

DAFTAR PUSTAKA

- Abdullahi, R., & 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*, 11(2), 202–221. <https://doi.org/10.6007/IJARAFMS>
- Abdullahi, R., & Mansor, N. (2018). Fraud prevention initiatives in the Nigerian public sector: Understanding the relationship of fraud incidences and the elements of fraud triangle theory. *Journal of Financial Crime*, 25(2), 527–544. <https://doi.org/10.1108/JFC-02-2015-0008>
- ACFE. (2022). *Occupational Fraud 2022*. 1–96.
- ACFE Global. (2020). Report to the Nations on Occupational Fraud and Abuse: 2020 Global Fraud Study. *Association of Certified Fraud Examiners, Inc.*, 1–88. <https://www.acfe.com/report-to-the-nations/2020/>
- ACFE Indonesia. (2019). Survei Fraud Indonesia 2019. *Indonesia Chapter #111*, 53(9), 1–76. <https://acfe-indonesia.or.id/survei-fraud-indonesia/>
- Adhikari, B. K., Agrawal, A., & Malm, J. (2019). Do women managers keep firms out of trouble? Evidence from corporate litigation and policies. *Journal of Accounting and Economics*, 67(1), 202–225. <https://doi.org/10.1016/j.jacceco.2018.09.004>
- Adhitya, M., Supri, Z., & Riyanti. (2023). Pengaruh Komponen Fraud Risk Diamond Terhadap Asset Misappropriation pada Aparat Pemerintah. *Media Bina Ilmiah*, 17(7), 1651–1660.
- Albrecht, W. S., Albrecht, C. O., Albrecht, C. C. ., & Zimbelman, M. F. (2012). Fraud Examination, 4th Edition. In *Cengage Learning: Mason*. (Vol. 6, Issue August).
- Amrizal. (2015). Pencegahan Dan Pendeteksian Kecurangan. *Bpkp RI*, 5(Internal Audit), 1–17.
- Andoh, C., Quaye, D., & Akomea-Frimpong, I. (2018). Impact of fraud on Ghanaian SMEs and coping mechanisms. *Journal of Financial Crime*, 25(2), 400–418. <https://doi.org/10.1108/JFC-05-2017-0050>
- Andriani, K. F., Budiarta, K., Sari, M. M. R., & Widanaputra, A. A. G. P. (2022). Fraud pentagon elements in detecting fraudulent financial statement. *Linguistics and Culture Review*, 6, 686–710. <https://doi.org/10.21744/lingcure.v6ns1.2145>
- Asmah, A. E., Atuilik, W. A., & Ofori, D. (2019). Antecedents and consequences of staff-related fraud in the Ghanaian banking industry. *Journal of Financial Crime*, 26(3), 669–682. <https://doi.org/10.1108/JFC-08-2018-0083>
- Association of Certified Fraud Examiners (ACFE). (2022). Occupational Fraud 2022: A Report to the nations. *Association of Certified Fraud Examiners*, 1–96.
- Avortri, C., & Agbanyo, R. (2021). Determinants of management fraud in the banking

- sector of Ghana: the perspective of the diamond fraud theory. *Journal of Financial Crime*, 28(1), 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: Evidence emerging economies. *Journal of Financial Crime*, 24(2), 242–255. <https://doi.org/10.1108/JFC-04-2016-0024>
- Baron, R. M., & Kenny, D. A. (1986). The Moderator-Mediator Variable Distinction in Social Psychological Research: Conceptual, Strategic, and Statistical Considerations. *Journal of Personality and Social Psychology*, 25(3), 310–324. <https://doi.org/10.1177/1350506818764762>
- Bhuiyan, M. B. U., Salma, U., Roudaki, J., & Tavite, S. (2020). Financial reporting quality, audit fees and risk committees. *Asian Review of Accounting*, 28(3), 423–444. <https://doi.org/10.1108/ARA-01-2019-0017>
- Christian, N. (2019). *Analisis Fraud Triangle , Fraud Diamond dan Fraud Pentagon Theory untuk Mendeteksi Corporate Fraud Analisis Fraud Triangle , Fraud Diamond dan Fraud Teori Pentagon untuk Mendeteksi Penipuan Perusahaan di Indonesia*. 3(1999), 73–78.
- Christian, N., Basri, Y. Z., & Arafah, W. (2019). *Analysis of Fraud Triangle , Fraud Diamond and Fraud Pentagon Theory to Detecting Corporate Fraud in Indonesia*. 3(4), 73–78.
- COSO. (2013). *The 2013 COSO Framework & SOX Compliance: One Approach to an Effective Transition*. The Association of Accountants and Financial Professionals in Business.
- Cressey, D. R. (1950). The Criminal Violation of Financial Trust Author (s): Donald R . Cressey Source : American Sociological Review , Vol . 15 , No . 6 (Dec . , 1950) , pp . 738-743 Published by : American Sociological Association Stable URL : <http://www.jstor.org/stable/20>. *American Sociological Review*, 15(6), 738–743. <https://www.jstor.org/stable/2086606>
- Crowe, H. (2011). *Why the Fraud Triangle is No Longer Enough*. Sarbanes Oxley : Fraud : Risk Management. http://www.s-ox.com/dsp_getWebinarDetails.cfm?CID=2668
- Crowe, H. (2012). The Mind Behind the Fraudsters Crime: Key Behavioral and Environmental Elements. *United States of America: Crowe Horwath LLP*, 1–62. <https://www.crowe.com/>
- Crumbley, D. L., & Ariail, D. L. (2020). A Different Approach to Detecting Fraud and Corruption: A Venn Diagram Fraud Model. *Journal of Forensic and Investigative ...*, 12(2), 241–260.
- Dani, R. M., Mansor, N., Awang, Z., & Afthanorhan, A. (2022). a Confirmatory Factor Analysis of the Fraud Pentagon Instruments for Measurement of Fraud in the Context of Asset Misappropriation in Malaysia. *Journal of Social Economics Research*, 9(2), 70–79. <https://doi.org/10.18488/35.v9i2.3063>

- Dinata, R. O., & Amalia, Y. R. (2024). *Determinan Penyalahgunaan Aset dalam Perspektif Fraud Hexagon di RSUD Jawa Barat*. 8, 686–696.
- Dorminey, J., Scott Fleming, A., Kranacher, M. J., & Riley, R. A. (2012). The evolution of fraud theory. *Issues in Accounting Education*, 27(2), 555–579. <https://doi.org/10.2308/iace-50131>
- Douglas Lind, William Marchal, dan S. W. (2017). *Statistical Techniques in Business and Economics (The Mcgraw-hill/Irwin Series in Operations and Decision Sciences)* (17th ed.). McGraw-Hill Higher Education.
- Fahjar. (2020). DETERMINAN FRAUD DANA DESA: ANALISIS FRAUD PENTAGON (Studi Empiris pada Aparatur Pemerintah Desa di Lingkup Pemerintahan Desa Provinsi Daerah Istimewa Yogyakarta). *Universitas Muhammadiyah Yogyakarta*.
- Feess, E., & Timofeyev, Y. (2020). Behavioral red flags and loss sizes from asset misappropriation: Evidence from the us. *Advances in Accounting Behavioral Research*, 23, 77–117. <https://doi.org/10.1108/S1475-148820200000023004>
- Fuad, K., Lestari, A. B., & Handayani, R. T. (2020). *Fraud Pentagon as a Measurement Tool for Detecting Financial Statements Fraud*. 115(Insyma), 85–88. <https://doi.org/10.2991/aebmr.k.200127.017>
- Ghani, E. K., Mohamed, N., Tajudin, M. A., & Muhammad, K. (2021). The Effect of Leadership Style, Organisational Culture and Internal Control on Asset Misappropriation. *Academy of Accounting and Financial Studies Journal*, 25(5), 1–12.
- Ghozali, I. (2016). *Desain penelitian kuantitatif & kualitatif untuk akuntansi, bisnis, dan ilmu sosial lainnya*. Yoga Pratama, 2016. http://libstie.latansamashiro.ac.id//index.php?p=show_detail&id=1950%0Ahttp://libstie.latansamashiro.ac.id//lib/phpthumb/phpThumb.php?src=../images/docs/desain_penelitian_imam_ghozali.jpg.jpg
- Ghozali, I. (2021). *Structural Equation Modeling*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I., & Latan, H. (2015). *Konsep, Teknik, Aplikasi Menggunakan Smart PLS 3.0 Untuk Penelitian Empiris*. Badan Penerbit Universitas Diponegoro.
- Golden, T. W., Skalak, S. L., & M. Clayton, M. (2006). *a Guide To Forensic Accounting*. <http://160592857366.free.fr/joe/ebooks/Corporate Finance/Wiley A Guide to Forensic Accounting Investigation.pdf>
- Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*, 26(2), 106–121. <https://doi.org/10.1108/EBR-10-2013-0128>
- Hair J, Anderson R, Babin B, & Black W. (2010). *Multivariate Data Analysis.pdf*. In *Australia : Cengage: Vol. 7 edition* (p. 758).

- Hartono, R. dan T. J. W. P. (2019). (2019). Analisis Faktor-Faktor yang Mempengaruhi Penyalahgunaan Aset Ditinjau dari Perspektif Fraud Diamond Theory dengan Integritas Sebagai Variabel Moderasi (Studi Empiris pada Organisasi Pemerintah Daerah di Kota Semarang). *Universitas Diponegoro*.
- 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>
- Hollow, M. (2014). Money, morals and motives: An exploratory study into why bank managers and employees commit fraud at work. *Journal of Financial Crime*, 21(2), 174–190. <https://doi.org/10.1108/JFC-02-2013-0010>
- Hormati, G. A., & Pesudo, D. A. A. (2019). Pengaruh Tekanan, Kesempatan, Rasionalisasi Dan Kemampuan Terhadap Kecenderungan Aparatur Sipil Negara Dalam Melakukan Kecurangan Akuntansi Studi Empiris Satuan Kerja Perangkat Daerah Kabupaten Bolaang Mongondow Timur. *Jurnal Ilmiah Akuntansi Dan Humanika*, 9(2), 172–190.
- Indonesian Corruption Watch. (2023). *Laporan Hasil Pemantauan Tren Penindakan Kasus Korupsi Tahun 2022 “Korupsi Lintas Trias Politika.”* 1–55. [https://antikorupsi.org/sites/default/files/dokumen/Narasi Laporan Tren Penindakan Korupsi Tahun 2022.pdf](https://antikorupsi.org/sites/default/files/dokumen/Narasi_Laporan_Tren_Penindakan_Korupsi_Tahun_2022.pdf)
- Kalovya, O. Z. (2020). Determinants of occupational fraud losses: offenders, victims and insights from fraud theory. *Journal of Financial Crime*. <https://doi.org/10.1108/JFC-10-2019-0136>
- Kamasa, F. (2014). *Kontraterorisme dan Perlindungan Hak Konstitusi Warga Negara dalam Bidang Ekonomi*.
- Kassem, R., & Higson, A. (2012). *British University in Egypt Corresponding Author : Rasha Kassem. August*.
- Kazemian, S., Said, J., Hady Nia, E., & Vakilifard, H. (2019). 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). Journal of Financial Crime. *Journal of Financial Crime Iss*, 5(1), 39–44. <http://dx.doi.org/10.1108/eb025814%5Cnhttp://>
- Koomson, T. A. A., Owusu, G. M. Y., Bekoe, R. A., & Oquaye, M. (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>
- Krambia-Kapardis, M., & Zopiatis, A. (2010). Investigating incidents of fraud in small economies: The case for Cyprus. *Journal of Financial Crime*, 17(2), 195–209. <https://doi.org/10.1108/13590791011033890>
- Kusumawati, E., & Putri, I. (2019). *Riset Akuntansi dan Keuangan Indonesia Analisis Penipuan Pentagon dalam Mendeteksi Pelaporan Keuangan Penipuan*. 74–89.

- Kusumawati, E., Yuliantoro, I. P., & Putri, E. (2020). Pentagon Fraud Analysis in Detecting Fraudulent Financial Reporting. *Jurnal RAK (Riset Akuntansi Keuangan)*, 5(2), 119–133. <https://doi.org/10.31002/rak.v5i2.3658>
- Le, T. T. H., & Tran, M. D. (2018). The effect of internal control on asset misappropriation: The case of Vietnam. *Business and Economic Horizons*, 14(4), 941–953. <https://doi.org/10.15208/beh.2018.64>
- Lisnaningtyas Utami, Y., Rakhmayani, A., Okto Imtichana, D., & Hajar, N. (2021). DETERMINANTS OF ASSET MISAPPROPRIATION BY EMPLOYEE FROM NEW FRAUD TRIANGLE THEORY PERSPECTIVE (Case Study on Holding Company in Central Java). *Business and Accounting Research (IJEBAR) Peer Reviewed-International Journal*, 5(2), 2614–1280. <http://www.jurnal.stie-aas/ijebar>
- Manossoh, H. (2016). Faktor-Faktor Penyebab Terjadinya Fraud Pada Pemerintah Di Provinsi Sulawesi Utara. *Emba*, 4(1), 484–495.
- Mardiah, S., & Jasman. (2021). Faktor-Faktor Yang Mempengaruhi Penyalahgunaan Aset. *KRISNA: Kumpulan Riset Akuntansi*, 13(1), 14–24. <https://doi.org/10.22225/kr.13.1.2021.14-24>
- Maria, E., & Gudono. (2017). Empirical test of fraud triangle theory on local government (evidence from Indonesia). *International Journal of Applied Business and Economic Research*, 15(4), 233–248.
- Maulidha, A. S., & Rohman, A. (2024). Penyalahgunaan Aset: Perspektif Crowe Horwath's Fraud Pentagon Dan Religiusitas. *Owner*, 8(2), 1299–1313. <https://doi.org/10.33395/owner.v8i2.2003>
- Mohamed, N., Zakaria, N. B., & Mohammed, N. F. (2021). The Influencing Factors of Employee Fraud in Malaysia Financial Institution: The Application of the Fraud Pentagon Theory The Role of Media on Attitude of Students during Movement Control Order (MCO) of COVID-19 Pandemic View project Accountability of Mal. *Article in Academy of Strategic Management Journal*, July. <https://www.researchgate.net/publication/353322388>
- Moller, R. R. (2015). COSO - Enterprise Risk Management: Understanding the New Integrated Erm Framework. In *Internal Auditing*.
- Mustafa, S. T., & Ben Youssef, N. (2010). Audit committee financial expertise and misappropriation of assets. *Managerial Auditing Journal*, 25(3), 208–225. <https://doi.org/10.1108/02686901011026323>
- Najahningrum, A. F. (2013). Faktor-faktor yang mempengaruhi fraud: persepsi pegawai. *Accounting Analysis Journal*, 2(3), 259–267.
- Owusu, G. M. Y., Koomson, T. A. A., Alipoe, S. A., & Kani, Y. A. (2022). Examining the predictors of fraud in state-owned enterprises: an application of the fraud triangle theory. *Journal of Money Laundering Control*, 25(2), 427–444. <https://doi.org/10.1108/JMLC-05-2021-0053>

- Puspitha, M. Y., & Yasa, G. W. (2018). Fraud Pentagon Analysis In Detecting Fraudulent Financial Reporting. *International Journal of Sciences: Basic and Applied Research*, 42(5), 93–109. <http://gssrr.org/index.php?journal=JournalOfBasicAndApplied>
- Ramadhan, A., & Galih, B. (2022). *KPK Koordinasi Penanganan Kasus Korupsi di NTT*".
- RI, K. (2023). KPK Tangani Kasus Korupsi Terbanyak di Wilayah Pemerintah Pusat. *Databooks.Kadata.Co.Id*, 2023. <https://databoks.katadata.co.id/infografik/2023/04/10/kpk-tangani-kasus-korupsi-terbanyak-di-wilayah-pemerintah-pusat>
- Robert Moeller. (2011). *COSO Enterprise Risk Management*.
- Ruankaew, T. (2016). Beyond the Fraud Diamond. *International Journal of Business Management & Economic Research*, 7(1), 474–476.
- Said, J., Alam, M. M., Karim, Z. A., & Johari, R. J. (2018). 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>
- Said, J., Alam, M. M., Ramli, M., & Rafidi, M. (2017). Integrating ethical values into fraud triangle theory in assessing employee fraud: Evidence from the Malaysian banking industry. *Journal of International Studies*, 10(2), 170–184. <https://doi.org/10.14254/2071-8330.2017/10-2/13>
- Said, J., Kazimean, N., & Soheil, M. (2018). *Empirical Findings of Mitigating Asset Misappropriation Among Bank Employees: Fraud Diamond Theory Perspective. University Teknologi Mara, Shah Alam, Malaysia. July 2021*.
- Saluja, S., Aggarwal, A., & Mittal, A. (2021). Understanding the fraud theories and advancing with integrity model. *Journal of Financial Crime*, 29(4), 1318–1328. <https://doi.org/10.1108/JFC-07-2021-0163>
- Satria Rukmana, H. (2021). Determinants of Pentagon Fraud in Detecting Financial Statement Fraud and Company Value. *Majalah Ilmiah Bijak*, 18(1), 109–117. <https://doi.org/10.31334/bijak.v18i1.1345>
- Savitri, S., & Herliansyah, Y. (2022). Pengaruh Good Corporate Governance dan Sistem Pengendalian Intern Terhadap Penyalahgunaan Aset Dengan Kualitas Audit Intern Sebagai Variabel Moderasi. *Owner*, 6(4), 4219–4231. <https://doi.org/10.33395/owner.v6i4.1169>
- Schandl, A., & Foster, P. L. (2013). *2013 COSO Integrated Framework: An Implementation Guide for the Healthcare Provider Industry. August*.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill-Building Approach. In Paper Knowledge Toward a Media History of Documents (Seventh ed)*. John Wiley & Sons Ltd.
- Siahaan, M., Umar, H., & Purba, R. B. (2019). Fraud Star Drives to Asset

- Misappropriation Moderated by Internal Controls. *Journal of Southwest Jiaotong University*, 54(4), 1–10. <https://doi.org/10.35741/issn.0258-2724.54.4.24>
- Singleton, T. W., & Singleton, A. J. (2010). Auditing and forensik accountig. In *Nucl. Phys.*
- Sisdianto, E., Dakun, Badriyah, L., Yustati, H., & Harpepen, A. (2021). Government Accounting Standards in Moderating the Influence of Organizational Culture and the Implementation of Good Government Governance Principles on Fraud Detection. *Webology*, 18(Special Issue), 253–267. <https://doi.org/10.14704/WEB/V18SI04/WEB18126>
- Solimun. (2010). *ANALISIS VARIABEL MODERASI DAN MEDIASI*. 31–37. https://www.academia.edu/8314503/Solimun_Program_Studi_Statistika_FMIP_A_UB_31_V_ANALISIS_VARIABEL_MODERASI_DAN_MEDIASI
- Suliyanto. (2011). *Ekonometrika terapan: teori dan aplikasi dengan SPSS/ Suliyanto*. Yogyakarta : Andi Offset, 2011.
- Suryo Linuhur, G., Dwianto, R., Aditya, S., & Manurung, H. (2024). Peran Auditor Internal Dalam Mencegah Fraud Asset Misappropriation : Literature Review. *Jurnal Mutiara Ilmu Akuntansi (JUMIA)*, 2(1), 324–331. <https://doi.org/10.55606/jumia.v2i1.2398>
- Tuanakotta, T. M. (2010). *Akuntansi Forensik dan Audit Investigatif* (Selemba em). Fakultas Ekonomi Universitas Indonesia.
- Utami, E. R., & Pusparini, N. O. (2019). *The Analysis Of Fraud Pentagon Theory And Financial Distress For Detecting Fraudulent Financial Reporting In Banking Sector In Indonesia (Empirical Study Of Listed Banking Companies On Indonesia Stock Exchange In 2012-2017)*. 102(Icaf), 60–65. <https://doi.org/10.2991/icafe-19.2019.10>
- Vousinas, G. L. (2019). Fraud-The human face of fraud: Understanding the suspect is vital to any investigation. *CA Magazine-Chartered Accountant*, 136(4), 1–18.
- Wahyulistyo, F., & Cahyonowati, N.-. (2023). Determining Factors of Asset Misappropriation Tendency by Employees in Perspective of Fraud Hexagon Theory. *Jurnal Dinamika Akuntansi*, 15(1), 52–67. <https://doi.org/10.15294/jda.v15i1.42090>
- Wicaksono, D. S. (2019). Instrumen Pemulihan Kerugian Perusahaan terhadap Fraud Karyawan. *Notaire*, 2(3), 321. <https://doi.org/10.20473/ntr.v2i3.16114>
- Widiyarta., K., Herawati, N. T., & Atmadja, A. T. (2017). Pengaruh kompetensi aparatur, budaya organisasi, whistleblowing dan sistem pengendalian internal terhadap pencegahan fraud dalam pengelolaan dana desa (studi empiris pada pemerintah desa di kabupaten buleleng). *JIMAT (JURNAL ILMIAH MAHASISWA AKUNTANSI) UNDIKSHA*, 8(2).
- Wolfe, D. T., & Hermanson, D. R. (2004). The FWolfe, D. T. and Hermanson, D. R. (2004) ‘The Fraud Diamond : Considering the Four Elements of Fraud: Certified

Public Accountant', *The CPA Journal*, 74(12), pp. 38–42. doi: DOI:raud
Diamond : Considering the Four ElemWolfe, D. T. and Hermanson, D. R. *The
CPA Journal*, 74(12), 38–42.

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. <https://doi.org/10.18510/hssr.2020.8148>

Zunaedi, B. N. F., Annisa, H. R., & Dewi, M. (2022). Fungsi Internal Audit Dan
Manajemen Risiko Perusahaan: Sebuah Tinjauan Literatur. *Jurnal Bisnis Dan
Akuntansi*, 24(1), 59–70. <https://doi.org/10.34208/jba.v24i1.1159>