

The Influence of External Locus of Control, Compensation Suitability, and Internal Control Effectiveness on Accounting Fraud Tendency

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The research is intended to examine the possibility that external locus of control, compensations suitability, and effectiveness of the internal control may contribute to person committing a crime of accounting fraud tendencies. The research object is the village government of Kulon Progo Regency, which is comprised of village governments of Pengasih, Kokap, Wates, Panjatan and Temon. The present study used sample of village government workers such as the Village Head (Lurah), Village Secretary (Carik), and Village Treasurer (Danarta) in 41 villages in the Kulonprogo Regency. In this study, a tool called SPSS will be applied. Findings of the analysis indicate that external locus of control has a considerable positive impact on the predisposition of accounting fraud. The appropriateness of compensation does not have any considerable impact on the propensity of the accounting fraud. And, lastly, the efficiency of internal control has an important adverse impact on the propensity towards accounting fraud.

1. Introduction

The village government represents one of the public sector organizations that operates in close relation to society, primarily concerning public service delivery. Consequently, village governments often receive significant public scrutiny, especially regarding the monitoring of development planning within each administrative period. Village governments in Indonesia are entrusted with three core responsibilities: promoting community welfare, maintaining public order, and upholding justice (Hajar et al., 2022).

Indonesia implements a democratic system of governance as stipulated in the 1945 Constitution (UUD 1945). Under Law No. 6 of 2014 concerning Villages, village governments are granted the authority to manage and administer their own governmental affairs for the benefit of their communities. As a result, villages are entitled to receive allocations from the State Budget (APBN), which are disbursed in stages. Presidential Regulation No. 162 of 2014, which regulates the amount of fiscal transfers from the central to regional governments, indicates that

there is a potential allocation of IDR 30 to 40 trillion for villages through the Village Fund Allocation (Alokasi Dana Desa/ADD) mechanism (Lalira et al., 2018).

The substantial amount of ADD presents significant challenges for village governments, particularly concerning integrity and transparency in village financial management. Nurjanah & Setiawan (2021) found that corruption in village fund management is largely attributed to the sizeable allocations provided through the APBN, which are often not accompanied by adequate accountability, transparency, political governance participation, financial management competence, or sound development processes. Fausta & Nelvrita (2022) further explain that tendencies toward accounting fraud involve the deliberate misrepresentation or manipulation of financial statements, leading to inaccurate financial information that may influence users' decision-making processes.

In Indonesia, incidents of accounting fraud remain prevalent. Similar findings were reported by Darmawan (2019), who concluded that accounting fraud cases continue to occur across various regions. One such example is the case involving the Head of the Government Affairs Section (Jagabaya) in Sidoarjo Village, Lendah District, Kulon Progo Regency. The perpetrator was found guilty of collecting illegal fees during the 2020 PTSL (Systematic Land Registration Program) by charging IDR 500,000 per completed land certificate. However, based on the Joint Ministerial Decree (SKB 3 Menteri) points 5 and 6, the official maximum fee for processing PTSL should not exceed IDR 150,000. This illegal collection was conducted over 377 land plots, resulting in total unlawful revenue of IDR 186,500,000 (Detik.com, 2024).

Furthermore, Indonesia Corruption Watch (ICW) reports that the village sector ranks first among regions most frequently monitored by law enforcement authorities. This indicates that, from 2016 to 2023, issues within the village sector have raised significant concerns due to the persistent trend and dominance of accounting fraud in this area. Thus, fostering transparency and accountability within each individual working in village governments is imperative. These attitudes are closely related to an individual's locus of control. According to Fausta & Nelvrita (2022), an external locus of control reflects an individual's belief that life events are primarily determined by fate or external circumstances beyond their control.

The occurrence of accounting fraud tendencies is also influenced by the appropriateness of the compensation system. Appropriate compensation plays a crucial role in enhancing employees' loyalty to an organization. When employees perceive the compensation system as fair and satisfactory, it contributes to improved work performance and organizational achievements while minimizing fraudulent behavior.

Additionally, accounting fraud tendencies are linked to the effectiveness of an organization's internal control system. Currently, many fraud cases stem from weak internal controls, which are often due to a lack of honesty, inadequate supervision, weak regulatory frameworks, and poor performance. Such deficiencies provide greater opportunities for individuals to engage in fraudulent activities.

2. Literature Review

Fraud Diamond Theory

According to Neva and Amyar (2021), the Fraud Diamond Theory was introduced by Wolfe and Hermanson (2004) as the further step of the Fraud Triangle Theory suggested by Donald

R. Cressey in 1953. The theory also promotes one more qualitative aspect considered to be a major determinant of fraudulent behavior, which is called capability and is introduced in the Fraud Diamond Theory. According to the Fraud Diamond Theory, and as indicated by Saraswati and Purnamawati (2022), there are four things that predispose one to accounting fraud: pressure, opportunity, rationalization, and capability.

External Locus of Control

Wardani and Fitrayati (2022) state that the locus of control was originally presented by the well-known scholar of social learning rotation Rotter (1966). External locus of control indicates that a person has a certain understanding that the consequences of life should be explained by fate or other outward events which are out of his/her control. In this regard, those with high external locus of control are convinced that all things are happening to them as part of the destiny, luck, or fate.

Compensation Appropriateness

Saraswati and Purnamawati (2022) state that compensation appropriateness refers to the alignment and satisfaction perceived by employees regarding the compensation provided by the organization in the form of wages and salaries as rewards for their work. Thus, compensation appropriateness reflects employees' satisfaction with the wages or bonuses received for their contributions to the organization's sustainability.

Effectiveness of Internal Control

The internal control according to Government Regulation No. 8 of 2006 is a procedure followed by management to give reasonable assurance about a realization of effectiveness or efficiency, assurance in requirements of laws and regulations, as well as the reliability and financial reporting. Protection of organizational assets, reliability of information and efficiency in management and execution of policies is also a major goal of the internal control system.

Tendency to Commit Accounting Fraud

The tendency to commit accounting fraud has become increasingly prevalent in recent years, attracting extensive media coverage both within Indonesia and internationally. Saraswati and Purnamawati (2022) define fraud as behavior intended to gain personal benefits at the expense of others.

The Influence of External Locus of Control on the Tendency to Commit Accounting Fraud

External locus of control reflects an individual's belief that life experiences result from fate or external factors beyond their control. According to the Fraud Diamond Theory, four factors drive fraudulent behavior: pressure, opportunity, rationalization, and capability. These factors align closely with external locus of control, as they reflect external influences that create opportunities for fraud. Individuals with a high external locus of control are more likely to attribute events to forces beyond their control, thereby increasing their susceptibility to fraudulent behavior.

Thus, external locus of control is considered a factor contributing to accounting fraud tendencies. When an individual's external locus of control is high, the likelihood of engaging in accounting fraud also increases. This is consistent with the findings of Putri et al. (2023) and

Wirakusuma and Setiawan (2019), who concluded that external locus of control has a positive influence on accounting fraud. Based on the above explanation, the following hypothesis is proposed:

H1: *External locus of control has a positive influence on the tendency to commit accounting fraud.*

The Influence of Compensation Appropriateness on the Tendency to Commit Accounting Fraud

Compensation appropriateness reflects employees' satisfaction with the wages or bonuses provided by the organization for their contributions toward achieving organizational goals. Within the framework of the Fraud Diamond Theory, compensation appropriateness is particularly relevant to the elements of pressure and rationalization. Individuals who are dissatisfied with their compensation are more likely to seek additional rewards through illegitimate means and rationalize such behavior.

Consequently, when employees perceive compensation as appropriate, the tendency to commit accounting fraud decreases. Conversely, inadequate compensation increases the likelihood of fraudulent behavior. This view is supported by Saraswati and Purnamawati (2022) and Suarniti and Sari (2020), who found that compensation appropriateness has a negative influence on accounting fraud. Based on the above explanation, the following hypothesis is proposed:

H2: *Compensation appropriateness has a negative influence on the tendency to commit accounting fraud.*

Influence of the effectiveness of internal controls on the likelihood of committing an accounting fraud

Internal control effectiveness is the functions adopted by a management to protect the assets of the organization and check on the activities of the employees. Based on the Fraud Diamond Theory, opportunity is a key element which facilitates fraudulent activity as people have a greater chance of defying the control system by taking advantage of its weak spots or gaps which allow people to commit fraud without being noticed.

Hence, a strong set of internal controls minimizes the risk of accounting fraud whereas poor internal controls heighten the probability of accounting frauds. This aligns with Putri et al. (2023) who showed that effectiveness of internal controls has a negative impact towards accounting fraud. Following the explanation made above, the following hypothesis is set:

H3: *Internal control effectiveness has a negative influence on the tendency to commit accounting fraud.*

3. Methodology

This study is quantitative, in that, the primary data provide the major source of information in the study. The method used to collect the data in this research is questionnaire survey. As Wirakusuma and Setiawan (2019) confirm, questionnaire survey is a data collection technique which refers to sending a collection of written inquiries or sentences/statements to the respondents to answer. The method of measurement of all variables in the study was through a five-point Likert scale that had the following scale indicators: Strongly Disagree = 1 Disagree = 2 Neutral = 3 Agree = 4 Strongly Agree = 5.

The target of the study is the villages in Kulon Progo Regency. The regency of Kulon Progo is occupied with 12 districts (kecamatan) and 87 villages. To be able to study only 41 villages in 5 districts, namely Pengasih, Kokap, Wates, Panjatan, and Temon, the researcher intends to conduct the study on it. The respondent of the study is the villagers government officials, viz the Village Head (Lurah), Village Secretary (Carik), and Village Treasurer (Danarta).

This research uses a non probability sampling method employing the purposive sampling method. Purposive sampling is a method whereby a sample is chosen because of certain conditions decided by the researcher whereas, the non-probability sampling method means that every single member of the population does not bear the same likelihood to be chosen. The Statistical Package for the Social Sciences (SPSS) was utilized in the analysis of the collected data. The method of analysis used in this research is multiple linear regression analysis, where the research instruments are initially tested in respect of validity and reliability.

4. Results and Findings

There were 123 questionnaires sent to the respondent and there were 118 return questionnaire.

Table 1: Validity and Reliability Test

Variable	KMO Value	Item	Factor Loading	Component Reliability
External Locus of Control	0.687	LCE 1	0.529	0.670
		LCE2	0.637	
		LCE3	0.619	
		LCE4	0.691	
		LCE5	0.740	
		LCE6	0.570	
Compensation Suitability	0.845	KK1	0.868	0.864
		KK2	0.905	
		KK3	0.765	
		KK4	0.851	
		KK5	0.455	
		KK6	0.709	
Internal Control Effectiveness	0.796	EPI1	0.859	0.861
		EPI2	0.751	
		EPI3	0.807	
		EPI4	0.775	
		EPI5	0.827	
Tendency of Accounting Fraud	0.798	KKA1	0.712	0.921
		KKA2	0.889	
		KKA3	0.921	
		KKA4	0.931	
		KKA5	0.939	

Based on the table above, it can be seen that the validity test results for each variable meet the required standards, with KMO values exceeding 0.50 and factor loading values for each

questionnaire item greater than 0.40. According to Yuliani et al. (2024), validity testing is indicated by factor loading values above 0.40 for each questionnaire item and KMO values above 0.50.

Regarding the reliability test, all variables meet the required criteria, with reliability coefficients exceeding 0.60. Reliability testing assesses the consistency of the measurement scale and the extent to which the measurement is free from error. A variable is considered reliable if the Cronbach's Alpha value exceeds 0.60.

In the multicollinearity analysis shows that multicollinearity issue does not arise in the variables employed in regression model. This is indicated by the tolerance value of the total variables that is greater than 0.10 together with VIF that is less than 10. In the Heteroscedasticity test, one can observe that the sig value table depicts that all the variables are more than 0.05 and the sig value of external locus of control is 0.052, compensation suitability is 0.96, internal control effectiveness of 0.170. Conclusively, it can be determined that the three variables are not heteroscedastic. The table of the values of the KolmogorovSmirnov test as a measure of normality. The value of Z is determined as 0.200. This value of sig1 is more than 0.05 and we can assume that the data with which we are dealing in this analysis is normally distributed.

Table 2: Simultaneous Significance Test (F Value Test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	198.581	3	66.194	15.256	.000
	Residual	494.614	114	4.339		
	Total	693.195	117			

Based on the table of test results, the F value shows that the significance value is 0.000. The significance value of $0.000 < \alpha 0.05$. This shows that the independent variables including external locus of control, compensation suitability, and internal control effectiveness have a significant effect on the dependent variable, namely the tendency for accounting fraud.

Uji Koefisien Regresi Berganda (Uji Nilai t)

Variabel	B	Std. Error	Beta	t	Sig.	Keterangan
(constant)	9.617	1.680		5.725	0.000	
External Locus of Control	0.304	0.061	405	4.949	0.000	Significant
Kesesuaian Kompensasi	-0.068	0.048	-0.322	-3.999	0.157	Not Significant
Efektivitas Pengendalian Internal	-0.249	0.062	-0.118	-1.424	0.000	Significant

Based on the results of the t-test above, the regression formula for this study can be formulated as follows:

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

$$KK_A = 9,617 + 0,304 \text{ LCE} - 0,068 \text{ KK} - 0,249 \text{ EPI} + e$$

5. Discussion

Based on the results of the Coefficient of Determination (Adjusted R²) test, it is shown that the adjusted R square value is 0.606, or 60.6%. This indicates that the variables external locus of control, compensation appropriateness, and internal control effectiveness collectively explain 60.6% of the variance in accounting fraud tendencies. The remaining 39.4% is explained by other variables not included in this study. Present the findings of the study. Use tables, charts, and figures to effectively display data (if applicable). Describe the results in text form, highlighting trends or patterns.

1. Testing of the First Hypothesis (H1)

Analysis results show that the first hypothesis that ascertains that external locus of control plays a significant positive role in determining the propensity of committing accounting fraud is upheld. The value of the significance is less than 0.05, that is 0.000, which means that this is a significant relationship. Fraud Diamond Theory is the theory that describes that there four drivers towards a fraud transaction which are pressure, opportunity, rationalization, and capability. The combination of these four aspects depicts that there is some involvement of external factors in driving persons to commit fraud.

Thus, external locus of control can be thought of as a condition, which leads to the possibility of the occurrence of accounting fraud since as external locus of control increases, there exists a likelihood that an individual will as well tend to increase his/her propensity toward a fraudulent behaviour. The given finding correlates with the studies conducted by Putri et al. (2023) and Wirakusuma and Setiawan (2019), who proved that external locus of control positively affects accounting fraud. In this situation, therefore, the first hypothesis, which assumes that the external locus of control plays a great positive role in the predisposition to accounting fraud, is adopted.

2. Testing of the Second Hypothesis (H2)

The analysis results show that the second hypothesis, which states that compensation appropriateness negatively influences the tendency to commit accounting fraud, is not supported. This conclusion is based on the obtained significance value of 0.157, which exceeds the threshold of 0.05. The influence of compensation appropriateness on accounting fraud tendencies in this study is not statistically significant or exhibits a weak level of significance.

This hypothesis rejection is attributed to varying respondent perceptions regarding their satisfaction with the compensation received. Village government officials participating in this study generally perceive that administering village governance and providing services to the community is their responsibility. Moreover, they recognize that salary arrangements are entirely determined by the central government, although the established nominal amounts often do not fully meet the basic needs of village officials. This finding aligns with previous research by Pramesti and Wulanditya (2021), Silfi and Wahyuni (2021), Adhivinna and Agustin (2021), and

Rosifa and Supriatna (2022), who concluded that compensation appropriateness does not significantly influence accounting fraud tendencies. Therefore, the second hypothesis, which states that compensation appropriateness has a significant negative influence on the tendency to commit accounting fraud, is rejected.

3. Testing of the Third Hypothesis (H3)

The findings of the analysis indicate that the third hypothesis concerning the significant negative effect determining the effectiveness of the internal control and producing significant impact on the likelihood of committing the act of accounting fraud is upheld. The method used to prove this is the value of significance which is in the range of 0.000 lower than 0.05. Opportunity is described by the Fraud Diamond Theory as one of the conditions that enable the occurrence of fraud. In this regard, weak internal control systems usually create opportunities; hence, establishment of effective supervisory action is valuable in strengthening the extent of internal controls.

Good internal controls lower the probability of existence of fraud within the organization, whereas poor internal controls raise the probability of occurrence of fraud in accounting. This conclusion can be supported by the findings of the other study provided by Putri et al. (2023), which confirmed that the effectiveness of internal controls has a large negative impact on accounting fraud. Thus, the hypothesis number 3 which consists in the effectiveness of internal control being a powerful negative factor of tendencies to experience accounting fraud is believed.

6. Conclusion

The paper seeks to determine how external locus of control, appropriateness of compensation and effectiveness of internal control influence the inclination to perform accounting fraud. The results of the research are the following. To begin with, there is a positive influence of external locus of control on the likelihood of committing accounting fraud which is critical. This gives us the understanding that since a persons external locus of control gets higher, the probability that he or she will be involved in fraudulent accounting transactions as well also increases. Second, the appropriateness of compensation does not play a remarkable role in the predisposition to engage in accounting fraud. This implies that the perceptions employees hold (that is, whether they are getting paid adequately or otherwise), have no major influence towards the likelihood of indulging in fraudulent acts. Third, the presence of a strong internal control will affect the inclination to engage in accounting fraud negatively. That is, effective and powerful internal control mechanisms can decrease chances of occurrence of accounting fraud, whereas weak internal controls might augment the possibility of a fraudulent act in an organization.

This study is expected to assist village government officials in the early detection of tendencies toward accounting fraud. Village officials should emphasize the importance of personal responsibility to minimize fraudulent accounting behavior. Furthermore, the findings can serve as an evaluation tool for village management to ensure that the internal control systems in place are both effective and efficient. Lastly, the results may provide valuable input for policymakers in formulating strategies to prevent and detect accounting fraud tendencies, thereby protecting various stakeholders, including the wider community.

7. Recommendation

Based on the results of this study, the researcher recommends that future studies expand and modify the independent variables related to the tendency to commit accounting fraud. Additionally, future research should increase the number of respondents by involving not only village leaders but also other village government officials. Finally, it is advisable for future researchers to complement questionnaire distribution with direct interviews of respondents to obtain more comprehensive and reliable data.

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