

Analysis of Trigger Accounting Fraud: Individual and Organizational Culture Aspects

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Abstract

This study seeks to examine the causes of employees committing accounting fraud. Researchers used multiple regression as a method on 152 employees of the organization. Results The analysis found that individuals are the biggest cause of accounting fraud. This happens because of subjective desires and behaviors that have implications for organizational culture and the emergence of accounting fraud. The way to overcome this is to create a control system and media for reporting, as well as providing penalties for perpetrators. Periodic audits and the prohibition of collusive practices can also eradicate accounting fraud.

Keywords:

Fraud, Individual, Organizational Culture

Introduction

An organization is a gathering place for a group of people to carry out economic activities, be it production or marketing, with the aim of generating profits and achieving company goals and meeting the interests of shareholders (Asmah, Atuilik, & Ofori, 2019; Finnerty, Hegde, & Malone, 2016; Ghafoor, 2016). , Zainudin, & Mahdzan, 2019; Ismail & Abdelmoniem, 2013). In achieving the main goals of the organization, company owners need qualified human resources who can run their business, which are generally placed in management positions. However, sometimes the existence of management (agents) in relation to shareholders (principals) often results in conflicts of interest. This is in theory referred to as agency theory or agency theory. One of the phenomena related to agency theory occurred in a leading company in the UK, namely British Telecom in early 2017 (warta Ekonomi.co.id, 2017). This large company in England was shocked by the occurrence of accounting fraud in its business line in Italy. The cheating mode is by doing income increasing by making contract extensions, bills, and fake transactions with related vendors. British Telecom management created inflation in the company's profits over several periods through unfair means with the company's clients and financial services. As a result of the fraud, British Telecom must be held responsible by providing tax compensation for the fictitious profit created and reducing GBP 530 million. In fact, British Telecom had to take preventive measures as a result of the fraud by cutting its current cash flow by 500 million GBP to cover debts created due to SDMnya fraud (Source: wartaekonomi.co.id).

Morally, management has an obligation to encourage optimal profit for shareholders, then compensation for shareholders will be given in accordance with the performance of managers in accordance with the contract that has been made. This fact represents the dualism of interests when the shareholder (principal) wants profit while the management wants compensation in order to achieve the prosperity of their respective lives which results in the emergence of asymmetry between the two parties. Doig (2018) and Liu & Li (2015) argue that agency theory is based on the creation of conflicting understandings and interests on the part of agents and principals. When managers in their roles obtain valid and accurate information and know how the company's prospects are better than shareholders, Management can easily manipulate data to please company owners in order for management to get compensated.

These frauds not only occur in profit-oriented organizations, but also occur in non-profit organizations such as educational institutions. In July 2018, a staff at an educational institution, Riau University to be exact, was proven to have cheated in the construction of the UNRI FISIPOL building. The perpetrators conspired with the commissioner of a company working on the project. The UNRI FISIPOL building was valued at Rp9 billion, but was eventually abandoned due to the fraud. Due to the fraud, the state is estimated to have suffered a loss of up to Rp. 950 million. In addition, there are cases of fraud committed by students at the University of Indonesia. The fraud carried out in the form of falsification of the test answer sheet which was carried out repeatedly which caused the suspect to be dropped

out. However, The cheating doesn't stop there. The suspect then conducted a student exchange in Malaysia using forged documents, and conducted thesis research by using the names of several lecturers to approach the sources. Based on the above phenomenon, it can be seen that fraud can occur anywhere, both profit and non-profit organizations. Both employees, examiners (auditors), and students. In fact, in Indonesia from January 1 to June 30 2017, there were 226 cases of fraud involving 587 suspects. This incident made the state lose 183 T and 118.1 billion was contributed by bribery (Detiknews.com). and conducting thesis research by using the names of several lecturers to approach the speakers. Based on the above phenomenon, it can be seen that fraud can occur anywhere, both profit and non-profit organizations. Both employees, examiners (auditors), and students. In fact, in Indonesia from January 1 to June 30 2017, there were 226 cases of fraud involving 587 suspects. This incident made the state lose 183 T and 118.1 billion was contributed by bribery (Detiknews.com).

HazamiAmmar (2019) and Mui & Mailley (2015) argue that the things that trigger accounting fraud can be predicted through triangle theory. This theory explains 3 aspects that can encourage individuals to act fraudulently, namely pressure, opportunity, and rationalization. However, in this study, researchers will classify factors that influence fraud into 2 parts, namely pressure into individual factors, while opportunity and rationalization are grouped into factors originating from the organization (Dellaportas, 2013; Manning, 2018; Reskino & Anshori, 2016).). Individual factors in this study were adapted from one of several variables that can affect consumer behavior. Hoffmann & Birnbrich (2012) and Tseng & Su (2013) stated that the factors that influence individual behavior to decide to act fraudulently, the first is the cultural factor, where this factor is a determinant of desire and behavior. The second is social factors related to a person's social life. Both individuals and organizations in relation to the occurrence of accounting fraud cannot be separated from the context of the behavior shown so that the Theory Planned Behavior will also be used. To get a prevention solution for accounting fraud, the Fraud Deterrence Cycle point of view will be used (Cendrowski, Martin, & Petro, 2007; Niu, Yu, Fan, & Zhang, 2019; Suh, Shim, & Button, 2018). The series of elaborations of Theory Planned Behavior and Fraud Deterrence Cycle as a model for predicting the occurrence of accounting fraud until its prevention efforts are the main points that distinguish this study from previous research. This is because previous research, although both observing the problem of fraud in financial statements, generally only looks at what variables that can influence it, not until the formulation of mitigation efforts (Dinata, Irianto & Mulawarman, 2018; Resikno & Anshori, 2016; Xiong, Chapple, & Yin, 2018).

Based on the description of the problem above, it can be explained that this research has a vision to dissect what are the triggers for accounting fraud, to examine and analyze factors that influence accounting fraud, as well as to analyze and describe efforts to prevent accounting fraud. This article should be able to contribute to policy makers as an effort to formulate policies to prevent accounting fraud. The novelty of this paper is the elaboration of triangle theory, TPB and fraud deterrence circle to answer the research objectives.

Method

The independent variables used in this study are individual factors and organizational culture factors, while the dependent variable used is accounting fraud. Individual factors are interpreted as a factor that comes from within an employee himself and has nothing to do with the organization. The indicators of this variable are family problems, economic problems, personality, and knowledge, while the organizational culture factor is a habit that is often done by members that distinguishes an organization from other organizations. This cultural factor is indicated by a safe-seeking culture and a profit-seeking culture (Dellaportas, 2013; Dinata, Irianto & Mulawarman, 2018; Reskino & Anshori, 2016). The dependent variable used is accounting fraud which is interpreted as an unethical act and is even considered very bad because it can have a negative impact not only on an individual but also for an organization or environment where accounting fraud is carried out. This variable is indicated by financial stability, external pressure, financial targets, and debt (HazamiAmmar, 2019; Mui & Mailley, 2015; Kumar, Bhattacharya, & Hicks, 2018; Prabowo, 2013). & Hicks, 2018; Prabowo, 2013). & Hicks, 2018; Prabowo, 2013).

The object of this research is an educational organization or institution. Because the research is crucial, the name of the organization is not shown. The research population includes all staff and employees totaling 152 people.

Meanwhile, the sample, which by definition is part of the population, needs to be derived with an appropriate technique through a sampling technique called purposive sampling. This purposive sampling technique is a technique for determining research samples through certain criteria (Barratt, Ferris, & Lenton, 2015; Cruz & Barrios, 2014). After verification based on the established criteria, the respondents who represented the research sample were 100 people.

After knowing the number of respondents who will be the subject of data collection, the researcher will determine the data collection technique. In this study, data will be collected directly through primary data taken from the distribution of questionnaires directly to research subjects. The distributed questionnaires are arranged in such a way that they are in the form of closed questionnaires and available answer choices with a range of scales according to the instructions described on the Likert scale (Barratt, Ferris, & Lenton, 2015; Rivera, 2019; Simpson & Lord, 2015). That is, the respondent who receives the questionnaire, after reading the questions/statements in the questionnaire, only needs to provide answers according to their opinion into the available answer choices according to the instructions in the questionnaire/questionnaire.

After the data is collected, it will be tabulated first, which is then processed based on the multiple regression technique. If translated into a regression equation, the unit of analysis or variable under study will be reflected in the following equation model.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e_i$$

Information :

Y = Accounting Fraud

X1 = Individual Factor

X2 = Organizational Culture

Results and Discussion

This study will first describe the R2 test. This test is a statistical test that can be used to explain the goodness of the model and the percentage of the impact resulting from the two predictor variables on the consequence variable. The findings of the R2 value after data processing in this article can be seen in Table 1.

Table 1 R2 . Test Results

R	R2	Adj. R2
0,290	0,804	0,605

The results in Table 1 show the R2 value of 0.804. This value means that the independent variables in this study, namely individual factors and organizational factors can explain fraud as much as 80.4. In addition, another 19.6% describe that there are other predictors of accounting fraud that have not been studied in the current study. Next is to do statistical testing through Ftest. This test provides benefits to see the significance of the simultaneous effect of the predictor variable on the consequence variable. The findings through the Ftest are presented in Table 2.

Table 2 F . Test Results

	SOS	df	MS	F	Signifikansi
Reg.	16,680	2	8,340	4,447	0,014
Res.	181,910	97	1,875		
Total	198,590	99			

Table 2 shows that the significance value of the F test is 0.014 (0.014 < 0.05). This represents a condition of the two independent variables in this study, namely individual and organizational behavior simultaneously have a significant effect on accounting fraud.

The next step is to do a Ttest. This step is carried out to test the partial impact of individual variables and organizational behavior on accounting fraud. The findings after running the Ttest, the results can be seen in Table 3.

Table 3 T . Test Results

	Koefisien Tidak Terstandar		Koefisien Terstandar	T	Signifikansi
	Beta	Std. Error			
Konstanta	4,380	1,013		4,324	0,000
X1	0,091	0,035	0,272	2,627	0,010
X2	0,011	0,025	0,044	0,429	0,669

The test results presented in Table 3 are multiple linear regression formulas. This can be described in the following equation.

$$Y = 4.380 + 0.091X_1 + 0.011X_2 + e_i$$

Information:

Y = Accounting Fraud

X1 = Individual Factor

X2 = Organizational Culture

Based on the linear regression formula, it can be seen that the influence of individual factors is greater than the influence of organizational factors, namely 0.091, while the influence of these two variables is positive on fraud. That is, if individual factors or organizational factors are high, then the opportunity for someone to cheat will be more wide open.

In this study, individual factors are part of the pressure factor in Gone theory. This study obtained the results that individual factors have a significant effect on fraud. Meanwhile, the influence of individual factors with cheating is positive, which means that the greater the pressure felt by an individual, the greater the tendency for that person to cheat. This finding is in line with the opinion expressed by Kartika. According to him, individual factors have a significant positive effect on accounting fraud (Kartika, 2017). Individual factors are the main factors for someone in committing fraud. These individual factors can include pressure from the family, a person's economic condition, the number of jobs that are many and not commensurate with awards and so on. Through research conducted by Tseng & Kuo (2014) it is known that cases of fraud occur due to the unstable financial condition of a person. In addition, the presence of external pressure, financial constraints, financial targets, industrial culture, monitoring, and rationalization have no significant effect on fraud (Kapardis & Papastergiou, 2016; Peytcheva, 2014; Siregar & Tenoyo, 2015).

In accordance with Johnstone's theory (2015) fraud includes all the ways that individuals use to gain profits through the presentation of fictitious reports. Joseph Wells, explains cheating as a behavior that includes various forms of crime that justify various ways, even by cheating or cheating though, in order to achieve the desired goal. ACFE further explained several types of fraud, one of which is the misuse of company assets. This kind of practice is very easy to spot because of its tangible and quantifiable nature. Second, fictitious reporting or information that is used to deceive companies and cover up fraudulent acts that have been carried out such as engineering actions in financial reporting with the aim of enriching themselves or generally called window dressing. Third, is the act of corruption. This action is very difficult to reveal because it is related to other parties. The test results prove that organizational behavior has no significant impact on accounting fraud as indicated by a significant value of 0.669 which is greater than alpha (0.05). Meanwhile, the beta coefficient shows the number 0.11 which means organizational factors have a positive influence on fraud. The higher the organizational factors that encourage individuals to act fraudulently, the greater the opportunity for an individual to act fraudulently. This result is in line with the opinion of several researchers who through their research stated that if an organization does not instill organizational values and ethical rules as a culture, it is unlikely that employees will implement honesty values (Cross; 2018; Driel, 2019; Shepherd & Button, 2019; Utami, Jori). , & Hapsari, 2017). Accounting fraud is caused by several reasons, namely the lack of intensive internal control, lack of socialization related to company rules, lack of evaluation or audit of compliance so that existing HRM practices are not well controlled and create holes for abuse.

In theory, fraud can be interpreted as any action or method used by someone to gain an advantage by presenting an untrue report (Jhonstone et al, 2015). Therefore, it appears that organizational culture is a subjective individual desire

and behavior. This means that this does not apply to everyone, or only certain people who will be affected by these factors. Dennis & Johnstone (2018) and Morales, Gendron, & GuéninParacini (2014) interpret organizational behavior as a series of beliefs on the common vision and habits agreed upon within the organization and become the hallmark of the organization (Cooper, Dacin, & Palmer, 2013; Gottschalk, 2019 ; Young & Peng, 2013). Organizational behavior acts as a barrier, creates organizational identity, make one's commitment, increase the stability of the organizational system and as a control mechanism that guides and shapes employee attitudes & behavior. The essence of organizational culture is the essence that must be guided and placed as the main characteristic of the organization which includes organizational justice, organizational stability, and so on.

If viewed from the perspective of a personal approach, there is an approach called the fraud triangle. The first is the pressure felt by someone who requires him to cheat. For example, because of entangled economic problems so that an employee will be forced to commit corruption. Thus, facts like this should be a valuable lesson for a manager to pay attention to the welfare of employees. Employee welfare is indeed not one of the mitigations for an employee to commit fraud. Because, not necessarily people who are in a state of deprivation will cheat. It depends on the character and background of the individual. Therefore, in the employee selection phase, a manager should have good instruments and tools to be able to identify the qualifications of the selected employee, both hard skills and soft skills.

Second, opportunities and conditions that encourage employees to cheat because it is felt that no one else will know about it. This can be created because the work system used by the company is not so strict, with ambiguous rules. If there is a problem related to fraud, suspicion is directed at employees who have a long service record and stay in a particular unit. This could be because parties who suspect this consider the employee who is suspected to be a suspect to have memorized the habits and situations and conditions of the company, so they can take advantage of existing opportunities and loopholes to deceive the company neatly and will not be caught. Third, Rationalization is a mindset of someone who thinks that fraudulent actions are feasible. This condition occurs when there is no strict law enforcement in the company or the fraud that occurs is just left alone because each employee acts fraudulently with each other, so this omission occurs because based on the motive of keeping secrets or crimes against each other. In other words, in the company, there has been an exposure or fraudulent act committed by employees which then inspires other employees to do the same because the fraud committed is always in a safe condition without any firm action or sanctions from the company (Fitriana & Baridwan, 2012; Marriott). & Sim, 2017; Weidenfeld & Spire, 2017). This condition occurs when there is no strict law enforcement in the company or the fraud that occurs is just left alone because each employee acts fraudulently with each other, so this omission occurs because based on the motive of keeping secrets or crimes against each other.

One of the efforts that the company can take as a form of mitigating fraud within the company is to create a good system to reduce the occurrence of collusion, monitor and evaluate employees and prepare communication media with direct access and keep the identity of the reporter confidential, provide a simulation of sanctions that will be received if committing fraud. , and carry out regular and continuous inspections (Amasiatu & Shah, 2019; Said, Omar, Rafidi, & Yusof, 2018; Soomro, Ahmed, Shah, & Khoumbati, 2019). A good control system includes the role and example of managers, two-way communication between leaders and employees, man power planning, Organization Structure, and the effectiveness of the organization's internal audit that must be carried out (Amasiatu & Shah, 2018; Hartmann, Marton, & Söderström, 2018; Schuchter & Levi, 2015). Therefore, it takes a qualified flow of communication and information through a good and correct accounting system so that it can provide an audit track record to track fraud. The system used must ensure that all transactions are recorded legally, properly authorized, reports must be complete, classified according to the appropriate classification and reported following the agreed period, assessed carefully and thoroughly, and presented correctly.

Mitigation of fraud can be done in several ways, including when interviewing prospective employees, it is appropriate to check their background, especially on the track record aspect. Violating workplace regulations or committing criminal acts. Furthermore, the company's internal control is carried out (Hu, Yuan, & Xiao, 2017; Huang & Chang, 2016; Schwartz, 2013). In this case, the program implemented to safeguard the company's assets ensures the integrity of transactions and financial reports. Good internal control can be done by dividing the main tasks and functions accordingly.

Management needs to know the early symptoms of fraud committed by management in general and individuals in particular. Symptoms that arise from fraud in management include misperceptions between top management, staff shortages in the department, high levels of complaints against the organization from customers, suppliers or regulatory

agencies, irregular and unpredictable cash shortages, receivables and payables. which increased but sales decreased, management acted incorrectly in taking credit so that it exceeded the maximum limit, inventory experienced a drastic excess or an excessive increase in the number of adjusting journal entries in the year-end books. Meanwhile, Symptoms of fraud on employees include making expenditures in the form of finances and documents without the approval of the leadership, adjusting journal entries without authorized authorization and without supporting reasons, omissions, destruction of supporting documents for payment instruments, double invoices, replacement of quality of goods, mark up prices of goods purchased. The behavior or actions of the perpetrators of fraud will usually be a concern. This can be used as an indication that fraud has been committed, namely excessive lifestyle changes, uncontrolled mentality, easy emotions, quiet, in debt, heavy gamblers, working through normal working hours, being a loner, or trying to be calm and easy. to work hard. omission, destruction of supporting documents for payment instruments, double invoices, replacement of quality of goods, the price of goods purchased is marked up. The behavior or actions of the perpetrators of fraud will usually be a concern. This can be used as an indication that fraud has been committed, namely excessive lifestyle changes, uncontrolled mentality, easy emotions, quiet, in debt, heavy gamblers, working through normal working hours, being a loner, or trying to be calm and easy. to work hard. omission, destruction of supporting documents for payment instruments, double invoices, replacement of quality of goods, the price of goods purchased is marked up. The behavior or actions of the perpetrators of fraud will usually be a concern. This can be used as an indication that fraud has been committed, namely excessive lifestyle changes, uncontrolled mentality, easy emotions, quiet, in debt, heavy gamblers, working through normal working hours, being a loner, or trying to be calm and easy to work hard.

Ajzen (1991) developed a behavioral theory model. This theory is used in research on factors that have an impact on inappropriate behavior (Awang, Rahman, & Ismail, 2019; Bosley, Bellemare, Umwali, & York, 2019; Scheetz & Fogarty, 2019). This theory illustrates that individual human behavior can be driven by attitudes towards behavior, subjective norms, and perceptions of behavioral control (Dion, 2019; Kassem, 2018; Urumsah, Wicaksono, & Hardinto, 2018). Cheating is generally based on a sense or desire for personal or group gain. If for personal gain, a fraud will be easier to identify. In contrast to if it is done for the benefit of the group which generally will be more difficult and complicated. Even, the losses caused will be much greater.

In the organization, the loss that occurs is not only a loss of money or assets, but will also result in a decrease in employee confidence in management. In fact, it will further reduce investors' interest in investing. For this reason, the company can take preventive actions, identify signs, and take investigations. Preventive action is the responsibility of top management and members of the organization, in realizing an organizational climate and culture that is full of honesty, civility, and ethics. The act of identifying behavior is a way to identify inappropriate behavior from employees or from company reports and investigative action is an action to conduct an investigation of fraud incidents within the company (Carpenter & Reimers, 2013; Chen, Khalifa, & Trotman, 2015; Wijayanti & Hanafi, 2018)

The methods used to detect fraud can be done in general and based on information systems. The general method is carried out by conducting a thorough examination and looking for indications of fraud, especially those carried out institutionally. This examination can be carried out using a technique that refers to forensic accounting, namely the management of the company together with the team that has been formed can track abnormal transactions in the financial statements. Meanwhile, the fraud detection method based on an information system can be done by comparing the profile of fraud in the form of things behind the desire to cheat, opportunities to commit fraud, things that can be cheated, ways to cheat, and the consequences of the fraudulent act.

In theory, the fraud prevention cycle is contained in the Fraud Deterrence Cycle, in which there are 4 factors including, firstly, corporate governance carried out by management as an effort to eliminate or minimize opportunities for fraud. This CG includes Corporate Culture, Policy, and Delegation of Authority. Second, the TLCP will be manned by the company police (internal audit), whose purpose is to exercise control to ensure the validity of company transactions. Third, the retrospective examination organized by the External Auditor and its direction is to detect fraud early on (early warning) before it becomes a problem that gets bigger and then harms the company. Fourth, Investigation and Remediation is covered by forensic auditors with the task of determining policies based on the category of fraud, the size of fraud, and the amount of losses incurred due to the impact of fraud.

Mitigation of fraud can be logically related to disease, that is, it is better to take preventive action rather than having to find a way to treat it (Brown, Hays, & Stuebs, 2016; Guthrie & Taylor, 2017; Wilde, 2017). Losses will have an impact if fraud has occurred and allows the parties concerned to have enjoyed the results. In addition, the costs incurred

are far greater to restore the situation. However, if fraud mitigation is carried out, losses can be minimized. Therefore, early mitigation needs to be done. To mitigate fraud, there are 3 things that must be done, namely first, creating an individual figure who has a trustworthy and open character and attitude, avoiding conflicts of interest and securing company contracts. Second, designing a work process support system that is supported by an integrated system, work standards, conducting supervision and control as well as a clear compensation and remuneration system. Third, create a monitoring pattern that involves internal auditors and external auditors that require self-control.

Management should control and control the incidence of fraud so that fraud can be prevented and reduced so that it does not spread and result in greater losses. The way to control & protect the possibility of fraud is with a conducive organizational climate and based on the value of honesty by instilling a work ethic and supported by improving employee welfare. This method will minimize the opportunity to commit fraudulent acts, especially if the control and supervision of work activities in the company is carried out in a disciplined manner and adheres to the agreed SOPs. Creating a conducive organizational climate is the responsibility of company management. However, also cannot be separated from the support that must be provided by the staff and other employees. Meanwhile, the control environment is something that must be realized, implemented, and maintained to foster positive behavior. The implementation of the internal control system in this organization can be started by upholding integrity and ethics, fostering commitment, adjusting leadership style, streamlining the organizational structure, proper delegation of authority, appropriate policies, realizing an effective internal control role, and having a good working relationship.

Conclusion

The analysis of the results that have been described above makes the authors draw the conclusion that the factors that cause fraud come from the individual himself. Individual factors are the main factors for someone in committing fraud. These individual factors can include pressure from the family, a person's economic condition, as well as the number of jobs that are many and not commensurate with the rewards. Organizational culture factors have no significant effect on fraud in the organization. Organizations that do not have noble values and appropriate ethical rules cause employees in the organization to be unable to implement the values of honesty. Although organizational culture is defined as unwritten norms or rules, supposedly, the organizational culture is built from the beginning so that there is special attention from employees to implement the agreed terms.

These results should be able to assist the stakeholders in making policies regarding matters that can influence a person to commit fraud, so that acts of fraud and other fraud can be prevented and overcome. This policy is important so that it becomes a standard regulation regarding the rights and obligations of employees and also adds punishment that is imposed as a result of irresponsible actions and simultaneously harms the company. In order for employee behavior to be in accordance with organizational goals, management requires a control system, namely clear job descriptions, monitoring and evaluation in accordance with KPI (key performance indicators), authorization systems, independent checking without being influenced by other parties, physical security, as well as documents and recording. The way to overcome fraud by reducing the chances of fraud is that the company has a good control system, reduces the occurrence of collusion, provides facilities or safe communication media to report fraud, makes visual simulations related to punishment for accounting fraud suspects, and actively conducts inspections and audits. Furthermore, this research is expected to enrich literacy on auditing and accounting fraud, especially regarding the factors that cause employees to commit accounting fraud in financial statements. Finally, it is hoped that the findings of this study can also be a reference for future research. provide safe communication facilities or media for reporting fraudulent acts, create visual simulations related to punishment for accounting fraud suspects, and actively carry out inspections and audits. Furthermore, this research is expected to enrich literacy on auditing and accounting fraud, especially regarding the factors that cause employees to commit accounting fraud in financial statements. Finally, it is hoped that the findings of this study can also be a reference for future research. provide safe communication facilities or media for reporting fraudulent acts, create visual simulations related to punishment for accounting fraud suspects, and actively carry out inspections and audits. Furthermore, this research is expected to enrich literacy on auditing and accounting fraud, especially regarding the factors that cause employees to commit accounting fraud in financial statements. Finally, it is hoped that the findings of this study can also be a reference for future research. especially regarding the factors that cause employees to commit accounting fraud in financial statements. Finally, it is hoped that the findings of this study can also be a reference for future research. especially regarding the factors that cause employees to commit accounting fraud in financial statements. Finally, it is hoped that the findings of this study can also be a reference for future research. especially regarding the factors that cause employees to commit accounting fraud in financial statements. Finally, it is hoped that the findings of this study can also be a reference for future research.

This study still has limitations because the participants who were used as respondents in this study were only taken from a minimal number of staff and employees. Therefore, the results of this study may not be generalized to other research objects. For this reason, further researchers who wish to return to the same topic, which is related to the causes of fraud and the consequences of it, can expand the object of research from various lines of organizations, both non-profit and profit-oriented by involving more diverse sources, namely staff, employees, public officials, lecturers, or even students.

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