



Examining the Moderating Role of Compensation in the Relationship between Morality and Internal Control to Accounting Fraud

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Abstract.

Background. Micro, Small, and Medium Enterprises (MSMEs) sustainability is threatened by fraud in financial statements, which poses a serious threat, especially in terms of accountability and access to external financing. MSMEs often face limitations in internal control systems, a lack of competent human resources in the financial sector, and weak separation of functions, which opens up loopholes for fraudulent practices.

Aim. This study aims to empirically test how compensation moderates the influence of morality and internal control on the tendency of accounting fraud in the UMKM sector in Cimahi City. The study's results are expected to make a theoretical contribution in the development of financial literature and individual morality, as well as a practical contribution in efforts to prevent accounting fraud among MSME actors.

Methods. This research uses a quantitative approach using descriptive and verification designs. The population in this study consisted of 25 MSMEs in Cimahi City that had penetrated the global market and were under the auspices of the Department of Trade, Cooperatives, MSMEs, and Industry (Disdagkoperind) of Cimahi City. The sample in this study was the entire population, namely 25 MSMEs, from each MSME, two respondents were taken as a representation of the quality of financial statements, with qualifications as owners and accounting staff. Data analysis in this study was carried out using the Structural Equation Modeling method based on Partial Least Squares (SEM-PLS) with the help of SmartPLS software.

Result. Internal Control on Accounting Fraud through Compensation Suitability has an indirect effect, which means mediation occurs.

Conclusion. The results showed that (1) Compensation suitability has an influence on accounting fraud (2) Internal control has a significant effect on accounting fraud with a strong level of influence (3) Internal control has a very significant effect on compensation suitability (4) The indirect effect of Internal Control on Accounting Fraud through Compensation Suitability has an indirect effect which means mediation occurs. (5) Individual morality does not affect internal control or accounting fraud.

Implementation. MSMEs should establish transparent, measurable performance-based incentive structures that ensure internal equity and avoid compensation schemes that risk encouraging opportunistic behaviour.

Keywords: fraud, individual morality, internal control, compensation appropriateness, MSMEs

INTRODUCTION

Fraud in financial statements seriously threatens the sustainability of Micro, Small and Medium Enterprises (MSMEs), especially regarding accountability and access to external

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financing. MSMEs often face limitations in internal control systems, a lack of competent human resources in the financial sector, and weak separation of functions, which opens up loopholes for fraudulent practices. One of the most common forms of fraud in MSMEs is fraudulent financial reporting, which is the presentation of economic information that is manipulated to provide a picture that does not match the actual conditions, such as overstating income or hiding liabilities (ACFE, 2024).

This fraud not only misleads investors or creditors, but can also hinder effective decision-making. Therefore, MSME players need to ensure the quality of financial statements through quality audits to increase transparency, trust, and business sustainability. (Meliawati & Saepudin, 2023).

Fraud is a serious challenge in organizations' financial management, including in the Micro, Small and Medium Enterprises (MSMEs) sector. In Indonesia, MSMEs have a strategic role in the national economy, absorbing more than 97% of the workforce and contributing to more than 60.5% of Gross Domestic Product (umkm.go.id). The following is an overview of MSMEs in Indonesia:

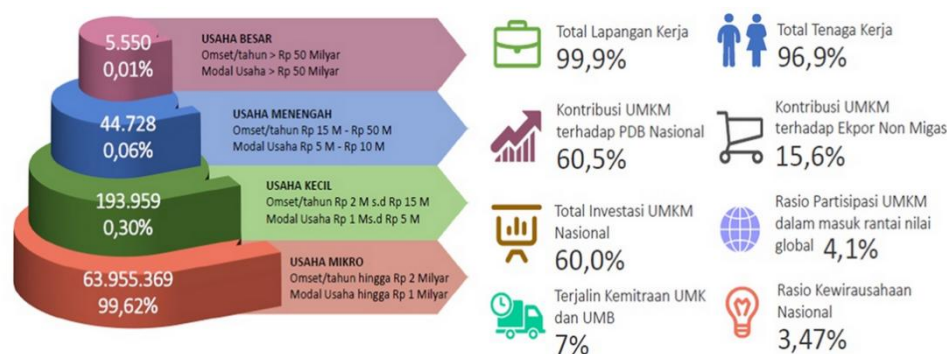


Figure 1 Overview of Indonesian MSMEs

On a regional scale, Cimahi City is one of the areas in West Java Province that has experienced significant growth in the number of MSME players and based on data from the Office of Cooperatives, SMEs, Industry and Trade (DiskopUKMPerindag) of Cimahi City, the number of MSMEs increased from around 24,000 units in 2018 to more than 35,000 units in 2023. This growth shows the strategic role of MSMEs as the driving force of the local economy, especially in job creation and economic empowerment of urban communities. However, this increase in quantity is not always accompanied by an increase in the quality of governance, particularly in terms of financial management and accounting reporting (Febrianti et al., 2021).

Based on data from BPS Cimahi city, most MSMEs in Cimahi still rely on manual recording and do not have an adequate internal control structure. This opens a gap for potential irregularities or fraud, either committed by the business actors themselves or by employees. Fraud cases, although often not formally documented, have become an issue that many MSME actors are concerned about because they have the potential to cause financial losses and disrupt business continuity (Meliawati & Saepudin, 2023).

Fraud in MSMEs often goes undetected due to the lack of internal audit systems, weak supervision, and limitations in the implementation of formal internal controls. ACFE (2022) Reported that 43% of fraud cases in Indonesia occur in organisations with less than 100 employees, most of which are in the MSME category. Typical forms of fraud include cash misappropriation, double recording, and sales and purchase transaction engineering. This is exacerbated by the low level of financial literacy and business ethics among MSME players.

Amid these limitations, individual factors such as the morality of business actors or financial managers are essential determinants in fraud prevention. Morality relates to ethical values and personal integrity in dealing with financial dilemmas. Individuals with high levels of morality tend to reject unethical behaviour, including accounting fraud. (Arrami & QingXiang, 2021). However, morality does not stand alone. The organisational environment and financial management system influence how moral values can be consistently implemented.

Agoes (2018) Internal control is a process designed to provide reasonable assurance regarding achieving operational, reporting, and compliance objectives. In MSMEs, internal controls often do not run optimally due to limited resources and weak organizational structures. Nevertheless, this system still has great potential to reduce the risk of fraud, especially if it is built gradually and adjusted to the characteristics of small businesses.

Stewardship theory offers a relevant framework for explaining individual behaviour within organisations. Unlike Agency Theory, which assumes that individuals tend to act in self-interest, Stewardship Theory posits that individuals can act as stewards who are intrinsically committed to advancing the organisation. (Melis & Nijhof, 2018). This theory emphasises the importance of a supportive organisational structure, trust relationships, and a fair reward system in shaping ethical behaviour. Therefore, compensation is one of the essential elements that can encourage honest and responsible behaviour. (Afifah et al., 2023).

Compensation provided fairly and proportionally can increase work motivation, loyalty, and individual satisfaction, thereby strengthening moral integrity and the effectiveness

of the internal control system. (Meliana & Sujana, 2024). In this context, compensation not only acts as a reward tool but also as a contextual factor that moderates the influence of morality and internal control on fraud. Conversely, inequality in the compensation system can create financial pressure, a sense of injustice, and open the door to fraud, even though individuals have good moral values and internal control systems have been implemented. (Mappadang, 2022).

Unfortunately, research on the moderating role of compensation in the relationship between morality, internal control, and accounting fraud, especially in the context of MSMEs, is still minimal. This study aims to fill the void by empirically testing how compensation moderates the effect of morality and internal control on the tendency of accounting fraud in the MSME sector in Cimahi City. The study's results are expected to make a theoretical contribution to the development of finance and organisational behaviour literature and a practical contribution to fraud prevention efforts among MSME players.

This research continues the research that has been done by Meliawati & Saepudin (2023). However, by making compensation suitability an intervening variable. As well as referring to the differences in previous research conducted by Febrianti et al., (2021), Afifah et al., (2023), Meliana & Sujana (2024), Wulandhari et al., (2023), Rahayu et al., (2024), Ziefa et al., (2023), the research by Utama & Yuniarta, (2020).

The problem identification in this study is: (1) Lack of Adequate Internal Supervision and Control. Most of the MSMEs in Cimahi City have not implemented an adequate internal control system. This leads to the inability to detect and prevent fraud in financial management and accounting, which leads to potential fraud. (2) Limited Resources for Implementing Good Morality Practices. Many MSME actors do not understand the importance of integrity and morality in running a business. A low understanding of the importance of moral values in business can create an environment that facilitates unethical behaviour, including in financial management and accounting. (3) Unfair or disproportionate compensation systems in MSMEs can put additional financial pressure on employees, which may trigger fraud behaviour in response to the unfairness. (4) Lack of Knowledge about the Moderating Role of Compensation. While research has shown that compensation can influence motivation and loyalty and strengthen internal controls and morality, few MSMEs understand that fair compensation also plays an important role in moderating the relationship between morality and internal controls in preventing fraud. (5) Challenges in Implementing an Internal Control System Appropriate to the Size of MSMEs. Many MSMEs face obstacles in implementing an

effective internal control system due to limited human and financial resources. For the formulation of the problem in this study, how is the role of compensation in moderating the relationship between morality and internal control on the tendency of accounting fraud in MSMEs in Cimahi City?

METHODS

The objects in this study are individual morality, control effectiveness, compensation suitability, and accounting fraud tendencies. The research subject is a research boundary where the researcher can determine it with objects, things, or people to which the research variables are attached. (Arikunto, 2019) This study focuses on MSMEs in Cimahi City that have penetrated the global market and have a business license, especially those under the guidance of the Office of Trade, Cooperatives, MSMEs, and Industry (Disdagkoperind) of Cimahi City.

This research, with a quantitative approach, uses descriptive and verification designs. This approach allows researchers to describe the characteristics of the object under study and test the existence of a significant relationship between the variables studied. The purpose of using this research method is to guide researchers in conducting research, so that the problems raised can be solved. (Sugiyono, 2022) The methods used in this research are descriptive and verification methods. The verification method is used to determine and examine how much Compensation Suitability influences the relationship between Individual Morality, internal Control Effectiveness, and Accounting Fraud Tendencies.

This research uses two types of data: primary and secondary data. Primary data was obtained by distributing questionnaires to respondents who are SMEs in Cimahi City that have penetrated the global market. Meanwhile, secondary data was obtained from various sources that have been pre-processed in the form of quantitative data, such as scientific journals, magazine articles, internet sites, and other relevant sources of information.

The population in this study consisted of 25 MSMEs in Cimahi City that had penetrated the global market and were under the auspices of the Department of Trade, Cooperatives, MSMEs, and Industry (Disdagkoperind) of Cimahi City. The population in this study totalled 153 respondents, consisting of various roles, namely 25 employees working in the finance department and 128 general employees in MSMEs. The sample in this study is the entire population, namely 25 MSMEs that have penetrated the global market in Cimahi City, are under the auspices of the Department of Trade, Cooperatives, MSMEs, and Industry (Disdagkoperind), and have a business licence. From each MSME, two respondents were taken

to represent the quality of financial statements, with qualifications as owners and accounting staff. Thus, the total number of respondents in this study was 50 people. The following MSMEs are the population in this study:

Table 1 Research Population

No	Name of Business Entity	Featured Product	Volume of Exports	Export Destination	Labour
1	Oishii Organic Chicken	Crispy Chicken Skin	500 Pcs	Jepang, Arab Saudi	6
2	PT Yasa Jamur Sriwijaya	Mushroom Chips, Seaweed Chips, Condiments and Broths	5000-10.000 pcs	Taiwan, Hongkong, China	12
3	Sock manufacturer	Customised socks	6.000 dozen	Malaysia, Singapura, Brunei	6
4	Individual	Culinary	Brand new 2x	Belanda	4
5	RNJ Food	Instant food	1000 pcs	Singapore	11
6	Dapoer Yanah	Cistik Telo Ungu, Cistik Kencur	100kg / Week	Asia	6
7	Individual	Onion Beans	100 kg	Singapore	4
8	Individual	Batagor instant gravy	300 cup	New York	4
9	Mommyindo	Food (instant wet seblak)	1140 cup/60 karton	Jepang, Korea, Australia, Malaysia	14
10	Individual	T-shirts and sweaters	Medium	Asia	4
11	Individual	Socks	>60.000 psg/month	Asia	5
12	Individual	Cashew nuts	Medium	Asia	5
13	Arranery	Culinary	5 ton/ month	Asia	7
14	D'alfa	Culinary	50	Asia	6
15	CV. Barokah Mandiri	Fashion and craft	20 feet	Malaysia, Singapore	6
16	Mitra Rasa	culinary	2000 pcs	Singapore	11
17	Mc-bercollection	Men's Muslim fashion	4.000 per month	Timur tengah	5
18	Individual	Cireng rujak seasoning	5000 pack	Asia	5
19	Zhira Collection	Children's and Muslim clothing	Medium	Asia	6
20	Individual	Culinary	Medium	Belanda	4
21	R3 Collection	Fashion muslim	4000 permonth	Timur tengah	5
22	Individual	Culinary	20 feet	Malaysia	4
23	Cah Wangon/Wangon Putra	Sesame coconut root	8000 pcs	Malaysia dan Arab Saudi	5
24	Individual	Ranginang chocolate	25 kg	Hongkong	4
25	Individual	Chocolate	5000 pax	Hongkong	4
Total Population			153		

Source: Meliawati & Saepudin (2023)

This study used primary data collection, namely distributing questionnaires to MSMEs that already have a business licence and are domiciled in Cimahi City. The operational

definition of variables elaborates on the definition of concepts, practically and concretely, which is used to measure variables in the context of the research object under study. (Sujarweni, 2019).

Data analysis in this study was carried out using the Structural Equation Modeling method based on Partial Least Squares (SEM-PLS) with the help of SmartPLS software. SEM-PLS is a multivariate statistical approach used to examine the relationship between latent variables (constructs) and the indicators that measure them, as well as the relationship between constructs in the structural model (Ghozali & Kusumadewi, 2023) We chose SEM-PLS in this study because this method can accommodate complex models and relatively small sample sizes and does not require a multivariate normal distribution of data.

Structural Equation Modeling (SEM) is a statistical technique used to analyse complex relationships between directly measured variables (observed variables) and indirectly measured variables or constructs (latent variables). SEM combines two main approaches in data analysis: factor analysis and regression analysis. Meanwhile, Partial Least Squares (PLS) is one of the statistical methods used in multivariate data analysis. PLS is often used in research involving Structural Equation Modeling (SEM), especially when the data has problems such as multicollinearity or small samples. PLS is also used to analyse the relationship between latent variables and observed variables (Ghozali & Kusumadewi, 2023).

In general, the stages of PLS analysis are divided into three main steps, namely:

- (1) Measurement Model (Outer Model), the selection of appropriate indicators and the evaluation of their validity and reliability are crucial to ensure that the analysis results are reliable (Chin, 1998). The outer model evaluates the relationship between latent constructs and their indicators. The analysis is done through:
 - a. Convergent Validity, by looking at the loading factor value ($> 0,70$)
 - b. Average Variance Extracted (AVE) ($> 0,50$)
 - c. Composite Reliability (CR) ($> 0,70$)
 - d. Cronbach's Alpha ($> 0,70$)
- (2) *Goodness of fit model*
- (3) Inner Model, Structural model evaluation or inner model aims to predict the relationship between latent variables (Ghozali & Kusumadewi, 2023). The structural model in PLS is a model that describes the relationship between latent variables that affect each other. In PLS analysis, this model is evaluated by measuring path coefficients, R^2 , and effect size (f^2), and testing significance using bootstrapping.

(4) Below is the research model in this study:

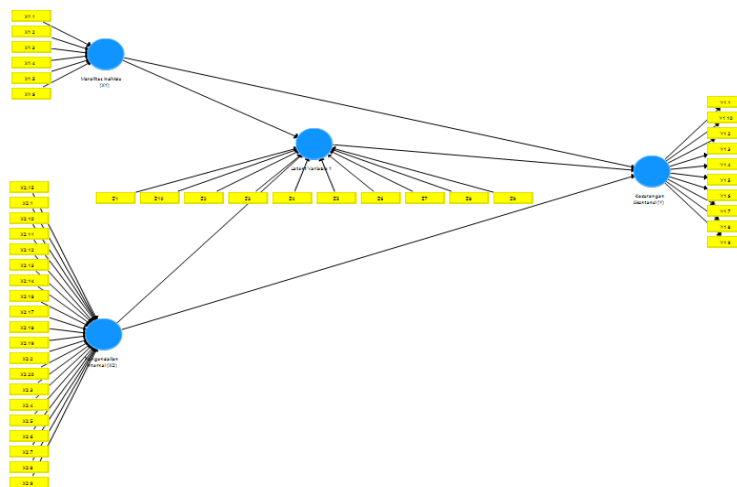


Figure 2 Research Model

DISCUSSION

Outer Model

The outer model test used the Partial Least Squares (PLS) algorithm through SmartPLS software version 3. The primary purpose of this test is to evaluate the relationship between latent constructs and the indicators that form them. The evaluation is carried out in stages to ensure that all indicators used in the model have sufficient validity and reliability.

The outer model analysis stage includes testing:

- (1) Validitas Konvergen, by looking at the loading factor value on each indicator (expected > 0.70) and the value of the loading factor on each indicator (expected > 0.70). Average Variance Extracted (AVE) ($> 0,50$).
- (2) Construct Reliability, through the value of Composite Reliability (CR) and Cronbach's Alpha, both of which must be above the minimum value of 0.70.

If the initial test results show that there are indicators with a loading factor value < 0.70 or an AVE value < 0.50 , then the indicator will be eliminated from the model. This process is carried out interactively until all indicators in the model meet the validity and reliability criteria. The following is a picture of the final results of testing the outer model:

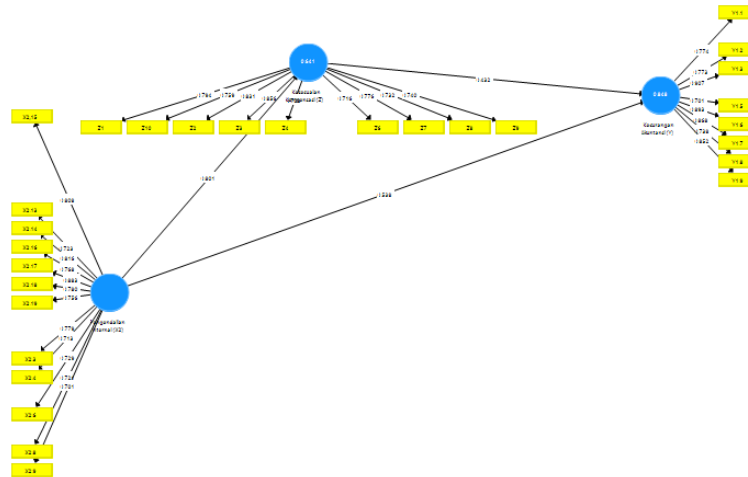


Figure 3 Hasil Uji Outer Model

Construct Reliability and Validity testing is carried out to prove the extent to which the constructs in the model have adequate validity and reliability estimates. Based on the results of data processing using SmartPLS, the following values are obtained:

	Cronbach's Al...	rho_A	Composite Rel...	Average Varian...
Kecurangan Akuntansi (Y)	0.927	0.930	0.941	0.667
Kesesuaian Kompensasi (Z)	0.914	0.916	0.929	0.595
Pengendalian Internal (X2)	0.936	0.939	0.944	0.587

Figure 4 Output Construct Reliability and Validity

Thus, the test results show that all constructs in the model have met the validity and reliability criteria, so they can be used for further analysis in the structural model (inner model).

Goodness of fit model

The feasibility testing stage of the model is carried out to evaluate the extent to which the model built has a statistical fit and good predictive power of the data. This evaluation aims to ensure that the proposed structural model is able to represent the relationship between variables adequately.

	Saturated Model	Estimated Mo...
SRMR	0.098	0.098
d_ULS	4.155	4.155
d_G	7.184	7.184
Chi-Square	1022.801	1022.801
NFI	0.475	0.475

Figure 5 Output Goodness of Fit model)

The Standardised Root Mean Square Residual (SRMR) value is 0.098 based on testing the fit model. This value is below the recommended maximum threshold of 0.100, so it can be concluded that the model built has met the criteria for goodness of fit. Thus, the model is considered suitable for further analysis because it shows a good fit between the theoretical model and empirical data.

Inner Model

The inner model test evaluates the structural relationship between latent variables in the model, specifically to test the significance of the influence of exogenous variables on endogenous variables. This test uses the bootstrapping method in SmartPLS software, which produces the path coefficient value, t-statistic value, and p-value as a basis for decision-making on the research hypothesis.

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O/...	P Values
Kesesuaian Kompensasi (Z) -> Kecurangan Akuntansi (Y)	0.432	0.415	0.095	4.563	0.000
Pengendalian Internal (X2) -> Kecurangan Akuntansi (Y)	0.538	0.557	0.096	5.607	0.000
Pengendalian Internal (X2) -> Kesesuaian Kompensasi (Z)	0.801	0.817	0.051	15.643	0.000

Figure 6 Output Path Coefficient

Based on the results of testing Path Coefficients, which represent the direct influence between variables, the following findings are obtained:

- (1) Compensation Suitability on Accounting Fraud The results show that compensation suitability influences accounting fraud with a t-statistic value of 0.4563 and p-value of 0.000. This indicates that the relationship is statistically significant at the 5% significance level (because $p < 0.05$). However, the t-statistic value is very low, which indicates that the strength of the influence is relatively weak.
- (2) Internal Control on Accounting Fraud The results show a t-statistic of 5.607 and a p-value of 0.000, which means that internal control has a significant effect on accounting fraud with a strong level of influence.
- (3) Internal Control on Compensation Suitability: Obtained a t-statistic value of 15.643 with a p-value of 0.000, indicating that internal control significantly affects compensation suitability. The high value of the t-statistic indicates a very high strength of influence between the two variables.

Thus, this model illustrates the interrelated relationship between the three variables. Internal control plays a direct role in accounting fraud and indirectly through compensation appropriateness. This opens up space to further examine the effect of mediation.

Furthermore, the indirect effect test is conducted to see how much the mediating variable, in this case, Compensation Suitability, mediates the effect of Internal Control on Accounting Fraud. The test is carried out using the bootstrapping method in SmartPLS, and the results are reviewed using the t-statistic value and p-value. The following is the output of the total indirect effect results:

	Original Sampl...	Sample Mean (...	Standard Devia...	T Statistics (O/...	P Values
Kesesuaian Kompensasi (Z) -> Kecurangan Akuntansi (Y)					
Pengendalian Internal (X2) -> Kecurangan Akuntansi (Y)	0.346	0.340	0.083	4.143	0.000
Pengendalian Internal (X2) -> Kesesuaian Kompensasi (Z)					

Figure 7 Output Total Indirect Effect

Based on the results of data processing, the Indirect Effect of Internal Control on Accounting Fraud through Compensation Suitability is obtained with a t-statistic value = 4,143 and p-value 0.000. If $t > 1.96$ and $p < 0.05$, there is an indirect effect which means mediation occurs. The following is a picture of the complete analysis results:

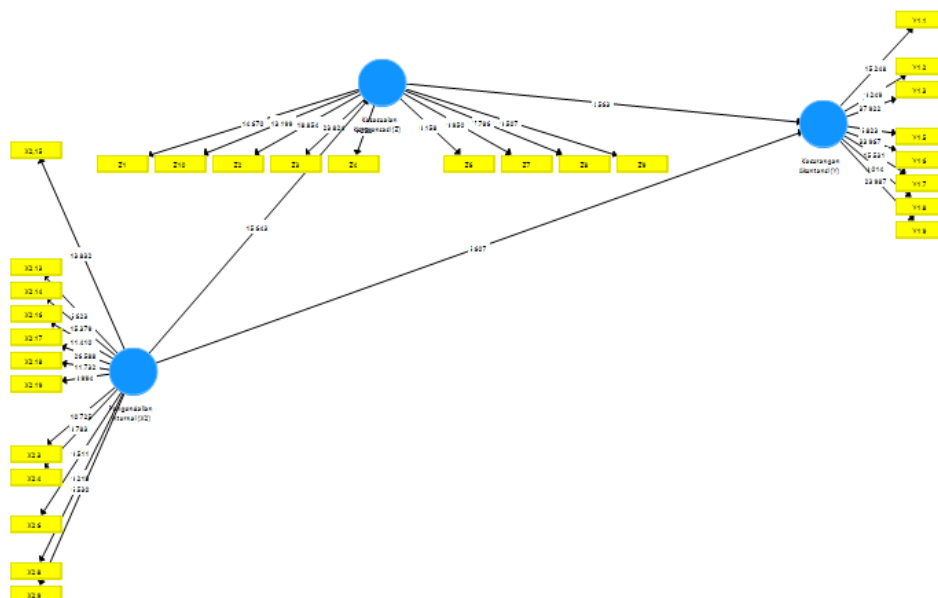


Figure 8 Bootstrapping Output

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Based on the results of testing Path Coefficients which represent the direct influence between variables, it is found that the results show that compensation suitability has an

influence on accounting fraud, this indicates that the relationship is statistically significant at the 5% significance level (because $p < 0.05$), although the t-statistic value is very low, which indicates that the strength of the influence is relatively weak. Then the results show that internal control has a significant effect on accounting fraud with a strong level of influence and internal control has a very significant effect on compensation suitability.

Stewardship Theory assumes that managers or employees do not solely act as opportunists (as in Agency Theory), but they have intrinsic motivation to act in the best interests of the organisation, including maintaining the integrity of financial statements and avoiding fraudulent behaviour. Compensation appropriateness is considered a form of organisational recognition and appreciation of the contribution of employees or managers. When compensation is perceived as fair and in accordance with the workload, the steward (employee/manager) will feel valued and more encouraged to safeguard the interests of the organisation. With fair compensation strengthening the psychological and emotional connection between employees and the organisation, it can reduce the tendency to commit fraud. The results of this study are in line with research conducted by Meliana & Sujana (2024), Wulandhari et al., (2023), Rahayu et al., (2024).

The results of data processing show that individual morality has no effect on accounting fraud or compensation suitability, this can occur because individual morality runs alone and does not always depend on compensation or prevention systems. Highly moral people can still refuse to commit fraud even though compensation is not appropriate, and vice versa. In practice, environmental or situational factors are often more dominant than personal factors. As explained in the Fraud Triangle Theory by Cressey, (1953) and Fraud Diamond Theory that pressure, opportunity and rationalisation are often greater influences than pure morality. Research conducted by Murphy & Dacin (2011) shows that employees may engage in fraud not because of a lack of morality, but because of pressurised situations, such as economic necessity or superior pressure.

CONCLUSION

The results showed that (1) Compensation suitability has an influence on accounting fraud (2) Internal control has a significant effect on accounting fraud with a strong level of influence (3) Internal control has a very significant effect on compensation suitability (4) The indirect effect of Internal Control on Accounting Fraud through Compensation Suitability has

an indirect effect which means mediation occurs. (5) Individual morality has no effect on internal control or accounting fraud.

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