

Ethical values and auditors fraud tendency perception: Testing of gone theory

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Abstract

This study aims to empirically examine the fraud tendency in external auditors' perception influenced by components of the gone: greed (G), opportunity (O), need (N), and exposure (E). Furthermore, ethical values (EV) are placed as a moderating variable for this relationship. This is a quantitative study by conducting a survey of 345 external auditors around Indonesia using the snowball method with the Slovin formula. The hypotheses in this study were analyzed using multiple linear regression tests with the SPSS Statistics 29 program. The findings of this study indicate that the four components of gone theory are fully proven as triggers of fraud in the perception of external auditors. Other findings also provide evidence that EV moderates the relationship between all variables, except for greed. This study contributes to the understanding of fraud tendencies among external auditors, moderating role of ethical values, and suggests practical responses to audit profession's fraud triggers.

Keywords: Fraud Tendency, Gone Theory, Ethical Values

INTRODUCTION

According to the Association of Certified Fraud Examiners (ACFE), fraud is any action that utilizes deception with the aim of gaining profit. Therefore, fraud is a serious problem as it unfairly benefits one party and harms another, making it a matter of utmost concern and ethical significance. It was stated by the Association of Certified Fraud Examiners in 2022 that there were 2,110 cases from 133 countries that caused a total loss of \$3.6 billion. Asia Pacific region, including Indonesia, is in the third position globally with the most cases 194 cases with a percentage of 10% (ACFE, 2022). Meanwhile, in Indonesia, the latest survey conducted by the Indonesian Fraud Survey in 2019 showed that there are 239 fraud cases, namely cases of financial statement fraud, corruption, and misuse of state and company assets/wealth (ACFE Indonesia, 2019). Total state losses reached more than Rp 873 trillion.

Some accounting fraud scandals have dragged in external auditors as part of their responsibilities (Sahla & Ardianto, 2023). In early 2019 there was a case of PT Garuda Indonesia Tbk, which was reported for falsifying revenue recognition, causing profits to a jump sharply which was inversely proportional to conditions in 2017 (CNN Indonesia, 2019). Furthermore, it was stated by the Center for Financial Professional Development that in this case there was interference from external auditors (Hidayati, 2019). This led to public mistrust because the role of auditors who are expected to be able to fulfill their obligations in accordance with the professional code of ethics, instead become an opportunity for fraud committed by the auditors themselves. Thus, this study tries to look from a different perspective, namely the perception of external auditors on the tendency to commit fraud.

Gone theory proposed by Bologna (1993) explains that there are four factors that contribute to the occurrence of fraud, namely greed, opportunity, need, and exposure. It is explained that if one of the four factors can be minimized, the lower the level of fraud that will occur.

The ethical value of accountants acts as a moderating variable, which means that ethical values can strengthen or weaken the relationship between gone theory and auditor's fraud tendency. A number of researchers have conducted research related to ethical values with accounting fraud in various ways (Fernandhytia & Muslichah, 2020; Sahla & Ardianto, 2023; Suh & Shim, 2020; Sujeewa et al., 2018). This is also regulated in the Indonesian Accountants Code of Ethics which acts as a guide so that auditing standards tallies as the code of ethics. It regulates ethical values, namely the ethical basics consisting of

integrity, objectivity, competence, and prudence as well as confidentiality and professional behavior (IAI, 2020). Accountants who are able to obey and carry out the code of ethics will be able to avoid fraud so as to avoid fraudulent behavior.

This study is a replication of research conducted by Sahla & Ardianto (2023). This study modifies previous research by using a different theory, namely gone theory, because it is expected to provide a new perspective, which aims to further explain the internal factors of individuals to commit fraud, such as greed, opportunity, need, and exposure which contribute further knowledge for further research.

This research examines some of the hypotheses used to answer the submitted research questions. The questions are (1) does the gone theory positively affect the fraud tendency on the perception of external auditors, (2) does the ethical values moderate the relationship between the gone theory and the fraud tendency of external auditors' perception.

Based on the background description, this study aims to examine the fraud tendency on the perception of external auditors triggered by four components of the gone theory: greed (G), opportunity (O), need (N), and exposure (E). In addition, ethical values (EV) are placed as a moderating variable for this relationship.

LITERATURE REVIEW AND HYPHOTESIS DEVELOPMENT

Gone Theory

The gone theory was developed by (Bologna, 1993). This theory aims to explain the internal factors of individuals committing fraud. The gone theory explains that there are four factors that contribute to the emergence of fraud, namely greed, opportunity, need, and exposure. The first element of greed is related to the greed of potential corruptors that exist in everyone. Opportunity is the chance to commit fraud for a system with holes either in the state of the organization/agency or in the community. Need is an urge relating to the factors needed by individuals to support a reasonable life. Exposure is associated with the consequences that occur after the detection of fraud by fraudsters. It is explained that the level of fraud will decrease if one of the four variables can be minimized. So, in this case, the theory is relevant because it explains the perception of external auditors about the foundations that are the basis for causing fraud.

Fraud Tendency

Fraud is a purposeful manifestation of a person's thoughts to take advantage of their opportunistic and detrimental nature to the victim (Christian et al., 2023). According to ACFE (2022) occupational fraud is the most costly and most common in financial crime. Occupational fraud is aimed at fraud committed by workers from an organization or company itself. ACFE (2022) is also stated that despite the shift towards technology-based such as, digital payments and remote work environments, the strategies and tactics fraudsters use to commit occupational fraud remained relatively unchanged over the years. In some cases, it even involves auditors in fraudulent behavior (Sahla & Ardianto, 2023).

Ethical Values

Ethics looks at human behavior, obligations and rights, moral principles, and attempts to separate good from bad (Fernandhytia & Muslichah, 2020). Ethics is the basis to determine the moral dimensions of actions, whether something is right or wrong, or distinguishing the concepts of good and bad. The auditor's professional code of ethics has an important role as a guiding standard for how an auditor must behave in the work environment. This code can affect the tendency of accounting fraud in a company or organization (Suh & Shim, 2020). In the code of ethics, accountants have a responsibility not only to the clients who pay them but also to the public who rely on financial reports to make investment decisions. Therefore, the nature of auditors' work requires a high level of ethics.

HYPOTHESIS DEVELOPMENT

A person's behavior in committing fraud is due to the factors that influence it. Gone theory states that there are four factors that contribute to the emergence of fraud, namely greed, opportunity, need, and exposure.

Based on research conducted by Dewi et al. (2020) found a significant relationship between greed and the tendency to fraud. It means that being overly greedy is strongly linked to a higher likelihood of engaging in fraudulent behavior. This greed factor tends to cause a person to forget the consequences of their actions, thus justifying any means to meet their endless material needs. The application of greed for an auditor certainly has an influence on the auditor's fraud tendency of external auditor's perception. So the higher a person's greed, the higher the potential for fraud. Based on these findings, the following hypothesis are proposed:

H1: Greed positively affects the fraud tendency of external auditor's perception.

Second, opportunity is a situation where there are conditions where someone feels they have the possibility to commit fraud without being detected. If an auditor has a plan to commit fraudulent behavior, the auditor will always look for opportunities to commit fraud. Based on research conducted by Dewi et al. (2020) a significant positive relationship between opportunity and tendency of fraud has been found. Based on these findings, the following hypothesis are proposed:

H2: Opportunity positively affects the fraud tendency of external auditor's perception.

Third, need, according to Naya & Yanti (2020) when someone is urged to support a reasonable life that a person has, it can be a driver of fraud by justifying any means to meet their need. So, the level of need increases proportionally with the potential for auditors to commit fraud. In the relationship between need and auditors' fraud tendency, researchers refer to the study by Naya & Yanti (2020) which proves that need has a positive effect on fraudulent behavior. Based on these findings, the following hypothesis are proposed:

H3: Need positively affects the fraud tendency of external auditor's perception.

And, the fourth factor, namely exposure, is related to the consequences that will be received by fraudsters if the perpetrators are found to have committed fraud. Without a punishment that can provide a deterrent effect, there will be more potential for individuals to commit fraud. So, the likelihood of auditors to committing fraud increases as the deterrent effect of punishment decreases. Researchers refer to research conducted by Isgiyata et al. (2018) and Naya & Yanti (2020) which state that exposure has a significant positive effect on fraudulent behavior. Based on these findings, the following hypothesis are proposed:

H4: Exposure positively affects the fraud tendency of external auditor's perception.

According to Suh & Shim (2020) when fraud happens, an ethical culture with ethical principles can be used as an anti-fraud strategy. External auditors, like any other individual, can also become victims of greed. An auditor will be able to survive and escape greed if they can maintain their ethical values despite the client's large financial incentives in order to pass the audit without causing problems or covering up suspicious actions. Based on these findings, the following hypothesis are proposed:

H5: Ethical values weaken the relationship between greed and fraud tendency of external auditors perception.

Fraud can occur when the surrounding environment is also involved in fraudulent acts (Sutrisno et al., 2023) This leads the auditor to perceive an opportunity due to the fact that the surrounding environment (the client) is also engaged in such practices. The results of a study conducted by Fernandhytia & Muslichah (2020) found that the tendency for fraud to occur can be prevented by fulfilling obligations properly and following the professional code of ethics. Thus, the lower the level of auditor morality, the higher the opportunity for auditors to be tempted to commit fraud, especially when there are opportunities that support fraud. Based on these findings, the following hypothesis are proposed:

H6: Ethical values weaken the relationship between opportunity and fraud tendency of external auditors perception.

Professionalism and professional ethic codes according Fernandhytia & Muslichah (2020) play a significant role in maintaining ethical behavior in the workplace. The code serves as a general standard for how one should behave in a work environment, highlighting how important are for the professional practice of accountants. Maintaining ethical values is crucial for auditors because it ensures that even if the auditor is faced with an urged need, they will be able to resist the temptation, thereby reducing the possibility for auditors to commit fraud. Based on these findings, the following hypothesis are proposed:

H7: Ethical values weaken the relationship between need and fraud tendency of external auditors' perception.

Auditors who commit fraud are not afraid of the sanctions that will befall them (Sahla & Ardianto, 2023). This condition can lead to the tendency of auditors to commit fraud. Through ethical values, the exposure related to the consequences faced by fraud perpetrators will have a lower influence, because Sahla & Ardianto (2023) revealed that high ethical values among auditors can prevent fraud. Ethical values essentially include integrity, accountability, reliability, ethics, moral reasoning, honesty, trust, and confidentiality Fernandhytia & Muslichah (2020). Based on these findings, the following hypothesis are proposed:

H8: Ethical values weaken the relationship between exposures and fraud tendency of external auditor's perception.

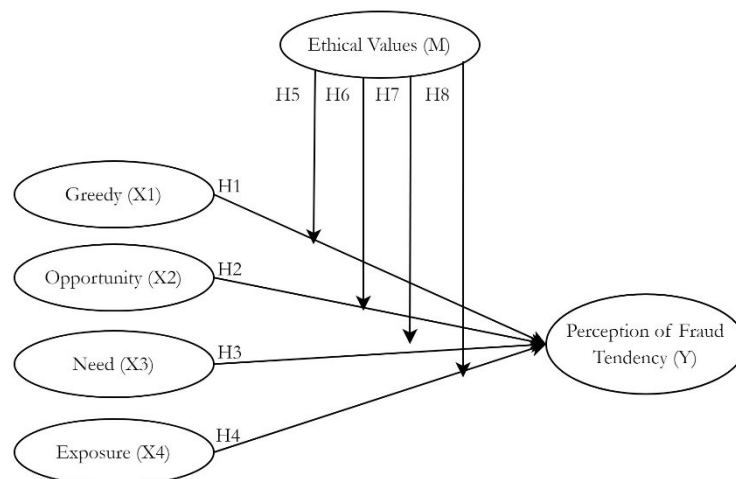


Figure 1. The Research Model

METHODS

Sampling techniques

The sample in this study were several auditors who worked at the Public Accounting Firm or Kantor Akuntan Publik (KAP) in Indonesia. Based on the list of KAPs on January 31, 2023, at the Indonesian Institute of Certified Public Accountants (IAPI), the number of KAP registered with the Supreme Audit Agency of the Republic of Indonesia or Badan Pemeriksa Keuangan Republik Indonesia (BPK RI) is 252 KAP, assuming the average number of auditors in one KAP is 10 people, so the total sample is 2,520 people.

The sampling technique used in this research is the non-probability method with the snowball method. The reason for using this technique is because the population is unlimited or cannot be determined with certainty in advance, so it is not suitable to be done randomly (Supardi, 1993). Based on the Slovin formula with a population size (N) of 2,520, an error tolerance level (e) of 0.05, and a confidence level (CI) of 95%, the resulting sample size is approximately 345.21. In practice, we would usually round this value to the nearest whole number, so the suggested sample size is probably around 345 people.

Variables measurement

The dependent variable in this study is the perception of fraud tendency, which is defined as the auditor's view of the issues surrounding fraud in their professional environment.

The independent variables consist of greed (G), opportunity (O), need (N), and exposure (E). Greed is related to the greedy behavior that potentially exists in everyone. The opportunity variable relates to the state of the organization/agency or society in which there is an opportunity for someone to commit fraud against it. Needs are related to the factors needed by each individual to support their reasonable life. Exposure, namely the low punishment for perpetrators of fraud, which is then exposed and can

become an alibi for justifying and calculating someone to commit corruption because they consider the benefits gained from corruption to be greater than the suffering or punishment.

Last, the ethical value variable as a moderating variable defined as the value system that exists in external auditors about how humans should live well as humans who have been institutionalized in customs which are then manifested in behavior patterns, all items use a 10-point Likert scale from 1 to 10 (strongly disagree to strongly agree).

RESULTS AND DISCUSSIONS

Data Overview

The data collection technique used in this study was to use a questionnaire to external auditors in Indonesia. There were 345 auditors who were respondents in this survey.

Table 1 Characteristics of The Respondents Based on Gender, Position in KAP and Work Experience.

Description	Total	(%)
Gender		
Male	291	84%
Female	54	16%
Total	345	100%
Position		
Partner	59	17%
Supervisor	84	24%
Senior Auditor	78	23%
Junior Auditor	124	36%
Total	345	100%
Work Experience		
<1 year	98	28%
1 - 5 years	77	22%
6 - 10 years	54	16%
11 - 15 years	49	14%
>15 years	67	19%
Total	345	100%

The majority of respondents are male at 84%, which is far from the female respondents. The highest participation in this research is junior auditors with a percentage of 36%, followed by senior auditors (23%), supervisors (24%), and partners (17%). Based on length of work experience, the most is <1 year at 28%, followed by 1-5 years at 22% and the rest a percentage below 20% for work experience more than six years.

Validity Test

Table 2. Variable Test

Variable	Correlation	Significance	Description
<i>Greed (G)</i>	0,852	0,000	Valid
	0,780		
	0,784		
	0,716		
	0,875		
	0,883		
<i>Opportunity (O)</i>	0,712	0,000	Valid
	0,759		
	0,709		
	0,816		
	0,775		
	0,811		
<i>Need (N)</i>	0,821	0,000	Valid

Variable	Correlation	Significance	Description
	0,788		
	0,736		
	0,701		
	0,799		
	0,727		
<i>Exposure (E)</i>	0,755 0,832 0,867 0,748 0,710 0,804	0,000	Valid
<i>Perception of Fraud Tendency (PFT)</i>	0,706 0,794 0,817 0,909 0,881 0,911 0,799 0,916	0,000	Valid
<i>Ethical Values (EV)</i>	0,817 0,794 0,691 0,706 0,850 0,748 0,750 0,800	0,000	Valid

Based on the results of the calculation of the correlation coefficient, all question items have a correlation greater than the significance, therefore it can be concluded that the question items are significantly correlated and can be used as research instruments.

Reliability Test

In this study the authors conducted a reliability test for the dependent variable and the moderation variable showed reliable results. The following are the results of the reliability test.

Table 3. Reliability Test

Variable	Reliability Test	Description
<i>Greed (G)</i>	0,883	Reliable
<i>Opportunity (O)</i>	0,788	Reliable
<i>Need (N)</i>	0,791	Reliable
<i>Exposure (E)</i>	0,842	Reliable
<i>Perception of Fraud Tendency (PFT)</i>	0,939	Reliable
<i>Ethical Values (EV)</i>	0,897	Reliable

The resulting Cronbach alpha values are 0.883 for the G construct, 0.788 for the O construct, 0.791 for the N construct, 0.842 for the E construct, 0.939 for the PFT construct, 0.897 for the EV construct that has met the criteria, so that all the variables used reliable.

Descriptive Statistics Test

Descriptive statistics in this study are used to see the minimum, maximum, average value (mean) and standard deviation of all variables so that an initial description of the data in this study is obtained. The results of the descriptive statistical test are shown in the following table.

Table 4. Descriptive Statistics Test

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Greed (G)	345	3	8	3.977	0.825
Opportunity (O)	345	1	10	3.91	0.416
Need (N)	345	1	10	4.089	0.668
Exposure (E)	345	1	10	4.258	0.648
Ethical Values (EV)	345	2	10	3.755	1.175
Perception of Fraud Tendency (PFT)	345	2	10	4.017	1.199
Greed (G) * Ethical Values (EV)	345	3.250	8.770	8.779	1.453
Opportunity (O) * Ethical Values (EV)	345	1.550	7.881	9.409	0.966
Need (N) * Ethical Values (EV)	345	4.180	9.005	10.505	1.404
Exposure (E) * Ethical Values (EV)	345	2.990	8.459	8.052	1.058

DISCUSSIONS

Hypothesis Test

Table 5. Hypothesis Test

Hypothesis	Variable	Coefficient	Significance	Description
H1	G → PFT	0.524	0.327	H1 <i>Accepted</i>
H2	O → PFT	0.312	0.041	H2 <i>Accepted</i>
H3	N → PFT	0.334	0.001	H3 <i>Accepted</i>
H4	E → PFT	0.278	0.006	H4 <i>Accepted</i>
H5	G*EV → PFT	-0.312	0.511	H5 <i>Rejected</i>
H6	O*EV → PFT	-0.218	0.039	H6 <i>Accepted</i>
H7	N*EV → PFT	-0.037	0.004	H7 <i>Accepted</i>
H8	E*EV → PFT	-0.099	0.023	H8 <i>Accepted</i>
R-Square		0.619		

The results show an R-squared (R^2) of 0.619, which implies that the four predictor variables (greed, opportunity, need, and exposure) explain 61.90% of the variance of external auditor fraud.

Based on the results of data analysis, it is found that the Greed (G) variable has a positive and significant effect on the Perception of Fraud Tendency (PFT), where the higher an auditor's greed, the higher the potential for fraud. In greed, an auditor tends to forget the consequences of his actions so that he justifies any means to meet his endless material needs. Another reason that can be explained is that people with excessive greed will have lower ethical perceptions because they tend to value everything with money (Helmayunita et al., 2022). Auditors driven by an endless desire for financial needs tend to see everything through a monetary lens, their highest point of interest being money. Thus, any form of fraud will be viewed as ethical behavior. This is in line with gone theory which states that greed is a factor that encourages someone in fraud tendency, and supported by previous researchers such as Dewi et al. (2020) who found a significant influence between greed and fraud tendency.

The results of data analysis found that the Opportunity (O) variable has a positive and significant effect on the Perception of Fraud Tendency (PFT), where when an auditor feels that he has the possibility to commit fraud without being detected, the higher the potential for fraud. The results of this test are supported by the findings of previous researchers such as (Dewi et al., 2020) who found a significant influence between opportunity and fraud tendency. In Indonesia, the financial system still shows significant weaknesses, creating an environment that makes it easy for someone to commit fraud (Syofyan, 2021). This vulnerability in the system provides opportunities for auditors to commit fraud, resulting in a tendency to commit fraud.

The results of data analysis found that the Need (N) variable has a positive and significant effect on the Perception of Fraud Tendency (PFT), where when an auditor has a high level of urgent needs to support their reasonable life, the higher the potential for the auditor to commit fraud. Anyone under financial pressure is more likely to commit fraud (Helmayunita et al., 2022). So, it can be explained that auditors under pressure will try to support their reasonable needs, and these efforts can be done in various ways, even though the methods taken are unethical. The results of this test are supported by the findings

of previous researchers such as Naya & Yanti (2020) who found a significant influence between need and fraud tendency.

The results of data analysis found that the Exposure (E) variable has a positive and significant effect on the Perception of Fraud Tendency (PFT), whereas the lower the level of punishment, the higher the potential for someone to commit fraud. This means without a punishment that can provide a deterrent effect, there will be more potential for individuals to commit fraud. Another reason that can be explained is that in Indonesia the penalties for corruption and fraud are still weak (Syofyan, 2021). Thus, the tendency of fraud in the auditor's perception will arise because the existing regulations are not strong enough to make fraudsters afraid. The results of this test are supported by the findings of previous researchers such as Isgiyata et al. (2018) and Naya & Yanti (2020) who found a significant influence between exposure and fraud tendency.

The results of data analysis found that the Ethical Value (EV) variable is unable to moderate Greed (G) on Perception of Fraud Tendency (PFT). The results of this study have not been able to prove research Suh & Shim (2020) related to anti-fraud strategies through ethical values. The reason that can be explained is that auditors with high levels of greed, even though they are accompanied by ethical values themselves, do not prove that both can reduce the tendency of fraud because the complex interplay between personal values, ethical considerations, and individual behavior (Suranovic, 2020). In the development of anti-fraud strategies, it is necessary to consider that ethical values may not always be an effective barrier to auditors' greed.

The results of data analysis found that the Ethical Value (EV) variable is able to moderate Opportunity (O) on the Perception of Fraud Tendency (PFT). The higher the opportunity for external auditors to commit fraud, but accompanied by ethical values, the results will weaken this tendency. The integration of ethical values in external audit practices can be an effective strategy in reducing the tendency of fraud, especially in opportunities. By ensuring ethical values in their actions, external auditors will not feel they have the opportunity to commit fraud, so companies can increase integrity and trust in the audit process. The results of this study prove the research that has been done (Fernandhytia & Muslichah, 2020) which proves that ethical values succeed in weakening the possibility of fraud in the external auditor environment, by fulfilling their obligations properly and following the professional code of ethics.

The results of data analysis found that the Ethical Value (EV) variable is able to moderate the Need (N) for Perception of Fraud Tendency (PFT). The higher the need for external auditors to commit fraud, but accompanied by ethical values, the results will weaken this tendency. As a result, auditors who uphold ethical values when faced with urgent needs will not be interested in committing fraud. These results indicate the importance of ethics in accountants' professional practice. So in the formulation of policies and guidance, it is important to properly integrate ethical values in work culture and professional behavior. The results of this study prove the research that has been done Fernandhytia & Muslichah (2020) which proves that ethical values succeed in playing a significant role in weakening the possibility of fraud in the external auditor environment.

The results of data analysis found that the Ethical Value (EV) variable is able to moderate Exposure (E) to Perception of Fraud Tendency (PFT). The lower the consequences of fraud, the higher the external auditors will commit fraud, but accompanied by ethical values, the results will weaken this tendency. In Indonesia, the criminalization of corruption and fraud is still relatively weak (Syofyan, 2021). Therefore, by implementing ethical values, even though the existing regulations are not strong enough to deter or fear fraudsters, it will create an auditor's perception that fraud is unethical behavior. The results of this study prove the research that has been done Fernandhytia & Muslichah (2020) and Sahla & Ardianto (2023) which proves that ethical values, essentially include the ethical values such as integrity, accountability, reliability, ethics, moral reasoning, honesty, trust, and confidentiality succeed in weakening the possibility of fraud in the external auditor environment.

CONCLUSIONS

Based on the research results that have been presented, show that the Greed, Opportunity, Need, and Exposure variables have a positive and significant influence on fraud tendency in the perception of external auditors. Thus, if an external auditor gets a combination of one of the following factors, it may increase the likelihood of fraud. In addition, ethical values can moderate the relationship between Opportunity, Need, and Exposure. This means that ethical values act as a moderating factor that influences auditors to refuse to engage in fraudulent activities even when faced with factors such as Opportunity, Need, and Exposure. However, it is important to note that one variable that cannot be moderated is Greed. This can be explained by the nature of greed has complexity among personal values, ethical considerations, and individual behavior, so it is not easily influenced or moderated by external factors, including ethical values.

Limitation

The limitation of this research lies in the fact that it focuses on external auditors, and ignores examinations in professional environments where other roles, for example, government auditors, may also exhibit high fraud potential.

Research Contribution

This research aims to provide empirical evidence related to the tendency of fraud in the perception of external auditors which is influenced by four existing components, namely greed (G), opportunity (O), need (N), and exposure (E), and ethical values as anti-fraud strategy where there is opportunity (O), need (N), and exposure (E) that triggers fraud tendencies which are expected to contribute valuable knowledge, increase understanding, and can be used as further research development.

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