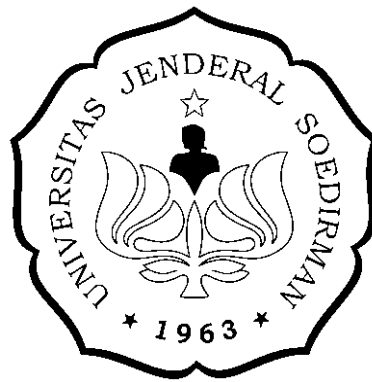


THESIS

**FACTORS AFFECTING THE TENDENCY OF ACCOUNTING FRAUD IN
THE INDONESIA BANKING INDUSTRIES**



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