

Anti-Fraud Strategy in the Payroll Cycle of GMIM Efrata

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Abstract. This qualitative descriptive research was conducted at the GMIM of the Efrata Paal Dua Manado Congregation. The primary data is collected from interviews with informants and then processed using data reduction techniques, data presentation, and drawing conclusions. The results showed that there were still various risks encountered in the GMIM Efrata payroll cycle, namely falsification of employee attendance data, errors in inputting payroll data, the realization of incentives that were not in accordance with budgeting, and misuse of payroll data. However, these various risks can be mitigated through an anti-fraud strategy implemented with the COSO internal control concept. Therefore, this research is expected to benefit GMIM Efrata, especially in evaluating the management of the payroll cycle. In addition, this research is expected to be a reference for future research.

Keywords: Internal Control, Fraud, Payroll Cycle

1 Introduction

Various fraud cases are still prone to occur in Indonesia, and not only targeting profit institutions. It turns out that fraud also occurs in non-profit organizations. According to the 2019 Indonesian fraud survey, data was obtained that losses suffered by non-profit institutions due to fraud reached 17.4 percent while at the same time being ranked fourth as an institution that was harmed by fraud [1]. According to PSAK 45 [2], a non-profit organization itself is an organization that obtains resources from members' donations. Some institutions that are included in the non-profit group are foundations, schools, and religious institutions.

Several fraud cases occurred in non-profit institutions in Madiun, involving two orphanage children as perpetrators of theft of orphanage funds amounting to 120 million rupiah [3]. Other fraud cases in other religious institutions have also occurred, such as the corruption case of the Education Operational Assistance (BOP) for handling COVID-19 from the Ministry of Religion aimed at Islamic educational institutions in Wajo and Pekalongan regencies involving local officials and pesantren leaders [4].

As a non-profit organization within the scope of religious institutions, the church is also not exempt from fraud cases. One example of a fraud case occurred in West Kalimantan. The church grant funds that the government had allocated for constructing the Pentecostal Church in Indonesia (*Gereja Pentakosta di Indonesia*, GPdI) of the Eben Heazer Congregation were used for personal interests sending several pastors to Jerusalem [5]. In addition, there were cases of fraud involving misuse of funds by the management of the Kingmi Mile Church,

Papua, where the purchase of construction project materials did not meet the budgeted specifications, so it was suspected that funds were corrupted [6].

Cases of fraud in the church environment are sometimes not revealed because the reasons behind the case are more directed at the weakness of the church's internal control. In addition, the church, as a religious institution based on mercy, prefers to resolve the fraud case internally. However, several previous studies have shown that the weakness of internal control in financial management in the church does indeed occur and can potentially harm the organization. For example, Tjungadi and Rahadian [7] stated that the Toraja ABC Church has internal control weaknesses caused by incompetent financial management. Guidelines were not applied, and there was no adequate segregation of duties. As human resources assist operational activities, managing church employees is the opening step in realizing optimum internal control. In church organizations, the opportunity to commit fraud arises because of a low internal control system, in which perpetrators take advantage of the system's weakness [8].

The existence of an optimum internal control system is expected to support organizational performance so that existing operational activities can be carried out following the objectives that have been put into place and avoid the possibility of fraud [9]. In operational activities, the implementation of internal control can minimize the risk of fraud on an organization's assets [10]. Internal control works by mitigating the risk of fraud or fraud, which is an obstacle to achieving organizational goals [11]. For example, Pranata and Kristianti [12] stated that the existence of internal control at the XYZ Church in North Sumatra could help the church map out the risk of fraud. Through this working mechanism, internal control can act as an anti-fraud strategy. Apart from being an anti-fraud strategy, Aji and Pratolo [13] stated that internal control could also improve employee performance.

Khairunnisa and Rahadian [14] said that organizational goals could be achieved if there is an alignment of goals between the organization and each member, supported by a sound control system. One form of achieving organizational goals is the existence of financial reports that genuinely describe the organization's condition [15]. Financial reports lead to accounting cycles that are integrated and need to be controlled properly, especially in recording and reporting. One of the accounting cycles supporting financial statements is the payroll cycle which is often integrated with human resource activities. Adequate internal control is needed in the payroll cycle business activities to mitigate the risk of fraud and bring losses to the organization. The internal control is in accordance with what was conveyed by Bangsa [16], who stated that the quality of financial reports is also influenced by how well the internal control system is applied to the organization. The ineffectiveness of internal control implemented by the organization will also decrease the credibility of the financial statements.

Based on the background presented previously, this study intends to identify the potential for fraud in financial management at GMIM Efrata Paal Dua Manado, as well as map the internal controls implemented as an anti-fraud strategy, especially in the payroll cycle. The reason for choosing GMIM Efrata Paal Dua Manado is because this church is one of the growing churches with many congregations. Accordingly, ensuring that internal controls have been appropriately implemented is necessary to avoid the potential for harmful fraud. Practically, this research is useful for the assembly and employees of GMIM Efrata Paal Dua Manado to evaluate the implementation of internal control to minimize the risk of fraud. Furthermore, this research is also theoretically useful to add to the literature on developing the concept of control as an anti-fraud strategy.

2 Literature review

2.1 Stakeholder Theory

Stakeholder theory initiated by Freeman [17] explained that in an organization, it is necessary to build good relationships with the parties who are stakeholders, both individuals, and groups who influence organizational decision-making. In profit-oriented private sector organizations such as companies, managers are responsible to the owners and other parties, including shareholders, suppliers, creditors, and consumers. This kind of responsibility is also found in non-profit organizations, including churches. In its operational activities, the church will provide services that must be accountable to the congregation as one of the stakeholders [18].

In this study, the stakeholders in the GMIM of the Efrata Paal Dua Manado Congregation are the Pastor of the Congregation as the person in charge of the activities in the Church, the Congregational Council Working Body (*Badan Pekerja Majelis Jemaat*, BPJM) as the manager and the church congregation. The stakeholder theory is used in this study because good relations must be created between stakeholders through financial management, especially related to the payroll cycle. Stakeholders will be in good condition if the interest in fulfilling the need for good financial management can be realized through the optimization of internal controls that are deemed capable of mitigating the risk of fraud with the long-term risk of losses experienced by the organization.

2.2 Fraud

The Institute of Internal Auditors [19] defines fraud as a deliberate scheme of untruth or dishonesty used for mere profit that includes unforeseen acts, fraud, or cunning. ACFE [1] classifies fraud into three types, which are: (1) asset abuse, (2) fraud in financial reporting, and (3) corruption. Kayoi [20] defines asset misappropriation as theft, embezzlement, or misappropriation of assets owned by a company. In addition, fraud in financial reporting is the preparation and presentation of financial statements with inaccurate data; corruption is defined as the fraudulent act of taking funds illegally for personal gain. Finally, ACFE [21] mentions three factors that encourage someone to carry out their fraudulent actions based on the fraud triangle theory, including pressure, opportunity, and the rationalization of the circumstances/actions they take under supporting pretexts.

2.3 Internal Control

Internal control functions to mitigate various risks that may occur in the company's operations [8]. The definition of internal control is presented by The Institute of Internal Auditors [19], which defines internal control as a series of processes within an organization that is designed, implemented, and maintained by the parties in it to provide confidence that the organization's goals can be achieved through accurate financial reporting. Reliability, operational efficiency and effectiveness, and compliance with applicable regulations. Generally, an organization uses an internal control system to control operational activities to prevent resource misuse [22].

The result is in line with Tjungadi and Rahadian [7], stating that internal control can help organizations present reliable financial reports so that financial reports become more accountable and the information presented is more credible. In addition, the credibility of the

information increases the trust of stakeholders who are able to indicate that the church has good resource management, such as managing the payroll cycle. COSO [23] divides the internal control function into three important roles, namely (1) preventive, which prevents a problem from occurring; (2) detective, who is the control of the examination or disclosure when a problem arises; and (3) corrective as an effort to solve a problem.

3 Method

3.1 Types of research

This study was conducted to identify potential fraud and control owned by GMIM Efrata Paal Dua Manado, Manado, North Sulawesi, as an anti-fraud strategy in the payroll cycle that is carried out. The approach used is descriptive qualitative by describing and discussing the potential for fraud in the church as a non-profit organization in depth. This study uses data sourced from primary data through interviews taken directly from resource persons, namely Pastor GMIM Efrata, Chair of the Congregational Council Working Body (*Badan Pekerja Majelis Jemaat*, BPMJ) and BPMJ Treasurer.

3.2 Data analysis technique

The analysis techniques in this study include data reduction, data presentation, and concluding. The first stage is data reduction, which simplifies, selects, and focuses on objects of importance by looking at existing patterns. This research focuses on identifying potential fraud and control in the payroll cycle. Therefore, data that is not related to the focus of the research, the data will not be used. At the data presentation stage, all data that is appropriate and supports the research will be presented descriptively in the form of an analysis description. The final research stage is to draw conclusions. Based on the current analysis results, conclusions will be drawn from the anti-fraud strategy used as a mitigation measure for the risk of fraud in the GMIM Efrata payroll cycle.

4 Findings and Discussion

4.1 Overview of Research Objects

GMIM Efrata Paal Dua is one of the churches on Jalan Yos Sudarso Number 10, Paal Dua Village, Paal Dua District, Manado City. The entire division of the church territory, commonly referred to as the column, currently consists of 14 columns with 335 families. The establishment of GMIM Efrata began with the existence of the Paal Dua Congregation Community until 1958, when the community was inaugurated as a church. Structurally, the various operational activities of GMIM Efrata are led by the Working Body of the Congregational Council (*Badan Pekerja Majelis Jemaat*, BPMJ), which consists of the Chairman, deputy chairman, secretary, Treasurer, and categorical service commissions. In addition to these structural positions, the church has employees who act as church *koster* (sacristans) who clean the church building, prepare worship rooms, and arrange worship equipment. In addition to the church *koster*, there are other employees, namely church office

employees, who assist the church secretary in church administration matters and the church treasurer in church financial reporting matters.

4.2 Potential Fraud in GMIM Ephrath's Payroll Cycle

The source of funds used for the provision of salaries at GMIM Efrata was obtained from two sources: ninety percent from congregational offerings and the other ten percent from government social assistance. However, during the ongoing COVID-19 pandemic, the income earned by the church from congregational offerings continues to decline, so the church must continue to strive to meet salary payments for employees.

The process of managing various activities in the payroll cycle is carried out by the Congregation Treasurer, starting from recording the disbursement of funds manually using Microsoft Excel, as confirmed by the Congregation Treasurer as follows:

"We usually take notes through books first, then transfer them to Microsoft Excel. Our records are still simple and all manual because we cannot operate applications that seem complicated."

Recording with this manual practice can raise the risk of errors in payroll data due to human error when data input is carried out. For example, suppose the input of expenditure data for payroll is incorrect. In that case, the output of financial reports submitted to the congregation can also be problematic because the amounts recorded and reported are different. In addition, as a source of church expenditure, the amount for payroll can also influence church funding decisions. Therefore, if the recording is done incorrectly, decisions made regarding church funding may also not match the actual financial condition.

Next, the salary whose expenditure has been recorded by the Treasurer will be given to employees directly in an envelope. Proof of acceptance by signing a receipt will be carried out by the Congregation Treasurer and the employee as the recipient. The Treasurer will keep the receipt as an archive of cash-out receipts for employee payroll. Even though salaries are given to workers regularly, on the first day of each month, employees will usually be given incentive money other than the main salary during meetings. The granting of this incentive was confirmed by the Treasurer as follows:

"At meetings, pocket money for the meeting will usually be distributed. This money acts like an additional salary incentive for church workers".

Providing incentives for church employees when a meeting is held will not cause problems if the amount of expenditure is reported through the distributed congregational newsletter. However, according to an interview with AB, one of the GMIM Efrata congregation members reporting on the provision of incentives in the church's newsletter has never been found. The following is an excerpt from an interview with AB:

"When it comes to holding meetings, it is usually reported to the congregation when it will be held and what topics will be on the agenda of the meeting. However, in the presented financial reporting, we have not seen any expenditure funds for the incentives for the meeting."

On the other hand, the Chairperson of BPMJ also confirmed that the expenditure had not been reported in the church newsletter but had been budgeted in the Draft Revenue and Expenditure Budget (*Rancangan Anggaran Pendapatan dan Belanja*, RAPB) prepared by BPMJ. Accordingly, the Chairman of BPMJ conveyed the following:

"In the RAPB, incentives have been budgeted for meeting allowances because church workers have taken the time for various meetings. So we feel that it is necessary to budget for these expenses."

Although it has been budgeted in the RAPB, the absence of reporting on the provision of meeting allowances as a form of incentive could create the risk of discrepancies. It was caused by differences between the realization of incentive provisions and the budget. Reporting to the congregation can be a form of transparency on church expenditures. If the congregation does not receive this information, it can create a gap for the church treasurer to provide higher incentives than the budget prepared in the RAPB.

Furthermore, the salary at GMIM Efrata is based on the position held by each employee. However, the attendance system is still a recapitulation of employee attendance. Although the attendance system for employees is still done manually, usually, attendance checks will be directly monitored by the Pastor as stated by the Pastor of GMIM Efrata as follows:

"Employees who come in regularly, such as employees in the administration department, usually check their attendance directly. Because the room is near, I can monitor who is present at any time."

In addition, GMIM Efrata does not have rules or mechanisms that employees must follow when they cannot attend work. So far, employees only report to the Head of BPMJ via short messages or Whatsapp, as conveyed by the Chairman of BPMJ as follows:

"If you are sick or there is an event, you can notify me via WhatsApp. It will mean that the employee is considered absent that day. So far, there is no requirement to attach a doctor's letter if you are sick or submit a permit."

The absence of an applied mechanism or regulation related to employee licensing may create a risk of loss on the payment of a fixed salary when the employee is not present to carry out their duties. Employees may make false excuses without proof of permission which must be sent to the Head of BPMJ. This risk will impact the church's operational activities delay because the employees are less than optimum in fulfilling their duties and responsibilities.

4.3 Anti-Fraud Strategy in Mitigating the Potential for Fraud Payroll Cycle

When the GMIM Efrata payroll cycle is observed more deeply, three potential risks may occur. The first risk is the risk of payroll data errors due to human error when data input is carried out. This risk is difficult to avoid because the input process is still done manually, and no application that can process data in an integrated manner has been used. Preventive control that the Treasurer of the Congregation has implemented is to do a double record. Apart from being recorded in Microsoft Excel, the Treasurer also keeps a record in a book. Preventive control is performed by matching the data between the records in the Treasurer's book and the data recorded on the computer.

Next is the second risk, namely the difference in the realization of the provision of meeting allowances exceeding the budget made in the RAPB. However, GMIM Efrata has not implemented control over these risks, as stated by the Treasurer of the Congregation in the following interview:

"The nominal meeting allowance is not always equated with the budget because there are many adjustments to the amount of offerings obtained. So no steps have been taken to prevent the provision of pocket money, which is considered too much compared to the RAPB budget."

The absence of implemented control to mitigate risks is unfortunate because GMIM Efrata can experience the impact of losses.

The last risk encountered in GMIM Efrata's payroll cycle is the risk of counterfeiting employee attendance. Preventive control has been carried out so far by submitting a permit via text message or WhatsApp to the Head of BPMJ. In addition, preventive control has been implemented through direct supervision by the Pastor of the Congregation during working hours.

4.4 Discussion

Based on the analysis results, three potential frauds may occur in the GMIM Efrata payroll cycle. First, the risk of payroll data errors can lead to fraudulent financial reporting, which in output can be detrimental to GMIM Efrata. When the financial reports do not follow the actual conditions, it can also harm church stakeholders, especially the GMIM Efrata congregation. Moreover, only preventive and detective controls are encountered at the risk of payroll data errors. GMIM Efrata has not implemented corrective control because the two existing controls have become an optimum anti-fraud strategy so far. This indicates that the internal control system, according to COSO is not appropriately implemented. The existing internal control system loopholes will widen the potential for fraud in an organization. The emergence of the potential for fraud is also supported by the opportunity (ACFE, 2020). The Treasurer had the opportunity to commit fraud by incorrectly entering payroll data due to the limited ability to use the application to input payroll data. Moreover, the opportunity will also increase as there is no role for supervision by other parties, such as the Chairman of the BPMJ or other assembly members.

Furthermore, there is a risk of providing incentives not in accordance with the budget and the absence of reporting of expenditures that may lead to fraud categorized as corruption. Corruption is the illegal taking other parties' funds (Adrian Kayoi, 2019). Based on the analysis results, no controls have been implemented to mitigate this risk. The obstacle that hinders the implementation of internal control at this risk is the lack of awareness of GMIM Efrata's payroll managers that the provision of incentives that are not reported can also lead to the emergence of fraud. In addition, the absence of transparency for the congregation on these expenditures creates an opportunity for the authorities to take advantage that is not their right. On the other hand, stakeholders should have the right to get accountability from organizational managers [18].

The last potential fraud arises from the risk of fraudulent employee attendance. The potential for fraud by falsifying employee absences is also included in the category of corruption. Although employees do not directly take the cash owned by the church, the working hours paid from GMIM Efrata for employee services have been misused for unclear reasons. GMIM Efrata has implemented preventive and detective controls well because it has involved supervision by other parties. However, the obstacle that may hinder the implementation of the two existing internal control functions is that there are no fixed rules or mechanisms regulating employee licensing, so opportunities to falsify reasons for permits can occur. In addition, when other employees permit unclear and approved reasons, it can also lead to rationalizations for committing fraud [24]. Even though preventive and detective controls have been carried out to the point where external parties are used for monitoring, this has yet to be optimal enough if it is not accompanied by corrective controls, which have been

described by COSO before. If the control system is not running optimally, coupled with certain conditions that employees face, it will cause fraud to arise.

5 Conclusion

The results showed that the internal control function at GMIM Efrata's payroll cycle was not fully optimized. It can be seen from only two internal control functions implemented by GMIM Efrata. But so far, the preventive and detective controls that have been implemented have been able to become an anti-fraud strategy in the GMIM Efrata payroll cycle. However, in the process of recording payroll expenditures, there is no recording with an integrated application, thus raising the risk of errors in inputting payroll data which can be classified as fraudulent financial reporting. Furthermore, the preventive and detective internal control functions have not been able to mitigate risks to the maximum due to the limitations of the absence of the participation of other parties in the process.

Furthermore, the provision of incentives that are not under the budget is also one of the risks of fraud that leads to corruption. Moreover, based on the results of the GMIM analysis, Efrata does not yet have control as an anti-fraud strategy. The board's lack of awareness of the possibility of these risks is an obstacle to the implementation of internal control. Finally, there is the risk of falsifying attendance data, leading to time corruption. Although preventive and detective controls have been well implemented, rules and mechanisms are still needed as guidelines in applying for employee permits.

The implication of this research is to evaluate the GMIM Efrata assembly in the application of internal control as an anti-fraud strategy in the managed payroll cycle. In addition, this research also has theoretical implications to add to the literature on developing the concept of control as an anti-fraud strategy. The limitation of this study is the lack of disclosure of sources because fraud is a sensitive topic, especially in religious organizations there is an opinion that funds must be managed honestly. Another limitation is the existence of a pandemic condition that only allows data collection to be carried out online, and it is not yet possible to review the condition of objects directly. Nevertheless, based on the research results described, it is expected that GMIM Efrata can improve the three functions of internal control to mitigate fraud that may occur in the payroll cycle. Future research is expected to review the implementation of internal control using the five components of internal control according to COSO.

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