

The Effect of Compatibility of Compensation, Reward And Punishment, Religiosity, and Job Rotation on Fraud On Financial Statements

(Study on Bmt Employees in Solo Raya)

Adinda Mutiara Dewi¹⁾ Banu Witono²⁾

¹. Faculty of Economics and Business, University of Muhammadiyah Surakarta, Indonesia

². Faculty of Economics and Business, University of Muhammadiyah Surakarta, Indonesia

Abstract: The purpose of this study is to find empirical evidence regarding the effect of compensation suitability, rewards and punishments, religiosity, and job rotation to fraud on financial statements. The population in this study were BMT employees in Solo Raya. By using the method purposive sampling as a sampling method, obtained 100 employees who were sampled in this study. For data analysis, researchers used multiple linear regression analysis with the help of software SPSS 25. The results of this study prove that rewards and punishment as well as job rotation affect fraud on financial statements. Meanwhile, the suitability of compensation and religiosity has no effect on fraud on financial statements.

Keywords: suitability of compensation, reward and punishment, religiosity, job rotation, fraud

I. INTRODUCTION

Cases of fraud against financial reporting that occurred in Indonesia have developed in various private and government financial institutions. Fraud or interpreted as fraud, namely activities such as manipulating financial statements, corruption, and cases of embezzlement are increasingly prevalent today. Fraud is an act carried out by someone in a cunning, dishonest, and deceptive way, this is done to get an advantage that is not in accordance with the actual situation. The more cases of fraud that occur, it can lead to a work environment that is not conducive and can harm many parties(Argarini, 2015).

FraudWhat happens in the banking sector can be interpreted as an act of deliberately violating internal provisions (policies, systems, and procedures) and applicable laws and regulations for the sake of personal interests or other parties that have the potential to harm the bank and related parties both materially and morally. Fraud can occur due to pressure, perception of opportunity, and rationalization. Fraud can be committed by anyone, including those who do not have a certain position or even from the owner of the company. Several cases that have occurred, fraud in banking involves more internal bank parties(Egita, 2020).

According to the results of a survey by the Association of Certified Fraud Examiners (ACFE) in 2016 which is presented in Figure 1.1, it has been found that the largest fraud perpetrators are among employees, with a value of 31.8%. Followed by the directors/owners of the company, with a figure of 29.4%. Perpetrators of fraud committed by company managers amounting to 23.7%, and other fraud by 15.1%. Based on these figures, it can be concluded that employees of a company have the highest potential for cheating. In other words, empirical data shows that most of the actors come from internal companies. When associated with the fraud triangle model, this fact is relevant to the theory, the occurrence of fraud, among others, there must be an opportunity and the opportunity is generally better understood by insiders or employees. Fraud by employees is certainly influenced by several factors that trigger fraud(Egita, 2020).

One of the factors that can influence employee fraudulent behavior is compensation. Compensation can be used to determine the level of satisfaction felt by employees, so that in the end it plays a role in the intention to commit fraud. If the work is done in accordance with the compensation provided, the employee will also provide maximum performance so that it can have a positive impact on the progress of the company, and conversely if the compensation is felt to be inappropriate, the employee will not provide good performance and even a sense of desire can arise. commit fraud, for example, such as corruption of company money and so on(Zainal, 2013).

Rewards and punishment can also be an indicator of employee fraud against the company's financial statements. Reward can be defined as the provision of feedback given by the company to employees in a positive form, namely in the form of bonuses, prizes, awards or rewards. Punishment is defined as negative feedback given by the company to

The Effect of Compatibility of Compensation, Reward And Punishment, Religiosity, and.....

employees such as reprimands and punishments. Giving rewards and punishments to employees can reduce the occurrence of fraud, because the company is able to appreciate employees(Egita, 2020). While the research conducted by Damara et al. (2020) stated that reward and punishment have a positive effect on fraud.

The next factor is employee religiosity. The attitude of religiosity possessed by each individual will affect their performance because by instilling an attitude of religiosity, employees can know the limitations in carrying out competition in the world of work. Religiosity can encourage each individual to always be wiser in facing challenges at work. Religious activities in the company can help build better employee morals, so that in practice they will not do things that violate the rules. This is in accordance with the research Ultimate (2014), that religiosity has a negative effect on fraud. This shows that the higher the value of religiosity in employees, the more likely they are to avoid fraud. The results of this study are inversely proportional to the results of research conducted by Purukan et al. (2020) which states that religiosity has a positive effect on fraud, in other words increasing one's religiosity can actually increase the level of fraud.

Another factor that can affect fraudulent actions is job rotation. Job rotation is defined as the process of moving an employee from one job to another. Job rotation has a big role in improving employee skills and job satisfaction, so job rotation is said to be a fairly important process in the policy of developing human resources. Job rotation can be used as a way to avoid fraud because job rotation will make employees unable to master a job excessively so that it can reduce the occurrence of fraud. This shows that job rotation can have a negative effect on fraud(Basuki et al., 2021).

One of the financial institutions that has a high potential for fraud is Baitul Maal Wat Tamwil (BMT). BMT is a microfinance institution which in carrying out its activities is based on sharia principles. Based on the statement from the Financial Services Authority (OJK), which stated that the possibility of fraud in BMTs was higher, this was because monitoring of microfinance institutions was more difficult to do, so they were more flexible in committing fraud due to lack of supervision(Setiyowati, 2018).

This research will use the theory of FraudTriangle which is one of the basics of fraud prevention and detection (fraud). There are three categories in fraud, namely pressure, opportunity, and rationalization. This theory is in accordance with the research to be carried out, judging that this research focuses on factors that can influence fraudulent acts committed by BMT employees, then the theory FraudTriangle is very appropriate to be used as a research base.

Several studies have found that compensation(Chandra & Iksan, 2015; Egita, 2020; Zainal, 2013), reward and punishment(Egita, 2020), religiosity(Pamungkas, 2014), and job rotation(Basuki et al., 2021) negative effect on fraud. There are several studies that found different results, where compensation, reward and punishment(Damara et al., 2020), religiosity(Purukan et al., 2020), and job rotation has a positive effect on fraud. The differences in the results of these studies need to be studied more deeply to find out what factors can influence fraud.

II. LITERATURE REVIEW

FraudTriangle theory

Fraudtriangle is one of the basics of fraud prevention and detection (fraud). The triangle was first introduced by Cressey in 1953, that there are three categories in fraud namely pressure, opportunity, and rationalization(Kusumawardhani, 2020).

Fraud

Fraud is an act carried out by a party or individual with the intention of gaining profit, avoiding obligations, or causing financial or non-financial losses to other parties. Fraud is usually perpetrated by perpetrators for personal gain. Fraud is an act that is carried out consciously and intentionally to misuse something that is shared, such as company or government resources for personal gain, which is then presented with false information to cover up the fraud.

Compensation Suitability

Compensation is an award given to an employee who receives in return for the work he has provided, both periodic salary wages designed and managed by the personnel department. Compensation is a reward, an award given by the organization to members of the organization who have carried out their duties and functions to achieve organizational goals, compensation can be in the form of financial or non-financial(Fauzi, 2014).

Rewards and punishment

Rewards interpreted as a reward, prize, award or reward. Rewards given to employees will have a significant effect on performance. In other words, rewards given to employees will motivate employees to improve employee performance. It can be concluded that, reward is positive feedback given by the company for the achievements made by employees(Nurmiyati, 2012). Meanwhile, punishment is an unpleasant or unwanted consequence given by a superior for a certain behavior that has been carried out. Punishment if used effectively can suppress behavior in the organization, in other words punishment should be given after careful and objective consideration of all aspects relevant to the situation. Punishment can be given by managers or superiors in the form of criticism, demotion, even termination of employment(Fortunisa et al., 2018).

Religiosity

Religiosity is a form of human behavior that is imbued with spiritual or religious values in all forms of work and tasks. Religiosity is the interpersonal relationship between humans and Allah SWT, which is patterned and can be used as a rule in human life so that life becomes orderly so that chaos does not occur in the process of worshiping Allah SWT. Religiosity is a person's spiritual expression related to belief systems, values, applicable laws and rituals.

Job rotation

The Effect of Compatibility of Compensation, Reward And Punishment, Religiosity, and.....

According to Kreitner and Kinicki in Ardyansah (2016) Job rotation is defined as the transfer of employees from one job specialization to another. Job rotation is defined as the process of moving an employee from one job to another, either unplanned or following detailed charts and schedules. Some of the definitions above can be concluded that job rotation is a horizontal movement of employees, both planned and unplanned, to fill a certain position with different types of tasks.

III. METHODOLOGY

This type of research is quantitative research. This research is all employees of BMT in Solo Raya for leadership, marketing, and tellers. The sampling method in this study used purposive sampling, namely sampling based on certain considerations. The selected sample is BMT employees who have worked for at least 1 year and already understand the work system or management that has been set by the BMT where they work. There is a possibility if the BMT employee has the desire to commit fraud. The data collection method used in this research is by using a questionnaire. And the analysis in this study uses multiple linear regression analysis with the help of the SPSS (Statistical Product and Service Solution) 25 program.

IV. RESULTS

This study aims to find the regression equation or the influence between compensation suitability (X1), reward and punishment system (X2), religiosity (X3), and job rotation (X4) on fraud (Y). Multiple regression analysis was carried out with SPSS 25. The results of multiple linear regression analysis can be seen in table 4.10 as follows:

Table of Multiple Linear Regression Analysis Results

Variable	□	Std. Error	tcount	Signs.
(Constant)	3,625	2,368	1,531	0.129
Compensation Suitability	-0.010	0.048	-0.214	0.831
Rewards and punishment	0.519	0.099	5,250	0.000
Religiosity	0.049	0.061	30,753	0.453
Job Rotation	0.262	0.272	2,643	0.010

Source: Primary data, processed, 2022

The regression equation formed is as follows:

$$F = -0.010KK + 0.519 R&P + 0.041R + 0.262 JR + \epsilon$$

From the above equation, it can be explained as follows:

- The regression coefficient of the compensation suitability variable shows a value of -0.010 with a negative direction. This shows that if the suitability of compensation increases by 1%, then the value of fraud decreases by 0.010.
- The regression coefficient for reward and punishment variables shows a value of 0.519 in a positive direction. This shows that if the reward and punishment increase by 1%, the fraud value will increase by 0.519.
- The regression coefficient of the religiosity variable shows a value of 0.049 with a positive direction. This shows that if the value of religiosity increases by 1%, then the value of fraud increases by 0.049.
- The regression coefficient of the job rotation variable shows a value of 0.262 in a positive direction. This shows that if the job rotation value increases by 1%, then the fraud value increases by 0.262.

The Effect of Compensation Suitability on Fraud on Financial Statements

The results of statistical testing on the t test show the t count value of $-0.214 < t \text{ table} (1.660)$ with a significance value of compensation suitability variable of $0.831 > 0.05$ and a beta coefficient value of -0.018 which means that compensation suitability has no effect on fraud. The results showed that the application of compensation suitability had no effect on fraud. This means that the results of this study are not in accordance with the hypothesis that the author put forward before conducting the research. Based on the results of the descriptive analysis, the average number of respondents' answers for compensation suitability was 3.85 in the high or good category (range 3.41-4.20) for the compensation suitability indicator. Although it is known that the average number of respondents' answers for the compensation suitability variable is categorized as good, the first hypothesis of this study is rejected, where compensation suitability cannot affect fraud on financial statements. Compensation is a form of appreciation given to employees in return for their contributions to the organization. Compensation is everything that is received in

The Effect of Compatibility of Compensation, Reward And Punishment, Religiusity, and.....

the form of physical or non-physical that must be calculated and given to someone who is generally an object that is exempt from income tax. Compensation is given in the form of hourly wages or periodic salaries designed and managed by the personnel department. The results of this study are in accordance with research conducted by Compensation is a form of appreciation given to employees in return for their contributions to the organization. Compensation is everything that is received in the form of physical or non-physical that must be calculated and given to someone who is generally an object that is exempt from income tax. Compensation is given in the form of hourly wages or periodic salaries designed and managed by the personnel department. The results of this study are in accordance with research conducted by Compensation is a form of appreciation given to employees in return for their contributions to the organization. Compensation is everything that is received in the form of physical or non-physical that must be calculated and given to someone who is generally an object that is exempt from income tax. Compensation is given in the form of hourly wages or periodic salaries designed and managed by the personnel department. The results of this study are in accordance with research conducted by Compensation is everything that is received in the form of physical or non-physical that must be calculated and given to someone who is generally an object that is exempt from income tax. Compensation is given in the form of hourly wages or periodic salaries designed and managed by the personnel department. The results of this study are in accordance with research conducted by Compensation is everything that is received in the form of physical or non-physical that must be calculated and given to someone who is generally an object that is exempt from income tax. Compensation is given in the form of hourly wages or periodic salaries designed and managed by the personnel department. The results of this study are in accordance with research conducted by(Siregar & Hamdani, 2018)which states that the suitability of compensation has no significant effect on fraud. However, the results of this study are not in line with the research conducted by Rianna Mialitha Purukan, Christoffel Kojo, and Victor PK Lengkong (2020)which states that Simultaneous Compensation Suitability, has a positive and significant effect on fraud.

Effect of Reward and Punishment on Fraud on Financial Statements

The results of statistical testing on the t-test show a t-count value of $5.250 > ttable (1.660)$ with a significance value of reward and punishment variables of $0.000 < \alpha$ less than a significance level of 0.05 and a beta coefficient value of 0.531 which means that rewards and punishments have an effect on fraud. financial statements. This proves that by applying rewards and punishments, employees will prefer not to commit fraud. Employees will tend to avoid fraud because they know that they will be punished if they commit fraud. On the other hand, employees will also receive rewards if the employee supports the company's policies in reducing fraud. The results of this study are in line with research conducted by Mochamad Rizky Damara (2020) which states that there is a positive and significant effect of reward and punishment on fraudulent financial reporting. However, the results of this study are not in line with research conducted by Etis Egita (2020) which states that there is a negative effect of reward and punishment on fraud.

The Effect of Religion on Fraud on Financial Statements

The results of statistical testing of the significance of the religiosity variable of 0.453> more than the 0.05 significance level and the beta coefficient value of 0.061 which means that religiosity has no effect on fraud. The results showed that the application of religiosity had no effect on fraud. This means that the results of this study are not in accordance with the hypothesis that the researcher put forward before conducting the research. Based on the results of the descriptive analysis, the average number of respondents' answers to religiosity was 4.22 in the very high or very good category (range 4.21 - 5.00) for the religiosity indicator. Although it is known that the average number of respondents' answers is categorized as very good, the third hypothesis of this study is rejected, where religiosity cannot affect fraud. When referring to the fraud triangle theory, it can be said that even a religious person if he is in a severe condition or feels pressured due to economic factors, then this can be one of the driving factors for committing fraud. Due to the pressure and opportunity factors, it is possible for someone to justify fraudulent acts, so it can be said that religiosity does not affect fraud. The results of this study are in line with the research conducted by Sitti Maulina (2022) which states that the religiosity variable has no and no significant effect on fraud. However, this is not in line with research conducted by Rianna Mialitha Purukan, Christoffel Kojo, and Victor PK Lengkong (2020) which states that simultaneously religiosity,

Effect of Job rotation on Fraud on Financial Statements

The results of statistical testing on the t-test show the t-count value of $2.643 > t_{table}(1.660)$ with a significant value of job rotation variable of $0.010 < \alpha$ less than the 0.05 significance level and the beta coefficient value of 0.272 which means that job rotation has an effect on fraud. The results showed that the average respondent's response was 3.93 in the high or good category (range 3.41-4.20) for the job rotation indicator. This means that most respondents think that job rotation on BMT in Solo Rayahas been very good, such as doing job rotations for employees, doing promotions or promotions, and in this job rotation, employees have more abilities for a job in the workplace after. Job rotation is an internal control that can be used to avoid fraud. An Employee will be aware that any action he/she takes in a position can be known by other employees when his/her position is changed. Intercompany transfers or employee rotations also help disperse the culture by increasing employee socialization and potentially reducing employee fraud by preventing employees from becoming too familiar with a particular entity, co-worker and/or transaction system. From this theory it can be concluded that job rotation can reduce fraud by employees. The results of this study are in line with research conducted by Etis Egita (2020) which states that job rotation has a positive effect on fraud.

V. CONCLUSION

This study empirically proves that reward and punishment as well as job rotation have an effect on financial statement fraud. Meanwhile, the suitability of compensation and religiosity has no effect on financial statement fraud.

Acknowledgments

An acknowledgment section may be presented after the conclusion, if desired.

REFERENCES

- [1.] Akbar, D. A., Anwar, D., & Aprilia, D. (2021). PENGARUH RELIGIOSITAS TERHADAP KINERJA KARYAWAN MELALUI MOTIVASI SEBAGAI VARIABEL INTERVENING. 6(1), 6.
- [2.] Alfian, N. (2016). Nilai-Nilai Islam dalam Upaya Pencegahan Fraud. AKTIVA Jurnal Akuntansi Dan Investasi, 1(2), 205–218.
- [3.] Andriani, N. (2013). Persepsi Kesesuaian Kompensasi Dan Rotasi Pekerjaan Terhadap Kinerja Karyawan Pt Kereta Api Indonesia (Persero) Daerah Operasi IX Jember. Skripsi, 66–67.
- [4.] Ardyansah, A. (2016). Pengaruh Penghargaan, Rotasi Kerja Terhadap Kepuasaan dan Kinerja. Skripsi.
- [5.] Argarini, E. P. (2015). Pengaruh Kompensasi Terhadap Fraud Dengan Kepuasan Kerja. Jurnal Nominal, 4(2), 127–135.
- [6.] Basuki, F. H., Husein, H., & Ferdinandus, C. E. (2021). The Influence of Reward and Sanctions, Job Rotation on Fraud with Religiosity as Moderating Variable. Jurnal Cita Ekonomika, 15(1), 14–32.
- [7.] Chandra, D. P., & Ikhwan, S. (2015). Determinan Terjadinya Kecenderungan Kecurangan Akuntansi (Fraud) Pada Dinas Pemerintah Se Kabupaten Grobogan. Accounting Analysis Journal, 4(3), 1–9.
- [8.] Damara, M. R., Menne, F., & Thanwain. (2020). PENGARUH REWARD DAN PUNISHMENT TERHADAP KECURANGAN PELAPORAN KEUANGAN (Analisis Persepsi Mahasiswa Akuntansi Universitas Bosowa). Economics Bosowa, 6(1), 177–188.
- [9.] Dewi, K. Y. D., Dewi, P. E. D. M., & Sujana, E. (2018). Pengaruh bystander effect, Whistleblowing, asimetri informasi dan religiusitas terhadap kecenderungan kecurangan pada badan usaha milik desa (BUMDES) di Kecamatan Busungbiu. JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi), 9(2), 1689–1699.
- [10.] Dewi, R. (2017). PENGARUH JOB ROTATION DAN KOMITMEN ORGANISASI TERHADAP KINERJA KARYAWAN DENGAN LOCUS OF CONTROL SEBAGAI VARIABEL PEMODERASI (Studi Kasus pada Karyawan Bagian Keuangan dan Akuntansi Universitas Negeri Yogyakarta). Skripsi.
- [11.] Egita, E. (2020). Pengaruh Religiusitas, Reward and Punishment, dan Job Rotation Terhadap Fraud (Studi Kasus pada Karyawan BMT di Kabupaten Wonosobo). Jurnal Penelitian Dan Pengabdian Kepada Masyarakat UNSIQ, 7(1), 55–64. <https://doi.org/10.32699/ppkm.v7i1.1022>
- [12.] Fauzi, U. (2014). PENGARUH KOMPENSASI TERHADAP KINERJA KARYAWAN PADA PT. TRAKINDO UTAMA SAMARINDA Usman Fauzi 1. Jurnal Ilmu Administrasi Bisnis, 2(3), 172–185.
- [13.] Febrianti, S., Musadieq, M. Al, & Prasetya, A. (2014). Pengaruh reward dan punishment terhadap motivasi kerja serta dampaknya terhadap kinerja (Studi pada Karyawan PT. Panin Bank Tbk. Area Mikro Jombang). Jurnal Administrasi Bisnis S1 Universitas Brawijaya, 12(1), 83041.
- [14.] Fortunisa, A., Khoerunnisa, S., Utami, T. N., Indriawan, E. J., Augusta, F. Z., Arya, G., & Oktari, R. (2018). Implikasi Reward Vacation and Holiday Terhadap Motivasi. Skripsi.
- [15.] Ghozali. (2011). No Title. Badan Penerbit Universitas Diponegoro.
- [16.] Kadarisman, M. (2012). Pengertian dan Filosofi Manajemen Kompensasi. Manajemen Sumber Daya Manusia, 1–53.
- [17.] Karomy, M. F. R. Al. (2021). Pendapatan Asli Daerah (PAD) di Provinsi Daerah Istimewa Yogyakarta dan Faktor-Faktor yang Mempengaruhinya (Studi pada tahun 2014-2018). Angewandte Chemie International Edition, 6(11), 951–952, 2013–2015.
- [18.] Kentjana, N. M. P., & Nainggolan, P. (2018). Pengaruh Reward Dan Punishment Terhadap Kinerja Karyawan Dengan Motivasi Sebagai Variabel Intervening (Studi Kasus Pada Pt. Bank Central Asia Tbk.). National Conference of Creative Industry, 2(5), 973–997. <https://doi.org/10.30813/ncci.v0i0.1310>
- [19.] Kusumawardhani, P. (2020). DETEKSI FINANCIAL STATEMENT FRAUD DENGAN ANALISIS FRAUD TRIANGLE PADA PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BEI. The Master Guide to Controllers' Best Practices, 1(1), 445–448. <https://doi.org/10.1002/9781119723349.ch15>
- [20.] Lukiana, O., Darna, N., & Muhidin, A. (2015). Job Rotation. Wiley Encyclopedia of Management, 2(4), 103–144. <https://doi.org/10.1002/9781118785317.weom110177>
- [21.] Mangeka, D. P., & Rahayu, Y. (2019). Analisis Pengaruh Fraud Triangle Dalam Mendekripsi. Jurnal Benefita, 4(1), 87–103.
- [22.] Mastiyah, I. (2018). RELIGIOSITAS SISWA MADRASAH ALIYAH DAN SEKOLAH MENENGAH ATAS STUDENT'S RELIGIOSITY IN MADRASAH ALIYAH AND SENIOR HIGH SCHOOL Iyoh Mastiyah. Jurnal Penelitian Pendidikan Agama Dan Keagamaan, 16(3), 232–246. <https://doi.org/10.12758/mda.2014.003>
- [23.] Maulana, H., & Fahrullah, A. (2020). Pengaruh Religiusitas Terhadap Kinerja Karyawan Muslim Pada Perusahaan Daerah Air Minum (PDAM) Kabupaten Pamekasan. Jurnal Ekonomika Dan Bisnis Islam, 3(3), 90–99.
- [24.] Molida, R. (2011). Financial Need Dan Ineffective Monitoring Pada Financial Statement Fraud Dalam Perspektif Fraud Triangle. Fakultas Ekonomi UNDIP.

The Effect of Compatibility of Compensation, Reward And Punishment, Religiosity, and.....

- [25.]Nurmiyati, E. (2012). Hubungan Pemberian Reward Dan Punishment Dengan Kinerja Karyawan Pada Bprs Harta Insan Karimah. *Journal of Chemical Information and Modeling*, 3(9), 123-198.
- [26.]Pamungkas, I. D. (2014). Pengaruh Religiusitas dan Rasionalisasi Dalam Mencegah dan Mendeteksi Kecenderungan Kecurangan Akuntansi. *Jurnal Ekonomi Dan Bisnis*, 15(2), 48-59.
- [27.]Pangesty, S. S., & Nuraina, E. (2017). Pengaruh Fraud Diamond Terhadap Deteksi Kecurangan Laporan Keuangan Pada Perusahaan Manufaktur Yang Terdaftar Di Bei. *THE 11th FIPA FORUM ILMIAH PENDIDIKAN AKUNTANSI*, 11(5), 131.
- [28.]Purukan, R. M., Kojo, C., & Lengkong, V. P. K. (2020). PENGARUH KESESUAIAN KOMPENSASI, REWARD AND PUNISHMENT DAN RELIGIOSITAS TERHADAP FRAUD PADA PT. PLN (Persero) RAYON AIRMADIDI MINAHASA UTARA. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 8(1), 381-390.
- [29.]Said, J., Alam, M. M., Ramli, M., & Rafidi, M. (2017). Integrating ethical values into fraud triangle theory in assessing employee fraud: Evidence from the Malaysian banking industry. *Journal of International Studies*, 10(2), 170-184. <https://doi.org/10.14254/2071-8330.2017/10-2/13>
- [30.]Setiyowati, W. (2018). Analisis Faktor Yang Mempengaruhi Perilaku Fraud. Thesis.
- [31.]Sugiyono. (2014). Metode Penelitian Kuantitatif, Kualitatif dan R&D/Sugiyono. Alfabeta.
- [32.]Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif dan R&D. Alfabeta.
- [33.]Zainal, R. (2013). Pengaruh Efektivitas Pengendalian Intern, Asimetri Informasi dan Kesesuaian Kompensasi terhadap Kecenderungan Kecurangan Akuntansi (Fraud). Thesis. Universitas Negeri Padang, 1-25.