

**Research Article**

# The Fraud Diamond of Public Service in Indonesia

Ida Hayu Dwimawanti, Nabila Ramadani

Diponegoro University

**Abstract.**

Fraud Diamond is a fraud model that can lead to acts of corruption. Corruption is a dynamic crime that has occurred at almost all levels of government, both central and regional. This condition becomes a serious problem in the public service process. Various causes of corruption problems in the public service process are related to the Fraud Diamond. This study uses the literature review method to analyze the Fraud Diamond Model in cases of public service's corruption so that it can find the potential for corruption and make appropriate recommendations. The results show that public service corruption is influenced by Fraud Diamond (rationalization, pressure, opportunity, and capability) which can be grouped into four dimensions. Rationalization because of low bureaucratic integrity. Pressure such as collusion and convoluted bureaucratic practices. Opportunities such as power failure in supervisory agencies, while capabilities like authority, power, and total assets. The recommendations are to increase transparency and accountability and improve the monitoring system. In addition, it is also necessary to implement a comprehensive bureaucratic reform.

Corresponding Author: Ida Hayu Dwimawanti; email: [Ida2hade@gmail.com](mailto:Ida2hade@gmail.com)

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## 1. Introduction

Public service is an important element to realize good governance, because the main vision of government administration is to be able to provide the best service to the public. Through this goal, the government is very interested in making improvements to public services so far. Public service practices that have occurred so far are still procedural, convoluted, and slow in completion (Baru, B.M.& Sripeni, R. 2019). To fix this problem, the government enacted Law Number 32 of 2004 concerning Regional Autonomy. This regulation aims to encourage a government bureaucracy that is able to run effectively, efficiently, responsively, and accountably. However, in practice it is often found that public services are based on private interests, not public interests. This arises from public complaints that the management of public services is still slow and responsiveness is low. This problem can potentially lead to acts of fraud (Baru, B.M.& Sripeni, R. 2019).

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Fraud is fraud that can be committed by anyone intentionally causing harm to another party (IAASB, 2009). Fraud is a criminal act that harms other people and. Fraud is a serious mistake to obtain benefits at the expense of the victim in terms of finances. According to the Association of Certified Fraud Examiners (ACFE), fraud can be committed by anyone and has three forms, namely fraudulent statements, asset misappropriation, and corruption (Tuanakotta, 2010). The Report To The Nations conducted by ACFE in 2020 reported that there have been 2,504 fraud cases spread across 125 countries. This has resulted in a loss of \$3,600,000,000. The report from the Global Economic Crime and Fraud Survey by the United States in 2018 which took data from 7200 respondents from 123 countries showed that there had been an increase in cases of victims of economic crime fraud by 13 percent, from 36 percent to 49 percent (PwC, 2018). This shows that fraud has increased every year. The problem of fraud, especially in public service providers, has become a serious problem that must be faced.

In Indonesia, cases of public service fraud can be seen in various cases of tax manipulation, corruption, and bribery for personal gain. ACFE Indonesia chapter has conducted the Indonesia Fraud Survey (SFI) by taking into account the provisions of the Report To the Nation (RTTN). The results of the Indonesia Fraud Survey in 2016 showed that fraud cases in Indonesia were dominated by corruption with a percentage of 67 percent, followed by misuse of state assets at 31 percent, while 2 percent for financial statement fraud. (ACFE, 2016). Based on a survey conducted by Transparency International in 2013, it was found that the police institution was the most corrupt institution, followed by the parliament, legislature, courts, political parties, government agencies, business, and the education system. This report shows that corruption cases have resulted in a loss of IDR 43.81 trillion during 2003-2014 (BPK RI, 2014). Based on these data, the level of corruption in Indonesia is indeed very high, the state losses are not small, and the results of the barometer survey of corruption in Indonesia stated that 79 percent of respondents stated that corruption in Indonesia occurred in government agencies. Data from the Corruption Eradication Commission (KPK) states that Central Java Province holds the title of the fourth region with the highest number of regional heads involved in corruption. The 2018 Corruption Action Trend released by ICW reports that corruption cases in Central Java Province throughout 2018 have caused losses of Rp. 152.9 billion. Followed by East Java Province at IDR 125.9 billion, South Sulawesi Province at 74.5 billion, West Java at IDR 51.4 billion.

In addition, corruption is a problem that has existed in Indonesia for a long time, both during the colonial era, the old order era, the new order and even the reform era until now. Based on the 2021 Corruption Perceptions Index, Indonesia is ranked 96th out of

180 countries. Meanwhile, based on a survey by the Central Statistics Agency in 2021, the anti-corruption behavior index stands at 3.88%. This figure is higher than in 2020 of 3.84%. This figure is only limited to the standard average because the assessment of the Anti-Corruption Behavior Index has a scale of 0 to 5. The closer to 5, the better. Quoting from the Indonesia.go.id page, the Corruption Eradication Commission (KPK) has handled 1,291 corruption cases as of January 2004 to November 2021. The Hand Catching Operation (OTT) carried out by the KPK in early 2022 against the former mayor of Yogyakarta Haryadi Suyuti, Mayor Bekasi City Rahmat Effendi and Bogor Regent Ade Yasin added to the long list of regional heads who have committed corruption crimes. Based on ICW's records, from 2010 to June 2018 there were approximately 253 regional heads designated as suspects in corruption by law enforcement officers. Meanwhile, based on data on the kpk.go.id page from 2004 to 2022, approximately 22 governors and 148 regents/mayors were involved in corruption cases. That way, fraud is a big problem faced in Indonesia. Various efforts to eradicate corruption have been carried out in recent years, but the results have not been seen because corruption has become a culture rooted in all levels of society.

Fraud can be caused by several things, D.T. Wolfe and Hermanson (2004) developed a theory of the causes of fraud which includes four dimensions, namely pressure, opportunity, rationalizations, and capability. One of the measures to prevent corruption is to understand what factors can influence and motivate corruption (Andriyani, N. 2021) Thus, the main focus of this article is to explore how the factors that cause fraud in public services use the four dimensions of the fraud diamond and their prevention efforts.

## 2. Theoretical Study

### 2.1. Fraud Diamond Theory

Fraud is a variety of ways that are made with the ingenuity of a person to take advantage of others in a cunning and unfair manner (Albrecht et al 1982). Albrecht et al (2012) explained that fraud consists of various important elements, namely, representation, about a material point, which is false, and intentionally or recklessly so, which is believed, and acted upon by the victim, to the victim's damage. Arens (2012) defines fraud as a deliberate activity carried out by a person and violates the law both inside and outside the organization with the aim of taking advantage for the group, either directly or indirectly. Fraud can be committed by anyone and has three forms according to ACFE (Tuanakotta, 2010). Three forms of fraud are as follows:

### 1. Fraudulent Statements

It is a corporate fraud committed by intentional material misstatement of the financial statements. This has a detrimental impact on financial management.

### 2. Asset Misappropriation

This form of fraud often occurs in company inventories.

### 3. Corruption

Corruption is an unlawful activity involving conflicts of interest, bribery, illegal giving, and extortion.

The diamond fraud theory was developed by D.T. Wolfe and Hermanson (2004) explains that there are four factors that can motivate someone to commit fraud, namely pressure, opportunity, rationalization, and capability. Pressure is the reason that drives someone to commit fraud. According to SAS, There are four general conditions that describe a person's pressure, namely financial stability, financial targets, personal economic needs, and external pressures. Opportunity is the impetus for someone to commit fraud. Opportunity is defined as someone who takes advantage of the weaknesses of a system to fulfill personal interests by using a way that is not commendable (Makevicius and Giriunas, 2013). Rationalization is the ability of decision makers to commit fraudulent acts by justifying the act. The reason for justifying this fraudulent act occurs because of the justification that fraudulent actions can have a beneficial impact (Piquero et al. 2005). In addition, Albrecht et al (2011) describe that people justify fraud because they think assets are their own and will be borrowed temporarily. Opportunities can be exploited by an official when the control system is weak. The last factor is capability. Omukaga (2020) explains that capability is a situation where corruptors have the skills and abilities to commit fraud, this is an explanation when officials have the opportunity to commit fraud and then use their skills, thoughts, and abilities to realize the opportunities that exist. According to Wolfe and Hermanson (2004), there are six elements of capability, namely positioning, intelligence and creativity, confidence, coercion, deceit, and stress. This fourth factor is a continuation of the fraud triangle developed by D. Wolfe & Hermanson.

## 2.2. Corruption

According to the World Bank on the [aclc.kpk.go.id](http://aclc.kpk.go.id) page, corruption is defined as the abuse of public power for personal gain. Another definition was also put forward by the Asian Development Bank (ADB), namely activities that involve inappropriate and

unlawful behavior from public and private sector employees to enrich themselves and those closest to them. Based on Law Number 20 of 2001 amendments to Law Number 31 of 1999 concerning Eradication of Criminal Acts of Corruption, there are 30 types of corruption which can be classified into 7 groups, namely State Financial Losses, Bribery, Embezzlement in Position, Extortion, Cheating, and Conflict of Interest in Procurement and Gratification.

### 3. Methods

This study uses a descriptive qualitative approach by using secondary data from the study of literature. So it is known that the research was carried out based on written works including the results of other studies that have been published. This literature study collects data through libraries related to research issues. Secondary data in the form of journals, articles, and regulations.

## 4. Results and Discussion

### 4.1. Public Service Corruption

The Ombudsman (2020) reports that the high number of corruption cases that occur is due to irregularities in public services to the community without implementing proper service standards. The types of public service irregularities that often occur are not providing services, protracted delays, procedural deviations, taking sides, abuse of authority, requests for money/goods/services and discrimination. Based on Law 25 of 2009 concerning Public Services, service standards are benchmarks used as guidelines for service delivery and a reference for assessing service quality as obligations and promises of providers to the community in the context of quality, fast, easy, affordable and measurable services. Public Service Standards at least include the legal basis, requirements, systems, mechanisms and procedures, settlement period, costs/tariffs, service products, facilities, infrastructure, and/or facilities, implementing competence, internal control, handling complaints, suggestions, and inputs, number of implementers, service guarantees in accordance with service standards (Service Declaration), commitment to provide a sense of security, free from danger, and the risk of doubt and performance evaluation of implementers. Low compliance/implementation of service standards results in various types of maladministration (unclear procedures, uncertainty of service period, extortion). This will result in a high cost economy and impediment

to investment growth as well as a decline in public confidence in the apparatus and government which has the potential to lead to public apathy towards the Government. The Ombudsman of the Republic of Indonesia found that the most dominant types of irregularities reported by the public were protracted delays, procedural deviations and not providing services (Ombudsman.go.id, 2020). Cases of corruption in public services often involve bureaucratic officials, as has been done by the Regent and other service heads. Based on the news reported in [cnn.indonesia.co.id](http://cnn.indonesia.co.id), the KPK has named Bekasi Mayor Rahmat Effendi along with 8 other people as suspects in the alleged money laundering case (TPPU). The case is a development of the investigation process of alleged bribery in the procurement of goods and services, sale and purchase of positions, as well as project management and contract labor within the Bekasi City government. The suspect RE allegedly received more than Rp 7.1 billion in money, this figure is the largest number among 6 corruption cases by regional heads handled by the KPK throughout 2022. Based on the evidence collected by the KPK, suspect RE is suspected of having spent, hidden or disguise the actual ownership of assets suspected of originating from the proceeds of criminal acts of corruption. According to the Coordinator of the Legal and Judicial Monitoring Division of ICW, Lalola Ester, it is known that in 2021 the general findings of the trend of corruption prosecution are 553 cases with 1,173 suspects. Based on these findings, the potential loss to the state is IDR 29.438 trillion. The amount of corruption in the bribery group is suspected to be Rp. 212.5 billion, illegal levies of Rp. 5.97 billion, and money laundering of Rp. 20.97 billion ([solopos.com](http://solopos.com), 2019).

In this case, the causes of corruption can be analyzed using the fraud diamond theory which includes four dimensions, namely rationalization, pressure, opportunity and capacity. The explanation of these dimensions is as follows:

## 4.2. Rationalizations

Rationalization is a justification for the perpetrators of corruption, although initially there was no intention to commit corruption, but with this justification, eventually someone commits an act of corruption. Usually the rationalization used is in the form of salaries or allowances that are felt to be not commensurate with the work done, their actions are with reasons to make their families happy, leaders who think about providing additional income for their subordinates, and do not feel that anyone is harmed by their actions.

Research on the Potential of Public Bureaucratic Corruption in the Implementation of Public Services in 2019 at the Ponorogo District Office shows that corrupt practices

in the form of bribes often occur. This is due to the fact that most people still have difficulty managing public services, including procedures, completeness requirements, unclear officers, and service completion times so that it takes a relatively long time. The alternative for the community to solve this problem is to try to find connectivity with bureaucratic officials, then pay a fee as a thank you for helping. In this case, the corrupt practice is not an act of coercion but "knows and knows". In these conditions, both parties are aware of the deviations made. Based on this research, it was found that corruption in the Ponorogi District Office was caused by low morality and integrity. Corruptors will generally understand whether their actions are deviant or not, so honesty is needed in their implementation. In this case, bureaucratic officials indirectly have received personal benefits consciously and are included in *homovenalis*, namely people who are corrupt at heart and accustomed to using corrupt methods. In this case, there has also been a rationalization as indicated by the tendency of cultural factors of 40 percent. Cultural factors in the bureaucratic environment are formed from the feudal culture, where the community is divided into two extreme groups, namely the *priyayi* group (as officials) and the *kawula* group (society). In the culture of feudalism, the obligation as a subject is to give tribute for the convenience provided by bureaucratic officials. This concept develops the practice of bribery in public services, because people give extra (additional) money as a form of gratitude for the convenience in the public service process (Baru, B.M.& Sripeni, R. 2019). So it can be concluded that rationalization occurs due to low integrity supported by justification factors from cultural elements. Corruption in the bureaucratic environment depends on the human being, morality and integrity are the basis for controlling someone to take an action.

### 4.3. Pressure

The pressure that arises in fraud diamonds can be caused by several things, namely financial pressure and work-related pressure. Financial pressure is a financial motive that encourages someone to commit corruption because of economic things, such as large debts or bills, meeting the needs of his family, or meeting other needs outside of the main needs, for example for hedonism, luxury and greed. Meanwhile, work-related pressure arises from relationships at work which usually will greatly affect the perpetrators of corruption, especially with superiors. Usually, subordinates will carry out whatever is ordered by their superiors for various reasons, for example because of reluctance and fear of losing their position. Research conducted by Results of Corruption Survei in Public Services in 2000 shows that pressure is based on collusion

and convoluted bureaucratic practices. In public services, especially the tax collection process, it was found that tax services were convoluted and difficult to understand by the public resulting in collusion by means of tax officials providing audit fees to fulfill the bill according to the wishes of the community (ICW, 2000)

In addition, research conducted by Andriyani on Corruption Detection and Prevention Effort at Local Government shows that collusion is a pressure for bureaucratic officials to commit fraud. This is based on excessive loyalty. According to his research, it was found that the person who committed acts of corruption was caused by the motive of pressure from superiors who wanted budget engineering so that it could be misused for personal gain. This excessive loyalty should be avoided and eliminated because bureaucratic officials should carry out their duties based on the duties and applicable regulations (Andriyani, N. 2021)

#### 4.4. Opportunity

Opportunity is the occurrence of an opportunity that allows corruption to arise. Usually caused by weak internal control or systems in an organization, lack of supervision and also abuse of authority. Factors causing the emergence of fraud can be caused by the weak quality of government internal control. This is supported by a report from Report To The Nations 2020 (ACFE, 2020) which shows that the factors that facilitate the ability of fraudsters are caused by three weaknesses. Weaknesses that often occur are weak internal controls, lack of management reviews, and overriding existing internal controls. This potential is related to the system and the quality of existing human resources.

Acts of corruption that do not receive immediate action will cause a negative stigma in the community who considers that corruption has become a culture and seems permissible and safe because it occurs massively. The feeling of always feeling inadequate for the salary and benefits received encourages ASN to accept bribes and gratuities to meet their needs. Weak institutions are also related to the low level of supervision and guidance carried out by internal supervisory agencies. This causes the perpetrators of criminal acts of corruption to do so freely. The lack of supervision and conflicts of personal interest with groups or organizations have caused corruption to become a common disease.

One of the institutions that has a role in overseeing public services is the KPK, especially in corruption. In its journey to eradicate corruption, of course, the KPK encounters many obstacles, especially with a high risk of interference and threats in handling corruption cases involving people who have important positions. In addition,



the challenges obtained are in the form of criminal acts of corruption that are carried out systematically. Quoted from [national.tempo.co](http://national.tempo.co), based on a survey conducted by the Indonesian political indicator survey institute, the KPK ranks the lowest among law enforcement agencies most trusted by the public. The score obtained by the KPK is 13.4% strongly believe, 46.4% quite believe, 27% slightly believe, 7.1% do not believe at all, and 6.1% do not answer. Meanwhile, a researcher from the Center for Anti-Corruption Studies (Pukat) of the Faculty of Law UGM, Yuris Rezha Kurniawan, believes that the post-revision of the KPK law has an impact on the independence of the KPK. Things that have been in the spotlight after the revision of the KPK law include 1) the KPK which is classified into the executive family is considered to have denied the initial establishment of the KPK as an independent institution, 2) The formation of a supervisory board that has the authority to issue permits regarding wiretapping, searches and confiscations as well. considered to reduce the independence of the KPK, 3) Transfer of the KPK's employment status to the United States ([Nasional.tempo.co](http://Nasional.tempo.co))

In addition to the KPK, the Inspectorate as part of the Government Internal Supervisory Apparatus (APIP) has a supervisory role. Based on the article by Ade Irawan (2021) on the [news.detik.com](http://news.detik.com) page, he highlighted the many corruption cases in the regions and shackled many regional heads in Indonesia. The role of the inspectorate as part of the APIP should be a solution so that criminal acts of corruption can be minimized with prevention efforts. Ade Irawan argues that there are 4 factors that cause regional heads to commit criminal acts of corruption, namely punishments that do not provide a deterrent effect, remuneration to supporters or sponsors due to high political costs, efforts to enrich themselves and expand power and weak supervision. Regional officials and employees can easily commit corruption crimes because internal controls have not yet functioned so that corruption-prone points are not identified and anticipated. Whereas as we know that corruption will be difficult to do if it does not have loopholes due to the tight supervision carried out, for example by strengthening the role of internal supervisory institutions such as the inspectorate. Ade Irawan gave his opinion regarding the sinking of the role of the inspectorate in preventing and dealing with corruption. There are two main problems that make the inspectorate unreliable to prevent corruption in the regions, namely independence and competence. The position of the inspectorate as a supervisory agency under the regional secretary certainly has obstacles when exposing various fraudulent practices because most corruption cases are carried out in a structured manner. Employees are reluctant to report cases of known corruption because of the fear that the confidentiality of the whistleblower is not guaranteed which affects their security. In addition, the reporter also doubts that

the reported report will be followed up. In the aspect of competence, the perpetrators of corruption can always improve the methods and modes so that they are not easily detected by eliminating traces, for example using cash transactions. Ade irawan believes that these methods cannot be mapped, anticipated, and supervised by the inspectorate.

#### 4.5. Capacity

Capacity includes power, competence, and total assets. Someone who has power will tend to be vulnerable to corruption because the ease of access to several strategic parties will make it easier for that person to commit corruption. This can be exemplified as regional heads or structural office holders who have great power in decision making and APBD management, recruitment of regional officials, procurement of goods and services and making regulations that encourage them to commit criminal acts of corruption through bribery and gratuities. Research Corruption Detection and Prevention Effort at Local Government shows that corruption cases committed by district heads and government officials are caused by power factors. In addition, the leader has prestige so that subordinates will be loyal to the leader. Capacity in this case also includes competence, in research Corruption Detection and Prevention Effort at Local Government it is stated that corruptors who have intelligence have a positive effect on fraud. The higher the intelligence or competence possessed, the more opportunities to manipulate and cover up the fraud. Total assets also have a positive influence on corruption in the public service process (Andriyani, N. 2021). Research on Fraud Triangle and Corruption in Local Governments in Indonesia in 2021 with the population used in this study is the financial statements of all local governments in Indonesia for 2017-2018. The research shows that total regional assets have a significant positive effect on fraud in local governments in Indonesia. The higher the assets owned by an area, the higher the occurrence of fraud in that area (Rahmawati, I. P., & Nuruddin, M. 2021).

#### 4.6. Prevention

Research conducted by Lestari (2020) on Influence of Internal and External Factors Auditors Against Fraud Detection states that competence is an internal factor that can detect fraud. The higher the competence of the bureaucrat, the easier the fraud will be detected. Competence referred to in this case includes aspects of knowledge, skills, and behavioral attitudes to carry out their duties properly. In addition to competence, time budget pressure can also detect fraud. Time pressure is a condition that occurs

where the budgeted time is less than the time that has been available to complete a predetermined procedure. In other words, bureaucrats who are under more time pressure will be less sensitive to fraud cues making it difficult to detect fraud. That way, the higher the time pressure, the easier it will be to detect fraud. This is because if given a time limit, bureaucrats will be more motivated to work optimally. Next is professional ethics. Professional ethics have a positive influence on fraud detection. In general, ethics is the value of behavior that is accepted and used by groups or individuals. To improve the performance of bureaucrats, bureaucrats are required to always maintain standards of ethical behavior. Bureaucrats must obey the rules of ethics in carrying out their duties. Furthermore, motivation has a positive influence on fraud detection. Motivation is the process of trying to influence other people to do something we want by giving gifts. In other words, motivation will encourage bureaucrats to excel, commit to the group and have high optimism. If bureaucrats have high motivation to be able to complete tasks well, then the quality of services provided will be in accordance with community expectations.

## 5. Conclusion

Public service is an important element to achieve good governance. The government has a goal to provide optimal services. But so far the public services provided are still procedural, convoluted, and slow in completion. This problem can potentially lead to fraud. Fraud is fraud that can be done by anyone intentionally and causes harm to other parties. There are three types of fraud, namely fraudulent statements, asset misappropriation, and corruption. In Indonesia, fraud cases can be seen from various cases of tax manipulation, bribery, and corruption. Among the three types, corruption fraud is the one that often occurs in Indonesia, especially in the implementation of public services. Fraud Diamond becomes a theory to analyze four dimensions, namely pressure, opportunity, rationalizations, and capability. To prevent acts of corruption is to understand what factors influence these actions. The result of this research is that corruption cases are often found in public service activities. The forms of public service corruption cases are money laundering, collusion, procurement of goods, and bribery. The dimension of fraud diamond in public services in Indonesia is found that, rationalization occurs due to low bureaucratic integrity as evidenced by cultural factors that occur in the implementation of public services at the Ponorogo District Office which shows the low integrity of bureaucratic officials, causing rationalization in society. The pressure dimension shows that collusion and slow service put pressure on

public officials. The opportunity dimension is caused by the weak role of institutions, particularly the role of the Corruption Eradication Commission and the inspectorate. The last dimension is capacity caused by authority, power, and total assets. Prevention efforts are carried out by detecting fraud through increasing competence, improving the time pressure system, and improving the professional ethics of bureaucratic officials.

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