

Analysis of the Effect of Morality on Accounting Fraud through Unethical Behavior

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ABSTRACT

Accounting fraud is crucial because it is one of the factors causing corruption. Various methods are used which are generally marked by the removal or hiding of valid information with the aim of self and group interests. This research was conducted in the city of Gorontalo, especially in the Regional Work Unit (SKPD). The study design was a survey with questionnaire. The unit of analysis is all officials and staff who are authorized, namely budget users and accounting providers. Overall the sample was 125 using regression analysis. The results of the research show that morality influences accounting fraud, unethical behavior influences accounting fraud, morality does not affect unethical behavior, and morality influences but is not significant to fraud through unethical behavior.

Keyword:

Morality, Unethical behavior, fraud

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1 Introduction

At the 2018 National Accounting and Financial Reporting Government Meeting at the Ministry of Finance, Mrs. Sri Mulyani (Minister of Finance) stated that many in the regions were able to get WTP (unqualified opinion), but the corruption continued. There are still many regional heads involved in corruption cases. This statement was then continued with when making a proposal, as if the world would collapse if it was not given a budget, after being given up its

abandoned assets. Suppose this is improved, how much efficiency can we achieve, "(Putra, 2018).

To make better planning, the financial statements become a feed back tool. So as to improve the quality of the use of state finances, improving the quality of the use of financial statements is not an objective, but how to improve state management aimed at improving the quality of the use of state finances, that is expected. From the statement of the Minister of Finance, Mrs. Sri Mulyani clearly implies that there is a tendency

for the predicate of unqualified opinion on the financial statements as if it only shows the final destination. In fact, the predicate of unqualified opinion is obtained as an evaluation material for budget efficiency. But the opposite happened. WTP (unqualified opinion) works, but corruption is the same, which should be WTP, corruption can be avoided or suppressed to a minimum.

One of the BPK RI, Isma Yatun, stated that there was a cash shortage in the treasurer of expenditures, the assets not being fixed were not believed to be true because there were differences in the value of the balance sheet with the supporting value; assets are presented with a value of Rp 0.00; assets are not supported by adequate details, land under roads and irrigation areas has not been presented in the balance sheet and the rehabilitation value of fixed assets is not attributed to the initial acquisition of fixed assets.

The next problem is the lack of work volume in the procurement of construction services and the execution of work not according to contract specifications. Administration of PBB (land and building tax = L&B tax) receivables is also inadequate and has not been validated. Another problem is the realization of goods and services spending cannot be believed to be reasonable because they do not show the actual conditions, and are not supported by complete and legal documents (Dayli, 2018).

This phenomenon illustrates the gap, where the results of BPK's opinion in the regions in the form of unqualified opinion (WTP) are not in line with the real conditions. Such conditions illustrate the existence of actions that lead to the form of financial statement deviations. PSAK No.01 Paragraph 24 of the 2009 revision of the Presentation of Financial Statements clearly states that financial statements will be useful for the wearer if they can be understood, relevant, reliable, and comparable. Thus there is irrelevant and reliable information on the case described earlier. Such actions are classified as fraud, where one form of practice is the elimination of the

amount that should be disclosed with a view to tricking users of financial statements.

The factors that can be caused accounting fraud is unethical behavior. Fauwzi's research (2011) shows the rise of unethical behavior in Indonesia as a form of deviation. This fact cannot be denied because in terms of quality and quantity, identification and tracking of causes of deviant behavior are needed (Thoyibatun, 2009).

Besides unethical behavior, another thing that can lead to accounting fraud is low morality. There are three stages in the development of morality (Kohlberg, 1969 as quoted by Mc Phail & Walters, 2009), namely: the pre-conventional stage, the conventional stage and the post-conventional stage. Welton, Davis & LaGroune (1994) state that the level of moral reasoning is influenced by his ability to solve ethical problems. The results of several studies presented in Liyanarachchi show that the level of moral reasoning of their individuals will influence their ethical behavior.

Damayanti's research (2019), Bestari, Azlina (2016), explains the relationship between morality and accounting fraud. Someone with a low level of morality tends to commit fraud, meaning someone with bad morality will encourage them to behave unethically and commit accounting fraud.

Based on the description that has been explained above, this study aims to look at the effect of morality on accounting fraud through unethical behavior as an intervening variable.

Agency Theory

This study uses agency theory as a foothold in the development of previous studies by using variables deemed appropriate to the theory. The consideration is that this research includes behavioral elements that are loaded with studies of agency relationships (principals and agents).

Eisenhardt, 1989 in Emirzon, 2007 states that there are several assumptions that underlie agency theory, namely assumptions about human nature that emphasize self-interest, bounded rationality and risk averse. Organizational assumptions

emphasize conflicts between members of the organization, efficiency as effectiveness criteria and the existence of information asymmetry between the principal and the agent. While information assumptions are oriented to goods as commodities which can be traded.

Based on these assumptions the individual is seen as always prioritizing his own interests so that they can trigger conflict. With increasing conflicts of interest that need to be accommodated, there is a tug of interest that goes beyond capacity. This is what drives a person to behave unethically and so tends to commit accounting fraud.

Accounting Fraud

Based on a review of crime, accounting fraud is categorized as a white collar crime. Geis and Meier, 1977, in Wilopo (2006). The International Federation of Accountants (IFAC) through the International Statements on Auditing (ISA), Belkaoui and several other researchers pay attention to fraud based on two sources, namely misleading financial statements and asset discrepancies.

The Indonesian Institute of Accountants in 2001 describes accounting fraud as: 1) misstatements arising from fraud in financial reporting, namely misstatement or deliberate disappearance of amounts or disclosures in financial statements to deceive users financial statements. 2). Misstatements arising from improper treatment of assets (often referred to as misuse or embezzlement) relating to the theft of assets of an entity resulting in financial statements are not presented in accordance with generally accepted accounting principles in Indonesia. McInnes & Stevenson (1997) in their research stated that losses due to fraud far exceed other acts of theft in the financial sector. So he argues that the role of government in law enforcement is very important especially to review the role of auditors and management.

Unethical Behavior

In interpersonal relationships, there is uncertainty in the concept of unethical behavior. This is because there are different characteristics between individuals. Seeing the statements of Buckley, Wiese, & Harvey (1998), that morally unethical behavior is unacceptable because it can hurt the environment and other people. While Yang et al., (2017) in their research stated that someone's unethical behavior was caused by copying the behavior of others in the same situation. So there is a tendency for unethical behavior that is shown by someone in an organization caused by behavior that is entrenched in the organization so that it can unwittingly influence other individuals. Management's pressure to maximize profits is a clear example.

Ethics becomes a belief in someone's actions whether the action is right or wrong, good or bad that can affect others (Griffin & Ebert, 2006).

Morality

In general, morality describes behavior, nature, in carrying out daily activities. In line with this statement, Asmaran As (1992), views that morality is the moral character or the whole principle and values relating to good and bad. Another opinion stated by Magnis-Suseno (1983) that there are probably three things that reduce a person's morality, namely natural instincts, namely morality under the guise of seeking pleasure. Second, at the level of evolutionary mechanisms, such as the prohibition to do evil deeds because of natural instincts. Third, it is seen as a means that is able to master the lower strata of a social engineering. Wilopo, (2006) in his research found that the higher a person's moral level, is less likely to commit accounting fraud.

An important decision a person makes is a result of the development of his moral knowledge and this is closely related to his social responsibility. The high level of understanding of one's morality is possible not to do deviant behavior in his life, and vice versa. Thus the higher one's morality, the more protected from accounting fraud.

In determining the factors that influence ethical behavior and cheating, as a basis for research theory using agency theory. Some of the research that was used as a reference in this study (research Prawira, et al, Damayanti, Bestari,

Thoyibatun, etc.) was developed in order to describe how the influence of morality on fraud through unethical behavior.

For more details, conceptual framework can be presented in the figure below.

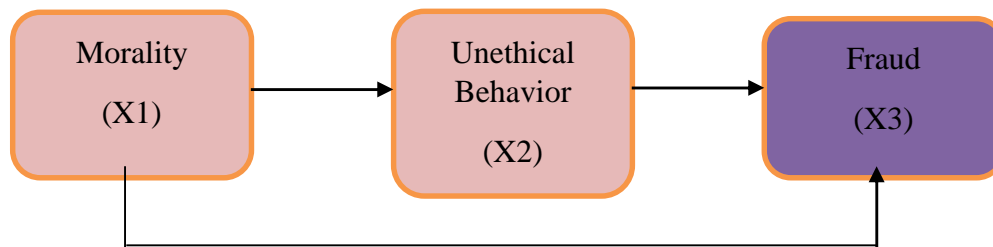


Fig. 1. Conceptual Framework

Caption:

X1 : Morality

X2 : Unethical Behavior

X3 : Fraud

Based on the above framework it is suspected that morality can influence accounting fraud (fraud). Likewise unethical behavior can influence accounting fraud. Low morality causes unethical behavior so that it is possible to commit accounting fraud (fraud). Thus the following hypotheses can be derived:

H1: Morality influences fraud

H2: Unethical behavior influences fraud

H3: Morality influences unethical behavior

H4: Morality influences fraud through unethical behavior

2 Research Methodology

This research was conducted in the city of Gorontalo. The population is all officials who have the authority and responsibility in the regional organization of Gorontalo. The sampling technique in this study uses a purposive sampling technique, which is sampling with certain considerations and criteria in accordance with the study. Thus the sample in this study was the head of department, head of section, section chief and financial staff in 21 regional apparatus organizations. Consideration of using this sample

because those who are responsible for preparing financial statements at the same time have the authority in managing financial statements.

With the responsibility and authority possessed, it is possible for a gap to commit fraud if the individual has a low morality. The research design used was a survey and as an instrument used a questionnaire. The number of samples is 125. For data analysis and hypothesis testing, use SPSS (Statistical Product and Science Solution) version 20. Consideration of using this analysis because the use of PLS and SEM is not possible because some criteria are not met.

3 Result and Discussion

In the aspect of morality most of the respondents gave disagreed answers to questions that lead to ethical deviations of officials. At the same time they reject the abuse of authority related to the use of the budget. However, some respondents also gave doubtful answers especially those related to budget use policies.

Then in the aspect of unethical behavior, almost the majority of respondents behaved the same as questions related to morality above. On average they give answers that strongly disagree and disagree with the question of unethical behavior. However there are also respondents who answered doubtfully but the numbers are very small.

Research Data Regression Analysis

Table 1. Effects of Unethical Behavior on Accounting Fraud (Fraud)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	258.004	1	258.004	78.574	.000 ^b
	Residual	403.884	123	3.284		
	Total	661.888	124			

a. Dependent Variable: Unethical behavior

b. Predictors: (Constant), Fraud

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics F Change	df1	df2	Sig. F Change
1	.624 _a	.390	.385	1.81207	.390	78.574	1	123	.000

a. Predictors: (Constant), Fraud

Coefficients^a

Model		Unstandardized Coefficients B	Standardized Coefficients Beta	t	Sig.	Zero-order	Partial	Part
1	(Constant)	5.824		4.722	.000			
	Kecurangan	.647	.624	8.864	.000	.624	.624	.624

a. Dependent Variable: Unethical behavior

Table 2. Morality influences Fraud (Fraud)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	855.287	1	855.287	87.280	.000 ^b
	Residual	1205.321	123	9.799		
	Total	2060.608	124			

a. Dependent Variable: Morality

b. Predictors: (Constant), Fraud

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.644 ^a	.415	.410	3.13039	.415	87.280	1	123	.000
a. Predictors: (Constant), Fraud									
Coefficients ^a									
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	.208	2.131		.098	.922			
	Kecurangan	1.178	.126	.644	9.342	.000	.644	.644	.644
a. Dependent Variable: Morality									

Table 3. Morality influences unethical behavior

ANOVA ^a										
Model		Sum of Squares	df	Mean Square	F	Sig.				
1	Regression	.128	1	.128	1.284	.259 ^b				
	Residual	12.304	123	.100						
	Total	12.432	124							
a. Dependent Variable: Unethical behavior										
b. Predictors: (Constant), Morality										
Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.102 ^a	.010	.002	.31627	.010	1.284	1	123	.259	1.789
a. Predictors: (Constant), Morality										
b. Dependent Variable: Unethical behavior										
Coefficients ^a										
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			
		B	Std. Error	Beta			Zero-order	Partial	Part	
1	(Constant)	3.755	.316		11.889	.000				
	x3	.116	.103	.102	1.133	.259	.102	.102	.102	
a. Dependent Variable: Unethical behavior										

The results of multiple linear regression testing (without intervening variables) can be seen in the following table

Table 4. Morality Influences Fraud

Variable direct relationship	Koefisien Regresi	Standard Error	t-Statistik	Prob.	Significan/no signifikan
Konstanta	0.208	2.131	0.098	0.922	
X1 → Y	1.178	0.126	9.342	0.000	Signifikan
R ²	= 0.415				
F Hitung	= 87.280				

Source: processed data

Based on the results of the analysis above, it appears that the coefficient of determination R-square (R²) of 0.415. this shows that 41.5 percent of accounting fraud variables (fraud) are influenced by morality variables. The remaining

58.5 percent is influenced by other variables not included in this study. The results of this study are in line with the research of Wilopo (2006), Thoyibatun (2009), Damayanti (2019).

Table 5. Unethical influences fraud

Variable direct relationship	Koefisien Regresi	Standard Error	t-Statistik	Prob.	Significan/no signifikan
Constant	5.824	1.234	4.722	0.000	
X2 → Y	0.647	0.073	8.864	0.000	Signifikan
R ²	= 0.390				
F count	= 78.574				

Source: processed data

Based on the results of the analysis above, the coefficient of determination R-square (R²) of 0.390. This shows that the accounting fraud variable is influenced by 39.0 percent by the variable unethical behavior, the remaining 61.0 percent is influenced by other variables not

examined in this study. This study supports the research of Furzanne, Anuar, & Salin, (2017) who found that the internal auditors of the Malaysian GLC are very compliant with the IIA code of ethics, so they are aware that unethical behavior can influence fraud.

Table 6. Morality influences Unethical Behavior

Variable direct relationship	Koefisien Regresi	Standard Error	t-Statistik	Prob.	Significan/no signifikan
Constant	3.755	0.316	11.889	0.000	
X1 → Z	0.116	0.103	1.133	0.259	No signifikan
R ²	= 0.010				
F count	= 1.284				

Source: processed data

Based on the results from the table above, it appears that the coefficient of determination R-square (R^2) of 0.010. These results explain that the variable of unethical behavior is only influenced by 1 percent by the morality variable with a significance value of $p > 0.05$. The findings of this study are consistent with the research of Mulia, Febrianto, & Kartika (2017) where the significance value of their research of 0.196 indicates that morality has no effect on fraud. This research is consistent with the results of research by Yulianti, Emrinaldi, & Rofika, (2016) who found that individual morality had no significant effect on unethical behavior. Thus it can be understood that those who consider themselves to be at a high level of morality are not necessarily in line with their behavior, or in other words it is not in accordance with the behavior displayed.

The Effect of Morality on Cheating Through Unethical Behavior

To see the role of intervening variables in this study, the approach used by Mackinnon (2014) states that intervening variables are able to mediate in a model if the independent variable influences the mediator and the mediator influences the dependent, although the independent does not significantly influence the dependent.

For example the model A B C, where the relationship A is not direct to C except through B, then if A to B is significant and B to C is also significant, then B is intervening and the relationship of A to C does not directly pass B. Therefore based on the results of the direct effect coefficient the Indirect coefficient is obtained as follows:

No.	Variabel combination	Koef. Direct effect x koef. Direct effect	Koefisien <i>Indirect Effect</i>	Significan/No signifikan
	X → Z → Y	1.178 x 0.647	0.762	No signifikan

In the table above gives an explanation that morality indirectly has a positive effect on accounting fraud through unethical behavior of 0.762, but not significant because one of the variables namely morality against accounting fraud has a p-value > 0.005 ($0.259 > 0.005$).

Morality influences on fraud

Based on the results of previous analyzes empirically the data supports the hypothesis that states that morality affects accounting fraud. Morality is an important aspect that causes fraud. The behavior of someone shown in their actions is that those with low morality have a tendency to commit fraud. This research supports the view of Asmaran As (1992) which states that morality is the moral character or the whole principle and values relating to good and bad. So someone who has low morality will behave badly

and have values or views below by society and the environment.

Respondents' answers that tend to reject views that have a negative effect indicate that they have full awareness not to commit fraudulent actions, especially those relating to the authority delegated to them.

The Effect of Unethical Behavior on Fraud

Empirically the results of this study indicate that unethical behavior influences fraud. This result is in line with previous research which states that there is a relationship between the two (Thoyibatun, 2009; Wilopo, 2006). From the results of the respondents' answers obtained neutral tendencies and disagree. Someone who behaves unethically will direct the individual to commit fraudulent actions, especially when faced with compensation for the results obtained. Then

by all means will try to commit accounting fraud. So that by Griffin & Ronald j Ebert (2006) argues that ethics is a belief in someone's actions whether the action is right or wrong, good or bad that can affect others.

Morality influences on Unethical Behavior

The results of research on these variables indicate that morality has very little and no significant effect on unethical behavior. The significant value indicates $p > 0.05$. in fact, when a person's morale is high, he tends to behave well. Conversely so, a person's morale is low, tends to behave badly.

Based on the results of this study indicate that high morality does not guarantee that they behave well. There are factors that influence it, one of which is when someone works under pressure, the person is unable to get out of the problem at hand. This situation occurs when, for example, the head of a service or who has full authority in the budget deals with the wishes of the regional head to carry out activities that are not in the budget, then by utilizing the allocation of other resources used to cover it.

Morality Influences on Fraud Through Unethical Behavior

From the results of the previous analysis, it was found that the effect of morality on fraud was quite strong when passing through unethical behavior variables, even though the level of significance was seen to be insignificant. One of the factors that caused this to happen is based on the respondent's answer, that some people who are authorized knowingly admit that they are morally opposed to actions that lead to unnatural actions in this case performing tasks that are not according to the rules. However, there are relatively different views when they are required to perform tasks that are not in accordance with applicable rules. When for example a staff member is given an order to spend a number of funds for an activity that is not in the budget, then the staff must find alternatives to cover the funds to a post that is considered representative to cover it. When this situation is

left, there is a gap wide enough to commit wider fraud.

The agency theory underpinning this research departs from three assumptions (Eisenhardt, 1989) namely assumptions about human nature, organizational assumptions, and information assumptions. Assumption of human nature departs from human selfishness (self interest), has limitations and does not like risk. Thus, although a person is equipped with sufficient knowledge about ethics, the fundamental things of his selfish nature are seen as being able to reduce the good side (morality) so that they tend to behave unethically and lead to acts of cheating.

4 Conclusion

- a. In this study accounting fraud is influenced by morality, unethical behavior and morality affect fraud through unethical behavior.
- b. Morality has a positive and significant effect on accounting fraud.
- c. Unethical behavior has a positive and significant effect on accounting fraud.
- d. Morality has a positive but not significant effect on unethical behavior.
- e. Morality has a positive effect on accounting fraud, but it is not significant when going through unethical behavior.

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