



## Factors Affecting Fraud Trend: Perception of Employees of Semarang City Office

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### Abstrak

Penelitian ini bertujuan untuk menggali persepsi pegawai pemerintahan di Instansi Pemerintah mengenai faktor-faktor yang mempengaruhi kecenderungan kecurangan (fraud) meliputi komitmen organisasi, budaya etis organisasi, kesesuaian kompensasi, keefektifan pengendalian internal dan penegakan hukum. Populasi penelitian ini terdiri dari 1.746 pegawai dengan sampel penelitian sebanyak 102 pegawai instansi pemerintah di Dinas Kota Semarang. Teknik pengambilan sampel dalam penelitian ini menggunakan convenience sampling. Teknik analisis data yang digunakan dalam penelitian ini yaitu analisis regresi berganda. Hasil penelitian ini menunjukkan bahwa secara parsial terdapat pengaruh negatif antara komitmen organisasi dan penegakan hukum dengan kecurangan, tidak terdapat pengaruh antara budaya etis organisasi, kesesuaian kompensasi dan keefektifan pengendalian internal dengan kecurangan. Secara simultan komitmen organisasi, budaya etis organisasi, kesesuaian kompensasi, keefektifan pengendalian internal dan penegakan hukum berpengaruh negatif terhadap kecurangan. Simpulan dari penelitian ini yaitu variabel independen yang mempengaruhi kecenderungan kecurangan (fraud) yaitu komitmen organisasi dan penegakan hukum.

### Abstract

This study aims to explore the perceptions of government officials in government agencies regarding factors that affect fraud tendencies including organizational commitment, organizational ethical culture, compensation suitability, the effectiveness internal control, and law enforcement. The population of this study consisted of 1746 employees, with 102 employees of government agencies in the offices of Semarang City as research sample. Data analysis techniques used in this study was multiple regression analysis. The results showed that partially there is a negative influence between organizational commitment and law enforcement with fraud tendency, partially there is no influence between organizational ethical culture, compensation suitability and the effectiveness internal control with fraud tendency. Simultaneously organizational commitment, organizational ethical culture, compensation suitability, the effectiveness internal control, and law enforcement have a negative effect on fraud tendency. The conclusion of this research is the independent variables that affect the tendency of fraud are organizational commitment and law enforcement.

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## INTRODUCTION

Government agencies have an important role in achieving the goal of improving people's welfare. To achieve this objective must be supported good behavior of the apparatus. However, in fact, the case of fraud is still rife in central and local government agencies. Zimbelman (2014) defines fraud as any means that can be used to commit fraud with a particular skill chosen by a person to get benefit more from the other side through false representation. Association of Certified Fraud Examiners (ACFE) in Tuanakotta (2012), classify fraud into three types (namely assets misappropriation), fraudulent financial statements and corruption. Fraud can occur in both the private and public sectors. Fraud is more prevalent in government agencies because the organization has a fairly complex structure, bureaucratic system which is convoluted, the integrity of the work environment is low, ineffective controls and high pressure (Sulastri & Simanjuntak, 2014). In the scope of government agencies, financial statement is as a means of communication and accountability to the community. Therefore, the financial statements of government agencies should be presented fairly, transparently, accountably and in the absence of fraud. Chandra (2015) states that all governments want all House of Representatives behave honestly. Therefore, the government together with the apparatus must be able to prevent fraud. Based on Transparency International, Corruption Perception Index (CPI) survey results in 2015 that corruption in Indonesia is still high. Indonesia ranks 88th out of 168 countries with a score of 36 from 0-100 (0 means very corrupt and 100 means very clean). Based on *antikorupsi.org*, Indonesia Corruption Watch (ICW) conducts monitoring on handling corruption cases in 2015 there are 550 cases. Of the total losses of the first half of 2015 amounted to Rp 1.2 trillion, while in the second half of 2015 the state losses reached Rp 1.8 trillion. Someone commits a fraud because of various motivation. Therefore, to explain the motivation in a person to do the act of fraud is the theory of fraud triangle. The fraud triangle consists of three things: opportunity, pressure, and rationalization (Cressey, 1953 in Tuanakotta, 2012).

Opportunity is a situation that can allow a person to have a chance to commit fraud. Causes that can provide opportunities for fraud (fraud) is the lack of internal control and law enforcement which is not assertive. In this study uses variables of effectiveness of internal control and law enforcement. Pressure is the desire of employees to commit acts of fraud because of pressure from internal and external parties (Pramudita, 2013). One of the factors that influences the occurrence of fraud is compensation suitability issues. Compensation can be believed as one of the decisive factors in causing employee satisfaction that will certainly motivate and improve employee work (Djati & Khusaini, 2003). Dissatisfaction can occur due to inadequate compensation or drudgery as well as causes that can support the incidents of theft by workers (Wexley & Yuki, 2003). Rationalization is an important element in the occurrence of fraud (Prajanto and Ririh, 2016). Rationalization is a thought that justifies his/her action as a reasonable behavior which is morally acceptable in a normal broad society (Chandra, 2015). Najahningrum (2013) states that rationalization is the most difficult thing to measure, in which the perpetrators will be looking for reasons for every deed they do. In this study uses organizational commitment and organizational ethical culture variables. In the organization required a strong organizational culture that will make employees to act and behave in accordance with the values that exist within the organization. So the more ethical the organizational culture will minimize the occurrence of fraud. Based on *Kompas.com*, Semarang City is the most corrupt city compared to 34 regencies and cities throughout 2011. KP2KKN Secretary Eko Haryanto said that corruption in Semarang is done by public officials and bureaucracy apparatus. The most frequent sectors for corruption are infrastructure projects, social assistance, and local budgets. Based on *sindonews.com*, during 2013 Semarang City was ranked as the most corrupt city

/ district. Recorded as many as 16 cases of corruption occurred in the Capital of Central Java Province. Total cases of corruption in Central Java in 2013 was recorded 222 cases of corruption.

There have been several studies on the tendency of fraud but have different results as Chandra's study (2015) states that organizational commitment has no effect on fraud. While research conducted by Adi, et al. (2016) states that organizational commitment has a significant effect on fraud. Zulkarnain's research (2013) states that organizational culture has no effect on fraud. While research of Mustikasari (2013) states that the ethical culture of management has a significant effect on fraud (fraud). Research of Rahmawati & Soetikno (2012) states that the compensation suitability does not affect the tendency of fraud. While the research of Sulistyowati (2007) states that the satisfaction of salary affect fraud. Research of Kusumastuti (2012) states that the effectiveness of internal control does not affect on fraud. While Wilopo's study (2006) states that the effectiveness of internal control affects fraud. Zulkarnain's research (2013) states that law enforcement does not affect fraud. While research of Mustikasari (2013) states that law enforcement effect on fraud. The purpose of this study to explore the perceptions of employees in Government Agencies on the factors that affect fraud The Attribution Theory according to Friezt Heider (1958) in Lubis (2010) states that one's behavior is determined by a combination of internal forces and external forces. So this theory is how one explains the cause of another person or himself behaving as determined by internal or external attribution. Attribution theory is useful to know the factors that can affect a person to cheat, where the action to be taken by a person caused by attributes of the cause.

H<sub>1</sub>: Organizational commitment, organizational ethical culture, compensation suitability, internal control effectiveness, and law enforcement have an effect on fraud trends.

In attribution theory, one's actions are influenced by causal attributes (Kusumastuti, 2012). The high organizational commitment will make employees understand that the tasks assigned for the organization's interests in order to achieve organizational goals. The creation of an ethical organizational culture is expected to follow the existing values and rules so that the possibility of fraud can be minimized. Internal control aims for the operational activities of the agency run effectively and efficiently, with effective internal control, agency objectives can be controlled and achieved. Given the compensation suitability will make employees feel happy because his work has been appreciated and his needs will be fulfilled. Firm law enforcement will have an impact on agency officials to better comply with existing regulations. So that organizational commitment, organizational ethical culture, compensation suitability, internal control effectiveness and law enforcement have a negative effect on the tendency of fraud. This study is in line with research conducted by Thoyibatun (2009).

H<sub>2</sub> : Organizational commitment has a negative effect on the tendency of fraud.

Organizational commitment is as a form of loyalty or individual loyalty to the organization. In attribution theory, one's actions are influenced by its causal attributes (Kusumastuti, 2012). Organizational commitment will lead a person into action. Organizational commitment refers to the employee's psychological ties to organizations in which employees want to improve themselves on behalf of the organization. Commitment can be realized if the individual exercises rights and obligations in accordance with their duties and functions respectively (Kurniawan, 2011 in Adinda, 2015). By having a high commitment means that employees have understood that in carrying out their duties and responsibilities only for the success of the organization is the creation of an environment free from fraud. So the higher the commitment of employees to the organization will minimize the occurrence of fraud. Research of Mustikasari (2013) and Adi, et al. (2016) there is a negative influence between organizational commitment and fraud.

H<sub>3</sub>: Organizational ethical culture negatively affects on the tendency of fraud.

Organizational culture is the values adopted in an organization. A good environment will create good behavior too. In attribution theory, one's actions are influenced by its causal attributes

(Kusumastuti, 2012). Organizational culture will affect the behavior of individuals in acting and rationalizing. Employees can commit fraud because rationalizing every deed that occurs in the environment organization. If within the company, fraud is common, employees will tend to commit fraud because they rationalize the action as a common practice (Najahningrum, 2013). Within the scope of the agency if many employees commit fraud, other employees will also commit fraud on the grounds that the act of fraud is normal or common. Another case if the institution created an ethical organizational culture then employees will obey the values that exist and employees will not commit acts of fraud. According to Rae & Subramaniam (2008) a more ethical environment employees will tend to follow company regulations because their behavior will be morally acceptable. So the more ethical the environment in the agency will be to minimize fraud. Research of Mustikasari (2013) and Sulistiyowati (2007) there is a negative influence between the ethical cultures of the organization against fraud.

H<sub>4</sub>: Compensation suitability negatively affects on the tendency of fraud.

Compensation is as a reward for what the employee has done for the agency, where the agency will provide in the form of rewards, money or other rewards to the employee. In attribution theory, one's actions are affected by the attributes of the cause (Kusumastuti, 2012). Acts of fraud done to maximize personal gain, fraud can occur due to incompatibility of compensation (Mustikasari, 2013). The employee will perceive that the compensation received is appropriate or not, if the employee perceives that the incompatibility of compensation he receives with the services he has made to the organization will encourage someone to commit fraud. Chandra (2015) states that an appropriate compensation system is expected to make a person feel fulfilled. So with the appropriate compensation given to the employee is expected employees to feel their needs can be fulfilled so that fraud can be minimized. Zulkarnain (2013) and Sulastri & Simanjuntak (2014) studies have a negative influence between compensation suitability for fraud.

H<sub>5</sub>: The effectiveness of internal control negatively affects the tendency of fraud.

The purpose of internal control is for the operational activities of the company can run effectively and efficiently, so that corporate goals can be achieved (Najahningrum, 2013). In attribution theory, one's actions are affected by the attributes of the cause, fraud can occur when there is an opportunity to do so. Great opportunities will make fraud more frequent (Kusumastuti, 2012). Mustikasari (2013) states that ineffective internal control can open up opportunities for fraud. Effective internal control will make the operational activities of the agency can run well and organizational goals can be realized. Thus, effective internal controls in an institution, the act of fraud can be minimized. Research of Rahmawati & Soetikno (2012) and Najahningrum (2013) there is a negative influence between the effectiveness of internal controls against fraud (fraud).

H<sub>6</sub>: Law enforcement negatively affects on the tendency of fraud.

Law enforcement is a process by seeking the upholding of applicable legal norms as a guideline for individuals in the life of society and state (Asshiddiqie, 2008 in Indriani, 2013). In attribution theory, one's actions are influenced by its causal attributes (Kusumastuti, 2012). Fraud can occur if there is an opportunity to do so. Opportunities for fraud due to law enforcement or regulation that has not been fully firm in giving sanctions. Fraud is an unlawful deviant behavior. All activities undertaken by government agencies which manage public funds should be able to provide accountability to the public in the form of a transparent financial report (Nordawan, 2006 in Najahningrum, 2013). Any form of work performed by an employee must based on applicable law or regulation. So, by complying with the applicable law rules then the act of fraud can be minimized. Chandra's research (2015) there is a negative influence between law enforcement against fraud.

Based on the description of hypothesis above, the thinking framework in this study as follows:

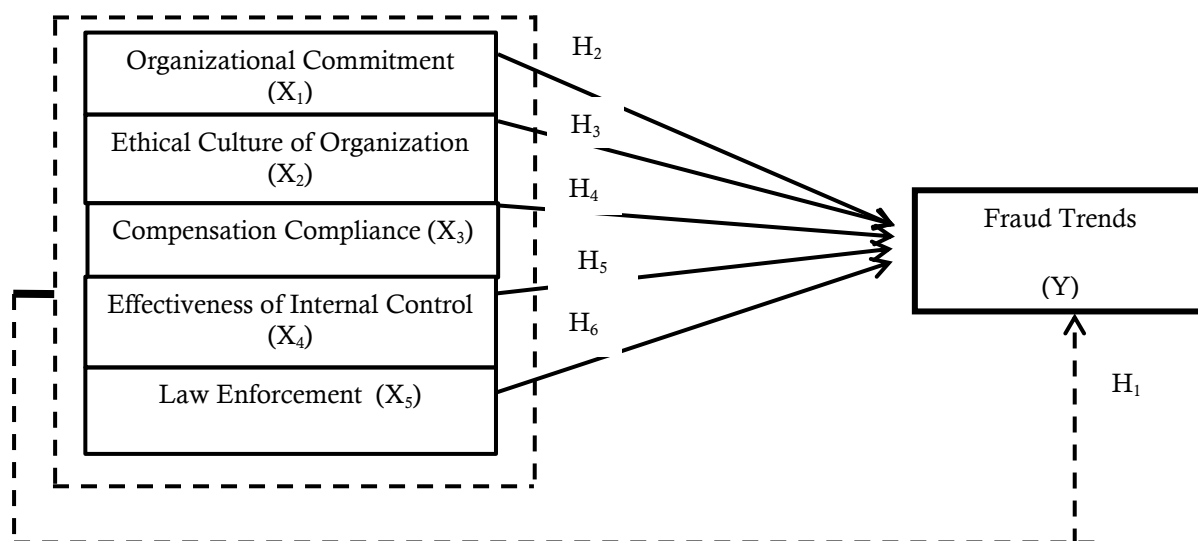


Figure 1. Thinking Framework

## METHOD

This type of research was quantitative research. The population in this study was 1.746 employees in 12 Department of Government of Semarang City. Sampling technique in this research used convenience sampling with sample research as many as 102 government of finance and planning department.

Table 1. Operational Definition of Research Variables

Variables	Definition	Indicators	Measurement Scale
Fraud Trend (Y)	Intentional acts which involved fraudsters generating material misstatements of financial statements (Majaz, 2014).	Fraudulent financial statements. Misuse of assets. Corruption. Budget abuse.	Likert Scale
Organizational Commitment (X <sub>1</sub> )	Acceptance of employees on organizational values, psychological involvement and loyalty (Trisnaningsih, 2007).	Working through targets. Being happy to choose work for the organization.	Likert Scale

Continuation of **Table. 1**

Variables	Definition	Indicators	Measurement Scale
		Receiving all tasks. Equal value. Proud to be part of the organization. Making proud the organization to others. Caring about organizational fate	
Ethical Culture of Organization (X2)	The shared values, norms and belief systems of each member of the organization that would influence how to work and behave so as to create good, ethical behavior and avoid actions that harmed the organization (Artini, 2014).	The role model was visible. Communication of ethical expectations. Ethical training. Punishment for ethical action. Mechanism of ethical protection.	Likert Scale
Compensation suitability (X3)	The sense of satisfaction with salary that could affect employee performance as a tool to meet the needs (Chandra, 2015).	Financial compensation. Recognition of the company for success in carrying out the work. Promotion. Completion of tasks. Achieving goals. Personal development.	Likert Scale
Effectiveness of Internal Control (X4)	An integral process of action and activity which was carried out continuously by the leaders and employees to give confidence to the achievement of organizational goals so that the activities are effective and efficient (Regulation No. 60 of 2008 on SPIP).	Control environment. Risk assessment Control activities. Information and communication Monitoring of internal control.	Likert Scale
Law Enforcement (X <sub>5</sub> )	The process of conducting efforts for the establishment or functioning of legal norms as a behavior guidelines in legal relations in the life of society and state (Indriani, 2013).	1. Obedience to the law. 2. Responsiveness of officials. 3. Law enforcement process. 4. Work discipline. 5. Responsibility.	Likert Scale

The analytical method used in this research was using Descriptive Analysis, Research Instrument Test (Validity Test, Reliability Test and Non Response Bias Test), Classical Assumption Test (Normality Test, Heteroscedasticity Test, Multicollinearity Test), and Hypothesis Test (T-Statistical Test, F Statistical Test, Coefficient of Determination Test).

## RESULTS AND DISCUSSIONS

The results of validity test in this study indicated that  $r_{count} > r_{table}$  meant the correlation for each question item to the total score was valid, where all items of question met 5% significance. The result of reliability test in this study showed that the value of Cronbach alpha  $> 0.70$ , then the research instrument was reliable. Non-response bias was errors arising by respondents who did not respond was more representative than respondents who respond (Indriantoro and Supomo 2009). This test was done by separating the respondent's answer before cut off and after cut off, could be done by t test. The result of non-response bias test in this research showed significance  $p > 0.05$ , then it could be concluded that there was no bias of respondent. Normality test aimed to test whether in the regression model, residual variable had a normal distribution. The result of normality test showed that the data obtained through the One-Sampel Kolmogorov-Smirnov statistical test was 1.088 with significance of  $0.187 > 0.05$ , it could be concluded that the data was normally distributed. While the result of normality test with graph analysis could be concluded that the spread of fraud trend met the assumption of normality.

The heteroscedasticity test aimed to examine whether in the regression model there was a variant inequality of the residual of an observation to another observation (Ghozali, 2013). The result of heteroscedasticity test with glejser test showed that the significance value of each variable had a probability value above 0.05, it could be seen that all research variables did not contain any heteroscedasticity. While the results based on the scatterplot graph could be concluded that the points spread randomly and spread either above or below the number 0 on the Y axis. The multicollinearity test aimed to examine whether the regression model found a correlation between independent variables (independent). A good regression model did not occur correlation between independent variables. The result of multicollinearity test on the variables of organizational commitment, organizational ethical culture, compensation suitability, effectiveness of internal control and law enforcement on fraud trend showed that all tolerance values were  $> 0.10$  and VIF value showed that all VIF values  $< 10$ . Thus, it could be concluded that all variables has already met the requirement of tolerance threshold and VIF values which meant that all variables in this study had no multicollinearity.

**Table 2.** Hypothesis Test Results

Hypothesis	Sig	$\alpha$	Result
H <sub>1</sub> : Organizational Commitment, Organizational Ethical Culture, Compensation suitability, Effectiveness of Internal Control and Law Enforcement simultaneously had a significant effect on Fraud Trend.	0.002	0.05	H <sub>1</sub> Accepted
H <sub>2</sub> : Organizational commitment partially had a negative effect on fraud trend.	0.049	0.05	H <sub>2</sub> Accepted
H <sub>3</sub> : Ethical Culture of Organization partially had a negative effect on fraud trend.	0.479	0.05	H <sub>3</sub> Rejected
H <sub>4</sub> : Compensation suitability partially had a negative effect on fraud trend	0.063	0.05	H <sub>4</sub> Rejected
H <sub>5</sub> : Effectiveness of Internal Control partially had a negative effect on fraud trend	0.394	0.05	H <sub>5</sub> Rejected
H <sub>6</sub> : Law Enforcement partially had a negative effect on fraud trend	0.003	0.05	H <sub>6</sub> Accepted

Source: Primary data processed in 2016.

Organizational commitment, organizational ethical culture, compensation suitability, internal control effectiveness, and law enforcement simultaneously affect fraud. Based on the descriptive analysis of the fraud trend in Semarang City Government Office was included in the very rare category, even though the Semarang City Government got a fair opinion with the exception (WDP) on the 2015 financial statements. It was expected that all employees would support in the prevention and eradication of corruption, collusion, and nepotism and to reform the bureaucracy towards a clean, honest, and transparent bureaucracy. The result of this study was in accordance with the theory of attribution where the actions of a person to commit fraud could be minimized by providing appropriate compensation so that the higher the compensation received would minimize the fraud act. Firmly law enforcement and effective internal control on the institution would not give an opportunity for someone to commit fraud. With a high commitment to the organization and the creation of an organizational ethical culture would be able to minimize the occurrence of fraud. This study was in line with research conducted by Thoyibatun (2009).

Organizational commitment partially had a negative effect on the tendency of fraud. Based on the descriptive analysis of organizational commitment at the Office Government of Semarang City was included in the category of committed. This meant that each employee in the Government Office of Semarang City had a high commitment at the office so that employees would do their job as well as possible for the achievement of the goal of the institution that was the creation of an ethical environment free from fraud. This research was in line with the theory of attribution where psychologically employees would want to improve themselves on behalf of the organization. An ethical institution environment would make employees more willing to commit to comply with established rules. With a high commitment, the employees had a high loyalty and dedication to the institution so as to minimize the occurrence of fraud. This research was in line with research conducted by Mustikasari (2013), Najahningrum (2013) and Adi, et al. (2016) which stated that organizational commitment had a negative effect on the tendency of fraud.



Organizational ethical culture partially did not affect the tendency of fraud. Based on the descriptive analysis of organizational ethical culture at Semarang City Government Office was included in ethical category. This meant that in the Semarang City Government Office has created an ethical environment. The result of this study did not support the theory of attribution where to minimize the occurrence of fraud by rationalizing every action done that was by creating an ethical culture in the organization. Ethical organizational culture was not necessarily able to minimize the fraud that occurred. A person committing a fraud act could be influenced by internal and external factors (Faisal, 2013). Not only external factors that came from the environment that could affect but which played more derived from internal factors. Najahningrum (2013) stated that although the organizational culture of the institution was ethical but if the personal factors of the individual were less ethical then the possibility of fraud might occur. This what would make a person to justify any action taken. This research was in line with the studies of Zulkarnain (2013), Najahningrum (2013) and Chandra (2015) which stated that organizational ethical culture had no effect on fraud.

Compensational compliance partially had no effect on the tendency of fraud. Based on the descriptive analysis of the compensation suitability at the Semarang City Government Office was included in the appropriate category. Which meant the employees of the Semarang City Government Office felt that the compensation they received was appropriate. This study was not in line with the theory of attribution where to minimize the occurrence of fraud by perceiving that the compensation received was appropriate. This study was contradictory to research conducted by Sulastri & Simanjuntak (2014) which stated that with appropriate compensation the employees would be satisfied so that fraud could be minimized. Rahmawati & Soetikno (2012) stated that the compensation was not necessarily able to suppress the fraud that occurred in the organizational environment. There was a possibility of someone committing a fraudulent act because of a disgruntled sense of what he or she was getting. The purpose of the government official was to serve the community, although there were some employees who felt the compensation they received was not appropriate. It should be realized that the compensation that employees received was an absolute authority of the Central Government regulated in PP. 30 Year 2015 on the Regulation of Salaries of government employees. This research was in line with the studies of Wilopo (2006), Kusumastuti (2012) and Rahmawati & Soetikno (2012) which stated that the compensation suitability did not affect the fraud tendency.

The effectiveness of internal controls partially did not affect the tendency of fraud. Based on the descriptive analysis of internal control effectiveness in Semarang City Government Office was included in effective category. This meant that in the Office of Semarang City there was a clear Standard Operating Procedures (SOP), there was a clear division of tasks and responsibilities so that it could achieve the purpose of the institution. Still, some employees perceived that effectiveness of internal control was quite effective. This study was not in line with the theory of attribution where to minimize the occurrence of fraud by creating effective internal controls. This study was contrary to research conducted by Wilopo (2006) and Chandra (2015) stated that effective internal control would minimize fraud. Effective internal control did not rule out the possibility of fraud. This could happen if internal control was not working well, according to Adi, et al. (2016) monitoring of internal control which could not run well would allow for fraud. Thus, monitoring and evaluation of operational activities that were not done continuously could open the opportunity for fraud. This research was in line with Kusumastuti (2012) and Adi, et al. (2016) which stated that the effectiveness of internal control does not affect the tendency of fraud.

Law enforcement partially had a negative effect on the tendency of fraud. This study was in line with the theory of attribution where to minimize fraud by complying with applicable law. Based on the descriptive analysis of law enforcement at the Semarang City Government Office was

included in the obedient category. This meant that the employees of Semarang City Government Office have done their responsibilities as government employees who obeyed the applicable rules. At the Semarang City Government Office has implemented good law enforcement where there were applicable laws, the officials were responsive in handling a problem, and the employees have carried out their responsibilities in accordance with their respective duties so as to suppress the occurrence of fraud. The result of this study was in line with the study conducted by Mustikasari (2013), Najahningrum (2013) and Chandra (2015) which stated that law enforcement had a negative effect on fraud.

## CONCLUSIONS

The results of this study can be concluded that organizational commitment, organizational ethical culture, compensation suitability, internal control effectiveness, and law enforcement simultaneously affect on fraud trends; organizational commitment and law enforcement partially have a negative effect on the tendency of fraud; organizational ethical culture, the compensation suitability and the effectiveness of internal control partially have no effect on the tendency of fraud. Suggestions for further researcher can add variable of unethical behavior because acts of fraud can occur caused by the existence of unethical behavior and before the questionnaires distributed to the respondents can be done pilot study first.

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