

## THE EFFECT OF INTERNAL CONTROL, PROFESSIONALISM, PRESSURE, AND ANTI-FRAUD AWARENESS ON FRAUD PREVENTION



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### Abstract

This study aims to examine the influence of internal control, professionalism, pressure and anti-fraud awareness as independent variables on fraud prevention as dependent variables. The object of this study is KSP Kopdit Pintu Air with the head office address at Rotat, Ladogahar Village, Nita District, Sikka Regency, East Nusa Tenggara. This type of research is causal comparative research (Causal-Comparative Research). This study's target population was KSP Kopdit Pintu Air employees with job levels as Internal Auditor and Manager with a sampling technique using the saturated sampling method. The number of samples in this study was 89 people. The type of data in this study is subject data (Self-Report Data) using primary data sources. The data collection technique for this study was carried out by distributing questionnaires to 89 respondents. The data analysis technique used multiple linear regression analysis. The results of the study showed that (1) internal control did not affect fraud prevention at KSP Kopdit Pintu Air; (2) professionalism had a positive effect on fraud prevention at KSP Kopdit Pintu Air; (3) pressure did not affect fraud prevention at KSP Kopdit Pintu Air; (4) Anti-fraud awareness has a positive influence on preventing fraud at KSP Kopdit Pintu Air.

**Keywords:** Fraud Prevention, Internal Control, Professionalism, Pressure, Anti-Fraud Awareness

## INTRODUCTION

The rapid development of the world economy provides great benefits to society, but economic development is always accompanied by the development of fraud commonly known as cheating. Fraud has developed widely in the United States in the cases of WorldCom, Global Crossing, and Adelphia which are examples of companies that fell due to fraud scandals in the form of asset theft, computer crime, corruption, and manipulation of financial reports. Indonesia through the Association of Certified Fraud Examiners (ACFE) shows the number of Fraud is getting higher. Based on a 2019 survey conducted by the ACFE Indonesia Chapter of 239 respondents, showed that the most common fraud in Indonesia is corruption with a percentage of 64.4%.

According to the Association of Certified Fraud Examiners (ACFE, 2019), the financial and banking industry is in the first position to be harmed by fraud with a percentage of 41.4%. Thus, financial institutions are institutions that have the greatest risk of fraud. According to The Institute of Internal Auditors (IIA), fraud is a prohibited act, whether in the form of deception, hiding, or violating trust. The fraud committed is intended to obtain money, assets, or services, and fraud is committed to obtain profit in individuals or groups (Billa et al., 2023). Fraud is an act that is financially detrimental and can endanger the sustainability of financial institutions.

Savings and Loan Cooperatives (KSP) are one of the financial institutions that are growing rapidly and play an important role in supporting the community's economy both at the local and national levels. Savings and Loan Cooperatives (KSP) often called micro-credit cooperatives, are non-bank financial institutions that offer financial services to their members. The purpose of savings and loan cooperatives is to help their members meet their daily financial needs, such as Business loans, education, housing, and others. Savings and Loan Cooperatives are established by a group of individuals or community groups with the same economic interests. Cooperative members are joint owners and users of cooperative services. In addition, savings and loan cooperatives also have a social goal, namely to improve the welfare of their members through easy and affordable financial access. Savings and loan cooperatives have different characteristics from traditional commercial financial institutions. One of the main differences is that savings and loan cooperatives are more

oriented towards the interests of their members than seeking maximum profit. The main purpose of savings and loan cooperatives is to advance and improve the welfare of their members, not to generate large profits.

Fraud committed by AO officers shows a significant increase over a period of five years, with a minimum fraud value of over twenty million rupiah and reaching over fifty million rupiah by the end of 2023. This requires effective fraud prevention efforts to minimize or even eliminate the fraud rate so that member trust in the cooperative is maintained properly (Mitan et al., 2021).

Thus, the development of various corruption information in various media is one of the triggers for framing respondents in Indonesia to assess corruption scandals as fraud cases. The case that occurred at the Putra Amerta Cooperative, which is a savings and loan cooperative on Jalan Sriwidari No. 14 Tegallalang Gianyar, experienced a problem regarding the embezzlement of Rp 18 billion, precisely in July 2017. It was carried out by the Secretary of the Putra Amerta Cooperative who is domiciled in Banjar Pujung Kaja Village, Sebatu Village, Tegallalang District, Gianyar Regency. As a result of his actions, KSP Putra Amerta had to be forcibly stopped because the secretary who was also the manager of the cooperative was named a suspect by the Bali Police General Criminal Investigation Agency (Dewi and Wirakusuma, 2019).

A fraud case also occurred in the Dana Asih Banjar Negari multipurpose cooperative, Singapadu Tengah Village, amounting to IDR 22 billion, which was carried out by the chairman of the cooperative. The perpetrators of this fraud were unable to take responsibility for the customer funds that were embezzled amounting to IDR 2.1 billion. From several cases that have occurred, it can be seen how low the insight and understanding of fraud is from the management of an organization or company that is less able to quickly detect fraud (Wati et al., 2017). Research similar to this research is research entitled *The Influence of Diamond Fraud on the Tendency of Financial Report Fraud at the Sube Huter Mitan Savings and Loans Cooperative*, by Daliana and Meyer (2021), then research entitled *The Influence of Diamond Fraud Theory on Fraud at the Pintu Air Savings and Loans Cooperative* by Lamawitak and Goo (2021) and research conducted by Hernanda (2020) on the *Analysis of Diamond Fraud Theory on the Occurrence of Fraud (Empirical Study at the Probolinggo City Office)*. The

three studies above emphasize the use of fraud diamonds and what is new in this study is the addition of a moderating variable, namely the internal control system.

Several previous studies have examined factors that can influence fraud prevention, such as internal control system factors that have been carried out by several researchers such as Lubis et al. (2023); Charini (2023); Murti et al. (2018); Herlita et al. (2021); Akhtar & et al. (2022); Larasati et al. (2019). However, the findings of these studies have not yet found consistent results, so research on the effect of internal control systems on fraud prevention needs to be carried out again to obtain definitive findings. The first factor that can influence fraud prevention is the internal control system. Satrianti (2019) internal control is a dynamic concept in an organization that is designed to help improve, supervise, direct, and control all activities to achieve certain goals. Internal control for fraud prevention must be reliable in every control structure design and good practice in its implementation (Utami et al., 2020). The more effective the internal control system implemented, the lower the tendency to commit fraud that may occur (Akhtar et al., 2022).

In this context, this study aims to analyze the influence of internal control, professionalism, pressure, and anti-fraud awareness on employee fraud prevention at KSP Kopdit Pintu Air. The context of this study becomes increasingly important considering that there are not many studies that focus on the impact of these factors on fraud prevention in cooperatives. This study is expected to fill the knowledge gap and provide new contributions to the academic literature related to fraud prevention in non-financial institutions, especially Savings and Loan Cooperatives. The results of this investigation are expected to provide practical guidance for KSP Kopdit Pintu Air managers in identifying and eradicating potential fraud.

To achieve these objectives, this study uses a quantitative approach with survey methods and statistical data analysis. Data were collected from respondents who are members of KSP KOPDIT Pintu Air, employees of KSP KOPDIT Pintu Air, and related parties who have knowledge and experience in the field of fraud prevention. In the following chapters of this study, the theoretical framework underlying the analysis, the research methodology used, and the results and analysis obtained are discussed in detail. Finally, this study presents

conclusions and recommendations that can be a reference for KSP Kopdit Pintu Air management to improve the effectiveness of fraud prevention in the institution.

## **REVIEW OF LITERATURE**

### **Agency Theory**

Agency Theory proposed by Jensen and Meckling (1976) explains the contractual relationship between the principal (owner) and the agent (management), where the agent acts on behalf of the principal to provide services. Both parties have their interests, namely the principal wants to improve financial performance, while the agent expects a bonus. The agent's performance is assessed by its ability to generate profits that will increase the principal's share of profit (SHU). Eisenhard (1989) stated that this theory is based on three assumptions: the nature of selfish humans, the existence of organizational conflict and asymmetric information, and information as a commodity. Problems arise from unbalanced information, triggering potential violations.

### **Goal Theory**

This theory was first developed by Locke (1968) and states that a person's behavior is determined by two factors, namely values (what is valued) and intentions (goals). People who set goals will be influenced by those goals in their behavior. This theory emphasizes the importance of individual commitment to goals that influence actions and performance outcomes. Research based on this theory links management control design to motivation, organizational commitment, performance, and job satisfaction. Pressure from the work environment and opportunities for fraud can influence an individual's intention to commit fraud, supported by rationalization and the ability to realize the intention.

### **Cooperative**

Cooperatives in Law No. 17 of 2012 as legal entities established by individuals or cooperative legal entities to fulfill aspirations and shared needs in the economic, social, and cultural fields. Meanwhile, in Law No. 25 of 1992, cooperatives are described as business entities consisting of individuals or legal entities, with an emphasis on the principle of family as a people's economic movement. The main difference between the two laws lies in the terms used to describe cooperatives; Law No. 25 of 1992 calls them business entities, while

Law No. 17 of 2012 calls them legal entities. This shows a difference in meaning, where business entities focus on philosophy and principles, while legal entities have a more binding nature and contain sanctions.

### **Saving and Loan Cooperative**

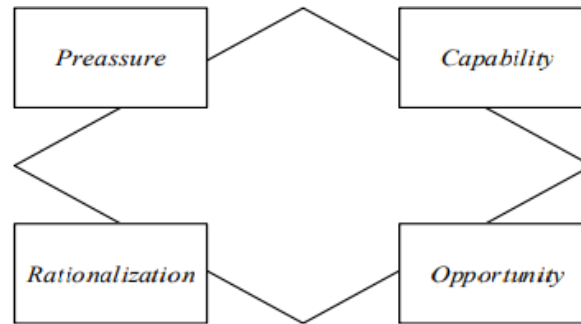
Savings and Loan Cooperatives were established to provide convenience for members in obtaining loans with low interest rates, with the main goal of improving their economy. This cooperative collects savings from members to be re-lent, helping them escape from loan sharks. The objectives of this cooperative include: helping with credit needs with low requirements, educating members to save regularly, encouraging frugal living, and increasing knowledge about cooperatives. The sources of cooperative funds come from principal, mandatory, and voluntary savings, as well as loans from other institutions. Cooperative administrators need to set appropriate interest rates and ensure that loans provide benefits to members.

### **Fraud**

According to Albrecht et al. (2011), fraud is a term that covers various ways in which individuals gain benefits through false representation. There is no definitive definition for fraud because it covers various forms of deception and cunning. The Association of Certified Fraud Examiners (ACFE) (2016) divides fraud in the workplace into three categories: 1. Corruption: Fraud committed by employees by abusing their influence for personal gain, often difficult to detect because it involves many parties. 2. Misappropriation of Assets: An act that is more easily detected, where employees misuse company assets for personal gain, including theft. 3. Financial Report Fraud: Carried out by managers or executives to hide the actual financial condition through financial report engineering, often known as window dressing.

### **Fraud Diamond Theory**

Fraud diamond is a concept introduced by Wolfe and Hermanson (2004) as a development of the Fraud Triangle theory by Cressey (1953). This concept adds the element of capability as the fourth factor that influences the occurrence of fraud, thus forming four main factors in the fraud diamond.



**Figure 1.**  
**Diamond Fraud**

Source: Fraud Diamond Wolfe and Hermanson (2004)

Overall, the elements of the Fraud Diamond Theory include:

**1. Pressure**

Pressure is the desire of employees to commit fraud due to pressure from internal or external parties. Wexley and Yuki (2003) suggest that dissatisfaction with inadequate compensation or boring work can trigger incidents of theft by employees. Dissatisfied employees tend to seek other sources of income, which can often involve corrupt practices.

**2. Opportunity**

Opportunity is an opportunity that allows fraud to occur, usually due to a lack of supervision. Weak or ineffective internal supervision of an organization and abuse of authority affect fraudulent reporting. According to Albrecht et al. (2011), opportunity in the context of fraud examination can be interpreted as a condition or situation that allows someone to commit fraud or deception, and this is often related to weaknesses in internal control or deficiencies in supervision.

**3. Rationalization**

Elements of fraud The third diamond is rationalization, which is a thought that justifies one's actions as a reasonable behavior, which is morally acceptable in a normal society. The Fraud Triangle Theory developed by Cressey (1953) describes rationalization as one of three factors that drive someone to commit fraud.

**4. Capability**

Ability is a lot of fraud that is generally large in nominal value is impossible to happen if there is no particular person with special capability in the company. Opportunity opens up

opportunities or entry points for Fraud, while pressure and rationalization drive someone to commit Fraud. Three things that can be observed in predicting fraud are: 1). Official position or function in the organization. 2). Capacity to understand and utilize accounting systems and internal control weaknesses. 3). Belief that he will not be detected or if caught he will get out easily.

### **Internal Control System**

Internal control is a process involving an entity's board of directors, management, and other personnel, designed to provide reasonable assurance regarding the achievement of objectives related to operations, reporting, and compliance. In the document of The Committee of Sponsoring Organization (COSO, 2013). There are five main elements of an internal control system, namely the control environment, risk assessment, control activities, information and communication, and monitoring.

### **Hypothesis Development**

#### **Pressure Has a Positive Influence on Fraud Tendency in Savings and Loan Cooperatives in Sikka Regency**

Yesiariani & Rahayu's (2017) research states that fraud diamonds consisting of components: pressure and rationalization are proven to affect financial statement fraud because the company cannot repay its debts so it becomes pressure for management to manipulate. Incentives are factors that open up opportunities for fraud (Ruankaew, 2016). Compensation is also a component of pressure that is reflected in compensation satisfaction that can influence employee performance actions so that it can determine the quality of financial management (Kurrohman et al., 2017; Azmi, 2017). Compensation provided by the village government to village government officials is a pressure that influences fraud that is reflected in performance achievement (Wonar, 2018). Based on this thinking, the hypothesis can be formulated as follows:

H1: Pressure has a positive effect on the tendency to commit fraud in savings and loan cooperatives in Sikka Regency.

#### **Opportunity Has a Positive Influence on Fraud Tendency in Savings and Loan Cooperatives in Sikka Regency**

Ruankaew (2016) stated that deviations in the financial management of an organization can be caused by employees who take advantage of opportunities. Opportunities arise because someone takes advantage of a certain situation, and inadequate organizational management can be an opportunity for someone to commit fraud. Based on the above thoughts, the following Hypothesis can be formulated:

H2: Opportunity has a positive effect on the tendency to commit fraud in savings and loan cooperatives in Sikka Regency.

**Rationalization Has a Positive Influence on Fraud Tendency in Savings and Loan Cooperatives in Sikka Regency**

According to Kurniawan (2013), fraudsters assume that the fraud they commit is something normal so they commit fraud and they assume that they only take a little or borrow company assets and will not harm the company. Based on the above thinking, the following Hypothesis can be formulated:

H3: Rationalization Has a Positive Influence on the Tendency of Fraud in Savings and Loan Cooperatives in Sikka Regency

**Capability Has a Positive Influence on Fraud Tendency in Savings and Loan Cooperatives in Sikka Regency**

A person who has competence will be able to prevent deviant behavior (Wonar et al., 2018). Even though someone has pressure, and opportunities without ability, the possibility of fraud will be small. Because actually, people commit fraud balanced with ability. Based on the above thoughts, the following Hypothesis can be formulated:

H4: Capability has a positive effect on the tendency to commit fraud in savings and loan cooperatives in Sikka Regency.

**Internal Control System Strengthens the Influence of Pressure on Fraud Tendency in Savings and Loan Cooperatives in Sikka Regency**

The intensity of pressure faced by a person in carrying out a task can be controlled by the existence of an internal control system. In other words, the internal control system becomes an important assessment of pressure as a point that influences the tendency of fraud. Based on the above thoughts, the following Hypothesis can be formulated:

H5: Internal Control System Strengthens the Influence of Pressure on Fraud Tendency in Savings and Loan Cooperatives in Sikka Regency.

#### **Internal Control System Strengthens the Influence of Opportunity**

Opportunity can open the door for someone to commit fraud (Ruankaew, 2016). It can be concluded that if there is a control system, the opportunity that someone has to commit fraud can be known earlier. With the existence of an internal control system, it becomes a measure of how much influence opportunity has on the tendency to cheat. Based on the above thinking, the following Hypothesis can be formulated:

H6: Internal Control System Strengthens the Influence of Opportunity on Fraud Tendency in Savings and Loan Cooperatives in Sikka Regency.

#### **Internal Control System Strengthens the Influence of Rationalization on Fraud Tendency in Savings and Loan Cooperatives in Sikka Regency**

Miftah and Budiwitjaksono's research (2017) states that rationalization can influence the occurrence of fraud in financial reporting which can reflect the quality of financial management. An employee who commits fraud will justify the deviation he/she has committed because it is considered in line with what management is doing. The integrity possessed by management becomes a good habit that reflects rationalization in the company, so it is not a normal thing to do (Yesiariani and Rahayu, 2017). The internal control system is an item that can influence the strength and weakness of the influence of rationalization on the tendency of fraud. Based on the above thoughts, the following Hypothesis can be formulated:

H7: Internal Control System Strengthens the Influence of Rationalization on Fraud Tendency in Savings and Loan Cooperatives in Sikka Regency

#### **Internal Control System Strengthens the Influence of Capability on Fraud Tendency in Savings and Loan Cooperatives in Sikka Regency**

Rusvianto et al.'s research (2018) stated that the implementation of the Internal Control System and human resource competence affect the quality of financial reports. It can be concluded that a person's ability to commit fraud can be supported by the existence of an internal control system, which can ultimately determine the quality of the organization in this case the Savings and Loan Cooperative. The internal control system is a measure of the

influence of capability on the tendency to cheat. Based on the above thoughts, the following Hypothesis can be formulated:

H8: Internal Control System Strengthens the Influence of Capability on Fraud Tendency in Savings and Loan Cooperatives in Sikka Regency

## **RESEARCH METHOD**

This type of research is comparative causal research (Causal-comparative research) is a type of research with problem characteristics in the form of a causal relationship between two or more variables. Comparative causal research is a type of ex post facto research, namely a type of research on data collected after the occurrence of facts or events. This study tests the influence of internal control, professionalism, pressure, anti-fraud awareness which are independent variables, on fraud prevention which is the dependent variable.

According to Sugiyono (2013:148) population is a generalization area consisting of objects or subjects that have a certain quantity and characteristics determined by the researcher to be studied and then conclusions drawn. Population is a group of people, events, or anything that has certain characteristics. The object of this research is KSP Kopdit Pintu Air with the head office address at Rotat, Ladogahar Village, Nita District, Sikka Regency, East Nusa Tenggara. KSP Kopdit Pintu Air has 1 Head Office, 59 Branch Offices and 13 Assistant Branch Offices spread across several regions in Indonesia. The target of this research is KSP Kopdit Pintu Air employees. The target population in this research is KSP Kopdit Pintu Air employees with the position level of Internal Auditor and Manager totaling 89 people.

## **RESULTS AND DISCUSSION**

### **Data Analysis Techniques**

Data analysis in quantitative research is the result of data processing on the answers given by respondents to statements from each questionnaire item. According to Sugiyono (2022:232), "The data analysis method is to group data based on variables and types of respondents, tabulate data based on variables from all respondents, present data for each table studied, perform calculations to test the hypotheses that have been proposed".

Data analysis in the form of descriptive statistics includes data presentation through tables, graphs, diagrams, circles, pictograms, calculation of mode, median, mean, calculation of decile, percentile, calculation of data distribution through calculation of average and standard deviation, calculation of percentage.

Data analysis is used to test the hypothesis and to determine the effect of internal control variables (PI), professionalism (PF); pressure (TK), and anti-fraud awareness (KF) on the dependent variable of fraud prevention (PK).

**Descriptive Analysis of Variables**

Descriptive analysis was conducted to describe the category of respondents' perceptions of the research variables. Descriptive analysis in this study uses the following formula (Levis, 2013):

$$PS-p = \frac{XPs-p}{5} \times 100\%$$

- Information: PS-p = Respondent perception category
- XPs-p = Average score for respondent perception (Actual Score)
- 5 = Highest Likert scale score (Ideal Score)

The categories of respondents' perceptions of the variables in this study are described in the following table:

**Table 1.**  
**Respondent Perception Categories**

No	Research Variables	Average Score Percentage	Category
1	Internal Control (ICC)	85.21%	Very good
2	Professionalism (PF)	74.06 %	Good
3	Pressure (TK)	66.68%	Not good
4	Anti-Fraud Awareness (AF)	80.57%	Very good
5	Fraud Prevention (CF)	84.22%	Very good

Source: Processed Data, 2024

Based on Table 1 above, it is known that the average score percentage for the internal control variable is 85.21%. This shows that internal control in the management of KSP Kopdit Pintu Air has been implemented very well. The average score percentage for the

professional variable is 74.06%. This shows that the level of professionalism of the Manager and Internal Auditor in carrying out their duties at KSP Kopdit Pintu Air is classified as good.

The average score percentage for the pressure variable is 66.68%. This shows that the Manager and Internal Auditor at KSP Kopdit Pintu Air have pressure that is classified as less good, meaning that there is a possibility that the Manager and Internal Auditor are under pressure in carrying out their respective duties and responsibilities.

The average score percentage for the anti-fraud awareness variable is 80.57%. This shows that the anti-fraud awareness of the Manager and Internal Auditor at KSP Kopdit Pintu Air is classified as very good. In addition, from the table above, it can be seen that the average score percentage of the fraud prevention variable is 84.22%. This shows that KSP Kopdit Pintu Air is very good at implementing fraud prevention measures in cooperatives.

### Data Validity Test

Validity testing is carried out to measure the validity or otherwise of a questionnaire. A questionnaire is said to be valid if the statements in the questionnaire are able to reveal something that will be measured by the questionnaire (Ghozali, 2016). This test is carried out using Pearson correlation. The guidelines for a model are said to be valid if the significance level is below 0.05.

### Internal Control Variable Data Validity Test

From the data in Table 2, it can be seen that the level of significance of each indicator of the Internal Control variable used in this study  $\leq$  the  $\alpha$  level used, namely 0.05 ( $\text{sig} \leq \alpha = 0.000 \leq 0.05$ ). Thus, it can be said that all indicators used in this study are valid and can be used in this study.

**Table 2.**  
**Internal Control Variable Data Validity Test**

No.	Indicator	A	Sig
1	Statement 1		0,000
2	Statement 2		0,000
3	Statement 3		0,000
4	Statement 4		0,000
5	Statement 5		0,000
6	Statement 6		0,000
7	Statement 7		0,000
8	Statement 8		0,000
9	Statement 9	$\leq 0.05$	0,000

10	Statement 10	0,000
11	Statement 11	0,000
12	Statement 12	0,000
13	Statement 13	0,000
14	Statement 14	0,000
15	Statement 15	0,000
16	Statement 16	0,000
17	Statement 17	0,000
<b>Sig Value ≤ α = Valid</b>		

Source: Processed Data, 2024

**Testing the Validity of Professionalism Variable Data**

From the data in Table 3 below, it can be seen that the level of significance of each indicator of the Professionalism variable used in this study ≤ the α level used, namely 0.05 (sig ≤ α = 0.000 ≤ 0.05). Thus, it can be said that all indicators used in this study are valid and can be used in this study.

**Table 3.**  
**Testing the Validity of Professionalism Variable Data**

No.	Indicator	α	Sig
1	Statement 1		0,000
2	Statement 2		0,000
3	Statement 3		0,000
4	Statement 4		0,000
5	Statement 5		0,000
6	Statement 6		0,000
7	Statement 7		0,000
8	Statement 8		0,000
9	Statement 9		0,000
10	Statement 10		0,000
11	Statement 11	≤ 0.05	0,000
12	Statement 12		0,000
13	Statement 13		0,000
14	Statement 14		0,000
15	Statement 15		0,000
16	Statement 16		0,000
17	Statement 17		0,000
18	Statement 18		0,000
19	Statement 19		0,000
20	Statement 20		0,000

21 Statement 21 0,000

**Sig ≤ α = Valid**

Source: Processed Data, 2024

### Test of Validity of Pressure Variable Data

From the data in Table 4, it can be seen that the level of significance of each indicator of the Pressure variable used in this study ≤ the α level used, namely 0.05 (sig ≤ α = 0.000 ≤ 0.05). Thus, it can be said that all indicators used in this study are valid and can be used in this study.

**Table 4.**  
**Test of Validity of Pressure Variable Data**

No.	Indicator	α	Sig
1	Statement 1		0,000
2	Statement 2		0,000
3	Statement 3		0,000
4	Statement 4	≤ 0.05	0,000
5	Statement 5		0,000
6	Statement 6		0,000
7	Statement 7		0,000

**Sig ≤ α = Valid**

Source: Processed Data, 2024

### Data Validity Test of Anti-Fraud Awareness Variable

**Table 5.**  
**Data Validity Test of Anti-Fraud Awareness Variable**

No.	Indicator	A	Sig
1	Statement 1		0,000
2	Statement 2		0,000
3	Statement 3		0,000
4	Statement 4		0,000
5	Statement 5		0,000
6	Statement 6		0,000
7	Statement 7		0,000
8	Statement 8		0,000
9	Statement 9		0,000
10	Statement 10	≤ 0.05	0,000
11	Statement 11		0,000
12	Statement 12		0,000
13	Statement 13		0,000

14	Statement 14	0,000
15	Statement 15	0,000
16	Statement 16	0,000
17	Statement 17	0,000
18	Statement 18	0,000
19	Statement 19	0,000
20	Statement 10	0,000
<b>Sig ≤ α = Valid</b>		

Source: Processed Data, 2024

From the data in Table 5, it can be seen that the level of significance of each indicator of the Anti-Fraud Awareness variable used in this study  $\leq$  the  $\alpha$  level used, namely 0.05 ( $\text{sig} \leq \alpha = 0.000 \leq 0.05$ ). Thus, it can be said that all indicators used in this study are valid and can be used in this study.

#### Data Validity Test of Fraud Prevention Variables

From the data in Table 6, it can be seen that the level of significance of each indicator of the Fraud Prevention variable used in this study  $\leq$  the  $\alpha$  level used, namely 0.05 ( $\text{sig} \leq \alpha = 0.000 \leq 0.05$ ). Thus, it can be said that all indicators used in this study are valid and can be used in this study.

**Table 6.**

#### Data Validity Test of Fraud Prevention Variables

No.	Indicator	A	Sig
1	Statement 1		0,000
2	Statement 2		0,000
3	Statement 3		0,000
4	Statement 4		0,000
5	Statement 5	$\leq 0.05$	0,000
6	Statement 6		0,000
7	Statement 7		0,000
8	Statement 8		
9	Statement 9		
10	Statement 10		
<b>Sig ≤ α = Valid</b>			

Source: Processed Data, 2024

## Reliability Test

The reliability test is used to measure the consistency of measurement results from questionnaires in repeated use. Respondents' answers to questions are said to be reliable if each question is answered consistently or the answers should not be random.

**Table 7.**  
**Data Reliability Test**

No.	Variables	Lower Limit	Cronbach's Alpha
1	Internal Control		<u>0.947</u>
2	Professionalism		<u>0.869</u>
3	Pressure	$\geq 0.70$	<u>0.716</u>
4	Anti Fraud Awareness		<u>0.924</u>
5	Fraud Prevention		0.799

**Cronbach's Alpha > 0.70 = Reliable**

Source: Processed Data, 2024

From Table above, it can be seen that the Cronbach's Alpha value for each variable, namely Internal Control, Professionalism, Pressure, Anti-Fraud Awareness, and Fraud Prevention, has a Cronbach's Alpha value above 0.70. Thus, it can be concluded that the indicators in this study are reliable and can be used as an instrument for this study.

## Classical Assumption Test

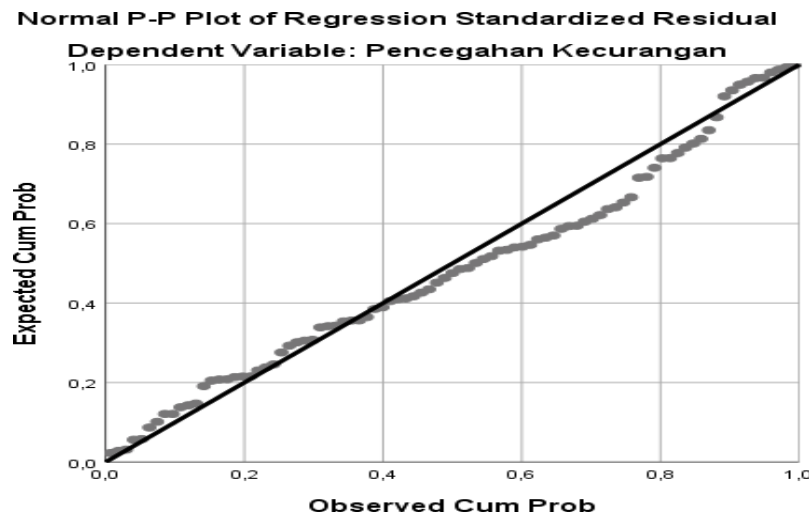
The classical assumption test is used in this study to test whether the model used in the regression really shows a significant and representative relationship, then the regression model used must meet the classical assumption test of regression. The classical assumption tests used are the Normality Test, Heteroscedasticity Test, and Multicollinearity Test.

### Normality Test

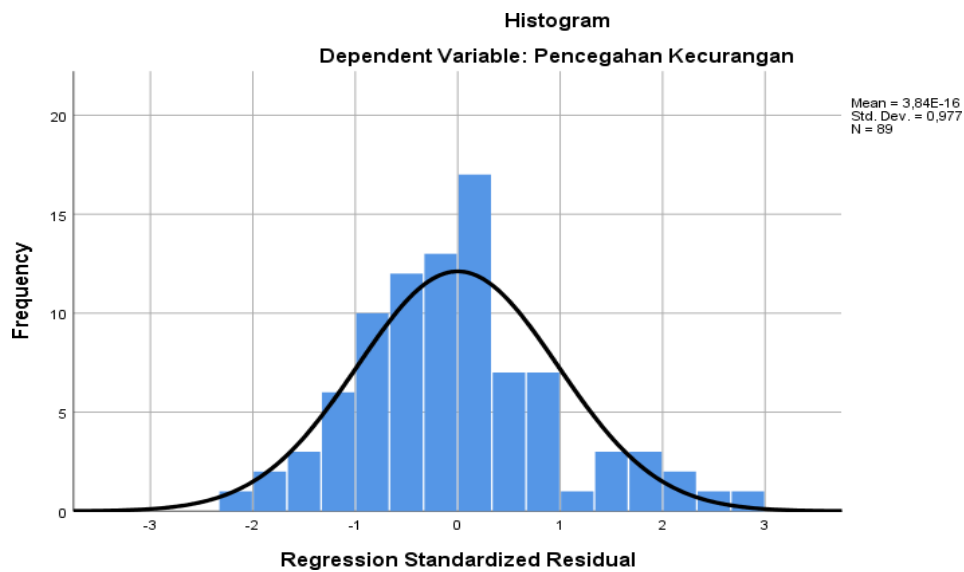
According to Ghozali (2016:160), The normality test aims to determine whether each variable is normally distributed or not. To test whether the data is normally distributed or not, it is detected by looking at the distribution of data (points) on the diagonal source of the graph or looking at the histogram of the residuals. The basis for decision making:

- 1) If the data is spread around the diagonal line and follows the direction of the diagonal line or the histogram graph shows a normal distribution pattern, then the regression model meets the normality assumption.

2) If the data is spread far from the region and does not follow the direction of the diagonal line or the histogram graph does not show a normal distribution pattern, then the regression model does not meet the normality assumption.



**Figure 2.**  
**Normality Test Graph**  
Source: Processed Data, 2024



**Figure 3.**  
**Histogram Normality Test**  
Source: Processed Data, 2024

From the data processing results in Figures 4 and 5 below, it can be seen that the points are spread around the diagonal line and follow the direction of the diagonal line or the

histogram graph shows a normal distribution pattern, so the regression model meets the normality assumption.

**Heteroscedasticity Test**

The heteroscedasticity test aims to test whether in the regression model there is inequality of variance from the residuals of one observer to another (Ghozali, 2016). If the variance of the residuals of one observation to another observation remains constant, it is called homoscedasticity and if it is called heteroscedasticity. A good regression model is homoscedasticity or does not have heteroscedasticity because this data collects data that represents various sizes. According to Ghozali (2016) one way to detect the presence or absence of heteroscedasticity is to conduct the Glejser test. The Glejser test proposes to regress the absolute value against the independent variable. The probability results are said to be significant if the significance value is > (above) the 0.05 (5%) confidence level.

**Table 8.**  
**Glejser Test Results**

Model	B	Unstandardized Coefficients		t	Sig.
			Std. Error		
1	(Constant)	1,532	1,417	1,081	,283
	Internal Control	,020	,036	,543	,589
	Professionalism	,016	,025	,661	,510
	Pressure	-,023	,054	-,438	,663
	Anti Fraud Awareness	-,021	,033	-,643	,522

Source: Processed Data, 2024

From the results of the data test in Table above, it can be seen that the significance value is greater than 0.05. Thus, it can be concluded that the data used in this study does not experience heteroscedasticity.

**Multicollinearity Test**

Multicollinearity occurs when there is a perfect or almost perfect linear relationship. The multicollinearity test aims to examine whether the regression model determines the correlation between independent variables. A good regression model should not correlate with independent variables (Ghozali, 2016).

You can use the tolerance value and variance inflation factor (VIF) to test for multicollinearity. Tolerance measures the variability of selected independent variables that

are not explained by other independent variables. Suppose the tolerance value is  $> 10\%$  with a VIF value  $< 10$ . In that case, it can be concluded that there is no multicollinearity between the independent variables, whereas if the tolerance value is  $< 10\%$  and  $VIF > 10$ , then it can be concluded that there is multicollinearity between the independent variables.

**Table 9.**  
**Multicollinearity Test Results**

No	Variables	Tolerance	VIF
1	Internal Control	0.254	3,939
2	Professionalism	0.498	2,009
3	Pressure	0.686	1,458
4	Anti Fraud Awareness	0.255	3,928
<b>Tolerance <math>&gt; 0.10</math> and VIF <math>&lt; 10</math> = No multicollinearity occurs</b>			

Source: Processed Data, 2024

The results of the Tolerance value data processing show that no independent variables have a tolerance value of less than 0.10, which means there is no correlation between independent variables with a value of more than 95%. Likewise, the results of the VIF (Variance Inflation Factor) show the same thing, namely that no independent variable has a VIF value of more than 10. So it can be concluded that there is no multicollinearity between independent variables in this regression model.

### Multiple Linear Regression Analysis

According to Sugiyono (2020:277), multiple linear regression analysis aims to predict the condition (rise and fall) of the dependent variable, if two or more independent variables as predictor factors are manipulated (increased or decreased in value). Multiple linear regression analysis is used to see whether there is an influence between the independent variables on the dependent variable.

**Table 10.**  
**Multiple Linear Regression Analysis Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	4,787	2,158	
Internal Control	,092	,055	,194
Professionalism	,110	,038	,245

Pressure	,105	,082	,091
Anti Fraud Awareness	,183	,050	,429

Source: Processed Data, 2024

From the data in table 10 above, the following regression equation can be made:

$$Y = 4.787 + 0.092 + 0.110 + 0.105 + 0.183$$

From the equation above, it can be explained as below:

- a. Constant of 4.787. This constant value states that if the independent variable is considered constant or has a value of 0 then the magnitude of Fraud Prevention is 4.787 units;
- b. The Internal Control variable has a positive value of 0.092. This means that if the Internal Control variable increases by 1 unit, then Fraud Prevention will increase by 0.092 units;
- c. The Professionalism variable has a positive value of 0.110. This means that if the Professionalism variable increases by 1 unit, Fraud Prevention will increase by 0.110 units;
- d. The Pressure variable has a positive value of 0.105. This means that if the Pressure variable increases by 1 unit, Fraud Prevention will increase by 0.105 units.
- e. The Anti-Fraud Awareness variable has a positive value of 0.183. This means that if the Anti-Fraud Awareness variable increases by 1 unit, Fraud Prevention will increase by 0.183 units.

**Model Feasibility Test (F Test)**

**Table 11.**  
**Model Feasibility Test Results (F Test)**  
**ANOVA**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1402,814	4	350,704	51,249	,000b
	Residual	574,826	84	6,843		
	Total	1977,640	88			

Source: Processed Data, 2024

According to Ghozali (2021:148), the F test aims to test the feasibility of the research model, namely to find out or test whether the regression model equation can be used to see the effect of independent variables on dependent variables. With the following criteria:

1. If the value is significant ( $\text{Sig} \leq 0.05$ ), then the regression model can be used. With the level of significance used is 5%.
2. If the value is significant ( $\text{Sig} > 0.05$ ), then the regression model cannot be used.

Based on the data processing results, the significant value can be seen at 0.000.

From the results of the simultaneous test (F test) in table 19 above, it can be seen that the significance value is  $0.000 \leq 0.05$ , so the regression model can be used.

### Coefficient of Determination Test (R<sup>2</sup>)

According to Ghozali (2021:147) the coefficient of determination test is carried out to measure the extent to which the model is able to explain the variation of endogenous variables. The coefficient of determination value is between zero and one.

If the coefficient of determination value approaches zero (0), it means that the model's ability to explain the dependent variable is very limited. Conversely, if the coefficient of determination value of the variable approaches one (1), it means that the ability of the independent variable to cause the existence of the dependent variable is getting stronger.

**Table 12.**  
**Results of the Determination Coefficient Test**  
**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,842a	,709	,695	2.61595

Source: Processed Data, 2024

From the display of the data processing results for the summary model in Table 20 above, it can be seen that the adjusted R<sup>2</sup> is 0.695. This means that 69.5% of the variation in Fraud Prevention can be explained by the four independent variables (Internal Control, Professionalism, Pressure, Anti-Fraud Awareness) in this study. While the remaining 30.5% is explained by other variables not used in this study. Judging from these results, it can be concluded that the model's ability to explain the variation of the dependent variable is quite complete (more than 50%) in providing the information needed to predict the variation of the dependent variable. (Ghozali, 2016).

**Hypothesis Test (t-Test)**

**Table 13.**  
**Hypothesis Test (t-Test)**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	4,787	2,158		2,218	,029
Internal Control	,092	,055	,194	1,660	,101
Professionalism	,110	,038	,245	2,935	,004
Pressure	,105	,082	,091	1,285	,202
Anti Fraud Awareness	,183	,050	,429	3,683	,000

Source: Processed data, 2024

The t-statistic hypothesis test shows how far the influence of one explanatory or independent variable individually in explaining the independent and is used to test whether or not there is an influence of each independent variable on the dependent variable tested at a significance level of 0.05 (Ghozali, 2016:98). Testing criteria:

The decision-making criteria for the t-statistic hypothesis test are as follows:

1. Accept  $H_0$  if  $t \text{ sig} \geq \alpha$  (0.05) meaning that Internal Control, Professionalism, Pressure, and Anti-Fraud Awareness partially do not affect Fraud Prevention.
2. Accept  $H_a$  if  $t \text{ sig} \leq \alpha$  (0.05) meaning Internal Control, Professionalism, Pressure, and Anti-Fraud Awareness have a partial influence on Fraud Prevention.

Based on the results of data processing in Table 13 above, it can be explained as follows:

**The Influence of Internal Control on Fraud Prevention**

Hypothesis testing is done by testing the significance of the coefficient of the Internal Control (PI) variable. The magnitude of the regression coefficient is 1.660 and the significance value is 0.101. At the sig.  $\alpha$  level = 5%, the regression coefficient is not significant because  $0.101 > 0.05$ . Based on the test results above, it can be concluded that Internal Control (PI) does not affect Fraud Prevention (PK).

**The Influence of Professionalism on Fraud Prevention**

Hypothesis testing is done by testing the significance of the coefficient of the Professionalism (PK) variable. The magnitude of the regression coefficient is 2.935 and the

significance value is 0.004. At the sig.  $\alpha$  level = 5%, the regression coefficient is significant because  $0.004 < 0.05$ . Based on the test results above, it is concluded that Professionalism (PF) has a positive effect on Fraud Prevention (PK).

### **The Effect of Pressure on Fraud Prevention**

Hypothesis testing is done by testing the significance of the coefficient of the Pressure variable (TK). The magnitude of the regression coefficient is 1.285 and the significance value is 0.202. At the sig.  $\alpha$  level = 5%, the regression coefficient is not significant because  $0.202 > 0.05$ . Based on the test results above, it can be concluded that Pressure (TK) does not affect Fraud Prevention (PK).

### **The Influence of Anti-Fraud Awareness on Fraud Prevention**

Hypothesis testing is done by testing the significance of the coefficient of the Anti-Fraud Awareness (AF) variable. The magnitude of the regression coefficient is 3.683 and the significance value is 0.000. At the sig.  $\alpha$  level = 5%, the regression coefficient is significant because  $0.000 < 0.05$ . Based on the test results above, it can be concluded that Anti-Fraud Awareness (AF) has a positive effect on Fraud Prevention (PK).

## **CONCLUSION**

Based on the research results and discussion, the conclusions in this study are as follows:

1. Internal control has no effect on fraud prevention at KSP Kopdit Pintu Air. This shows that whether or not internal control in the cooperative is good does not affect fraud prevention.
2. Professionalism has a positive effect on fraud prevention at KSP Kopdit Pintu Air. This means that the higher the professionalism attitude, the more fraud prevention can be carried out in cooperatives. Thus, there needs to be support for professional attitudes from Managers and Internal Auditors so that fraud prevention in cooperatives can be achieved.
3. Pressure has no effect on fraud prevention at KSP Kopdit Pintu Air. This shows that the pressure factor, both financial target pressure and external pressure, is not too dominant in fraud actions carried out by Account Officers so it does not have a significant effect on fraud prevention.

4. Anti-fraud awareness has a positive effect on fraud prevention at KSP Kopdit Pintu Air. This shows that effective anti-fraud awareness with a high level of anti-fraud awareness will support the success of cooperatives in preventing fraud.

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