



The Effect of Spirituality on Fraud Prevention: Internal Control as an Intervening Variable

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This study examines whether spirituality has an effect on fraud prevention with internal control as an intervening variable. This research is an associative descriptive research. The population used was all employees of the Most District Offices of Kediri Regency using the quota sampling technique determined by the researcher as many as 91 respondents. In this study using the PLS analysis method through the SEM approach and supported by SmartPLS 3.0 software. The results of the study show that Spirituality has a significant effect on internal control and fraud prevention. Furthermore, spirituality has a significant effect on fraud prevention with internal control as an intervening variable.

Keyword: Spirituality, Fraud Prevention, Internal Control.

INTRODUCTION

Fraud is an act committed intentionally to deceive people or other parties by hiding, eliminating, or changing information that is considered to have gaps and is able to influence and change decisions, so that it can provide benefits for the person doing it (Utomo, 2018). However, fraud is often committed by human resources in a company which is an action that harms the company itself (R. G. Adiko, W. Astuty, & H. Hafsah, 2019). Cheating itself will not be separated from people's lives and the world of work. Currently, fraud is increasingly diverse in form and method. such as fraudulent financial statements, misuse of assets, and corruption.

In Indonesia itself, fraud cases still often occur in various sectors, both in the private and public sectors. According to the Association of Certified Fraud Examiners (ACFE) report entitled the Indonesian Fraud Survey (SFI) in 2018, it shows that the losses suffered by an organization due to fraud are around 5% of an organization's gross income. Based on ACFE data, in 2018 corruption cases had a percentage of 38%, and in 2019 it increased to 64.4% (ACFE, 2020). This shows that fraud events provide awareness that well-designed and strict

accounting regulations and standards are still unable to prevent accounting fraud. Institute of Internal Auditors (IIA) (R. G. Adiko, W. Astuty, & H. J. A. d. K. K. Hafisah, 2019).

The theory that supports this research is the GONE theory put forward by Jack Bologne, described as Greed, Opportunity to commit fraud, Needs (need to support life), and Exposure (disclosure) of actions or consequences for perpetrators of fraud if the perpetrator is proven to have committed fraud. Exposure is related to the learning process of committing fraud because it is considered that the sanctions given are relatively light. The greeds and needs factor relates to the behavior of individuals or organizational groups to commit fraud so as to harm victims. Greed and needs are personal and difficult to eliminate so they tend to violate regulations, while the opportunity and exposure factors are related to victims (society, agencies, and organizations) who feel harmed by fraud.

Fraud prevention is an action to eliminate opportunities or opportunities to commit fraud by developing and implementing risk management (especially fraud risk management), internal control and honest corporate governance (Priantara, 2022). In general, fraud can occur due to several factors that encourage fraud such as pressure (pressure), opportunity (opportunity), rationalization (justification) (L. Andari & I. J. J. I. I. E. J. A. Ismatullah, Tax and Management, 2019). To overcome the potential for fraud, increasing the effectiveness of internal audit is one way for companies to minimize fraud (Handoyo & Bayunitri, 2021). The aim is to evaluate a system and procedure that has been prepared correctly and systematically and whether it has been implemented according to standards, through observation, research, and examination of the implementation of tasks that have been delegated in each organizational unit (Fahmi & Syahputra, 2019). Another goal of fraud prevention is to prevent fraud on all lines of the organization, ward off potential perpetrators, make it difficult for fraudsters to move, identify high-risk activities and control weaknesses, and prosecute and impose sanctions on fraudsters. The methods of fraud prevention that can be carried out include establishing anti-fraud policies, creating standard prevention procedures, building organizational structures with good controls, designing effective control techniques, and fostering sensitivity to fraud (Wulandari & Nuryanto, 2018).

Spirituality has an important role in fraud prevention efforts because basically humans have a good understanding and implementation in accordance with their religious teachings (Triswantoro & Riyadi, 2022). Within a person there are spiritual values that can make individuals have good rationalization (Norazamina, Suraya, Azizah, & Najihah, 2018). Apart from spirituality, efficient internal control also plays an important role in fraud prevention efforts. The Committee of Sponsoring Organization of The Treadway Commission (COSO) explains that internal control is a process influenced by the board of directors, management, and other parties designed to provide reasonable assurance in achieving objectives related to operations, reporting, and compliance activities (Wulandari & Nuryanto, 2018).

In the research of L. Andari and I. J. J. I. I. E. J. A. Ismatullah, Tax and Management (2019) found that internal control has an influence on fraud prevention. The final hypothesis results are accepted, which means that there is a partial positive and significant influence between internal control on fraud prevention. Rahman's research (2020) also suggests that the internal control system has a positive effect on fraud prevention. However, it is different from Rahmani and Rahayu (2022) who state that internal control has no effect on fraud prevention.

The research was conducted at the Banyakan District Office, Kediri Regency. The reason for choosing the object of this research is because in Banyakan Sub-district there were previously two cases related to the alleged misappropriation of village funds and the lack of transparency of village funds to the community. The first case in the Patrol News mentioned the construction of a market kiosk in Maron village for 200 million. However, the community indicated that there was a discrepancy with what was realized and the construction appeared unfinished. The second case in Nusantara Village Media in Manyaran village stated that there

was a discrepancy in the budget made in the inscription worth 130 million. Meanwhile, it should have been added to the construction of irrigation channels worth 65 million for a total of 195 million.

This research is a development of previous research. In research conducted by Budiarto and Isnaeni (2022), namely testing whether the internal control system, spirituality and community participation affect fraud prevention (Fraud) in the successful management of village funds. And research to examine the effect of spirituality on fraud prevention using intervening variables, namely internal control.

GONE Theory

The GONE theory was proposed by Jack Bologne 2006 in Rahman (2020) which consists of four factors that cause fraud. The word GONE stands for the first letter of each factor, namely greed, opportunity, need, and exposure. Greed is defined as greed, Opportunity is defined as an opportunity to commit fraud, Needs is defined as the need to support life, and Exposure (disclosure) is an action or consequence for the perpetrator of fraud if the perpetrator is proven to have committed fraud.

Spirituality affects fraud prevention

Cheating occurs due to various problems, one of which is the weak application of spirituality instilled in a person. Spirituality is a need that is needed by every human being. Spirituality can be said to be understanding, internalizing, and integrating religious norms into oneself so that it forms one's personality, because it includes conditions that encourage thinking, behaving, and acting in accordance with one's desires and beliefs (Hayati & Amalia, 2021). With this, spirituality is needed in preventing fraud, because the more individuals understand and understand the meaning and application of spirituality, someone will think before committing fraud (Syamsiar, 2019).

This research is strengthened by Budiarto and Isnaeni (2022) who say spirituality has an influence on fraud prevention. Then it is also supported in the research of Purnamasari et al. (2020) which shows that spirituality in the workplace affects fraud prevention both directly and indirectly.

Good spirituality has an important role in fraud prevention efforts. If someone already has strong life principles and guidelines, then someone will think twice about committing fraud or fraud. With high spirituality, a person will continue to search for themselves and focus on being better. On the other hand, spirituality can also build a sense of compassion for others which makes the growth of sympathy and empathy for others. So that someone will remind each other if there are people in the environment who will or have committed fraud.

H1 : Spirituality affects fraud prevention

Spirituality affects Internal Control

The occurrence of fraud is due to the emergence of Greeds (greed) in individuals. Greed can be said to be a disease that can harm a person or institution. The onset of greed is also due to a lack of gratitude so that when someone is blessed, he will always feel less. However, this can be overcome by increasing the spirituality embedded in oneself in order to avoid deviant acts such as corruption and other fraudulent acts. Spirituality is an important value in a person that can influence their behavior. With spirituality in a person, it will foster maturity in thinking, be vigilant and wise before making decisions and always be grateful for what has been obtained. The better a person's level of religiosity makes the tendency of deviant behavior decrease (Afriady & Alfiansyah, 2022).

This research is strengthened by (Gani, 2019) who says that with spiritual intelligence, humans can control by applying akhlakul karimah in order to prevent humans from cheating.

Good internal control is based on good human resources. With spirituality, humans will always search for themselves and continue to search for the meaning of life. Therefore, the higher the spirituality in oneself, humans will continue to try to be better and be kept away from despicable traits such as greed. When humans have formed their spirituality, it will have a positive influence on company performance and the effectiveness of internal control.

H2 : Spirituality affects Internal Control

Internal Control affects Fraud Prevention

The occurrence of fraud is caused by opportunities that arise in companies with various kinds of problems such as inadequate internal control, weak monitoring, lack of effective communication in conveying information. The internal control system is an action that is carried out regularly by all work units, both leaders and employees, in order to obtain the reliability of accounting data, protect company assets and fulfill compliance with company policies (Ayem & Kusumasari, 2020). The effectiveness of the internal control system can also create effective and efficient company operations. This means that opportunities to commit fraud can be minimized.

This research was strengthened by (L. Andari & I. Ismatullah, 2019) which shows that the internal control variable has a partial positive effect on fraud prevention. Other research also says (Rahman, 2020) that internal control has a positive influence on fraud prevention.

The weakness of the company's internal control system can provide a gap for employees to commit fraud. The importance of realizing an adequate internal control system will close the opportunity for employees to commit fraud. The higher the internal control implemented by a company, the higher the prevention of fraud.

H3 : Internal control affects fraud prevention

Spirituality affects Fraud Prevention with Internal Control as an Intervening Variable

In Indonesia, exposure (disclosure) or consequences for perpetrators of fraud are still not strict enough and do not deter the perpetrators. Many of them take advantage of the opportunity gap in weak internal control. Of course this is based on the low level of spirituality embedded in each individual. The better the policies and regulations made, it will make someone think again when going to commit fraud.

This research is strengthened by Budiarto and Isnaeni (2022) who say spirituality has an influence on fraud prevention. And research conducted by (Rahman, 2020) also says that internal control has a positive influence on fraud prevention.

Spiritual intelligence is an attitude to prevent fraud that occurs in the organization so that members of the organization can ward off potential fraud. spiritual intelligence can result in a person's character and personality and a positive organizational culture so as to produce the internal control needed to help minimize or prevent fraud.

H4 : Spirituality affects fraud prevention with internal control as an intervening variable.

METHOD

This research uses associative research with a quantitative approach. This study examines the relationship between spirituality as an independent variable, fraud prevention as a dependent variable, and internal control as an intervening variable. This study uses primary

data, obtaining primary data in this study using a questionnaire or questionnaire to respondents, namely all employees at the Banyakan District Office, Kediri Regency.

The population in this study were all employees at the Banyakan District Office, Kediri Regency. This study uses Quota Sampling to determine the sample, Quota sampling is a sampling technique used in this study, by setting a sample size of 91 respondents. Quota sampling is a method of determining the sample by determining the quota in advance in each group, before the quota of each group is met, the research is considered unfinished (Ihyaul Ulum, 2021).

The data analysis technique used in this study is Partial Least Square (PLS) Analysis using SEM can be used in this study. To support PLS analysis, this research uses the help of SmartPLS 3.0 software.

RESULTS AND DISCUSSION

Banyakan Sub-district is one of the sub-districts in Kediri Regency with an area of 57.75 Km². The location of the Banyakan District office is located on Jalan Panglima Sudirman No.74, Banyakan District, Kediri, East Java. Data collection for this study was carried out by distributing questionnaires to all employees of the Banyakan District Office. The number of questionnaires used can be seen in table 1 below:

Table 1: Number of Respondents

	Total	Percentage
Questionnaires distributed	95	100%
Questionnaires that were not returned	4	4,21%
Questionnaires that can be used for research	91	95,79%

Table 1 shows that 91 questionnaires could be used in this study. The general characteristics of respondents in this study are grouped into several parts, namely gender, age, latest education and length of work.

Table 2. Respondent Identity

No	Characteristics Respondents	Total	
		Respondents	Percentage
1.	Gender		
	a. Male	40	43,96%
	b. Female	51	56,04%
2.	Age		
	a. 20-30 Years	14	15,38%
	b. 31-40 Years	27	29,67%
	c. 41-50 Years	25	27,47%
	d. >50 Years	25	27,47%
3.	Last Education		
	a. Senior High School - Vocational High School	45	49,45%
	b. Diploma (D3, D4)	2	2,20%
	c. Bachelor (S1)	40	43,96%
	d. Magister (S2)	4	4,40%
4.	Length of Work		
	a. 1-10 Years	50	54,95%
	b. 11-20 Years	32	35,16%

c. 20-30 Years	8	8,79%
d. >30 Years	1	1,10%

Table 2 states that the majority of respondents in the Banyakan Sub-district Office are dominated by female gender as many as 51 people. Respondents are dominated by the age range of 41->50 having a percentage of 27.47% with the majority of the highest last education of 49.45% of SMA-SMK graduates. In addition, the majority of the length of work of employees at the Banyakan District Office is indicated by the majority of the length of work for 1-10 years with a percentage of 54.95%.

Outer Model Testing

Testing of this research utilizes Partial Least Square (PLS) analysis. The outer model or measurement model is evaluated by looking at the validity and reliability values. The following is a PLS model scheme for the outer model:

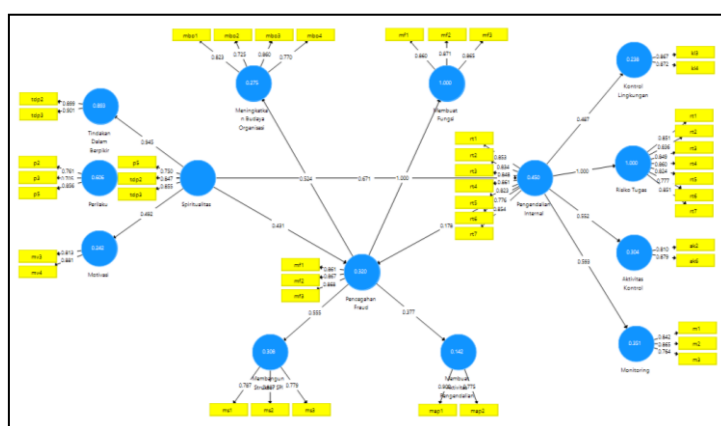


Figure 1. Outer Model Schematic

Validity Test

A. Convergent Validity

Convergent Validity is intended to test the indicators of each variable used so that they can be more easily understood by respondents.

- a) If the AVE value > 0.5 and outer loading has a value > 0.7, the indicator can be considered to meet convergent validity or be able to be understood by respondents.
- b) If the AVE value < 0.5 and outer loading has a value < 0.7, the indicator can be considered not meeting convergent validity or not being able to be understood by respondents.

Table 3. Average Variance Extracted Value

	AVE
Spirituality (X)	0.670
Fraud Prevention (Y)	0.749
Internal Control (Z)	0.699

Source: Primary Data Processed, 2023

a. Spirituality Variable

Based on table 3 above, the spirituality variable obtained an AVE value of 0.670 which is greater than 0.5. With the AVE value obtained, it proves that the internal control system variable is suitable for validity testing.

b. Fraud Prevention Variable

Based on table 3 above, the fraud prevention variable obtained an AVE value of 0.749 which is greater than 0.5. With the AVE value obtained, it proves that the fraud prevention variable is worth testing the validity.

c. Internal Control Variable

Based on table 3 above, the Internal Control variable obtained an AVE value of 0.699 which is greater than 0.5. With the AVE value obtained, it proves that the individual morality variable deserves validity testing.

Table 4. Outer Loading Value

Construct	Indicator	Outer Loading	Conclusion
Spirituality (X)	p5	0.750	Valid
	tdp2	0.847	Valid
	tdp3	0.855	Valid
Fraud Prevention (Y)	mf1	0.861	Valid
	mf2	0.867	Valid
	mf3	0.868	Valid
Internal Control (Z)	rt1	0.853	Valid
	rt2	0.834	Valid
	rt3	0.848	Valid
	rt4	0.861	Valid
	rt5	0.823	Valid
	rt6	0.776	Valid
	rt7	0.854	Valid

Source: Primary Data Processed, 2023

a. Spirituality Variable

Based on table 4 above, the results show that the spirituality variable is divided into 3 points, for point p5 with a behavioral indicator which states that I always pray before carrying out various activities, the outer loading value is 0.750, which means it is greater than 0.7. Point tdp2 with an action indicator in thinking which states that in my opinion, helping others when it will provide a personal benefit obtains an outer loading value of 0.847 which means greater than 0.7. Point tdp3 with an action indicator in thinking states that I look for opportunities to do good in all opportunities obtains an outer loading value of 0.855 which means greater than 0.7.

b. Fraud Prevention Variable

Based on table 4 above, it is obtained that the fraud prevention variable is divided into 3 points, for point mf1 with the indicator of making a function that states that internal auditors are independent in carrying out their duties in the office where I work, the outer loading value is 0.861, which means greater than 0.7. Point mf2 with the indicator making the function of stating that internal auditors are competent enough to prevent or reveal fraud in the office obtained an outer loading value of 0.867, which means greater than 0.7. Point mf3 with the indicator making a function that states that internal examiners are able to provide quality recommendations to the

leadership in the office where I work on the results of audit findings obtained an outer loading value of 0.868, which means greater than 0.7.

c. Internal Control Variables

Based on table 4 above, it is obtained that the internal control variable is divided into 7 points, for point rt1 with a task risk indicator stating that changes in the environment where I work result in the risk of not complying with SPI obtaining an outer loading value of 0.853, which means greater than 0.7. Point rt2 with the task risk indicator stating that there are new personnel in the environment where I work resulting in the risk of not complying with SPI obtained an outer loading value of 0.834, which means greater than 0.7. Point rt3 with the task risk indicator stating that there is a change in the information system in my work environment resulting in the risk of not complying with SPI obtained an outer loading value of 0.848, which means greater than 0.7. Point rt4 with a task risk indicator stating that new technology used in my work environment results in the risk of not complying with SPI obtaining an outer loading value of 0.861, which means greater than 0.7. Point rt5 with a task risk indicator stating that new activities in my work environment result in the risk of not complying with SPI obtains an outer loading value of 0.823, which means greater than 0.7. Point rt6 with the task risk indicator which states that the existence of foreign service activities results in the risk of non-compliance with SPI in my work environment obtained an outer loading value of 0.776, which means greater than 0.7. Point rt7 with the task risk indicator which states that the existence of new accounting standards used results in the risk of non-compliance with SPI in the environment where I work has an outer loading value of 0.854, which means greater than 0.7.

B. Discriminant Validity

Discriminant validity can be seen in the cross loading between indicators and their constructs. An indicator can be said to fulfill discriminant validity if the cross loading on each variable-forming indicator is higher than other variable indicators.

Table 5. Cross Loading Value

	Spirituality	Fraud Prevention	Internal Control
X			
p5	0.750		
tdp2	0.847		
tdp3	0.855		
Y			
mf1		0.861	
mf2		0.867	
mf3		0.868	
Z			
rt1			0.853
rt2			0.834
rt3			0.848
rt4			0.861
rt5			0.823
rt6			0.776
rt7			0.854

Source: Primary Data Processed, 2023

Table 5 proves that the cross loading value on the variable-forming indicators is higher than the indicators in other variables. So that the discriminant validity test based on the cross loading value listed has been fulfilled.

Table 6. Fornell-lacker Criterion

	Spirituality	Fraud Prevention	Internal Control
Spirituality	0.819		
Fraud Prevention		0.865	
Internal Control			0.836

Source: Primary Data Processed, 2023

Based on table 6, it shows that the root value of AVE in each construct is greater than the correlation value, so that the constructs in this research model can be said to have good discriminant validity.

Reliability Test

This test is carried out to test the accuracy in measuring a construct. To do this test, the test is divided into 2 stages, by looking at the value of Cronbach's Alpha and Composite Reability. This test can be said to be reliable if the value resulting from Cronbach's Alpha and Composite Reability with a minimum value must be more than 0.6-0.7.

Table 7. Cronbach's Alpha value

	Cronbach's Alpha	Conclusion
Spirituality (X)	0.752	Reliable
Fraud Prevention (Y)	0.832	Reliable
Internal Control (Z)	0.928	Reliable

Source: Primary Data Processed, 2023

Based on table 7, the results obtained prove that the spirituality variable obtained a value of 0.752; the fraud prevention variable obtained a value of 0.832; the internal control variable obtained a value of 0.928. The Cronbach's alpha value for all variables has a value greater than 0.60 so that the reliability test requirements have been met.

Table 8. Composite Reliability Value

	Composite Reliability	Conclusion
Spirituality (X)	0.859	Reliable
Fraud Prevention (Y)	0.899	Reliable
Internal Control (Z)	0.942	Reliable

Source: Primary Data Processed, 2023

Based on table 8, the results obtained prove that the spirituality variable obtained a value of 0.859; the fraud prevention variable obtained a value of 0.899; the internal control variable obtained a value of 0.942. The composite reliability value for all variables has a value greater than 0.60 so that the reliability test requirements have been met.

Inner Model Testing

To see the direct and indirect effects between variables, the inner model is used. The PLS model scheme for the inner model is as follows:



Figure 2. Inner Model Scheme

1) Coefficient of Determination (R²)

The coefficient of determination is used to measure how much endogenous variables are influenced by other variables. If R² is between 0 and 1 with the provisions that the closer to 1, the higher the accuracy.

Table 9. R-Square Value

	R Square	R Square Adjusted
Fraud Prevention	0.320	0.305
Internal Control	0.450	0.443

Source: Primary Data Processed, 2023

Based on table 9, the R² test value of the fraud prevention variable is obtained at 0.320 or 32%, which means that the remaining 68% is influenced by other variables. In the R² test value, the internal control variable is obtained at 0.450 or 45%, which means that the remaining 55% is influenced by other variables.

2) Measure of f-Square (f²)

The f² effect size is used to see the effect that arises when the exogenous variable is removed from the path model that was originally proposed. If the f² value gives a value of 0.02, it means a small effect, a value of 0.15 means a medium effect, a value of 0.35 means a large effect.

Table 10. f-Square value

	Fraud Prevention (Y)	Internal Control (Z)
Spirituality (X)	0.151	0.817
Internal Control (Z)		0.026

Source: Primary Data Processed, 2023

Based on table 10, the f² test value of the spirituality variable has a moderate influence on fraud prevention and a large influence on internal control, where the variable has an f²

value of 0.151 and 0.817. Meanwhile, the internal control variable has a small effect on the value of 0.026.

Hypothesis Testing Results and Discussion

After all data meets the measurement requirements, the next step can be hypothesis testing using the bootstrapping method in SmartPLS software. The significant measure used in the hypothesis is by looking at if the P-Values value is below 0.1, the hypothesis can be said to have a significant effect, otherwise if the P-Values are above 0.1, the hypothesis can be said to have no significant effect. In seeing the direction of the relationship between exogenous variables to endogenous variables, it can be seen from the original sample value generated. If the coefficient value of the original sample is positive, there is a positive influence, otherwise if the coefficient value of the original sample is negative, there is a negative influence.

Table 11. Hypothesis Testing Based on Bootstrapping Method

Influence	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Conclusion
Direct						
Spirituality (X) > Fraud Prevention	0.431	0.427	0.108	4.005	0.000	Accepted
Spirituality (X) > Internal Control	0.671	0.670	0.067	9.937	0.000	Accepted
Internal Control (Z) > Fraud Prevention	0.178	0.189	0.105	1.688	0.046	Accepted
Indirect						
Spirituality > Internal Control > Fraud Prevention	0.119	0.128	0.076	1.577	0.058	Accepted

Source: Primary Data Processed, 2023

Based on table 11 above, the results show that all hypotheses in this study are supported or accepted. The results of testing the hypothesis of this study using the one-tailed method in the SmartPLS program. The hypotheses that are supported or accepted are the effect of spirituality on fraud prevention with a coefficient value of 0.431 or has a non-negative value and the spirituality variable on internal control with a coefficient value of 0.671 or has a non-negative value. Furthermore, the internal control variable on fraud prevention has a positive relationship as indicated by P-values of 0.046 or smaller than 0.1. Then there is an indirect hypothesis, namely with the variable spirituality on fraud prevention with internal control as an intervening variable with P-values of 0.058 or smaller than 0.1.

CONCLUSION

From the analysis that has been done, it can be concluded that spirituality has a positive and significant effect on fraud prevention, in this study as evidenced by the coefficient value of 0.431 with P-values 0.000 <0.1. spirituality has a positive and significant effect on internal control. In this study, it is evidenced by the coefficient value of 0.671 with P-values 0.000

<0.1. Internal control has a positive and significant effect on fraud prevention. In this study, it is evidenced by the coefficient value of 0.178 with P-values 0.046 <0.1. Spirituality affects fraud prevention with internal control as an intervening variable. In this study, it is evidenced by the coefficient value of 0.119 with P-values 0.058 <0.1.

The limitation in this study is that data collection in this study was carried out by distributing questionnaires and the data was filled in based on the perceptions of the respondents, so it is possible that there are differences in data with actual conditions. Furthermore, the questionnaire data distributed must be left for approximately one week because at that time many employees were on vacation. Therefore, the researcher's data cannot ensure the validity of filling in the questionnaire data.

Suggestions that can be given to future researchers are expected to be able to expand this research by changing objects or by adding other variables that can affect fraud prevention.

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