



Understanding the meaning of fraud from a commercial perspective by attaining spritual values: a phenomonological approach

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Abstract

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This research departs from the phenomenon to reveal fraud in the business world, especially related to financial reporting by linking spiritual values which can be used as a way to reduce fraud in the business world. Even though the business being run "appears" to be profitable, it will have an impact on financial reporting which will be intended for internal parties and the government, namely taxes. We were then interested in finding out what the meaning of fraud was understood by employees in the company, and the spiritual values that were used as a benchmark to prevent someone from committing fraud. This research aims to gain an understanding of the meaning of fraud from a commercial perspective (employees) by including spiritual values in their activities so that fraud does not occur and does not harm various interested parties. The research method uses Husserl's Transcendental Phenomenology. There were 4 informants from different fields within the company. The results of this research reveal that informants understand fraud as a concept where business will continue whether in normal times or a pandemic by reducing undesirable and morally damaging actions by establishing office operational standards or rules/policies within the company, establishing internal control to be able to monitor conditions and behavior. carried out by each employee, and linking spiritual values in it by creating justice, honesty, integrity and empathy as well as responsibility in presenting financial reports which will have an impact on the government (tax), company owners and employees so that this will trigger a company to survive in the future

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Introduction

Private companies were found to have one of the highest rates of fraud cases both globally and in the Asia Pacific, this was shown in the 2019 ACFE Indonesia report which revealed that private companies had carried out fraud cases reaching 48.50% with losses of IDR 500,000,000 to reached Rp. 1,000,000,000, this increase is caused by fraud cases that have been hit since 2019, while reports from the global region occupy a percentage level of 44% so this could threaten the state of economic stability when it reaches 50%, (Natalis Christian et al., 2023). By looking at the various incidents that happen to people who are affected by cases that occur throughout the world, it can make someone carry out misleading behavior, which we usually know as fraud or a form of deception that is deliberately carried out so that it can make someone feel at a loss and provide benefits for the perpetrator who commits it. These actions, the indicators that can be seen for the occurrence of fraud include position position, effectiveness of internal control, enforcement of regulations, suitability of compensation and organizational culture that occurs in BPR in Kab. Buleleng, (Budiartini et al., 2019). Having a position that influences one of the triggers for someone to commit fraud, which can damage the company's image in the future and is unable to survive, this will trigger the company to experience losses that will be felt not only by the company owner, but also by the people within it. The company will be affected as well. Another thing revealed by (Wahyuni, 2019) has conducted research with several informants from public accounting firms whose information was obtained from auditors in Makassar stating that fraud committed by each client arises because the company underestimates one form of entity sop. This can be seen from weak internal control of the company so that this can lead someone to carry out activities that damage their place of work in the world of work, secondly in the form of pressure from leaders on management which states that when a leader hopes that the company will experience profits then they carry out activities with profit management so that it can attract investors to stay in the company, this will certainly make superiors happy, and finally, there is a lack of employees who understand how to manage financial conditions and do not understand how to prepare financial reports, so this causes inconsistencies in preparing financial reports and is one of the triggers why clients on average carry out fraudulent activities.

As a company owner, basically you don't realize that the thing that needs to be maintained in a company is human resources who have the skills and experience in making the company grow, besides that you also need to realize that employees are not just subordinates but they are one of the assets that needs to be developed. we take care to ensure that a company can survive into the future, it was revealed that one of the triggers for committing fraud is internal control, organizational commitment, employee competence, (Tarigan et al., 2018). Apart from company owners having an attitude and concern for employees, companies should form a team known as internal whistleblowers who can be used as indicators in decision making by the leadership in an organization, namely independent internal auditors, (Rini et al., 2020). Most companies don't trust auditors, which is one of the triggers for avoiding fraud. This reminds us of fraud cases which trigger companies to be careful with their employees, even auditors in the case of Enron in the 200s, which was the largest company in the energy sector. In the United States, falsifying the amount of net profit in the company, this crime was not carried out by the company itself but was assisted by a well-known public accounting firm, namely Arthur Andersen, which is a partner of the company. Based on this problem, to evaluate the fraud that occurred at Enron, consider the tools used. by Altman Chanos, Beneish

which can be prevented before it gets bigger and cannot be controlled and one that can be detected early between the 1999-2000 period, (Mofid & Karim, 2021).

Apart from the Enron case, there was a big case that occurred in the United States, namely WorldCom, which is the largest long-distance telecommunications service provider, which reported expenses as capital which made the company experience profits and this was also assisted by internal auditors, (Wahyuni, 2019). With the expertise possessed by internal auditors, it is hoped that this will be a trigger for This is revealed by research which states that there is a relationship between the role of independence and the competence of an auditor in preventing and detecting fraud, (Fatimah & Pramudyastuti, 2023). With several cases occurring in the corporate world, it is therefore necessary to provide knowledge related to the preparation of financial reports, bookkeeping, to management in managing income and forming marketing and sales teams so that we can shape the company's image when our employees are equipped with a skill, when a company has human resources that support company activities, the company will automatically avoid saving and support creating a place for them to work to develop. There are several studies that show companies are affected by fraud, namely (Manoppo, 2013) says that Within an entity there is no internal control system, especially relating to the management of incoming and outgoing money received by the cashier, such as cashier employees still being mixed up with other fields, no bank reconciliations being checked by internal examiners, and check stamps being held by fast makers so that there are no rules that make it easy for someone to commit fraud, apart from that there is no inventory control system which must separate the tasks of purchasing and releasing goods and storing goods which must be separated and there must be no dual positions so that it is easy to check whether they are not committing fraudulent activities and to avoid inaccuracy in managing inventory of goods in the warehouse and in the application, (Wildana & Utami, 2017). With the existence of Operational Standards, one supports the presence of internal auditors, with various experiences and supervision carried out, one of the triggers for avoiding fraud, (Hakim & Suryatimur, 2022), (Eko Sudarmanto, 2020). Hal itu juga diungkapkan bahwa salah satu pemicu kecurangan akuntansi dilihat dari ketaatan aturan akuntansi, perilaku tidak etis, pengendalian internal yang lemah, (Darmawan, 2019). It was also revealed that one of the triggers for accounting fraud is compliance with accounting rules, unethical behavior, weak internal controls (Darmawan, 2019). When we look at it from another perspective, it is said that detecting fraud can be related to audit experience, competence, professional skepticism, the more experience an auditor has, the better it is for the company being audited so that it can be used as a tool to detect fraud early. , then the company should form a team related to bookkeeping or administration within the entity, (Subekti & Kuntadi, 2023).

With the rise in cases of fraud in an entity, commercial parties or company owners state that commercial parties must think about how they can think more about the existing situation in the company, both employees, customers and investors, not only pay attention to the profit situation which is more prioritized for the owner. and investors. Therefore, to see fraud from several entities, we will look at what happens within the company or what is usually called the company or owner or commercial party. Phenomena that occur related to fraud within an entity include deliberately recognizing too large/small income, not making adjustments on purpose, increasing the sales value and adjusting it after the period has passed, postponing the sales contract date, recording sales and delivery of fictitious goods, not eliminating traces of evidence of sales transactions so that profits are small in order to avoid paying taxes, not recording returns, this is something that happens to the auditor's side Internals are required to pay attention and carefully look at the

conditions that occur within the company, (Syafitri et al., 2021). According to the ACFE, there are two ways that perpetrators can manipulate financial reports so that financial performance looks good and attracts attention, especially investors and creditors who are confident about future prospects by linking diamond fraud, one of which is carrying out mutations, especially related to changing auditors and changing directors. You can also implement a rolling system for each staff in their respective fields so that this can be used as a benchmark to avoid someone committing fraud, (Khumairoh et al., 2022), (Syahria et al., 2019), (Hidayah & Devi Saptarini, 2020) by linking pentagon fraud indicators in the form of opportunity, pressure, rationalization, capability and arrogance. (Abdullah et al., 2023), said that the results of the research carried out showed that there had been misstatements in the presentation of financial reports and problems with the sale of health products to the public. This will have an impact on the presentation of financial reports, because there is an element of fraud that occurs. Maximum profit is one of the goals of an Entity. Business Entities must be supported by a good accounting information system so that the reports presented are not biased towards the validity of the financial reports. From these financial reports we can understand the condition of the company, make decisions and act as management's responsibility for the company to shareholders,

It has been proven that by preparing soups in the form of internal controls and audit systems, it can reduce asset losses and provide long-term benefits for an entity, because basically accounting is more connected to current technology compared to previous years, so that fraud in financial reports can be minimized, this has been proven. in research conducted in Turkey which said it was in a better situation by linking internal control and the audit profession, (Kızıl et al., 2021). Meanwhile, another thing says that fraud detection is usually carried out based on quantitative data, but other things that can be done in the form of qualitative examination include consistent use of punctuation marks in financial reports, along with proof of transactions that must be had when presenting financial reports, (Goel & Gangolly, 2012), (Gupta & Gill, 2012). Apart from that, there are 11 types of fraud that can be detected by applying the CAATS application, including: by paying attention to duplicate invoice numbers/dates, falsifying salary payment records to employees who resign, making reports with the wrong number, unrecorded sales/receivables, payments to wrong suppliers, falsifying the number of company employees, theft of cash receipts, misappropriation of cash, inventory theft and internet fraud, so that this can improve employee performance and improve the quality of audits and avoid fraud, (Widuri & Gautama, 2020). Apart from that, things that cause fraud include uncertainty in economic and corporate policies and the provision of incentives within institutions when carrying out their duties so that incentives can be avoided or eliminated by anyone in the business, (Hou et al., 2021), (Baker et al., 2016). (van Ruth et al., 2017), (Spink et al., 2017) said that fraud vulnerability comes from the external and internal environment of a business which can be seen from the business, supplier, customer level and this can be used as a tool to eradicate food fraud globally. (Godwin Emmanuel et al., 2018) said that forensic accounting techniques are one way to detect fraud so that there is confidence in the integrity of a business organization's financial reports. The focus of forensic accounting is on evidence of economic transactions and their reporting listed in the accounting system thereby establishing accountability within the entity, (Godwin Emmanuel et al., 2018). Reducing cases of fraud must of course continue to be carried out by every financial institution by tightening the existing system so that people feel comfortable saving their money or assets and of course it is necessary to strengthen ethical resources so that this is the first step in preventing acts of fraud in financial institutions, (Pradesyah et al., 2021).

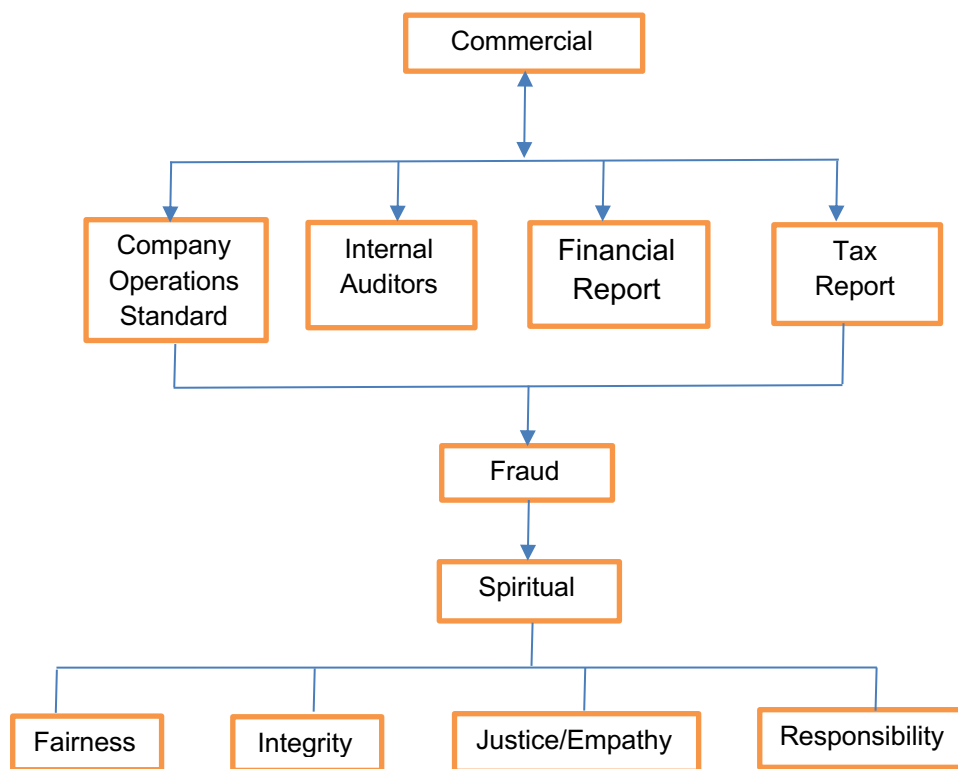
Understanding the meaning of fraud behind the commercial side makes future researchers aware that the indicators that become a problem for someone conducting research are related to indications of fraud, this can be overcome by looking at or instilling spiritual values in their life, including in the form of honesty, integrity, justice and responsibility, when we have things like that, cheating or taking what is not their right will decrease and can even be one of the benchmarks for reducing fraud, because basically every human being has a principle that will not damage the place where they work or their self-esteem. (Urumsah et al., 2016), (Gbadamosi & Joubert, 2005), said in their research that the spiritual intelligence of each individual is not a deterrent to fraud, but is able to create good organizational culture and leader morals so as not to rule out the possibility of committing fraud, so To prevent fraud, every organization must increase programs that improve morals and ethics, for example religious activities. (Xu et al., 2017) said that religion as an informal institution can reduce corruption crimes by restricting public officials from carrying out unethical, even illegal, activities. The results of this study show that in Chinese countries where the modern political system, legal institutions, Codes of ethics for civil servants are being established, and religion is serving as an alternative mechanism to curb corruption.

Several studies in African countries say that fraud can occur in the form of avoiding compliance in tax reporting, when it is slow to implement standards for preparing financial reports or adopting IFRS, because basically with these standards it can achieve its goals if there are strong laws, for example control. corruption, effective regulatory framework, accountability, audit monitoring to encourage transparency so as to increase tax compliance, (Kurauone et al., 2021). Meanwhile, other research includes or explores tax avoidance attitudes and their relationship with religiosity, characterized by weak tax administration and compares Islamic and Christian religions to examine the motives behind tax avoidance, and the results have no effect, because basically what influences someone is not paying taxes, seen from taxpayer's income level, so if someone has the morals to believe that the money we give the state can be used for good then we will be strict in paying taxes, (Khalil & Sidani, 2020). Another thing revealed is that this research strengthens the role of religion and confirms the effectiveness of social norms, religion and national culture in shaping the attitudes and behavior of company managers in decision making. These findings show the complementary role of religious communities in India and the need for strengthening the legal environment to shape reporting. Corporate finance is very important to maintain the quality and consistency of financial reporting, so this will complement religiosity in limiting managerial motivation to commit core expenditure errors into special posts to increase this reported income, (Boahen & Mamatzakis, 2021). Apart from that, research (Kirchmaier et al., 2018) revealed that religion and moral behavior and attitudes found that religious people were less likely to accept unethical economic behavior, for example tax avoidance and bribery, and were more likely to report voluntary actions. There are so many indicators that can be used as a benchmark to find out if fraud can occur, it can be related to human factors, it can also be related to religiosity factors, and what is the center of attention in this research is how the companies we usually know are commercial to detect fraud that occurs in making decisions for several interested parties in the form of financial reporting. As we know, financial reports can be used as information for interested parties, including investors, the government and creditors.

Understanding the meaning of fraud from a commercial perspective by linking it to spiritual values through a phenomenological approach is a deep and complex way to explore how people's actions in the business world can be analyzed

and understood in the context of spiritual values. Fraud in a commercial context can be linked to financial fraud, misuse of data or unethical behavior that can harm other parties, whereas when viewed from the spiritual values we associate them with honesty, integrity, justice, empathy and responsibility. In a phenomenological approach, research can involve in-depth interviews with individuals who are involved in fraud or who have knowledge of the act. The aim of this research is to understand how these individuals experience and interpret fraudulent acts and how spiritual values influence their understanding. Through research using a phenomenological approach, a deeper understanding will be found about what drives individuals to engage in fraudulent acts in a commercial context. In this case, spiritual values can be used as a conceptual framework to assess the difference between actions that are in accordance with values that are actions that are not. The object of this research is the company PT. Haripin Putera is engaged in the field of warehouse and workshop rental services, in this case we will see how a company is in responding to what is meant by fraud, which is one of the triggers for a company to be affected, that is, it will be disbanded, so that is one of the reasons for conducting this research, so Based on the problems described above, the researcher concludes in the form:

Gambar 1.1 Conceptual Framework



RESEARCH METHODS

Private companies are a type of company that basically provides a form of contribution to the state in terms of taxation, and one of them carries out many deviant or fraudulent activities, both in matters related to financial reporting and tax reporting. The cases that usually occur are due to weak internal controls or the

absence of operational standards owned by the company, or lack of knowledge possessed by employees in terms of the world of accounting and tax reporting, or because of pressure, opportunity and rationalization which makes someone commit fraud, but This will trigger the company to be affected and this needs to be overcome by introducing internal control in the entity world and linking spiritual values within it to having the values of honesty, integrity, justice/empathy and responsibility in carrying out activities within the entity.

This research tries to understand the meaning of fraud from a corporate or commercial perspective. The analytical tool used to carry out further investigations is Husserl's transcendental phenomenology which is under the interpretive qualitative paradigm. This approach is a study that tries to link the word I which comes from experience which will form perceptions or opinions, (Kamayanti & Mulawarman, 2020). In this qualitative research, there were 4 I words chosen as informants. The following is the informant data for this research:

Table 1.1 Informants

Number	Informants	Information
1	Mubarika Ramdhan	Accounting Department
2	Suahmi	Administration section
3	Jamaluddin	Tax Department
4	Febry	Financial department

Source : Researcher

The four informants above are perpetrators in private companies in the category of finding out how fraud occurred. The selection of informants is based on the researcher's assessment as a key instrument. In qualitative research, the researcher is the key instrument by using the feeling and institutional process of seeing, hearing, observing, feeling, paying attention to phenomena that are used as research ideas when used as a benchmark in this research. The first informant is the accounting department whose daily activity is receiving information from the finance department to present financial reports and will be used as a benchmark for compiling tax financial reports, and from this reporting an administrative system is needed in the form of mutations or report files that will be carried out in the administrative process.

The technical analysis in transcendental phenomenology is by finding noema or what is called textural analysis, namely the initial stage which involves research and initial understanding of the data collected, and the main aim is to identify noema, namely surface or visible aspects of the subject's experience, then bracketing, After identifying noema, the researcher carries out bracketing which includes brackets on surface aspects and explores the deeper meaning of the experience, then carries out Noesis, namely by exploring the deeper meaning of the subject's experience after bracketing. Intentional Analysis is the next step after noesis, the goal is to understand the relationship or relationship between noema and noesis. This will help to understand how the subject experiences and gives meaning to their experiences. The result of the entire meaning process in phenomenological analysis, Eidetic reduction includes the essential understanding or core meaning of the subject's experience which is found through the processes of textural analysis, bracketing, noesis, and intentional analysis. Research data was collected through

various methods, such as in-depth interviews/data triangulation, observation, participants, and documentation. This process is carried out simultaneously with unstructured questions which will provide a more natural development of awareness, (I. Wahyuni et al., 2021), (Kamayanti & Mulawarman, 2020), (Kurniadi, 2011), (Sugiyono, 2017).

The phenomenological approach relies heavily on a deep understanding of individual experiences and the use of systematic analytical methods to achieve that understanding. It is a tool in qualitative research to explore the subjective meaning of human experience.

RESULT

1. Commercial Views With Fraud When Viewed From The Company's Operational Standards

“Regarding the Company Operational Standards that our office has, they have not yet been fully implemented, because the decisions to be made still have to be discussed with superiors”

Mrs. Febry is in the finance department and is one of the communicators with the leadership regarding the situation in the office, and there are still obstacles in the office policy section, meaning that company operational standards have not yet been formed, this is an obstacle, because our leadership is not yet ready regarding changes, for example in The formation of selling prices has not yet taken into account the existing market conditions, so this will be one of the triggers for differences in profit recognition when work is carried out and even losses because they are still based on the old selling price, especially in the Covid era and the purchase price (has increased) , so this becomes a problem when we provide costs, it turns out the costs are greater than the previous costs, so this will affect employees who rebel because the travel money spent is not enough and automatically the profit we make is less than with previous years. The problem here is that costs have increased so that this has an impact on profit calculations, so that the profits generated have decreased, as can be seen from the meaning of bracketing above, resulting in a decrease in profits and employees also feel stressed because they are constrained by insufficient travel costs.

“ As a result of this, we are carrying out the process of changing the selling price, so we and the team in the office will try to carry out a re-examination regarding this change, so that no one is harmed, because this has an impact on employees who will commit fraud in their travel money”

The operational system that is the problem is in the form of setting selling prices, and Mrs. Febry and Mrs. Suarni as employees of the company promised to "improve" the existing system, because of the experience they have gained in the field so this will be a consideration that needs to be made "changes" and reported to the leadership, Mrs. Febry also always informs the leadership regarding problems in the field and in the office so that they can be used as a basis for decision making.

The basis for setting the selling price so that it increases from the previous year to the next year allows someone to survive and generate the desired profit. This is also a challenge for us to be able to determine the cost budget which we report every month and discuss with the accounting department to be able to do it. press costs that can be done and to avoid inappropriate costs by reporting all

costs that need to be incurred and accompanied by {proof of transaction} to avoid fraud.

“ Yes, we have experienced problems and had to expel our employees because they were found to be having problems taking money from customers and reporting fake transaction evidence, causing losses to the company of up to hundreds of millions. This was achieved because when they wanted to pay for employee health costs, they reported and sent proof of transactions via banking, then a few months later they didn't give it for the reason that they had to pay in cash and got proof in the form of a sheet and it turned out that the proof was fake, the employees were suspicious about the action being carried out, and had informed the employees who always communicated with the leadership and said things "That's not true and it's impossible for him to do that because I know he's always diligent in worship and he never commits cheating”.

Fraud committed by employees is due to the trust that fellow employees have, seen from a religious perspective, they are always diligent in worshipping, while administrative employees instill a sense of suspicion from the evidence collected, there is a difference in that initially they used proof of transfer and in the following months they did not accept the transfer but cash. The informant was too trusting so that fraud occurred and when an investigation was carried out by the accounting department employee to find out the truth and the results were found that the employee admitted that he took the BPJS money due to family pressure, where his child was detained and threatened with death, and his husband did not provide living expenses and entangled in fees/online loans that must be paid on time, otherwise he will have to be humiliated by the online loan party.

“ Yes, he did that because of pressure (feelings of disappointment), said the finance department. I didn't think he would break my trust, because I thought he was a person who worked deftly, neatly and I didn't know until hundreds of millions before I realized and even then when our accounting department carried out an {investigation} and changed my belief that we (should not trust people)”.

When suspicion arises within an entity and it would be best if an investigation is needed to prove the truth whether the person is right or wrong, basically within an entity, it is natural to apply an attitude of distrust to avoid mistakes occurring and fraud not occurring which could be detrimental to the company, informants should be recording in the form of an expenditure book must be accompanied by evidence and establish operational standards so that fraud can be avoided. This was added by the accounting department, Mrs. Mubarika Ramdhan, who would set rules that:

I gave input to my superior before coming to this office to work, and said that every transaction needs to have a note and if there is an accident on the road that cannot be proven, then something else needs to be proven by doing documentation when the money is handed over and when it is not done. In this case, these costs should not be recognized as costs or income, but our leadership considered that it would be a waste of paper if this was done, and I did not do this because of pressure from the leadership "but based on this problem, our leadership realized that We will implement this in the future to avoid {cheating}.

This was also supported by the tax department, Mr. Jamaluddin, who said, "When I entered financial reporting for tax reporting since 2020, I asked the accounting and administration department to make financial reports accompanied by complete proof of transactions, both in terms of the condition of money coming in and money going out. tax reporting, because it will have an impact on tax reporting and if it is checked someday by the tax department it will not be a problem and in order to avoid fraud committed by employees and fraud that will occur in taxes, it is important to implement operational standards in the business world that will The impact is that company owners will trust management, tax authorities will trust the financial reporting that we report, and creditors will also trust the funds provided to the entity.

The expressions expressed show the texture of establishing operational standards in order to avoid losses caused by selling prices, employees who rebel, even employees committing acts of fraud due to pressure from their families, thus damaging their self-esteem by falsifying proof of transactions and disappointing leaders who believe in their behavior. . As a result of the bracketing, we found that the feeling of disappointment was due to the trust that was held in employees, which was seen from the feeling of disappointment from the financial department which was damaging themselves, which was also caused by cases that were detrimental to the company, and they should apply caution and suspicion. in work and should form operational standards so as to form one of the beliefs that must be formed in the world of entities.

2. Commercial View Of Fraud From An Internal Auditor's Perspective

With fraud occurring, companies have to form internal audits that can be used as input in carrying out business activities. Internal auditors have the benefit of being able to provide information and improve office conditions, both financial and non-financial.

" The Accounting Department said that's what we want so that there is one person who can control our work and give us input and enlightenment regarding errors that occur, such as the problem of transaction proof being falsified by our employees and this becomes input so that our company can do it in the future (endure)".

This made the informant realize that there needs to be one person who can control the office conditions so that the company's future can survive in the future. With internal control, they can also form rules and carry out sudden checks to check their trustworthiness as auditors or internal control within an entity. This meaning of survival is highly expected by employees so that fraud can be overcome.

" Meanwhile, another thing was expressed by an employee who is one of the people who communicates with the leadership, additional employees by forming an internal control or internal auditor team, has created problems for us, because we have to form employees and the budget has to increase, especially since the Covid era, until now we have hit , because there are many receivables that have not been paid, tax bills in the form of withholding receipts from customers have not been provided because they are also affected, thus creating the problems that we have felt, because we have to pay taxes due to errors from customers who do not provide proof of withholding, resulting in tax credit problems it was delayed because we couldn't prove it, and from the billing that was in arrears we had to find a way to keep the costs going and we had to pay our employees

every month while the income was lacking and almost non-existent, so we had to endure looking for a way with our boss to disburse the funds. personally and even increase his credit to be able to support employees and we have to reduce daily employees who are not running the product. "So the problem (additional staffing) for now is an input for us in the future when our company is improving in terms of forming an independent team within the office so that fraud can be overcome".

The problems faced by the informant above are one of the reasons why an internal auditor has not yet been formed. According to the informant, it will be input for forming this team if the company improves. This was also added by the accounting, tax and administration section which revealed:

" While showing feelings of happiness} we hope we can get an internal auditor, but because of the company's problem of having to pay taxes due to an error from an old tax employee who died due to Covid 19, we continue to receive letters from the tax authorities due to reporting errors, which has to make us pay taxes, we don't even have complete proof provided by the parties counterparty due to lack of communication and when asked for counterparty non-response, so we ask for help to get solutions and solutions from the tax authorities, if we can't prove the proof we have to bear the costs again, which makes us have to pay more tax and this makes We feel unfair because the attitude of the transaction partner makes us have to incur more costs and we delay reporting taxes, so this makes us feel that we have been cheated, that this mistake is not our fault and we are the ones responsible for it. Meanwhile, another thing explained by the accounting department, we asked the tax department to create a tool when they (creating proof of deduction which should be accompanied by documents in the e-invoice application), so that we don't feel that the tax is doing (an act of discrimination) which makes us also have to pay tax twice".

The informant's expression above shows the texture of internal auditors being constrained because they are faced with having to limit expenses by adding staff, because in the Covid era what they have experienced up to now, in the form of billing from customers who have not been paid, tax costs that have to be incurred because of people Our previous tax report was sick with the corona virus so reporting taxes on April 30 2020 was an error so our report should have been underpaid by hundreds of hundreds, and negligence from the transaction partner who deducted our bill but couldn't provide the proof to us, so we were the ones who had to bear it. As a result of the bracketing, we found that their large expenses meant that they were unable to form a team of internal auditors that could be used as a benchmark to protect the company, starting from forming operational standards that are in accordance with the rules, budget, and evidence of what we need to prepare and do. to prevent the company from surviving in the future and no fraud occurring in the entity world.

3. Commercial View With Fraud When Viewed From The Financial Statements

" Yes, we know that the financial reports produced by companies can be used as a benchmark for obtaining (information) for several parties, one of which is (owners, employees, taxes and creditors)." "And what I know is that every report we make must be accompanied by proof of transactions in order to avoid biased figures being reported in the financial statements," said accounting officer Mubarika Ramdhan.

The informant's view, which we call commercial, says that financial reports are there to provide information and when the information produced is without evidence, it is the basis for forming suspicions that lead to fraud. The word texture analysis (noema) which reveals that financial reports are used as a center for information and then bracketed that the information produced is for internal and external parties, which will have an impact on biased financial reporting if there is no evidence of transactions which is called fraud. Because considering the problems that occur with employees, they record without any evidence because of the trust given and when the evidence exists, it turns out the evidence is fake, so that the financial reports show immateriality and are not real, and this is considered by the informants to need proof of transactions in presenting financial reports.

“Meanwhile, the tax authority revealed that apart from evidence, the thing that companies must pay attention to when they want to make a bill is that they need proof of withholding, NTPN when issuing a bill as one of the triggers to avoid missed communication of proof of withholding which is not provided so that tax reporting will not result in "The company pays twice, and (the leadership) should also take part when accepting the transaction partner's work by (communicating) so that proof is given no later than 3 months and must be sent without having to ask for it when it is one of the operational standards owned by the company”.

The meaning of the informant who asks the leadership to also take part and communicate this is the meaning of bracketing which needs to be followed up so that they do not feel discriminated against in relation to transaction and tax counterparties, and it is not only the tax and accounting parties who are trying to get the evidence, and the leadership must also contribute because they are the ones who receive it. work when conducting work meetings with transaction partners who are leaders, so there needs to be operational standards given to leaders when holding work meetings with transaction partners so that discrimination which is usually categorized as fraud obtained from taxes and transaction partners can be overcome and does not occur so that it will have an impact on presentation of financial reports showing large tax payments.

4. Commercial View With Fraud When Viewed From The Tax Report

The commercial side's view is related to fraud which we call discrimination, when we report tax in the form of income, where there are transaction partners who don't want to deduct tax, so we don't make invoices and we have to bear the tax, this was expressed by the finance department:

“ (Laughing) this has become a habit of transaction partners where they assume that we are subject to double tax, and we ask that we don't have tax deducted, whereas when something like that happens it makes our leaders accept jobs and we are the ones who will cover the tax reporting by reporting the tax is covered and we pay the tax again, this makes us anxious because they should be aware that the transaction partner is aware that the tax given will be a deduction from their own tax, this is what makes it difficult for us when we have to make corrections to our tax reporting, we are even the ones who have to bear the tax if have a counterparty who feels that the payment (double tax) means that when we receive work from the leadership that there is a counterparty.

The phrase in the category of double tax is the meaning of bracketing which requires a deeper explanation which will be done by noesis, that actually

double tax does not exist, we are on a road that has rules and we carry out work in Indonesia where the largest income comes from taxes, the taxes we pay returned back to the community, so this needs to be corrected and socialization is carried out for companies that do not understand tax regulations. The tax we pay is called an output invoice, and when we buy goods we will get an input invoice the invoice can be used as a tax deduction, if our output invoice is smaller than the input invoice we automatically don't have to pay tax anymore, this is a problem where the transaction counterparty does not understand the rules in the world of taxes and companies, this was revealed by the tax informant and accounting who must improve and study the existing taxation system in our country.

The meaning of the understanding from the informant above was formed from textual analysis which said that the hope is that the transaction counterparty can better understand the science of taxation and take the meaning that the tax is issued and then the benefits are felt and returned to the community which will help development in terms of development, education and activities. social.

Meanwhile, the finance department expressed this by (laughing), saying that we are (half-dead paying taxes) but most of the people who have power over taxes also take their rights by committing corruption, so we don't believe it and on average it makes us disappointed regarding the costs involved. We charge taxes that are eaten by people who make their own rich lives.

The meaning expressed is distrust with the government who feel that they pay taxes in vain because many tax people commit corruption by taking tax money and using it for their personal consumption, which makes them disappointed. The meaning of half-dead paying taxes makes informants think about paying taxes and why they are so careful when they have to pay more taxes, because the funds they pay to the state actually make people who have power rich while we are half-dead trying to survive by running a business. and have to carry out operational activities, whereas when we make profits and pay taxes and it turns out they are the ones who are corrupt. We hope that we can form a team at the tax office to determine how fraud that occurs can provide rewards so that there is no more fraud and create a response and trust from the public (taxpayers) when reporting their taxes. The meaning of bracketing is to explore trust and analyze it so that fraud in the tax department, both carried out by commercial and tax parties, can be overcome and form a team and carry out outreach with the community so as to regenerate public trust in the government (tax).

5. The Benefits Of Spiritual Values Are To Avoid Fraud

The spiritual values we have will form a life principle that we have, namely by maintaining a good name and not destroying the place where we eat (work) and can shape character and skills so that the company can develop. With the values we have within ourselves, we will shape ourselves so that we can carry out activities according to the rules that are on the right path. In connection with the spirituality that people have, they will actually be present to avoid acts of discrimination or fraud in the world of entities. But even when we have values that are marked by religious understanding, sometimes makes us fall when we are unable to control ourselves and are under pressure in life.

“ This was justified by laughing in response regarding spiritual views which are one of the triggers related to fraud, by the administration, Mrs. Suarni gave the view that I was born from parents who were engaged in (hard work), where when we want something we should never do the activity. which bothers other people, if it needs to be postponed then postpone it, that's why I usually never make unnecessary expenses and how can I control my financial situation with my husband, so the things I usually do when I first start working, if our financial department is out and work come in, then what we do is by receiving money then making proof of the transaction then reporting to the group if there is money coming in and money going out so that trust arises, because basically trust arises because of the existence (evidence and communication) in the form of reporting.

“Meanwhile, the accounting department also revealed that to instill spiritual values by linking the value of behavior of (integrity) or (honesty), which we mark, that every transaction that we will report we will not transfer to the form of financial reporting if at the time of transaction analysis it is not If there is a proof of transaction, if there is no signature from the authorities or even a lack of proof of transaction then we will not input it, this is one of the things we instill so that management's trust in employees can be maintained, and it has been proven that we have worked with the company since 2017 until now and we gaining trust does not take what is not ours”.

This is also supported by the tax authority, Mr. Jamal, who said that spiritual values are present in us as a form of (justice/empathy) that we will give to the company, where we seek knowledge, where we earn income, so this is one of the laws of reciprocity. in human relations, work and give your time with value that can provide value to the company and never have a bad impact on the company when what we get is not as expected.

The meaning of the expression mentioned by commercial parties who say that they work by applying honesty, integrity is one of the forms they instill to form values/character which is usually called part of the spiritual indicators where the informant expresses the bracketing above that is to work and put in the time you are able to provide positive value to the entity that will shape your character and skills which can be obtained from experience working in the corporate world, and the informants believe that by working they will carry out reciprocal activities as humans, how to shape justice within themselves and how they feel empathy for the place where they work, as is known, informants say that work is worship, work can provide help for us to survive and never work with expectations reply, if we work we get disappointment, but that is only a trial that will make us survive and rest assured there is happiness that we get from the process, namely experience and skill, so by applying the spiritual values that we present within ourselves, the work will feel light, cheating Nothing will happen that can damage the company and ourselves as servants of God who have an obligation to do good and provide positive value wherever we are. So that the existence of spiritual values according to a commercial perspective will prevent someone from committing fraud because they have something to maintain by having a value or principle that they must maintain for themselves and the future, including their relationship with the creator.

DISCUSSION

Based on the research results obtained by various input from informants, a company must improve the condition of their business, and form office rules or policies so that fraud and losses can be overcome by having an office policy in setting selling prices. Because basically the selling price is formed and felt by the employees who work in it, so that when they work they do not feel pressured by the feeling of insufficient travel money, and will form a policy in spending money and receiving money by creating operational standards and ensuring that attitudes are suspicious. must be implemented so as to prevent actions that are not in accordance with the rules from occurring. This is also supported by research (Hashim et al., 2020) which states that the high risk of fraud in the small state companies involved is usually related to suppliers, customers, operational standards which are characterized by opportunities and rationalization for carrying out fraudulent activities. With the opportunity for employees to commit fraud, it is characterized by committing fraud involving hundreds of millions in expenses and company income, so it is disturbing that we have to close the opportunity by making receipts only in cash, as has happened in the business developments we have encountered in the past. At the moment. So the fraud triangle also supports this research which links indicators or dimensions of fraud, namely opportunity and rationalization and pressure from the families of those who commit fraud, that fraud is committed to save the life of their child who is held hostage by his family and has to bear everything alone, so in fact the essence From the connection between this theory, it really supports that someone can damage their self-esteem because of pressure and the need for spiritual values that we must instill within ourselves and the existence of values that we must have and the need for communication to ask for help when we have problems like this, (Wahyuni, 2019), (Tantama et al., 2020), another thing was also revealed that pressure and opportunities were carried out when cheating in the academic field was carried out by accounting students at one of the universities due to the lack of supervision and rules so that it was not detected so it would affect the students' intentions, (Rahmadina & Hapsari, 2020). This is also supported by (Setiawan & Helmayunita, 2017) who say that with the control dimension, the financial pressure felt will make a person tend to commit accounting fraud, so that low morals will trigger things that are not appropriate in their realm.

Apart from that, fraud occurs from the company's weak operational system, that the absence of internal control that monitors the condition of the company will result in the company committing fraud, the people who work in it will carry out activities that rationalize their behavior, this is revealed by the existence of internal audits to maintain all activities in the entity and supervision is required, (Rahman, 2020). (Mahendra et al., 2021) said that by displaying internal audit in the entity, this will play a very big role in controlling existing activities in the entity, especially in preventing fraud, whether carried out individually, especially in accounting fraud. (Lukman & Harun, 2018) hows that pressure, opportunity and rationalization make fraud detection occur in accordance with the perceptions of internal and external auditors so it is recommended to create good governance, and auditors must understand business conditions so that they can reduce the occurrence of fraud. (Christine & Apriwandi, 2022) say that fraud causes an entity to take steps to reduce fraud by forming a force by providing internal audits to reduce things that are not in accordance with what exists in the entity.

Apart from that, it is also one of the triggers for fraud which usually occurs in the presentation of financial reports and tax reports. The results of the research show

that financial statement fraud is caused by staffing or presenting financial reports that are not appropriate or not material, lack of understanding between staffing and accounting rules. , discrimination from taxes and counterparties that make someone commit acts of discrimination, this was also revealed by researchers (W. Wahyuni et al., 2022) that commercial is one of the taxpayers who has the responsibility of an entity that has been confirmed as a taxpayer, but It is not only the commercial party that commits fraud but the transaction counterparty. It can be seen that the transaction counterparty does not provide proof of VAT and PPH deductions, thus making the commercial party feel that its rights are not being fulfilled by the counterparty. So this can be detrimental to commercial parties who have carried out their duties as taxpayers. Apart from that, it is also to show that there is fraud committed by the company by presenting financial reports for tax purposes that are not in accordance with the disclosure by taking advantage of the ease of paying and reporting company taxes yourself, which is usually called self-assessment, so that with the limited technological capabilities of the parties taxes to detect the honesty of taxpayers where the taxpayer is unwilling to pay taxes is then linked to the fraud triangle because there are opportunities and justifications to avoid or reduce taxpayers, (Nurkholik & Kurniawan, 2019). asically, fraud is an act that intentionally or unintentionally violates the law. This research shows that cases of corruption that occur are behavior that causes someone to experience financial loss, directly, which can damage the product/brand, lose morals and opportunities in the future. will come as a result of their behavior, because we should have values that can be maintained and not have our good name destroyed because of behavior that is unethical and contrary to our religion, (Christian & Veronica, 2022). etecting skewed financial statements can be prevented by linking existing indicators in earnings management when linking data taken on the stock exchange in 2014-2018 using the Beneish model, (Irsutami & Sapriadi, 2020). Other research results reveal that creative accounting, creative taxes one of the triggers for committing fraud, is by taking advantage of loopholes in tax reporting so that reporting does not match the reality, and the religiosity factor is one way to prevent someone from committing fraud in financial and tax reporting, (Warno et al., 2022).

With the existence of values owned by taxpayers or commercial parties by linking spiritual values which can be used as a benchmark to reduce fraud by instilling an attitude of honesty, meaning honesty in making financial reports and tax reporting in accordance with financial reporting evidence, then instilling integrity that will become a trigger for someone to give recognition regarding financial reporting according to standards that are used as a reference, then instill the value of justice in tax reporting which makes us aware that the taxes we pay help the state and the state will return it to communities in need and development, and how we instill an attitude of responsibility regarding the activities we carry out by providing it in the form of reporting or reports that can be used as information for parties who need it. This research is in line with revealing that the value of honesty in Islam is the concept of consistent selling prices through market mechanisms from the moment the price is set until the product is sold, (Alimuddin et al., 2011). Judging from the value of justice or empathy, it shows that the bayani method, irfani method, and burhani method in Islam are concepts that consider the benefits of human society in determining the selling price so that no one feels disadvantaged and setting prices will reduce economic inequality in society and can improve life. more harmonious and increases human dignity, (Alimuddin, 2017). Apart from that, the value of honesty will also influence morals related to tax reporting which is carried out to determine the level of honesty of a taxpayer in reporting income, (Nugriah et al., 2022), (Efferin, 2015),(Mahulette et al., 2020). Without spiritual intelligence, it is very

difficult for an auditor to resolve conflicts that are challenges and assume responsibility related to the rules of the Indonesian code of ethics for accountants and not abuse the abilities and expertise that are the mandate to act in accordance with the rules that have a big impact on the performance of an auditor, (Larasati et al., 2020).

CONCLUSION

Commercial perceptions, namely employees who can be seen from several different fields of work, reveal how they understand fraud. Where fraud can be used as an act that can harm other parties and can prevent the company from developing. First perception said that the company must have operational standards known as policies or rules in the office, without the existence of a sop then fraud will occur. Second, it is seen that it must have internal control or internal audit, because having internal control will make it easier to detect fraud due to the nature of experience, skills and independence or not taking sides and supporting, because of the fraud factor that occurs, this company has problems not adding employees who are independent. The third and fourth discuss understanding fraud related to the presentation of financial reports in relation to applying the rule that there must be evidence to reveal reasonable figures in financial reports which are useful for tax authorities and in preparing financial reports. Fifth, the existence of spiritual values can reduce fraud which can be seen when making financial reports for internal and external parties by applying the values of honesty/integrity, justice/empathy, responsibility so that this will form and understand the fraud that occurs and it turns out that fraud can be overcome by instilling spiritual values within ourselves wherever we are. It is hoped that company owners will instill spiritual values in running the business and never carry out activities that are detrimental to the good name of the company and other people, it is best to provide funds to establish internal control or internal auditors to be able to control the rules made by the entity so as to prevent fraud committed by employees and transaction partners and commercial parties should communicate regarding problems experienced in terms of taxation.

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