small part that will be studied and reviewed.

Based on the background, the problems that will be discussed in this literature review article will be formulated, so that they focus more on the literature review and the results and discussion, there are:

- 1) Does organizational culture affect the fraud prevention?
- 2) Does the competence of human resources affect the fraud prevention?
- 3) Does the role of internal auditor affect the fraud prevention?

THEORETICAL STUDY

Fraud Behavior (Y)

Fraud is an act committed by a person or group intentionally to gain profit by obtaining money, assets, etc., to disserve of other people or certain parties (Aini et al., 2017). Tendency of fraud occurs because of the desire to do something to gain profit using dishonest way (Amiruddin and Kartini, 2017). Accounting fraud often occurs because there are big opportunities in the organization, the wider an opportunity is created can make the greater the possibility of accounting fraud (Dorminey et al., 2010). Albrecht (in Faruqi and Kristianti, 2019) defines fraud as any method designed by human ingenuity to disserve other people by presenting it inappropriately.

Fraud is a crime that can be solved by preventing or detecting it, but actually prevention is the most important way because it can minimize the occurrence of fraud early on. Fraud prevention try to limit circumstances that can lead to fraud, such as eliminating the potential to make fraud and reducing pressure on employees so that they can meet their requirements without taking the dishonest ways (Yusuf et al., 2021).

The Association of Certified Fraud Examiners (ACFE) defines fraud as unlawful acts that are carried out intentionally for a specific purpose (manipulation or giving false reports to other

parties) done by people from within or outside the organization to gain personal or group benefits, which directly or indirectly disserve other parties. Fraud is an action designed beforehand to trick/deceive/manipulate other parties so that the other party suffers losses and the perpetrators of fraud gain financial benefits, either directly or indirectly (Kuntadi, 2015: 13).

There are three conditions that encourage fraud (Kuntadi, 2015:27):

- 1) Opportunity, which is a situation that opens up opportunities for management or employees to make fraud
- 2) Incentives/pressure, which is management or other employees feel incentives or pressure to make fraud
- 3) Rationalization/Justification, there are attitudes, characters, or a set of ethical values that allow management or employees to do dishonest acts or are in a sufficiently stressful environment that makes them rationalize dishonest actions.

Organizational Culture (X1)

One of the factors that can prevent fraud according to Arens (441: 2008) is a culture of honesty and high ethics. Arens' theory is reinforced by Tunggal (2010: 231) stating that fraud can be prevented by improving organizational culture which can be done by implementing the principles of Good Corporate Governance.

Wilopo's research (2006) proves that unethical behavior has a significant positive effect on the tendency of accounting fraud in companies. The lower the unethical behavior of management in public companies and state-owned enterprises (Badan Usaha Milik Negara/BUMN) in Indonesia, the lower the tendency for accounting fraud. So that organizational culture influences the tendency of accounting fraud. Based on the theory and previous research above, it states that a good organizational culture is very important in preventing fraud. Preventive actions can be implemented through a well-developed work culture that will produce good organizational fundamental values such as maintain honesty and integrity rewards and quality of work as well as excellent service and respect for openness and transparency.

The role of good morals and personality from a leader is needed to be an example for all of his employees. Leaders cannot want good ethics and behavior from an organization while the leaders do not really show it. Management also needs to show employees that there is a match between words and actions, and does not tolerate actions that violate organizational ethics, such as by giving strict and clear sanctions according to existing regulatory procedures. On the contrary, employees who have achievements and good ethics are given appropriate awards. Research conducted by Kurrohman (2017) shows that organizational ethical culture has a significant influence on fraud in the government sector. Organizational culture is a system of shared meaning held by members that distinguishes the organization from other organizations. Thus organizational culture is a value that is felt by members of the organization which is manifested in the form of attitudes towards behavior in the organization. Arifiyani et al., (2012). Pristiyanti's research (2012) shows that organizational ethical culture influences fraud in the government sector. Meanwhile, Artini et al., (2014) showed that there was a negative and significant influence between the ethical culture of the organization on the tendency of accounting fraud. Overall, the better the ethical cultural climate that can be created in the corporate environment will minimize the tendency of accounting fraud done by employees.

Human Resource Competence (X2)

Competence is a characteristic that an individual has the ability to use in a consistent manner appropriate to achieve the desired performance. These characteristics include

knowledge, skills, aspects of self-image, social motives, personality, mindset and way of thinking, feeling, and implementation (Dubois, 2004). According to Sanghi (2007) competence is a process that refers to various skills that must be performed and behaviors that must be applied in competent performance.

Human Resource Competence is a characteristic that a person or individual has the ability to be used consistently to achieve the goals to be achieved. Human Resources is the main driving pillar in driving the wheels of the organization in realizing the vision, mission and goals of the organization. Ariastini, (2017) in Hariawan, (2020).

Based on Regulation No. 2 year of 2016 it is explained that work competence is a formulation of work ability which includes aspects of knowledge, skills and/or expertise, as well as work attitudes that are relevant to the implementation of duties and position requirements determined in accordance with laws and regulations.

Research that related to organizational culture variables gets different results. That's research includes research conducted by Swastawan (2017), Zelmiyanti & Anita (2015) showing a positive influence of organizational culture variables on fraud prevention. However, there are inconsistencies in the research results of Hamdani, et al (2018) which show a negative effect of organizational culture variables on fraud prevention. The research results show that if the organizational culture of an institution is getting better, the tendency of employees to commit fraud will be lower.

The Role of The Internal Auditor (X3)

Internal audit is an assessment function that is developed liberally within the organization to evaluate activities as a form of service to corporate organizations (Maliawan, Sujana, & Diatmika, 2017). Internal audit to implement appraisal activities within the organization to review activities in accounting, finance and other operational fields as a basis for services to management. Internal auditors "are employed by individual companies to audit for management much as the GAO does for congress (Arens, et al, 2008). In order to be able to implement their duties properly in accordance with their role, internal auditors require a consistent code of ethics and professional standards for internal auditors, which describe internal audit best practices, and as a measure of the quality of implement tasks and fulfilling their professional responsibilities (The Institute of Auditor Internals, 2004).

Internal auditors function to assist management in preventing, detecting and investigating fraud that occurs in an organization (company). In accordance with the Interpretation of the Internal Audit Professional Standards (Standar Profesional Audit Internal/SPAI) – standard 120.2 year of 2004, concerning about knowledge of fraud, it is stated that internal auditors must have sufficient knowledge to be able to recognize, examine and verify indications of fraud. In addition, Statement on Internal Auditing Standards (SIAS) No. 3, about Deterrence, Detection, Investigation, and Reporting of Fraud (1985), provides guidelines for internal auditors on how internal auditors carry out prevention, detection and investigation of fraud. SIAS No. 3 also confirms that the responsibility of the internal auditor to make an audit report of fraud (Effendi, 2010).

Murniati (2009) examined the influence of internal auditors on fraud prevention in government and private banks in the city of Padang. The results of this study prove that the role of internal auditors has a significant positive effect on fraud prevention. The results of Ihsan (2008) also prove that fraud prevention can be implemented through the role of internal auditors, in this study proving that internal audit has a significant positive effect on fraud prevention. The two research results above are in line with the results of Robiyanto's research (2009) on commercial banks in Jakarta, that the influence of internal auditors in preventing and detecting fraud is better than external auditors.

Previous Research

The table below is previous research related to research on Organizational Culture (X1), Human Resource Competence (X2), and the Role of Internal Auditors (X3) which influence Fraud (Y) which is illustrated:

Table 1. Previous Research

No	Author (tahun)	Hasil riset terdahulu	Persamaan dengan artikel ini	Perbedaan dengan artikel ini
1	(Taufik Kurrohman, 2018)	There is a negative influence between the suitability of compensation, leadership style, internal control system, and enforcement of regulations on the tendency of fraud in financial employees at Perguruan Tinggi Keagamaan Islam Negeri (PTKIN) Management's ethical culture and organizational commitment have no effect on fraud tendencies among financial employees at PTKIN	Examining the influence of management's ethical culture on fraud tendencies	Management's ethical culture and organizational commitment have no effect on fraud tendencies among financial employees at PTKIN
2	(Yustiana Djaelani, 2019)	Internal control has a significant negative effect on the tendency of accounting fraud; compliance with accounting rules has a significant negative effect on the tendency of accounting fraud; organizational culture has a significant negative effect on the tendency of accounting fraud, and; management morality does not affect the tendency of accounting fraud in the Finance System Local Government (Sistem Keuangan Pemerintah Daerah/SKPD) of West Halmahera.	Organizational culture has a significant negative effect on the tendency of accounting fraud	Internal control has a significant negative effect on the tendency of accounting fraud; compliance with accounting rules has a significant negative effect on the tendency of accounting fraud; management morality does not have effect on the tendency of fraud
3	(Nyoria Anggraeni Mersa, 2021)	Partially the whistleblowing system, internal control system, organizational culture and organizational justice have a positive and significant effect on fraud prevention.	Organizational culture has a positive and significant effect on fraud prevention.	Partially the whistleblowing system, internal control system and organizational justice have a positive and significant effect on fraud prevention
4	(Riri Zelmianti, 2015)	Organizational culture has a significant positive effect on fraud prevention through the implementation of an internal control system at BPR West Sumatra. The role of the internal auditor has a significant positive effect on fraud prevention through the implementation of an internal control system at BPR West Sumatra.	Organizational culture has a significant positive effect on fraud prevention. The role of internal auditors has a significant positive effect on fraud prevention	Discuss influence through the implementation of internal control
5	(Taufeni Taufik, 2010)	The existence of internal auditors, external auditors, and Regional People's Representative Council (Dewan Perwakilan Rakyat Daerah/DPRD) have a positive	The existence of internal auditors has a positive effect on fraud prevention both	external auditors, and DPRD have a positive effect on fraud prevention both simultaneously and

		effect on fraud prevention both simultaneously and partially in districts/cities in Riau Province	simultaneously and partially in districts/cities in Riau Province	partially in districts/cities in Riau Province.
6	(Mahendra, K, Y,2020)	internal audit has a positive effect on fraud prevention at state-owned banks (Bank BUMN) in Denpasar, authority has a positive effect on fraud prevention at state-owned banks in Denpasar. Based on the results of hypothesis examining, it is explained that the internal audit variable has a positive and significant effect on the fraud prevention variable at state-owned banks in Denpasar	Internal audit has a positive effect on fraud prevention at state-owned banks in Denpasar	Authorities have a positive effect on fraud prevention at state-owned banks in Denpasar. Based on the results of hypothesis examining, explains that the internal audit variable has a positive and significant effect on the variable
7	(Cris Kuntadi,2022)	The Internal Control System has an effect on fraud prevention, Human Resource Competence has an effect on fraud prevention, and Appropriateness of compensation has an effect on fraud prevention	Human Resource Competence influences fraud prevention	Appropriateness of compensation affects the prevention of fraud
8	(Gharin Eka Ferdianti,2022)	The competence of village officials, individual morality, the existence of an internal control system and good governance all have a positive and significant effect on preventing fraud in the management of the APBDes in Prambon District. The absence of fraud in APBDes management can be attributed to the existence of competent village officials, individual morality, internal control systems and good governance.	The competence of village officials has a positive and significant effect on fraud prevention in the management of the APBDes in Prambon District. The absence of fraud in APBDes management can be attributed to the existence of competent village officials, individual morality, internal control systems and good governance.	Individual morality, the existence of an internal control system and good governance all have a positive and significant effect on preventing fraud in the management of the APBDes.
9	(Ni Komang Sumitariani,2020)	Organizational culture, good corporate governance, and human resource competence influence the prevention of fraud in the management of BUMDES funds	Human resource competence influences the prevention of fraud in the management of BUMDES funds.	Organizational culture, good corporate governance influences the prevention of fraud in the management of BUMDES funds

METHODS

This scientific article is written using qualitative methods and literature or library studies research. Reviewing literature books in accordance with the theories discussed especially in the field of State Finance. Writing scientific articles also analyzes scientific articles that are reputable and not reputable and are cited from Mendeley and Scholar Google. Literature review should be used consistently with methodological assumptions in qualitative research. This means that it must be used inductively so that it does not direct the questions posed by the researcher. One of the main reasons for conducting qualitative research is that it is exploratory in nature (Ali & Limakrisna, 2013).

Furthermore, will be discussed in depth in the section entitled "Related Literature" or review of literature, as a basis for formulating hypotheses and will then become the basis for making comparisons with the results or findings revealed in research (Ali & Limakrisna, 2013).

RESULTS AND DISCUSSIONS

Based on relevant theoretical studies and previous research, the discussion about this literature review article in the State Financial Management concentration is:

The Affecting of Organizational Culture on Fraud Prevention

Based on the results of examining the first hypothesis, empirical evidence is obtained that organizational ethical culture has a significant negative effect on accounting fraud tendencies. Thus, the increasing ethical culture of the organization in an institution, it will be able to reduce the tendency of accounting fraud.

Riyanto (2009) in Najahningrum (2013) suggests these following actions to develop an ethical climate in the organization, Managers should act ethically, because managers are definite role models, to develop ethical behavior must be done from the early, when from the employee selection is made. More thorough screening in these areas can screen them for future mistakes, develop more meaningful codes of ethics, provide ethics training, promote ethical behavior and shape positions, units, and other structural mechanisms that employ ethics. Ethics must become a daily activity, not an activity that is once done and then stored and forgotten.

The results of this study are in accordance with the research of Artini et al., (2014) who found that organizational ethical culture has a significant negative effect on the tendency of accounting fraud. By implementing an ethical culture in the organization, it will be able to encourage someone to be able to implement ethical actions, so that the tendency of accounting fraud can be avoided.

The Affecting of Human Resource Competence on Fraud Prevention

Dewi and Rasmini (2019) researched the Effect of Human Resource Competence and Locus Of Control on Fraud Prevention in Village Fund Management (Pengelolaan Dana Desa). The results of the study prove that human resource competence has a positive effect on preventing fraud in managing village funds. This means that the competence of human resources in knowledge, expertise and behavior can prevent acts of fraud in managing village funds. In contrast to Dewi and Rasmini (2019), research conducted by Antoni, Diah PA & Mansur (2021) concerning Factors That Influencing the Occurrence of Fraud Tendencies in the Government Sector (Empirical Studies in Local Government in Jambi Province), results that the competence of human resources has a positive and significant effect on preventing the occurrence of fraudulent tendencies in the government sector. A person's competence will determine the results and quality of his work, because he can do work easily, intuitively and with minimal errors. Research also concludes that the higher the competence of financial officials, the higher the tendency to do fraud.

The results of Dewi and Rasmini's research (2019) are consistent with research conducted by Wirakusuma and Setiawan (2019) who conducted research on the Effects of Internal Control, Competence and Locus of Control on the Tendency of Accounting Fraud. The results of the study show that competence has a negative effect on the tendency of accounting fraud. The higher a person's competence, the lower a person's tendency to commit accounting fraud. Fraudulent acts will be kept away if someone is more experienced in their field.

The Affecting of The Role of Internal Auditor on Fraud Prevention

The results of the study state that internal audit has a positive effect on fraud prevention. This shows that the higher the internal audit in a company can increase the prevention of fraud

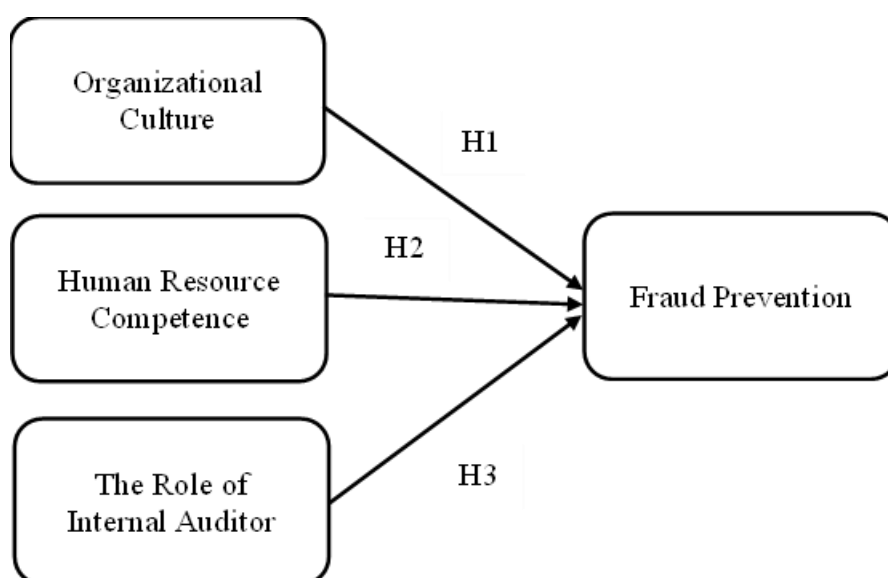
occured. This means proving that the internal audit owned by a company is very influential in preventing fraud that may arise in a company.

Internal auditors have an important role in monitoring activities to ensure that anti-fraud programs and controls are running effectively. Prevention of fraud will be easier than detecting fraud when it occurs. Internal auditors are responsible for helping prevent fraud by examining and evaluating the adequacy of the effectiveness of internal controls. If internal controls are in place and running well, the chances of fraud will be greatly reduced.

The results of this study are in line with the research of Karo Karo (2015) and Simbolan Research (2009) which state that internal audit and internal control have an effect on fraud prevention. And in line with Zelmiyenti's research (2015) which states that the role of internal auditors influences fraud prevention through internal control components. This research is also in line with research conducted by internal audit which influences fraud prevention. Then this research is also in line with the research of Mahendra K (2020), which proves that internal audit has a positive and significant effect on fraud prevention.

Conceptual Framework

Based on the formulation of the problem of this article and review of literature review studies both from books and relevant articles, the conceptual framework for this article is processed as below.



Picture 1. Conceptual Framework

Based on the theoretical review and the results of the relevant articles and pictures from the conceptual framework, can concude that: Organizational Culture, Competence of Human Resources and the Role of Internal Auditors have an effect on fraud prevention.

Apart from these three exogenous variables that affect fraud prevention, there are many other influencing variables, there are:

1. Appropriateness of compensation, (Taufik Kurrohman, 2018), (Cris Kuntadi,2022)
2. Leadership style, (Taufik Kurrohman, 2018), (Saputra & Anisma,2016)
3. Internal Control System, (Taufik Kurrohman, 2018), (Yustiana Djaelani, 2019), (Nyoria Anggraeni Mersa, 2021), (Riri Zelmiyanti, 2015), (Cris Kuntadi,2022), (Gharin Eka Ferdianti,2022)
4. Regulatory enforcement, (Taufik Kurrohman, 2018), (Yustiana Djaelani, 2019)
5. Individual morality, (Gharin Eka Ferdianti,2022)
6. Whistleblowing system, (Nyoria Anggraeni Mersa, 2021)

7. External auditors, (Taufeni Taufik,2010)
8. Good Corporate Governance. (Ni Komang Sumitriani,2020)

CONCLUSION AND SUGGESTION

Conclusion

Based on the theory and discussion of relevant articles and discussion, the following conclusions can be formulated below:

1. Organizational culture affect fraud prevention
2. Human resource competence affect fraud prevention
3. The role of the internal auditor affect fraud prevention

Suggestion

Based on the conclusions above, the suggestion in this article is that there are many other factors that influence fraud prevention, apart from Organizational Culture, Competence of Human Resources, and the Role of Internal Auditors at all levels and public organizations, therefore further studies are needed to look for other factors that can influence motivation besides the variables examined in this article. These other factors such as Compensation Appropriateness, Leadership Style, Internal Control System, Regulatory Enforcement, Individual Morality, Whistleblowing System, External Auditor, and Good Corporate Governance.

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