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Determinants of Fraudulent Behavior Tendencies in Local Government

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ABSTRACT
This study aims to analyze the influence of elements of Fraud Hexagon Theory, namely pressure (stimulus), capability, opportunity, rationalization, arrogance (ego), and collusion on the tendency of fraudulent behavior in the State Civil Apparatus (ASN) of the Kepahiang Regency Government. The research uses a quantitative method with a purposive sampling technique. The research sample amounted to 83 ASNs who met the criteria for positions and a minimum working period of two years. Data were collected through questionnaires and analyzed using multiple linear regression with the help of SPSS. The results of the study show that pressure, arrogance (ego), and collusion have a significant positive effect on the tendency of fraudulent behavior. Capability has a significant negative effect, while opportunity and rationalization have no significant effect. This research proves that Fraud Hexagon Theory is relevant to the public sector and provides implications for strengthening internal control and anti-corruption culture in local governments.

INTRODUCTION

Fraud refers to an intentional act committed to obtain unlawful benefits for individuals or groups, whether financial or non-financial, that ultimately causes harm to other parties. The Association of Certified Fraud Examiners (ACFE) classifies fraud into three main categories: asset misappropriation, corruption, and financial statement fraud. In Indonesia, corruption remains the most dominant form of fraud, particularly within the government sector. Data from Indonesia Corruption Watch (ICW, 2024) recorded 791 corruption cases involving 1,675 suspects in 2023, with potential state losses reaching IDR 28.4 trillion. The Indonesian fraud survey ACFE (2025) reported that corruption was the most dominant type of fraud, representing 47.6% of all fraud cases. This finding highlights that fraud in the public sector remains a serious concern, as it can result in substantial financial losses for the state and erode public confidence in government institutions.

The phenomenon of fraud is not limited to the central government but also extends to regional governments, including in Bengkulu Province. According to the ICW 2023 report, Bengkulu Province ranked ninth among Indonesian provinces with the highest number of corruption cases. Furthermore, a suspected corruption case involving the management of official travel orders (SPPD) at the Bengkulu Provincial Legislative Secretariat resulted in state losses of approximately IDR 130 billion. At the district level, the Kepahiang Regency Government has faced similar issues, as evidenced by a decline in its financial report audit opinion from Unqualified (WTP) to Qualified (WDP) in 2024, along with several corruption cases involving civil servants in budget management and procurement of goods and services.

Civil servants (ASN) play a strategic role in regional governance. Under Law Number 5 of 2014 concerning Civil State Apparatus, ASN are expected to serve as implementers of public policy and as a unifying force for the nation, and are therefore required to uphold high standards of integrity, professionalism, and accountability in carrying out their duties. In practice, however, numerous fraud cases occurring in regional governments indicate that some civil servants have engaged in conduct that deviates from these values. The tendency to commit fraud increases when its triggering factors are not adequately controlled; therefore, it is essential to identify and analyze the various factors that drive fraudulent behavior among civil servants.

This study applies the Fraud Hexagon Theory proposed by Vousinas (2019)as the theoretical foundation for explaining the tendency of fraudulent behavior among civil servants. This theory represents a development of the fraud triangle, fraud diamond, and fraud pentagon by incorporating the element of collusion. The Fraud Hexagon consists of six elements: pressure, opportunity, rationalization, capability, ego (arrogance), and collusion. According to Yusrianti et al. (2020), pressure in regional government settings frequently arises from the imbalance between employee income and increasing living costs, which drives individuals to seek shortcuts. The findings of Norhamida (2025) indicate that pressure contributes significantly to fraudulent behavior, while Sinaga and Rohman (2025) found that pressure positively influences asset misappropriation; however, Dinata and Asih (2024) found that pressure does not influence corruption.

Opportunity arises from a suboptimal internal control system, which creates loopholes for employees to commit fraud without being detected (Yusrianti et al., 2020). Opportunity was found to have a positive effect on fraudulent behavioral intentions according to Norhamida (2025); Simbolon (2025) also reported that opportunity positively influences fraud, although Dinata and Asih (2024) found this effect to be non-significant.

Rationalization is a self-justification process employed by fraud perpetrators to make their actions appear acceptable or morally justifiable, thereby playing a key role in eliminating guilt and preserving the perpetrator's self-image (Awalluddin et al., 2022). Rationalization was found to have a positive effect on fraudulent behavioral intentions by Norhamida (2025); Simbolon (2025) similarly found that rationalization positively influences fraud, whereas Wahyulistyo & Cahyonowati (2023) reported that rationalization is not a significant predictor of asset misappropriation.

Capability emphasizes that fraud cannot be executed if the individual lacks the capacity to carry out and conceal the act; in this regard, high-ranking positions and authority influence an individual's ability to exploit fraud opportunities (Budirahayu & Asedica Pesudo, 2023). Capability was found to positively affect financial reporting fraud according to Lisa et al. (2025), whereas Sinaga & Rohman (2025) found that capability does not influence asset misappropriation.

Arrogance is conceptualized as a psychological trait characterized by excessive self-confidence, superiority, and ambition, causing individuals to disregard organizational policies and procedures because they perceive themselves to be above such regulations (Vousinas, 2019). Arrogance was found to influence asset misappropriation according to Wahyulistyo & Cahyonowati (2023), but was found to have no effect by Sinaga & Rohman (2025); Dinata & Asih (2024) reported a negative effect of arrogance on corruption.

Collusion describes cooperative arrangements between individuals or organizational units to commit, conceal, or sustain fraudulent acts, making fraud more difficult to stop and detect (Vousinas, 2019). Collusion was found to positively affect asset misappropriation according to by Sinaga & Rohman (2025), whereas Dinata & Asih (2024) found that collusion does not influence corruption.

Several prior studies have reported inconsistent findings regarding the influence of Fraud Hexagon elements on fraud, indicating that a research gap remains, particularly within the regional government sector. Research on the Fraud Hexagon has also been predominantly conducted in the private sector rather than in the public sector. Therefore, this study aims to analyze the influence of pressure, opportunity, rationalization, capability, ego, and collusion on the tendency of fraudulent behavior among civil servants in the Kepahiang Regency Government. The findings are expected to serve as a basis for evaluation by regional governments in strengthening internal controls, enhancing civil servant integrity, and formulating more effective fraud prevention strategies.

LITERATURE REVIEW

Fraud Hexagon Theory

The Fraud Hexagon Theory was proposed by Georgios L. Vousinas in 2019 and is known as the S.C.C.O.R.E Model (Stimulus, Capability, Collusion, Opportunity, Rationalization, Ego). This theory was developed as a refinement of previous frameworks, namely the fraud triangle, fraud diamond, and fraud pentagon, by incorporating a more comprehensive analytical dimension. The Fraud Hexagon Theory posits that six elements influence an individual's tendency to commit fraudulent acts: (1) Pressure (Stimulus/Incentive), referring to situations that motivate individuals to engage in deviant behavior; (2) Opportunity, referring to conditions that enable a person to commit fraud without being detected; (3) Rationalization, referring to the perpetrator's attempt to justify the fraudulent act; (4) Capability, referring to personal characteristics and individual capacity to execute fraud; (5) Arrogance (Ego/Arrogance), referring to a superior attitude that leads individuals to feel exempt from rules; and (6) Collusion, referring to cooperative acts between two or more parties to commit or conceal fraud (Vousinas, 2019).

Pressure (Stimulus/Incentive)

Pressure (stimulus/incentive) represents a form of pressure that motivates individuals to commit fraud, whether financial or non-financial in nature. In a financial context, pressure may arise from high economic needs or the demand to present favorable financial performance results. In a non-financial context, pressure may stem from job dissatisfaction, excessive professional ambition, or an egoistic drive to demonstrate the ability to circumvent systems (Vousinas, 2019). According to Takalamingan et al. (2022), pressure is categorized into two types: financial pressure, which is associated with lifestyle and economic demands, and non-financial pressure, which relates to psychological aspects and the work environment.

Opportunity

Opportunity refers to conditions that create openings for individuals to engage in deviant or fraudulent behavior. Fraud perpetrators typically believe they are capable of planning and executing such acts without being detected (Vousinas, 2019). According to Dani et al. (2022), opportunity can be understood as a condition that enables deviant behavior due to weaknesses in the internal control system and organizational oversight. ACFE (2019) asserts that the opportunity for fraud is driven by weak internal control systems, ineffective supervision, and a low probability of perpetrator detection.

Rationalization

Rationalization pertains to the perpetrator's attempt to justify the deviant acts they commit. In this process, perpetrators continue to perceive themselves as essentially honest individuals rather than criminals, and thus seek various reasons to make their behavior feel normal or morally acceptable (Vousinas, 2019). According to Koomson et al. (2020), rationalization is described as the fraud perpetrator's effort to justify immoral actions by convincing themselves that their conduct is reasonable and does not constitute unlawful behavior.

Capability

Capability is a factor related to the personal characteristics and individual capacity to execute fraudulent acts. This factor determines whether a person will actualize deviant behavior following the presence of pressure, opportunity, and rationalization (Vousinas, 2019). Capability encompasses the level of understanding of organizational systems and work procedures, the authority held, and access to organizational information and resources (Koomson et al., 2020). According to Mohamed et al. (2021), successful fraud perpetrators generally possess sufficient knowledge to identify and exploit weaknesses in the internal control system by abusing their position, access rights, and assigned responsibilities.

Arrogance (Ego/Arrogance)

Arrogance (ego/arrogance) reflects an attitude of superiority whereby individuals believe they are exempt from rules and regulations. Ego represents the aspect of the self that leads a person to determine what is ethically right or wrong. Every individual strives to build a reputation or status in life and will make every effort to maintain it (Vousinas, 2019). According to Koomson et al. (2020), individuals who place high value on their status and position are more likely to engage in violations, including the misappropriation of organizational assets.

Collusion

Collusion is an additional element in the Fraud Hexagon Theory, highlighting that fraud is not always committed individually but often involves cooperation between two or more parties, whether among employees within an institution or between internal and external parties (Vousinas, 2019). Collusion is considered an important factor contributing to fraud because many large-scale fraud cases result from systematic collaboration among perpetrators, thereby making fraud more difficult to detect (Vousinas, 2019).

Tendency of Fraudulent Behavior among Civil Servants

The tendency toward fraudulent behavior refers to an individual's inclination to commit fraud in various forms, including manipulation of financial statement presentation, asset misappropriation, and corruption, all of which are conducted intentionally for personal gain (Budirahayu & Asedica Pesudo, 2023). In the context of Civil Servants (ASN), the tendency toward fraudulent behavior can be understood as the level of likelihood or potential for civil servants to engage in deviant acts such as asset misappropriation, financial statement manipulation, corruption, or violation of organizational procedures. According to Lailiyah et al. (2016), the tendency toward fraudulent behavior refers to the degree of an individual's intention, attitude, and desire to commit fraudulent acts when confronted with certain conditions that enable deviance.

H1: Pressure and the Tendency of Fraudulent Behavior among Civil Servants

Pressure in the Fraud Hexagon Theory represents a factor that reflects conditions and situations that impose psychological or financial burdens on individuals. Financial pressure includes high economic needs, lifestyle demands, or debt, while non-financial pressure may take

the form of work targets, superior demands, or the desire to maintain reputation Yusrianti et al. (2020). Studies by Simbolon (2025), Wana et al. (2025), and Noviyanti & Adityawarman (2023) reveal that pressure positively influences fraudulent behavior. Therefore, the following hypothesis is developed:
H1: Pressure (stimulus/incentive) has a positive effect on the Tendency of Fraudulent Behavior among Civil Servants (ASN).

H2: Opportunity and the Tendency of Fraudulent Behavior among Civil Servants

Opportunity in the Fraud Hexagon Theory describes conditions that enable individuals to commit fraud with a relatively low risk of detection. Such opportunity generally arises from weak internal control mechanisms, insufficient effective oversight, and a lack of organizational transparency (Simbolon, 2025). Studies by Simbolon (2025) and Wana et al. (2025) found that opportunity positively influences fraudulent behavior. Therefore, the following hypothesis is developed:
H2: Opportunity has a positive effect on the Tendency of Fraudulent Behavior among Civil Servants (ASN).

H3: Rationalization and the Tendency of Fraudulent Behavior among Civil Servants

Rationalization is a cognitive process employed by individuals to justify fraudulent acts, enabling them to avoid feelings of guilt or moral transgression. Rationalization serves as a key factor that increases the potential for fraud by providing psychological justification for perpetrators to continue their actions without remorse Awalluddin et al. (2022). Studies by Simbolon (2025), Wana et al. (2025), Sham et al. (2023), and Noviyanti & Adityawarman (2023) indicate that rationalization positively influences fraudulent behavior. Therefore, the following hypothesis is developed:
H3: Rationalization has a positive effect on the Tendency of Fraudulent Behavior among Civil Servants (ASN).

H4: Capability and the Tendency of Fraudulent Behavior among Civil Servants

Capability is a factor that determines whether an individual possesses the capacity and skills to execute fraudulent acts. Civil servants who hold strategic organizational positions and possess both technical expertise and access to sensitive information tend to have a higher propensity for deviant behavior (Wahyulistyo & Cahyonowati, 2023). Research by Wahyulistyo & Cahyonowati (2023) found that capability positively influences asset misappropriation. Therefore, the following hypothesis is developed:
H4: Capability has a positive effect on the Tendency of Fraudulent Behavior among Civil Servants (ASN).

H5: Arrogance and the Tendency of Fraudulent Behavior among Civil Servants

Arrogance, as a component of the Fraud Hexagon model, describes a psychological condition characterized by excessive confidence and a sense of superiority that encourages individuals to disregard applicable rules and procedures. Vousinas (2019) explains that individuals with high ego tend to prioritize personal interests over organizational interests. Research by Wahyulistyo & Cahyonowati (2023) found that arrogance positively influences asset misappropriation. Therefore, the following hypothesis is developed:
H5: Arrogance (Ego/Arrogance) has a positive effect on the Tendency of Fraudulent Behavior among Civil Servants (ASN).

H6: Collusion and the Tendency of Fraudulent Behavior among Civil Servants

Collusion is an additional element of the Fraud Hexagon that emphasizes collaboration between two or more individuals in committing deviant acts. Among civil servants, collusion may

occur through practices such as mutual protection, sharing of confidential information, or covering up a colleague's mistakes in order to preserve positional stability and internal relationships (Vousinas, 2019). Research by Wahyulistyo & Cahyonowati (2023) and Sinaga & Rohman (2025) demonstrated that collusion positively influences asset misappropriation. Therefore, the following hypothesis is developed:
H6: Collusion has a positive effect on the Tendency of Fraudulent Behavior among Civil Servants (ASN).

METHODS

The present study utilizes a quantitative research approach as its methodological foundation. As explained by (Sugiyono, 2013), quantitative research is rooted in positivist philosophical assumptions, wherein the investigative process is systematically directed toward examining defined populations and their respective samples. In this study, data collection was facilitated through structured research instruments, while the analytical process relied on statistical procedures to empirically test and validate the hypotheses formulated at the outset. The core objective of quantitative inquiry is to generate empirical evidence that either confirms or refutes pre-established theoretical propositions. The independent variables examined in this study consist of pressure (stimulus/incentive), opportunity, rationalization, capability, ego (arrogance), and collusion, whereas the dependent variable is the tendency of fraudulent behavior among civil servants. All variables were operationalized using a five-point Likert scale with the following response categories: (1) Never, (2) Very Rarely, (3) Sometimes, (4) Often, and (5) Very Often.

This study relies on primary data gathered directly from respondents through the administration of structured questionnaires. The target population comprised civil servants employed within the Kepahiang Regency Government who are entrusted with responsibilities in regional financial administration. A purposive sampling strategy was adopted to select participants, with eligibility criteria requiring respondents to hold one of the following positions: Head of Regional Apparatus Organization (OPD), Secretary, Financial Administration Officer (PPK), Technical Activity Implementation Officer (PPTK), or Expenditure Treasurer, and to have served in their current role for no fewer than two years.

All data analyses in this study were performed using the Statistical Package for the Social Sciences (SPSS) software. Before proceeding to hypothesis testing, a series of preliminary assessments were conducted, including validity and reliability tests, as well as classical assumption diagnostics covering normality, multicollinearity, and heteroscedasticity. The hypotheses were subsequently tested through multiple linear regression analysis, which was employed to evaluate the individual influence of each independent variable on civil servants' tendency toward fraudulent behavior.

RESULTS

Data collection for this study was carried out by distributing questionnaires directly to the targeted respondents. The process of obtaining research permits, distributing the questionnaires, and collecting the completed questionnaires was conducted from March 6 to April 17, 2026. Prior to administering the questionnaires, the researcher conducted preliminary observations to ensure the research procedures and to identify the number of respondents in each Regional Apparatus Organization (OPD) within the Kepahiang Regency Local Government.

The sample criteria in this study included civil servants holding the positions of Head of OPD, Secretary, Financial Administration Officer (PPK), Technical Activity Implementation Officer (PPTK), and Expenditure Treasurer, who had served in their respective positions for at least two years. Questionnaires were distributed electronically via Google Forms. A total of 220 civil servants satisfying the positional requirements received the questionnaire. Of this total, 141 questionnaires (64%) were returned, while 79 questionnaires (36%) were not returned. After screening based on the minimum two-year tenure criterion, 58 responses were excluded from the analysis as they did not meet the eligibility threshold, yielding a final usable sample of 83 respondents.The general profile of respondents is categorized by gender, educational background, position, and length of service. The following presents an overview of all respondents who completed the questionnaire.

Table 1 General Profile of Respondents

Criterion	Frequency	Percentage
Gender		
Male	49	59%
Female	34	41%
Educational Background		
High School Graduate	3	4%
Diploma (D3)	2	2%
Bachelor's Degree (S1)	59	71%
Master's Degree (S2)	19	23%
Doctoral Degree (S3)	0	0%
Position		
Head of Regional Apparatus Organization (OPD)	7	8%
Secretary	10	12%
Financial Administration Officer (PPK)	15	18%
Technical Activity Implementation Officer (PPTK)	36	44%
Expenditure Treasurer	15	18%
Years in Current Position		
2–5 Years	57	69%
More than 5 Years	26	31%

Source: Data Processed, 2026

Descriptive Statistics

Descriptive statistical analysis was conducted in this study to offer a preliminary understanding of the overall data characteristics. The analysis encompasses several key measures for each variable, including the theoretical range, actual range, minimum and maximum values, mean score, and standard deviation. The outcomes of this descriptive analysis are summarized in the table presented below.

Table 2 Descriptive Statistics

	n	Theoretical Range			Actual Range			Std. Deviasi
		Min	Maks	*Mean*	Min	Maks	*Mean*	
Pressure (TK)	83	6	30	18	6	27	14,16	5,828
Opportunity (KS)	83	7	35	21	7	31	15,43	7,547
Rationalization (RS)	83	6	30	18	6	24	12,99	6,453
Capability (KM)	83	5	25	15	5	25	15,55	5,088
Arrogance (AR)	83	5	25	15	5	23	12,72	5,164
Collusion (KO)	83	4	20	12	4	17	7,51	3,890

Tendency of Fraudulent Behavior (FR)	83	6	30	18	6	24	10,04	5,122
Valid N (listwise)	83							

Source: Data Processed, 2026

Descriptive statistics provide an overview of the data through measures such as the mean and standard deviation. The theoretical range represents the expected range between the lowest and highest possible scores based on the number of questionnaire items and the scale used. The actual range represents the respondents' observed scores, ranging from the lowest to the highest values obtained in the study. Based on the data processing results, a total of 83 observations were included in the analysis (valid n= 83).

The first variable, Pressure, had an actual range between 6 and 27. The mean score was 14.16, which was lower than the theoretical mean of 18. The average score per item was 2.36 (14.16/6), which, based on the interval classification, falls within the "very rarely" category. This finding indicates that civil servants in the Kepahiang Regency Local Government rarely experience pressure, whether arising from work-related demands or personal financial conditions.

The Opportunity variable had an actual range between 7 and 31. Its mean score was 15.43, which was lower than the theoretical mean of 21. The average score per item was 2.20 (15.43/7), which falls within the "very rarely" category. This result indicates that civil servants rarely perceive working conditions that provide opportunities or loopholes for engaging in fraudulent activities.

The Rationalization variable showed an actual range between 6 and 24, with a mean score of 12.99, which was below the theoretical mean of 18. The average score per item was 2.17 (12.99/6), which is categorized as "very rarely." This finding suggests that civil servants rarely seek justification or rationalize deviant behavior in their work environment.

The Capability variable had an actual range from 5 to 25. The mean score was 15.55, which exceeded the theoretical mean of 15. The average score per item was 3.11 (15.55/5), placing it in the "sometimes" category and representing the highest average among all variables. This finding indicates that civil servants possess adequate capabilities, including the ability to influence others, gain the trust of superiors, participate in decision-making processes, access organizational resources, and manage complex or high-risk situations.

The Arrogance variable had an actual range from 5 to 23, with a mean score of 12.72, which was lower than the theoretical mean of 15. The average score per item was 2.54 (12.72/5), which falls within the "very rarely" category. This finding indicates that, on average, civil servants rarely display attitudes reflecting superiority, a sense of immunity from rules, or excessive privilege derived from their positions.

The Collusion variable had an actual range between 4 and 17, with a mean score of 7.51, which was lower than the theoretical mean of 12. The average score per item was 1.88 (7.51/4), which is categorized as "very rarely." This result suggests that civil servants rarely perceive the existence of collaborative actions that could lead to fraudulent or unethical behavior within their work environment.

The dependent variable, Tendency of Fraudulent Behavior, had an actual range from 6 to 24, with a mean score of 10.04, which was lower than the theoretical mean of 18. The average score per item was 1.67 (10.04/6), which falls within the "never" category. This finding indicates that, on average, civil servants do not tend to perceive fraudulent practices as acceptable within the workplace, including expenditure manipulation, procurement irregularities, improper use of documents, or inappropriate budget management.

Table 3 Validity Test Results

No	Variable	Item	Pearson Correlation	Sig. (2-tailed)	N	Result
1	Pressure (TK)	TK_1	0,782	0,000	83	Valid
		TK_2	0,814	0,000	83	Valid
		TK_3	0,890	0,000	83	Valid
		TK_4	0,766	0,000	83	Valid
		TK_5	0,807	0,000	83	Valid
		TK_6	0,914	0,000	83	Valid
2	Opportunity (KS)	KS_1	0,884	0,000	83	Valid
		KS_2	0,924	0,000	83	Valid
		KS_3	0,916	0,000	83	Valid
		KS_4	0,901	0,000	83	Valid
		KS_5	0,923	0,000	83	Valid
		KS_6	0,922	0,000	83	Valid
		KS_7	0,893	0,000	83	Valid
3	Rationalization (RS)	RS_1	0,866	0,000	83	Valid
		RS_2	0,899	0,000	83	Valid
		RS_3	0,898	0,000	83	Valid
		RS_4	0,920	0,000	83	Valid
		RS_5	0,852	0,000	83	Valid
		RS_6	0,905	0,000	83	Valid
4	Capability (KM)	KM_1	0,869	0,000	83	Valid
		KM_2	0,772	0,000	83	Valid
		KM_3	0,905	0,000	83	Valid
		KM_4	0,897	0,000	83	Valid
		KM_5	0,900	0,000	83	Valid
5	Arrogance (AR)	AR_1	0,862	0,000	83	Valid
		AR_2	0,764	0,000	83	Valid
		AR_3	0,915	0,000	83	Valid
		AR_4	0,852	0,000	83	Valid
		AR_5	0,849	0,000	83	Valid
6	Collusion (KO)	KO_1	0,924	0,000	83	Valid
		KO_2	0,871	0,000	83	Valid
		KO_3	0,898	0,000	83	Valid
		KO_4	0,885	0,000	83	Valid
7	Tendency of Fraudulent Behavior (FR)	FR_1	0,806	0,000	83	Valid

No	Variable	Item	Pearson Correlation	Sig. (2-tailed)	N	Result
		FR_2	0,917	0,000	83	Valid
		FR_3	0,841	0,000	83	Valid
		FR_4	0,873	0,000	83	Valid
		FR_5	0,927	0,000	83	Valid
		FR_6	0,892	0,000	83	Valid

Source: Data Processed, 2026

As shown in Table 3, the Sig. (2-tailed) values for all questionnaire items across both independent and dependent variables were consistently below the 0.05 threshold. On this basis, all research instruments are confirmed to be valid and deemed appropriate for use as measurement tools within the scope of this study.

Table 4 Reliability Test Results

NO	Variable	Cronbach's Alpha	Criteria	Result
1	Pressure (TK)	0,909	> 0,70	Reliabel
2	Opportunity (KS)	0,965	> 0,70	Reliabel
3	Rationalization (RS)	0,946	> 0,70	Reliabel
4	Capability (KM)	0,919	> 0,70	Reliabel
5	Arrogance (AR)	0,904	> 0,70	Reliabel
6	Collusion (KO)	0,913	> 0,70	Reliabel
7	Tendency of Fraudulent Behavior (FR)	0,935	> 0,70	Reliabel

Source: Data Processed, 2026

As indicated in Table 4, the Cronbach's Alpha coefficients for all research variables exceeded the 0.70 benchmark. Consequently, all research instruments are deemed reliable, demonstrating satisfactory levels of internal consistency in capturing their respective theoretical constructs.

Normality Test

Table 5 Normality Test Results (One-Sample Kolmogorov-Smirnov Test)

One Sample Kolmogorov-Smirnov Test	Result
Asymp Sig (2-tailed) = 0,022	Non-Normal

Source: Data Processed, 2026

The normality test results presented in Table 5 revealed an Asymp. Sig. (2-tailed) value of 0.022, which falls below the 0.05 significance level, indicating that the data do not conform to a normal distribution. To address this violation, a Square Root (SQRT) data transformation was applied, specifically targeting the Opportunity (KS) variable and the dependent variable representing the Tendency of Fraudulent Behavior among Civil Servants.

Table 6 Normality Test Results After Transformation

One Sample Kolmogorov-Smirnov Test	*Result*
Asymp Sig (2-tailed) = 0,200	*Normal*

Source: Data Processed, 2026

Following the Square Root (SQRT) transformation, the One-Sample Kolmogorov-Smirnov test applied to the unstandardized residuals produced an Asymp. Sig. (2-tailed) value of 0.200, exceeding the 0.05 threshold. This result confirms that the transformed data satisfy the normality assumption, thereby rendering the regression model appropriate for subsequent hypothesis testing.

Multicollinearity Test

Table 7 Multicollinearity Test Results

Independent Variable	Tolerance	VIF	Result
Pressure (TK)	0.387	2.586	No multicollinearity
Opportunity (KS)	0.194	5.154	No multicollinearity
Rationalization (RS)	0.180	5.542	No multicollinearity
Capability (KM)	0.287	3.486	No multicollinearity
Arrogance (AR)	0.219	4.566	No multicollinearity
Collusion (KO)	0.236	4.232	No multicollinearity

Source: Data Processed, 2026

As presented in Table 7, every independent variable demonstrated Tolerance values exceeding 0.10 and VIF values remaining below 10, collectively confirming the absence of multicollinearity problems within the regression model employed in this study.

Heteroscedasticity Test

Table 8 Heteroscedasticity Test Results (Glejser Test)

Variabel	Sig.	Remarks
Pressure (TK)	0,130	No heteroscedasticity
Opportunity (KS)	0,767	No heteroscedasticity
Rationalization (RS)	0,871	No heteroscedasticity
Capability (KM)	0,164	No heteroscedasticity
Arrogance (AR)	0,971	No heteroscedasticity
Collusion (KO)	0,325	No heteroscedasticity

Source: Data Processed, 2026

The Glejser test results displayed in Table 8 show that the significance values for all independent variables surpassed the 0.05 level. Given that every variable met this criterion, it can be concluded that the regression model is free from heteroscedasticity, and the homoscedasticity assumption is therefore considered fulfilled.

Hypothesis Testing

The hypothesis testing phase of this study was designed to assess whether each of the six variables pressure (TK), opportunity (KS), rationalization (RS), capability (KM), arrogance (AR), and collusion (KO) exerts a positive influence on the tendency of fraudulent behavior among civil servants in the local government context, with a significance threshold set at 0.05. The outcomes of the hypothesis tests are presented as follows.

Table 8. Hypothesis Testing Results (Multiple Linear Regression)

Variable	Coeff. β	t	Sig.	Decision
Pressure (TK)	0.026	2.010	0.048	Accepted
Opportunity (KS)	0.133	1.169	0.246	Rejected
Rationalization (RS)	-0.009	-0.515	0.608	Rejected

Capability (KM)	-0.360	-2.868	0.005	Rejected
Arrogance (AR)	0.056	2.851	0.006	Accepted
Collusion (KO)	0.091	3.605	0.001	Accepted
R Square			0.691	
Adjusted R Square			0.666	
F			28.308	
Sig			0.000	

Source: Data Processed, 2026

The F-test yielded a calculated F-value of 28.308 accompanied by a significance value of 0.000, which is well below the 0.05 threshold. These findings confirm that the combined effect of Pressure (TK), Opportunity (KS), Rationalization (RS), Capability (KM), Arrogance (AR), and Collusion (KO) on the Tendency of Fraudulent Behavior among Civil Servants (FR) is statistically significant. The Adjusted R Square value of 0.666 further indicates that approximately 66.6% of the total variance observed in civil servants' fraudulent behavioral tendencies can be attributed to these six independent variables.Results from the partial significance tests reveal that Pressure (TK), Arrogance (AR), and Collusion (KO) each exert a statistically significant and positive influence on the Tendency of Fraudulent Behavior among Civil Servants (FR), leading to the acceptance of hypotheses H1, H5, and H6. In contrast, Opportunity (KS) and Rationalization (RS) were found to have no statistically significant bearing on fraudulent behavioral tendencies, resulting in the rejection of hypotheses H2 and H3. The Capability (KM) variable, while statistically significant, operates in a negative direction (coefficient = -0.360), which is contrary to the hypothesized positive effect; accordingly, hypothesis H4 is also rejected.

DISCUSSION

Pressure (TK) and the Tendency of Fraudulent Behavior among Civil Servants

The first hypothesis advanced in this study proposed that pressure (stimulus/incentive) positively influences the tendency of fraudulent behavior among Civil Servants (ASN). The results of the data analysis substantiated this proposition, confirming that pressure (TK) does indeed have a positive effect on civil servants' fraudulent behavioral tendencies. As a consequence, the first hypothesis (H1) is accepted. This outcome implies that as the level of pressure experienced by civil servants intensifies, their susceptibility to engaging in fraudulent conduct correspondingly increases. Although the level of pressure perceived by civil servants in the Kepahiang Regency Government is relatively low, pressure nonetheless remains a factor capable of driving deviant behavior, particularly personal financial pressure.

This finding is consistent with the pressure (stimulus/incentive) element of the Fraud Hexagon Theory, which explains that pressure is one of the factors that can motivate individuals to commit fraud, whether arising from economic needs or other specific demands. This result is supported by several prior studies; for instance, Simbolon (2025) and Wana et al. (2025) both established that pressure exerts a positive effect on fraud. Kawedar et al. (2025) similarly demonstrated that pressure positively influences corruption, while Noviyanti & Adityawarman (2023) provided additional evidence that pressure positively contributes to fraudulent conduct.

Opportunity and the Tendency of Fraudulent Behavior among Civil Servants

The second hypothesis proposed that opportunity would exert a positive influence on the tendency of fraudulent behavior among Civil Servants (ASN). However, the data analysis results did not support this proposition, as the opportunity variable (KS) was found to bear no statistically significant relationship with civil servants' fraudulent behavioral tendencies. The second hypothesis (H2) is therefore rejected. This finding suggests that opportunity has not been empirically proven to influence the tendency of fraudulent behavior among civil servants. This result indicates that the low opportunity to commit fraud, supported by an adequate internal control system and supervision, causes opportunity not to become a factor driving fraudulent behavior.

Consequently, despite the Fraud Hexagon Theory's designation of opportunity as a central contributor to fraud, the present study could not empirically confirm its influence on civil servants' propensity for fraudulent behavior. This result is consistent with the conclusions drawn by several prior studies. For example, Wulandari et al. (2025) found that opportunity does not affect accounting fraud, Dinata & Asih (2024) found that opportunity does not significantly affect corruption, and Fitri & Nadirsyah (2020) found that opportunity does not affect fraud in goods and services procurement.

Rationalization and the Tendency of Fraudulent Behavior among Civil Servants

The third hypothesis put forward in this study suggested that rationalization positively affects the tendency of fraudulent behavior among Civil Servants (ASN). The analytical results, however, revealed that the rationalization variable (RS) did not produce a statistically significant effect on civil servants' fraudulent behavioral tendencies within the local government setting. The third hypothesis (H3) is accordingly rejected. This finding indicates that rationalization has not become a factor influencing the tendency of fraudulent behavior among civil servants. This indicates that civil servants tend not to justify deviant actions because they still view organizational rules and procedures as something that must be obeyed.

These results do not fully corroborate the Fraud Hexagon Theory, which predicts that individuals will naturally seek to rationalize fraudulent acts they have already committed or are contemplating. In this study, the low tendency of civil servants to rationalize deviant actions resulted in rationalization having no statistical effect on the tendency of fraudulent behavior. This conclusion finds support in several comparable studies. For example, Setyono et al. (2023) found that rationalization does not affect the tendency toward financial statement fraud, Wahyulistyo & Cahyonowati (2023) found no significant effect of rationalization on asset misappropriation, and Khamainy et al. (2022) demonstrated that auditor changes, employed as a proxy for rationalization does not have a meaningful effect on financial statement fraud.

Capability and the Tendency of Fraudulent Behavior among Civil Servants

The fourth hypothesis of this study posits that Capability exerts a positive effect on the Tendency of Fraudulent Behavior among Civil Servants (ASN). Although the capability variable (KM) was found to have a statistically significant effect on civil servants' fraudulent behavioral tendencies, the hypothesis is rejected because the direction of the effect is negative, which is contrary to the hypothesized direction. Accordingly, the fourth hypothesis (H4) is rejected. This finding reveals that capability operates as an inhibiting rather than enabling force with respect to fraud, whereby civil servants with higher levels of capability are associated with a diminished propensity to engage in fraudulent behavior.

This result indicates that the capability of civil servants is directed more toward improving professionalism, understanding regulations, and carrying out work responsibilities. Civil servants with higher capability tend to understand the legal, administrative, and reputational risks of fraudulent actions; therefore, capability becomes a factor that inhibits fraud.This outcome stands in contrast to the predictions of the Fraud Hexagon Theory, which characterizes capability as a potential enabler of fraudulent acts. The present study, however, demonstrates that capability functions in the opposite direction—as a constraint on fraudulent behavior rather than a facilitator. This finding is consistent with the work of Adhani et al. (2026), who similarly identified a negative relationship between capability and financial statement fraud.

Arrogance and the Tendency of Fraudulent Behavior among Civil Servants

The fifth hypothesis proposed that arrogance (ego/arrogance) positively influences the tendency of fraudulent behavior among Civil Servants (ASN). The data analysis confirmed this proposition, establishing that the arrogance variable (AR) does indeed exert a positive effect on civil servants' fraudulent behavioral tendencies. The fifth hypothesis (H5) is therefore accepted. This outcome validates the notion that as civil servants' levels of arrogance rise, so too does their inclination to engage in fraudulent conduct.This finding underscores that the more pronounced a civil servant's sense of superiority or entitlement, the more strongly they are predisposed toward committing fraud. The result lends empirical support to the Fraud Hexagon Theory's proposition that ego and arrogance function as catalysts for fraudulent behavior.

Several prior studies offer comparable evidence. Shodiq et al. (2025) demonstrated that the frequency of CEO photographs in annual reports utilized as a proxy measure for arrogance significantly predicts fraudulent financial reporting, reflecting how the perceived superiority of overconfident executives may lead them to disregard internal controls and institutional regulations. A similar finding was reported by Wahyulistyo and Cahyonowati (2023), who found that arrogance affects asset misappropriation, indicating that a high level of ego may influence unethical decision-making as perpetrators seek to maintain their self-image and social status.

Collusion and the Tendency of Fraudulent Behavior among Civil Servants

The sixth and final hypothesis proposed that collusion exerts a positive effect on the tendency of fraudulent behavior among Civil Servants (ASN). The analytical results confirmed that the collusion variable (KO) has a statistically significant and positive effect on the fraudulent behavioral tendencies of civil servants within the Kepahiang Regency Government, leading to the acceptance of the sixth hypothesis (H6).

This finding establishes collusion as a meaningful determinant of fraudulent tendencies, with escalating levels of collusion being associated with an increasingly pronounced propensity for fraud. Importantly, collusion need not manifest exclusively as active joint participation in fraudulent schemes; it may equally take subtler forms, such as the passive tolerance of violations or reluctance to hold colleagues accountable, driven by the desire to preserve interpersonal harmony and social bonds.This result reinforces the Fraud Hexagon Theory's assertion that collusion serves as a critical contributing element to fraudulent behavior. This finding is also consistent with several previous studies, Suartana et al. (2026) identified a significant positive effect of collusion on fraud tendencies, Sinaga & Rohman (2025) similarly documented a significant positive association between collusion and asset misappropriation, and Wahyulistyo & Cahyonowati (2023) reported a positive relationship between collusion and the inclination toward asset misappropriation

CONCLUSION

The present study arrives at the conclusion that pressure, arrogance, and collusion each contribute positively to the tendency of fraudulent behavior among civil servants in the Kepahiang Regency Government, while capability has a negative effect, indicating that more competent civil servants tend to be more professional and exhibit a lower tendency toward fraud. Meanwhile, opportunity and rationalization do not significantly affect the tendency of fraudulent behavior, owing to a reasonably robust internal control system and a low tendency among civil servants to justify deviant acts.From a practical standpoint, the findings of this study provide recommendations for regional governments to strengthen supervision, improve the welfare and competence of civil servants, and build an organizational culture of integrity in order to prevent fraud. On a theoretical level, this study affirms the applicability of the Fraud Hexagon Theory within the regional public sector context, with the notable caveat that capability was found to function as a fraud-inhibiting rather than fraud-facilitating factor.

LIMITATION

This study has limitations in that the variables examined are only able to explain 66% of the variation in the tendency of fraudulent behavior among civil servants. In addition, this study was conducted solely within the Kepahiang Regency Government, and thus the generalizability of the findings should be approached with caution. Future studies are recommended to incorporate additional variables such as organizational culture, organizational commitment, internal control systems, and religiosity, and to expand the population scope to broader regions in order to obtain more comprehensive findings.

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