

DETERMINANTS OF FRAUD STARS WITH RELIGIOSITY AS A MODERATION VARIABLE



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Abstract

This research aims to test and analyze the influence of each element of fraud stars namely pressure, opportunity, rationalization, capability, external scope, internal scope, and organizational culture towards tendencies fraud with religiosity as a moderating variable. This type of research is quantitative research, the population of this research is employees at the BPOM RI institution using sampling technique purposive sampling with the criteria of employees who are responsible for treasury management, asset management, and preparing financial reports in each work unit. The data in the research are primary data obtained from distributing questionnaires to respondents with a total of 116 questionnaire data, which can be processed as many as 116. The data analysis technique in this research uses analytical techniques. Structural Equation Modeling (SEM) with the help of SmartPLS 3.0 software. The research results show: 1) Pressure has no effect on fraud tendencies, 2) Opportunity has a positive effect on fraud tendencies, 3) Rationalization has a positive effect on fraud tendencies, 4) Capability has a positive effect on fraud tendencies, 5) External scope has no effect on fraud tendencies, 6) Internal scope has a negative effect on fraud tendencies, 7) Organizational culture has no effect on fraud tendencies, 8) Religiosity does not moderate the relationship between the influence of pressure on fraud tendencies, 9) Religiosity does not moderate the effect of opportunity on fraud tendencies, 10) Religiosity does not moderate the relationship between the influence of rationalization on fraud tendencies, 11) Religiosity negatively moderates the influence of the relationship between capabilities and fraud tendencies, 12) Religiosity does not moderate the relationship between the influence of external scope on fraud tendencies, 13) Religiosity does not moderate the relationship between the influence of internal scope on fraud tendencies, 14) Religiosity does not moderate the relationship between the influence of organizational culture on fraud tendencies.

Keywords: Fraud Tendencies, Fraud Stars, Religiosity

INTRODUCTION

Fraud is one of the research issues that continue to increase from year to year which shows that there are more and more supporters of the anti-fraud movement, but despite this, there are still many fraud cases that occur (Abadi et al, 2023; Wibowo et al, 2024). Fraud is an act of fraud in the form of deception or lies carried out for personal gain and has an impact on the loss of other parties (Sayang et al, 2023). According to the Indonesian Accounting Association, fraud is an act of fraud committed within the management of an organization responsible for governance, employees, and third parties by using deception to gain unfair and unlawful advantage (Manek et al., 2022).

ACFE Indonesia classifies acts of fraud into three, namely corruption, misuse of assets, and fraudulent financial statements and based on a survey conducted in 2019, out of a total of 239 respondents, the most frequent fraudulent behavior is corruption, followed by misuse of assets and finally financial statement fraud, with respective percentages of 64.4%, 28.9%, and 6.7%. Corruption is a deliberate act to obtain material benefits that are contrary to official duties (Waluyo, 2022). Misuse of assets is an individual's conscious action in the form of using an organization's assets or property for personal gain (Savitri and Herliansyah, 2022). Financial statement fraud according to Aulia and Budiwitjaksono (2020) is an act of reporting statements that are incorrect and careless without regard to the truth and aims to exploit financial reports so that losses arise to other parties or personal gain.

Fraudulent behavior can occur in various sectors, from corporate government to non-profit organizations (Ginting and Dewi, 2022), the ACFE survey shows that the government sector is the organization most disadvantaged by all forms of fraudulent behavior, the reason is because the majority of fraud cases revealed in the media in Indonesia are disclosures of fraud in government. Therefore, the government should operate economically, effectively, and efficiently to detect fraud as early as possible, one of which is by analyzing existing fraud theories (Sustainable and Fun, 2023).

The government has made various efforts to reduce the possibility of fraud, one of which is by providing performance allowances in an amount according to the bureaucratic reform index value by the Ministry of State Apparatus Empowerment and Bureaucratic Reform, where one of the indicators of the bureaucratic reform index is supervision which

highlights clean and clean government administration. free of KKN (corruption, collusion, nepotism), and accountability, namely that government agencies are required to carry out government with adequate capacity and accountability.

The Republic of Indonesia Food and Drug Supervisory Agency (BPOM) is one of the government institutions that participates in taking action to suppress the emergence of fraud, including implementing GCG quite well, BPOM continuously improves its performance, this can be seen from the annual report, performance report as well as BPOM's financial reports which continue to improve, and the achievement of its targets from year to year, as a fairly large government organization, BPOM has consistently maintained the WTP predicate in every BPK audit for nine consecutive times since 2014 (CPC, 2023).

Fraud theory was first introduced by Cressey (1953), who first proposed the existence of a fraud triangle, namely three things that can influence acts of fraud, namely pressure, the second is rationalization, and the last is opportunity. Furthermore, in 2004 the Fraud Diamond Theory put forward by Wolfe and Hermanson (2004) explained that four main factors trigger fraudulent acts from the fraud triangle, Wolfe and Hermanson adding one fraud factor, namely ability or capability.

Fraud and a culture of fraud are difficult to eliminate, that is when one form of fraud is eradicated, it will reappear in another form and method, so reactive methods such as giving strict punishments become less effective, and more proactive action is needed to deal with it, one of which is the religiosity approach (Riduwan and Andajani, 2023). Religiosity is a form of individual obedience to certain religious knowledge, deepening its rules and realizing them in their daily lives (Suryandari and Pratama, 2021). Research by Ginting dan Dewi (2022) revealed that when the value of religiosity is implemented, it can reduce or reduce the number of frauds, thereby eliminating the culture of fraud. further research by Riduwan and Andajani (2023) revealed that the wisdom of religiosity is a transcendental force in preventing fraud.

Islam, as one of the recognized religions in Indonesia, has the Al-Qur'an as a guide to life, and it is recognized that in the Al-Qur'an several verses contain the principles of fraud prevention control, apart from that the Al-Quran also offers solutions to existing problems, apart from a spiritual perspective as well as material perspective(Sudarmanto and Utami, 2021). Research on religiosity as a moderator has been carried out byFahjar (2019), and

shows that religiosity can moderate or weaken the rationalization of fraud. However, the results of the research are different from Suryandari and Pratama (2021) which states that religiosity is unable to weaken the positive relationship between rationalization and fraud.

Referring to the background explanation above, this research will test the fraud stars theory which was coined by Monteverde (2023) with religiosity as a moderator in Non-Ministerial Government Institutions, the Republic of Indonesia Food and Drug Monitoring Agency (BPOM). The reason the researchers made BPOM the object of research was that BPOM is still quite young, namely 23 years old, and has received the WTP predicate in every BPK audit for nine consecutive times since 2014, and in the press release CPC (2023) stated that the WTP predicate still had recommendations for findings that had to be followed up by BPOM, namely a lack of work volume for four work units and work that did not meet specifications worth a total of 469.17 million rupiah. The novelty of this research is that the author uses a new fraud theory, namely the fraud star theory which was coined by Monteverde, and uses the religiosity variable as a moderator.

RESEARCH METHOD

Types of Research

This research uses a quantitative approach, namely a research approach with a positivist philosophy to research a sample in a population to test hypotheses with statistical analysis data (Sugiyono, 2017:8). This research method uses a causative quantitative method to see the relationship between variables. The data source is primary data giving questions in the form of a questionnaire to a predetermined sample (Sugiyono, 2017:8).

Overview of the Population

Population is a generalized area consisting of subjects or objects that have certain qualities and characteristics determined by the researcher to be studied and conclusions drawn (Sugiyono, 2017). The population in this research is all state civil servants (ASN) who work at the Republic of Indonesia Food and Drug Supervisory Agency (BPOM RI). The reason the researchers made BPOM the object of research was that BPOM is still quite young, namely 23 years old, and has received the WTP predicate in every BPK audit for nine consecutive times since 2014, and in the press release CPC (2023) stated that the WTP

predicate still included recommendations for findings that had to be followed up by BPOM, namely a lack of work volume for four work units and work that did not meet specifications worth a total of 469.17 million rupiah. The population in this study was 5284 employees spread throughout Indonesia with a total of 104 work units.

Sampling Technique

Sugiyono (2017:81) states the sample is part of the number of characteristics possessed by the population. In the process of taking samples from the existing population, researchers used purposive sampling techniques. (Sugiyono, 2017:91) purposive sampling is a technique for taking samples from a population by making prior considerations according to the objectives that have been set.

In this study, the sample used is ASN with responsibility for state treasury duties, namely PPK (Commitment Making Official), PPSPM (Payment Order Signing Official) and Expenditure Treasurer, ASN with responsibility for managing state property, namely management analysts and administrators, ASN who responsible for the procurement process for government goods and services, as well as ASN preparing work unit financial reports. Where each ASN in the sample is an ASN with a minimum work period of one year at BPOM RI.

RESULTS AND DISCUSSION

Evaluation of the Measurement Model (Outer Model)

Measurement model evaluation testing is carried out to ensure that the measuring instrument used is suitable for measurement. There are two tests and several analyses in this evaluation, namely a validity test with several analyses including Convergent validity, Average Variance Extracted (AVE), and Discriminant Validity, as well as a reliability test, namely composite reliability and Cronbach's Alpha.

Convergent Validity

Convergent Validity measurement shows whether each question item measures the similarity of the dimensions of the variable or whether each indicator of the research construct is valid or not. The convergent validity test can be seen from the loading factor value for each construct. The criteria for a loading value > 0.70 indicates high convergent

validity, however a loading value between > 50 to > 60 is still acceptable for research that is still in the scale development stage (Ghozali, 2021:44).

According to (Hair et al., 2018) the guideline for measurement values is above 0.70, and data is said to be valid if the outer loading value is above 0.7. All questionnaire items each have a loading factor value of more than 0.7 so all indicators or questionnaire items are valid and significant in forming their respective latent variables.

Average Variance Extracted (AVE)

Table 1.

Average Variance Extracted (AVE) Value

	Average Variance Extracted (AVE)
Organizational culture	0.778
Organizational Culture_Religiosity	1,000
Capability	0.745
Capability_Religiosity	1,000
Fraud Tendencies	0.596
Opportunity	0.772
Opportunity_Religiosity	1,000
Rationalization	0.727
Rationalization_Religiosity	1,000
Religiosity	0.636
External Scope	0.775
External Scope_Religiosity	1,000
Internal Scope	0.710
Internal Scope_Religiosity	1,000
Pressure	0.824
Pressure_Religiosity	1,000

Source: Primary data processed, 2024

The next test is testing the Average Variance Extracted (AVE) value. This test was carried out to determine the ability of one latent variable to describe one and a half of its indicators on average. AVE is the average percentage of variance values extracted between question items or indicators of a variable which is a summary of convergent indicators.

Ghozali (2021:44) states that the requirement for an AVE value is greater than 0.5, from table 21 above we can see that each variable, namely the organizational culture variable has an AVE value of 0.778, the capability variable has an AVE value of 0.745, the

opportunity variable has an AVE value of 0.772, the rationalization variable has The AVE value is 0.727, the external scope variable has an AVE value of 0.775, the internal scope variable has an AVE value of 0.710, the pressure variable has an AVE value of 0.824, the religiosity variable has an AVE value of 0.636 and the fraud tendency variable has an AVE value of 0.596. Thus, all latent variables have an AVE value above 0.5, which means that all variables used in this research have met the requirements for convergent reliability.

Discriminant Validity

Discriminant Validity Analysis is carried out to explain the extent to which a construct is empirically different from other constructs. The discriminant validity test can be seen in the cross-loading value if the cross-loading value of each variable statement item to the variable itself is greater than the correlation value of the statement item to other variables (Ghozali, 2021: 159).

Based on the analysis results shown in Table 2, the cross-loading value of each indicator on its respective variable shows a greater value when compared to the cross-loading value of the indicator on the other variables in the model, which means that each variable shows dissimilarity to the variable. other things, so it can be concluded that the indicators used in the research have met good discriminant validity in the preparation of each variable.

Composite Reliability and Cronbach's Alpha

Table 2.

Composite Reliability and Cronbach's Alpha

	Cronbach's Alpha	rho_A	Composite Reliability
Organizational culture	0.942	0.953	0.954
Organizational Culture_Religiosity	1,000	1,000	1,000
Capability	0.932	0.945	0.946
Capability_Religiosity	1,000	1,000	1,000
Fraud Tendencies	0.943	0.945	0.950
Opportunity	0.940	0.951	0.953
Opportunity_Religiosity	1,000	1,000	1,000
Rationalization	0.905	0.915	0.930
Rationalization_Religiosity	1,000	1,000	1,000
Religiosity	0.948	0.951	0.954
External Scope	0.966	0.370	0.954
External Scope_Religiosity	1,000	1,000	1,000

Internal Scope	0.932	0.950	0.945
Internal Scope_Religiosity	1,000	1,000	1,000
Pressure	0.969	0.972	0.974
Pressure_Religiosity	1,000	1,000	1,000

Source: Primary data processed, 2024

Reliability testing is used to measure the consistency of measuring instruments in measuring a concept or measure the consistency of respondents in answering statement items in questionnaires or research instruments. Test reliability can be done through composite reliability and Cronbach's Alpha. A variable can be said to be reliable when it has a composite reliability value and Cronbach's Alpha > 0.7 (Ghozali, 2021:44).

Based on the analysis results shown in Table 2 above, it can be seen that the Cronbach's alpha and composite reliability values of each latent variable have a value of more than 0.7. This shows that each indicator can be said to be reliable and has accuracy, consistency, and precision in measuring the latent variable.

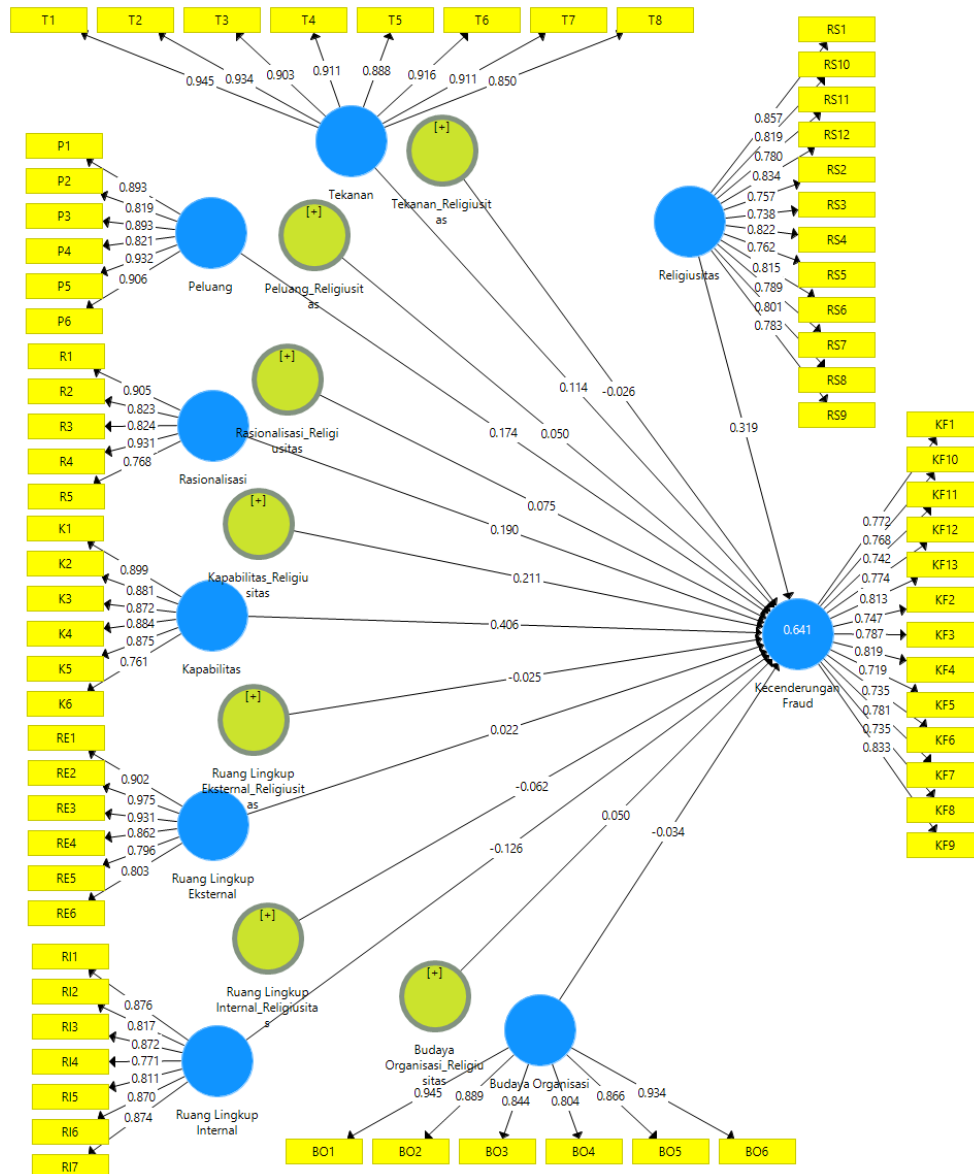


Figure 1.

Outer Model Results

Structural Model Evaluation (Inner-Model)

The inner model (inner relations, structural model, and substantive theory) describes the relationship between latent variables based on substantive theory. The structural model was evaluated using R-square and t-test as well as the significance of the structural path parameter coefficients.

The coefficient of determination test or model feasibility test (R-Square) aims to detect how far the model can explain the dependent variables. Provisions for model feasibility test results according to Hair et al., (2018) with R square range from 0 to 1, with the limiting criteria for this R square value being 0.75 as a substantial or strong model; 0.50 as moderate and 0.25 as weak. In this research, the R-square value can be seen in the table below:

Table 3.
R-Square

	R Square	Adjusted R Square
Fraud Tendencies	0.641	0.587

Source: Primary data processed, 2024

Table 3 shows that the value is 64.1%, which means that the strength of the model in explaining the dependent variable is moderate. From the results of the analysis above, it can be seen that the value of the fraud tendency variable which can be explained by exogenous variables, namely pressure, opportunity, capability, rationalization, internal scope, external scope, and organizational culture is 64.1% while the rest can be explained by other variables which are not included in the R^2 model.

Hypothesis Testing

In this research, hypothesis testing was obtained from the results of path coefficient analysis using SmartPLS software. path coefficients indicate the level of significance of hypothesis testing (Hair et al., 2018). The path coefficient value indicated by the t-statistic value must be > 1.96 or probability value (P-value) $< 5\%$. If the t-statistic is > 1.96 then the hypothesis is said to have an influence, and the hypothesis will be accepted and can be said to be significant if the P-value is < 0.05 .

Table 4.

Path Coefficients (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Pressure -> Fraud Tendency	0.114	0.119	0.131	0.868	0.386
Opportunity -> Fraud Propensity	0.174	0.156	0.081	2,159	0.031

Rationalization -> Fraud Tendencies	0.190	0.189	0.063	3,023	0.003
Capability -> Fraud Tendency	0.406	0.408	0.057	7,088	0,000
External Scope -> Fraud Tendencies	0.022	0.004	0.072	0.312	0.755
Internal Scope -> Fraud Tendencies	-0.126	-0.136	0.057	2,189	0.029
Organizational Culture -> Fraud Tendencies	-0.034	-0.040	0.127	0.271	0.787
Pressure_Religiosity -> Fraud Tendencies	-0.026	-0.028	0.081	0.323	0.747
Opportunity_Religiosity -> Fraud Tendency	0.050	0.059	0.079	0.636	0.525
Rationalization_Religiosity -> Fraud Tendencies	0.075	0.069	0.076	0.992	0.322
Religiosity_Capability -> Fraud Tendency	0.211	0.204	0.058	3,667	0,000
External Scope_Religiosity -> Fraud Tendencies	-0.025	-0.016	0.068	0.371	0.711
Internal Scope_Religiosity -> Fraud Tendencies	-0.062	-0.056	0.060	1,035	0.301
Organizational Culture_Religiosity -> Fraud Tendencies	0.050	0.044	0.077	0.656	0.512

Source: Primary data processed, 2024

Based on Table 4, you can see the level of significance and influence between variables as follows:

1) Hypothesis testing of the influence of pressure on fraud tendencies

Testing the first hypothesis shows a t-statistic value of 0.868, namely <1.96 , it can be said that pressure does not affect fraud tendencies, while the P-value shows a value of

0.386, namely > 0.05 , thus it can be concluded that H1 states the influence of pressure on tendencies fraud in this study was rejected.

2) Testing the hypothesis of the Effect of Opportunity on Fraud Propensity

Testing the second hypothesis shows a t-statistic value of 2.159, namely > 1.96 , so it can be said that opportunity influences fraud tendencies, while the P-value shows a value of 0.031, namely < 0.05 , so it can be concluded that H2 which states the influence of opportunity on fraud tendencies is accepted.

3) Hypothesis testing of the Effect of Rationalization on Fraud Tendencies

Testing the third hypothesis, namely the effect of rationalization on fraud tendencies, shows a t-statistic value of 3.023, namely > 1.96 , so it can be said that rationalization affects fraud tendencies, while the P-value shows a value of 0.003, namely < 0.05 , so it is concluded that H3 in the research this is accepted.

4) Hypothesis testing of the influence of capabilities on fraud tendencies

Testing the fourth hypothesis, namely the influence of capabilities on fraud tendencies, shows a t-statistic value of 7.088, namely > 1.96 , so it can be said that capabilities influence fraud tendencies, while the P-value shows a value of 0.000, namely < 0.05 , so it is concluded that H4 in the research this is accepted

5) Hypothesis testing The influence of external scope on fraud tendencies

The fifth hypothesis test shows a t-statistic value of 0.312, namely < 1.96 , so it can be said that external scope does not affect fraud tendencies, while the P-value shows a value of 0.755, namely > 0.05 , so it can be concluded that H5 states the influence of scope. external to the tendency to fraud is rejected.

6) Hypothesis testing The influence of internal scope on fraud tendencies

Testing the sixth hypothesis, namely the influence of internal scope on fraud tendencies, shows a t-statistic value of 2.189 > 1.96 , so it can be said that internal scope influences fraud tendencies, while the P-value shows a value of 0.029, namely < 0.05 , so it is concluded that H6 in this study is accepted.

7) Hypothesis testing of the influence of organizational culture on fraud tendencies

The seventh hypothesis test shows a t-statistic value of 0.271, namely < 1.96 , so it can be said that organizational culture does not affect fraud tendencies, while the P-value

shows a value of 0.787, namely > 0.05 , so it can be concluded that H7 states the influence of organizational culture space. against fraud tendencies are rejected.

- 8) The moderating effect of religiosity on the relationship between stress and fraud tendencies

The moderation test with the eighth hypothesis shows a t-statistic value of 0.323, namely < 1.96 , so it can be said that religiosity is not able to moderate the influence of pressure on fraud tendencies, with the P-value showing a value of 0.747, which is > 0.05 , so it can be concluded that H8 which states that there is a moderating influence of religiosity on the relationship between stress and fraud tendencies is rejected.

- 9) The moderating effect of religiosity on the relationship between opportunities and fraud tendencies

The ninth hypothesis moderation test shows a t-statistic value of 0.636, namely < 1.96 with a P-value of 0.525, namely > 0.05 , so it is concluded that religiosity is unable to moderate the influence of opportunity on fraud tendencies, so H9 is rejected.

- 10) The moderating influence of religiosity on the relationship between rationalization and fraud tendencies

The tenth hypothesis moderation test shows a t-statistic value of 0.992, namely < 1.96 with a P-value of 0.322, namely > 0.05 , so it is concluded that religiosity is unable to moderate the relationship between the influence of rationalization on fraud tendencies, so H10 is rejected.

- 11) The moderating effect of religiosity on the relationship between capability and fraud tendencies

The moderation test with the eleventh hypothesis shows a t-statistic value of 3.667, namely > 1.96 , so it can be said that religiosity can moderate the influence of the relationship between capability and fraud tendencies, with the P-value showing a value of 0.000, namely < 0.05 , so it can be concluded that H11 which states the existence of religiosity moderation in the relationship between capability and fraud tendencies is accepted

- 12) The moderating effect of religiosity on the relationship between external scope and fraud tendencies

The twelfth hypothesis moderation test shows a t-statistic value of 0.371, namely < 1.96 with a P-value of 0.711, namely > 0.05 , so it is concluded that religiosity is not able to moderate the relationship between the influence of external scope on fraud tendencies, so H12 is rejected.

- 13) The moderating effect of religiosity on the relationship between internal scope and fraud tendencies

The thirteenth hypothesis moderation test shows a t-statistic value of 1.035, namely < 1.96 with a P-value of 0.301, namely > 0.05 , so it is concluded that religiosity is unable to moderate the relationship between the influence of internal scope on fraud tendencies, so H13 is rejected.

- 14) The moderating influence of religiosity on the relationship between external organizational culture and fraud tendencies

The fourteenth hypothesis moderation test shows a t-statistic value of 0.656, namely < 1.96 with a P-value of 0.512, namely > 0.05 , so it is concluded that religiosity is unable to moderate the relationship between the influence of organizational culture on fraud tendencies, so H14 is rejected.

CONCLUSION

Based on the test results and discussion presented in the previous chapter, the following conclusions were obtained:

1. Pressure does not affect fraud tendencies. So, it can be concluded that the tendency for fraud does not occur even though individuals experience pressure, both financial and non-financial.
2. Opportunity has a positive effect on the tendency for fraud, so it can be concluded that the smaller the chance of fraud occurring in an organization, the less likely it is to cheat/fraud.
3. Rationalization has a positive effect on the tendency to commit fraud, so it can be concluded that the more logical reasons that according to the perpetrator support his intention to commit fraud, the stronger the urge to commit fraud.

4. Capability has a positive effect on fraud tendencies, so it can be concluded that the higher an individual's capability triggers the greater the possibility of fraud, a person with high capability has the arrogance that convinces himself that the fraud committed is difficult or even impossible to detect by other parties.
5. The external scope does not affect the tendency for fraud, so it can be concluded that the external scope in the form of regulatory compliance, legal sanctions, and social sanctions does not have an impact on the emergence of fraud, this can occur due to the lack of effective implementation of the external scope and the lack of a general deterrence effect of punishment.
6. Internal scope has a negative effect on the tendency for fraud, so it can be concluded that the tendency for fraud can be reduced by having a good internal scope. The better the internal scope, the better the prevention that can be done to combat fraud.
7. Organizational culture does not affect fraud tendencies, in other words, organizational culture is not always able to reduce fraud tendencies and depends more on the morality of each individual in the organization.
8. Religiosity does not moderate the relationship between the influence of pressure on fraud tendencies, and religiosity is not able to minimize the impact of pressure on fraud tendencies.
9. Religiosity does not moderate the effect of opportunity on fraud tendencies, and there is no relationship between religiosity, opportunity, and fraud tendencies.
10. Religiosity does not moderate the relationship between rationalization and fraud tendencies. that there is no connection between religiosity, rationalization, and the tendency to cheat.
11. Religiosity negatively moderates the influence of the capability relationship on fraud tendencies, meaning that religiosity can weaken fraud tendencies for individuals with abilities, the higher the religiosity value, the higher the decrease in the tendency to behave fraudulently even with high abilities.
12. Religiosity does not moderate the relationship between the influence of external scope on fraud tendencies. Religiosity does not strengthen or weaken the effect of punishment on fraud.

13. Religiosity does not moderate the relationship between the influence of internal scope on fraud tendencies. that religiosity does not weaken or strengthen the relationship between the influence of internal scope on fraud tendencies.
14. Religiosity does not moderate the relationship between the influence of organizational culture on fraud tendencies.

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