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# The Effect of Internal Control and Organizational Culture on Accounting Fraud Tendencies With Accounting Information Systems As Moderating Variables

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### ABSTRACT

This study aims to examine the effect of internal control and organizational culture on accounting fraud tendencies. This study also examines accounting information systems in moderating the effect of internal control and organizational culture on accounting fraud tendencies. The sample in this study were 79 Islamic banking employees in Padang City. Data were collected by questionnaire and estimated by using multiple linear regression analysis and interaction test for moderating variables. The results of this study indicate that internal control and organizational culture partially have a negative effect on the tendency of accounting fraud. The accounting information system can strengthen the negative effect of internal control on the tendency of accounting fraud but it is not the case for the organizational culture on the tendency of accounting fraud.

Accounting fraud is rife lately in various countries, including in Indonesia. Fraud is an act of misstatement in accounting reporting by intentionally omitting the amounts in financial statements to deceive users of financial statements. Incorrect presentation of financial statements arises as a result of misusing assets, for example the theft of company assets which causes financial reports not to be presented in accordance with accounting principles in Indonesia (IAI, 2001). The tendency of accounting fraud is intentional treatment to act in the omission and addition of amounts that result in financial statements being presented improperly (Nelson, 2012). Misappropriated assets and embezzlement of assets result in financial statements not being presented in accordance with accounting principles.

The current development of banking activities is not only dominated by conventional banks but also the sharia those are starting to be accepted in society. Sharia banks or Islamic banking, like banks in general, is a financial intermediary institution, namely an institution that carries out activities to collect funds from the public in the form of credit or financing. With the emergence of Law Number 21 of 2008 concerning Amendments to Law Number 10 of 1998 concerning Banking (hereinafter referred to as the Banking Law), Islamic banks are recognized in the banking system in Indonesia.

Banks that operate in accordance with Islamic sharia principles mean that in their operations they follow the provisions of Islamic sharia, especially those concerning procedures for dealing with Islam. In that case, the usury practices must be avoided and replace with the activities on the basis of profit sharing. The existence of the Islamic banking industry in Indonesia itself has experienced a significant increase and development in the past three decades. The growing development of Islamic banks has implications for the greater challenges that must be faced by Islamic banks, where the biggest challenge is to maintain a good

image and name in the eyes of customers in order to maintain customer trust and loyalty to Islamic banks (Falikhhatun & Assegaf, 2012).

The element of sharia does not necessarily rule out the possibility of accounting fraud tendencies. This can be seen from the existence of fraud cases that occurred in sharia institutions. As was the case with Bank Syariah Mandiri which involved internal bank parties, which fictitious credit distribution at the BSM Bogor branch of 102 billion rupiah to 197 fictitious customers. As a result of this credit distribution, BSM has the potential to experience a loss of 59 billion rupiah. In this case, Bareskrim Polri named four suspects, three of whom were BSM officials and BSM accounting officers and a notary ([www.tribunnews.com](http://www.tribunnews.com)). This case was carried out by manipulating customer data by collecting several people who own houses and land. Then the data is falsified like a land deed that is used as collateral. Besides, accounting fraud also occurred at Bank NTB Syariah, which found fraud reaching Rp. 10 billion by one of the supervisors or non-cash service supervisors of Bank NTB Syariah.

With the emergence of cases of *fraud* that occurred in these sharia institutions, it indicates that guidelines are needed to prevent and minimize these acts of *fraud*. The tendency for accounting fraud can be solved by designing an internal control system that can provide reasonable assurance regarding the achievement of management objectives regarding the reliability of financial reporting, the effectiveness and efficiency of operations and compliance with applicable laws and regulations (Fadilah, 2018).

Refer to Abbot et al., as cited by Wilopo (2006), effective internal controls can reduce the tendency of accounting fraud. So, if an internal control system is weak, it will lead to reduce the security of the company's assets, unreliable accounting information, ineffective and inefficient company's operational activities and management policies cannot be complied with. Another factor that can prevent accounting fraud is organizational culture (Arens et al., 2012: 346). Organizational culture is one of the company's internal efforts to align goals. Creating a culture of honesty and high ethics can provide a basis for each employee's job responsibilities. Organizational culture can experience changes, when beliefs, attitudes, values, systems and organizational structures change. However, organizational culture is one that allows the success of accounting information systems to be successful (Llopis et al., 2014). The development of accounting information systems can be explained both in terms of cultural and environmental factors. Culture and environment are both factors that shape the context in which accounting operates, and recognition of the impact of culture on accounting is an important contribution of the international accounting literature.

The effectiveness of a technology in a company can strengthen internal control. One of the technologies used by a company is an accounting information system. It is in line with Sunaryo (2022) that the accounting information system is a very important factor in achieving company efficiency and effectiveness that fraud prevention can be done as early as possible. Likewise with organizational culture, the norms that have become the culture of an organization cannot be easily changed. The designers of this accounting information system will be able to do something that will make the information system more acceptable, so that the culture will become a part of the information system. When a company has an effective accounting information system which is well controlled, the existing organizational will increase in its control and minimize the indications of fraud in the company.

## **Literature Review**

### ***Sharia Enterprise Theory***

*Sharia Enterprise Theory* according to Triyuwono (2012: 356) explains that the most important axiom that must be based on any concept determination is Allah as the Creator and Sole Owner of all the resources in this world. Meanwhile, the resources owned by the *stakeholders* are principally a mandate from Allah SWT in which the responsibility is attached to be used in the manner and purpose set by the Trustee. The higher the level of sharia compliance and the implementation of *good corporate governance* in implementing these principles allows the bank to get the category of a healthy bank.

### ***Hexagon Fraud Theory***

The latest research was conducted by Georgios L. Vousinas (2019). This theory is an extension of the triangle theory by Cressey (1953) with three other new factors. Fraud arises because there are six factors, namely *Pressure, Opportunity, Rationalization, Competence, Arrogance and Collusion* (Vousinas, 2019).

## **The Tendency of Accounting Fraud**

The Indonesian Accounting Association (2001:3) describes accounting fraud as:

1. Misstatement arising from fraudulent financial reporting or intentional omission of amounts or disclosures in financial statements to deceive users of financial statements.
2. Misstatement arising from improper treatment of assets (often referred to as misappropriation or embezzlement) related to the theft of entity assets resulting in financial statements not being presented in accordance with generally accepted accounting principles in Indonesia.

### **Internal Control**

control is a process designed to guarantee the achievement of objectives related to the effectiveness and efficiency of operations, reliability of financial reporting, and compliance with applicable laws and regulations. A good understanding of internal control is needed by managers, users of accounting systems, designers of accounting systems, and evaluators of accounting systems (TMBooks, 2015: 35).

### **Organizational Culture**

Refer to Tuanakotta (2010) organizational or corporate culture is a value that is shared by members of the organization which is manifested in the form of behavioral attitudes or commitment to the organization or company. Meanwhile, Sutrisno (2013) argue that organizational culture can be defined as a system of values, beliefs, assumptions, or norms that have long been in force, agreed upon and followed by members of an organization. as a guideline of behavior and solving organizational problems.

### **Accounting Information Systems**

Zaki Baridwan (2004:4) also suggests the notion of accounting information systems, namely: "Accounting Information Systems are a component that collects, classifies, processes, analyzes and combines relevant financial information for decision-making outside parties (such as tax inspectorate, investors and creditors) internal parties (especially management)". According to Bodnar and Hopwood (2010: 1) the notion of an accounting information system is a collection of resources, such as people and equipment, designed to convert financial data and other data into information.

### **The Effect of Internal Control on the Tendency of Accounting Fraud**

Internal control affects the performance of a company. Company performance will be disrupted when there are indications of fraud within the company. According to Romney and Steinbart (2009) internal control is an organizational plan and business methods used to maintain assets, provide accurate and reliable information, encourage and improve the efficiency of organizational operations, and encourage compliance with established policies. If internal control is not running well, procedures are not carried out properly, it will open up opportunities for employees involved in the organization's operational activities to commit fraud Sunaryo (2022).

The tendency of accounting fraud is influenced by whether there is an opportunity to do so. Great opportunities make the tendency for accounting fraud to occur more frequently. These opportunities can be reduced by a good and effective internal control system. Although there are different opinions from previous researchers, this study argues that effective internal controls affect the tendency of accounting fraud. This research is in line with Natalia and Coryanata (2018) and Shintadevi (2015) that there is a negative and significant effect between the effectiveness of internal controls and the tendency of accounting fraud.

Based on the above arguments, the hypothesis proposed by this study is:

H1: Internal control has a negative effect on the tendency of accounting fraud.

### **The Influence of Organizational Culture on the Tendency of Accounting Fraud**

There is an influence of organizational culture on the tendency of accounting fraud. In this case the organizational culture is an adhesive between members, therefore the organization must have a strong culture, so that the organization and its members will have consistent behavior and have collective beliefs which can support organizational activities, one of which is the implementation of an Accounting Information System. The achievement of a good and reliable Accounting Information System implementation which is generated from this system will also be of high quality. The great quality information will help management in the decision-making process.

Organizational culture is a set of basic assumptions and beliefs that are adhered to by the organization and then passed on to its members which will provide direction or guidelines for behavior in organizations where members of the organization cannot act as they please but adapt to their organizational environment, this can prevent fraud tendencies from occurring. accountancy. One of the factors that can prevent fraud is a culture of honesty and high ethics.

The study of Yuliani (2018) show that there is a positive and significant influence between organizational culture and accounting fraud tendencies. Natalia & Coryanata (2018) also find that the more ethical or better the organizational culture of a company, the lower the level of fraud tendencies committed by employees.

Based on the above arguments, the hypothesis proposed by this study is:

H2: Organizational culture has a negative effect on the tendency of accounting fraud.

**The Effect of Internal Control on the Tendency of Accounting Fraud with Information Systems as a Moderating Variable**

Internal control cannot guarantee that fraud will not occur. However, internal control is expected to be able to detect indications of fraud within the company and can provide useful advice to management in preventing fraud and in making decisions. Through control, fraud can be solved and detected as early as possible by management.

Amin Widjaja (2012: 2) suggests that fraud means a situation when an item of information is not included intentionally that cause incorrect information. Fraud as generally referred to, means dishonesty in the form of an intentional deception or a desired misrepresentation of a material fact. The application of an accounting information system not only will produce the quality information that is used to make a decisions Laudon and Loudon (2012: 14) but also to weaken the accounting fraud.

Refer to Sunaryo (2022) there is a control in an accounting information system. The quality of accounting information system affect the management function in carrying out internal control. The information produces will be used as one of the bases for making decisions related to company activities. So that when the company's internal controls are unified with an adequate or reliable information system, it will strengthen supervision in following up when fraud tendencies exists.

Based on the above arguments, the hypothesis proposed by this study is:

H3: Accounting information systems strengthen the influence of internal controls on accounting fraud tendencies.

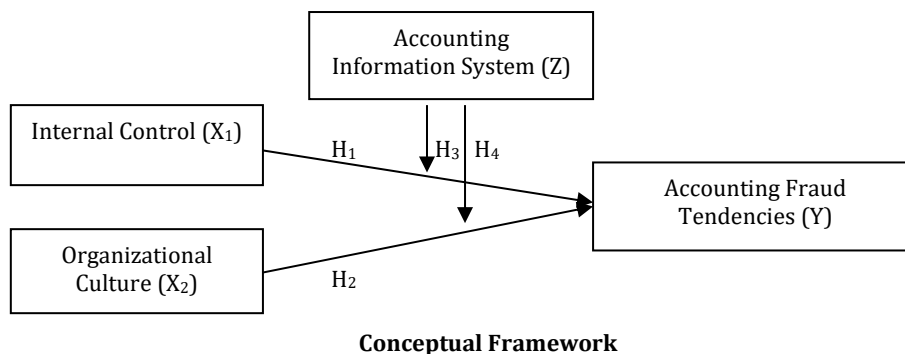
**The Influence of Organizational Culture on the Tendency of Accounting Fraud with Accounting Information Systems as a Moderating Variable**

One organization differs from another in the values, norms, and expectations that make up its culture. A good culture in the organization will also create behavior in a member of the organization, and vice versa. Everyone in the organization will tend to commit fraud because the employee rationalizes these actions as normal or natural actions. One of the factors that can prevent fraud is a culture of honesty and high ethics (Arens, 2008).

This is in line with attribution theory which can explain the process of how a person interprets an event, the reason, or the cause of his behavior which is influenced by internal and external forces which will reflect the behavior of the organizational culture. Attribution theory can provide an argumentative explanation of accounting fraud tendencies based on personal culture or organizational culture. The tendency of accounting fraud occurs when personal culture or individual culture in an organization is not fair. Thus, the existence of a good and conducive organizational culture may weaken the occurrence of accounting fraud tendencies when information that is accurate, relevant, timely and complete. Besides, Eka Nurmala (2018) argue that the success of implementing an accounting information system can also affect organizational culture. The old culture will always survive in the face of new information systems, but some changes in organizational culture have arisen because of the presence of computer technology. This change in information systems forces employees to do things differently than usual to interpret experiences and generate social behavior.

Based on the above arguments, the hypothesis proposed by this study is:

H4: Accounting information systems strengthen the influence of organizational culture on accounting fraud tendencies.



**Methods**

Population is a generalization area consisting of objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn (Supardi, 2016: 64). The population of this research is Islamic banking located in Padang, the capital city of west Sumatera. The samples are 5 existed islamic bankings. The units of analysis are employees who work at Bank Syariah Indonesia, Bank Mega Syariah, Bank Syariah Bukopin, Bank Muamalat and Bank BTN Syariah.

We employ quantitative research methods Hikmawati (2017: 92) suggest that quantitative research is a data analysis method using quantitative descriptive analysis techniques, basically changing research data into descriptive figures that are easy to understand, for example in the form of percentages. Data collected by questionnaire which consists of an arrangement of statements refer to the indicators of each independent variable and dependent variable. Each statement is measured using a Likert scale (1-5). The data were processed through descriptive statistical tests and linear regression analysis using IBM SPSS Statistics 21. Data quality tests used in this study included validity and reliability tests.

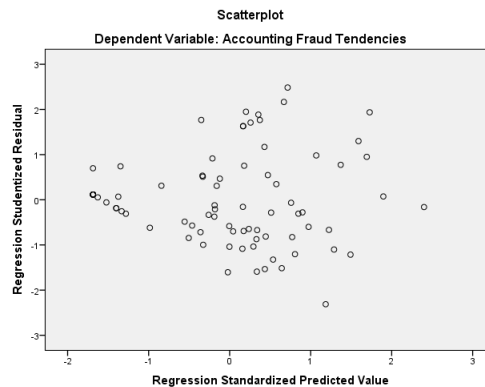
**Results**

**The results of Data Quality Test**

Results of the validity instrument test obtained that the Pearson Correlation value for each statement item was greater than 0.1864 so that it could be declared valid. The results of the reliability instrument test obtained for internal control variables were 0.928 for Organizational Culture 0.754 for accounting information systems 0.861, and for accounting fraud tendencies was 0.848. Because all variables have a Cronbach's Alpha value > 0.70, the data is declared reliable.

**Classical Assumption Test Results**

The normality results show an asymp sig value of 0.083 greater than the significant value of 0.05. It can be concluded that the residual values are normally distributed. The results of the multicollinearity test showed that the tolerance and VIF values for internal control variables were 0.792 and 1.262, organizational culture variables had tolerance and VIF values, namely 0.792 and 1.262. All variables have a tolerance value greater than 0.1 and a VIF value less than 10 so that it can be concluded that multicollinearity does not occur.



The test results show an irregular pattern and the points spread above and below zero on the Y axis, so it can be concluded that there is no heteroscedasticity.

**Hypothesis Test Results**

**Hypothesis 1 Test Without Moderating Variables**

Table 1. Hypothesis Test Results Without Moderating

Variables	Coefficient	T <sub>arithmetic</sub>	Sig	Result
Internal Control	-0,174	-4,160	0,000	Accepted
Organizational Culture	-0,967	-5,266	0,000	Accepted
R Square		0.519		
Adj. R <sup>2</sup>		0.506		
F		41,006		
Sig		0.000		

Source: Primary Data Processed, 2022

**Test Result Determinant Coefficient (R<sup>2</sup>)**

The statistical test results show that the coefficient of determination (Adjusted R<sup>2</sup>) obtained is 0.506. this means that 50.6% of the tendency for accounting fraud is influenced by the two factors in the study (independent variable); internal control and organizational culture. While 49.4% of the tendency of accounting fraud is influenced by other variables not included in this study.

**Simultaneous Test Results (F Test)**

The statistical test results show an F value value of 41.006, where the F value is greater than F table of 3.11 (41.006 > 3.11) then Ho is rejected, with a significance of 0.000 which is smaller than 0.05. With a significance value below 0.05 indicates that both internal control and organizational culture have a significant influence on the tendency of accounting fraud.

**Partial Test Results (T Test)**

Based on the table above shows that internal control (X1) has a coefficient value of -0.174 (signed negative) on the tendency of accounting fraud (Y). Where the significance level is 0.000 (smaller than the 0.05 significance limit) and T value is -4.160 greater than T table which is 1.67. So from these results it can be concluded that internal control has a negative effect on the tendency of accounting fraud, then Ha is accepted. Furthermore, organizational culture (X2) has a coefficient value of -0.967 (signed negative) on the tendency of accounting fraud (Y). Where the significance level is 0.000 (smaller than the significance limit of 0.05) and T value -5.266 is greater than T table which is 1.67. So from these results it can be concluded that organizational culture has a negative impact on the tendency of accounting fraud, then Ha is accepted.

**Hypothesis 2 Test Without Moderating Variable**

Table2. Results of Hypothesis Testing with Moderating

Variable	Coefficient	T <sub>arithmetic</sub>	Sig	Result
Internal Control x Accounting Information System	-1,563	-2.012	0,048	Accepted
Organizational Culture x Accounting Information System	5,053	1.869	0,066	Rejected
R Square		0,557		
Adj. R <sup>2</sup>		0,527		
F		18,376		
Sig		0,000		

Source: Primary Data Processed, 2022

**MRA Determinant Coefficient Test Result (R<sup>2</sup>)**

The statistical test results show that the coefficient of determination (adjusted R<sup>2</sup>) obtained is 0.557. this means that 55.7% of the tendency for accounting fraud is influenced by the two factors in the study (independent variables); internal control and organizational culture. While 44.3% of the tendency of accounting fraud is influenced by other variables not examined in this study.

**MRA Simultaneous Test Results (F MRA Test)**

The results of the F-value test were 18.376, it was known that the F-table was 3.11, because the F-value was greater than the F-table and the significance value was 0.000 < 0.05, it can be concluded that internal control, organizational culture and accounting information systems jointly influence the tendency of accounting fraud.

**MRA Partial Test Results (MRA T Test)**

The results of the analysis show that internal control moderated by the accounting information system has a regression coefficient value of -1.563, and a tcount of -2.012 with a significance value of 0.048 less than 0.05 or (0.048 < 0, 05). So it can be concluded that the accounting information system moderates /can strengthen the effect of internal control on accounting fraud tendencies, then Ha is accepted.

The results of the analysis show that organizational culture with accounting information systems as a moderating variable has a regression coefficient of 5.053, and at count of 1.869 with a significance value of 0.066 greater than 0.05 or (0.066 > 0.05). So it can be concluded that the accounting information system cannot moderate / cannot strengthen / weaken the impact of organizational culture on accounting fraud tendencies, then Ha is rejected.

**Discussion and conclusions**

**The effect of internal control on the tendency of accounting fraud.**

Based on the results of hypothesis testing 1, it is stated that internal control has a negative effect on the tendency of accounting fraud at Islamic banks in Padang. This can prove that when internal control is effective it will reduce indications of accounting fraud tendencies.

This research indicates that when internal control is effective, it is also effective in reducing the tendency of accounting fraud. This is due to the existence of internal control, the company's activities will run comply with the policies that the information produced in the reports is valid.

In this case, from the first internal control indicator, in term of the control environment, these Islamic banking employees comply with applicable regulations, and carry out their responsibilities in accordance with the authority of each field, honestly

and efficiently. Meanwhile, in terms of risk assessment, employees in Islamic banking in carrying out their duties will try to control the occurrence of risks by identifying and analyzing risks related to the preparation of reports in accordance with applicable standards. Third, from the perspective of control activities in Islamic banking, the leadership always evaluates the incompatibility/incompatibility of the tasks carried out by its employees, so that the validity of the company's assets is guaranteed. Thus when the internal control of a company is already running effectively it can reduce the tendency of accounting fraud.

The results of this study are in line with previous research conducted by Natalia & Coryanata (2018) and Shintadevi (2015) which stated that internal control has a negative and significant influence on the tendency of accounting fraud. However, the opposite statement was stated in another study, Sunaryo (2022) argue that internal control has a significant positive effect on accounting fraud tendencies, which in this study shows that a company's internal control does not reduce accounting fraud.

#### **The influence of organizational culture on the tendency of accounting fraud**

Organizational culture has a negative effect on the tendency of accounting fraud at Islamic banks in the city of Padang. This can prove that a good organizational culture will reduce indications of accounting fraud tendencies. This research was conducted on Islamic banking, where the organizational culture in banking should have the application of principles that must provide accurate and transparent information, so that the capital owners are convinced of the correctness of the financial report information issued by Islamic commercial banks.

This also in line with the *sharia enterprise theory* (Triyuwono, 2012: 256) which explains that the higher the level of sharia compliance and the application of good corporate governance in implementing these principles allows a bank to get a category as a healthy bank. When associated with this theory, organizational culture in this study has a negative influence on the tendency of accounting fraud, which means that the better the organizational culture, the lower the tendency of accounting fraud, so that the banks studied in this study can be categorized as healthy banks.

The results of this study are in line with the results of research conducted previously by Natalia & Coryanata (2018) which showed that organizational culture will shape organizational actors to have a sense of belonging and sense of identity (a sense of pride as part of the organization). The results of this study indicate that organizational culture has a negative effect on fraud tendencies.

#### **The effect of internal control on the tendency of accounting fraud with the accounting information system as a moderating variable.**

Accounting information systems can strengthen the negative influence of internal control on the tendency of accounting fraud at Islamic banks. This proves that the existence of an accounting information system can assist internal control in reducing indications of accounting fraud tendencies.

This research indicates that with the existence of internal controls that are equipped with a communication network, the existence of a system and the accuracy of the information that is running well in a company, then the tendency of accounting fraud can be detected as early as possible. With the existence of a supervisory accounting information system in a company, it can further minimize the opportunities for accounting fraud tendencies to occur and by producing more accurate, precise, relevant and complete information. Internal control is also designed so that each employee behaves as expected so that he will behave in accordance with organizational goals.

This research is in line with the theory delivered by Vousinas (2019) in the Hexagon Fraud Theory that there are 6 factors that lead to a tendency for accounting fraud. There are 4 factors related to internal control and accounting information systems, namely opportunity, rationalization, arrogance and collusion. The opportunities referred to in this study are loopholes for committing fraud, the perpetrators believe that the fraud committed will not be detected even though the company has a sophisticated system or they will try to damage the system to destroy evidence. Rationalization is a condition where the perpetrator of fraud does not feel wrong for what he is doing, the perpetrator feels that he is a person who is not evil, with reasons to achieve a common goal. Arrogance is an attitude of superiority over the rights one has and feeling that the organizational culture or company policies do not apply to them. The attitude of one's drive to achieve what is desired regardless of the method used. Meanwhile, collusion explains that fraud is an agreement that usually occurs between employees, but what is often done is between employees and external parties who usually control the accounting information system. So that the accounting information system held by external parties can be controlled by external parties to trick other employees.

So it can be concluded that internal control is equipped with a communication network, the existence of the system and the accuracy of the information is already going well, it will strengthen the relationship of negative influence between internal control on the tendency of accounting fraud.

#### **The effect of organizational culture on the tendency of accounting fraud with the accounting information systems as a moderating variable.**

The accounting information system cannot strengthen or weaken the influence of organizational culture on the tendency of accounting fraud at Islamic banks in the city of Padang. This can prove that the existence of an accounting information system cannot help organizational culture in reducing indications of accounting fraud tendencies.

Organizational culture can also be an obstacle to a change when shared values are not in line with values that can improve organizational effectiveness. Organizational culture in this study is related to motivation, attitudes and beliefs. No matter how sophisticated the accounting information system used by a company, if the people working at the institution are good, it will still be fine. It is possible that the accounting information system that has been built has not been able to increase people's motivation

to act even better, and the existing accounting information system has not been able to change attitudes for the better. This means that whether or not there is a good and conducive accounting information system in these institutions may not necessarily have a good impact on accounting fraud tendencies and have no effect on them committing accounting fraud.

This research is in line with the theory explained by Vousinas (2019) in the Hexagon Fraud Theory that there are 6 factors that cause the tendency of accounting fraud to occur. There are 2 factors related to internal control and accounting information systems, namely rationalization and arrogance. This rationalization means that perpetrators feel their actions are right when they commit fraud, this behavior appears when someone feels they have done more for the company, so they are motivated to take advantage based on the thought that this is legal as long as they work properly. Arrogance is an attitude of greed when someone feels that their position is higher than the other party. So it can be concluded that it is suspected that the current accounting information system has not been able to increase their motivation, attitudes and beliefs at work.

Based on the discussion above, it can be concluded; when internal control is effective it will reduce indications of accounting fraud tendencies; a good organizational culture will reduce indications of accounting fraud tendencies; The existence of an accounting information system can assist internal control in reducing indications of accounting fraud tendencies and the existence of an accounting information system cannot assist organizational culture in reducing indications of accounting fraud tendencies.

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