

Pentagon Fraud Factors: Impact and Implications on Cash Theft by Employees of Bank BPRS Bhakti Sumekar Sumenep

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ABSTRACT

In the world of economics, fraud is a problem that is still inherent and growing in the global community to this day. Fraud can be found not only in small organizations but also in large companies are not immune to fraud within them. Pentagon fraud is the result of the development of previously discovered fraud theories. Starting from the fraud triangle theory with the elements of pressure, rationalization, and opportunity which then continued to develop into the fraud pentagon. The purpose of this study is to determine whether pressure, opportunity, rationalization, ability and arrogance influence cash theft. This type of research is quantitative research. The data source used is primary data. The data collection technique used a questionnaire. The population in this study were employees of Bank BPRS Bhakti Sumekar Sumenep. Sampling in this study used a purposive sampling technique. Data analysis techniques used are Validity Test, Reliability Test, Descriptive Statistics, Classical Assumption Test, Multiple Linear Analysis, Coefficient of Determination Test, T-Test, F-Test. Data management used the SPSS program. The results of this study indicate that partially pressure has an effect on cash theft, opportunity has an effect on cash theft, rationalization has no effect on cash theft, ability has an effect on cash theft, arrogance has an effect on cash theft.

Keywords : Pentagon, Fraud, Cash theft

1. INTRODUCTION

In the world of economics, fraud is a persistent and growing problem in global society today. Fraud can be found not only in small organizations, but also in large companies. Fraud will occur when there is an opportunity

where someone must have access to assets or have the authority to regulate control procedures that allow for the fraudulent scheme (Faradiza, 2019). Fraud is an act carried out intentionally to gain personal gain by reducing or increasing company

expenses. Realizing that in the world of accounting, crime can be committed through fraud (Mukaromah, 2020)

Fraud is an act carried out intentionally to gain personal gain by reducing or increasing company expenses. Fraud can occur if cash calculations are carried out in an unsafe location, thus increasing the risk of cash theft. The pressure of personal needs, dissatisfaction with salary, high lifestyles, and environmental factors are some of the uncontrollable causes (Go et al., 2023). Fraud can be divided into three forms: corruption, which is the misappropriation or misuse of state (company) funds for personal or other people's benefit. Second, fraudulent statements, which are actions taken by officials or executives of a company or government agency to conceal the true financial condition by financial engineering in the presentation of their financial statements to gain profit. And finally, misappropriation, which is the misuse or theft of assets or property of the company or another party. The existence of these various types of fraud has forced companies to innovate and update security to monitor and even apprehend perpetrators of these fraudulent acts. Cash theft or embezzlement is the deliberate taking of money from the company owner's cash. Cash is usually stolen from cash on hand,

such as from the cashier or petty cash, or taken from deposits. (Marliani and Jogi, 2017). This is always a major challenge for every company, especially small and medium-sized companies where the element of trust (towards staff) is more dominant than internal control. Among all company assets, cash is the most vulnerable to theft/embezzlement, because it is the most concise and easily missed by supervision.

Cash is a crucial component in a company's operational cycle. Every company must have a cash department, and the cash department will be assisted by a petty cash department, which is signed by the petty cash officer and related functions to support direct operational performance (Karlina et al., 2019). There are two forms of cash in every company: Petty Cash and Bank Cash (Checking Account). Both are at high risk for theft and embezzlement. Petty cash theft involves the physical theft of the money, while bank cash theft involves theft through cashed checks and then the money is withdrawn. Therefore, both require special supervision.

Association of certified fraud examiners (ACFE, 2022) explains that at the top level, there are three main categories of cash theft fraud in the workplace. Asset misappropriation, involving employees stealing or misusing company resources, is the

most common, with 86% of cash theft fraud cases falling into this category. However, this scheme tends to cause the lowest average loss of USD 100,000 per case. According to a report to the nation, there were 194 cases in the Asia Pacific region, including Indonesia, with 23 cases consisting of corruption, financial reporting fraud, cash on hand, cash larceny, payroll, and skimming. There are several reasons why perpetrators of cash theft fraud commit their actions. It is important to note that cash theft motives can be triggered by the 5 factors in the Fraud Pentagon discovered by Marks in 2012 as an extension of the fraud diamond by Wolfe and Hermanson (2004) by adding another theory that drives fraud, namely arrogance.

Pentagon fraud is the result of the development of previously discovered fraud theories. Starting from the fraud triangle theory introduced by Donald Cressey in 1950 with the elements of pressure, rationalization, and opportunity, which then continued to develop into the fraud pentagon. A person commits fraud starting from pressure such as personal needs and an unreasonable lifestyle that encourages someone to commit fraud, followed by the opportunity or loophole for the person to carry out their actions. The existence of rationality makes the perpetrator have an attitude of justification for what has

been done. Armed with capability, perpetrators of fraud can evade internal controls, plan concealment strategies and observe social conditions to fulfill their personal interests. Arrogance occurs when the perpetrator holds a high position in the company and believes that policies, regulations, and internal controls do not apply to him, thus being free from them and feeling innocent of the fraud he committed.

There are several studies relevant to this research theme, including: 1. Research by Sinaga and Dewi (2018), entitled "The Influence of Diamond Fraud and Weak Internal Controls on Cash Theft" shows the results of this study was conducted to obtain empirical evidence about diamond fraud and weak internal controls that influence cash theft based on employee perceptions; 2. Research by Nurani and Fuad (2023), This study is entitled "Asset Misuse: A Pentagon Fraud Model Perspective in Microfinance Institutions". The test results can be concluded that the influence of the variables of Opportunity, Pressure, Rationalization, Competence and Arrogance on Asset Misuse is 71.0%. The remaining 29% is influenced by other variables; 3. Research by Putra and Purnamasari (2021), entitled "The Influence of Internal Control and Pentagon Fraud Theory on Company Asset Misuse". The results of the

study show that the internal control variables and the pentagon fraud theory variables have a significant effect on the asset misuse variable.

Based on the background of the problem and several previous studies that have been explained above, the problems in this study can be formulated as follows: 1. Do pressure, opportunity, rationality, capability, and arrogance have a partial influence on cash theft?; 2. Do pressure, opportunity, rationality, capability, and arrogance have a simultaneous influence on cash theft?; 3. Which variable has a dominant influence on cash theft?.

2. THEORY AND HYPOTHESIS

Fraud is a term derived from English, meaning cheating. This act can include falsifying financial reports, theft, or any other fraudulent activity carried out intentionally to the detriment of the parties involved. According to Sayidah et al. (2021:49), fraud, in a broad sense, is a deliberate misunderstanding that causes another person to suffer a loss, usually monetary. Fraud can also be defined as an illegal act and irregularities committed by internal or external parties to gain personal gain. Besides being reprehensible, fraud is highly detrimental to a company, both materially and immaterially. According to the Association of Certified Fraud Examiners (ACFE, 2016), fraud is

defined as unlawful acts carried out intentionally for a specific purpose (manipulation or providing false reports to another party) by individuals from within or outside the organization to obtain personal or group benefits that directly or indirectly harm another party. Association Of Certified Fraud Examiners (ACFE, 2020) classifies fraud into several categories as follows: 1. Asset Misappropriation; 2. Corruption; 3. Financial Statement Fraud.

The fraud pentagon is a new theory that explores in more depth the factors that trigger fraud (Crowe's fraud pentagon theory). This put forward by Crowe Howard in 2011 (Septiarini and Handayani, 2018)



Figure 1. Pentagon Fraud
Source: Ulfah, et al. (2017)

The five elements defined in the fraud pentagon are pressure, opportunity, rationalization, capability, and arrogance. Here's an explanation of each element:

a. Pressure

Pressure is a factor that drives

someone to commit fraudulent acts such as corruption. The most important concept in pressure is the pressure that is pressing (in the form of money), that cannot be shared with others. This concept is called perceived non-shareable financial need (Faradiza, 2018). Therefore, what is meant by pressure is a condition where someone is feeling under pressure or is facing difficulties. For a person, pressure can occur due to various situations and conditions in the company. When someone is experiencing pressure, it can be an indicator for someone to commit fraud such as cash theft. There are several indicators of pressure according to Basri (2022:41), namely: 1. Financial Pressure; 2. Pressure from Bad Habits; 3. Work-related Pressure; 4. Other Pressures.

b. Opportunity

Opportunity is an opportunity that can lead to fraud or corruption. This usually occurs due to an organization's weak internal control system, lack of or even no supervision, and/or abuse of power or position (Faradiza, 2018). Opportunity is a fundamental factor that can occur at any time, so oversight is needed from the organizational structure starting from the top. The higher the level of supervision and internal control within a company, the more effective it is and the more negative

impact it has on the opportunity for fraud. According to Basri (2022:44), indicators of opportunity include: 1. General Information; 2. Technical Skills. There are also indicators of fraud, namely: weak internal control. With a reduced level of internal control, the opportunity for fraud within the company environment will increase.

c. Rationalization

Rationalization is a justification for criminal acts committed by fraudsters. For example, fraudsters consider their actions to be normal and commonplace because the wages they receive are not commensurate with the workload they bear. Another rationalization they create is that they feel the need to support their families or pay off their debts. Often, these fraudsters convince themselves that their actions are only temporary and that they will eventually repay the perpetrator before their actions are discovered. (Maharani, 2021). The justifications that can be developed into indicators of rationalization according to Basri (2022:47) are: 1. It is permissible to commit fraud because of urgency; 2. Fraud is normal; 3. Committing small, not large, fraud.

d. Capability

Capability is the ability that plays a key role in fraudulent activities.

Pressure, opportunity, and rationalization can drive someone to commit fraud. However, the reality shows that individuals motivated to commit fraud need not only opportunity but also the ability to exploit existing fraudulent opportunities. Capability means an act of fraud that would not occur without someone possessing such expertise (Sabarudin, 2022). According to Basri (2022:48), capability indicators include: 1. Positioning; 2. Intelligence and wit; 3. Confidence/ego; 4. Coercion; 5. Deception; 6. Stress resistance.

e. Arrogance

Arrogance is a trait of lack conscience as an attitude of superiority or arrogance in someone who believes that internal control cannot be implemented personally (Agustina and Pratomo, 2019). A high level of arrogance can lead to fraud because the arrogance of a CEO can make him do anything to maintain his current position and status. Arrogance can be seen from the CEO's perspective which can be used as an indicator according to Rahmanika (2020:24), namely: 1. Big ego; 2. Can avoid internal control; 3. Has an intimidating attitude; 4. Fear of losing position and status; 5. Implementing an autocratic management style.

The term cash theft can be defined as the intentional taking of cash

without consent and against the owner's will (Wells, 2017). Theft can also be interpreted as the taking of an item in whole or in part belonging to another person, done intentionally and with a specific intention. There are also indicators of cash theft according to Yusrianti (2022:78), namely: 1. Skimming. Skimming is an act of fraud by transferring cash from the victim entity before it is entered into the accounting system; 2. Cash Theft on Hand. This fraud refers to fraudulent acts involving the theft of funds after the money has been recorded. Cash is usually stolen from cash on hand, such as from the cash register or petty cash, or taken from deposits; 3. Expense Fraud. This fraud includes various schemes such as billing schemes involving employers by making payments based on false invoices for personal purchases and altering the placement of organizational checks for personal use.

3. METHODOLOGY

This study uses a quantitative descriptive method, with quantitative methods to obtain the significance of group differences or the significance of the relationship between the variables studied (Sugiyono, 2018:14). The type of data used in this study is quantitative data. The data source used in this study is a primary data source. The population in this

study were employees of Bank BPRS Bhakti Sumekar in the city of Sumenep with a total of 398 employees. The sample used in this study was several employees at Bank BPRS Bhakti Sumekar using a purposive sampling method. The criteria are as follows: 1. Employees with permanent employee status; 2. Employees with an age range of 25-45 years; 3. Employees with a minimum education of S1; 4. Employees with a minimum work period of 2 years. The following is the conceptual framework in this study

Data analysis techniques using quantitative analysis methods, quantitative analysis is an analysis that uses a lot of numbers starting from the collection, interpretation of data and the display of the results, the statistical method used in this study is the Multiple Linear Analysis method and is equipped with other research instruments such as Validity Test, Reliability Test, Descriptive Statistics, Classical Assumption Test, Determination Coefficient Test, t Test to F Test.

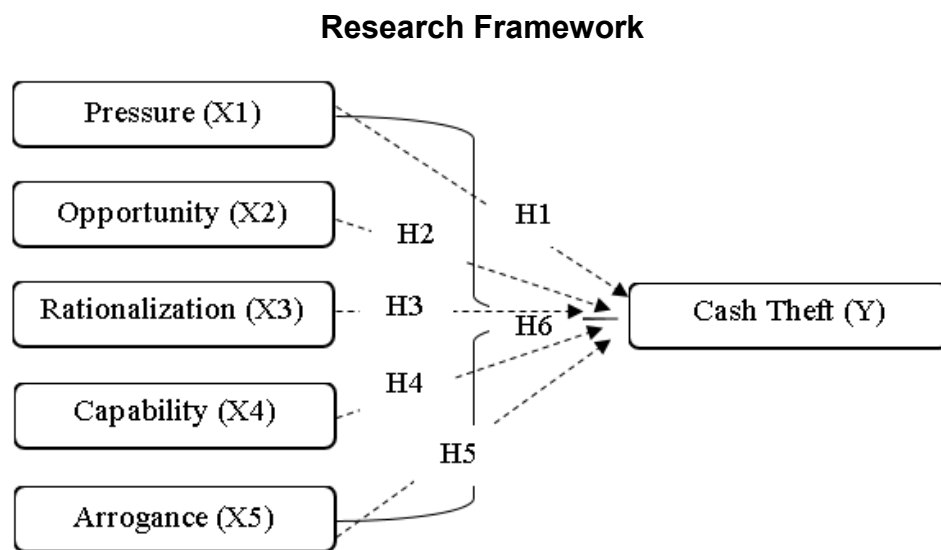


Figure 2. Research Framework

4. RESULTS AND DISCUSSION

Based on the correlation calculation of all the variables studied, the data is considered valid if the calculated r value is greater than the table r value, which is 0.232, using the Pearson correlation test. The results of the validity test are as follows:

Table 1
Validity Test Calculation Results

Variables	Indicator	r count	r table	Information
X1	Financial pressure	0,838	0,232	Valid
	Pressure from bad habits	0,860	0,232	Valid
	Work-related stress	0,755	0,232	Valid
	Other pressures	0,815	0,232	Valid
X2	General Information	0,878	0,232	Valid
	Technical Skill	0,922	0,232	Valid
	Weak internal controls	0,895	0,232	Valid
X3	It is permissible to cheat because of pressure.	0,836	0,232	Valid
	Cheating is a normal thing.	0,928	0,232	Valid
	Committing small frauds not big ones	0,800	0,232	Valid
X4	Position/ function	0,656	0,232	Valid
	Intelligence and wit (brains)	0,729	0,232	Valid
	Confidence/ ego	0,690	0,232	Valid
	Coercion skills	0,671	0,232	Valid
	Fraud (effective lying)	0,735	0,232	Valid
	Immunity to stress	0,340	0,232	Valid
X5	Big ego	0,714	0,232	Valid
	Can avoid internal controls	0,764	0,232	Valid
	Having an intimidating attitude	0,685	0,232	Valid
	Implementing an autocratic management style	0,704	0,232	Valid
	Fear of losing position or status	0,680	0,232	Valid
Y	Skimming	0,845	0,232	Valid
	Cash Theft	0,932	0,232	Valid
	Expenditure Fraud	0,784	0,232	Valid

Source: Processed data

The decision-making process for reliability testing in this study is that if the Cronbach's alpha value is greater than 0.6, the data used can be considered reliable. Conversely, if it is less than 0.6, the data used is unreliable. The results of the reliability test for each variable can be seen in the following table:

Table 2
Reliability Test Calculation Results

Variables	Cronbach's Alpha	>/<	Standard Item	Information
X1	0,831	>	0,6	Reliable
X2	0,876	>	0,6	Reliable
X3	0,814	>	0,6	Reliable
X4	0,718	>	0,6	Reliable
X5	0,745	>	0,6	Reliable

Y	0,817	>	0,6	Reliable
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Source: Processed data

Table 3
Results of Multiple Linear Regression Analysis calculations

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2,657	1,335		1,990	,051		
X1	,047	,057	,066	,834	,407	,464	2,157
X2	-,621	,089	-,737	-6,957	,000	,095	10,560
X3	1,469	,110	1,418	13,229	,000	,090	11,144
X4	-,087	,050	-,122	-1,726	,089	,643	1,555
X5	,035	,057	,050	,618	,539	,493	2,030

a. Dependent Variable: Y

Source: Processed data

Based on the table above, it shows that the coefficient of the pressure variable (X1) is 0.047; the coefficient of the opportunity variable (X2) is -0.621, the coefficient of the rationality variable (X3) is 1.469; the coefficient of the ability variable (X4) is -0.087; the coefficient of the arrogance variable (X5) is 0.035. The constant value is 2.657 so that from the results of the multiple linear regression analysis test above, the resulting regression equation model is as follows:

$$Y = 2.657 + 0.047 - 0.621 + 1.469 - 0.087 + 0.035 + e$$

Based on the results of table 4 below, the R square obtained is 0.816 (98.8%). In this case, it means that the ability of the independent variables (Pressure, opportunity, rationality, ability, and arrogance) in this study influences the dependent variable (Cash theft) by 81.6%, while the remaining 18.4% is explained by variables other than the independent variables in the study.

Table 4
Results of the calculation of the Determinant Coefficient Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,903 ^a	,816	,802	,720

a. Predictors: (Constant), X5, X2, X4, X1, X3

b. Dependent Variable: Y

Source: Processed data

A partial test is a test conducted to show the influence of one independent

variable individually in explaining the variation of the dependent variable. With the criteria for acceptance and rejection of the hypothesis, namely, if the calculated $t > t$ table and the significant value < 0.05 then H_0 is rejected and H_1 is accepted. This indicates that the independent variable has a significant effect on the dependent variable, conversely if the calculated t value $< t$ table and significant > 0.05 then H_0 is accepted and H_1 is rejected which indicates that the independent variable does not have a significant effect on the dependent variable. The following are the results of the partial t test:

Table 5
Results of the t-test calculation
Coefficients^a

Unstandardized Coefficients			Standardized Coefficients				Collinearity Statistics	
Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF	
1 (Constant)	2,657	1,335		1,990	,051			
X1	,047	,057	,066	,834	,407	,464	2,157	
X2	-,621	,089	-,737	-6,957	,000	,095	10,560	
X3	1,469	,110	1,418	13,229	,000	,090	11,144	
X4	-,087	,050	-,122	-1,726	,089	,643	1,555	
X5	,035	,057	,050	,618	,539	,493	2,030	

a. Dependent Variable: Y

Source: Processed data

The simultaneous test aims to determine whether the independent variables simultaneously influence the dependent variable. The hypothesis acceptance criteria are: if the calculated F value $> F$ table and the sig value < 0.05 , then the hypothesis is accepted, that simultaneously the five independent variables have a significant effect on the dependent variable. Conversely, if the calculated F value $< F$ table and the sig value > 0.05 , then the hypothesis is rejected, that simultaneously the five independent variables do not have a significant effect on the dependent variable.

Table 6
F Test calculation results

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	151,146	5	30,229	58,381	,000 ^b
	Residual	34,174	66	,518		
	Total	185,319	71			

a. Dependent Variable: Y

b. Predictors: (Constant), X5, X2, X4, X1, X3

Source: Processed data

The effect of pressure (X1) on cash theft (Y)

Pressure can occur when a related party, whether an employee or a client, feels pressure due to personal needs. Pressure can push the perpetrator into a situation that stems from both financial and non-financial factors. Research by Mansor and Abdullahi (2015) explains that perceived pressure refers to factors that lead to unethical behavior. In every fraud case, the perpetrator faces pressure to engage in unethical behavior. Furthermore, research by Sinaga & Dewi (2018) concluded that pressure has a positive and significant influence on cash theft.

The effect of opportunity (X2) on cash theft (Y)

According to Frenky et al., (2022), opportunity is a chance possessed by someone with authority and position. A person's position can be a driving factor in fraudulent activity. Management has the greatest opportunity to commit fraud compared to employees. Sinaga & Dewi (2018) concluded that opportunity has a positive and significant influence on cash theft.

The effect of rationality (X3) on cash theft (Y)

Rationalization is a key component in many frauds. Rationalization causes fraudsters to seek justification

for their actions. According to Sinaga and Dewi (2015), their research successfully demonstrated that rationalization is an influential factor in cash theft. Employees already understand and are aware of cash theft and its triggers, so it is hoped that they will perceive it appropriately.

The effect of capability (X4) on cash theft (Y)

Capability in Pentagon fraud refers to a person's ability to utilize existing resources to achieve personal goals. The fraudulent positions in question include CEOs, directors, and other division heads. Influence its members to facilitate fraudulent actions (Annisya et al., 2016). The components of ability are positioning, intelligence, confidence/ego, coercion skills, deception (effectively/deceit), and stress management. Changes in the composition of the board of directors are considered to be able to reflect the ability to manage stress (stress periods), thus opening up opportunities for fraud. This change in the composition of the board of directors can also indicate certain political interests. For replace previous board of directors. In addition, the change in the board of directors is also considered an effort in reducing effectiveness of management performance because it takes time more for can adapting to the work culture of the new board of

directors (Septriani and Handayani, 2018). The study predicts that ability has a positive effect on financial reporting fraud. This prediction of a positive effect refers to the results of research conducted by Sinaga and Dewi (2018), which stated that ability has a positive effect on cash theft.

The effect of arrogance (X5) on cash theft (Y)

Arrogance is a trait of lack conscience as an attitude of superiority or the presence of an arrogant nature in the Influence of Pentagon Fraud in Detecting Financial Reporting Fraud which believes that internal control cannot be enforced personally (Aprilia, 2017). Arrogance, which is proxied by the frequency of appearance of CEO images, is factors which influences financial reporting fraud. This is because the increasing number of CEO photos displayed in company annual reports indicates a level of arrogance and superiority they possess, where they want to show the wider public their status and position within a company (Septriani and Handayani, 2018). This study predicts that arrogance influential positive effect on cash theft. This prediction of a positive effect is reinforced by research by Nurani & Fuad (2023) and Putra & Purnamasari (2021), which states that arrogance, as proxied by the frequency of CEO image appearances, has a positive effect on

cash theft. Therefore, arrogance proxied by the frequency of CEO image appearance has a positive effect on cash theft.

The simultaneous influence of variable X on variable Y

Pressure, opportunity, rationality, ability, and arrogance can influence someone to commit cash theft. These factors motivate fraudsters to carry out their actions. According to Nurani & Fuad (2023) and Putra & Purnamasari (2021), their research proves that the fraud pentagon theory—pressure, opportunity, rationality, ability, and arrogance—simultaneously influence cash theft.

5. CONCLUSIONS

Based on the results of the research and discussion that have been found previously, it can be concluded from the research regarding the influence of pressure, opportunity, rationalization, ability, and arrogance on cash theft as follows: A. The pressure variable (X1) obtained a t-value of 0.834 where this result is <from the t table which is 1.99656 and a significance value of 0.407> 0.05 which means H0 is accepted and H1 is rejected so that, it can be concluded that the pressure variable has no effect and is not significant on cash theft; B. The opportunity variable (X2) obtained a t-value of -6.957 where this result is <from the t table which is

1.99656 and a significance value of $0.000 < 0.05$ which means H_0 is rejected and H_2 is accepted so that, it can be concluded that the opportunity variable has no effect but is significant on cash theft; C. The rationality variable (X_3) obtained a calculated t value of 13.299 where this result is $>$ from the t table which is 1.99656 and a significance value of $0.000 < 0.05$ which means H_0 is rejected and H_3 is accepted so that it can be concluded that the rationality variable has a positive and significant effect on cash theft; D. The ability variable (X_4) obtained a calculated t value of -1.726 where this result is $<$ from the t table which is 1.99656 and a significance value of $0.089 > 0.05$ which means H_0 is accepted and H_4 is rejected so that it can be concluded that the ability variable has no effect and is not significant on cash theft; E. The arrogance variable (X_5) obtained a calculated t value of 0.618 where this result is $<$ from the t table which is 1.99656 and a significance value of $0.539 > 0.05$ which means H_0 is accepted and H_5 is rejected so it can be concluded that the arrogance variable has no effect and is not significant on cash theft; F. All independent variables in this study show that the calculated F value is $58.381 >$ from the F table which is 2.35 and a significance value of $0.000 < 0.05$ which means the hypothesis is accepted so it can be concluded that

the pressure, opportunity, rationality, ability, and arrogance variables together have a significant effect on cash theft. With these results, the dominant variable in this study is the rationalization variable because the calculated t value is greater when compared to other independent variables which is 13.299.

Based on the research results and conclusions above, the researcher can provide several suggestions, including: 1. For employees: Avoid committing fraud while working, because it is not only detrimental to the company but also to themselves; 2. For further researchers: Add other variables that can influence cash theft to obtain more comprehensive research results.

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