

Understanding *Tri Pantangan* and Organizational Culture on Accounting Fraud

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Abstrak

Kecurangan akuntansi merupakan salah satu masalah serius yang dapat merugikan perusahaan secara finansial, bahkan dapat merusak reputasi dan kredibilitas suatu organisasi. Dalam konteks ini, pemahaman terhadap *tri pantangan* diharapkan dapat memperkuat integritas dan mencegah perilaku yang dapat berakhir pada kecurangan akuntansi. Selain itu, budaya organisasi yang mendukung transparansi, akuntabilitas, dan etika bisnis yang baik juga diyakini dapat meminimalkan potensi terjadinya kecurangan. Untuk mengetahui seberapa besar pengaruh pengetahuan tentang *Tri Pantangan* dan budaya perusahaan terhadap kecurangan akuntansi merupakan tujuan utama penelitian ini. Dengan menggunakan data primer yang dikumpulkan dari survei yang dikirim menggunakan Google Forms, penelitian ini menggunakan pendekatan kuantitatif. Kami menerima 111 tanggapan secara keseluruhan. Analisis Big Data menggunakan SPSS 26 digunakan untuk memproses data. Penelitian ini menemukan bahwa kecurangan akuntansi dipengaruhi secara negatif oleh pemahaman tentang *Tri Pantangan*, sedangkan kecurangan akuntansi tidak dipengaruhi oleh budaya organisasi.

Kata kunci : Pemahaman *Tri Pantangan*, Budaya Organisasi, Kecurangan Akuntansi.

Abstract

Accounting fraud is a serious problem that can harm a company financially, and can even damage the reputation and credibility of an organization. In this context, understanding the tri pantangan is expected to strengthen integrity and prevent behavior that can end in accounting fraud. In addition, an organizational culture that supports transparency, accountability, and good business ethics is also believed to minimize the potential for fraud. To find out how much influence knowledge of the Three Taboos and corporate culture has on accounting fraud is the main objective of this study. Using primary data collected from a survey sent using Google Forms, this study uses a quantitative approach. We received 111 responses in total. Big Data analysis using SPSS 26 was used to process the data. This study found that accounting fraud was negatively affected by an understanding of the Tri Pantangan, while accounting fraud was not affected by organizational culture.

Keywords: *Understanding of Tri Pantangan, Organizational Culture, Accounting Fraud.*

1. INTRODUCTION

Fraud is always a recurring event in Indonesia and seems to be a trend every year. Fraud is an act of cheating that violates the law which is carried out intentionally to gain profit, both personal and group and which is detrimental to other parties and even harms the company/state's finances (Abdillah et al., 2023). According to the Association of Certified Fraud Examiners (ACFE) fraud is anything that can be used to obtain benefits by covering up the truth, deception, cunning or deception and other dishonest means. Fraud from the perspective of accounting actors is classified as a white-collar crime that occurs in Indonesia, namely fraud. Fraud is a way of deliberately exploiting other people's rights to gain personal gain (Yulia et al., 2021).

The Association of Certified Fraud Examiners (ACFE), in its Indonesian fraud survey, stated that the type of fraud that caused the greatest loss to the state was Rp. 373,650,000,000 (69.9%) fraud, misuse of assets amounting to Rp. 257,520,000,000 (20.9%) and fraudulent reporting. finance amounting to IDR 242,260,000,000 (9.2%) (Wahyudi et al., 2022).

Table 1. List of Anti-Fraud Behavior Index (IPAK)

No.	Year	Problem
1	2019	Based on a survey conducted by ACFE Indonesia in 2019, it was stated that financial reports (38.9%) and internal audits (23.4%) were one of the main media for detecting fraud. Even though the percentage of fraudulent financial statements is classified as worrying, the losses resulting from this case are quite large. This is proven by a survey conducted by ACFE 2019 which stated that the losses incurred reached more than IDR 242,000,000,000 (ACFE, 2020).
2	2020	Out of 180 nations examined, Indonesia's CPI ranks 102nd in 2020 with a score of 37/100. From 2019's score of 40/100, this one fell three points short. Indonesian Corruption Watch (ICW) revealed that throughout 2020 there were 444 cases of fraud that had been prosecuted by law enforcement. ICW noted that hundreds of cases had caused losses to the state amounting to IDR 18,600,000,000,000.
3	2021	Based on the 2021 Fraud Perception Index (IPK), Indonesia is in 96th position out of 180 countries. The score obtained by Indonesia is 38 on a scale of 0-100, the score continues to get lower until it continues to be a fraud for the country, and vice versa. This indicates that fraud is a fraud problem that often occurs in government and private institutions.
4	2022	Indonesia's Anti-Fraud Behavior Index (IPAK) in 2022 is 3.93 on a scale of 0 to 5. This figure is higher than the achievement in 2021 (3.88).

Document source: <https://www.bps.go.id>

Based on the table above, it can be seen that accounting fraud occurring in Indonesia from 2019-2022 continues to increase. One of the causes of fraud is embezzlement of assets. According to (Batkunde et al., 2022) accounting fraud is an unethical or illegal act carried out by an individual or group within an organization to manipulate or misuse financial information for a specific purpose. This fraud can take the form of false or misleading financial reporting, embezzlement of assets, manipulation of accounting records, or other actions that violate applicable accounting principles. For example, the case of accounting fraud that occurred at PT GI, PT AJ and PT ASABRI in 2022 where they embezzled company assets which could be detrimental to the company and the state.

The first factor that can influence accounting fraud is a lack of understanding of the *tri pantangan*. According to (Solikah, 2022), the *tri pantangan* are taboos that cannot be carried out by anyone who wants to be successful, namely abuse of power/authority, abuse of finances, and violations of decency/morality. Individuals who apply the concept of the *tri pantangan* by following living standards, including standards of decency, will certainly not take actions that could harm other people, including committing fraud in financial reports. Implementation of the *tri pantangan* concept encourages prevention of fraud, including accounting fraud (Wardani et al., 2023). This factor will have a negative influence if students are able to understand and implement the Tamansiswa tri-abstinence teachings.

The second factor that can influence accounting fraud is organizational culture. According to (Hakiki et al., 2024) organizational culture is a system of values, beliefs and norms that have long been held, agreed upon and followed by members of an organization as a guide for how to behave and solve organizational problems. This is in accordance with research conducted by (Putri 2019) and (Natalia 2018) which states that organizational culture has a negative effect on the tendency for accounting fraud. In contrast to research conducted by (Zelmiyanti 2020) and (Anita 2020) which states that organizational culture has a positive effect on preventing accounting fraud.

Based on the description above, there are differences in the results of this study with previous studies. In this study, the variable of understanding the *tri pantangan* was added as an independent variable to determine the extent of students' understanding of the Tamansiswa *tri pantangan* teachings in accounting fraud. The reason why understanding the three taboos needs to be studied is because the concept of understanding the three taboos which emphasizes honesty, compliance, and independence is important to identify effective ways to reduce accounting fraud in organizations. Revealed fraud can damage the company's reputation and reduce stakeholder trust. By implementing the *tri pantangan*, organizations can build and maintain public trust in their financial reports.

2. LIBRARY STUDIES

Theory of Fraud Triangle

Cressey in 1953 stated a theory known as the fraud triangle, in this theory there are three conditions, namely pressure, opportunity and rationalization which always exist when fraud is reported in financial reports. Pressure is an encouragement that causes individuals to commit fraud. Ordinary opportunities because they lie in the organization's weak internal controls, lack of control or abuse of power. Rationalization is an important factor in creating fraud because perpetrators seek justification for their actions (Renata et al., 2022).

Accounting Fraud

Accounting fraud is a misstatement that results from fraud in financial reports by omitting the quantity or quality of financial reports, as well as errors resulting from improper use of stolen agent assets that produce financial reports that do not comply with generally accepted accounting principles Generally Accepted Accounting Principles (GAAP) (Adelia et al., 2022).

Understanding *Tri Pantangan*

According to Wardani et al. (2022), Tamansiswa's *tri pantangan* are a condition for a person to understand one of Ki Hadjar Dewantara's teachings. Which contains 3 (three) prohibitions, namely the prohibition of abusing power or authority, the prohibition of abusing finances, and the prohibition of violating morality.

Tamansiswa's teachings about the *tri pantangan* can be used to try to minimize acts of fraud that occur in a company or organization. The teachings of the *tri pantangan* require individuals not to abuse power or authority, not to abuse finances, and not to violate morality. The teachings of the *tri pantangan* can help understand how bad cheating behavior is for individuals (Wardani et al., 2020). The *tri pantangan* are in line with the Fraud Triangle Theory which explains that a person's belief in committing accounting fraud can be seen from the actions or habits carried out by the surrounding environment (Renata et al., 2022). Belief in the results obtained from an action will shape the attitudes and behavior of the perpetrator. This means that an individual will not commit fraudulent acts if he has an environment that has a good understanding of a despicable act.

H1 : Understanding the *Tri Pantangan* has a negative effect on accounting fraud

Organizational Culture

Organizational culture is a system that has meaning held by each member which is used as a differentiator between one organization and another (Nurjanah et al., 2021). The fraud triangle theory reveals that fraud can occur due to rationalization. Rationalization is an attitude that allows individuals to commit fraud and assume that their actions are not wrong. If fraud in an organization or company is normal, then everyone in the organization will tend to commit fraud. This is because individuals rationalize their actions as reasonable (Chandrayatna et al., 2019). Therefore, it is important for an organization or company to implement a good organizational culture and instill the values that fraud is an unethical act and can harm many parties, so an individual is less likely to commit fraudulent acts. If an organization has a strong organizational culture and the values have been instilled that fraud is an unethical act and harms many parties, then employees in that organization are less likely to commit fraud.

H2 : Organizational culture has a negative effect on accounting fraud

3. RESEARCH METHODS

This research uses quantitative methods, meaning that this research is used to examine a certain population or sample, data collection uses research instruments, data analysis is quantitative or statistical, with the aim of testing predetermined hypotheses. Where the data used is in the form of figures obtained from the results of distributed questionnaires (Firman et al., 2022). The subjects of this research were all Tamansiswa Universities in Indonesia. This research location was chosen because the researcher used active undergraduate students who were participating in organizations/UKM (Campus Activity Units) as research objects. The data used in this research comes from primary data. Primary data is data obtained directly by researchers (Lubis et al., 2022). The data collection method in this research is in the form of a questionnaire by giving questions or statements to respondents. The sampling technique in this research uses one type of purposive sampling, namely judgment sampling. This technique determines the sample through certain considerations with certain criteria which are used as the basis for research in the population (Candra et al., 2024). Sampling was conducted on active

undergraduate students who participate in Student Activity Units (UKM) at all Tamansiswa Universities in Indonesia.

Multiple linear regression is an analysis used to explain the relationship between one dependent variable and more than one independent variable. In this context, it is used to determine whether the *tri pantangan* and organizational culture variables (two independent variables) have an effect on accounting fraud (dependent variable). The researcher chose multiple linear regression because this method allows the analysis of several independent variables in one dependent variable (Hartati et al., 2020).

Table 2. Operational Definitions and Variable Indicators

Variable	Operational Definitions	Indicators	Statement	Skor +/-
Accounting Fraud (Y)	Accounting fraud is a misstatement resulting from fraud in financial reporting by omitting the quantity or quality of financial statements, as well as errors resulting from the improper use of stolen agency assets that result in financial statements that do not conform to generally accepted accounting principles (GAAP) (Adelia et al., 2022).	False Statement	1 I have to record the transaction date according to the actual transaction time	+
			2 I feel happy when I behave honestly and do not harm other people	-
			3 I once falsified documents in making financial reports	+
		Asset Misappropriation	4 I am always honest in making accountability report	+
			5 I feel that I am not harming anyone when I cheat	-
			6 In the organization I join, there is always waste when buying something	+
		Corruption	7 It is a normal thing in my SME, if in certain circumstances costs are recorded that are greater than they should be	-
			8 I always took the organization's money secretly	-
<i>Tri Pantangan</i> (X1)	<i>Tri Pantangan</i> is one of Ki Hadjar Dewantara's teachings which contains prohibitions that cannot be done by anyone who wants to be successful, namely abuse of power/authority, abuse of finances, and violation of morality (Wardani et al., 2023).	Abuse of Power	9 I will always behave honestly and fairly even though I have a high position	+
			10 I am trustworthy in my work	+
			11 I am always honest at work despite my position as a leader in the organization	+
			12 Because I am a leader in the organization, I am free to commit fraud	-
			13 In my opinion, being a leader in an organization is a normal thing when committing fraud	-

Variable	Operational Definitions	Indicators	Statement	Skor +/-
		Financial Abuse	14 As an employee or subordinate, I must always obey existing rules	+
			15 I felt reluctant and pressured to act honestly	-
			16 I always manipulate financial activity reports	-
		Moral Abuse	17 As fellow members of the organization, we never fight because of differences of understanding	+
			18 I agree when people who commit fraud are subject to fair and firm sanctions	+
			19 I try hard to always be honest in my work and not commit fraudulent acts	+
			20 I have the intention to commit fraud in preparing financial reports	+
			21 I prepare financial reports by disclosing all financial events and transactions in SMEs	+
Organizational Culture (X2)	Organizational culture is a norm or value formulated and implemented by an organization to influence traits and behavior, guide employees to carry out tasks in a timely manner, and to achieve organizational goals (Purba et al., 2022).	Norm	22 I comply with the norms that apply in the organization I join	+
			23 I feel discouraged when my friends criticize me for reporting fraud	+
			24 I behaved inconsistently in order to gain appreciation from the leadership of the organization	-
		Dominant Value	25 I always do my college assignments well	+
			26 I am confident in myself to reveal the fraud that occurred	+
			27 I prioritize organizations more than studying	-
		Rule	28 I always arrive on time for meetings	+
			29 I have never been absent when participating in activities	+
			30 Culturally, cheating is acceptable in Indonesia	-
			31 I always laze around when I go to meetings	+
		Organizational Climate	32 I do not impose my opinion in discussions or meetings	+
			33 In the organization, we don't help each other when working on work programs	-

4. RESEARCH RESULTS AND DISCUSSION

Data Quality Test

Validity Test

The validity test was carried out to determine the level of validity of the instrument (questionnaire) used in collecting data which was obtained by correlating each variable score of the respondent's answer with the total score of each variable (Agustina et al., 2023). Based on the results of the validity test using IBM SPSS 26, the r table was 0.1865 with $N = 111$, degrees of freedom (df) = $N-2 = 109$ and $\bar{y} = 0.05$ so it can be concluded that all statements in the questionnaire are declared valid.

Reliability Test

Reliability is an instrument used in research to obtain information that is used and can be trusted as a data collection tool and is able to reveal actual information in the field (Firdaus et al., 2022). A variable is said to be reliable if it provides a Cronbach Alpha value > 0.60 (Agustina et al., 2023). Based on the results of the reliability test using IBM SPSS 26, the Cronbach's alpha value for the variable understanding the *tri pantangan* was 0.890, organizational culture was 0.914 and accounting fraud was 0.972. Thus, all variables in the research show reliability because they have a Cronbach's alpha greater than 0.60.

Classic Assumption Test

Based on the results of the normality test in this research, Asymp.Sig. (2-tailed) is greater than 0.117, this indicates that the data is normally distributed because the significance is greater than 0.05. From the results obtained, it can be concluded that there is no multicollinearity in all variables because all variables have a tolerance value < 0.10 and a VIF value > 10 . From the results obtained, it can be concluded that all variables show that heteroscedasticity does not occur because all variables have a significance value of > 0.05 .

Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Analysis Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	β	Std. Error	beta		
(Constan)	0,312	0,376		0,564	0,244
Understanding <i>Tri Pantangan</i>	-0,012	0,017	-0,039	0,669	0,000
Organizational Culture	0,520	0,023	1,652	22,758	0,079

Sumber : Data primer diolah, 2024.

Based on the table above, the following results were obtained:

$$Y=0,312+-0,012X_1+0,520X_2+e$$

- a. Constant = 0,312

This means that if there are no *tri pantangan* variables and organizational culture, then the action to commit accounting fraud is 0.312.

- b. $b_1 = -0,012$

This means that if the variable of understanding the *tri pantangan* increases by one unit, then accounting fraud will also increase by -0.012.

- c. $b_2 = 0,520$

This means that if the organizational culture variable increases by one unit, accounting fraud will also increase by 0.520.

Hypothesis Test Results

Table 4. Hypothesis Test Results

Model	Prediction Sign	Unstandardized Coefficients		Standardized Coefficients	Sig.	Conclusion
		β	Std. Error	beta		
(Constant)		438	2.204		.043	
Understanding <i>Tri Pantangan</i>	(-)	-.113	.058	-.241	.000	H1 accepted
Organizational Culture	(-)	.377	.060	.767	.093	H2 rejected
R ²		.709				
Adjusted R ²		.493				
F value		544.880			.000	

Information: The significance value of organizational culture is above 0.05, which means that the organizational culture variable is not supported. This means that habits in an organization can influence individual behavior, such as a lack of ethical awareness, which can encourage unethical behavior and accounting fraud (Nurjanah et al., 2021).

The results of the F test in this study show the significance value of the influence of understanding the *tri pantangan* and organizational culture on accounting fraud < 0.000 and the calculated F value is $54,480 > F$ table 2.30. This shows that there are independent variables that influence accounting fraud and shows that the model in this study is fit.

The coefficient of determination test results show an Adjusted R Square value of 0.493 or 49.3%. This figure means that the magnitude of the influence of the variables understanding the *tri pantangan* and organizational culture on accounting fraud is 49.3% and the remaining 50.7% is influenced by other factors outside the variables contained in this research.

The results of the t test in this study show that the variable understanding the *tri pantangan* obtained a calculated t value of $-1.959 < t$ table 1.6599, standardized coefficients beta -241 with a significance level of 0.000, meaning that the variable understanding the *tri pantangan* has a negative influence on accounting fraud. The organizational culture variable obtained a calculated t value of $6.224 > t$ table 1.659, standardized coefficients beta 767 with a significance level of 0.093, meaning that the organizational culture variable has no effect on accounting fraud.

DISCUSSION

The Influence of Understanding the *Tri Pantangan* on Accounting Fraud

The first hypothesis in this research is understanding the *tri pantangan* against accounting fraud. The results of the hypothesis test state that understanding the *tri pantangan* has a negative effect on accounting fraud. This can be proven by the calculated t value of $-1.959 < t$ table 1.659, standardized coefficients beta -241 with a significance level of 0.000. The results of this research are in line with the Fraud Triangle Theory which explains that a person's belief in committing accounting fraud can be seen from the actions or habits carried out by the surrounding environment (Renata et al., 2022). An individual must always be honest and transparent in preparing financial reports. This includes not hiding or manipulating financial data to show conditions that are better or worse than the actual situation. This honesty is important to maintain the integrity of information used by various stakeholders in decision making. Belief in the results obtained from an action will shape the attitudes and behavior of the perpetrator (Wardani et al., 2020). This means that an individual will not commit fraudulent acts if he has an environment that has a good understanding of a despicable act. The results of this research are in line with research conducted by (Solikah, 2022) and (Wardani et al., 2022), which said that when students understand well the application of the Tamansiswa teachings of the *tri pantangan*, it can encourage someone not to have the intention of committing.

The Influence of Organizational Culture on Accounting Fraud

The second hypothesis in this research is organizational culture towards accounting fraud. The results of the second hypothesis test state that organizational culture has no effect on accounting fraud. This can be proven by the calculated t result of 6.224 > t table 1.659, standardized coefficients beta 767 with a significance level of 0.093. The results of this research are in line with attribution theory which explains that a person's behavior or actions can be caused by internal influences from within oneself and external influences such as the environment (Laoli, 2022). An organizational culture that is unable to minimize accounting fraud is caused by a lack of training and awareness. This happens because individuals within the organization do not receive training on business ethics, so that organizational culture cannot change the behavior of these individuals (Kadek et al., 2023). This means that even though the organization has good values regarding integrity and transparency, if these values are not implemented consistently in daily life, then the organizational culture will not influence individual behavior in the organization. This research is in line with research conducted by (Yessi 2024), (Lilis 2024), and (Kurnia 2024) which states that organizational culture has no effect on accounting fraud. These results indicate that organizational culture cannot influence accounting fraud behavior.

5. CONCLUSION

Based on the results of the research and discussion, it can be concluded that the variable understanding the *tri pantangan* has a negative effect on accounting fraud, while the organizational culture variable has no effect on accounting fraud. This research uses a quantitative approach, and uses primary data. This research was conducted on 111 respondents, namely active students who participated in organizations/UKM (Student Activity Units) throughout Tamansiswa University Indonesia.

The results of this study are expected to influence students who participate in UKM/Organizations throughout Tamansiswa Universities in Indonesia in the future, not to commit accounting fraud because it is an unethical act and can harm themselves and their surroundings.

This research was only conducted on 111 active students who participated in organizations/UKM (Student Activity Units) throughout Tamansiswa University Indonesia, so the research results cannot be generalized. Future researchers are expected to be able to increase the number of samples and expand the scope of research so that the results are more numerous and can be generalized, for example carried out on students from other universities or Tamansiswa College in Indonesia who participate in various types of organizations involving students, such as student organizations, clubs or communities in the campus environment.

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