



Misappropriation Od Asset On Public Sector; Diamond Fraud Theory

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ABSTRAK

Penyalahgunaan aset tidak hanya terjadi pada sektor swasta, namun dapat terjadi pada sektor publik. Penelitian ini bertujuan untuk menganalisis seberapa besar pengaruh konsep fraud diamond theory terhadap pegawai pemerintah sebagai individu yang mempunyai wewenang dalam menjalankan tugas pokok dan fungsinya untuk meningkatkan kinerja institusi, namun di sisi lain mempunyai kepentingan untuk selalu menjamin kesejahteraannya.

Metode analisis data menggunakan teknik regresi linier berganda. Hasil penelitian menunjukkan bahwa tekanan dan kapabilitas berpengaruh positif dan signifikan terhadap penyalahgunaan aset di sektor publik, sedangkan peluang dan rasionalisasi tidak berpengaruh.

Fokus pada upaya pencegahan penyalahgunaan aset penting untuk diperhatikan pemerintah dengan memastikan kesejahteraan pegawai terpenuhi sesuai haknya.

Kata Kunci: Teori Fraud, Misappropriation Asset, Fraud pada Sektor Publik

Asset misappropriation is not only found in the private sector, but it can occur in the public sector. This study aims to analyze how much influence the concept of fraud diamond theory has on government employees as individuals who have the authority to carry out their main duties and functions to improve institutional performance, but on the other hand have an interest in always ensuring their welfare.

The data analysis method uses multiple linear regression techniques. The results of the study show that pressure and capability have a positive and significant effect on asset misappropriation in the public sector, while opportunity and rationalization have no effect.

Focusing on efforts to prevent misappropriation of assets is important for the government to pay attention to by ensuring employee welfare is met according to their rights.

Keyword: *Fraud theory, Misappropriation Asset, Fraud in Public Sector.*

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INTRODUCTION

The Fraud Tree as a symbol of the classification of forms of fraud, which was initiated by the Association of Certified Fraud Examiners (ACFE) has three main branches, namely Corruption, Asset Misappropriation, and Fraudulent Statements. Adopting the fraud tree, the private sector also classifies fraud in three ways, namely: misappropriation of assets, corruption and fraudulent financial statements (Umar et al., 2015). Meanwhile, in the public sector there is only one type of fraud, namely corruption itself. According to (Siahaan et al., 2019) asset misappropriation and fraudulent financial statements are part of corruption.

Fraud is interpreted differently by various parties. Black's Law Dictionary 9th ed. defines fraud as "a knowing misrepresentation of the truth or concealment of a material fact to induce another to act to his or her detriment". (Albrecht et al., 2011) defines fraud as something that is general in nature and has many meanings, which occurs because of human ingenuity and is intended for one party to gain more profit by misrepresenting it.

(Siahaan et al., 2019) Because the public sector only recognizes one type of fraud, namely corruption, it is important to understand another category of fraud that is suspected to occur frequently but is not claimed to be an act of fraud, namely asset misappropriation. Asset misappropriation is the easiest form of fraud to detect because it is tangible or can be measured/calculated. Misappropriation of assets can be classified as cash fraud and fraud on inventory and other assets, as well as fraudulent disbursement of funds. Misuse of assets will be easy to do if the intentions of the perpetrators of fraud exist, among others by manipulating transactions, or by embezzling the assets themselves.

(Edoumiekumo et al., 2020) Fraud is rampant in the public sector, especially in government. Recommend that management and top executives carry out entity/managerial functions must improve the competence of audit/accounting department personnel for effective internal control and implement a good feedback mechanism and whistleblowing system. Government employees as individuals have the authority to carry out basic tasks and service functions to the community as well as a role in improving institutional performance, but on the other hand have an interest in always ensuring their welfare. Many local authorities use vision, mission and policy statements to communicate their attitude towards the threat of asset misappropriation among their officials. These statements are imperative to the local authorities for disclosing their responsibility in safeguarding assets and expressing their commitment towards maintaining the highest possible ethical value (Majid et al., 2016).

The problem related to the gap between policy and practice in cases of asset misappropriation is explained by (Haron et al., 2021), that the regulation specifically includes asset misappropriation and corruption as punishment for disciplinary violations against public sector employees.

However, what factors motivate public sector employees to misuse assets is not explained in several previous studies.

This research aims to analyze how much influence each dimension of fraud has on the Fraud Diamond Theory concept, on government employees as individuals who have authority in the organization and have an interest in ensuring welfare. This research will provide an understanding that it is important to pay attention to the welfare of government employees so that they are not trapped in asset misappropriation activities.

The issue related to the gap between policy and practice in asset misappropriation cases is explained by (Haron et al., 2021), that the regulations specifically include asset misappropriation and corruption as punishment for disciplinary violations against public sector employees. Nonetheless, misappropriation of assets and incidents of corruption are still significant. Research conducted by Haron, et al also identified eleven main challenges related to fraud awareness, namely: inefficient leaders, attitudes, weak law enforcement, lack of internal strength, ineffective training, lack of authority, opportunities due to lack of control, burden of proof due to bureaucracy, favoritism/exaggerated discretion, organizational culture, and societal perceptions.

Any individual or group can commit fraud. In fact, sometimes, someone who is seen as honest, religious, educated, and has a high social status, turns out to be involved in a fraud case. How can this happen? This phenomenon will be analyzed through the diamond fraud theory developed by (Wolfe & Hermanson, 2004) through 4 dimensions: pressure, opportunity, rationalization, and capability.

Literature Review And Hypothesis Development

The theoretical studies discussed, using references from previous studies discussing topics related to fraud, asset misappropriation and agency theory, are as follows:

Asset Misappropriation

There are many identified cases of asset misuse occurring in organizations which has led to the publication of a number of studies related to asset misappropriation. (Le & Tran, 2018) asset misappropriation is a kind of fraud that may cause severe damages to the businesses. It is important to identify the type of fraud so that (Umar et al., 2015) ACFE in the fraud tree theory explains that misappropriation asset consists of two categories, namely cash misappropriation and non-cash misappropriation. Misuse of cash can be done in three ways, namely: skimming, larceny, and fraudulent disbursements. While misuse of non-cash, can be in the form of misuse or theft of inventory and assets owned by the company. (Kennedy, 2018) explains that asset misappropriations refer to the theft of cash, or other financial resources of the firm, by an employee. Whether the theft involves

physical cash or some other financial instrument, the ACFE data refer to the stolen resources as “cash”.

Diamond Fraud Theory

Fraud diamond by Wolfe & Hermanson (2004) comes as a form of refinement of the triangle fraud theory put forward by Cressey (1950). By adding one qualitative element, which is believed to have a significant influence on fraud. The element in question is capability. (Adam & Eka, 2019) That to improve fraud prevention and detection it is necessary to consider capability elements, namely personal traits and abilities that play a major role in fraud. The presence of the capability element means we can review fraud in four dimensions, namely pressure, opportunity, rationalization and capability. Fraud theory continues to develop with the presence of fraud pentagon theory until the emergence of fraud hexagon theory by Vousinas (2019) as a theory that can be reproduced in fraudulent activities.

Agency theory

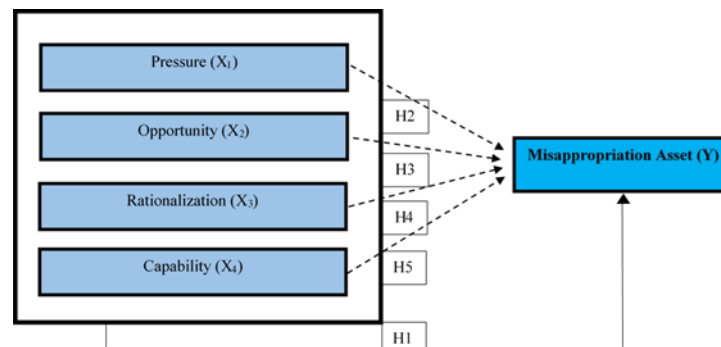
The agency theory proposed by (Jensen & Meckling, 1976) states that management (agent) and owner (principal) have different interests. Agency problems arise when the principal delegates decision-making authority to the agent (Albrecht et al., 2011). This agency relationship then creates problems in the form of information asymmetry where one party has more information than the other party.

Agency theory is then offered to formulate the problem between the principal and the agent so that a principal and agent contract arises by delegating some decision-making authority to the agent which might lead to the broadening of the agent's authority. In its application in the public sector, employees have the authority to carry out their duties and are responsible for improving institutional performance, but on the other hand, employees have an interest in always ensuring their welfare. Meanwhile, the institution as the principal must show good performance through adequate financial reports. In the case of misappropriation asset, the authors assume that the interests of employees to live a prosperous life can be highlighted in the dimensions of the diamond fraud theory. Focusing on the role of employees in this fraud activity, (Nainggolan at al., 2020) explains that asset misappropriation is the most common type of fraudulent activity involving theft or company asset misappropriation by employees, management or third parties so that the internal control system is expected to provide adequate assurance for business management in preventing and detecting fraud, including misappropriation of assets.

Hypothesis

Based on the background, underlying theory, and previous review, the author builds a conceptual framework and develops the following hypothesis, to see the influence of diamond fraud dimensions on misappropriation asset, in terms of each dimension and simultaneously using all four dimensions

Figure 1. Conceptual Framework



- H1 : Pressure, opportunity, rationalization and capability simultaneously have a positive effect on asset misappropriation in the public sector
- H2 : Pressure has a positive effect on asset misappropriation in the public sector
- H3 : Opportunity has a positive effect on asset misappropriation in the public sector
- H4 : Rationalization has a positive effect on asset misappropriation in the public sector
- H5 : Capability has a positive effect on asset misappropriation in the public sector

RESEARCH METHODS

Methods of Data Collection

This study aims to detect acts of misappropriation asset by employees in the public sector, before it develops into a problem that is detrimental to the institution. This research is included in the type of explanatory research. (Singarimbu & Marsidan, 2011) by testing the hypothesized relationship between variables. The variable used refers to the Diamond Fraud Theory through its 4 dimensions as independent variables, namely: pressure, opportunity, rationalization and capability. The four independent variables will be tested to observe and find out whether they have an influence on misappropriation asset as the dependent variable.

The population in this study are civil servants in government agencies, both ministries and non-ministerials. Random sampling technique was used in this study for reasons of limitations, that there were respondents who were not willing to fill out a questionnaire if they had to state the name of the agency, regarding confidentiality.

Research by studying and reviewing literature related to the problem under study, and Field Research which was carried out by distributing questionnaires containing a list of statements to respondents who had been determined as the data source in the research. The questionnaire is designed

by preparing alternative answers, so that respondents choose alternative answers according to what has been provided.

Instrument Testing Methods

1) Validity Test

The validity test is a test that functions to see whether the measuring instrument used, in this case the statements in the questionnaire are valid or invalid. (Riduwan, 2008), states that validity is a measure that shows the level of validity or validity of a research instrument

2) Reliability Test

Reliability test is used to determine the consistency of measuring instruments. Does the measuring tool remain consistent if the measurement is repeated. It is said to be reliable if the measuring instrument still produces the same results even though repeated measurements are made

3) Data Processing and Analysis Methods

Furthermore, from the questionnaire data distributed to the respondents, the researcher wants to see how much influence the independent variables (X1, X2, X3, X4) have on the dependent variable (Y) either partially or simultaneously. To test this effect, researchers used SPSS (Statistical Product and Service Solution) tools for Windows Version 22.0 to simplify and speed up the process of calculating and processing data

RESULTS AND DISCUSSION

Result

Data collection was carried out by distributing digital questionnaires using a Google form to government employees, both central employees (ministerial and non-ministerial) and regional employees in South Sulawesi. From the distribution of digital questionnaires, 104 respondents were obtained.

a. Multiple Linear Regression Analysis Equation

Figure 2. The results of multiple linear regression analysis

		Coefficients ^a				t	Sig.
		Unstandardized Coefficients		Standardized Coefficients			
Model		B	Std. Error	Beta			
1	(Constant)	-.492	1.863			-.264	.792
	X1	.209	.066	.299		3.180	.002
	X2	.058	.065	.083		.892	.375
	X3	-.008	.081	-.009		-.099	.921
	X4	.201	.097	.202		2.076	.040

Dependent Variable: Misappropriation Asset (Y)

Source : SPSS 22 application

Multiple linear regression analysis is used to determine the effect of diamond fraud theory with its dimensions consisting of: pressure (x1), opportunity (x2), rationalization (x3), capability (x4), on asset misappropriation in the public sector (y). The results of multiple linear regression analysis can be seen in the following table :

b. F Test

Figure 3. The results of F test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	86.167	4	21.542	5.122	.001 ^b
	Residual	416.362	99	4.206		
	Total	502.529	103			
a. Dependent Variable: Misappropriation Asset (Y)						
b. Predictors: (Constant); Pressure (X1), Opportunity (X2), Raszionalization (X3), Capability (X4)						

Source : SPSS 22 application

Based on the table above, the value of $F_{count} > F_{table}$ ($5.122 > 2.46$) with a significance value of $0.001 < 0.050$ means that H_0 is rejected and H_a is accepted, meaning that pressure, opportunity, rationalization, and capability simultaneously have a significant effect on misappropriation of assets in the public sector.

c. t Test

The t test was carried out to determine the partial relationship of each variable, the results are as follows:

1. The t count results for the pressure variable in the table above, obtained a value of 3.180, while the t table value was 0.67686. If t count is compared to t table then $t_{count} > t_{table}$ ($3.180 \geq 0.67686$) with a significance value of $0.002 < 0.050$. This test shows that pressure partially has a significant effect on asset misappropriation in the public sector.

2. The t count results for the opportunity variable in the table above, obtained a value of 0.892, while the t table value was 0.67686. If t count is compared to t table then $t_{count} > t_{table}$ ($0.892 \geq 0.67686$), but the significance value exceeds the error level, namely $0.375 > 0.050$. This test shows that opportunity partially has no significant effect on misappropriation of assets in the public sector.

3. The t count results for the rationalization variable in the table above, the value is -0.099, while the t table value is 0.67686. If t count is compared to t table then $t_{count} < t_{table}$ ($-0.099 \leq 0.67686$), the significance value also exceeds the error rate, which is $0.921 > 0.050$. This test shows that rationalization partially has no significant effect on misappropriation of assets in the public sector.

4. The t count results for the capability variable in the table above, obtained a value of 2.076, while the t table value was 0.67686. If t count is compared to t table then $t \text{ count} > t \text{ table}$ ($2.076 \geq 0.67686$) with a significance value of $0.040 < 0.050$. This test shows that capability partially has a significant effect on asset misappropriation in the public sector.

Figure 4. The results of t test

Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	-.492	1.863		-.264	.792
	X1	.209	.066	.299	3.180	.002
	X2	.058	.065	.083	.892	.375
	X3	-.008	.081	-.009	-.099	.921
	X4	.201	.097	.202	2.076	.040

Dependent Variable: Misappropriation Asset (Y)

Source : SPSS 22 application

d. Koefisien Determinasi (R²)

Figure 5. The results of coefficient determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.414 ^a	.171	.138	2.05077

a. Predictors: (Constant): Pressure (X1), Opportunity (X2), Raszionalization (X3), Capability (X4)

b. Dependent Variable: Misappropriation Asset (Y)

Source : SPSS 22 application

Based on the table above, the Adjusted R Square figure or the coefficient of determination is 0.138. This means that 13.8% of the variation in misappropriation of assets in the public sector can be explained by variations of the four independent variables, while the rest ($100\% - 13.8\% = 86.2\%$) is explained by other causes

Discussion

The following is a discussion of the dimensions of the diamond fraud theory (pressure, opportunity, rationalization and capability) for asset misappropriation in the public sector:

1. Effect of Simultaneous Variables on Asset Misappropriation in the Public Sector

The first hypothesis states that pressure, opportunity, rationalization, and capability simultaneously affect the misappropriation of assets in the public sector, this means that the four dimensions of the diamond fraud theory can support the occurrence of misappropriation of assets in the public sector.

The results of the simultaneous test (F test) show that there is a significant influence which can be interpreted that pressure, opportunity, rationalization, and capability can support the misappropriation of assets in the public sector, in line with the research of Wolfe and Hermanson who have developed the triangle fraud theory with its three dimensions, namely pressure, opportunity, rationalization, which is refined by adding a capability dimension. (Wolfe & Hermanson, 2004) state that a person's position or function in an organization can provide the ability to create or take advantage of opportunities for fraud that are not available to others.

In line with research (Yusrianti at al., 2020), but by using a different element, namely the fraud triangle theory, it is known that opportunity mediates the relationship between rationalization on asset misappropriation tendencies; However, opportunity does not mediate the relationship between financial distress and tendencies to misappropriate assets.

2. Effect of Pressure on Asset Misappropriation in the Public Sector

The second hypothesis states that pressure as a variable X1 affects the misappropriation of assets in the public sector. The results of the study show that there is a significant influence, which means that the pressure dimension can support the misappropriation of assets in the public sector. It can be concluded that the higher the pressure experienced by employees, especially in terms of ensuring their welfare, the more likely the employee is to misappropriate assets.

Agency theory describes the relationship between agents and principals, employees are agents who are authorized to carry out their duties and are responsible for improving institutional performance, but on the other hand, employees have an interest in always ensuring their welfare. (Mardiah & Jasman, 2021) while institutions as principals must show good performance through adequate financial reports.

Several studies have been known to produce the same conditions, that the pressure dimension has a significant effect on fraud, however, several studies have also failed to find a significant effect of the pressure dimension in the context of fraud diamonds (Nurkhin & Fachrurrozie, 2018).

3. The Effect of Opportunity on Misappropriation Assets in the Public Sector

The third hypothesis states that opportunity as a variable X2 affects the misappropriation of assets in the public sector. The results of the study show that there is no significant effect, which means that the opportunity dimension does not support the misappropriation of assets in the public sector. This result is different from several previous studies, that opportunity is a situation that opens up opportunities to allow fraud to occur (Ratmono et

al., 2017). The opportunity variable has a positive effect on cash theft or misuse of assets (Marliani & Jogi, 2015).

The results of this study are different from previous studies, possibly because the arrangement of the control system built in the public sector is getting better so as to minimize the possibility of fraud caused by loopholes in both internal and external controls. (Purwanto et al., 2017) stated, opportunities for fraud in the procurement of government goods/services can occur due to weak regulations or SOPs, weak or improper internal controls, excessive trust or no proper division of authority.

4. The Effect of Rationalization on Misappropriation Assets in the Public Sector

The fourth hypothesis states that rationalization as a variable X3 affects the misappropriation of assets in the public sector. The results of the study show that there is no significant effect, which means that the rationalization dimension does not support the

misappropriation of assets in the public sector.

Some of the reasons identified can encourage rationalization of fraud, including: low salary compared to workload, fraudulent acts are carried out by many people together, their actions are considered not to harm other people, they do not intend to steal because they only borrow money and intend to return it, the organization is indebted, the perpetrators of fraud have worked hard and deserve it. The reasons supporting the rationalization of fraud in this study were not found, as evidenced by the insignificant statistical test results obtained. This means that employees in the public sector already have good integrity. (Budiman, 2020) states that in the form of behaviour, integrity can be seen in how a person has the consistency of moral principles that are used as a guide in making decisions. Integrity provides learning regarding work dedication.

5. The Effect of Capability on Asset Misappropriation in the Public Sector

The fifth hypothesis states that capability as a variable X4 affects asset misappropriation in the public sector. The results of the study show that there is a significant influence, which means that the capability dimension can support the misappropriation of assets in the public sector (Wolfe & Hermanson, 2004) define the elements of capability in the actions of fraud perpetrators as position/authority, intelligence, ego/belief, coercion, deception and stress resistance. A person's position or function in an organization can provide the ability to create or take advantage of opportunities for fraud that are not available to others. (Mardiah & Jasman, 2021) state that capability is the development of opportunities. The ability of employees to override internal controls by developing strategies and controlling social situations to their advantage. The research results show a significant effect. That there are still employees who take advantage of their authority/position in utilizing

facilities such as official vehicles and other fixed assets that are under their control.

CONCLUSION

The four dimensions of diamond fraud theory, only the dimensions of pressure and capability have a significant influence on asset misappropriation in the public sector. This finding is interesting, because it is able to uncover the most influential driving factors in highlighting misappropriation of assets in government institutions from the perspective of diamond fraud theory. The dimensions of pressure and capability appear as variables that have a significant effect in line with agency theory which in this case places employees as agents who are given authority in carrying out their duties and are responsible for improving institutional (principal) performance. The results of the study show that, even though the interests of the agent and principal continue to run, there are other interests of employees, namely adequate living welfare. Fulfillment of life welfare is indicated to be a driving force for fraud, and asset misappropriation is the most likely form of fraud to occur in the public sector, especially in government institutions. This research has practical implications that the welfare of government employees in fulfilling salaries, allowances and other matters relating to welfare, should be an important concern for the government, so that it is always fulfilled in accordance with employee rights. The fraud theory used in this research still uses four dimensions. It is hoped that with the development of fraud theory, future research can examine asset misappropriation using more complex dimensions.

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