

## DAFTAR PUSTAKA

- Abdullahi, Rabi'u, & Mansor, N. (2015). Fraud Triangle Theory And Fraud Diamond Theory. Understanding The Convergent And Divergent For Future Research. *International Journal Of Academic Research In Accounting, Finance And Management Sciences*, 5(4), 38–45.  
<https://doi.org/10.6007/IJARAFMS/V5-3/1823>
- Abdullahi, Rabi'u, & Mansor, N. (2018). Fraud Prevention Initiatives In The Nigerian Public Sector. *Journal Of Financial Crime*, 25(2), 527–544.  
<https://doi.org/10.1108/JFC-02-2015-0008>
- ACFE. (2016). *Report To The Nations (RTTN)*.
- ACFE. (2018). *Report To The Nations (RTTN)*.
- ACFE. (2020). *Report To The Nations (RTTN)*.
- ACFE Indonesia Chapter. (2019). *Survei Fraud Indonesia (SFI)*.
- Aghghaleh, S. F., Iskandar, T. M., & Mohamed, Z. M. (2014). Fraud Risk Factors Of Fraud Triangle And The Likelihood Of Fraud Occurrence : Evidence From. *Information Management And Business Review*, 6(1), 1–7.
- Akomea-Frimpong, I., & Andoh, C. (2020). Understanding And Controlling Financial Fraud In The Drug Industry. *Journal Of Financial Crime*, 27(2), 337–354. <https://doi.org/10.1108/JFC-06-2019-0071>
- Albrecht, C., Kranacher, M.-J., & Albrecht, S. (2008). *Asset Misappropriation Research White Paper For The Institute For Fraud Prevention*.
- Allan, R. (2003). Fraud-The Human Face Of Fraud: Understanding The Suspect Is Vital To Any Investigation. *CA Magazine-Chartered Accountant*.
- Ambarwati, J., & Handayani, R. S. (2018). Analisis Faktor-Faktor Yang Memengaruhi Kemungkinan Terjadinya Salah Kelola Aset Tetap Ditinjau Dari Perspektif Fraud Diamond Theory (Studi Empiris Pada Perangkat Daerah Kabupaten Semarang). *Jurnal Akuntansi Dan Auditing*, 15(2), 165–203.
- Asmah, A. E., Atuilik, W. A., & Ofori, D. (2020). Antecedents And Consequences Of Staff Related Fraud In The Ghanaian Banking Industry. *Journal Of Financial Crime*, 27, 188–201. <https://doi.org/10.1108/JFC-03-2019-0034>
- Avortri, C., & Agbanyo, R. (2019). Determinants Of Management Fraud In The Banking Sector Of Ghana : The Perspective Of The Diamond Fraud Theory. *Journal Of Financial Crime*, 28, 142–155. <https://doi.org/10.1108/JFC-06-2020-0102>
- Bakri, H. H. M., Mohamed, N., & Said, J. (2017). Mitigating Asset Misappropriation Through Integrity And Fraud Risk Elements. *Journal Of Financial Crime*, 24. <https://doi.org/10.1108/JFC-04-2016-0024>
- BPK. (2020). *Ikhtisar Hasil Pemeriksaan Semester I Tahun 2020*.

- Cressey, D. (1953). *Other People's Money: A Study In The Social Psychology Of Embezzlement*.
- Dorminey, J. ., Fleming, A. ., Kranacher, M., & Riley, R. (2010). Beyond The Fraud Triangle: Enhancing Deterrence Of Economic Crimes. *The CPA Journal*, 80(7), 17–24.
- Duffield, G., & Graborsky, P. (2001). The Psychology Of Fraud Trends And Issues In Crime And Criminal Justice. In *Australian Institute Of Criminology*. Canberra.
- Freud, S. (1923). *The Ego And The Id. The Standard Edition Of The Complete Psychological Works Of Sigmund Freud. XIX (1923-*
- Geis, G. (2011). White-Collar And Corporate Crime: A Documentary And Reference Guide. *ABC-CLIO*.
- Ghozali, I. (2001). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25 (9th Ed.)*.
- Gunasegaran, M., Basiruddin, R., Zaleha, S., Rasid, A., & Rizal, A. M. (2018). The Case Studies Of Fraud Prevention Mechanisms In The Malaysian Medium Enterprises. *Journal Of Financial Crime*, 25(4), 1024–1038. <https://doi.org/10.1108/JFC-05-2017-0034>
- Hidajat, T. (2020). Rural Banks Fraud : A Story From Indonesia. *Journal Of Financial Crime*, 27(3), 933–943. <https://doi.org/10.1108/JFC-01-2020-0010>
- Indarto, S. ., & Ghozali, I. (2016). Fraud Diamond: Detection Analysis On The Fraudulent Financial Reporting. *Risk Governance And Control: Financial Market And Institutions*, 6(2).
- Kamaliah, K., Marjuni, N., Mohamed, N., & Mohd-Sanusi, Z. (2018). Effectiveness Of Monitoring Mechanisms And Mitigation Of Fraud Incidents In The Public Sector. *Administratie Si Management Public*, 82–95. <https://doi.org/10.24818/Amp/2018.30-06>
- Kapardis, M. K. (2016). Fraud Victimization In Greece : Room For Improvement In Prevention And Detection. *Journal Of Financial Crime*, 23(2), 481–500. <https://doi.org/10.1108/JFC-02-2015-0010>
- Kazemian, S. (2018). Examining Fraud Risk Factors On Asset Misappropriation : Evidence From The Iranian Banking Industry. *Journal Of Financial Crime*, 26(2), 447–463. <https://doi.org/10.1108/JFC-01-2018-0008>
- Kennedy, J. P. (2018). Asset Misappropriation In Small Businesses. *Journal Of Financial Crime*, 25(2), 369–383. <https://doi.org/10.1108/JFC-01-2017-0004>
- Khamainy, A. H., Ali, M., & Setiawan, M. A. (2021). Detecting Financial Statement Fraud Through New Fraud Diamond Model : The Case Of Indonesia Model. *Journal Of Financial Crime*, (2002). <https://doi.org/10.1108/JFC-06-2021-0118>

- Koomson, T. A. A., Owusu, G. M. Y., & Bekoe, R. A. (2020). Determinants Of Asset Misappropriation At The Workplace : The Moderating Role Of Perceived Strength Of Internal Controls. *Journal Of Financial Crime*, 27(4), 1191–1211. <https://doi.org/10.1108/JFC-04-2020-0067>
- Kramer, B. (2015). Trust , But Verify : Fraud In Small Businesses. *Journal Of Small Business And Enterprise Development*, 22, 4–20. <https://doi.org/10.1108/JSBED-08-2012-0097>
- Lind, D. A., Marchal, W. G., & Wathen, S. A. (2019). *Basic Statistics For Business & Economics, Ninth Edition* (Ninth). New York: Mcgraw-Hill Education.
- Majid, R. A., & Mahmud, Z. (2010). An Exploratory Study On The Possibility Of Misappropriation Of Assets Occurring In A Local Authority. *International Conference On Science And Social Reserach*, (Csr), 36–41.
- Marliani, M. (2015). Persepsi Pengaruh Fraud Triangle Terhadap Pencurian Kas. *Business Accounting Review*, 3(2).
- Maulidi, A., & Ansell, J. (2021). Tackling Practical Issues In Fraud Control : A Practice-Based Study. *Journal Of Financial Crime*, 28(2), 493–512. <https://doi.org/10.1108/JFC-07-2020-0150>
- Nawawi, A., & Salin, A. S. A. P. (2018). Internal Control And Employees ' Occupational Fraud On Expenditure Claims. *Journal Of Financial Crime*, 25(3), 891–906. <https://doi.org/10.1108/JFC-07-2017-0067>
- Norziaton, I. K., Nur Adura, A. N., & Ridhuan, M. (2019). Assets Misappropriation Awareness In The Malaysian Public And Private Sectors. *Internal Journal Of Advanced Science And Technology*, 384–392.
- Rahayu, R., Nugroho, G. W., & Eriswanto, E. (2020). Pengaruh Fraud Diamond, Personal Attitude Dan Effectiveness Of Internal Control Terhadap Tendensi Kecurangan Karyawan Pada PT. Arista Mitra Lestari Cabang Sukabumi. *Jurnal Syntax Idea*, 2(9), 647–661.
- Rizani, F., & Respati, N. W. T. (2018). Factors Influencing The Presentation Of Fraudulent Financial Reporting In Indonesia. *Journal Of Advanced Research In Law And Economics*, 1(31), 15–16. [https://doi.org/10.14505/Jarle.V9.1\(31\).31](https://doi.org/10.14505/Jarle.V9.1(31).31)
- Rustiarini, N. W. (2019). Why People Commit Public Procurement Fraud ? The Fraud Diamond View. *Journal Of Public Procurement*, 19(4), 345–362. <https://doi.org/10.1108/JOPP-02-2019-0012>
- Said, J. (2017). Mitigating Asset Misappropriation Through Integrity And Fraud Risk Elements: Evidence From Emerging Economies. *Journal Of Financial Crime*.
- Said, J., Alam, M., Karim, Z. A., & Johari, R. J. (2017). Integrating Religiosity Into Fraud Triangle Theory : Findings On Malaysian Police Officers. *Journal Of Criminological Research, Policy And Practice*, 4(2), 111–123.

<https://doi.org/10.1108/JCRPP-09-2017-0027>

- Schuchter, A., & Levi, M. (2015). Beyond The Fraud Triangle : Swiss And Austrian Elite Fraudsters. *Accounting Forum*, 39(3), 176–187.  
<https://doi.org/10.1016/j.accfor.2014.12.001>
- Sekaran, U., & Bougie, R. (2017). *Research Methods For Business*. John Wiley & Sons, Inc.
- Siahaan, M., Umar, H., & Br, R. (2019). Fraud Star Drives To Asset Misappropriation Moderated By Internal Controls. *Journal Of Southwest Jiaotong University*, 54(4), 1–10.
- Simbolon, R., Elviani, S., & Trisna, E. (2019). The Moderating Effect Of Integrity On The Relationship Of Triangle Fraud Elements And Fraud: Evidence In Indonesia. *International Journal Of Scientific And Technology Research*, 8(9), 1728–1732.
- Sinaga, M., & Rozmita, D. Y. . (2018). Pengaruh Fraud Diamond Dan Lemahnya Pengendalian Internal Terhadap Pencurian Kas. *Jurnal Akuntansi Dan Keuangan*, 7(2), 151–170.
- Singleton, T., & Singleton, A. (2010). *Fraud Auditing And Forensic Accounting* (4th Ed.). New Jersey: John Wiley & Sons, Inc.
- Sow, A. N. G., & Basiruddin, R. (2018). Understanding Fraud In Malaysian SMEs. *Journal Of Financial Crime*, 870–881. <https://doi.org/10.1108/JFC-08-2017-0077>
- Stotland, E. (1977). White Collar Criminals. *Journal Of Social Issues*.
- Suzana, S. (2019). Analisis Pengaruh Faktor-Faktor Penyebab Fraud Di Sektor Pemerintahan Kota Banjarbaru. *Jurnal Ilmiah Ekonomi Bisnis*, 52–59.
- Utami, Y. L., Rakhmayani, A., Imtichana, D. O., & Hajar, N. (2021). Determinants Of Asset Misappropriation By Employee From New Fraud Triangle Theory Perspective (Case Study On Holding Company In Central Java). *Journal Of Economics, Business And Accounting Research*, 5(2), 82–91.
- Vousinas, G. L. (2019). Advancing Theory Of Fraud: The S.C.O.R.E Model. *Journal Of Financial Crime*, 26(1), 372–381. <https://doi.org/10.1108/JFC-12-2017-0128>
- Wahyuningrum L., I. (2020). The Factors Affecting Fraudulent Financial Reporting In The Fraud Triangle Perspective. *International Journal Of Innovation, Creativity And Change*, 11(9), 314–328.
- Wijayanto, F. L. (2020). Komitmen Organisasi, Kapabilitas, Gaya Kepemimpinan Dan Kecenderungan Fraud Di Sektor Pemerintahan (Persepsi Aparatur Sipil Negara Di Kota Salatiga). *Jurnal Ilmu Sosial Dan Humaniora*, 9(1), 120–130.
- Wolfe, D. T., & Hermanson, D. R. (2004). The Fraud Diamond : Considering The Four Elements Of Fraud. *The CPA Journal*, 12, 38–42.

- Wulandari, S., & Marwata. (2020). Pengaruh Keamanan Aset Pemerintah Daerah Terhadap Penyalahgunaan Peralatan Kantor: Studi Kasus Di Dinas Pekerjaan Umum Dan Penataan Ruang Kota Salatiga. *Jurnal Akuntansi Dan Bisnis*, 6(1), 22–35. <https://doi.org/10.31289/Jab.V6i1.2802>
- Yudistira, I. G. A. N. R., Sujana, E., & Yuniarta, G. A. (2017). Pengaruh Aspek Tekanan, Penegakan Peraturan, Rasionalisasi, Dan Wewenang Pegawai Terhadap Fraud (Studi Empiris Pada Skpd Kabupaten Karangasem). *Jurnal Akuntansi*, 1(1).
- Yulistyawati, N. K. A., Suardikha, I. M. S., & Sudana, I. P. (2019). The Analysis Of The Factor That Causes Fraudulent Financial Reporting With Fraud Diamond. *Jurnal Akuntansi Dan Auditing Indonesia*, 23(1), 1–11.
- Yusrianti, H., Ghozali, I., & Yuyetta, E. N. (2020). Asset Misappropriation Tendency : Rationalization , Financial Pressure , And The Role Of Opportunity ( Study In Indonesian Government Sector ). *Humanities & Social Sciences Reviews*, 8(1), 373–382.
- Zainun, T., Mat, T., Shahmizi, D., Ismawi, T., & Ghani, E. K. (2019). Do Perceived Pressure And Perceived Opportunity Influence Employees ' Intention To Commit Fraud ? *International Journal Of Financial Research*, 10(3), 132–143. <https://doi.org/10.5430/Ijfr.V10n3p132>
- Zuberi, O., & Mzenzi, S. I. (2018). Analysis Of Employee And Management Fraud In Tanzania. *Journal Of Financial Crime*. <https://doi.org/10.1108/JFC-01-2018-0012>