

The Influence of Internal Control Systems, Internal Audit, and Human Resource Competence on Fraud Prevention

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Abstract: *Fraud is an action that is deliberately carried out by parties within a management to gain personal advantage and of course it is detrimental. This review literature reviews the variables that influence fraud prevention (y) as the dependent factor; the application of internal control systems (x1), the role of internal audit (x2) and human resource capabilities (x3) as independent factors. The purpose of writing this article is to develop a hypothesis about the effect between variables so that it can be used in further research. The results of a literature review of this article conducted by the author show that the variable implementation of the internal control system (x1) has an effect on fraud prevention (y), the role of auditing (x2) has an effect on fraud prevention (y), and the capacity of human resources (HR) has an effect on variables fraud prevention (y).*

Keywords: *internal control system, audit role, human resources competency, fraud prevention.*

Introduction

Background

Fraud is an action that has a very influential impact on an organization, especially on the scope of work of that organization. According to (Association of Certified Fraud Examiners, 2018) wrote in its report, that acts of fraud have increased over time, starting with someone's bad intention to commit a crime intentionally which is detrimental to the company or operating entity, so that this can cause shocks in the economy. . Cheating is a form of bad and deviant treatment, so why does this continue? The purpose of cheating is to enrich oneself or a group without thinking about the consequences of one's actions. All measures have been taken to

prevent and overcome the occurrence of fraud, whether by increasing supervision, or providing severe legal sanctions to perpetrators of fraud, however, this has not reduced the fraud that occurs in our country today.

According to the 2013 KPMG Fraud, Bribery and Corruption Survey conducted in Australia and New Zealand in 2012, the cause of fraud was weak internal control, namely 28% of respondents, then ignoring the existing internal control system by 19%. So as much as 42% of fraud was detected because of internal controls. In line with this, internal control is very important in its existence and implementation in detecting fraud, one of which is corruption. ACFE classifies fraud into three categories, namely: (1) Asset Misappropriation in the form of theft or misuse of assets; (2) False statements or misstatements (Fraudulent 2 Statements), including actions taken by officials of a company or government agency to cover up the true financial condition by carrying out financial engineering (Financial Engineering) in presenting their financial statements in order to gain profit; (3) Corruption, namely the perpetrators of fraud using their influence illegally in business transactions to obtain benefits for personal or other people's interests. This type of fraud often occurs in the government sector. Fraud in this form is difficult to detect because it is carried out by several people who work together to carry out the fraud.

Based on this, the author reviews existing literature to review the elements that influence fraud prevention. The implementation of an internal control system, the role of internal audit, and human resource competence are aspects that have an impact on fraud prevention, according to the author's analysis of many literature reviews. In detail, the purpose of writing this literature review paper is to determine the influence or relationship between exogenous variables (x1) Internal Control System, (x2) Role of internal audit, (x3) Human Resource Competency, on (y) Fraud Prevention.

Formulation of the problem

Based on the background, problems can be formulated that will be discussed in order to build hypotheses for further research, namely:

1. Does the internal control system have an effect on preventing fraud?
2. Does the role of internal audit influence fraud prevention?
3. Does human resource competency influence fraud prevention?

Theoretical review

Fraud Prevention

Fraud Prevention is an activity carried out by management in terms of establishing policies, systems and procedures that help ensure that the necessary actions have been taken by the board of commissioners, management and other company personnel to be able to provide adequate confidence in achieving the three main objectives, namely financial reporting reliability, effectiveness and efficiency. operations and compliance with applicable laws and regulations. Fraud is a deliberate action carried out by parties within a management to obtain personal gain and is of course detrimental. Fraud Prevention (fraud) is an action that can be carried out by implementing internal controls effectively and is also supported by an independent attitude from each individual, so that an act of fraud can be prevented. Indicators that represent Fraud Prevention according to (Amrizal, 2004) are as follows:

- a. Building a good internal control structure
- b. Making control activities effective

- c. Improving organizational culture
- d. Making the internal audit function effective

According to (V. O. Nugroho, 2015) Fraud Prevention (fraud) is an effort or endeavor to reject or restrain all forms of fraud or fraudulent acts committed by employees which have a detrimental impact on the organization/company. Prevention is carried out so that fraud in the company does not occur, so that the company's goals will be achieved and the company's reputation will be better.

The occurrence of fraud is influenced by three factors: 1) Opportunity, namely a situation that opens up opportunities for management or employees to commit fraud, 2) Incentive/pressure, namely management or other employees feel incentives or pressure to commit fraud 3) Rationalization/Justification, namely there is an attitude, character, or set of ethical values that allows management or employees to engage in dishonest actions or are in an environment that is stressful enough to cause them to rationalize dishonest actions. (Kuntadi, 2017).

According to Hall, quoted by (Adi Kurniawan Saputra et al., 2019), an action can be said to be fraudulent if it meets the following five conditions, namely:

1. There must be an incorrect or undisclosed report,
2. Material facts, a fact must be a substantial factor that encourages someone to act,
3. Justifiable reliance, misrepresentation is a substantial factor that causes the other party to suffer losses due to reliance,
4. There must be an intent to deceive or knowledge that the report is false,
5. Unfair actions or losses. These lies have caused injustice or loss to the victim.

Internal Control System

An Internal Control System is needed for an entity, especially in government. Internal controls are designed and implemented to reduce the risk of fraud. The Internal Control System itself indirectly creates inherent supervision so that there are no more irresponsible individuals such as abuse of authority or power. The definition of an Internal Control System according to (Salasa, 2016) is a system used by a company to ensure the achievement of the aims and objectives of internal control in carrying out company activities. Internal control is an organization's plans and methods used to safeguard or protect assets, produce accurate and reliable information, improve efficiency and to encourage compliance with management policies. In addition, according to the definition of an Internal Control System according to (Herman, 2013), an effective Internal Control System is an important component in organizational management, because it can help maintain assets owned by the organization, finance and managerial can be trusted, increase compliance with rules and regulations applicable in the organization, as well as reducing the risk of losses, deviations and violations of prudential aspects.

With the issuance of Government Regulation no. 60 of 2008 (Government Regulation No. 60 of 2008, 2008), where the Internal Control System in question is an integral process of actions and activities carried out continuously by leadership and all employees to provide adequate confidence in the achievement of organizational goals through activities carried out effective and efficient, accurate financial reporting, as well as protection of state assets, full guarantees and compliance with rules and laws and the federal government and all regional governments jointly run an Internal Control System known as the government's Internal Control

System. According to (Pujiono, 2016) internal control is implemented to achieve goals and minimize things that may occur outside the plan, internal control also increases efficiency, prevents losses on assets, increases the level of reliability of data in financial reports and encourages compliance with laws and regulations that have been established. set. So basically internal control is an active action, because it seeks corrective action if things deviate from what has been determined.

Based on the definition of an internal control system according to the experts above, it can be concluded that the Internal Control System is an inherent control process that provides security guarantees for each element in the company, both the leadership and all employees, which is carried out on an ongoing basis.

Internal Audit Role

Internal auditors are expected to always maintain their integrity on an ongoing basis by improving their competence and always being ready to be at the forefront and be a professional partner (Financial and Development Supervisory Agency, 2020). So the role of audit is important to minimize the possibility that this will happen. Internal Audit Role is one of the most effective ways of detecting and preventing fraud. According to the Institute of Internal Auditors-IIA, quoted by (Wulandari, 2017), internal audit is an independent activity, objective assurance and consultation designed to add value and improve organizational operations. This internal audit helps organizations achieve their goals by taking a systematic and disciplined approach to evaluating and improving the effectiveness of risk management, control and governance processes. Meanwhile, according to (Suginam, 2017) explains that internal audit is managerial supervision whose function is to measure and evaluate the control system with the aim of assisting all members of management in effectively managing their responsibilities by providing analysis, evaluating recommendations and comments related to the activities being reviewed.

From the several definitions above, it can be synthesized that the Internal Audit Role is a form of independent activity which aims to measure effectiveness and efficiency and evaluate all activities within the organization by taking a systematic and disciplined approach.

Human Resources (HR) Competency

Spencer & Spencer (1993) quoted by (Sudarmanto, 2015) defines "Competency is knowledge (knowledge competencies) and skills (skill competencies) that tend to be more real (visible) and relatively different on the surface as one of the characteristics possessed by humans and is easy to develop in training and human resource development programs". Meanwhile (Donni Juni Priansa, 2014) stated that Human Resources (HR) Competency "The success of an organization is largely determined by the quality of the human resources (HR) within it. Thus, organizations do not only focus on reliable work performance and productivity through competency-based employee development. The traits or qualities of a person that help him succeed in work are called abilities. Competence comes from the English word competence, which indicates skill, ability, and authority, claims (Satori Djaman, 2007). Consequently, capability is performance that results in the full realization of goals in the desired circumstances.

So based on the definition above, it is clear that human resource competency is the workforce or workers who work in an organization who have the knowledge, skills, expertise and quality to help an organization work effectively and efficiently

Table 1
Relevant previous research

No	Author (year)	Previous research results	Similarities to this article	Differences with this article
1	Agustina Indriani (2021)	The Government Internal Control System (SPIP) has a positive effect on fraud prevention	The Internal Control System influences fraudulent behavior	No difference
2	Pane (2018)	The results of the research conducted show that the implementation of the government's Internal Control System (SPIP) has a significant effect on fraudulent behavior	The results of this research show that the implementation of the government's Internal Control System has a significant effect on fraudulent behavior	There is only one variable x1 (Implementation of the Internal Control System), with variable Y (Fraudulent Behavior)
3	Karlina Ghazalah Rahman (2020)	Internal Control System, Internal Audit Role have a positive influence towards Fraud Prevention in the Makassar city government.	Internal Control System, the role of internal audit influences the prevention of fraudulent behavior	No difference
4	Kusdianti Fatimah & Octavia Lhaksmi Pramudyastuti (2022)	The thoroughness possessed by internal auditors as internal controllers can increase the ability of internal auditors' role in detecting fraud. Control	The role of internal auditors is very important and influential in carrying out Fraud Prevention (Fraud)	No difference
5	Cris Kuntadi, Anita Meilani, Ema Velayati (2023)	"With the implementation of the Internal Control System, the effectiveness of human resources and individual ethics all have an impact on fraud prevention"	The implementation of the Internal Control System and Human Resources competency influences Fraud Prevention	No difference

6	Komang Adi Kurniawan Saputra, Putu Dian Pradnyanitasari, Ni Made Intan Prihandani dan I Gst. B.	"The Influence of Accountability and Human Resources (HR) Competency in preventing fraud"	The influence of Human Resources (HR) Competency on preventing fraud	The research conducted only used two x variables (Accountability and Human Resource Competence)
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Method

The method for writing this scientific article is qualitative methods and library research. Examining theories and relationships or influences between variables from books and journals both offline in libraries and online sourced from Mendeley, Google Scholar and other online media.

In qualitative research, literature reviews must be used consistently with methodological assumptions. This means that it must be used inductively so that it does not direct the questions asked by the researcher. One of the main reasons for conducting qualitative research is that the research is exploratory in nature (Ali & Limakrisna, 2013).

Discussion

Based on theoretical studies and relevant previous research, the discussion of this literature review article in the Fraud Prevention concentration is:

1. The Influence of the Internal Control System on Fraud Prevention

Research on the Effect of Implementing the Government's Internal Control System on Fraud: Survey of the North Sumatra provincial government, conducted (Pane, 2018), the results of the research show that the implementation of the government's Internal Control System has an effect on fraudulent behavior. The results of this research are also in line with previous research conducted by (Sumbayak, 2017), (Wahyuni, 2016), (Adam, O. F., 2015), (Tiro, 2014) and (Zainal, 2013) which looked at the influence of control systems on fraud.

According to (Mahendra et al., 2021) in Fraud Prevention at state-owned banks in Denpasar, based on the results of the t-test statistical tests, it can be explained that the calculated t-value for the effectiveness of internal control is 8.538 and the t-test significance value is 0.000, which is smaller than $\alpha = 0.05$ and the regression coefficient is 0.669. This supports the statement that the Internal Control System has a positive effect on Fraud Prevention. This shows that if the effectiveness of internal control implemented is ineffective and not in accordance with conditions in the company, then the level of fraud will be higher.

The results of their research show that the more effective the Internal Control System, the smaller the occurrence of fraud. This shows that the better the implementation of the government's Internal Control System in a government agency can suppress or reduce the occurrence of fraud.

2. Influence of Internal Audit Role on Fraud Prevention

One indicator of Fraud Prevention is establishing rules to prevent it. Internal auditors by establishing these rules will be able to minimize the causes of fraud. Establishing rules to



prevent the occurrence of opportunities for cheating can be minimized, as well as eliminating reasons for making justifications for rationalizing fraudulent actions. Fraud that occurs in a company has many indicators of causes, namely weak internal control in a company. This cause consists of many factors, one of which is the lack of role of internal auditors in controlling the implementation of the rules that apply in the company's Internal Control System. Fraud Prevention with internal audit is needed to minimize the possibility of fraud occurring within the company. The role of internal auditors is very important in carrying out Fraud Prevention, the role of internal auditors is to implement the company's supervisory function. In carrying out this function, as an internal auditor, the role is to ensure that all company plans and activities run in accordance with the company objectives that have been set by understanding the scope of company control as a whole.

Referring to the Regulation (Financial Audit Agency of the Republic of Indonesia (BPK RI) (BPK RI), 2017) concerning State Financial Audit Standards (SPKN) number 1 of 2017 in article 5 which reads "public accountants or other parties who carry out audits of management and responsibility responsible for state finances, for and on behalf of the BPK" as well as "public accountants who carry out audits of state finances based on the provisions of the law". So it can be concluded that based on the State Financial Audit Standards (SPKN), auditors play a role in creating audit plans to detect the occurrence of fraud or violations that are not in accordance with applicable fraud provisions and regulations. In detecting fraud, internal auditors play an important role by implementing several approaches such as; (1) create an audit plan that will be implemented based on quantitative data sources contained in the database; (2) conduct a preliminary survey if there are insufficient documents or information obtained to carry out an audit of fraud and after conducting a preliminary survey, (3) carry out a program audit based on the results of the analysis carried out previously.

In research (Diana, S., 2021) states that in efforts to carry out Fraud Prevention, internal audit has a very significant role. This can be interpreted as a connection between efforts to prevent fraud and the Internal Audit Role. Fraud Prevention can be implemented optimally if the company has good quality resources in internal audits and also the implementation of the Internal Control System in accordance with applicable standard procedures. In line with Suginam's (2017) research, the influence of the role of internal auditors has a very large role in efforts to detect and control company activities that have great potential for fraud. A company's internal auditor should also be able to provide solutions and recommendations for improvement if activities are found that could be detrimental to the company. As an internal control oversight function, internal audit is expected to be responsive in detecting fraud that occurs. If these functions are carried out thoroughly, then the role of internal auditors in the company can be said to be effective.

The relationship between the role of internal auditors in detection and Fraud Prevention (Fraud) in a company has a large relationship. Internal auditors are expected to be able to protect the company from all actions that could cause harm to the company. The better the internal auditor's resources, the higher the role of internal auditors in controlling and identifying Fraud Prevention which can prevent losses for a company.

3. The influence of Human Resources (HR) Competency on Fraud Prevention

The role of Human Resources (HR) in a company/organization is as important as the work itself, so that the interaction between the organization and HR becomes the focus of leadership attention. Seeing the importance of developing capabilities/Human Resources (HR) Competency in organizations, it is necessary to have programs developed by the organization



itself to improve HR competency. Competence in this case is a characteristic that underlies a person and is related to the effectiveness of individual performance in their work (Spencer & Spencer, 1993). Determining the required competency threshold will of course be used as a basis for the selection, succession, planning, performance evaluation and Human Resources (HR) development processes. The five characteristics of competence are (Spencer & Spencer, 1993):

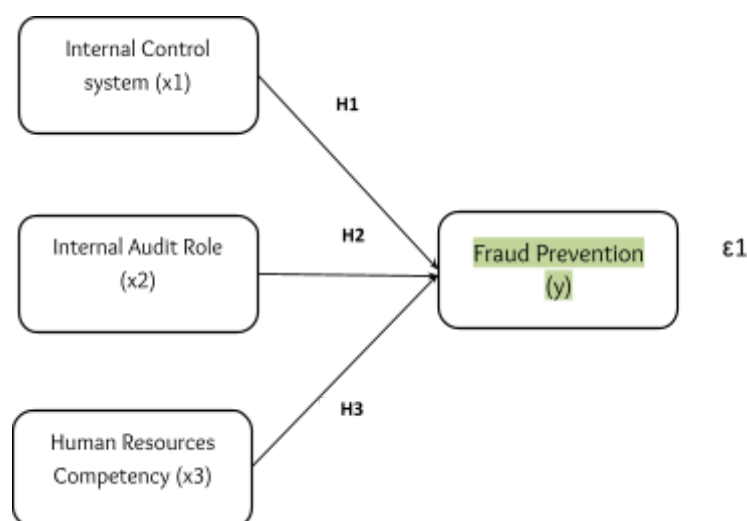
- a. Motives are something that a person consistently thinks about so that he takes action.
- b. Traits are the characteristics that make people behave or how someone responds to something in a certain way, for example self-confidence, self-control or endurance (hardiness).
- c. Self Concept, are the attitudes and values that a person has. Attitudes and values are measured through tests on respondents to find out what values a person has, and what makes someone interested in doing something.
- d. Knowledge is the information a person has for a particular field. Knowledge is a complex competency
- e. Skills, is the ability to carry out a certain task both physically and mentally.

(Setiawan et al., 2022) in research on the Influence of Human Resources (HR) Competency on Fraud Prevention. The test results using the t test obtained a calculated t value for HR Competency of 3.707, while the t table value was 1.972. If tcount is compared with ttable then tcount > ttable (3.707 > 1.972) with a significance level of 0.000 < 0.05. This means that Ho is rejected and Ha is accepted. This condition means that HR competency partially influences village fund fraud prevention in Sukabumi district. This is in line with previous research (Adi Kurniawan Saputra et al., 2019) that human resource competency influences Fraud Prevention.

Based on the explanation above, it can be concluded that Human Resources (HR) Competency as an ability possessed by individuals has an important role as the basis for Fraud Prevention within the company.

Conceptual Framework

Based on the problem formulation, theoretical studies, relevant previous research and discussion of the influence between variables, the framework for this article is as follows:



Gambar 1 **Conceptual Framework**

- H1:** Internal Control System influences Fraud Prevention.
- H2:** Internal Audit Role influences Fraud Prevention.
- H3:** Human Resources (HR) Competency influences Fraud Prevention.

Based on the conceptual framework image above, the implementation of the Internal Control System, Internal Audit Role and Human Resources (HR) Competency are exogenous variables that influence Fraud Prevention.

Conclusions and Recommendations

Conclusions

Based on theory, relevant articles and discussion, hypotheses can be formulated for further research:

1. The Internal Control System has an effect on preventing fraud.
2. Internal Audit Role influences Fraud Prevention
3. Human Resource Competency influences fraud prevention.

Recommendations

Based on the conclusions above, the suggestion in this article is that there are many other factors that influence Fraud Prevention, apart from the Implementation of the Internal Control System, the Role of internal audit, and Human Resources (HR) Competency. Therefore, further studies are still needed to find out what other factors can influence the Fraud Prevention variables examined in this article. These other factors include accountability, leadership style, individual ethical morality, whistleblowing system.



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