

Collectivist Culture and Fraud Activities on Aceh's Millennial Workers

Irin Riamanda, Risana Rachmatan, Khatijatussalihah
Lectures of Psychology Department at Universitas Syiah Kuala, Indonesia

Keywords: Fraud, Collectivist Culture, Millennial Workers, Industrial Revolution 4.0

Abstract: This research aimed to observe the relationship between collectivist cultures toward fraud activities. Collectivism is defined as a community with strong bond between individuals with families, tribes, or their in-groups with an expectation that their groups will maintain themselves as the retribution of absolute royalty (Hofstede, 2011). Variables of fraud activities are seen from two aspects, namely fraud behaviors (pressure and rationalization) and fraud opportunities (Tuanakotta, 2007). Albrecht (2012) explained that fraud activities occur mostly because the actors notice and have the opportunity due to poor control system and monitoring. This condition became the hypothesis in this research namely collectivist culture affects the occurrence of fraud behaviors in which the opportunities to conduct frauds is the mediator. This research was conducted on Aceh's millennial workers in which the data analysis was done through Moderate Regression Analysis (MRA). The research results showed that there was a significant impact between collectivist culture and fraud opportunities that collectively increase fraud behaviors on Aceh's Millennial workers. According to the results, this research suggests that an open communication and details from supervisors and subordinates as well as internal monitoring based on local wisdoms to prevent the emergence of fraud activities in work.

1 INTRODUCTION

Industrial revolution 4.0 is highly contributing in transforming the human civilization. The utilization of rapid and new technologies such as artificial intelligence (AI), e-commerce, big data, and fintech is helpful for organizations to enhance their performances in more effective and efficient manners. Richert (2018) conducted an experimental study of teamwork participated by robot and humans. The first group included humanoid robots which were considered to interact more easily with human workers, the second group was industrial robots. According to the research result, it can be seen that the more productive group was the second group or the industrial robots because workers were trusting and willing to cooperate with the robots. Based on the research mentioned above, it can be known that regardless of the robot type, the main role in running industry 4.0 is human (worker). Although industry 4.0 presents very sophisticated technologies, however, they won't assure that organizations will have good performance.

This argument is consistent with the study of Shamim, Cang, Yu, Li (2017) which suggested that organizations should be able to utilize the technology in industry 4.0 for innovation through knowledge management toward their employees. This aspect is crucial to emerge innovative attitude and new skills on employees. The result of this study indicated that there was no trust conceived by subordinates toward the supervisor due to the sophistication of industry 4.0, the leader often failed to provide comprehensive information or covered up some data, and these conditions occurred due to the sophisticated technologies in the era of industry 4.0.

The distrust of subordinates regarding the information covered up by supervisors indicates the presence of fraud activities conducted by supervisors toward their subordinates. Supervisors can easily cover any data considered as unprofitable through the sophistication of technologies offered by industry 4.0. According to Albrecht et al. (2012), fraud is every activity designed by individual intelligence to gain profits through false representation, surprising tricks, which shifty, unjust, and make others get deceived. Association

Certified Fraud Examiners (ACFE) describes fraud as any crimes that gain profit from others with deception as the main operandi by presenting fallacious data or hiding the truth.

According to those definitions above, it can be known that the behavior of supervisors who often covered up information from their subordinates (not straightforwardly provide every information) can be determined as conducting fraud activities. Based on these two studies, it can be discovered that the sophistication of technologies offered by industry 4.0 has brought the opportunity for the occurrence of fraud activities. Moreover, if the fraud has been designed by a group of individuals, it will very detrimental for other parties massively due to systematic crimes.

The issue of the possibility of fraud activities which will occur in the era of industry 4.0 is crucial to be studied in Indonesia, considering that Indonesia has very typical collectivist cultures with the community that typically loves to live by assisting each other and has a high social life. Collectivism is defined as a community with strong bond between individuals with families, tribes, or their in-groups with an expectation that their groups will maintain themselves as the retribution of absolute royalty (Hofstede, 2011). Moreover, Triandis (2018) defined collectivism as the strong bond between individuals seeing themselves one or more communities and motivated by collective norms and duties, emphasizing the connectedness with other members of the community. Both these definitions are highly correlated with values conceived by the community in Indonesia.

Sakban and Resmini (2018) stated that Indonesia has yet to be completely prepared to face the sophistication of industry 4.0, therefore, it triggers the fraud cases, the spreading of hoax, thus, local wisdoms are required to filter the unnecessary information. Based on the studies presented above, the typical nature of the community united in group can be known and emphasizing the connectedness between people will make the obtained information to be rapidly heard by the people who listen due to the presence of collective values conceived by the community. On the other side, these studies describe that the values of local wisdom owned by Indonesian are in principle able to become the fortress to avoid adverse impact of the poor dissemination of industry 4.0.

On the other side, the indication for the possibility of fraud activities which might occur on the community with collectivist culture is crucial to be studied for the millennial generation, considering

that this generation is highly proficient in applying the technological sophistications, and categorized in the productive working-age. Benesik and Machova (2016) illustrated the characteristics of generation Y (millennial generation) as selfish and requiring freedom, maintaining relation through virtual network, pleased with the competition to become leader, have to realize their desires immediately, working with technologies, flexible, creative, prioritizing freedom in collecting information, and disliking traditions that incompatible with their needs.

Based on the explanations above, it can be known that the millennial generation or generation Y which born between 1982 and 2000 (Howe & Strauss, 2000) have massive desires to work to accomplish their dreams. In addition, this generation is accustomed to the utilization of technological sophistication, and highly prioritizing freedom in searching for information through technologies. The millennials are also known with their desire to achieve success (become leaders) quickly. By seeing this illustration, the researcher was interested to make the millennial generation as the object of this research considering that this generation which will lead every business element of any organization in the future, therefore, it becomes crucial to observe the values of collectivist culture exists within them and the possibility of them to conduct fraud activities in the future in the industrial era which has been more sophisticated. In addition, Aceh is one of the provinces in Indonesia that has special autonomy in the sectors of religion, education, and custom; explaining massive influence of collectivist culture in this province. Based on the case above, thus, the researcher was interested to see the relationship between collectivist culture and fraud activities on the millennial generation in Aceh.

2 LITERATURE REVIEW

2.1 Fraud

The discussion about fraud can be explained through Fraud Triangle (Tuanakotta, 2007) which describes the reasons people are conducting fraud. According to his research, Fraud Triangle consists of opportunity, pressure, and rationalization. Opportunities are situations that open the chance for managers or staffs that enable the possibility of fraudulence caused by undetected activities due to the improper managerial supervision (Tuanakotta, 2007; Tunggal, 2011). Pressures are the motivation

to conduct fraudulence in which social statuses become a pressure for someone to conduct Fraud (Tuanakotta, 2007; Tunggal, 2011).

The last dimension is rationalization. Rationalization becomes the essential element within the incident of fraud because the actors seek for the justification over their actions. Tunggal (2011) explained rationalization as a character of attitude or a set of ethical values that allow managements of staffs to conduct dishonest actions, or to be in a quite pressuring environment; making them rationalize dishonest actions.

2.2 Collectivist Culture

This research used the interpretation of collectivism culture proposed by Sutampi, Priyatama, and Astriana (2019). This interpretation was used because their study developed Hofstede's collectivist culture theory for millennial workers in Indonesia, which parallel with the objective of this research. The aspects of collectivist culture encompass (Sutampi, Priyatama, and Astriana (2019): (a) The relationship between subordinates and ordinates, an element of relationship exists within an organization in which subordinates are the protector and ordinates should be loyal; (b) The relationship between individuals and groups, the loyalty of individuals with their organizations, the strength of group bond that makes the mistake of individuals often associated with the mistake of groups which should be bear together; (c) Decision making, deliberation results, in a case where a discrepancy of a person will tend to make the group to consider it as a negative thing; (d) Harmonization, making harmony as the main element within the group in which individuals tend to avoid conflicts and disputes; (e) Communication, in which communication activities tend to be in a secure position, therefore, direct delivery of reprimands or mistake will make people hurt; (f) management system, having a group management in the practice, every achievement and success is mentioned as a group outcome, not on a personal behalf.

2.3 The Relationship between Collectivist Culture and Fraud

Culture is a freedom value embraced by a particular community as the determinant of people behavior in conducting things which should and should not be done. The boundaries applied by the community are manifested through behavioral norms. Every member of the community will act in

accordance with their norms to be accepted in the social environment, if they don't; the people will experience a rejection within that community environment.

The norm of community which has collectivist culture is indicated by the importance of connectedness with other community members. According to Cozma (2011), there are two characteristics of collectivist culture proposed by Trandis, namely vertical and horizontal. The difference of these two types is on the desire of individuals within their groups to compete with each member, or the desire to be equal and suppressing their personal identities. However, these two types of culture illustrate the need of community members to always exist and loyal in following their social influences.

The typical characteristics of these cultural norms might have negative impacts if norms or orders believed by the local community are negative. Organization members become reluctant to submit their critics and suggestions toward their leaders because everyone respects them. This condition makes the leader to be capable of doing what they desired. Therefore, fraud activities might happen. Moreover, fraud can occur due to the availability of opportunities (Tuanakotta, 2007). Opportunities become widely open if the organization members who conceive collectivist culture are very supportive and not criticizing every activity conducted by their leaders.

This condition is consistent with the argument of Albrecht (2012) who explained that the main reason of fraud is because the actors notice and have opportunities due to poor control system and supervision. Individuals have the desire to conduct fraud and actually realizing it due to the presence of opportunity factor. According to the argument of the researcher mentioned above, it can be known that the emergence of loyalty exists within an organization with collectivist culture has made the control/monitoring in the organization to be improper. This condition makes the opportunity to conduct fraud to become widely open. This condition which eventually makes the occurrence of fraud behaviors on organization members have the collectivist culture. Therefore, the hypothesis of this research was:

H1: Collectivist culture positively affects the emergence of fraud activities with the opportunity to conduct fraud as the mediator

3 RESEARCH METHOD

This research used purposive sampling as the sample collecting technique. The characteristics of subjects in this research were (1) young employees who have worked for at least six months. The limitation of this minimum amount was due to the assumption that the employees are capable to adapt and evaluate their company environments; (2) young employees aged between 18-36 years old who have identical characteristics of generation Y; (3) having minimum Diploma III degree which indicates that subjects are capable of profoundly comprehending the scale given by the researcher. There were 138 research samples which later be analyzed through data analysis technique in this research namely the linear regression. The predictor in this research was collectivist culture while the criterion in this research was fraud. The data analysis to observe the variable of fraud opportunities as the moderator was moderate regression analysis.

4 RESULT

4.1 Hypothesis Test

According to Table 1, it can be known that the significance of collectivist culture is 0.004 ($p < 0.05$). This condition means that the variable of collectivist culture affects the variable of fraud behaviors.

Table 1: Parameter Significance Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error			
(Constant)	46.186	8.810		5.243	.000
Collectivist Culture	0.062	0.0086	0.061	0.717	.004

Dependent Variable: Fraud Behaviors

According to the result of R Square (Table 2), the value shows 0.004 or 0,4%. This result illustrates that the variable of collectivist culture affects the variable of fraud activities in the amount of 0,4%, while the rest (99,6%) is affected by other variables outside the research.

Table 2: Effective Contribution of Independent Variable to Dependent Variable.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.61	0.004	0.004	12.444

Predictor: Collectivist Culture

4.2 Moderate Regression Analysis

This test used linear regression analysis in which the formulation contains interaction elements (the multiplication of two or more independent variables) referred to as the product variable. The impact of moderation in statistics can be seen through the significance of product variable contribution toward the dependent variable. The variable tested with MRA in this research was fraud opportunities. This variable will be observed whether it can affect the relationship between independent variable (collectivist culture) toward dependent variable (fraud behaviors). A variable can be determined as moderating if the presence of the variable will strengthen or weaken the relationship between independent and dependent variables.

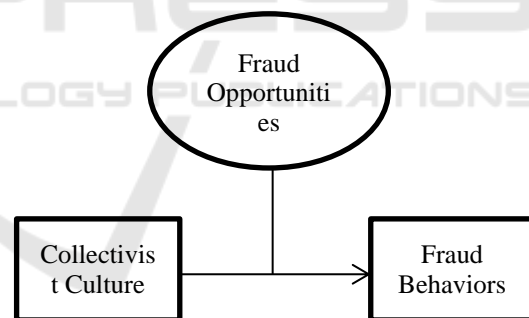


Figure 1: The Relationship of Collectivist Culture on Fraud Behaviors with Fraud Opportunities as the Moderator

According to table 3, it can be known that the F-value = 41.782 with 0.000 ($p < 0.05$) significance value, thus, it can be concluded that the hypothesis is accepted. This result means that the variables of collectivist culture and fraud opportunities are collectively having significant impacts on fraud behaviors.

Table 3: F-test Result

Model	Sum of Square	Df	Mean Square	F	Sig
Regression	8082.871	2	4041.435	41.782	.000
Residual	13058.086	135	96.727		
Total	21140.957	137			

Dependent Variable: Fraud Behaviors

Independent Variable: Collectivist Culture and Fraud Opportunities

According to table 4, it can be known that the significance of the variable of fraud opportunities is 0.000 ($p < 0.05$). This result indicates that the variable of fraud opportunities has a very significant impact on fraud behaviors.

Table 4: The Significance Test Result of Individual Parameters

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig
	B	Std. Error	Beta		
(Constant)	44.073	6.966		6.326	.000
Collectivist Culture	0.121	0.068	0.120	1.769	.004
Opportunities	0.089	0.010	0.618	9.096	.000

Dependent Variable: Fraud Behaviors

Table 5: The Result of the Correlation between Independent Variable and Dependent Variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.618	0.382	0.373	9.835

Predictors: (Constant): Collectivist Culture, Fraud Opportunities

Dependent Variable: Fraud Behaviors

Table 5 explains the effective contributions provided by the variables of collectivist culture and fraud opportunities toward fraud behaviors. According to the value of R Square = 0.382, it can be known that the contribution of collectivist culture variable on fraud behaviors moderated by the variable of fraud opportunities amounts to 38.2%.

Table 6: The Analysis of Variable Indicators

Aspect/Indicator	Mean	High	Medium	Low
Fraud Opportunities	2	27	56	55
General Information	(Medium) 52	62	57	37
Technical Skills	33	82	20	15
Fraud Behaviors				
Pressures	36.4	8	29	101
1. Keeping Dignity	5.8	1	38	99
2. Self-failure	8.15	3	56	79
3. External Business Factor	8.96	7	69	62
4. Adversity	7.26	3	37	98
5. Improving status	4.59	3	14	121
6. Bad relationship with supervisor	1.63	3	55	80
Rationalization	3.4	1	38	99
Collectivist Culture				
Subordinate-ordinate relationship	17.96	57	79	2
Individual-group relationship	15.93	73	65	-
Decision making	11.4	70	60	8
Harmonization	10.36	42	84	12
Communication	20.49	105	33	-
Management system	25.38	59	75	4

According to the data in Table 6, it can be known that the highest mean on the indicators of fraud behaviors are external business (8.96) and self-failure (8.15). In addition, the self-failure indicator also has the high mean value (8.15). Referring to the indicator analysis result on collectivist culture, it can be known that the management system is the indicator with the highest mean (25.38). On the other side, harmonization has the lowest mean value on the variable of collectivist culture (10.36).

5 DISCUSSION

According to the data, it can be known that the highest mean on the indicators of fraud behaviors

are external business factor (8.96) and self-failure (8.15) indicators. This result illustrates that pressures faced by organizations to compete with external environments have made the research subjects to sometimes conduct frauds to keep their jobs running. The high mean value of response of subjects indicates that respondents give high score answers for each question regarding business external factor. This result indicates that respondents have conduct frauds such as covering the weakness of projects/products, promising something to customers, or exaggerating the quality of projects/products to be sold (questions on the scale of fraud behaviors concerning external business factor).

In addition, self-failure indicator itself also acquires high mean value (8.15). This description illustrates the indication of fraud conducted by millennial workers due to the pressure given by the company related to individual performance; making them to conduct something to covered it. The conducted frauds can be in forms of an adjustment of data to cover the deficiency of the actual procedure, filling or modifying the required documents by themselves.

Based on the findings mentioned above, it can be discovered that millennial workers conduct fraud activities due to the attachment of millennial workers to their organizations, so they are covering the weakness of their organizations, and also because the fulfillment toward the demands of organizations on their personal performances. These conditions can be caused by millennial characteristics which are highly related to their social environment and having strong bond with their work which in this context is their organizations.

These results are consistent with the study of Elam, Stratton, and Gibson, 2007; Borges, Manuel, Elam, and Jones (2010) which discovered that millennial's are hard-workers, responsible, team oriented, and altruistic. Discussing in further, Borges, Manuel, Elam, and Jones (2010) who studied the difference of gen x and millennial's motives by using TAT card have found that millennial's have formidable needs toward achievement and affiliation. This explanation illustrates that the needs to properly accomplish any achievement and affiliating socially are demands required by the millennial generation. On the other side, Alsop (2008) also supported the perspective altruism on teenagers who influenced by their families and peers; making them to be oriented toward their groups.

The elucidations of several researchers above which based on the characteristics of millennial generation describe the relation between the emergence of fraud activities and millennial workers. This condition is based on the high attachment of millennial workers toward their groups and the altruism conceived by millennial's workers that make the indication of fraud activities on them to be greater. On the other side, the presence of collectivist culture conceived by Aceh's millennial workers is enhancing the condition. One of the characteristics of collectivist culture is the presence of high togetherness within the group. This aspect is consistent with the argument of Hofstede (2005) who described that collectivist elucidates the cohesiveness of group, the connectedness between individuals and community due to the protection given by the community toward individuals who loyal to their groups.

Referring to the results of indicator analysis on collectivist culture, it is known that the management system indicator was the indicator with highest mean (25.38). The management system on collectivist culture bear a meaning that individuals will immerse themselves to the identity of organizations or group. In this context, employees will tend to use their names on behalf of their work divisions rather than themselves. This condition illustrates that every success made by them will be showed as the collective success with their groups. This finding substantiates the argument in which the presence of high group cohesiveness and altruism conceived by millennial workers as well as collectivist culture exists in Aceh have made the indication of fraud activities on respondents to grow higher. This illustration explains why fraud activities have significant relationship with collectivist culture, which in this term is associated with external business factor and management system. The existence of one-identity principle as the organization member has made the millennial workers who conceive collectivist culture to feel that they should fight for their division as their identity. This activity leads the millennial workers in this research to conduct fraud by heralding their businesses so the customers/stakeholders will have the trust in their organization (the product/project they currently sell).

On the other side, harmonization has the lowest mean value on collectivist culture variable. This result illustrates that the millennial workers discussed in this research were having poor harmony within their organizations. Harmony is the main element in group dynamics which indicated by rare

direct confrontations that will emerge conflict or disunity. According to the data, it can be known that respondents in this research were daring to express their dislikes or criticize their co-workers frontally when mistakes are made. This result becomes an interesting finding by considering that this behavior is not the kind of collectivist culture.

Lack of harmonization between respondents in this research and their work groups can be explained by the characteristic of millennial's who tend to communicate in a frontal manner. Chou (2012) described that millennial favor open and frequent communications. That way of communicating makes the tendency to hurt the feeling of their co-workers when they speak boldly and frankly. This kind of behavior is taboo for collectivist culture which is very normative. The community with collectivist culture will tend to prioritize the non-hurtful conversation toward their interlocutors and tend to be less assertive. Unwillingness to be assertive which causes lack of harmonization within their groups despite the closeness of these millennial workers with their groups.

In addition, the research results of Borges, Manuel, Elam, and Jones (2010) also support the emergence of the indication of minimum harmony amidst these cohesive groups. According to researchers, millennial generation has high demands on achievement and affiliation. This finding explains that regardless of high social support, the need of millennials to achieve personal success is also high. These two aspects are surely in practice will cause disharmony between the organization members. This finding can be associated with the high effect of self-failure indicator on fraud variable. This result shows that each individual has the desire to show the best individual performance, although they are very attached to their groups. This practice is eventually causing millennial workers to be brave in acting frontally toward the mistake of their co-workers. On the other side, millennial workers in this research tend to conduct fraud in their works to avoid being blame or to be able of presenting the best performance.

Referring to one of the culture indicators proposed by Hofstede (2010) namely masculinity versus feminine, Hofstede had conducted a research on workers in Indonesia in 1980 which showed the characteristics of feminine community. Hofstede illustrated the femininity with a situation in which the dominant value within the community is the care toward others (Hofstede, 2010). Arda (2013) conducted review of Hofstede's cultural value indicators on workers in Indonesia. According to

this research, it has been discovered that the mean values produced by the research have been heading toward masculinity. This condition elucidates the presence of the shifting of cultural dimension to masculinities which encompass money, material, and personal success that contradictory to the type of workers in Indonesia in 1980. The study mentioned above explains that the high demand for achievement conceived by millennial workers in Indonesia at present is difference with the past generation. Basri (2015) produced a result which showed that masculinity influences the emergence of fraudulence in paying tax liability.

Based on the explanations above, it can be known that the focuses of millennial's are clear directions and the priority over achievement. This situation eases the supervisor to disguise credential information, and to explain to millennial workers in a very open manner regarding things that become the personal priority of them. This influence is magnified by the presence of a sublime power distance conceived by organizations with collectivist culture. Arda (2013) illustrated high power distance from the supervisors-subordinates relationship which is similar to the relationship between parents and children in which not only professionally that has to be emphasized but good manners in act is also a must.

These conditions describe that despite the tendency to communicate frontally, millennial workers stay polite to their supervisors. In addition, the need for achievement and increasing personal wealth made millennial workers to merely focus on their personal goals despite their loyalty to their groups. Factors mentioned above emerge the lack of control/monitoring, so they emerge fraud opportunities. The attitude of millennial workers who altruistic and conceive collectivist culture that has high power distance which makes the fraud opportunities to be greater.

This high power distance will affect the occurrence of fraud opportunities in two things. First, the ignorance of millennial workers over the performance of their supervisors is due to disinclination, thus, this situation expands the opportunity for the supervisors to conduct fraud. Second, the presence of a high power distance that causes millennial workers to be perceived as having poor performances by their supervisors, therefore, they would conduct fraud when there are opportunities. According to this research, it has been discovered that the amount of effect generated by the variable of collectivist culture toward fraud behaviors was 0,4%. However, when opportunities

to conduct fraud are available, the amount of collectivist culture variable in affecting fraud behaviors will increase to 38.2%. Albrecht (2012) explained that fraud occurs mainly because the actors notice and get the opportunity due to poor control system and supervision.

Soeharjono (2011) described that the condition similar to the case above can be solved through two efforts. First, the supervisor in an organization should prioritize the conducive leadership, such as motivating the subordinate to speak boldly, and dare to tell the truth. In addition, prioritizing conducive leadership is also reflected from the capability of supervisors to have tradition and wisdom in establishing two-way communication between subordinates and supervisors in harmony in the work place. Second, effective internal control/monitoring is required as the "eyes and ears" for leaders and organization members as the early warning and detection for control activities in an internal control system within an organization.

6 CONCLUSIONS

According to research results, it can be discovered that millennial workers conduct fraudulence during their work because they want to accomplish personal achievement properly. In addition, the typical natures of millennial workers who highly maintain their affiliation has made individuals to be reluctant in getting involved to problems unrelated to their personal achievement. This research suggest the need of open communication and details from supervisors and subordinates as well as internal supervision based on local wisdom to prevent the occurrence of fraud activities during their works.

This research has limitations, including the age range which was too expanding. This condition was caused by the absence of standard references in determining the age of millennials (generation y). In addition, the work places of youths in Aceh that varied have made the research data became more varied. Future researchers can focus their studies on a work setting which has similar characteristics; therefore, the acquired research result can explain the relationship between collectivist culture and the emergence of fraud activities on millennial workers in more details.

REFERENCES

- Albrecht, W., *et.al.* 2012. *Fraud Examination*. Connecticut: Cengage Learning.
- Alsop, R. (2008). *The trophy kids grow up: How the millennial generation is shaking up the workplace*. John Wiley & Sons.
- Arda, D. (2013). *Perbandingan Konsep Nilai Budaya Dengan Menggunakan Kerangka Kerja Hofstede* (Doctoral dissertation, Diponegoro University).
- Basri, Y. M. (2015). Pengaruh Dimensi Budaya dan Religiusitas Terhadap Kecurangan Pajak. *Akuntabilitas*, 8(1), 61-77.
- Benesik, A., Machova, R. (2016). Knowledge Sharing Problems from the Viewpoint of Intergeneration Management. In *ICMLG2016 – 4th International Conference on Management, Leadership, and Governance : ICMLG2016* (P.42). Academic Conferences and Publishing Limited.
- Borges, N. J., Manuel, R. S., Elam, C. L., & Jones, B. J. (2010). Differences in motives between Millennial and Generation X medical students. *Medical education*, 44(6), 570-576.
- Chou, S. Y. (2012). Millennials in the workplace: A conceptual analysis of millennials' leadership and followership styles. *International Journal of Human Resource Studies*, 2(2).
- Cozma, I. (2011). How are individualism and collectivism measured?. *Romanian Journal of Applied Psychology*, 13(1), 11-17.
- Elam, C., Stratton, T., & Gibson, D. D. (2007). Welcoming a new generation to college: The millennial students. *Journal of College Admission*, 195, 20-25.
- Hofstede, G.J. Hofstede. 2005. *Culture and Organizations : Software of the Mind*, 2nd edition, McGraw-Hill USA.
- Hofstede, G., Hofstede, G. J., & Minkov, M. (2010). *Cultures and organizations: software of the mind: intercultural cooperation and its importance for survival*. McGraw-Hill.
- Hofstede, G. (2011). Dimensionalizing Cultures: The Hofstede Model in Context. *Online Readings in Psychology and Culture*, 2(1) at <http://dx.doi.org/10.9707/2307-0919.1014>.
- Howe, N., & Strauss, W. (2000). *Millennials rising: The next great generation*. Vintage.
- Pyle, M. B. (2011). Culture and regulation: examining collectivism and individualism as predictors of self-control. *Digital Commons@Georgia Southern Electronic Theses and Dissertations* at <https://digitalcommons.georgiasouthern.edu/etd/443>
- Richert, A. (2018). Socializing with Robots. In *Knowledge Management in Digital Change* (pp. 97-110). Springer, Cham.
- Sakban, A., & Resmini, W. (2018, September). Kearifan Lokal (Sasambo) sebagai Pedoman Hidup Masyarakat Multikultural dalam Menghadapi Era Revolusi Industri 4.0 di Indonesia. In *PROSIDING SEMINAR*

NASIONAL LEMBAGA PENELITIAN DAN PENDIDIKAN (LPP) MANDALA (pp. 61-71).

- Shamim, S., Cang, S., Yu, H., & Li, Y. (2017). Examining the feasibilities of Industry 4.0 for the hospitality sector with the lens of management practice. *Energies*, 10(4), 499.
- Soeharjono, H. I. (2011). Pengaruh Budaya Birokrasi “ewuh-pakewuh” Terhadap Efektivitas Sistem Pengendalian Intern. *Jurnal Ilmu Administrasi: Media Pengembangan Ilmu dan Praktek Administrasi*, 8(3), 01.
- Sutampi, A., Priyatama, A. N., & Astriana, S. (2019). Hubungan job embeddedness dan budaya kolektivisme pada karyawan generasi x dan y di pltd siantan, kalimantan barat. *Psibernetika*, 11(2).
- Triandis, H. C. (2018). *Individualism and collectivism*. Routledge.
- Tuanakotta, T.M. (2007). *Akuntansi Forensik dan Audit Investigasi*. Jakarta : Salemba Empat.
- Tunggal, Amin Widjaja. (2011). *Financial Fraud: Teori dan Kasus*. Jakarta: Harvarindo.

