

Enhances Security on Fraud in the Auditors of BPKP Province North Sumatra

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Abstract

This study aims to test and analyze the factors that influence the ability of auditors to detect fraud at Financial and Development Supervisory Agency (BPKP) auditors in provinces North Sumatra. This type of research is a causal associative population and a sample of 34 Auditor Functional Officials in the Regional Government Accountability Sector (APD) in the BPKP Representative Office of North Sumatra Province. The data collection technique in this study was a questionnaire. A method of data analysis using data analysis tests, classical assumptions, and hypotheses. The results showed that Competence and Professional Ethics have a positive and significant effect on the ability to detect fraud, while Independence and Professional Skepticism do not affect the ability to detect fraud at the BPKP Representative Office of North Sumatra Province. Independence, Competence, Professional Ethics, and Professional Skepticism have a simultaneous effect on the ability to detect fraud at the Finance and Development Supervisory Agency (BPKP) Representative Office of North Sumatra Province.

Keywords

Independence; competence; professional ethics; professional skepticism; fraud detection ability



I. Introduction

The independent auditor in his duty to audit the client company has a strategic position as a third party in the client company environment, namely when the auditor is tasked with auditing the company's financial statements.

In this case, the company's management certainly wants its performance to always look good in the eyes of the company's external parties, especially the owners. But on the other hand, the owner wants the auditor to report the condition of his company honestly. From this, it can be seen that there are different interests between management and users of financial statements. Therefore, the auditor must pay attention to the quality of the audit it produces.

The public's attention to the quality of audits produced by auditors is getting bigger after the scandals involving public accountants, both overseas and domestically. One of the cases that occurred in the country happened to public accountant Justinus Aditya Sidharta who was indicated to have made a mistake in auditing the financial statements of PT. Great River International, Tbk. Reported from the website www.coursehero.com which was accessed on June 1, 2021, the case arose after the findings of an investigative auditor from the Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) who found indications of inflated sales accounts, receivables, and assets of up to hundreds of billions. rupiah in the financial statements of PT. Great River Internasional, Tbk, which resulted in the company having cash flow difficulties and failing to pay its debts. Based on the investigation,

Bapepam-LK stated that the public accountant who examined the financial statements of PT. Great River Internasional, Tbk is also a suspect, and the Indonesian Minister of Finance as of November 28, 2006, has suspended the license of public accountant Justinus

Aditya Sidharta for two years because he was proven to have violated the Public Accountant Professional Standard (SPAP).

Based on PP No. 60 of 2008 Article 49 paragraph 1, it is stated that the Government Internal Supervisory Apparatus (APIP) consists of the Financial and Development Supervisory Agency (BPKP); Inspectorate General (IG); Provincial Inspectorate; and the Regency/City Inspectorate. Based on PP No. 192 of 2014 concerning the Financial and Development Supervisory Agency, BPKP has the task of carrying out government affairs in the field of state or regional financial supervision and national development. BPKP conducts supervision through audits, reviews, evaluations, monitoring, and other supervisory activities. Therefore, the role of BPKP as an internal auditor is very much needed. An auditor who has an attitude of professional skepticism will not easily trust the explanation of the auditee related to audit evidence. The existence of an attitude of professional skepticism will be better able to analyze fraudulent acts in financial statements to allow the auditor to improve the ability to detect fraud in the next auditing process.

In addition being required to apply an attitude of professional skepticism, the auditor must also have a high attitude of independence. The auditor must have an attitude of independence in every assignment he receives, especially when detecting fraud in the financial statements. If the auditor is unable to apply an attitude of independence, the reliability of financial reporting will be questioned by its users, especially if there are fraudulent acts in the financial statements. To support the auditor's ability to detect fraud in the financial statements, the auditor must be supported by competence and experience.

Currently, the problem of corrupt practices is still a hot topic that is always discussed. The government is currently trying to eradicate corruption, one of which is the issuance of Law no. 31 of 1999 concerning the Eradication of Criminal Acts of Corruption, and its amendments (Law No. 20 of 2001). Not only strengthening legislation, but the government also established an anti-corruption agency, namely the Corruption Eradication Commission (KPK), and established an institution for the prevention and eradication of money laundering, namely the Financial Transaction Reports and Analysis Center (PPATK).

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Corruption cases seem to have become a culture in the State of Indonesia, as seen from the high level of corruption carried out by public officials every year, without thinking about the impact on the country and people of Indonesia (Umar, 2019). The following is a list of several corruption cases that occurred in Province North Sumatra.

Table 1. List of corruption cases in North Sumatra Province

Date of Incident	Case / Defendant
22 October 2010	North Sumatra Governor
6 October 2014	Central Tapanuli Regent
15 May 2015	Mandailing Regent
3 August 2015	North Sumatra Governor,
13 September 2017	Coal Regent
17 July 2018	Labuhan Batu Regent
15 October 2020	Mayor of Medan

Based on table 1 above, it can be seen that almost every year there are cases of corruption in North Sumatra Province. These cases involve important people, even the number one person or regional head in their respective regions. This indicates that the detection of fraud is still weak by parties who take advantage of weaknesses in the government system to commit acts that are detrimental to state finances. Fraud detection is an effort to obtain sufficient early indications of fraud, while at the same time narrowing the space for the perpetrators of fraud, namely when the perpetrator realizes that his practice has been known, it is too late for him to circumvent (Siwy, 2016).

Several factors that become the focus of this research in fraud detection are independence, competence, professional ethics, and professional skepticism. Independent means not easily influenced, because the auditor carries out his work in the public interest (Umar, 2020). Auditors are not allowed to side with anyone's interests. To fulfill their professional responsibilities, government auditors must act independently because they carry out their work in the public interest. Independence also means honesty in the auditor in considering facts and objective and impartial considerations within the auditor in formulating and expressing his opinion (Ayuningtyas, 2012; Harvita, 2012; Umar, 2011).

The purpose of this study was to determine and analyze the independence, competence, professional ethics, and professional skepticism partially or simultaneously affect the ability to detect fraud in the BPKP auditors of North Sumatra Province.

II. Review of Literatures

2.1 Fraud Triangle

Fraud Triangle is a theory put forward by Donald R. Cressey after researching his doctoral thesis in 1950. Cressey put forward a hypothesis about the fraud triangle to explain the reasons why people commit fraud. Based on research conducted, Cressey found that people commit fraud when they have financial problems that cannot be solved together, know and believe that these problems can be solved secretly with the position/job they have, and change their mindset from their concept as people who are trusted to hold assets become their concept as users of the assets entrusted to them. Using a fund distribution system, in which all districts receive the same amount of funds for each pupil, does not show differences in local capacity (Saputra, 2018). Cressey also adds that many of these violators of trust know that what they are doing is illegal, but they are trying to bring up the idea that what they are doing is reasonable (Schuchter, 2013). 3 factors support someone to commit fraud, namely pressure (push), opportunity (opportunity), and rationalization (rationalization).

2.2 Fraud Diamond

Initially, Cressey researched 113 people who violated the law in the field of embezzlement in the company. Based on the results of this study, 3 reasons encourage someone to commit fraud who are members of the Fraud Triangle described above. But along with the times, one more factor was found which is the reason someone commits cheating (Cressey, 1950; Schuchter, 2013; Kassem, 2016).

Fraud diamond reveals the qualities and abilities of individuals who play a major role in the occurrence of fraud. Many major frauds will not occur without people who have individual abilities/capabilities. Although opportunity/opportunity opens the way to commit fraud and incentives and rationalizations can attract people in that direction but one must have the ability to see the loophole to commit fraud as an opportunity and to take advantage of it, not just once, but continuously.

Thus, fraud occurs because of the opportunity to do it, pressure and rationalization that makes people want to do it, and individual abilities. In essence, diamond fraud is the reason someone commits fraud because of opportunity, pressure, and rationality, the three reasons that can occur if someone has the ability. This Fraud Diamond can be the reason someone commits fraud against financial statements (financial statements) (Dorminey, 2012; Vousinas, 2018; Shelton, 2014). As the opinion of (Gibson, James L. in Kuswati, 2019) saying that the effectiveness is "the achievement of goals set by cooperative effort".

Efficiency in Islamic literature has been known through several understandings, one of which is the understanding of trying to achieve the best results. The meaning of efficiency here remains within the existing shari'ah concept and as the elements that build Islamic efficiency, namely the elements of goodness (*ihsan*) and perfection (*itqan*). So, it can be concluded that the notion of efficiency according to Islam is not the same according to conventional economic theory. Based on Islamic law, it is not limited to the world, but the integration of the life of the world and the hereafter (Arisatul C, 2013).

2.3 Fraud Star

Deviations and corruption occur because there is a power that is abused or the authority that is exercised is not by the mandate that should be. The abuse of power is carried out for personal or group gain and will usually be followed by a violation of the law. Improper practices are carried out by parties who no longer pay attention to good and right standards and only prioritize their interests or their groups (Umar, 2016).

This condition is caused by the perpetrators of corruption and other violations who have lost the values of integrity that should be enforced as well as possible under any conditions, anytime, and anywhere. Those who commit acts of corruption besides being caused by open opportunities, pressure, accompanied by rationalization, and power, they have also because they have lost the main grip in thinking and acting, namely integrity (Umar, 2020).

On this basis (Umar, 2016) adds one more element, namely the Lack of Integrity as a cause of corruption, so it can be called a Fraud Star. Umar stated that those who commit corruption may be said to have mental problems. Given that corruption is a crime, the corruptors can be called criminals.

III. Research Methods

The research conducted is causal associative research, namely research that aims to determine the relationship between variables (Sugiyono, 2016). The population in this study were all Auditor Functional Officers who were in the Regional Government Accountability (APD) Division within the BPKP Representative Office of North Sumatra Province.

The sample is part of the number and characteristics possessed by the population (Sugiyono, 2016). This study using the census method, namely all members of the population as a sample, and Non-Probability Sampling, namely the selection of sample elements based on the researcher's discretion. The population and samples used as objects in this study were all Auditor Functional Officers who were in the Regional Government Accountability (APD) Division in the BPKP Representative for North Sumatra Province, which amounted to 34 people.

The analysis was carried out using a descriptive method, which is a method by collecting data, grouped, and arranged according to the needs of the analysis based on the problems encountered and then compared with relevant theories so that a conclusion can be drawn.

The model and technical analysis of the data in this study used a multiple linear regression approach. For the validity of the results of multiple regression analysis, the quality

test of the observation instrument, the normality test of the data, and the classical assumption test were first carried out. Data processing using statistical software.

4.1. Research Results Multiple Value Regression

Multiple Linear Regression is intended to determine the linear relationship between several independent variables (X) and the dependent variable (Y). This regression equation model is:

Table 2. Multiple Regression Analysis Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	8.857	6.463		1.370	.181
Independence (X1)	-.080	.177	-.060	-.451	.655
Competence (X2)	.329	.207	.181	2.591	.022
Professional Ethics (X3)	.844	.114	.841	7.423	.000
Professional Skepticism (X4)	.062	.183	.045	.338	.738

Based on table 2 above, the following equation can be formed:

$$Y = 8.857 - 0.080X1 + 0.329 X2 + 0.844 X3 + 0.062 X4$$

Information:

- a) The constant of 8.857 means that if the variables of Independence, competence, professional ethics, and professional skepticism are 0, then the fraud detection ability (Y) that occurs is 8.857.
- b) The regression coefficient of the Independence variable (X1) is -0.080, meaning that if the other independent variables have a fixed value and the Independence has decreased by 1%, the Fraud Detection ability will decrease by 0.080. A negative coefficient means that there is a negative relationship between Independence and Fraud Detection ability.
- c) The regression coefficient of the Competency variable (X2) is 0.329, meaning that if the other independent variables have a fixed value and the Competence has increased by 1%, the Fraud Detection ability will increase by 0.329. A positive coefficient means that there is a positive relationship between competence and the ability to detect fraud.
- d) The regression coefficient of the variable using Professional Ethics (X3) is 0.844, meaning that if the other independent variables have a fixed value and Professional Ethics has increased by 1%, the Fraud Detection ability will increase by 0.844. A positive coefficient means that there is a positive relationship between Professional Ethics and the ability to detect fraud.
- e) The regression coefficient of the Professional Skepticism variable (X4) is 0.062, meaning that if the other independent variables have a fixed value and Professional Skepticism has increased by 1%, the fraud detection ability will increase by 0.062. A positive coefficient means that there is a positive relationship between Professional Skepticism and Fraud Detection ability.

4.2. t-test (Partial Test)

This test is conducted to determine whether the proposed hypothesis is accepted or rejected by using the t statistic (Partial Test). The results of the t statistical test (Partial Test) are as follows:

Table 3. T-Test Results (Partial Test)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	8.857	6.463		1.370	.181
Independence (X1)	-.080	.177	-.060	-.451	.655
Competence (X2)	.329	.207	.181	2.591	.022
Professional Ethics (X3)	.844	.114	.841	7.423	.000
Professional Skepticism (X4)	.062	.183	.045	.338	.738

Tables 3 is the processed result of the SPSS model, so it can be concluded that the results of the significance or influence of the independent variables on the dependent variable are as follows:

1. The calculated t value for independence (X1) is -0.451 with a significance level of 0.655, the independence variable has no effect on the ability to detect fraud with a tcount value of $-0.451 < t_{table} 2.034$ and a significant value of $0.655 > 0.05$.
2. The t-count value for competence (X2) is 2.591 with a significance level of 0.022, the competency variable has a positive and significant effect on fraud detection ability with a tcount value of $2.591 > t_{table} 2.505$ and a significant value of $0.022 < 0.05$.
3. The t-count value for professional ethics (X3) is 7.423 with a significance level of 0.000, so the professional ethics variable has a positive and significant effect on the ability to detect fraud with a t-count value of $7.423 > t_{table} 2.034$ and a significant value of $0.000 < 0.05$.
4. The calculated t value for professional skepticism (X4) is 0.338 with a significance level of 0.738, so the professional skepticism variable has no effect on the ability to detect fraud with a tcount value of $0.338 < t_{table} 2.034$ and a significant value of $0.738 > 0.05$.

4.3. Test F (Test Simultaneously)

The results of the F statistical test (simultaneous test) are as follows:

Table 4. F Test Results (Simultaneous Test)

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	229.658	4	57.415	15.939	.000 ^a
	Residual	104.460	29	3.602		
	Total	334.118	33			

a. Predictors: (Constant), TOTAL_X4, TOTAL_X3, TOTAL_X2, Total_X1

b. Dependent Variable: Total_Y

Table 2 states that the calculated F value is 15.939 with a significance level of 0.000 and the use of a significance level (α) of 5%. Based on the table, the calculated F is 15.939 > F table 2.70 and the sig value is 0.000 < 0.05. This shows that there is a simultaneous significant effect of the variables of independence, competence, professional ethics, and professional skepticism on the ability to detect fraud.

4.4. Effect of Independence on Fraud Detection Ability

The results of hypothesis testing show that independence does not affect the ability to detect fraud. It can be seen that independence has a significance value of 0.665, which means this value is greater than 0.05, while the value of t count is $-0.451 < t$ table 2.034. The results of this study indicate that the independence of the auditor is not able to detect fraud committed by parties who have an interest in an organization. In contrast, the ability to detect fraud is still owned by the auditor even though in carrying out audit procedures or searching for evidence, the auditor is not able to maintain an independent attitude (Purba, 2020). An auditor who has a low attitude of independence but can detect fraud that occurs can modify audit findings or negotiate with audit object management to display or not display fraud found in his audit report. Sukriah, et al (2009) also mention that there are practices of leadership intervention and/or managerial efforts of the object of examination to determine or appoint the activities being examined, which causes the insignificant effect of independence in detecting fraud.

The results of this study are in line with research conducted by Maemunah et al (2019) which states that independence does not affect the ability to detect fraud, but contradicts the results of research conducted by Irdawanti and Uppun (2018) which states that the expertise and independence of auditors are very influential in detecting fraud. cheating.

4.5. The Effect of Competence on Fraud Detection Ability

The results of hypothesis testing show that partially competence has a positive and significant effect on the ability to detect fraud. It can be seen that competence has a significance value of 0.022, which means this value is smaller than 0.05, while the t-count value is $2.591 > t$ table 2.034. This shows that the competence possessed by an auditor makes him able to detect fraud. An auditor who has adequate competence will support the performance of the audit he does. In addition, auditors who are accustomed to dealing with similar problems or jobs will make their analysis sharper and sensitive to fraud that occurs in the assignments they carry out. In other words, the better the competence possessed by an auditor, the more capable he or she is to detect fraud that occurs (Siahaan, 2019).

Competence is a qualification required by an auditor in carrying out the audit process properly. The Indonesian Institute of Certified Public Accountants in the Professional Standards of Public Accountants (2013) states that the audit process must be carried out by people who have sufficient technical expertise and training as auditors so that the auditor does not meet the requirements if he does not have adequate education and experience in the field of auditing.

The results of this study are in line with research conducted by Irdawanti and Uppun (2018) which states that auditor expertise affects the ability to detect fraud.

4.6. Effect of Professional Ethics on Fraud Detection Ability

The results of hypothesis testing show that partially, professional ethics has a positive and significant effect on the ability to detect fraud. It can be seen that professional ethics has a significance value of 0.000, which means this value is smaller than 0.05, while the t-count value is $7.423 > t$ table 2.034. This shows that the auditor's understanding of professional ethics

will make his attitude and behavior in carrying out each assignment appropriate and correct so that fraud detection can be carried out properly. An auditor in carrying out assignments must always apply the principles of professional ethics, which are the foundation of professional ethical behavior, which consists of 8 (eight) principles, namely: professional responsibility, public interest (public), integrity, objectivity, competence, and professional prudence, confidentiality, professional conduct, and technical standards.

The auditor's code of ethics is a rule of auditor behavior by the demands of the profession and organization as well as audit standards which are a minimum quality measure that must be achieved by the auditor in carrying out his audit duties (Kharismatuti, 2012).

The results of this study are in line with research conducted by Rachman (2018) which states that professional ethics has a positive influence on the ability to detect fraud.

V. Conclusion

1. Competence and Professional Ethics have a positive and significant effect on fraud detection, while Professional Independence and Skepticism do not affect the ability to detect fraud in the Auditor of the Financial and Development Supervisory Agency of North Sumatra Province.
2. Independence, Competence, Professional Ethics, and Professional Skepticism simultaneously affect the Fraud Detection Ability of the Auditor of the Financial and Development Supervisory Agency of North Sumatra Province.

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