

FRAUD PREVENTION FOR BEING EXCELLENT SERVICE IN PUBLIC SECTOR

Putri Fajar Handayani*, Rita Komaladewi, J Joeliaty,

Faculty of Economic and Business, Universitas Padjajaran, Indonesia

Abstract

The bureaucracy needs to reform to create anti-corruption and excellent service, and the organization needs to have a strategy for preventing fraud and good corporate governance. This research aimed to determine the effect of the organizational culture, accountability, and internal control affect the fraud prevention and the impact on government service. This study uses a quantitative approach. The quantitative research method aims to test the established hypotheses. The data was collected by secondary data from the results of evaluation integrity development of 54 divisions of ministry in Jakarta. The analysis used in this study is a structural approach to the Equation Model (SEM) assisted by the Smart PLS application. Based on the research that has been done, it can be concluded that there is a significant positive effect between the variables of Organizational culture, accountability, and Internal Control on Fraud Prevention. The performance is able to partially influence the relationship between Organizational Culture, Accountability, and Internal Control on Fraud Prevention and the fraud prevention has a significant positive impact on public services. Organization must design the integrity framework which integrates the organizational culture, accountability, and internal control as fraud prevention to build anti-corruption and excellent service.

Keywords: Organization Culture, Accountability, Internal Control, Fraud Prevention, Public Service.

**Fraud
Prevention for
Being Excellent
Service in
Public Sector**

Received
November 1st 2022
Review
June 28th 2023
Publish
June 30th 2023



AFEBI Management
and Business
Review
(AMBR)
P-ISSN [2548-530X](#)
E-ISSN [2548-5318](#)

* Corresponding author. Email addresses: putri22039@mail.unpad.ac.id

The principle paradigm of public administration has changed from New Public Management with the principle of "run government like a business" to a New Public Service with the orientation of public involvement with the Government as a process of public service reform related to the demands of the society for the implementation of excellent public services (anti-fraud and service orientation). Public complaints received through SPAN reported until the first quarter of 2022 reached 2,706 reports about lack of service quality standards and fraud by service servants. This causes public distrust of the implementation of clean governance and good governance. It is related to the results of the measurement of the Indonesian fraud perception index conducted by Transparency Indonesia of 38 points in 2021, below the global average of 43 points, so Indonesia reached 96th out of 180 countries' rank in the world. Refers to the 2021 Integrity Assessment Survey Results Report from KPK that SPI implementation of 628 K/L/P/D resulted in an average integrity index of 72.43 points with the lowest index interval of 42.01 in Mamberamo Raya Regency to the highest of 91, 72 in Boyolali Regency. The achievement of the SPI index in one of the Ministry in 2021 reached 83.1 points, it is higher than the national average index of 72.43, but there is the recommendation to need improvements, such as anti-fraud socialization, integrity in behavior, reporting on fraud, managing human resources, and managing the procurement of goods and services. Therefore, integrity development is a challenge for Government to build excellent service and anti-fraud.

Research The state civil employees as public servants are obliged to instill integrity in the implementation of duties and functions as well as daily life. The value of integrity implemented has become the basis for employee behavior to form an organizational culture (Mangkunegara, 2017). To develop the organization's culture, the organization needs a leader as a role model. A leader will be a role model for all employees to obey things that are believed together so that there is no resistance to better organizational changes. However, in fact, based on KPK data in 2004-2021, the perpetrators of fraud by the leadership reached 152 Regional Head level officials (Governor/Mayor/Vice Mayor) and 248 Echelon I level officials. In addition to strengthening organization culture, other implementations are through Good Corporate Governance (GCG), defined by the Organization for Economic Cooperation and Development (OECD) as the relationship between participants, organizers, and stakeholders through a structured system and monitoring pattern. One of the principles of GCG according to the OECD is accountability, accountability for performance transparently and fairly. This accountability disclosure is a form of embodiment of integrity as an effort to prevent fraud (Fitriana et al, 2021). Internal control is designed to provide a reasonable guarantee to achieve the entity's targets such as operating effectiveness and efficiency, reliability of financial reporting, and compliance with laws and regulations (COSO, 2013). The framework of 3 (three) lines of defense (three lines of defenses) in internal control referred to by COSO from The Institute of Internal Auditors, is carried out by the first layer as the risk owner, the second layer as the compliance unit, and the third layer, the internal and external auditors to be an early warning system to detect fraud. Based on the phenomenon, the authors are interested to research the factors that influence fraud prevention and the impact on the implementation of public services, with the title of this study "Fraud Prevention for being Excellent Service in Public Sector".

This research contributes to design the integrity framework which integrates the organizational culture (environment), accountability system (governance/system) and internal control (employees participating in three lines of defense) as fraud prevention to build anti-corruption and excellent service. Based on the authors' knowledge and the data, not many public sector organizations have created and implemented an integrity framework.

LITTERATURE STUDY

Previous The concept of New Public Management indirectly emerged from strong criticism of public sector organizations and has given movements and demands for public sector management reform. According to Bovaird and Loffer (2013) Economic measurement, efficiency and effectiveness (value for money), choice flexibility, and transparency are characteristics of the New Public Management. But along with the journey, of changing the paradigm of New Public Management to New Public Service, so every organization needs to have a strategy for preventing fraud and good corporate governance to build excellent service and anticorruption. with the orientation of public involvement with the Government as a process of public service reform. Public services that are a reflection of clean and good governance require the implementation of excellent public services and free from fraud.

Organization culture

Financial According to Robbins (2003), the employee believes organization culture is a value system to guide how employees behave in an organization. According to Moeljono (2003:21), An organization's culture is a set of values that are believed by all members of the organization that are studied, implemented, and developed on an ongoing basis which can be used as a reference for behavior in the organization to create the company's goals that have been set. Sulistiyowati (2007) that individuals will not have the slightest opportunity to commit fraud in a good organization culture because a good organization culture will shape employees in the organization to have a sense of belonging and a sense of pride in being part of the organization (sense of identity). The results of Vollmer (2018) and Osemeke (2017) 's research that preventive measures that can be applied through a well-developed organization culture will result in the organization's fundamental values, including an attitude of integrity that is able to anticipate fraud. The influence of organization culture on fraud prevention signifantcly through the influence of employee attitudes and behavior in the habits or organization culture applied in the organization. The following hypotheses are proposed based on theoretical studies and previous research findings:

H1: There is an influence of Organization Culture on Fraud Prevention.

Accountability

Accountability is the responsibility for managing resources in an effort to improve performance (Mursyidi: 2013). Accountability is an obligation to provide accountability and explain the performance and actions of the organization's organizers to those who have the right or obligation to ask for information or accountability. The transparency of sharing information about managing resources, stimulates the organization to be responsible for its work performance. Disclosure of financial accountability in a proper and fair manner is mandatory so that management is able to minimize the risk of corruption. Based on the results of research by Ebbebehnon (2015) and Taryn Vian (2020) stated that the application of the principle of accountability is useful for acheiving the performance of a company or organization, effectively and efficiently. The better the accountability mechanism of an organization, the easier it will be to prevent fraud. It is related to the results of research by Jason Zwanda (2021) that the role of accountability both from the system and employees has an effect on preventing fraud in Zambia state educational institutions and Wardhani, et al (2021) who claim that there is a positive influence between strengthening accountability and preventing fraud in management village funds. The following hypotheses are proposed based on theoretical studies and previous research findings:

H2: There is an influence of Accountability on Fraud Prevention

Internal control

An effective internal control system improves enterprise governance, enables the achievement of management goals, and eliminates the likelihood of fraud by improving employee perceptions of detection. (Peterson: 2004). Tuanakotta (2012) also stated that it is more than just a concept of internal control in the fight against fraud; in which it is to create awareness towards the fraud (fraud awareness).

Risks Internal control according to COSO is divided into 5 (five) components, there are control environment, appraisal risk, activity control, information and communication, and monitoring. The three lines of defense framework in internal control referred to by COSO from The Institute of Internal Auditors is carried out by the first layer as the risk owner, the second layer as the compliance unit, and the third layer, such as the internal and external auditors. Based on results of their study Fyneface (2017) and Olaoye (2021) that internal control help organizations in prevention and detection of early fraud. It was formed by systems, organizational mechanisms, and a leader to control. Risk management as a form of internal control aims to be an early warning system to detect fraud. It is related to the research results of Mappanyuki et al. (2017) showed that the implementation of internal controls has a significant impact on the prevention of procurement fraud, whether partially or simultaneously, Kehinde (2016) stated that internal control on its own is effective against fraud, Ubaidillah (2019) stated that there was an effect between internal control and fraud efforts, and Kesumawati (2021) stated that there is a relationship between internal control and fraud prevention. The following hypotheses are proposed based on theoretical studies and previous research findings:

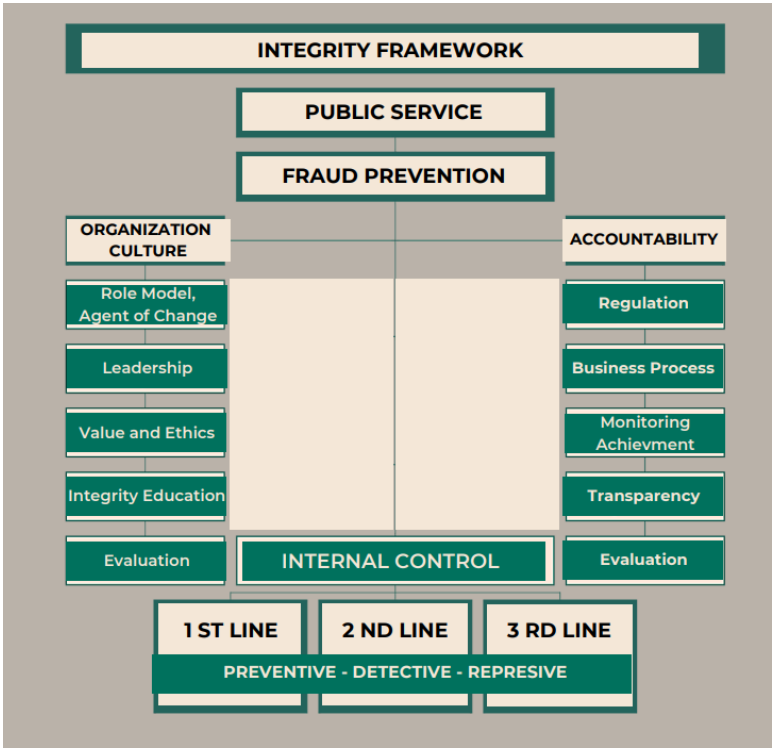
H3: There is an influence of Internal Control on Fraud Prevention.

Fraud Prevention

The cause of fraud known as the Fraud Triangle Theory by Cressy (Tuankotta, 2019) is known to be caused by 3 (three) elements, such as pressure, opportunity, and rationalization. Pressure and justification are internal drives, while opportunities arise because of gaps in the governance system. In an effort to eradicate fraud, the KPK applies 3 (three) strategies, such as a) education and campaigns as a form of prevention; b) improvement of the system to eliminate opportunities for fraud; and c) repressive as an effort to take legal action to create a deterrent effect. Fraud prevention aims to identify high risk of fraud and eliminate potential fraud from the system (Karyono, 2013). According to Tunggal (2012) to prevent fraud, there are several governance arrangements, including: a culture of honesty and high ethics, management's responsibility to evaluate fraud prevention, and supervision by the audit committee. The most effective way to prevent fraud is to implement an anti-fraud program, in this case the implementation of the gratification control program and the management of KKN risk. Based on the results of research by Fyneface (2017) and Nkiruka (2020) that prevention of corruption through early detection of fraud is able to build excellent service and anticorruption in public sector. The following hypotheses are proposed based on theoretical studies and previous research findings:

H4: There is an influence of Fraud Prevention on Public Service.

Figure 1.
Algorithm
The Integrity
Framework



RESEARCH METHODOLOGY

This type of research is causative to analyze the effect of a variable on other variables. The data was collected by secondary data collection from the result of evaluation integrity development, with the object of research: Organization culture, Accountability, Internal Control, Fraud Prevention and Public Service. The population in this study were 69 units that have achieved the predicate WBK/WBBM, with taking samples, we used technique of purposive sampling, that is technique determination sample with consideration of certain such as the work unit that has achieved WBK/WBBM predicate minimum of 2 years and suggested TPN assessment with results calculation amount sample as many as 54 work units.

Organization culture assessment indicators (X1) include the role of leadership as a role model, the role of change agents, the development of organization culture and resistance to change. Accountability assessment indicators (X2) include the leadership role in planning and monitoring performance, delivering performance information in a timely and transparent manner, and accountability manager competencies. Internal Control (X3) assessment indicators include risk identification, implementation of risk control activities, communication and information, and monitoring. Fraud Prevention assessment indicators (Y) include gratification control, complaint handling, and conflict of interest handling. Public Service assessment indicators (Z) include excellent service quality and perceptions of fraud in services. The analysis used in this study is a structural Equation Model (SEM) approach assisted by smart PLS applications.

Outer Model Analysis

a. Validity and Reliability Test

Validity and reliability tests are carried out to ensure that the measurement used is feasible to be used as a measurement (valid and reliable). Testing the validity and reliability can be seen from discriminant validity. It is a measurement model with reflexive indicators assessed based on cross-loading measurements with constructs. discriminant validity, namely comparing the value of the square-root of average variance extracted (AVE), the instrument is declared valid if it has an AVE score > 0.5. Composite reliability is an indicator to measure a construct that can be seen in the view of latent variable coefficients. In this measurement, Cronbach's Alpha is a reliability test carried out to strengthen the results of composite reliability. A variable can be declared reliable if it has Cronbach's alpha value > 0.7.2.

b. R-Square Test

R-square for the dependent construct is used to assess the effect of certain independent latent variables on the dependent latent variable which shows the presentation of the magnitude of the effect. Changes in the value of R-squares (R²) can be used to explain the effect of certain exogenous latent variables on endogenous latent variables whether they have a substantive effect. The results of the PLS R-squares represent the amount of variance of the construct described by the model (Ghozali, 2018). The higher the R² value, the better the prediction model and the proposed research model.

Inner Model Analysis

The Inner Model Analysis or commonly called the Structural Model is used to predict the causal relationship between the variables tested in the model. The analysis of the inner model in testing using Smart PLS is done by testing the hypothesis. In testing the hypothesis, it can be seen from the t-statistical value and probability value. To test the hypothesis by using statistical values, for alpha 5% the t-statistic value used is 1.96, while the beta score is used to determine the direction of the influence of the relationship between variables. The criteria for acceptance/rejection of the hypothesis are:

$H_a = t\text{-statistic} > t\text{ table with a score of } p\text{-values} < 0.05$ and $H_0 = t\text{-statistic} < t\text{ table with } p\text{-values} > 0.0$

RESULT AND DISCUSSION

Outer Model Analysis

a. Validity and Reliability Test

Table 1.
Validity and
Reliability Test
Results

Variable	AVE	Cronbach 's alpha
Organization Culture	0.776	0.854
Accountability	0.643	0.719
Internal Control	0.560	0.605
Fraud Prevention	0.523	0.791
Public Service	0.850	0.825

According to Table 1, the results of the validity and reliability test show that each AVE variable >0.5 and Cronbach's alpha >0.6 , so it could be declared that every construct indicator is worthy in represent measurement each variable.

b. R-Square Test

Analysis of the structural model or inner model is carried out with operate bootstrapping procedure with results as following:

Figure 2.
Path
Analysis

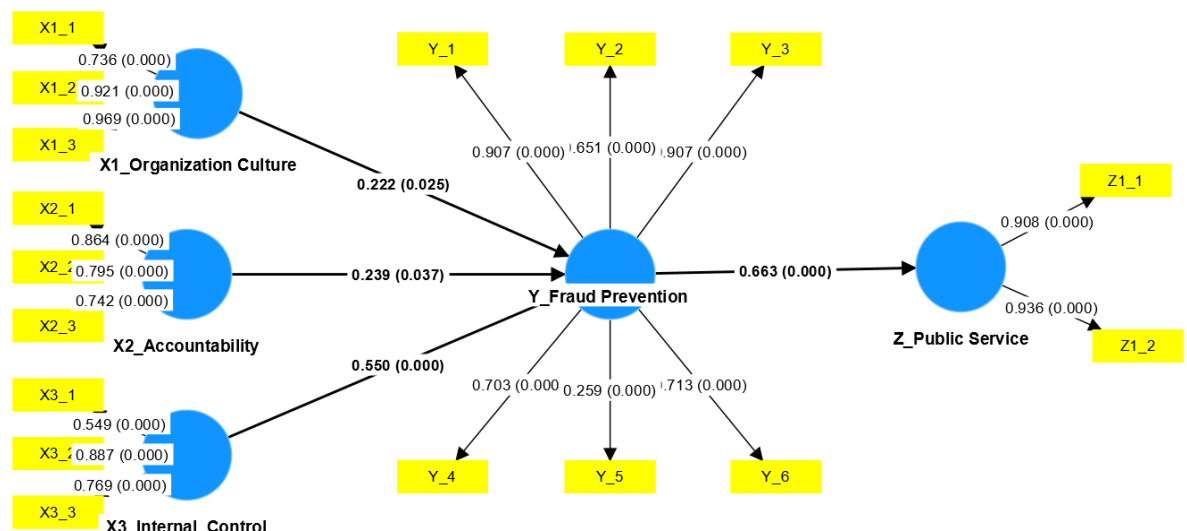


Table 2.
R Square Test
R Square Test
Results

Variable	R Square	R Square Adjusted
Fraud Prevention	0.796	0.784
Public Service	0.440	0.429

Based on table R Square test results, the Fraud Prevention variable can be explained by Organization Culture, Accountability, and Internal Control by 78.40% and Public Service can be explained by Fraud Prevention by 42.9%, the rest can be explained by other variables outside of research

Hypothesis Test

Fraud Prevention for Being Excellent Service in Public Sector

Variable	t-value	P values
Organization Culture -> Fraud Prevention	2,249	0.025
Accountability -> Fraud Prevention	2.082	0.037
Internal Control -> Fraud Prevention	4.927	0.000
Fraud Prevention -> Public Service	10.262	0.000

Table 3.
Effect
Test Results
Between
Variable

According to Table 3, the results of hypothesis test show each variable has a t-statistics value > 2.006 and a value significance of P values < 0.05, with a positive direction so it could be declared that each variable: Organizational Culture, Accountability, Internal Control is able to influence fraud prevention significantly and Fraud Prevention has a significant effect on the Public Service.

Influence of Organization Culture (X1) on Fraud Prevention (Y)

Organization culture has a positive effect on Fraud Prevention significantly, meaning that every increase in organization culture can improve Fraud Prevention in the work environment. The organization values that have been built on the object of research in the form of Smart, Accountable, Integrity, and Loyalty values as well as the core values of ASN BERAKHLAK (Service Oriented, Accountable, Competent, Harmonious, Loyalty, Adaptive and Collaborative) have been applied and become organization culture as guidelines for employee's behavior. The development of this organization's culture is an elaboration of the leadership role as a role model and agent of change assigned to the work unit. As role models, Leaders must have anti-fraud behavior through a reflection of integrity in daily speech and actions, punctual attendance, and accountability in budget and performance management. As an agent of change, the leadership must be able to become a catalyst for a better change in organization culture, especially in building integrity in the context of preventing fraud. A culture of integrity in the organization is able to increase the awareness of all employees in the organization to behave in anti-fraud ways in their daily tasks and behaviors, which is also able to improve the prevention of fraud within the organization. The results of this study are related to research conducted by Osemeke (2017) Sulistyowati (2017), Fitri (2018), Vollmer (2018), Dharmakarja (2020), and Domili (2021) who found evidence that stated Organization Culture had a significant positive effect on Fraud Prevention.

Influence of Accountability (X2) on Fraud Prevention (Y)

Accountability has a significant positive effect on Fraud Prevention, meaning that every increase in Accountability can improve Fraud Prevention in the work environment. Accountability is a form of openness to accountability for performance aimed at both internal organizations and stakeholders including related agencies, service users and the general public. Public demands for transparency and accountability in the implementation of Government programs, encourage Government Agencies to manage performance with full responsibility. Leaders take part in the preparation of performance targets and budgets, monitor performance achievements and budgets on a continuous basis monitoring and performance management is carried out by competent employees so that the results of performance management are more reliable. On the other hand, low accountability indicates that organizational governance is not working well, creating the potential for fraud and further loss of public trust in Government Agencies. Therefore, accountability in the implementation of daily tasks and behaviors can improve the prevention of fraud in the work unit. The results of this study are in line with research conducted by Ebbebehnnon (2015), Wirna, et al (2019), Taryn Vian (2020), Jason Zwanda (2021). Fitriana (2021), and Sariwati, et al (2021) who found evidence stating that Accountability had a significant positive effect on Fraud Prevention.

Influence of Internal Control (X3) on Fraud Prevention (Y)

Fraud prevention is significantly improved by internal control, meaning that every increase in Internal Control is able to improve Fraud Prevention in the work environment. The form of internal control in the object under study has a framework, such as three lines of defenses with the first layer of defense from the risk owner, the second layer being the monitoring and evaluation team, and the third layer being the internal auditor in carrying out internal control to eliminate the risk of fraud. Through the implementation of integrity and ethical principles, commitment to competence, conducive leadership, the establishment of an organizational structure, delegation of authority, performance of an efficient APIP role, and good working relationships with Government Agencies, it builds a control environment. The form of internal control that is carried out by the organization is managing risk in order to realize the objectives of internal control, which include the achievement of effectiveness and efficiency in achieving goals, the reliability of financial reporting, the protection of state assets, and compliance with laws and regulations. Fraud is one of the risks that may occur in the implementation of tasks and will hinder the achievement of organization's goals. Good internal control is able to act as an early warning system, so that fraud has less of a chance to occur within the organization. The results of this study are in line with research conducted by Fyneface (2017), Mappanyuki (2017), Kehinde (2016), Ubaidillah (2019), Kesumawati (2021) and Olaoye (2021). who found evidence stating that Internal Control had a significant positive effect on Prevention of Fraud.

Influence of Fraud Prevention (Y) on Public Service (Z)

Fraud prevention efforts carried out on the object of research are able to realize public services that are service-oriented and free from fraud as people demand for government public services. The fraud prevention strategy includes strategies for preventive measures in the form of public campaigns for gratification control and handling of gratifications, detection strategies in the form of APIP's role in quality assurance and consulting partners, as well as repressive strategies in the form of handling complaints/whistle blowing systems capable of realizing organizational integrity both from the system and from each individual employee. Service officers who are at the forefront of providing public services directly to the community are able to reflect actions with integrity and anti-fraud in harmony with good governance as well as supported by the development of a service system that is able to reduce the risk of fraud, so as to be able to realize public services that are service-oriented and free from fraud. The results of this study are in line with research conducted by Fyneface (2017) and Nkiruka (2020) who found evidence stating that Fraud Prevention had a significant positive effect on public services.

CONCLUSIONS

The study's findings lead to the following conclusion:

- a. The organization values that have been built on the object of research in the form of Smart, Accountable, Integrity, and Loyalty values as well as the core values of ASN BERAKHLAK (Service Oriented, Accountable, Competent, Harmonious, Loyalty, Adaptive and Collaborative) have been applied and become organization culture as guidelines for employees's behaviour. The development of this organization culture is an elaboration of the leadership role as a role model and agent of change assigned to the work unit. As a role model, the leadership must be able to be an example of anti-fraud behavior and an agent of change.
- b. Accountability has a significant effect on the Prevention of Fraud. Accountability is a form of openness to accountability for performance by all related parties. Public demands for transparency and accountability in the implementation of Government programs, encourage Government Agencies to manage performance with full responsibility. Leaders take part since the preparation of performance targets and budgets to monitoring performance achievements and budgets on a continuous basis monitoring and performance management is carried out by competent employees so the results of performance management are more reliable. On the other hand, low accountability indicates that work governance is not working well, creating the potential for fraud and further loss of public trust in Government Agencies. Therefore, improve the prevention of fraud in the work unit.

- c. The prevention of fraud is significantly influenced by internal control. The form of internal control in the object under study has a framework, such as three lines of defense, with the first layer of defense coming from the risk owner, the second layer being the monitoring and evaluation team, and the third layer being the internal auditor in carrying out internal control to eliminate the risk of fraud. The form of internal control that is carried out by the organization is managing risk in order to realize the objectives of internal control, which include the achievement of effectiveness and efficiency in achieving goals, the reliability of financial reporting, the protection of state assets, and compliance with laws and regulations. Fraud is one of the risks that may occur in the implementation of tasks and will hinder the achievement of organizational goals.
- d. Fraud prevention efforts carried out on the object of research are able to realize public services that are service-oriented and free from fraud as people demand for government public services. Fraud prevention strategies include preventive strategies in the form of public campaigns for gratification control and handling, detection strategies in the form of APIP's role in quality assurance and consulting partners, and repressive strategies in the form of handling complaints/whistle blowing systems capable of achieving integrity both from the system and from each individual employee.

So, the organization must be integrated organizational culture (environment), accountability system (governance/system) and internal control (employees participating in three lines of defense) in the integrity framework as a strategy to fraud prevention. The concept of integrity framework:

References

- Bovaird, T. Loffer, E. (2013). *Public Management and Governance*. New York: Routledge.
- Committee of Sponsoring Organizations of the Treadway Commission (COSO). (2013). *Durham: Internal Control-Integrated Framework*.
- Dharmakarja, I. G. M. A., Anta, I. G. K. C. B., & Putra, C. M. (2020). Pengaruh Partisipasi Masyarakat dan Akuntabilitas Keuangan Desa Terhadap Persepsi Anggaran Pendapatan dan Belanja Desa. *JURNAL MANAJEMEN KEUANGAN PUBLIK*, 4(2), 31-40.
- Domili, A. R. (2021). Peran Kecerdasan Spiritual, Akhlak Pemimpin Dan Budaya Organisasi Terhadap Pencegahan Fraud Studi Kasus Majelis Ulama Indonesia Provinsi Sulawesi Utara.
- Fitri, C. I. W. (2018). Pengaruh Budaya Organisasi Dan Peran Auditor Internal Terhadap Pencegahan Fraud. *Jurnal Akuntansi*, 6(3).
- Fitriana. (2021). The impact of accountability, transparency, and morality of village apparatus on fraud prevention in the management of allocated village funds. *Journal of Business and Information Systems Vol. 3, No. 2, December 2021*.
- Ghozali. (2018). *Ghozali. Uji Koefisien Determinasi*. Journal of Management and Business.
- Karyono. (2013). *Forensic Fraud*. Yogyakarta: CV. Adi
- Kehinde, dkk. (2016). Fraud Prevention and Internal Control in the Nigerian Banking System. *International Journal of Economics and Financial Issues*, 2016, 6(3), 1172-1179.
- Kesumawati, L. E., & Pramuki, N. M. W. A. (2021). Pengaruh Pengendalian Internal dan Moralitas Individu Terhadap Kecurangan (Fraud). *Hita Akuntansi dan Keuangan*, 2(2), 524-543.
- Mangkunegara, A. A. P. (2017). *Manajemen Sumber Daya Manusia (Bandung)*. Remaja Rosdakarya.
- Mappanyuki. (2017). Pengaruh Penerapan Pengendalian Internal terhadap Pencegahan Fraud Pengadaan Barang dan Implikasinya Pada Kinerja Keuangan (Studi Pada Rumah Sakit Pemerintah dan Swasta Jakarta. Jakarta: Komunikasi Ilmiah Akuntansi dan Perpajakan (Profita), Universitas Mercu Buana.
- Moeljono, Djokosantoso. (2003). *Good Corporate Government*, Jurnal Manajemen dan Bisnis, BENEFIT FE UMS, Vol.9 no.2 th 2005.
- Mursyidi. (2013). *Akuntansi pemerintahan di Indonesia*. Refika Aditama.
- Peterson, B. K., & Zikmund, P. E. (2004). 10 Truths You Need to Know about Fraud. *Strategic Finance*, 85(11), 29-34.
- Robbins, Stephen P. (2003). *Work Behavior, Concept Controversies and Applications*, Prentice Hall Inc. USA. Terjemahan. Jakarta: PT. Indeks Kelompok Gramedia.

- Sariwati, N. W., & Sumadi, N. K. (2021). Pengaruh Kompetensi, Praktek Akuntabilitas dan Moralitas Individu Terhadap Pencegahan (Fraud) dalam Pengelolaan Dana Desa. *Hita Akuntansi dan Keuangan*, 2(3), 279-291.
- Sulistiyowati. (2007). Pengaruh Kepuasan Gaji dan Kultur Organisasi Terhadap Persepsi Aparatur Pemerintah Daerah tentang Tindak Korupsi. Yogyakarta: Universitas Sanata Dharma
- Tuanakotta, T. M. (2012). Akuntansi Forensik dan Audit Investigatif. Jakarta: Lembaga Penerbit FE UI.
- Tunggal, Amin Widjaja. (1992). Pemeriksaan Kecurangan. Jakarta: Rineka Cipta.
- Ubaidillah, dkk. (2019). Pengaruh Pengendalian Internal Dan Fraud Triangle Terhadap Perilaku Fraud. *Jurnal Riset Akuntansi dan Perbankan* Vol 13 No 2 Agustus 2019.
- Wardhani, F. K. (2022). Pengaruh Sistem Pengendalian Internal, Akuntabilitas, dan Moralitas Individu Terhadap Pencegahan Fraud dalam Pengelolaan Dana Desa (Studi pada Kecamatan Sentolo, Kabupaten Kulon Progo, Daerah Istimewa Yogyakarta) (Doctoral dissertation, UPN'Veteran" Yogyakarta).