



Fraud Triangle Analysis And Gone Theory In The Management Strategy Of Self-Managed Special Allocation Fund In Education Sector

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How to Cite :

Saut, S., Pangaribuan, W., Pangaribuan, J. (2025). Fraud Triangle Analysis And Gone Theory In The Management Strategy Of Self-Managed Special Allocation Fund In Education Sector. EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis, 13(1). DOI: <https://doi.org/10.37676/ekombis.v13i1>

ARTICLE HISTORY

Received [24 December 2024]

Revised [27 January 2025]

Accepted [31 January 2025]

KEYWORDS

Fraud, Fraud Triangle, Gone Theory, Student Fund Management, Government Internal Control System, Special Allocation Fund (DAK).

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ABSTRACT

This study aims to analyse the application of the Fraud Triangle, which includes pressure, opportunity, and rationalisation, as well as the GONE Theory, which involves greed, opportunity, need, and exposure, in the self-management Special Allocation Fund (DAK) management strategy in the education sector. The results show that pressure on fund managers often comes from demands to meet unrealistic physical or non-physical development targets, while opportunities arise from weak supervisory systems, lack of transparency and inadequate internal control mechanisms. Rationalisation is found in the form of justifying fraudulent actions with certain reasons, such as urgent needs or for the smooth running of the program. In the GONE Theory perspective, greed is the main driver of misuse of funds, while necessity and weak risk exposure increase the probability of violations. There are several things that can be done by educational institutions and students themselves to minimise student fraud behaviour, first from the aspect of pressure which is the main aspect that encourages someone to commit fraud. The pressure aspect comes from a person's psychology, so the way to overcome it is to provide positive directions, and provide spiritual and emotional strengthening to students. Transparent, accountable DAK management supported by strong supervision is essential to ensure that the main objectives of using funds are achieved, namely improving the quality of education and equitable development.

INTRODUCTION

Fraud is an act that still often occurs and makes people worried. Fraud can occur anywhere and can be committed by anyone, one of which is fraud in the field of education. An education is a source of life to be able to increase the quality of human resources that will have

an impact on one's life, everyone deserves to improve the quality of each person by demanding higher knowledge. Universities should be able to create quality human resources, so that the results will also be of high quality. Of course, it is not only the transfer of knowledge that must be given by educators, but the transfer of good morals and educating one's personality is also important to be given during the lecture process in college.

Many cases and acts of fraud that occur in the field of education, such as in universities which are public sector organisations that receive funds from the government. In managing state finances, universities usually have to make an accountability report for the money they have received. Fraud is a threat that often occurs in an organisation. According to Law No. 20 of 2001 in conjunction with Law No. 31/1999 on the Eradication of Corruption, corruption is an unlawful act with the intention of enriching oneself, others, or which results in harm to the state or the state economy. The definition of corruption is explained in 13 articles in this law. Based on these articles, corruption is mapped into 30 forms, which are further grouped into 7 types, namely embezzlement in office, extortion, gratification, bribery, conflict of interest in procurement, fraudulent acts, and state financial losses. Furthermore, Government Regulation No 71 Year 2000 on Procedures for Implementing Community Participation and Awarding in the Prevention and Eradication of Corruption. Through this regulation, the government wants to invite the public to help eradicate corruption.

Presidential Regulation No. 54/2018 on the National Strategy for Corruption Prevention (Stranas PK), Stranas PK listed in this Presidential Regulation is a national policy direction that contains the focus and objectives of corruption prevention which is used as a reference for ministries, institutions, local governments and other stakeholders in implementing corruption prevention actions in Indonesia. Meanwhile, Corruption Prevention Action (PK Action) is the elaboration of the focus and targets of Stranas PK in the form of programmes and activities. Furthermore, Presidential Regulation No. 102/2020 on the Implementation of Supervision of Corruption Eradication. The Presidential Regulation regulates KPK's supervision of agencies authorised to eradicate corruption, namely the National Police of the Republic of Indonesia and the Attorney General's Office of the Republic of Indonesia. The regulation also regulates the KPK's authority to take over corruption cases being handled by the National Police and the Attorney General's Office. This Presidential Regulation is said to be part of an effort to strengthen the KPK's performance in eradicating corruption.

In general, fraud is a form of cheating that can be done by someone who is used to doing it and is an act that is not commendable. Fraud has been rampant in various aspects of the field, for example academic fraud that often occurs in the world of education. According to Eckstein (2011), cheating in academics is a way that can be done on the element of deliberate lying which is a completely disgraceful treatment that can cause differences in perception in assessing and analysing a problem. Meanwhile, according to Irawati (2008), cheating in academics is an effort that can be applied by students to obtain success with efforts that are not commendable. In reporting the management of funds that have been used, not all fund management is reported properly and transparently. There are several parties who can commit fraud before reporting the management of these funds. Examples of fraud cases that occur in the field of education are academic fraud and corruption. Academic fraud that often occurs is copying answers from other students, bringing and using cheats during exams, presenting false data, copying papers from books or other publications without stating the source, changing and manipulating data. Academic fraud can occur due to opportunities or opportunities, and the weak supervisory system applied at the university.

Corruption eradication is not just about prosecution, but also education and prevention. Therefore, the Minister of Research, Technology and Higher Education issued a regulation to organise anti-corruption education (PAK) in higher education. Through Permenristekdikti Number 33 of 2019 on the Obligation to Organise Anti-Corruption Education (PAK) in Higher Education, public and private universities must organise anti-corruption education courses at

every level, both diploma and undergraduate. Apart from courses, PAK can also be realised in the form of student activities or studies, such as co-curricular, extracurricular, or in student units. As for Assessment Activities, it can be in the form of Study Centres and Study Centres. However, Wicaksono and Prabowo (2022) revealed the Fraud Triangle theory that encourages corruption, there are three factors, namely pressure, opportunity, and rationalisation. Isgiyata Jaka, Indayani, Budiyni Eko (2018) stated that the GONE Theory proposed by author Jack Bologna stands for Greedy, Opportunity, Need and Exposure. Based on these theories, there is a tendency for corruption in various financial activities in the central and local governments. Law enforcement against perpetrators of corruption should be carried out because it will have various impacts, including harming the state. Corruption according to Law Number 31 of 1999 corruption is classified into, namely; harming state finances, bribery, embezzlement in office, extortion, fraudulent acts, conflicts in procurement, gratuities. Naher, et al (2020) in their research said that corruption includes the unauthorised absence of an employee who is supposed to work but still receives a salary or wage. The law itself stands firmly on three pillars of criminal law. According to Faisal and Rustamaji (2021), the three pillars of criminal law include; 1) criminal offences, 2) criminal responsibility and 3) punishment.

LITERATURE REVIEW

Definition of Fraud

Fraud is an act or act that violates the law, either in the form of theft, misappropriation of funds, manipulating data, and making false statements. According to IAPI (2013) fraud is a deliberate act by one or more individuals in management or those responsible for governance, employees, and third parties involving the use of deception to obtain an unfair or unlawful advantage. According to Karyono (2013) fraud is a deviation and illegal act, which is carried out intentionally for certain purposes, such as deceiving or misleading other parties, which is carried out by people both inside and outside the organisation. Meanwhile, according to the Indonesian Institute of Accountants, fraud is a misstatement arising from fraud in financial reporting, namely misstatement or deliberate omission of amounts or disclosures in financial statements to deceive users of financial statements. According to ACFE (2017) fraud is any attempt to trick other parties for profit, and fraud schemes are classified into three, namely asset misappropriation, fraudulent financial statements, and corruption. Asset misappropriation is the misuse of company assets by parties inside and outside the company. Fraudulent financial statement is the presentation of the company's financial statements that are not true and deliberately intended to deceive users of financial statements. Corruption is abuse of authority, bribery, illegal acceptance, gratuities, and extortion.

Fraud Triangle

Tuannakota's Fraud Triangle Theory (2010) is a model that explains people committing fraud, including corruption. The concept of the fraud triangle was first introduced by Donald R. Cressey (1993) in his dissertation. Cressey is interested in embezzlers who he calls 'trust violators' or violators of trust, namely those who violate the trust or trust entrusted to them. Cressey (1953) in Tuanakotta (2010) concluded that fraud in general has three characteristics in this theory, namely 'pressure, opportunity, and rationalization'.

Pressure

Pressure is the urge to commit fraud. Pressure can cover almost anything including lifestyle, economic demands, etc., including financial and non-financial matters that the perpetrator of fraud perceives as a financial need for others. Arens (2008) defines perceived

pressure as a situation where management or employees have an incentive or pressure to commit fraud. Factors that can increase pressure include:

- 1) Financial problems, such as greed / greed, living beyond their means, a lot of debt, large health costs, unexpected needs.
- 2) Bad character, such as gamblers, drinkers, drug addicts.
- 3) Work environment, such as doing a good job but not getting enough attention, poor conditions.
- 4) Others, such as pressure from family environment.

Opportunity

Opportunity is a situation that opens up opportunities for management or employees that allow fraud to occur. Lister (2007) defines opportunity as 'fuel that continues to make fire' or in other words, even though individuals have pressure on themselves to commit fraud, it will not be done if there is no opportunity. Opportunity is defined by Tuanakotta (2010) as an opportunity to commit fraud as perceived by the fraudster. Revealing from Cressey's research, fraudsters always have the knowledge and opportunity to take action so as not to be detected. Cressey argues that there are two components of opportunity, namely:

- 1) General information, which is the knowledge that positions of trust can be violated without consequences. This knowledge is obtained from the perpetrator he hears or sees, for example from the experience of others who commit fraud and are not caught or sanctioned. To commit fraud a person is not enough just by the pressure of necessity. The information he has forms the belief that because of the position and trust of the institution attached to him the fraud he committed will not be discovered.
- 2) Technical skill, namely the expertise that a person has and which causes that person to get a position. Without adequate ability to hide. Fraud or corruption is certainly impossible to cover up, especially for cases of systematic corruption.

Justification (Razionalisation)

Justification is the most difficult part of the fraud triangle to measure. Rationalisation is an important element in the occurrence of fraud, where the perpetrator seeks justification for his actions. 'Justification is an attitude of character or a set of ethical values that allows management or employees to commit dishonest acts, or they are in a sufficiently stressful environment that makes them justify dishonest actions' (Tunggal, 2011).

Gone Theory

The Gone Theory proposed by Jack Bologne in his book *The Accountant Handbook of Fraud and Commercial Crime* which was adapted by BPKP 12 in his book *National Corruption Eradication Strategy* in 1999, explains that the factors that cause fraud include Greeds (Greed), Opportunities (Opportunities), Needs (Needs) and Exposures (Disclosure) are closely related to human collusion and corruption. The GONE Theory, as a refinement of the Triangle Theory, identifies four root causes of fraud, namely; Greed, Opportunity, Need, and Exposures. Greed is related to the greedy behaviour that potentially exists in every individual. An explanation of the theory is as follows:

a. Greed

Greed is a trait that potentially exists in every individual, especially for fraudsters. According to Kuntadi (2015), corruption caused by greed occurs because the perpetrator is not satisfied with what he already has and continues to want more. The opinion of Zaini et.al (2015) also states that someone who has a greedy nature tends to commit fraud. They feel dissatisfied with what they have got, are afraid of being displaced or do not want to share data and information related to their work. In general, greed is a trait possessed by every human being, where a person will never feel satisfied with what they already have and what they get.

Internal and environmental factors can also affect a person's level of greed. For example, material possession (wealth) and position/power tend to make a person lose sight of their actions and use any means to fulfil their desires. This is an indicator that the higher a person's level of greed, the higher the potential for fraud (Dewani & Chairi, 2015).

b. Opportunity

Opportunity relates to situations where fraudsters have free access and opportunities to carry out these actions. Albert et al. (2004) state that opportunity is an important aspect in every act of fraud, because opportunity is considered a trigger for fraud. According to Irianto (2014), a person or group of people will tend to commit fraud when they get the opportunity to do so. Indicators of this opportunity include a weak organisational supervision and control system, the absence or vagueness of SOPs / work rules which can increase the attractiveness of opportunities and open gaps for fraud. In addition, there are several additional factors that can provide additional opportunities for fraud. These factors include management's ability to ignore controls, an unstable or overly complex organisational structure, a permissive environment, negligence, too much trust in inappropriate parties, lack of preventive programmes (such as anti-fraud training) by auditors, and knowledge leakage (for example, the lack of ability of bosses and boards to detect irregularities). All of these factors are considered to be responsible for creating additional opportunities to commit criminal acts (Lou & Wang, 2009).

c. Needs

Needs can be a trigger for fraud, especially if a person's needs are very urgent. Simanjuntak (2008) stated that every individual has material needs that can be a driving force to commit fraud in order to fulfill those needs. People may be willing to do anything to fulfill their needs, including committing fraud. Needs are related to a person's mental attitude that never feels enough, always prioritizes consumerism, and continues to have needs that are never satisfied (Isgiyata Jaka, 2018). Fulfillment of needs in the form of material (wealth) and position/authority can be an indicator of a person's tendency to lose sight of their actions and use any means to fulfill their desires. Therefore, the higher a person's level of greed, the higher the potential for committing fraud or cheating (Isgiyata Jaka, 2018).

d. Disclosure (Exposures)

In the GONE theory, the definition of Exposures is related to two main things, namely the disclosure factor of fraud incidents and the punishment given to fraud perpetrators. According to Arifiyati & Anisyukurllilah (2016), low penalties given to fraud perpetrators, as well as the difficulty of disclosing data related to fraudulent practices, often do not provide a deterrent effect for the perpetrators or others, and do not provide a deterrence effect for the future. Disclosure is also related to the attitude of the organization as a victim of fraud. Although fraudulent acts have been revealed, such disclosure does not always guarantee that fraud will not be repeated by the same fraud perpetrator or other perpetrators. Therefore, every perpetrator of fraud should be subject to sanctions if their actions are proven (Isgiyata Jaka, 2018).

Student Fund Management

Universities provide funds for student organizations, these funds come from the state. The state is responsible for funding, but the authority to manage these funds is carried out by each university. The management authority at universities includes academic and non-academic fields. The authority to manage student activities and student organizations is included in the non-academic field. In Article 77 paragraph (4) and (5) of Law No. 12 of 2012 concerning Higher Education ("Higher Education Law") which reads: 1. Students can form student organizations; 2. Student organizations have at least the following functions: a. Accommodating student activities in developing student talents, interests, and potential; b. Developing creativity, sensitivity, critical thinking, courage, and leadership, as well as a sense of nationality; c. Fulfilling human interests

and welfare; d. Developing social responsibility through Community Service activities; 3. Student organizations as referred to in paragraph (1) are intra-university organizations; 4. Universities provide facilities and infrastructure as well as funds to support student organization activities; 5. Other provisions regarding student organizations are regulated in the university statutes. Every year, student organizations are given funds by the university to support work programs in the current period (Hapsari and Supriyono, 2020).

The management of student funds has five stages of activity, namely the preparation or planning stage, the ratification stage, the implementation stage, the accountability or reporting stage, and the evaluation stage. Starting from the planning stage which is evidenced by the existence of Work Meeting (Raker) and Coordination Meeting (Rakor) activities which discuss the activity budget and budget approval. Then the ratification stage by submitting a proposal for each activity. After that, student organizations can carry out activities. Then the accountability stage for each student organization activity. In this stage, student organizations make an accountability report as a form of responsibility for activities and the use of funds. After that, the accountability report will be evaluated and used as a basis for planning activities in the next period.

Government Internal Control System

The government internal control system is a way to direct, supervise, and measure the resources of an organization, and plays an important role in preventing and detecting fraud. The government Internal Control System According to Agung (2008) "The government internal control system is a policy and procedure designed to provide adequate assurance to management that the organization achieves its goals and objectives." According to PP Number 8 of 2006 Internal control is a process influenced by management that is created to provide adequate assurance in achieving effectiveness, efficiency, compliance with applicable laws and regulations, and the reliability of the presentation of government financial reports. The purpose of government internal control according to Government Regulation No. 60 of 2008 is to provide adequate assurance about: 1. Achieving organizational goals through effective and efficient activities in the implementation of state government. 2. Reliability of Financial Reporting. 3. Securing State Assets. 4. Compliance with laws and regulations.

Definition of Special Allocation Fund (DAK)

The definition of Special Allocation Fund according to Purnomo (2015) states that, "Special Allocation Fund is a fund sourced from the State Budget (APBN) allocated to regions with the aim of helping to fund special activities that are regional affairs and in accordance with national priorities". Programs that are national priorities are included in the Government Work Plan in the relevant budget year. Then, the technical minister proposes special activities that will be funded from DAK and are determined after coordinating with the Minister of Home Affairs, Minister of Finance, and Minister of State for National Development Planning, in accordance with the Government Work Plan. The technical minister submits the provisions regarding special activities to the Minister of Finance.

According to Sumarsono (2015) states that Special Allocation Fund is "Special Allocation Fund is an allocation from the State Budget to certain provinces/districts/cities with the aim of funding special activities that are regional government affairs and in accordance with national priorities". The definition of DAK is regulated in Article 1 number 23 of Law Number 33 of 2004 concerning the Financial Balance between Central Finance and Regional Finance, which states that: "Special Allocation Funds, hereinafter referred to as DAK, are funds sourced from APBN revenues allocated to certain regions with the aim of helping to fund special activities that are regional affairs and in accordance with national priorities." Based on the definition above, it can be concluded that Special Allocation Funds are funds sourced from APBN revenues, allocated/transferred to regions to finance special activities that are regional affairs".

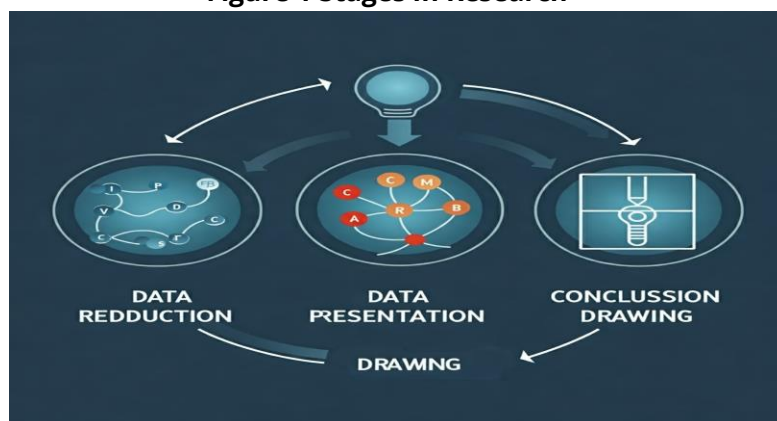
METHODS

This study uses a case study approach method. Data were obtained by interviewing 100 student respondents at one of the Medan City Universities. The data obtained are qualitative data. Qualitative research is research used to examine the conditions of natural objects, where researchers are key instruments (Sugiyono, 2018). Qualitative data can be defined as data in the form of words, schemes, and images (Sugiyono 2015). Data in qualitative research is divided into two types, the first is nominal data known as a nominal scale, namely the classification of categorical variables, which do not provide quantitative values or are referred to as labeled data, and are named. Second, ordinal data is a qualitative type of data where variables have natural, regular categories and the distance between categories is unknown. Qualitative data is non-statistical which is usually unstructured or semi-structured.

This data is not always measured using exact numbers used to develop graphs and diagrams. On the other hand, qualitative data is categorized based on properties, attributes, labels, and other identifiers. The case study method is a type of descriptive approach that is carried out intensively, in detail and in depth on an organism (individual), institution or certain symptoms with a narrow area or subject (Arikunto, 2013). A qualitative approach that aims to explain the meaning behind the social reality that occurs. A qualitative approach is used so that data collection is not rigid and always in accordance with the conditions in the field. An approach in qualitative research that tries to explain or reveal the phenomenon of experience based on the awareness that occurs in several individuals. This study uses three stages of analysis, namely data reduction, data presentation, and drawing conclusions.

The data reduction process aims to take important points from the interview results related to the research problem. Then the data is presented in the form of narrative text (in the form of field notes) which contains interview excerpts as supporting evidence which are then analyzed using the fraud diamond theory framework. The results of the interviews and the results of the analysis are used to draw conclusions and answer research questions. In addition to these stages of analysis, this study will conduct data triangulation to test the validity of the data. Triangulation is carried out in each stage of analysis, namely data reduction, data presentation and drawing conclusions that will be used to compare the results of interviews with informants from time to time to check the consistency of the informant's answers. This study will also confirm the related documents that have been collected, so that the results of data analysis are more objective.

Figure 1 Stages In Research



RESULTS AND DISCUSSION

This study aims to analyze the application of the Fraud Triangle, which includes pressure, opportunity, and rationalization, as well as the GONE Theory, which involves greed, opportunity, need, and exposure, in the strategy of managing self-managed Special Allocation Funds (DAK) in

the education sector. The results of the study indicate that pressure on fund managers often comes from demands to meet unrealistic physical or non-physical development targets, while opportunities arise due to weak monitoring systems, lack of transparency, and inadequate internal control mechanisms. Rationalization is found in the form of justifying fraudulent actions with certain reasons, such as urgent needs or for the sake of program smoothness. In the perspective of the GONE Theory, greed is the main driver of misuse of funds, while need and weak risk exposure increase the probability of violations.

The most frequent fraudulent actions in the management of student organization funds include; First, in the planning stage, there is an increase in the budget by the activity committee, with the reason to get enough remaining funds to be allocated to other activities that use the budget from the student organization itself or as a reserve fund. Second, in the implementation stage, there is also fraud in the form of spending goods that are cheaper than the budget that has been set, so that they will get more remaining money which will later be used as a reserve fund. Third, in the accountability stage, there is also fraudulent action in the form of making fake notes to be collected with the Accountability Report (LPJ), the committee will look for a known vendor to ask for blank notes or even make their own, which will later be adjusted to the amount budgeted so that in the LPJ the amount of income and expenditure are the same. There are several things that can be done by educational institutions and students themselves to minimize student fraudulent behavior, first from the aspect of pressure which is the main aspect that drives someone to commit fraud.

The aspect of pressure comes from a person's psychology, so the way to overcome it is to provide positive guidance, and provide spiritual and emotional reinforcement to students. The purpose of doing this is to make students aware that the fraudulent actions they commit are reprehensible actions. Second, rationalization is an important element in the occurrence of fraud, where the perpetrator will seek justification for the fraudulent actions they commit. Rationalization or justification is used by the perpetrator to strengthen the arguments and reasons why the perpetrator violates existing rules. One way that can be done to prevent fraudulent actions is by implementing strict sanctions that have a deterrent effect on the perpetrators of fraud.

Third, opportunity is an aspect that needs to be considered in committing fraud that can be carried out by any organization or agency. The way to minimize the opportunity to commit fraud is to improve the internal control system within an organization, especially student organizations. Fourth, the aspect of ability should be used by someone to do something good. However, someone sometimes breaks the rules and uses their ability to do bad things such as committing fraud, especially in fraudulent management of student organization funds. There is a way to create and direct student abilities towards something better and more useful, namely by socializing regulations in managing student organization funds so that they can strengthen student character through this socialization.

Figure 2 Illustration Of The Fraud Triangle Concept And GONE Theory In The Management Of Special Allocation Funds In The Education Sector



This figure illustrates the relationship between the pressure, opportunity, and rationalization factors in the Fraud Triangle, as well as the elements of greed, need, opportunity, and exposure from the GONE Theory, which play a role in analyzing the potential for fraud in fund management.

To overcome the potential for fraud, this study recommends a strategy to strengthen the internal control system, including the application of digital-based technology to increase transparency and accountability. In addition, strict law enforcement and sanctions against perpetrators of deviations need to be intensified to create a deterrent effect. This study also emphasizes the importance of ethics education for fund managers, participatory supervision from the community, and the preparation of realistic performance indicators.

CONCLUSION AND LIMITATION

The conclusion of the Fraud Triangle analysis and GONE theory in the management of Special Allocation Funds (DAK) in the education sector shows that the risk of fraud can occur due to a combination of pressure, opportunity, and rationalization, as explained by the Fraud Triangle, as well as factors of greed, need, opportunity, and risk exposure according to the GONE theory. Pressure to meet development targets, weak monitoring systems, and justification of actions by perpetrators are the main triggers for deviations. Meanwhile, uncontrolled greed and need, coupled with weak internal supervision and control, increase the opportunity for fraud. This condition is exacerbated by the lack of technical capacity of implementing officers and weak transparency in fund management.

Therefore, to mitigate these risks, it is necessary to strengthen the internal control system, increase transparency through digitalization, intensive training for fund managers, and implement a whistleblowing system. Consistent law enforcement is also needed to provide a deterrent effect for perpetrators of fraud. Transparent, accountable DAK management supported by strong supervision is very important to ensure that the main objectives of fund use are achieved, namely improving the quality of education and equitable development

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