



DOI: <https://doi.org/10.38035/gijea.v4i1>  
<https://creativecommons.org/licenses/by/4.0/>

## Fraud Prevention in Accounting Students: The Impact of Using Anti-Fraud Awareness, Fraud Knowledge, and Religiosity

Hendardi Aryotama<sup>1</sup>, Synthia Ferisca<sup>2</sup>, Hendrian Yonata<sup>3</sup>

<sup>1</sup>Universitas Trisakti, Tangerang, Indonesia, [hendardi.tamaa@gmail.com](mailto:hendardi.tamaa@gmail.com)

<sup>2</sup>Universitas Palangka Raya, Kalimantan Tengah, Indonesia, [synthiaferisca@feb.upr.ac.id](mailto:synthiaferisca@feb.upr.ac.id)

<sup>3</sup>STAB Dharma Widya, Tangerang, Indonesia, [hendrianyonata@stabdharmawidya.ac.id](mailto:hendrianyonata@stabdharmawidya.ac.id)

Corresponding Author: [hendardi.tamaa@gmail.com](mailto:hendardi.tamaa@gmail.com)<sup>1</sup>

**Abstract:** The purpose of this study is to determine how accounting students at one of Jakarta's universities apply their anti-fraud awareness, anti-fraud knowledge, and religiosity in relation to fraud prevention. In this inquiry, quantitative methodologies are employed. To sample the current population from various university cohorts of accounting students, random sampling is yet another technique employed. Using the criteria, 141 samples were eventually obtained. The SPSS is utilized in the data study process. As demonstrated by the study's findings, raising anti-fraud awareness considerably increases the possibility that fraud will not occur. Fraud expertise is quite beneficial when it comes to preventing fraud. Religion has a significant positive influence on avoiding fraud. Furthermore, how applying fraud knowledge, anti-fraud awareness, and religiosity simultaneously affects fraud prevention has effect significant.

**Keyword:** Anti-Fraud, Fraud, Awareness, Prevention, Knowledge, Religiosity.

### INTRODUCTION

Fraud has become a serious issue that threatens the sustainability and integrity of organizations worldwide, including institutions in the public and education sectors. Fraud is generally defined as an intentional act of deception carried out to obtain personal benefits while causing losses to other parties (Laksmi & Sujana, 2019). In the accounting context, fraud may occur in various forms such as financial statement manipulation, asset misappropriation, and corruption-related activities (Zulaika, 2023). These practices not only create financial losses but also damage institutional credibility and public trust in organizations.

Fraud cases have increasingly been identified in higher education institutions. Universities are expected to uphold academic integrity through the implementation of the Tri Dharma of Higher Education; however, several reports indicate that fraudulent practices still occur in academic environments. These practices include bribery in student admissions, manipulation of research funding, misuse of institutional budgets, and other unethical

academic behaviors (Putri et al., 2022). Data reported by Indonesia Corruption Watch (ICW) also reveal multiple corruption patterns within universities, including irregularities in procurement processes, research funding management, and internal financial management systems. These findings indicate that fraud is not only an issue within corporate organizations but also a serious concern within educational institutions.

Efforts to prevent fraud should not only rely on internal control mechanisms but must also involve the ethical awareness and moral values of individuals. Accounting students, as future accounting professionals, play an important role in promoting ethical behavior and preventing fraudulent practices in organizations. As prospective accountants, auditors, and financial managers, accounting students are expected to have strong awareness and knowledge related to fraud prevention.

Several factors may influence fraud prevention behavior among individuals. One of these factors is anti-fraud awareness, which reflects an individual's sensitivity and understanding of fraudulent activities and the importance of preventing such behavior. Individuals who possess higher levels of anti-fraud awareness tend to be more vigilant and capable of recognizing fraudulent practices within organizations. Another important factor is fraud knowledge, which refers to an individual's understanding of fraud schemes, detection methods, and prevention mechanisms. Previous studies suggest that individuals with greater knowledge about fraud are more capable of identifying and preventing fraudulent activities (Mansor & Abdullahi, 2017).

In addition to cognitive aspects such as awareness and knowledge, religiosity is also considered an important factor influencing ethical behavior. Religiosity reflects the extent to which individuals adhere to religious values and moral principles in their daily lives. Individuals with strong religious values are more likely to avoid unethical actions, including fraudulent behavior, because such behavior contradicts moral and religious teachings (Hout & Fischer, 2014).

Although previous studies have examined factors related to prevention of fraud, several limitations remain. Most previous research focuses on fraud prevention within organizational settings, such as companies or government institutions, while relatively limited studies examine fraud prevention behavior among accounting students as future accounting professionals. Furthermore, previous studies often examine these variables separately rather than analyzing the combined influence of anti-fraud awareness, fraud knowledge, and religiosity in shaping fraud prevention behavior.

Therefore, this study aims to analyze the influence of anti-fraud awareness, fraud knowledge, and religiosity on fraud prevention among accounting students. By examining these variables simultaneously, this research is expected to provide a deeper understanding of the behavioral and ethical factors that influence fraud prevention within academic environments.

The findings of this study are expected to contribute both theoretically and practically. From a theoretical perspective, this research enriches the literature related to fraud prevention by integrating cognitive and ethical factors in explaining fraud prevention behavior among accounting students. Practically, the findings may provide insights into universities in designing educational strategies that strengthen students' ethical awareness, fraud knowledge, and moral values to reduce the risk of fraudulent behavior in the future.

## **METHOD**

### **Research Design**

This study employs a quantitative research approach to examine the influence of anti-fraud awareness, fraud knowledge, and religiosity on fraud prevention among accounting students. Quantitative research is commonly used to analyze relationships between variables

using statistical techniques and numerical data (Creswell & Creswell, 2018). This approach allows researchers to objectively measure the influence of independent variables on dependent variables.

The research adopts an explanatory design, which aims to explain the causal relationship between variables and test hypotheses derived from theoretical frameworks (Sekaran & Bougie, 2016). In this study, anti-fraud awareness, fraud knowledge, and religiosity are treated as independent variables, while fraud prevention is considered the dependent variable.

### **Population and Sample**

The population in this study consists of students enrolled in the Accounting Study Program at a university in Jakarta, particularly those from the 2021–2023 cohorts. Accounting students were selected as the research population because they are expected to become future professionals in accounting and financial management who play an important role in preventing fraudulent activities.

The sampling technique used in this research is random sampling, which allows each member of the population to have an equal opportunity to be selected as a respondent (Sugiyono, 2022). This technique is widely used in quantitative research to ensure that the sample represents the population.

Based on the sampling process and the criteria established by the researchers, a total of 141 respondents were obtained and used as the research sample. The number of respondents is considered adequate for statistical analysis in social science research.

### **Data Collection Technique**

The data used in this study are primary data obtained through the distribution of questionnaires to accounting students. Questionnaires are commonly used in quantitative research because they allow researchers to collect data from respondents efficiently and systematically (Sekaran & Bougie, 2016).

The questionnaire items were developed based on previous research related to fraud prevention, anti-fraud awareness, fraud knowledge, and religiosity. Respondents were asked to indicate their level of agreement with each statement using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The Likert scale is widely used in behavioral and social science research to measure attitudes, perceptions, and opinions (Ghozali, 2018).

### **Operational Definition of Variables**

The variables used in this study consist of one dependent variable and three independent variables.

#### **1. Fraud prevention (Y)**

Fraud prevention refers to efforts and attitudes aimed at reducing the likelihood of fraudulent activities within an organization by promoting ethical behavior and awareness of fraud risks.

#### **2. Anti-Fraud Awareness (X1)**

Anti-fraud awareness refers to an individual's level of awareness and sensitivity toward fraudulent behavior and the importance of preventing fraud.

#### **3. Fraud Knowledge (X2)**

Fraud knowledge refers to an individual's understanding of fraud schemes, detection methods, and fraud prevention mechanisms.

#### **4. Religiosity (X3)**

Religiosity refers to the extent to which individuals adhere to religious values and moral principles that influence ethical decision-making.

## Data Analysis Technique

The data analysis in this study was conducted using Statistical Package for Social Sciences (SPSS) version 25. Several statistical tests were performed to analyze the data.

### 1. Validity Test

The validity test is conducted to determine whether the questionnaire items accurately measure the variables being studied. An instrument is considered valid if the correlation value between the item score and the total score is higher than the critical value of the correlation table (Ghozali, 2022).

### 2. Reliability Test

Reliability testing is used to assess the consistency of the measurement instrument. An instrument is considered reliable if it produces consistent results when used repeatedly. This study uses Cronbach's Alpha to measure reliability. A Cronbach's Alpha value greater than 0.60 indicates that the instrument is reliable (Ghozali, 2022).

### 3. Classical Assumption Tests

Before conducting regression analysis, classical assumption tests are performed to ensure that the regression model meets statistical requirements. These tests include normality test, multicollinearity test, and heteroscedasticity test (Gujarati & Porter, 2009).

### 4. Multiple Linear Regression Analysis

Multiple linear regression analysis is used to examine the influence of independent variables on the dependent variable simultaneously. According to Hair et al. (2019), regression analysis is commonly used in quantitative research to analyze the relationship between multiple independent variables and a dependent variable.

The regression model used in this study can be expressed as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where:

- Y = Fraud Prevention
- A = Constant
- $\beta_1, \beta_2, \beta_3$  = Regression coefficients
- X1 = Anti-Fraud Awareness
- X2 = Fraud Knowledge
- X3 = Religiosity
- e = Error term

## Hypothesis Testing

Hypothesis testing is conducted using t-tests and F-tests. The t-test is used to determine the partial effect of each independent variable on the dependent variable. Meanwhile, the F-test is used to determine the simultaneous influence of all independent variables on the dependent variable (Hair et al., 2019). In addition, the coefficient of determination ( $R^2$ ) is used to measure how well the independent variables explain variations in the dependent variable.

## RESULT AND DISCUSSION

### Instrument Test

#### 1. Validity test

The validity test was conducted to determine whether the questionnaire items accurately measure the variables used in this study. According to Ghozali (2018), an instrument is considered valid if the correlation coefficient between the item score and the total score (r-count) is greater than the r-table value.

In this study, the r-table value was obtained using a significance level of 5% with a sample size of 141 respondents, resulting in an r-table value of 0.1654. The results of the validity test show that all questionnaire items have r-count values greater than the r-table value, indicating that all measurement items used in this study are valid and appropriate for measuring the research variables.

## 2. Reliability Test

The reliability test aims to determine the consistency of the research instrument. According to Ghazali (2018), a research instrument is considered reliable if the Cronbach's Alpha value exceeds **0.60**. The results of the reliability test indicate that all variables in this study have Cronbach's Alpha values greater than **0.60**, which means that the measurement instruments used for anti-fraud awareness, fraud knowledge, religiosity, and fraud prevention are reliable. Therefore, the questionnaire items used in this study are considered consistent and suitable for further statistical analysis.

## 3. Classic assumption test

Before conducting regression analysis, classical assumption tests were performed to ensure that the regression model meets the statistical assumptions required for multiple linear regression analysis (Gujarati & Porter, 2009). These tests include the normality test, multicollinearity test, and heteroscedasticity test.

### a) Normality test

The normality test was conducted to determine whether the residual data in the regression model is normally distributed. The normality test in this study was performed using a Normal Probability Plot (P-P Plot).

Based on the results shown in Figure 1, the residual points are distributed around the diagonal line and follow the direction of the line. This indicates that residual values are normally distributed. Therefore, it can be concluded that the regression model used in this study satisfies the normality assumption.

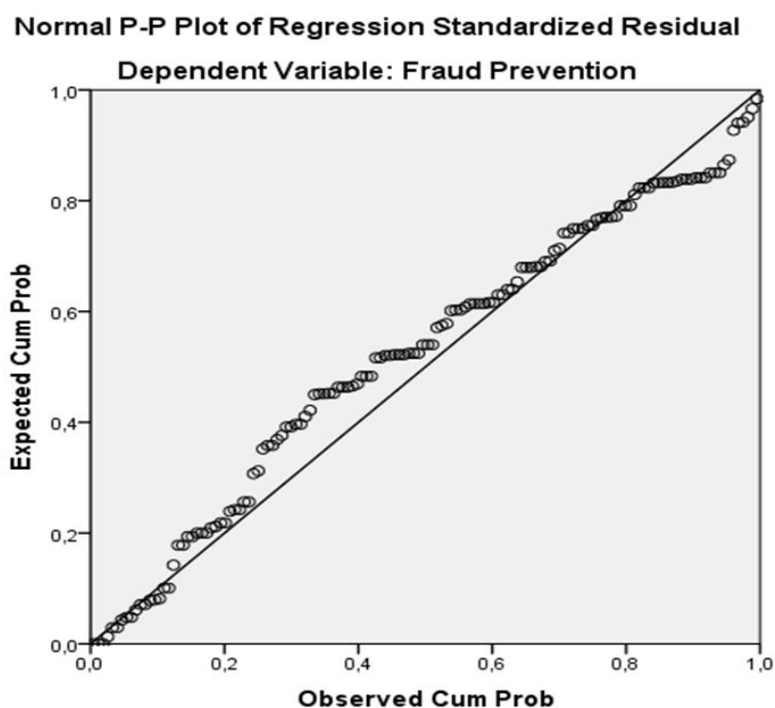


Figure 1. Results of the Normalcy Test

b) Multicollinearity Test

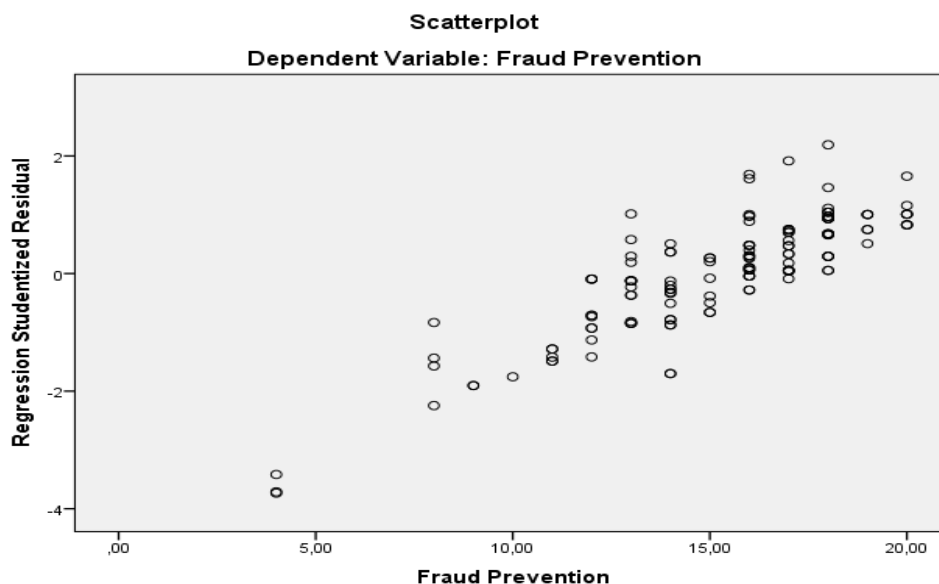
The multicollinearity test aims to determine whether there is a high correlation among independent variables in the regression model. According to Ghazali (2018), multicollinearity does not occur if the Tolerance value is greater than 0.10 and the Variance Inflation Factor (VIF) value is less than 10.

The results of the multicollinearity test show that all independent variables have tolerance values greater than 0.10 and VIF values less than 10. This indicates that there is no multicollinearity among the independent variables in the regression model.

c) Heteroscedasticity Test

The heteroscedasticity test was conducted to determine whether the variance of residuals is constant across observations. This test was performed using a scatterplot analysis.

Based on the scatterplot results shown in Figure 2, the data points are randomly distributed and do not form a specific pattern. This indicates that the regression model does not suffer from heteroscedasticity problems. Therefore, the regression model meets the assumption of homoscedasticity.



Source: Primary Data that has been processed, (2026)

Figure 2. Test for Heteroscedasticity

4. Multiple Linear Regression Analysis

Multiple linear regression analysis was used to examine the influence of anti-fraud awareness, fraud knowledge, and religiosity on fraud prevention. The results of the regression analysis indicate that all independent variables have positive regression coefficients. This means that increases in anti-fraud awareness, fraud knowledge, and religiosity are associated with an increase in fraud prevention behavior among accounting students.

The regression equation obtained from the analysis is as follows:

$$Y = 10.182 + 0.339X_1 + 0.387X_2 + 0.347X_3 + e$$

Where:

- Y = Fraud Prevention
- X1 = Anti-Fraud Awareness
- X2 = Fraud Knowledge
- X3 = Religiosity
- e = Error term

The regression results show that the constant value is 10.182, indicating that when all independent variables are assumed to be zero, the baseline value of fraud prevention is 10.182. The regression coefficient for anti-fraud awareness (0.339) indicates that an increase in anti-fraud awareness is associated with an increase in fraud prevention.

Similarly, the regression coefficient for fraud knowledge (0.387) shows that higher fraud knowledge contributes positively to fraud prevention. Furthermore, the regression coefficient for religiosity (0.347) indicates that stronger religiosity also increases the level of prevention of fraud.

## **Hypothesis Testing**

### **1. T-Test (Partial Test)**

The t-test was conducted to determine the partial influence of each independent variable on the dependent variable.

The results show that:

- a) Anti-Fraud Awareness (X1) has a t-value of 2.811 with a significance value of 0.006, which is smaller than 0.05. This indicates that anti-fraud awareness has a significant effect on fraud prevention.
- b) Fraud Knowledge (X2) has a t-value of 4.823 with a significance value of 0.000, indicating a significant effect on fraud prevention.
- c) Religiosity (X3) has a t-value of 4.815 with a significant value of 0.000, indicating a significant influence on fraud prevention.

These results suggest that each independent variable individually influences fraud prevention among accounting students.

### **2. F-Test (Simultaneous Test)**

The F-test was conducted to examine the simultaneous influence of anti-fraud awareness, fraud knowledge, and religiosity on fraud prevention. The results show that the calculated F-value is 16.349 with a significant value of 0.000, which is smaller than 0.05. This indicates that anti-fraud awareness, fraud knowledge, and religiosity simultaneously have a significant influence on fraud prevention.

### **3. Coefficient of Determination (R<sup>2</sup>)**

The coefficient of determination (R<sup>2</sup>) is used to measure how well the independent variables explain the variation in the dependent variable. The R<sup>2</sup> value indicates that anti-fraud awareness, fraud knowledge, and religiosity contribute to explaining variations in fraud prevention behavior among accounting students, while the remaining variation is influenced by other factors not included in this study.

## **Discussion**

### **1. The Effect of Anti-Fraud Awareness on Fraud Prevention**

The results of this study indicate that anti-fraud awareness has a positive and significant effect on fraud prevention among accounting students. This finding suggests that individuals who possess higher awareness of fraudulent activities tend to demonstrate stronger commitment to preventing fraud.

From a theoretical perspective, this result can be explained through the Fraud Triangle Theory, which states that fraud occurs when individuals experience pressure, opportunity, and rationalization (Cressey, 1953). Increased awareness of fraud risks may reduce the tendency for individuals to rationalize fraudulent actions because they understand the negative consequences associated with fraud.

In the context of accounting education, anti-fraud awareness plays an important role in shaping students' ethical attitudes. Accounting students who are aware of fraud risks are more likely to develop ethical sensitivity and support transparency in financial practices. This

finding is consistent with previous research conducted by Zulaika (2023), which found that anti-fraud awareness significantly contributes to fraud prevention efforts.

## **2. The Effect of Fraud Knowledge on Fraud Prevention**

The results of this study show that fraud knowledge has a positive and significant effect on fraud prevention. This indicates that individuals who possess greater knowledge about fraud schemes and detection techniques are more capable of identifying fraudulent activities and implementing preventive measures.

This finding is consistent with the Fraud Diamond Theory, which emphasizes the importance of capability in understanding and detecting fraud (Mansor & Abdullahi, 2017). Individuals who possess sufficient knowledge of fraud may develop analytical skills that enable them to recognize irregularities and prevent fraudulent behavior.

In the context of accounting education, fraud knowledge helps students understand the mechanisms and consequences of fraudulent practices in financial reporting. Students who have a deeper understanding of fraud are more likely to recognize warning signs and support ethical financial management. This result is consistent with previous research conducted by Mahdi and Darwis (2020), which indicates that fraud knowledge significantly influences fraud prevention.

## **3. The Effect of Religiosity on Fraud Prevention**

The results of this study indicate that religiosity has a positive and significant influence on fraud prevention. This finding suggests that individuals who strongly adhere to religious values tend to avoid unethical behavior, including fraudulent actions.

Religiosity can function as an internal moral control that guides individuals to behave ethically. Religious teachings generally emphasize honesty, responsibility, and integrity, which discourage individuals from engaging in unethical behavior. This finding can also be explained through the Theory of Planned Behavior, which states that individual behavior is influenced by attitudes and moral norms (Ajzen, 1991).

Individuals who internalize strong religious values are more likely to develop moral responsibility and avoid actions that contradict ethical and spiritual principles. This result is consistent with previous research conducted by Hout and Fischer (2014), which found that religiosity plays an important role in shaping ethical decision-making.

## **4. The Simultaneous Effect of Anti-Fraud Awareness, Fraud Knowledge, and Religiosity on Fraud Prevention**

The results of this study demonstrate that anti-fraud awareness, fraud knowledge, and religiosity simultaneously have a significant influence on fraud prevention among accounting students. This finding indicates that fraud prevention behavior is influenced by both cognitive and moral factors.

Anti-fraud awareness and fraud knowledge represent cognitive aspects that enable individuals to recognize and understand fraudulent behavior. Meanwhile, religiosity represents an ethical dimension that shapes individuals' moral attitudes toward honesty and integrity.

When these factors are present simultaneously, individuals are more likely to demonstrate ethical awareness and support fraud prevention efforts. Accounting students who possess strong awareness, knowledge, and religiosity are more likely to promote ethical financial practices and prevent fraudulent behavior in future professional environments.

These findings highlight the importance of integrating ethical education, fraud awareness programs, and moral values in accounting education. Universities therefore play an important role in developing educational programs that strengthen students' ethical awareness and professional integrity.

## CONCLUSION

This study aims to analyze the influence of anti-fraud awareness, fraud knowledge, and religiosity on fraud prevention among accounting students. Based on the results of statistical analysis and hypothesis testing, several important conclusions can be drawn.

First, anti-fraud awareness has a positive and significant effect on fraud prevention. This finding indicates that higher awareness of fraud risks encourages individuals to demonstrate stronger commitment to ethical behavior and fraud prevention. Accounting students who possess high levels of anti-fraud awareness are more likely to recognize fraudulent practices and support efforts to prevent fraud.

Second, fraud knowledge also has a positive and significant influence on fraud prevention. This result suggests that individuals who possess greater knowledge about fraud schemes, detection techniques, and prevention mechanisms are better equipped to identify potential fraud and contribute to fraud prevention efforts.

Third, religiosity has a positive and significant effect on prevention of fraud. Individuals who strongly adhere to religious values tend to demonstrate higher ethical standards and avoid unethical behavior. Religious values therefore play an important role in shaping ethical attitudes that discourage fraudulent behavior.

Fourth, the results of the study show that anti-fraud awareness, fraud knowledge, and religiosity simultaneously have a significant influence on fraud prevention among accounting students. This finding suggests that both cognitive factors (awareness and knowledge) and moral factors (religiosity) collectively contribute to strengthening fraud prevention behavior.

From a theoretical perspective, this study contributes to the literature on fraud prevention by integrating cognitive and ethical factors in explaining fraud prevention behavior among accounting students. The findings support theories related to fraud behavior, such as the Fraud Triangle Theory and the Theory of Planned Behavior, which emphasize the importance of awareness, knowledge, and moral values in shaping ethical behavior.

From a practical perspective, the results of this study provide important implications for universities and educational institutions. Accounting education programs should emphasize the importance of anti-fraud awareness, fraud-related knowledge, and ethical values in order to develop students' professional integrity and ethical responsibility. Universities can also design educational programs, training, and seminars that promote fraud awareness and ethical decision-making among students.

Despite its contributions, this study has several limitations. First, the study focuses only on accounting students from a single university, which may limit the generalizability of the findings. Second, this study examines only three independent variables, while other factors such as internal control understanding, ethical education, and organizational culture may also influence fraud prevention behavior.

Therefore, future research is encouraged to include a broader sample from multiple universities and incorporate additional variables that may influence fraud prevention behavior. Further studies may also explore other factors such as ethical climate, internal control systems, or professional ethics education in order to provide a more comprehensive understanding of fraud prevention behavior.

## REFERENCES

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Albrecht, W. S., Albrecht, C. O., Albrecht, C. C., & Zimbelman, M. F. (2021). *Fraud examination* (6th ed.). Cengage Learning.
- Arikunto, S. (2006). *Prosedur penelitian: Suatu pendekatan praktik*. PT Rineka Cipta.
- Costan, F., Gonzales, G., Gonzales, R., Valle, L., Dela Cruz, J., Alcantara, G., Mahilum, R., Lauro, M. D., Atibing, N. M., Burdeos, A., Yamagishi, K., & Ocampo, L. (2022). Teachers' turnover intentions in view of implementing a flexible learning system: An extended theory of planned behavior. *Sustainability*, 14(20). <https://doi.org/10.3390/su142013009>
- Cressey, D. R. (1953). *Other people's money: A study in the social psychology of embezzlement*. Free Press.
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Sage Publications.
- Dorminey, J., Fleming, A. S., Kranacher, M., & Riley, R. A. (2021). Fraud prevention and detection in organizations: An overview of research and practice. *Issues in Accounting Education*, 36(4), 1–16.
- Free, C. (2020). Looking through the fraud triangle: A review and future research directions. *Accounting, Organizations and Society*, 80, 101–116.
- Ghozali, I. (2018). *Aplikasi analisis multivariate dengan program IBM SPSS 25* (9th ed.). Universitas Diponegoro.
- Gujarati, D. N., & Porter, D. C. (2009). *Basic econometrics* (5th ed.). McGraw-Hill.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate data analysis* (8th ed.). Cengage Learning.
- Hout, M., & Fischer, C. S. (2014). Explaining why more Americans have no religious preference: Political backlash and generational succession, 1987–2012. *Sociological Science*, 1, 423–447.
- Karyono. (2013). *Forensic fraud*. Andi.
- Laksmi, N. P. S., & Sujana, I. K. (2019). Pengaruh kompetensi SDM, moralitas, dan sistem pengendalian internal terhadap pencegahan fraud dalam pengelolaan keuangan desa. *E-Jurnal Akuntansi Universitas Udayana*, 26(3), 2152–2179.
- Listiani, L., Indrawan, A., & Tanjung, H. (2023). Pengaruh penerapan sistem e-filing dan relawan pajak terhadap kepatuhan wajib pajak orang pribadi. *Jurnal Akuntansi*, 4(2), 411–424.
- Mahdi, S., & Darwis, H. (2020). Pengaruh kompetensi aparatur desa dan whistleblowing system terhadap pencegahan fraud. *Jurnal Ilmiah Akuntansi*, 4(3), 120–132.
- Mansor, N., & Abdullahi, R. (2017). Fraud triangle theory and fraud diamond theory: Understanding the convergent and divergent for future research. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 5(4), 38–45.
- Naufal, M. D., & Aisyah, M. N. (2021). Pengaruh fraud triangle, religiusitas, dan self-efficacy terhadap perilaku kecurangan akademik. *Jurnal Kajian Pendidikan Akuntansi Indonesia*, 1–14.
- Putri, Nurmansyah, & Aznuryandi. (2022). Pendeteksian kecurangan laporan keuangan menggunakan analisis fraud diamond pada perusahaan pertambangan yang terdaftar di Bursa Efek Indonesia. *Niagawan*, 11(1), 45–55.
- Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill-building approach* (7th ed.). Wiley.

- Suandewi, N. L. P. (2021). Pengaruh kompetensi sumber daya manusia, sistem pengendalian internal, moralitas, dan whistleblowing terhadap pencegahan fraud pengelolaan dana desa. *Hita Akuntansi dan Keuangan*, 2(3), 350–365.
- Sugiyono. (2019). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Alfabeta.
- Turvey, B. E. (2013). *Forensic fraud*. Academic Press.
- Zulaika, S. (2023). Faktor-faktor yang memengaruhi procurement fraud: Sebuah kajian dari perspektif auditor eksternal. *Jurnal Akuntansi dan Keuangan*, 13(1), 45–56.