



DETECTION OF ACCOUNTING FRAUD IN LOCAL GOVERNMENTS FOR SUSTAINABLE REGIONAL DEVELOPMENT: THE ROLE OF MORALITY, INTERNAL CONTROL SYSTEMS AND COMPLIANCE OF ACCOUNTING STANDARDS

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Abstract - This study aims to examine and analyze the effect of the internal control system, the compliance of accounting standards and individual morality on the tendency of accounting fraud. The target population of this study are apparatus of local government in central Sulawesi. The sampling method that used in this study is g random sampling method. The questionnaires were sent to the respondents, but only 67 respondents could be used in this study. In analyzing the data, the multiple regression was used with the support of program SPSS 25 to examine the relationship between variables studied. The results showed that the internal control system, compliance of accounting standards, and individual morality simultaneously had a negative effect on the tendency of fraud. Partially, The internal control system has a negative and significant effect on the tendency of accounting fraud. However, the compliance with accounting rules has no effect on the tendency of accounting fraud. The other finding show that Individual morality has a negative and significant effect on the tendency of accounting fraud.

Keywords - Internal Control System, Adherence to Accounting Rules, Individual Morality, Accounting Fraud Tendencies

I. INTRODUCTION

Every organization today both private, government and even community institutions do not escape the risk of fraud. Fraud or known as white collar crime which means fraud can be done in various ways that can benefit yourself and the organization. Based on the Association of Certified Fraud Examiners (ACFE), a popular issue of

discussion among practitioners and academics in recent decades is fraud. Individuals, institutions, and organizations in the community have performed extensive fraud research. Fraud is currently prevalent in society and has no boundaries, regardless of whether it occurs in businesses, institutions, organizations, or governments. Based on the ACFE report that analyzed Fraud data globally in the form of its biennial report entitled Report to The Nation, in 2006, 2008 and 2010 showed the potential for Fraud in public sector organizations globally is also high. In 2010, there were 176 cases of fraud based on data compiled by fraud examiners worldwide that befell government and public administration organizations. The facts show that fraud ranks third highest in adverse cases in the public sector. The global phenomenon that places government organizations as one of the highest targets or objects of fraud victims sends the same signal to the government as the target of fraudsters. Fraud cases that can be temporarily uncovered can be said to be only a small percentage that can be detected by available devices. Cases of fraud not only occur in major countries in the world but have occurred to the regional level in Indonesia including in Central Sulawesi Province.

In developing countries, fraud generally occurs in government agencies or business entities that still have links to government ownership (Gondodiyoto, 2007). Fraud which is a form of concealment, dishonest (deceitful) and a betrayal of trust (violation of trust). Fraud could be committed by a person, group of people or organizations to obtain funds, assets or services by doing an act with the aim of obtaining rewards and harming others. The existence of budget management is the main focus in the government area, especially budgets that are

flexible more likely fraud or fraud in its management. In the management of the government, the public demands an honest government and avoids the practice of Corruption, Collusion and Nepotism (KKN) so as to create a clean government. But in fact, the government has not been able to meet the demands of the community, seen from the many cases of corruption that are still a trend among the government. Fraud research in government is very important. The existence of research on fraud is very helpful for the government to know what factors are the cause of an act of fraud, such as weak internal control carried out, the government's disobedience to the observance of accounting rules in the process of management and reporting, bad organizational culture is also one of the causes, and the individual morality of the State Civil Apparatus (ASN) is not good can cause them to do so. acts of fraud. As already mentioned, the problem should be the focus of the government, as it is known that there are now more and more cases of corruption in the realm of government.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

1. Fraud

Fraud is classified into two types: 1) misrepresentation generated by fraud in the process of preparing financial statements; 2) misstatement caused by inappropriate handling of assets. The act of removing sums or misstatements from financial statements is done on the purpose to change financial statement users is a part of fraud. Meanwhile, misstatements caused by inappropriate handling by persons in positions of responsibility over assets may be referred to as misappropriation or abusive behaviour. Fraud can occur from deviant behavior from leaders and employees who work in an organization or company. Even people assigned to operate the operating system of an agency or company and employees assigned to run the internal control system also have the potential to commit fraud. Fraud perpetrated by the leadership is more difficult to detect than that perpetrated by employees. Persons who commit fraud can be carried out by high-ranking officials, politicians, leaders of other institutions such as NGOs. According to Tuanakotta (2010), need, greed, and opportunity are the main root causes of corruption.

Some possible causes of official involvement in fraud are uncomfortable and unpleasant work

environments, such as treating employees unnaturally, communicating behind closed doors and the absence of mechanisms to submit every complaint, performance measurement systems and unnatural rewards so that employees feel not treated fairly, the absence of employee consultation assistance, to know the problem early, the process of accepting employees who are not fair and carelessness or not careful. Fraud can be committed in a variety of ways, such as falsifying signatures, stealing cash, manipulating travel expenditures, falsifying invoices, and so on. ACFE is one of the American-based organizations that focuses on the prevention and elimination of fraud, classifying the types of fraud into three categories: exploitation, asset misuse, and financial reporting abnormalities (Singleton, 2010). These three categories of accounting fraud are behaviors that undermine the country's finances or economy.

The Audit Board (BPK) of the Central Sulawesi Provincial Representative submitted the Examination Results Report (LHP) on the Local Government Financial Report (LKPD) of fiscal year 2019 to fourteen entities. Ten received a Fair Opinion Without Exception (WTP) among the fourteen entities. While four of them got a Fair Opinion with Exceptions (WDP). Based on the examination that has been carried out by the CPC on the Central Sulawesi Provincial Government's Financial Report in 2019, BPK provided WTP opinion on the LKPD of Central Sulawesi Province in 2019. The achievement of WTP opinion is the seventh time for the Central Sulawesi Provincial Government. However, the CPC still finds some problems that should be of concern to the Central Sulawesi Provincial Government to the internal control and compliance system. The ten entities that get WTP opinions can not be separated from the issues regarding internal control and compliance with legislation.

Sulteng Antaranews (2019) The High Prosecutor's Office (Kejati) of Central Sulawesi Province recently conducted a trial on corruption cases of The Health Service and Alkes Poso Regency Hospital. Kasi Penkum Public Relations Kejati Sulteng, Sainuddin, SH, MH continued in this case three people who were designated as suspected perpetrators, with state losses reaching Rp 8 billion more, the amount was based on expert calculations. Furthermore, the alleged corruption is being tried, namely the alleged case of corruption of bridge work projects on the west coast, Donggala Regency in 2018, with four suspects. According to Government

Regulation No. 60 of 2008 on Government Internal Control System (SPIP), the internal control system can direct the leadership and all employees to integrate actions and activities carried out on an ongoing basis in achieving organizational goals. The solution is to complete the effective and efficient activities, reliability of financial reporting, safeguarding state assets, and compliance with laws and regulations. According to the explanation of government number 60 year 2008 on the Government Internal Control System, Accountability and transparency of regional financial management can be achieved if regional leaders focus on the several process of planning, execution, regulation, accountability in an orderly, controlling, the effective and efficient manner.

SPIP is one of the factors that affect fraud prevention. Based on PP number 60 of 2008, SPIP includes an element of compliance with the laws and regulations. So that it can be explained how SPIP can affect fraud prevention, namely with the SPIP, it will ensure the activities of personnel in the government have been obedient and in accordance with the laws and regulations so that all forms of fraud can be prevented. This is reinforced by Wahyuni's research (2017) on the Effect of The Implementation of Internal Control System (SPIP) and Employee Morality on Fraud Prevention in SKPD Of Fifty Cities Regency states that SPIP has a positive effect on fraud prevention. This research explains that the existence of internal control in a company is believed to be useful in the prevention of fraud. Eliza (2015) on the Influence of Individual Morality and Internal Control on Accounting Fraud Tendencies (Empirical Study on SKPD in Padang City) states that the internal control system negatively and significantly affects the level of accounting fraud tendencies of SKPD Kota Padang. This influence is negative which means that if the internal control system is more effective, the level of accounting fraud become lower.

Submission with accounting rules is an aspect that impact on the occurrence of fraud. Lack of guidance of organization might impact on the level of fraud because each person is not guided by applicable accounting rules. Accounting standards give recommendations for management in carrying out accounting tasks effectively and efficiently in order to create effective financial statements and provide trustworthy information to interested parties. According to Rahmawati (2012), the rules are activities that must be approved. Accounting standards are created to serve as a foundation for the

creation of financial statements. Accounting standards specify the principles that must be followed in the measurement and presentation of financial accounts. based on the rules issued by the Indonesian Accountants Association (IAI). Moral is in accordance with the general beliefs accepted by society, with regard to the assessment of the norms of human action. The higher the level of individual moral reasoning, the more likely the to commit accounting fraud. The morality of the individual and the behavior inherent in the individual become aspects related to individual factors which introduced as. the Kohlberg model. Morals develop through three stages include the pre-conventional stage, the conservative stage and the post-conventional stage (Kohlberg, 1971). According to Sari (2013) the tendency of fraud is indicated by the existence of intentional forms of actions and policies for the purpose of cheating or manipulation to the detriment of others. According to Singleton (2010) the actions taken to cheat companies/organizations or governments to gain personal benefits by abusing work / position or stealing assets / resources in the organization is called fraud. Based on some of the previous quotations, theft is an act of fraud or error made by a person or entity that knows that such errors may result in some unkind benefit to individuals, entities or other parties.

2. Hypothesis Development

According to Rodiah et.al (2019) stated that internal control has a negative influence on accounting According to Rodiah et.al (2019) stated that internal control has a negative influence on accounting fraud in BPKAD office of Riau Province, this is due to good supervision within the office that maintains and controls every existing financial management. The observance of accounting standard has a negative influence on accounting fraud in the BPKAD office of Riau Province, this is because every financial management in the office has followed government accounting rules. The following hypothesis is formulated:

H1. Internal control, adherence to accounting rules and individual morality simultaneously have a significant effect on the tendency of accounting fraud.

The Government Internal Control System is a well-organized internal control system in the federal and local government environments. Local governments'

internal control mechanisms are quite successful in preventing fraud. According to Dewi et al. (2017), the higher the degree of accounting fraud perpetrated by an agency, the more effective its internal controls are. Accounting fraud may be reduced if the organization has an effective internal control system. This suggests that if accounting executives and personnel can develop an effective internal control system in the organization, accounting fraud might be reduced. The following hypothesis is formulated:

H2. Internal controls have a significant effect on the tendency of accounting fraud.

Accounting rule compliance helps to reduce the likelihood of fraud. Accounting standards are created and serve as a foundation for the creation of financial statements. Accounting standards include the principles that must be followed in the measurement and presentation of financial accounts. Rizky and Fitri (2017) stated that the observance of accounting rules affects accounting fraud. This means explaining that the more obedient an agency is to accounting rules, the rate of accounting fraud will be reduced. Based on this description, the following hypothesis is formulated:

H3. The observance of accounting rules has a significant effect on the accounting fraud tendency.

The morality of an individual is closely related to a person's actions. Someone who has high morals will not cheat at work. Eliza (2015) showed that it turns out that the morality of individuals has a negative and significant impact on the level of tendency of accounting fraud in SKPD Kota Padang. This means that the better the morality of the individual could impact on the level of accounting fraud. Wulandari and Suryandari (2016) stated that the morality of individual was negatively affects the tendency of cheating. It means that the higher the morality of the individual will reduce the occurrence of fraud. Therefore, the following hypothesis is formulated:

H4. Individual morality has a significant effect on the tendency of accounting fraud

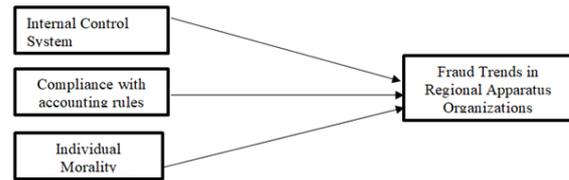


Figure 1. Conceptual Framework of Research

III. RESEARCH METHOD

This research is quantitative research with a survey approach. The population in the study was 223 respondents. The sampling method uses random sampling with the formula slovin, and gets a large sample count. Operational research variables can be seen in the following table: Government Internal Control System According to Government Regulation No. 60 of 2008 on Government Internal Control System (SPIP) consists of several indicators namely integrity and ethical values, commitment to competence, conducive leadership, risk identification, risk analysis, performance, human resource development, information elements, effective communication, continuous monitoring and separate evaluation. According to Shintadevi (2015) The observance of accounting rules is measured by five indicators, namely disclosure requirements, presenting information that is beneficial to the public interest, meeting the concept of consistency of presentation, objective and meeting the requirements of prudence. According to Umam (2010) individual morality is measured by four indicators, namely an employee's awareness of the responsibility of an entity, the value of honesty and ethics, obeying every rule that applies within the entity, and the attitude of the individual in committing dishonest acts. According to Tuanakotta (2010) the tendency of fraud is measured by five indicators, namely financial or non-financial, misuse of assets, abuse of conflict of interest authority, unauthorized acceptance or illegal and economic extortion.

IV RESULTS AND DISCUSSION

1. Statistical Test Results

Model	B	Std. Error	Beta	T	Sig.
Constant	36,273	4,275		8,845	0,000
Internal Control System	-0,138	0,060	-0,278	-2,302	0,025
Compliance with accounting rules	-0,084	0,078	-0,123	-1,076	0,286
Individual Morality	-0,367	0,161	-0,277	-2,283	0,026

The value of the correlation coefficient (Multiple R) is 0.524. The value indicates the correlation of independent variables (X) to dependent variables (Y) is 52.4%. The value indicates a strong and significant relationship between an independent variable (X) and a dependent variable (Y). Based on the results of the analysis of linear regression multiple data processing in the table above formed the following regression equation:

$$Y = 36.273 - 0.138X_1 - 0.084X_2 - 0.367X_3$$

Constant value = 36,273. That is, if the free variable (X) is assumed to be zero then the tendency for fraud has occurred by 36,273 if the other variable is considered constant. The regression coefficient of the internal control system variable (X1) is -0.138. This means that the internal control system variable negatively affects the tendency of cheating, so that if other variables are considered constant the tendency of cheating decreases -0.138. Regression coefficient of accounting rule compliance variable(X2) of -0.084. This means that the variable of obedience to accounting rules negatively affects the tendency of fraud, so that if other variables are considered constant the tendency of cheating decreases -0.084. Regression coefficient of individual morality variable(X3) of -0.367. This means that individual morality variables negatively affect the tendency of cheating, so that if other variables are considered constant the tendency of cheating decreases -0.367.

2. Discussion

The results of this study are maintained by a frequency table of internal control systems, adherence to accounting rules, individual morality and cheating tendencies. The tables contained the answers given by respondents to questionnaire statements submitted by researchers with answers some of them supported how internal control systems, adherence to accounting rules and individual morality influence the declining tendency of cheating. Thus, the more optimal the internal control system, the more obedient the OPD to accounting rules and moral individuals, the decreased the tendency of fraud in agencies in the OPD of Central Sulawesi Province. Based on the results of research on Government Regulation No. 60 of 2008 on The Government's Internal Control System (SPIP) states that actions and activities carried out continuously by the leadership and all employees are an integrated process to provide adequate confidence in the achievement of organizational goals through effective and efficient activities, reliability of financial reporting, security of state assets, and compliance with laws and regulations. If an effective control system is in place, operational operations may be carried out successfully and efficiently. The risk of abnormalities in the agency's operating procedure can be reduced. As a result, the more effective the control system implemented in an institution, the lesser the likelihood of fraud occurring.

Gustina's research (2018) shows that the effectiveness of internal controls has an influence on accounting fraud tendencies. So, with a good internal control system, it will minimize errors or fraud that occur or even abuses and so on. Likewise, the observance of accounting rules directly affects the decrease in the potential for fraud. OPD that applies accounting rules well can minimize employee gaps in accounting fraud. Conversely, agencies that do not comply with accounting standards in measuring and presenting financial statements, the chances for fraud will be higher. Rodiah et al., (2019) argue that Accounting rule observance is an obligation in organizations to follow all accounting provisions or rules when carrying out financial management and creating financial statements in order to create transparency and accountability for financial management and financial statements produced effectively, reliably, and accurately. Accounting standards help to prevent aberrant behavior that might hurt the organization. Accounting standards are a duty, according to Thoyibatun (2012). Because

if financial statements are prepared without adhering to applicable accounting laws, the scenario is classified as a failure and will result in a proclivity for fraud or unethical activity that the auditor cannot or will not be able to track. According to Wilopo (2006), fraud is impacted by an individual's morality; the higher an individual's degree of moral thinking, the less likely they are to cheat. Organizations and agencies have moral obligations as well.

The impact of internal control mechanisms on the likelihood of fraud in the organization of regional devices. The findings of this study are consistent with prior research that has shown that an effective / optimum internal control system can lower the likelihood of fraud in OPD. According to the findings of the Regulation Government No. 60 of 2008 research, the internal control system factors influence the likelihood of fraud. The findings of this study support the Single statement (2011), namely that fraud prevention can be accomplished through the implementation of internal control systems. Internal control is an organizational plan and business methods used to maintain assets, provide accurate and reliable information, encourage and improve the efficiency of the organization's path, and encourage conformity with established policies.

The results of this study contradict the research setiawan (2018) suggests that internal control has no effect on accounting fraud. This is due to the influence of individual ethical factors. Individuals who have bad ethics will still cheat even though the internal control system applied in the agency is very good. Internal control systems that have been implemented properly even those that have reached maturity level 3 are considered to minimize fraud because improvements regarding internal control are done periodically. This is in line with the results of previous research by Lestari (2017) proving that internal control variables negatively affect the tendency of accounting fraud. This means that the better the internal control in opd, the lower the rate of accounting fraud. If internal control is poor in OPD, it causes the rate of accounting fraud to increase. If there is continuous supervision and evaluation of operational activities within the agency, it will be able to help in overcoming fraudulent actions. This finding is supported by the fraud diamond theory which is of the view that with a good internal control system will be able to overcome the problem of fraud, namely opportunity (opportunity) this illustrates if a good internal control system can prevent opportunities for employees to commit fraud. To improve the government's internal control system

can be done by increasing the maturity level of SPIP up to level three. Based on bpkp (Financial and Development Supervision Agency) data up to 2019 there are 8 Regional Governments of Sulawesi Province that have reached the maturity level of SPIP level 3, there are two local governments that have reached the maturity level of SPIP level 2, and there are 4 Regional Governments of Central Sulawesi Province with spip maturity level 1.

The effect of compliance of accounting rules on fraud tendencies in regional device organizations. The results of this study were stated in line with research conducted by Adwitya and Sari (2020) which revealed that cheating tendencies are not influenced by the observance of accounting rules. High compliance with accounting rules is unable to reduce the tendency of accounting fraud. Adherence to accounting rules can reduce the tendency of accounting fraud if accompanied by good internal and moral control of the employee itself. Thus, there is no intention or opportunity that gives employees the opportunity to commit accounting fraud. The results of this study contradict Gustina (2018) who stated that the observance of accounting rules affects the tendency of cheating. This means that the more obedient the local government to the accounting rules, fraud can be minimized. However, this is not in line with the fact that there are still many acts of fraud in local governments that get a Fair Opinion Without Exception (WTP) from the CPC.

The results of the hypothesis test showed that the observance of accounting rules had no effect on the tendency of cheating. The results of the above research can be concluded that if an OPD has applied accounting rules in this case is a Government Accounting Standard (SAP) this does not guarantee to suppress fraud. This is also evidenced by some regions in Indonesia that get a Fair Opinion Without Exception (WTP) from the Audit Board (BPK) but there are still acts of fraud both in the form of bribery and corruption. Sulteng antaranews (2019) The High Prosecutor's Office (Kejati) of Central Sulawesi Province conducted a trial on the corruption case of Alkes (medical device) of the Health Service and Alkes Poso Regency Hospital. Kasi Penkum Public Relations Kejati Sulteng, Sainuddin, SH, MH continued in this case three people who were designated as suspected perpetrators, with state losses reaching Rp 8 billion more, the amount was based on expert calculations. Poso Regency gets an opinion from the CPC, namely Reasonable Without Exception for Local Government Financial Statements (LKPD) in fiscal years 2018 and 2019, this means that OPD that has

implemented excellent accounting rules does not guarantee to suppress fraud.

This could be due to several factors such as pressure factors in an agency to present good financial statements and in accordance with accounting regulations that encourage manipulation and falsification of documents so that the financial statements produced by the agency look good and can describe the financial condition in an agency as intended. This finding is supported by the diamond fraud theory which is of the view that, although OPD has obeyed accounting rules, there is still fraud in it due to the capability factor of an employee. The ability of an employee in cheating is based on several traits such as confidence and ego and intelligence and creativity. Someone who has intelligence and creativity is easier to know the darkness that exists in opd and manipulate financial statements. The ability of an employee to manipulate financial statements is closely related to creative accounting. Creative accounting is the process by which some parties use the ability to understand accounting knowledge and use it to manipulate financial statements.

The effect of individual morality on cheating tendencies on regional device organizations. The results of this study are stated in line with previous studies conducted that revealed that by Eliza (2015) which resulted in fraud influenced by individual morals, the higher the level of moral reasoning of individuals will be less likely to commit fraud. In addition, this test is in line with previous research (Udayani,2017) which showed that individual morality negatively affects the tendency of fraud (fraud) accounting, meaning that the higher the morality of the individual, the lower the rate of fraud accounting. Factors from within the individual (internal) and weak internal control. Individuals with high levels of integrity and pressure (needs) as well as limited opportunities to commit fraud tend to be honest, whereas individuals whose personal integrity is lacking, when placed in situations of increased pressure and given the opportunity tend to commit fraud provided that their needs are met.

The results of this study contradict the research of Lestari et.al (2017) which promotes that individual morality has no effect on fraud tendencies. An individual's morality depends on the good or bad of the organizational culture. The better the organizational culture, the more individuals will pay attention to existing values and norms. But even if the organizational culture is not good, it will all depend on the morality of the individual. Good individual morality will hold a person to cheat even

though the organizational culture in the agency is often for accounting fraud. The results of the above research can be concluded that the higher the moral of the individual, the more likely the individual will not commit fraud. A person who has a high morality towards his workers is less likely to commit fraudulent tendencies. This finding is supported by the fraud diamond theory which holds that with the existence of good individual morality will be able to overcome the problem of fraud, namely pressure (pressure) and rationalization (rationality) this illustrates if good individual morality can prevent someone rationalizes that cheating is normal. As well as good individual morality can prevent employees from cheating even in a depressed condition (pressure).

IV. CONCLUSION

Internal control systems, adherence to accounting standards, and individual morality to cheating tendencies all have a substantial impact on fraud tendencies at the same time. Internal control mechanisms have a substantial detrimental impact on fraud behaviors. Fraud inclinations are unaffected by accounting rules compliance. Individual morality has a substantial and detrimental impact on cheating inclinations. The Central Sulawesi Provincial Government is urged to identify the causal reasons and take actions to enhance fraud prevention based on the results of respondents' replies with the lowest mean on internal control system variables. The next study should be undertaken in Palu City or a Regency in Central Sulawesi, with other factors such as Leadership Style and organizational commitment added to discover how much effect leaders have over their subordinates' financial management. Subsequent research should use other sampling techniques, such as cluster random sampling and purposive sampling techniques. The data retrieval method used is to distribute questionnaires to respondents. Researchers do not conduct direct interviews with respondents, so researchers are not directly involved in activities at the research site, so conclusions are only based on data that has been taken as well as observations in the field. This study was only conducted in Central Sulawesi Province by including 3 dependent variables and 1 independent variable. Though there are still many other variables that can affect the tendency of fraud in regional device organizations in Central Sulawesi Province. Researchers were constrained in the distribution of questionnaires to the Liaison Agency because the location of the office located in Jakarta resulted in the data processed in this study did not reach the total sample that had been determined.

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