International Journal of Psychosocial Rehabilitation, Vol. 24, Issue 03, 2020
ISSN: 1475-7192

Management Accounting as an Instrument of Financial Fraud Mitigation

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Abstract--*Financial fraud in the financial sector of the State of Indonesia reached 43.1 percent ranked second in Southeast Asia after the State of Vietnam which amounted to 58.2 percent. The financial fraud is intentional, organization, requires planning,false representation, deceit, and continue to occur despite anti-fraud legislation. This qualitative study explores the perception of a purposive sample of 20 accountants, examiners and investigators in Indonesia on how to reduce corporate financial fraud. The findings reveal that Management Accounting is able to reduce fraud corporate finance requires improvement ineducation, training, detection, prevention, and internal control. The new fraud mitigation types are emerging that integrate differential agency theory, association theory, exogenous and endogenous fraud factors that might help explain and predict behavioral patterns exhibited by financial fraud perpetrators.*

Keywords--*Management Accounting, Mitigation, Financial Fraud.*

I. INTRODUCTION

The phenomenon of cheating is not new. Financial fraud in the financial sector of the State of Indonesia reached 43.1 percent ranked second in Southeast Asia after the State of Vietnam which amounted to 58.2 percent. Intentional financial fraud requires planning, organization, deception and representation. Reserve fraud amounting to Rp. 7.7 trillion in the 2017 financial statements of PT. Asuransi Jiwasraya (Persero), which is enlivened by the public, is currently receiving an improper opinion from the Supreme Audit Agency (BPK) . BPK revealed in the 2017 financial report that Jiwasraya insurance only recorded a profit of Rp2.4 trillion[1]. The financial performance of PT Garuda Indonesia (Persero), which managed to book a net profit of US $ 809 thousand in 2018, is inversely proportional to 2017, which lost US $ 216.58 million, generating a polemic in the community. [2]. The Health BPJS has also acknowledged that there is fraud or fraud in the implementation of the JKN Program. BPKP Audit Results found there was fraud on the program.[3]

The results of this study might (a) add new knowledge to company executives to improve the detection and prevention of corporate fraud with management accounting instruments, (b) Management Accounting can expand existing literature relative to criminal fraud, and (c) Management Accounting can expose weaknesses in Anti-cheating is currently on the law. Management accounting can reduce corporate financial fraud that can help restore investor confidence in financial markets.

II. THEORETICAL BASIS

This study is the first study of its kind to link agency theory with differential association theory to explain corporate irregularities associated with criminal fraud as a theoretical corporate leadership framework.

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DOI: 10.37200/IJPR/V24I3/PR201894
Received: 27 Jan 2020 | Revised: 08 Feb 2020 | Accepted: 14 Feb 2020

The findings of the current research focuses on financial crimes, fraud companies, methods of detection and prevention techniques in hopes of Management Accounting is able to reduce the fraud corporate finance to require pattern improvements in (a) education, (b) training, (c) detection, (d) prevention, and (e) internal control.

Management Accounting

The American Accounting Association defines management accounting as "the methods and concepts needed for effective planning to choose between alternative business actions and for control through evaluation and interpretation of performance"[4]

Measurement of Management Accounting, organizational, behavioral and economic factors combine and interact to create the desired organizational effects. This journal covers the following sections: Agency T heory ,Differential Association Theory . (Pand J. H P. Tiessen, 1983) [5] .

Model mitigation fraud emerging integrated differential association theory, agency theory, Cheating endogenous and exogenous factors that might help explain and predict patterns of behavior exhibited by the perpetrators fraud finance.

Management Accounting in Agency Theories

From the legal context, the agency is "Fiduciary relations made by expressing or implied contracts or by law, where one party (agent) can act on behalf of another party (principal) and bind the other party with words or actions" (Garner, 2004, p. 67)[6] . Other basic research (Eisenhardt, 1985; Jensen &Meckling, 1976) describes agency theory as a conceptual framework that portrays principals as shareholders and an agent as corporate leadership. While Jensen and Meckling (1976)[7] provides a reference framework for the definition of agency theory, Eisenhardt (1985) suggest how k ontrol (control) it is an additional consideration in principal-agent relationship, the researchers agree that the performance of work by agents require validation. Problems with relationship agencies are the best way to optimize work performance so that agents act with the interests of the principal (Eisenhardt, 1985; Jensen &Meckling, 1976).

Management Accounting in Differential Association Theory

The etiology of the term white collar crime emerged for the first time in 1939 by social criminologist EH Sutherland (Calavita, Tillman, &Pontell, 1997; Wells, 2007)[8] . Contrary to previous understanding of crime, people will usually associate crime with individuals in lower socioeconomic classes. The introduction of this new term in 1939 is now common in the corporate crime lexicon (Calavita, et al., 1997). Sutherland's (1924)[9] The germinal work on crime theory changes over time in what evolves into the theory of differential iation asses. Criminologists considered theory as Sutherland's most important contribution to criminal literature (Wells, 2007)[10] . As a theory of cultural deviations, critics claim differential associations have no specificity in the definition of concepts related to individual behavior and the emergence of criminal behavior patterns (Akers, 1996; Gongaware, & Dotter, 2005; Hirschi, 1996; Merton, 1997)[11] .

In the context of cultural deviations involving crime, and in spite of previous controversies, Sutherland is arguably the most influential in constructing theories that explain criminal behavior that has stood the test of time (Dull, 1983; Gongaware, & Dotter, 2005; Tittle, Burke, & Jackson, 1986; Wells, 2007)[12] . As stated

DOI: 10.37200/IJPR/V24I3/PR201894
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earlier, previous research linked agency theory with corporate governance (Caldwell & Karri, 2005; Corley, 2005; Roberts, McNutty, & Stiles, 2005)[13] , and other research linking stakeholder theory with business ethics theory (Rodin, 2005a; Rodin; 2005b; Wagner-Tsukamoto, 2005)[14] . This research investigator used a different research approach. To broaden previous theoretical combinations, investigators on agency theory and differential association theory as a conceptual framework for corporate management leadership. The focus of this qualitative phenomenological study utilizes van Kaam's method modified by Moustakas (1994) with semi-structured, recorded, transcribed interviews. explore a sample of professional purposi- tive accountants, forensic accountants, and criminal investigators to get their perceptions about how to reduce corporate financial fraud.

The convergence of agency theory and differential associations can be seen from the institutional or systems theory approach by corporate leadership. the institutional domain can provide a basis for seeing the behavior of agents acting in the name of the principal (Hodgson, 2005)[15]. In connection with the company's management leadership paradigmatic practices and financial reporting, the ontology of systems theory approaches can help explain the typology fraud companies (Helou& Caddy, 2006)[16] .

Definition of Conditions

There is a term used in research that is unique to the phenomenon of Cheating. To avoid alternative meanings, Booth, Colomb, and Williams (1995)[17] suggests a clear depiction of the terminology used in research. In the context of Fraud criminal finance, the following definition provides clarification. Agency: Wrenn (2006)[18] defines agency as "Agency is the forces to act and the power to choose, poser to imagine and the power to understand, engage, and manipulate the surrounding biological and social environment" (p. 483). In the legal context, agency refers to "fiduciary relations created by expressive or implied contracts or laws, where one party (agent) can act on behalf of another party (principal) and bind the other party with words or actions" (Garner, 2004, p. 67)[19] .

Civil law: With its roots influential in the Roman Empire, unlike moral law, civil law is "Civil or private rights law, which conflicts with criminal law or administrative law" (Garner, 2004, p. 263)[20] .

Company management: Corporate management involves an authoritative system providing organizational structures to the company (Colley, Doyle, Logan & Stettinius, 200)[21] .

Criminal Law: This term does not indicate the method used to describe the administration of criminal justice. Criminal law is defined as "The body of law that determines violations against society at large, regulates how suspects are investigated, accused, and tried, and sets the sentence for offenders convicted" (Garner , 2004, p. 403)[22] .

Criminology: Criminology is a scientific study involving crime and treatment penalties in the context of social phenomena (Garner, 2004)[23] . In germinal criminology, Sutherland (1924)[24] defines criminology as "The body of knowledge regarding the social problem of crime" (p. 11).

Cheating: Although there are various types of fraud, the basic working definition fraud was "an erroneous know the truth or concealment of a material fact to encourage others to act on the loss" (Garner, 2004, p. 685)[25] .

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Striking financial reporting: The Treadway Commission Sponsorship Organizations Committee (COSO) conducts a landmark study in which it defines fraudulent financial reporting as "Deliberate or reckless actions, both acting and negligence, which results in materially misleading financial statements" (National Commission Report, 1987 , p. 2)[26] .

Actor: In the context of financial fraud, the offender is a person who commits white collar crime (Wells, 2007)[27] .

White-collar crime: Seen as nonviolent crime, Garner defines white-collar crime as "Trial of nonviolent crime involving fraud or dishonesty in commercial matters. Examples include fraud, embezzlement, bribery, and insider trading" (2004, p. 1627)[28] .

Theoretical Framework

The use of theory allows one to explain observable facts and to provide a conceptual basis for predicting future events for company leadership (Salkind, 2006)[29] . Performers fraud finance can face criminal prosecution or civil prosecution, or both (Albrecht & Albrecht, 2004)[30] . To build on previous research and establish a conceptual framework, investigators of this study focused on two relevant company theories of leadership related to expected behavior and criminal behavior involving corporate financial fraud perpetrators: (a) Agency theory, and (b) differential.

The convergence crime association theory of these two corporate leadership theories might help model the patterns of behavior exhibited by corporate financial fraud perpetrators. Unlike previous research linking agency theory with company management (Caldwell & Karri, 2005; Corley, 2005; Roberts, McNutty, & Stiles, 2005)[31] , or related stakeholders theory with business ethics theory (Rodin, 2005a; Rodin, 2005b; Wagner-Tsukamoto, 2005)[32] , a different approach is taken in this study by exploring social deviations using differential association theory. Research investigators use agency theory with differential crime association theory to explain observable facts and provide a conceptual basis that might predict future events for corporate leadership (Salkind, 2006)[33] .

This new approach can complement previous research in the area of corporate fraud by exploring exogenous and endogenous factors for company leaders to consider reducing corporate financial fraud. The following topics on agency theory and differential association theory provide background information on important issues, perspectives, criticisms, and controversies in the area of corporate financial fraud.

Analysis based on literature review by investigators using sources revealed an agreement that corporate financial fraud in Indonesia. there is an increasing problem that anyone can do, and large companies experience disproportionately greater losses when compared to smaller companies.

III. RESEARCH METHODS

The aim of this qualitative phenomenological study is using a van modified by the Kaam Method by Moustakas (1994)[34] with semi-structured, recorded, transcribed interviews is to explore the perception of a purposive sample of 20 certified public accountants, forensic accountants, and investigators fraud crime in Indonesia, on how to reduce the company's financial fraud with management accounting as an instrument. For the purpose of this study, interviews using the van Kaam method modified by Moustakas (1994) were conducted

DOI: 10.37200/IJPR/V24I3/PR201894
Received: 27 Jan 2020 | Revised: 08 Feb 2020 | Accepted: 14 Feb 2020

to capture data from professionals working with a minimum of five years of accounting, auditing, forensic accounting, or criminal investigation experience cheating on corporate finances .

Data collection used in this study includes direct digital-PC compatible voice-active recording equipment and transcribed interviews. Interview data were analyzed using HyperRESEARCHTM qualitative data analysis software 3.7.5 cross-platform to code, retrieve, identify themes, and do textual analysis. While consideration was given to15 other qualitative tools, the choice of HyperRESEARCHTM 3.7.5 was made because of its function, easy to use, multi-media ability to use text, images, audio, and video sources. RefVizTM 2.0, a textual analysis application and visualization software, serves as a tool to help find themes in the literature. EndNote X functions as a bibliography of database management tools for storing and retrieving references to more than 450 peer-reviewed journal articles due to their function and ability to utilize RefVisTM 2.0 as a seamless integrated software tool.

Nature of Study

The nature of this qualitative research study using a phenomenological research methodology theme research problems involving phenomena fraud finance companies are more conducive to qualitative research design.

Strauss and Corbin (1998)[35] argues that unlike quantitative studies, qualitative approaches allow investigators to obtain more detailed data. Data involving one's perceptions, feelings, and thoughts related to a phenomenon. Qualitative studies carried out do not include hypotheses or use quantitative data to draw conclusions (Srinivasan, 2006) [36] . The study of the advantages and limitations of meto de quantitative and qualitative comparison of qualitative methods to study the systemic support arguments by Strauss and Corbin to select qualitative quantitative methods (Bagdoniene&Zemblyte, 2005; Burk, 2005) [37] .

Quantitative research methods require the formulation of narrow questions, numerical data collection, and the use of statistical analysis to determine the relationship between variables in an unbiased way (Creswell, 2003) [38] . In contrast to quantitative research methods, qualitative research requires inquiry using general open-ended questions. Instead of collecting and analyzing numerical data, investigators collect textual data from study participants to find themes using subjective reasoning Creswell, 2003) [39] . While both techniques can be applied to exploratory studies, qualitative techniques are more conducive to exploratory research where the aim is to seek understanding (Cooper & Schindler, 2003) [40] . Study procedures involve direct interviews of research participants with a minimum of five years experience in accounting, auditing, or company fraud investigation experience. Interview questions are semi-structured open questions that use the van Kaam method modified by Moustakas (1994)[41] . This method of analysis requires verbatim transcription from each study participant. There are seven steps related to the modified van Kaam method (Moustakas, 1994)[42] . Van's modified summary of Kaam Method includes: (a) List and initial grouping, (b) reduction and deletion, (c) grouping and development of themes from research participants, (d) identification and validation of applied themes captured, (e) providing transcripts verbatim uses relevant and validated themes that are constructed for each study participant, (f) constructs a specific structural description of life experiences, and (g) constructs textual descriptions of the meaning of essence of life experience from thematic contexts (Moustakas, 1994[43]). Each interview lasts between 15 to 120 minutes. Field data was captured using electronic digital recording equipment to produce further analysis textual transcripts. Textual analysis involves computer programs that are

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able to provide coding, textual data retrieval, visualization patterns, and theme identification. Maxwell (2005)[44] developed an interactive "Research Design Model".

Research question

The following main research question is what is guided by this investigator learning. What factors can reduce corporate financial fraud in Indonesia ? following three sub-questions raised to complement the main theme of this study, which reduces corporate financial fraud (Fink, 2003; Maxwell, 2005)[45] :

1. Personal factors what, if any, that may have motivated someone to perform fraud finance?
2. What endogenous factors exist, if any, that might influence financial engineering Financial fraud?
3. What exogenous factors exist, if any, that might influence financial engineering Financial fraud?

Population

The population for this qualitative phenomenological study consisted of a licensed certified accountants, forensic accountants and criminal investigators in Indonesia 's hile the exact number of certified public accountant active in Indonesia is 4000.(https://www.cnnindonesia.com/ekonomi/20190125132742-92-363792 / indonesia-called-kr sis-accountant-public.) [46]. And as a matter of public record, the number of forensic accountants and investigators for criminal fraud is difficult to determine without a database of centralized regulatory agencies. Given the type of research methodology chosen, the sample set in qualitative research tends to be relatively small and can range from 1 or 2 to 30 or 40 participants (Creswell, 2003)[47] . Other researchers state that 5 to 25 individuals with direct experience are typical sample sizes for qualitative phenomenological studies (Leedy& Ormrod, 2004)[48] . This study uses a purposive sample. Favorable sampling is best when a researcher wants to identify a particular type of participant for an in-depth investigation . The aim is less able to generalize to a larger population than to get a deeper understanding of this issue under investigation.

Although there is no number of study participants in the sample size or number of study sites, the selection of 20 participants is within the range suggested by Creswell (2003)[49]. In a purposive sampling technique, investigators plan this research design to obtain maximum variation by seeking perceptions from experienced professionals who share a common relationship with respect to corporate financial fraud. Although Seidman (1998)[50] reluctant to make an appropriate sample size, Seidman offers two criteria to guide qualitative researchers in knowing when sufficient interview data is reached. One criterion involves the adequacy of interview data. Other criteria reflect information saturation, evidenced by repetition of textual themes obtained from study participants.

Instrumentation

At least three factors can influence the level of structure used in interviews or the type of instrumentation applied to qualitative studies. Three factors to consider in choosing the level of structure in the interview questions and the instruments used are (a) the objectives of the study, (b) the level of existing knowledge, and (c) the availability of resources (Devers & Frankel, 2000)[51]. The main material at the structural level or type of instrumentation used is data collection and analysis (Devers & Frankel, 2000)[52]. For this Study, investigators use semi-structured open questions, which are more conducive to exploratory research

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in which the investigator seeks understanding of a particular phenomenon (Bordage& Dawson, 2003; Cooper & Schindler, 2003)[53].

Data Collection

The investigator is the main instrument that uses semi-structured open-ended questions for each study participant relating to management accounting to mitigate fraud . Field data was collected by the investigator using personal interviews conducive to anonymity, relatively calm for recording purposes, and free of distractions.

Data analysis

Field research data collected through interviews recorded from participants in this study were used to make verbatim transcripts. Verbatim transcripts were analyzed using HyperRESEARCHTM qualitative data analysis 3.7.5 cross-platform software to encode, retrieve, identify themes, and do textual analysis. To help find themes in the literature, investigators use RefVizTM 2.0, textual analysis and visualization software applications. The procedure for conducting data analysis for this phenomenological study was followed by a seven-step process related to the van Kaam method modified by Moustakas (1994). A summary of each step includes:List and initial group, reduction and deletion, grouping and developing themes from participant research, identification and validation of applied themes taken, providing verbatim transcripts using themes relevant and validated constructed for each study participant, build a structural description of specific life experiences, and establishing a textual description of the essence of the meaning of life experiences 20 certified public accountants, forensic accountants, and investigators fraud criminal context thematic (Moustakas, 1994).

Validity

Internal validity is an important factor in qualitative research (Creswell, 2003; Kirk & Miller, 1986; Maxwell, 2005)[54]. "Internal validity refers to the ability of design research to override or make alternative explanations that make no sense about the results, or make sense of rival hypotheses" (Marczyk, DeMatteo, & Festinger, 2005, p. 67)[55] . Unlike quantitative studies, qualitative researchers continue to validate findings across procedural steps in the research process (Creswell, 2003)[56]. Several techniques or procedures exist in the literature that provide qualitative researchers with strategies for checking the accuracy of findings (Creswell, 2003; Morse, Barrett, Mayan, Olson, & Spiers; 2002; Tuckett, 2005)[57]. The following steps are taken by the investigator to check the accuracy of the findings.

1. Use different data sources to triangulate findings.
2. Use rich and bold descriptions to convey the findings.
3. Clarification of bias brought by investigators to this study.
4. Save the field notes for each interview.
5. Use the two digital voice recorder to record each interview, as patron u kuran should one recorder fails to operate during the interview.
6. Use transcription software to make verbatim transcripts of each participant.
7. Validate the accuracy of verbatim transcripts by listening to each recorded interview and comparing it with written transcripts.

DOI: 10.37200/IJPR/V24I3/PR201894
Received: 27 Jan 2020 | Revised: 08 Feb 2020 | Accepted: 14 Feb 2020

Summary

The purpose of this qualitative phenomenological study is using a modified van Kaam Method by Moustakas (1994) with semi-structured, recorded, transcribed interviews to explore perceptions of purposive samples from 20 certified public accountants, forensic accountants, and criminal investigators in the area of Indonesia on how to reduce financial fraud company. The investigator explains the reasons used to justify the type of research design, and the appropriateness of the design used to answer his research question. Other information in this chapter includes population research, the process used to select voluntary informed consent study participants, confidentiality, geographical location, instrumentation, how data is collected and analyzed, and discussion of validity and reliability factors for research studies.

Limitation

The limitations of this study explain the variables controlled by limited investigators to interview a controversial sample of 20 certified public accountants, forensic accountants, and criminal investigators in Indonesia. The main researcher of this study focuses on research participants' perceptions of how to reduce corporate financial fraud. The participants of professionals who work with a minimum of five years experience relevant to financial accounting, auditing, forensic accounting, or investigation fraud criminal. These members are chosen based on a combination of their professional certification, special training, experience in working with detection, investigation, or mitigation of financial fraud, and willingness to participate voluntarily in this study.

Assumption

Certain elements in this research require a degree of presupposition by the investigator. The main assumption underlying this qualitative research study is that fraud can be reduced Further assumptions are that (a) more can be done to prevent fraud from occurring, (b) the auditor can do more to detect fraud, and (c) company executives are willing to avoid financial fraud despite pressure from investors, government securities regulators, and exogenous market fluctuations. Assumptions were made regarding study participants. While the research participants' identities were kept confidential, the main assumption was that the participants in this study responded honestly and honestly. Another assumption is that the participants gave an accurate description of their perceptions based on the life experiences of the phenomenon fraud. The final assumption is that the minimum level of five years of work experience relative to the prevention, detection, or investigate fraud is a valid determinant in choosing the sample is purposive.

IV. RESULTS

The purpose of this qualitative phenomenological study is to use a modified van Kaam Method by Moustakas (1994) with semi-structured, recorded, transcribed interviews to explore the perception of purposive samples from 20 certified public accountants, forensic accountants, and criminal fraud investigators in Indonesia on how to reduce financial fraud company. Wawancara carried out over a period of 3 0 days to capture field data of working professionals with at least five years of professional accounting, auditing, forensic accounting, or experience in the criminal investigation of financial fraud. The average number of years of experience for the 20 study participants in this study was 15 years. Participants were chosen based on relevant experience, referral, availability, and availability of willingness to participate in this study.

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Research Participant Demographics

Demographic data is taken from each study participant as part of the data collection process. To maintain this confidentiality, Tables 1, 2, 3, 4, and 5 contain aggregated data that is summarized and only references to participant numbers that are preceded by capital letters P are given.

Confidentiality

The demographic table summarizes (a) years of each participant's research, (b) the highest level of education obtained, (c) professional certification and designations as reported by all study participants, (d) various areas of expertise, and (e) the employment industry different represented. The authenticity and validity of demographic data depend on the honesty of the respondents in this study (Roberts, 2004)[58] . Each of the following five demographic tables contains descriptive titles, where N represents the number of study participants or descriptive statistical measures, and% symbols represent percentages of the population.

Table 1 Years of experience

Statistics	**N**
The mean	24
Median	26
Mode	27
Average	32
Minimum	10
Maximum	42

Table 2 Level of education

Degree	**N**	**%**
Doctor	2	10
Juris Doctor	3	15
Master	5	25
Bachelor	10	50
Total	20	100

The demographic data reported in Table 3 contains the total amount obtained by designation as reported by each study participant. There were also three participants who obtained a professional law degree. The five study participants reported having expertise in higher education, including full-time and additional professors (see Table 4).

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Received: 27 Jan 2020 | Revised: 08 Feb 2020 | Accepted: 14 Feb 2020

Table 3 Professional Certification

The certification	Position	N
Certified Fraud Check	CFE	10
Certified Public Accountant	CPA	8
Certified Internal Auditor	The CIA	5
Certified Professional Protection	CPP	2
Certified Government Finance Manager	CGFM	1

Note. Including several designations held by 20 study participants. As part of the demographic data collected, each study participant was asked to list all the various fields in which he had work experience. There were 14 various areas of expertise reported by all 20 study participants. Everyone reports on different positions held throughout his career. The top four areas of expertise are reported accounting (65%), auditing (65%), management (55%), and investigators (45%). Data from Table 4, which contains the different positions held, can then be compared with the various work industries reported in Table 5. Making this comparison, one might be able to understand the depth and breadth of the collective work experience and where the industry is represented in this study.

Table 4 Areas of expertise

Field	N
accounting	13
Audit	13
CFO	1
Fake inspection	1
Education	5
Ethics	1
Expert witness	1
finance	5
Forensic Accounting	2
Forensic Audit	2
Investigator	9
Legal compliance	1
Management	11
Negotiable instruments	1

Note. Reported figures reflect different positions. There are 15 different occupational industries represented by 20 research participants. Each of the reported fields of expertise related to one or more of the

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Received: 27 Jan 2020 | Revised: 08 Feb 2020 | Accepted: 14 Feb 2020

various occupational industries is reported in Table 5. The top four work industries reported audit services (55%), consultancy (45%), government regulators (35%), and financial services (30%).

Table 5 Work Industry

Industry	**N**
Audit Services	11
Construction	1
Consultation	9
Education	5
Financial Services	6
Non-regulatory government	2
Government regulator	7
Health care	2
Internal audit	1
Law enforcement	4
Litigation support	1
Not for profit	3
Research and development	4
Retail	2
Telecommunication	3

Note. Reported figures reflect the different industries represented.

Finding

The recorded field data was converted to 122 pages of one spaced transcript located in the Appendix table E. Summary is used to report findings. Reference numbers are assigned to each study participant. For example, P1 represents the first research participant, sequentially, through P20, who represents the last participant. In Tables 6 through 14, each table contains a key phrase, the total number of participants who use the key phrase represented by the title N, and the participant number represented by the value p that uses key phrases.

Results Related to Research Questions

Reducing fraud k euangan p ompany p ertanyaan following main research is what is guided by the investigators of this study. What factors can reduce corporate financial fraud in Indonesia? following three sub-questions raised to complement the main theme of this study, which reduces corporate financial fraud (Fink, 2003; Maxwell, 2005):

1. What personal factors exist, if any, that might have motivated someone to commit financial fraud?
2. What endogenous factors exist, if any, that might influence financial engineering Financial fraud?
3. What exogenous factors exist, if any, that might affect engineering finance Financial fraud?

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The same open interview questions that were found were asked to all 20 study participants. The aim of this open-ended question is to explore the life experiences of each participant in the context of cheating corporate financial mitigation. Additional related questions are designed to find information about education and training, Indonesian government interventions , and other related information provided by the research participants' responses.

Personal Factors

Question 1. Why do people do fraud finance companies in the I ndonesia .? Explain what personal factors there are, if any, based on your personal experience. The purpose of this question is to find out what personal factors each participant experienced why people in Indonesia . do fraud corporate finance. Table 6 shows the three factors main person that emerges is the need, greed and personal gain. Two of the least reported personal factors beneficial to the corporation, and financial difficulties.

Table 6 Personal Factors

Key Phrases	**N**	**Research Participants**
Alcohol	2	P3, P6
Benefits to the company	1	Q15
Drugs	2	Q9, Q12
Financial distress	1	Q4
Greed	7	Q3, Q7, Q8, Q10, Q17, Q18, Q20
Needs	12	P2 - P6, P9, P10, P11, P12, P14, P18, P19
Personal Benefits	4	P1, P3, P13, P15

Endogenous and Exogenous Factors

Question 2. What are the endogenous (internal) and exogenous (external) factors, if any, does it influence people to commit fraud? The purpose of this question is to explore internal and external factors that might have motivated a person to commit fraudulent actions. Table 7 shows the three main internal factors reported by the study participants were pressure, greed, and lack of checks and balances. This factor reportedly appears as a motivational force that influences someone to commit fraud. In contrast, the least reported internal motivational factors are performance plans, lack of supervision, and lack of management control.

Table 7 Endogenous Factors

Key Phrases	**N**	**Research Participants**
Check and balance	5	P4, P5, P11, P13, P15
Worthy	2	Q10, Q19
Ego	3	Q3, Q8, Q13
Greed	7	Q1, Q7, Q8, Q10, Q13, Q17, Q20
Lack of Control	2	P2, P12
Supervision	2	Q5, Q9
Performance Plan	1	Q1
Pressure	8	P3, P8, P13, P15, P16, P18, P19, P20
Prize system	1	Q1
Spiritual Leadership	1	Q8

While the first part of question 2 is related to internal factors that might exist motivating someone to commit fraud, the second part of the question relating to external motivational factors The purpose of this question is to explore external factors that might have motivated someone to commit fraud. Three main external factors that emerged from the findings were needed, lack of internal control, and opportunities to commit fraud. The least reported external factor is the fear of prosecution by victims' organization leaders who want to avoid bad publicity.

Table 8 Exogenous Factors

Key Phrases	**N**	**Research Participants**
Afraid to prosecute	1	Q14
The economy	3	Q13, Q17, Q18
Hope	3	Q1, Q16, Q20
Internal Control	7	P3, P4, P5, P10, P14, P17, P19
Needs	7	Q5, Q9, Q10, Q11, Q15, Q16, Q20
Opportunity / opportunity	6	P3, P5, P10, P12, P19, P20
Training	2	Q11, Q19

Detection Techniques

Question 3. Based on your experience, what technique is best for detecting financial fraud The reasoning behind this question is to ensure fraud detection techniques are most successful in finding corporate fraud. The most common factors that emerge from the findings in Table 9 are the work environment, heat path, and internal control. The other five factors are related to the most unusual factors reported.

DOI: 10.37200/IJPR/V24I3/PR201894
Received: 27 Jan 2020 | Revised: 08 Feb 2020 | Accepted: 14 Feb 2020

Table 9 Detection Techniques

Key Phrases	**N**	**Research Participants**
Audit	3	Q1, Q10, Q15
Environment	7	P1, P5, P8, P10, P16, P17, P18
Hotlines	11	Q7 - Q14, Q16, Q18, Q19, Q20
Internal Control	6	Q1, Q9, Q16, Q18, Q19, Q20
Supervision	3	P3, P15, P18
Reconciliation	3	P2, P15, P18
Red flag	3	Q11, Q12, Q17
Income	4	Q4, Q17, Q19, Q20
Review	5	Q5, Q9, Q10, Q17, Q19
Tips	3	Q7, Q18, Q20

Prevention Techniques

Question 4. Based on your experience, what technique is best for preventing financial fraud The reason for this question is to find out from professional experience the best technique for preventing corporate financial fraud. In Table 10, the prevention techniques that emerge as the most effective tone are Management , internal control, and having a hot line. The most ineffective prevention methods are corporate culture, ethics, and hope.

Table 10 Prevention Techniques

Key Phrases	**N**	**Research Participants**
Culture	3	Q7, Q13, Q14
Ethics	3	Q6, Q17, Q18
Hope	3	Q1, Q18, Q20
Hotline	5	P2, P12, P13, P18, P19
Accounting and Internal Control	6	Q4, Q9, Q14, Q16, Q17, Q19
Management	7	P3, P4, P7, P10, P14, P16, P18
Training	5	P4, P5, P6, P12, P13

Industrial Specific Techniques

Question 5. Based on your experience, explain whether certain techniques work better for different industries to reduce financial fraud. In the context of reducing corporate financial fraud, investigators explore whether practitioners have experienced different techniques that work better for certain industries. In a sample that is said to be from 20 study participants, there are 15 different industries represented, as reported in Table 5. The findings of this question reveal that internal control and data mining are the most common form of

DOI: 10.37200/IJPR/V24I3/PR201894
Received: 27 Jan 2020 | Revised: 08 Feb 2020 | Accepted: 14 Feb 2020

industry-specific techniques as reported in Table 11. Four factors what was left was reported as not at all more prevalent than other factors. It should be noted that the study participants believe that the majority of fraud mitigation techniques are not limited to certain industries and can apply to various industries.

Table 11 Industrial Specific Techniques

Key Phrases	N	Research Participants
Accountability	2	Q1, Q19
Change Command	2	Q15, Q16
Data skew	3	Q3, Q12, Q18
Duty	2	P3, P4
Internal control	5	Q4, Q6, Q10, Q18, Q19
Monitoring	2	P3, P16

Education and Training

Question 6. What type of education and training is best for preparing you for your line of work? Please give relevant advice that you have that you might have to improve education and training related to corporate fraud. The reason behind this The question is to find out what type of education and training is best for practitioners to prepare. The purpose of the follow-up request is to explore the industry, academics, and regulators might be useful. In Table 12, the findings show that 100% of the 20 study participants believe that accounting is a key factor. The next highest factors are Management and experience (75%), and Accounting and auditing (6 5%). One factor that was reported to be the least valuable technique for preparing someone to work in a professional capacity as a forensic accountant, auditor, Fraud investigator , litigator, or law enforcement was his case study method (10%).

Table 12 Education and Training

Key Phrases	N	Research Participants
Accounting and auditing	13	P1 , P20 , P4, P6, P7, P8, P9, P11, P14, P15, P17, P18, P19
Case study	2	Q4, Q10
Management and Experience	15	P1, P3, P4, P5, P6, P8, P9, P10, P11, P13, P14, P15, P17, P19, P20
Law	6	P2, P4, P8, P9, P11, P13

Indonesian Government Intervention.

Question 7. What might be done p he Government I ndonesia .mengurangi corporate finance fraud that have not done m engingat body of legislation passed by I ndonesia . T duck this question is to explore k esenjangan what may exist in the legislation of anti- fraud today. Participants provided insights from their collective experience regarding government intervention in the context of reducing corporate financial fraud in

DOI: 10.37200/IJPR/V24I3/PR201894
Received: 27 Jan 2020 | Revised: 08 Feb 2020 | Accepted: 14 Feb 2020

Indonesia . Three participants entered into a degree law, seven participants reported working as government regulators, nine experienced investigators, and one was an expert witness (see Table 4). Table 13 shows that the study participants believe that p he Government I ndonesia . do not have sufficient resources and law enforcement capability is the area of improvement most needed. At least, reporting government intervention factors is being proactive.

Table 13 Indonesian Government Intervention.

Key Phrases	N	Research Participants
Enforcement	4	Q3, Q9, Q13, Q20
Funding	2	Q13, Q20
Proactive	2	P1, P5
Reformation	2	Q16, Q18
Resource	5	Q5, Q9, Q13, Q16, Q20

Other Pertinent Information

Question 8. At present, do not hesitate to add other important information not covered beforehand. The purpose behind this query is to look for new information or find other factors that apply to research that may not be requested by the investigator. This request allows research participants the opportunity to reflect on what was asked, and based on their life experiences, offer other relevant information. The meaning behind this question is to explore other fraud mitigation factors seen more by investigators (Creswell, 2003: Kirk & Miller, 1986; Maxwell, 2005)[59] . While other non-financial fraud factors arise from field data, only those for which research factors are reported (Marczyk, DeMatteo, & Festinger, 2005) [60] . Several techniques or procedures exist in the literature that provide qualitative researchers with strategies for examining the accuracy of findings (Creswell, 2003; Morse, Barrett, Mayan, Olson, & Spiers; 2002; Tuckett, 2005)[61] . One technique used by investigators is to examine different data sources to triangulate findings. To strengthen field data, investigators use relevant peer-reviewed journal articles, secondary sources, government data, and industry studies (Cheng, 2004; Maggs-Rapport, 2000; Lincoln & Guba, 1985; Plack, 2006)[62] .

In Table 14, the study participants reported that from their experience, sharing information between government agencies (25%) and ethics and fraud training (25%) were the two main suggestions that might help reduce corporate financial fraud. The least recommended factors are professional associations, inconsistent penalties, and a tone at the bottom, which means first-line supervisors.

DOI: 10.37200/IJPR/V24I3/PR201894
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Table 14 Other Pertinent Information

Key Phrases	N	Research Participants
CPE training	2	Q8, Q16
Sharing information	5	P2, P8, P16, P18, P20
Asset Abuse	3	P2, P9, P19
Professional Association	1	Q16
Inconsistent punishment	1	Q7
Risk	2	P3, P20
Tone at the bottom	1	Q4
Training (ethics, cheating)	5	Q12, Q14, Q16, Q17, Q19

Note. CPE training refers to the ongoing professional education training requirements of certified professionals to maintain their designation, such as CFE, CPA, CIA, CPP, and CGFM.

V. CONCLUSIONS AND RECOMMENDATIONS D ASI

Corporate financial fraud in Indonesia continues to grow despite the current anti-fraud law (Flint, 2005)[63] . The purpose of this qualitative phenomenological study is using the van Kaam method modified by Moustakas (1994)[64] with semi-structured interviews, recorded, and transcribed is to explore the perception of a purposive sample of 20 certified public accountants, forensic accountants and fraud investigators criminals in the area Indonesia on how to reduce the corporate finance fraud.

Based on research studies on the topology fraud, some categories appear. One typology characterizes Fraud as (a) embezzlement, (b) Management fraud, (c) Accounting fraud , (d) Vendor fraud, and (e) Customer cheating (Albrecht & Albrecht, 2004)[65] .

Reducing corporate financial fraud can help restore investor confidence in financial markets The conclusions obtained in this study can provide a basis for determining the nature of leadership in important management accounting that applies to all CEOs to prevent financial fraud in the company.

New Theoretical Approach

Through Home Visits agency and differential association theory as a foundation to explore the phenomenon of corporate finance fraud. This new theoretical framework, therefore, is known as the first of its kind. Use of this new approach with the factor fraud endogenous and exogenous can help the model pattern of behavior demonstrated by the perpetratorsfraud corporate finance.

Fraud Factor

Background b elakangfraud companies are actions that may be performed by an individual or group of individuals colluding together. This nonviolent crime often deceives, aims, deceives, and may even be committed by someone holding a position of trust (Certified Fraud Association, 2006; Wells, 2007)[66] . Researchers in the study fraud in the context of human factors suggest the importance of knowing what

DOI: 10.37200/IJPR/V24I3/PR201894
Received: 27 Jan 2020 | Revised: 08 Feb 2020 | Accepted: 14 Feb 2020

motivates the perpetrators. By concentrating on key behavioral factors, leaders in the company might be in a better position to detect and deter fraudulent activities (Ramamoorti& Olsen, 2007)[67] .

Personal Factors

While there are seven personal factors reported in Table 6 as to why people commit corporate financial fraud in Indonesia, the top three reasons given are needed (60%), greed (35%) and personal gain (20%). Other factors involve alcohol, drugs, financial difficulties, and are encouraged to benefit the company. These reported factors are consistent with the literature on nonviolent crime.

Endogenous Factors

When asked about internal factors that might have influenced people to commit fraud, the study participants provided investigators with 10 factors that are in Table 7. The top three factors found were pressure (40%), greed (35%), and lack of checks and balances (25%) Other endogenous factors found in research reported by study participants might also explain how one's ego (15%) and worth (10%) can influence people to commit corporate fraud found in Table 7.

Exogenous Factors

Study participants were asked to explain the external factors they experienced that might influence people to commit corporate fraud. There are seven exogenous factors reported in Table 8. While the economy (15%) and company expectations (15%) are reported, the three highest external factors are needed (35%), internal control (35%), and opportunity (30%). Weaknesses in the management of the internal control structure with an urgent need and have the opportunity to perform fraud, consistent with previous findings in the literature. In the 2003 Fraud survey, KPMG Forensic M was found in a survey of 459 public companies of which more than 75% of organizations found fraud by auditing management's internal control.

Detection techniques b erdasarkan experience of study participants, whose average of 24 years (see Table 1), there are 10 detection techniques that emerged from the study (see Table 9). The top three detection techniques reported in this study are the Fraud hotline (55%), the work environment (35%), and internal control (30%). This finding is consistent with other published studies reported in the literature. The Certified Fraud Association (ACFE) conducted three studies and found that the most prominent form of Fraud detection was tip.

Prevention Techniques

With fraud detection can mean fraudulent actions might have been taken, efforts to prevent fraud from implementing measures designed to prevent fraud from occurring. Fraud prevention is a major concern for the accounting industry, according to the American Institute of Certified Public Accountants (AICPA and ACFE join, 2007)[68] . Study participants reported a seven-prevention techniques in Table 10. Four prevention techniques are reported to top management (35%), accounting and internal controls (30%), hotline fraud (25%) and training (25%). This finding is consistent with other studies on fraud prevention (Beasley, Carcello, & Hermanson, 1999)[69] . Table 12. Participants report top management and top-level experience (75%), Accounting and second auditing (65%) in Education and Training.

DOI: 10.37200/IJPR/V24I3/PR201894
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Indonesian government intervention .

Study participants were asked what was Indonesia . government may do that has not been done in the context of the company's financial fraud mitigation in l ima advice I ndonesia . emerged from the research found in Table 13. Participants in this study offered eight other suggestions that might help reduce corporate financial fraud in Indonesia . located in Table 14. Two of the top factors that emerged from this query more emphasis in training fraud and ethics (25%), and to share information fraud investigation between the government and industry (25%).

Recommendation

This last section contains recommendations for leadership and suggestions for future studies Based on the findings and conclusions drawn from this research, as well as studies conducted by industry, government entities, and academics, recommendations given by investigators might provide industry, company leadership, regulatory bodies, academics with other factors to consider in connection with mitigation of corporate financial fraud in the US Suggestions for further research are made in an effort to expand the current literature.

More emphasis on education fraud and training is another area recommended for improvement. Training must include fraud awareness, detection, prevention, and ethics. While Fraud may not be completely eliminated, there are steps that might be taken by corporate leaders to take to reduce financial fraud through early detection as a means to minimize losses (Dooley, 2002)[70] .

Recommendations for Further Research

Data taken from qualitative studies often form the basis of future hypothesis testing in quantitative research (Marczyk, DeMatteo, & Festinger, 2005)[71] . The final suggestion for further research is to design and test a reliable assessment tool in predicting potential risk factors for corporate financial fraud. While previous detection of corporate financial fraud can minimize the impact of costs, having a proper tool that can be relied upon to predict the occurrence of corporate finance Fraud can help prevent fraud from being committed. Consideration might be given to certain types of industries to determine whether these predictive tools are universal or require industry-specific dimensions built into the design.

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