

## DAFTAR PUSTAKA

- Achmad, T., Ghozali, I., Helmina, M. R. A., Hapsari, D. I., & Pamungkas, I. D. (2022). Detecting *fraudulent financial reporting* using the *fraud hexagon* model: Evidence from the banking sector in Indonesia. *Economies*, 11(1), 5.
- Achmad, T., Pamungkas, I. D., & Rahmawati, E. (2023). *Fraud Hexagon and Fraudulent financial reporting* in Indonesia. *Economies*, 11(1), 5.
- Afriady, A., & Nurâ, F (2023) *Tendency of fraudulent behavior in regional financial and asset management (Study at the Regional Finance and Assets Agency of West Bandung Regency)* Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan, dan Akuntansi, 15(2), 162-185
- Aji, B. P., & Sari, S. P (2024, January) Analisis *fraudulent financial reporting* dengan *fraud hexagon theory*: tinjauan pada perusahaan financial non-perbankan In *Proceeding of National Conference on Accounting & Finance* (pp. 62-76)
- Alfargo, D., Syukur, M., & Maburur, A (2023) *The likelihood of fraud from the fraud hexagon perspective: evidence from Indonesia* *ABAC Journal*, 43(1), 34-51 <https://doi.org/10.14456/abacj.2023.3>
- Alfarin, M., & Meiranto, W (2021) Pengaruh dimensi budaya nasional terhadap risiko *fraud* (Studi empiris pada 94 Negara) *Diponegoro Journal of Accounting*, 10(4) Retrieved from <https://ejournal3.undip.ac.id/index.php/accounting/article/view/33052>
- Amelia, L., & Ardini, L (2024) Mendeteksi *fraud*: Analisis komprehensif melalui bukti dengan analisis rasio, *F-Score*, dan *M-Score* pada PT Waskita Karya (Persero) Tbk Media Akuntansi dan Perpajakan Indonesia, 5(2)
- Andriani, R (2019) Pengaruh *fraud triangle* terhadap kecurangan laporan keuangan (Studi empiris pada perusahaan manufaktur yang terdaftar di Bursa Efek Indonesia) *Jurnal Riset Akuntansi Tirtayasa*, 4(1), 64–74 <https://doi.org/10.35448/jratirtayasa.v4i1.5485>
- Anwar, F., & Sinulingga, G (2022) Membuka peluang di tengah tantangan: Analisis kesiapan Bank Perkreditan Rakyat (BPR) dalam berkompetisi dengan bank digital di era fintech *Jurnal Manajemen Riset Bisnis Indonesia (JMRBI)*, 11(2), 48-59
- Angelita, M (2023) Pengaruh *fraud hexagon* terhadap *financial statement fraud* *Jurnal Ekonomi Trisakti*, 3(2), 2449-2458
- Ardini, L., & Dewi, I. A. (2023). *Determinant of fraudulent behavior in the Indonesian rural bank sector using the fraud hexagon perspective. ResearchGate.*
- Association of Certified *Fraud Examiners*. (2022). *Report to the Nations: 2022 Global Study on Occupational Fraud and Abuse*. ACFE. <https://www.acfe.com/report-to-the-nations/2022>
- Cao, Q., Li, J., Niu, X., & Zhu, C. (2025). *Power distance and dishonest behavior. Journal of Economic Behavior & Organization*, 230, 106883.
- Chimonaki, C., Papadakis, S., & Lemonakis, C. (2023). *Perspectives in fraud theories—A systematic review approach. F1000Research*, 12, 933.

- Clugston, M., Howell, J. P., & Dorfman, P. W. (2000). *Does cultural socialization predict multiple bases and foci of commitment?* *Journal of Management*, 26(1), 5–30. <https://doi.org/10.1177/014920630002600106>
- Daresta, T., & Suryani, E (2022) Pengaruh faktor-faktor kolusi terhadap kecurangan laporan keuangan Sejaman: *Jurnal Sejarah Peradaban*, 5(2), 100–110 <https://doi.org/10.37531/sejaman.v5i2.2893>
- Dewi, S. (2025). *Fraud Hexagon theory” Evaluation Framework In Procurement: A Systematic Literature Review*. *Goodwood Akuntansi Dan Auditing Reviu*, 3(2), 73–85. <https://doi.org/10.35912/gaar.v3i2.4624>
- Dio Alfarago, Syukur, M., & Maburur, A (2023) *The likelihood of fraud from the fraud hexagon perspective: evidence from Indonesia* *ABAC Journal*, 43(1), 34–<https://doi.org/10.14456/abacj.2023.3>
- Fatmawati, F., & Putra, W. M (2024) Pengaruh good governance dan religiusitas terhadap kecenderungan *fraud* dana desa (Survei pada Pemerintahan Desa di Provinsi Daerah Istimewa Yogyakarta) *Ekonomis: Journal of Economics and Business*, 8(2), 1734-1747
- Feizi, M. R., & Putri, A. A (2024) Pengaruh *fraud hexagon theory* dalam mendeteksi kecurangan laporan keuangan (Studi kasus pada perusahaan BUMN yang terdaftar di Bursa Efek Indonesia 2018-2022) *Jurnal Ekonomi, Manajemen dan Akuntansi*
- Fiorini, P., Seles, B., Jabbour, C., Mariano, E., & Jabbour, A (2018) *Management theory and big data literature: From a review to a research agenda* *International Journal of Information Management*, 43, 112–129
- Fitriyanto, D., & Triyono, N (2025) *Analysis of financial reporting fraud with fraud hexagon theory in financial companies in the banking sub-sector in 2020-2022* *Jurnal Ilmiah Manajemen Kesatuan*, 13(1), 495–506 <https://doi.org/10.37641/jimkes.v13i1.3107>
- Ghozali, I (2021) *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25 (9th Ed)* Undip
- Gunanti, R., Eliza, A., & Sari, Y. M. (2024). *The Effect of Hexagon Fraud Elements on Village Fund Fraud with Religiosity as a Moderating Variable*. *KnE Social Sciences*, 269-295.
- Hendrawati, N. E (2025) *Deteksi financial statement fraud dengan fraud diamond* *Jurnal Akuntansi Ekonomi dan Manajemen Bisnis*, 5(1), 83–103 <https://doi.org/10.55606/jaemb.v5i1.5751>
- Hofstede, G (2011) *Dimensionalizing cultures: The Hofstede model in context* *Online Readings in Psychology and Culture*, 2(1)
- Imtikhani, L., & Sukirman, S (2021) *Determinan fraudulent financial statement melalui perspektif fraud hexagon theory pada perusahaan pertambangan* *Jurnal Akuntansi Bisnis*, 19(1), 96 <https://doi.org/10.24167/jab.v19i1.3654>
- Indriaty, L., & Thomas, G (2023) *Analysis of hexagon fraud model, the S.C.C.O.R.E model influencing fraudulent financial reporting on state-owned companies of Indonesia* *Economics: Innovative and Economics Research Journal*, 11(1), 73–92

- Irawati, A. (2022). *Pengaruh kompetensi, independensi, dan integritas terhadap kualitas audit (Studi kasus pada Kantor Akuntan Publik di Bandung)* [Skripsi, Universitas Pendidikan Indonesia]. UPI Repository. <https://repository.upi.edu/134392/>
- Jannah, S. F (2016) Pengaruh *good corporate governance* terhadap pencegahan *fraud* di Bank Perkreditan Rakyat (Studi pada BPR di Surabaya) *Akrual: Jurnal Akuntansi*, 7(2), 177–191
- Junus, A., Sundari, S., & Azzahra, S. Z. (2025). *Fraudulent financial reporting and firm value: An empirical analysis from the fraud hexagon perspective*. *Investment Management & Financial Innovations*, 22(1), 339.
- Khairani, S., Susetyo, D., Yusnaini, Y., & Yusrianti, H (2024) *Fraud hexagon and fraudulent financial reporting: The role of power distance* *Migration Letters*, 21(S3), 824–845 <https://migrationletters.com/index.php/ml/article/view/6867>
- Larum, K., Zuhroh, D., & Subiyantoro, E (2021) *Fraudulent financial reporting: Menguji potensi kecurangan pelaporan keuangan dengan menggunakan teori fraud hexagon AFRE (Accounting and Financial Review)*, 4(1), 82–94 <https://doi.org/10.26905/afr.v4i1.5818>
- Lembaga Penjamin Simpanan (2023) Laporan Tahunan 2022 Jakarta: LPS <https://www.lps.go.id>
- Maharanti, P., Yudi, Y., & Friyani, R (2024) *Determination of the fraud hexagon on the tendency of fraudulent financial reporting in the provinces of Indonesia* *International Journal of Multidisciplinary Approach Research and Science*, 2(03), 1206–1221 <https://doi.org/10.59653/ijmars.v2i03.946>
- Maulidi, A., Yusuf, A. R., & Febriani, R (2024) *Religiosity, power distance, and ethical behavior of public employees* *Jurnal Etika Administrasi*, 16(1), 31–44
- Muchson, M (2017) *Statistik Deskriptif* Bogor: Guepedia
- Prasetyo Aji, B., & Permata Sari, S (2023) *Analisis fraudulent financial reporting dengan fraud hexagon theory: Tinjauan pada perusahaan financial non-perbankan* *Proceeding of National Conference on Accounting & Finance*, 6(1), 407–420 Universitas Islam Indonesia
- Purwitasari, A., & Setiawati, E (2023) *Analisis fraud diamond dalam mendeteksi kecurangan laporan keuangan* *Widya Balina*, 8(2), 854–863 <https://doi.org/10.53958/wb.v8i2.371>
- Putra & Mufidati (2023) *Analisis keadilan bank dalam bertransaksi: Hubungan dengan likuiditas, profitabilitas terhadap kinerja bank* *Prosiding Seminar Nasional Program Doktor Ilmu Hukum Ums 2023*, 112-137
- Putrayasa, I. M. A., Arsana, I. G. K. D., Saputra, M. D., Sumiari, K. N., & Suwintana, I. K (2024) *Hexagon fraud assessment in detecting fraudulent financial reporting of village credit institutions (LPD) In Proceedings of the International Conference on Sustainable Green Tourism Applied Science–Social Applied Science 2024* (pp. 663–669) [https://doi.org/10.2991/978-94-6463-622-2\\_73](https://doi.org/10.2991/978-94-6463-622-2_73)
- Purnama, L. R., & Suryani, E (2019) *Pengaruh fraud diamond terhadap kecurangan laporan keuangan (Studi pada perusahaan manufaktur yang terdaftar di Bursa Efek Indonesia tahun 2016 sd 2017)* *Jurnal Akuntansi (Media Riset Akuntansi & Keuangan)*, 8(1), 14-25

- Rahma, D. V., & Suryani, E (2019) Pengaruh faktor-faktor *fraud* triangle terhadap financial statement *fraud* Jurnal ASET (Akuntansi Riset), 11(2), 301–314 <https://doi.org/10.17509/jaset.v11i2.17926>
- Riyanto, S., & Hatmawan, A. A. (2020). *Metode riset penelitian kuantitatif: Penelitian di bidang manajemen, teknik, pendidikan dan eksperimen*. Yogyakarta: Deepublish.
- Robson, K., Dean, M., Haughey, S., & Elliott, C (2021) *A comprehensive review of food fraud terminologies and food fraud mitigation guides* *Food Control*, 120(107516), 1-14
- Roffia, P., & Poffo, M (2025) *Revisiting the fraud triangle in corporate frauds: towards a polygon of elements* *Journal of Risk and Financial Management*, 18(3), 156 <https://doi.org/10.3390/jrfm18030156>
- Saleh, A. R., & Utomo, H (2018) Pengaruh disiplin kerja, motivasi kerja, etos kerja dan lingkungan kerja terhadap produktivitas kerja karyawan bagian produksi di PT Inko Java Semarang Among Makarti, 11(1) <https://doi.org/10.52353/ama.v11i1.160>
- Sari, D. R., Lestari, T., & Rosyafah, S (2021) Pengaruh *pressure, opportunity, rationalization* terhadap pendeteksian kecurangan laporan keuangan *Equity* Jurnal Akuntansi, 2(1) <https://doi.org/10.46821/equity.v2i1.199>
- Sari, Y. V. P., Akadiati, V. A. P., & Estisari, K (2024) Pengujian hexagon *fraud* theory dalam mendeteksi *fraudulent* laporan keuangan Ekonomis: *Journal of Economics and Business*, 8(2), 1469-1479
- Schuchter, A., & Levi, M (2013) The *fraud* triangle revisited *Security Journal*, 29(2), 107–121 <https://doi.org/10.1057/sj.2013.1>
- Setyono, D., Hariyanto, E., Wahyuni, S., & Pratama, B. C (2023) Penggunaan *fraud* hexagon dalam mendeteksi kecurangan laporan keuangan *Owner*, 7(2), 1036–1048 <https://doi.org/10.33395/owner.v7i2.1325>
- Shonhadji, N., & Irwandi, S. A (2023) *Fraud* prevention in the Indonesian banking sector using anti-*fraud* strategy *Banks and Bank Systems*, 19(1), 12–23 [https://doi.org/10.21511/bbs.19\(1\).2024.02](https://doi.org/10.21511/bbs.19(1).2024.02)
- Siddiq, F. R., & Sutopo, B. (2024). The *Fraud* Hexagon as an Analytical Framework for Predicting Financial Statement Fraud: A Systematic Literature Review. *APLIKATIF: Journal of Research Trends in Social Sciences and Humanities*, 3(2), 158-176.
- Simanjuntak, M. H (2024, December 11) OJK: Kerugian konsumen akibat scam dan *fraud* mencapai Rp2,5 triliun Antara News <https://www.antaraneews.com/berita/4523695/ojk-kerugian-konsumen-akibat-scam-dan-fraud-mencapai-rp25-triliun>
- Siregar, A., & Murwaningsari, E (2022) Pengaruh dimensi *fraud* hexagon terhadap financial statement *fraud* Jurnal Kajian Akuntansi, 6(2), 211 <https://doi.org/10.33603/jka.v6i2.6799>
- Soepomo, H. T (2023) Analisis diamond *fraud* untuk mendeteksi financial statement *fraud* (Studi empiris pada perusahaan manufaktur yang terdaftar di BEI tahun 2019-2021) (Doctoral dissertation, Universitas Islam Sultan Agung Semarang)

- Sugiyono (2018) Populasi dan sampel Metode Penelitian Kuantitatif, Kualitatif dan R&D
- Suwena, K. R (2021) Tekanan, kesempatan, dan rasionalisasi pemicu tindakan kecurangan (*fraud*) pada perusahaan Jurnal Ilmiah Akuntansi, 6(1), 102 <https://doi.org/10.23887/jia.v6i1.31540>
- Suri, A. G (2023) Analisis *fraud* hexagon dalam mendeteksi potensi kecurangan laporan keuangan pada perusahaan BUMN Syntax Literate Jurnal Ilmiah Indonesia, 8(5), 3495–3515 <https://doi.org/10.36418/syntax-literate.v8i5.11885>
- Suryandari, N. N. A., Yadnyana, I. K., Ariyanto, D., & Erawati, N. M. A (2023) Determinant of *fraudulent* behavior in the Indonesian rural bank sector using the *fraud* hexagon perspective Banks and Bank Systems, 18(4), 181–194 [https://doi.org/10.21511/bbs.18\(4\).2023.16](https://doi.org/10.21511/bbs.18(4).2023.16)
- Suryandari, N. P. E., Wahyuni, M. A., & Julianto, I. P (2019) Pengaruh tekanan, kesempatan, rasionalisasi (triangle) dan efektivitas penerapan pengendalian internal terhadap tindak kecurangan (*fraud*) (Studi pada LPD se-Kecamatan Negara) Jurnal Ilmiah Mahasiswa Akuntansi (JIMAT), 10(1), 1–10 <https://doi.org/10.23887/jimat.v10i1.20563>
- Susetyo, D., Khairani, S., Yusnaini, Y., & Yusrianti, H. (2024). *Fraud Hexagon and Fraudulent financial reporting: The Role of Power distance. Migration Letters*, 21(1), 123–140.
- Syahria, R (2019) *Detecting financial statement fraud using fraud diamond (A study on banking companies listed on the Indonesia Stock Exchange period 2012-2016)* Asia Pacific Fraud Journal, 4(2) <https://doi.org/10.21532/apfjournal.v4i2.114>
- Triyani, N., Yusrianti, H., Thamrin, K. M. H. (2024). *Collusion, Arrogance, and Pressure on Fraudulent Financial Statements: The Role of Income Tax Rate (Evidence from Indonesia)*. *International Journal of Economic Behavior and Organization*, 12(3), 114-122. <https://doi.org/10.11648/j.ijebo.20241203.11>
- Vousinas, G. L (2019) *Advancing theory of fraud: The SCORE model* Journal of Financial Crime, 26(1), 372–381
- Wolfe, D., & Hermanson, D. R (2004) *The fraud diamond: Considering four elements of fraud* The CPA Journal, 74, 38–42 [https://doi.org/10.1016/S1361-3723\(04\)00065-X](https://doi.org/10.1016/S1361-3723(04)00065-X)
- Wulandari, D., & Ali, S (2023) *Analysis of fraud hexagon theory of financial fraudulent reporting using F-Score model* JASa (Jurnal Akuntansi Audit dan Sistem Informasi Akuntansi), 7(1), 168–182 <https://doi.org/10.36555/jasa.v7i1.2165>
- Yang, M., & Chen, Y. (2023). *Cognitive rationalization in occupational fraud: structure exploration and scale development*. *Frontiers in Psychology*, 14, 1112127.