

Analysis of Fraud Hexagon and Machiavellian on Village Fund Fraud

(Study in the Village Government of Boyolali Regency)

Nurma Sabila Hikmayanti¹, Rina Trisnawati², Zulfikar³

Accounting Department, Muhammadiyah University of Surakarta, Indonesia

Abstract: This study aims to examine and analyze the effect of the fraud hexagon elements (pressure, opportunity (effectiveness of internal control), rationalization (organizational culture), ability, arrogance/ego (leadership style), collusion (unethical behavior)) and Machiavellian on the propensity for fraud. The population of this study consisted of all 2,088 village government officials in the Boyolali Regency, and total of 336 samples were obtained using the Slovin formula. This study was analyzed by multiple linear regression using SPSS 23. The results showed that pressure, effectiveness of internal control, and ability have a negative effect on the propensity for fraud. However, there is no effect between organizational culture, leadership style, and unethical behavior on the propensity for fraud. Moreover, Machiavellian has a positive effect on the propensity for fraud.

Keywords: Village Fund Fraud, Hexagon Fraud, Machiavellian

I. INTRODUCTION

All types of fraud or other illegal behavior are considered to be fraud. Fraud or fraudulent acts can also be understood as deliberate actions committed by a group of people in order to maximize their own gain at the expense of others (Arthana, 2019). Other phrases, such as white-collar crime, are used to designate a particular sort of fraud (Tuannakotta, 2017). Fraud is defined as an intentional conduct that results in a major misstatement in the financial statements that are the subject of the audit (Norbani, 2012 in Najahningrum, 2013). Related parties are currently paying attention to accounting fraud. Any fraud committed by an agency will result in losses (Ekasari, Mukoffi, Tato, & Nifanngelajau, 2021).

Financial reports are a form of accountability and a way for the government to communicate with the public in the public sector. The value in the financial reports must therefore reflect the genuine value since they are tied to the public interest within the context of the public sector (Najahningrum, 2013).

In any institution, fraud or dishonest acts can happen, both at the corporate level and at all levels of local and national government. Misappropriating village finances is one method used to conduct fraud at the village government level. One of the central government's initiatives is the distribution of village subsidies to help the village administration carry out development projects in the community (Arthana, 2019). By providing village finances, the village government administration, community institutions' capacity, income distribution, and encouragement of greater community involvement in economic growth are all improved. This statement complies with Minister of Home Affairs Circular Letter Number 140/640/SJ of 2005. This statement complies with Minister of Home Affairs Circular Letter Number 140/640/SJ of 2005. To accomplish the aforementioned goals in managing the village funds, a leader/head with high integrity and professionalism is required.

An anti-corruption non-governmental group in Indonesia called ICW (Indonesia Corruption Watch) has published a report on the trends of enforcement of corruption cases in semester 1 of 2021 with regards to fraud. The number of prosecutions for corruption cases during the last six months is computed using data gathered by ICW. Since the start of 2021, there have been 209 cases. When compared to the same time period the year before, there were 169 cases, this number increased. Additionally, ICW reported that there was a 47.6 percent increase in the value of state losses as a result of corruption. In the first semester of 2020, state damages due to corruption cases are estimated to be about Rp 18,173 trillion. Additionally, ICW reported that there was a 47.6 percent increase in the value of state losses as a result of corruption. In the first semester of 2020, state damages due to corruption cases are estimated to be about Rp 18,173 trillion. The loss is estimated to be about Rp. 26.83 trillion in semester 1 of 2021 (source: data.tempo.com).

Based on the boyolali.go.id website, in relation to gratuities, it was said that Boyolali Regency had adopted good governance. The Boyolali Regency Government's success in establishing the Monitoring Center of Prevention (MCP) is a sign of its attempts to thwart corruption using gratuities. Since 2018, three instances have seen the biggest MCP gain. However, it is claimed that there has been fraud in the government sector in Boyolali Regency in recent years based on various statistics on newspaper pages in online media. The incident involved corruption in the village administration of multiple Boyolali villages, one of which happened in 2019 and involved one of the village heads in incidents of theft of village treasury funds from land sales and tax payments. Additionally, one of the village leaders was implicated in the events of 2020 when there were financial irregularities involving money intended for the development of public facilities.

The fraud hexagon, also known as the SCCORE model, was developed by Giorgios L. Vousinas in 2019. It is a development of earlier theories of fraud that included Stimulus (Pressure), Capability, Collusion, Opportunity, Rationalization, and Ego (Arrogance), and is often shortened as SCCORE.

There have been several studies on fraud conducted in both the public and private sectors. similar to the study conducted by Fade, et al. in 2022 that looked at the relationship between workplace ethical culture, leadership style, and desire of money and fraud at the Pekanbaru City Government ASN. Desviana, et al. (2020) did follow-up research in Rokan Hulu Regency, Riau Province, testing and analyzing the elements that influence fraud in the management of village funds from the perspective of the Hexagon theory. Adinda and Ikhsan's (2015) study looked at how civil servants in government organizations perceived the impact of internal control effectiveness, organizational culture, compensation suitability, regulation enforcement, distributive justice, procedural justice, and organizational commitment to fraud in the Klaten Regency.

Zulkarnain (2013) also conducted research on how government employees perceive the effectiveness of internal control systems, compensation that is appropriate for the job, organizational culture, unethical behavior, leadership style, internal control systems, and law enforcement against fraud in the city of Surakarta. In a subsequent study, Najahningrum (2013) examined how employees at the DIY Provincial Office perceived how regulatory enforcement, internal control effectiveness, information asymmetry, distributive justice, procedural justice, organizational commitment, and organizational ethical culture affected fraud in the public sector.

There are variances in the research outcomes in the studies mentioned above, which can be attributed to a number of investigations that have been conducted. Different research methodologies, sample determination and selection, research objects, techniques, and analytical tools and tools utilized as indicators in research are a few of them. The authors are interested in undertaking research on fraud in the public sector, particularly in village administration, based on their prior studies. By putting to the test Hexagon's theory of fraud in order to understand how village officials tend to behave by include Machiavellian factors that have not yet been extensively studied in village government.

II. LITERATURE

Attribution Theory

The concept of attribution theory was initially presented by Fritz Heider in 1958, who described a process of trying to study, evaluate, and determine the reason of an occurrence based on personal views. According to Heider (1958), attribution theory examines how a person understands an event, a cause, or a result of conduct (Adinda & Ikhsan, 2015). The theory was later refined by Kelley (1967), who holds that leadership-related behavior results from the presence of causal qualities.

According to Ikhsan and Ishak (2005), the theory of attribution holds that a person's actions are motivated by a combination of influences from both inside and outside of themselves. According to Fikriningrum (2012), a person's behavior is not determined by his or her own desires, but rather by external influences or uncontrollable situations (Farhan, et al, 2019).

Hexagon Fraud Theory

According to The Association of Certified Fraud Examiners (ACFE, 2016), fraud is the intentional commission of illegal acts by individuals inside or outside the business in order to gather information for certain goals (such as manipulating or providing misleading reports to third parties). advantages for oneself or a group at the expense of others (Desviana, Basri, & Nasrizal, 2020).

The SCCORE model or the fraud hexagon contains factors that contribute to some people's propensity for fraud. Giorgios L. Vousinas proposed this idea in 2019. It is a development of earlier fraud hypotheses by including a new component, namely collusion. According to this theory, the motivating reasons for fraud are SCCORE, which stands for Stimulus (Pressure), Capability, Collusion, Opportunity, Rationalization, and Ego (Arrogance). According to this view, collaboration unintentionally acts as a catalyst for fraud within an organization. Fraudsters utilize their skills to prey on vulnerable people by taking advantage of their position and those around them. In the context of white-collar crime, where collaboration is a key aspect in deciding which circumstances result in financial fraud, the SCCORE model is an extension of the SCORE model.

Pressure

The first element that leads to the start of fraud is pressure. The pressure he feels to earn money yet is unable to share with others is the key idea in this situation. It's common to refer to this idea as perceived non-shareable financial necessity (Tuannakotta, 2017). In this situation, pressure might take the shape of pressure from superiors, pressure from work-related targets, and tension from the job itself and its environment. This indicates that pressure placed on subordinates can lead to an increase in organizational fraud by encouraging the falsification of financial reports. The existence of village funds that are funneled in significant nominal quantities results in a rise in the obligations and tasks of the village apparatus, adding to the pressure on their workload.

This indicates that pressure placed on subordinates can lead to an increase in organizational fraud by encouraging the manipulation of financial reports. Research by Faraiza (2019), Apriani (2020), and Omukaga (2019) finds that work pressure affects fraud. Consequently, the probability of fraud increases with the amount of pressure that individual is under.

Opportunity

Fraud is possible when there is an opportunity for it to happen. Low internal control or misuse of power create the possibility for fraudulent behavior, which offer ascent to it (Arthana, 2019). The probability of fraud will be decreased or even eliminated by effective internal control. Opportunity is a motivating element that occurs from sources unrelated to the fraud. The Internal Control System Effectiveness variable in this study serves as a proxy for opportunity. Existence of an effective internal control system will reduce the risk of dealing in fraud (Mustika, et. al, in Desviana, et al., 2020). According to Arthana's research findings from 2019, fraud is negatively impacted by the effectiveness of internal controls.

Rationalization

Rationalization (rationalization) is a concept that relates to the views of fraud perpetrators who use numerous justifications they consider to be legitimate to convince or rationalize themselves that their fraud is acceptable. Accounting fraud is an illegal act connected to unethical behavior. A person will be more likely to avoid fraud the more ethical they are (Arthana, 2019). This justification is done by citing reasons for the activities made, such as the need to please the family or the fact that cheating is a typical occurrence, etc. The variable of organizational culture can be used as a proxy for rationalization.

Competence

Competence is the capability for someone to act in fraudulent (fraud). According to Marks (2012), competence or ability in this context refers to the capacity to devise a profitable smuggling plan. According to Dellapotas (2013), someone in a high position has a greater chance of engaging in fraud (Rustiarini, et al., 2019). According to Sihombing and Raharjo (2014), competency can affect the probability of fraud based on the level of skill, knowledge, and behavior. Fraud is more likely to occur when village leaders are incompetent.

Arrogance (Ego)

Selfishness and arrogance are two characteristics of people who feel capable of committing fraud and act with confidence that their acts will not be discovered by others or result in repercussions (Aprilia, 2017). A sense of superiority, power, and adoration for others, according to Stotland (1977), is one of the primary drivers behind the dedication to white-collar crime. Fraudsters will take secondary delight in deceiving the public in order to demonstrate their superiority to others when they succeed in committing a crime (Vousinas, 2019).

Analysis Of Fraud Hexagon and Machiavellian on Village Fund Fraud

In this study, the variable of leadership style serves as a stand-in for arrogance. According to research Permatasari, et al. (2017), fraud is negatively impacted by leadership style. This implies that less fraud happens in the handling of village funds the better the leadership style employed by a village head.

Collusion

Because it is motivated by a sense of selfishness, collusion is a component that leads to deception that originates from an individual. Collusion is when two people work together to ensure their fraudulent activities by making use of each other's power. A deceitful agreement or an agreement between two or more people to work against each other for some unethical reason, such as to violate a third party's rights, is referred to as collusion. Employees within the organization, a group of people, and jurisdictions or members of the organization can all be parties to collusion.

In this situation, the variable of unethical behavior might be used as a proxy for collusion. Because collaboration in connection with fraud regarding the administration of village funds is a breach of ethics or a violation of the code of ethics. Whereas accounting fraud is more likely to happen when a code of ethics is ignored. According to studies by Arthana (2019), Wulandari and Widodo (2019), and Wulandari et al. (2017), fraud is positively impacted by unethical behavior. Consequently, the probability of fraud increases as village authorities engage in more unethical behavior.

Machiavellian

Machiavellian tendencies often result in manipulative behaviors in a person's life. According to Christie and Geis, a machiavellian characteristic is a personality that lacks affection in interpersonal connections, disregards morality, and has a lack of ideological commitment (Nurjanah & Purnamasari, 2020). According to Puspitasari (2012), a leader with this quality uses deceit, guile, and lies to preserve his control (Widyawati & Sukhemi, 2017). According to Richmond (2001), machiavellian behavior is that which is advantageous to manipulation and disregards the dignity of others.

According to Shafer & Simmons (2008), Lestari (2018), and Nurjanah & Purnamasari (2020), Machiavellian theory has a beneficial impact on fraudulent practices. In order to be able to influence everything if there are weaknesses, village administrators with Machiavellian traits will encourage them to accomplish everything as well as they can without the least gap, particularly while making financial reports. High Machiavellian tendencies will result in fraud.

Hypothesis

Based on the literature analysis and the specified aims, the current study creates hypotheses to direct empirical findings. The hypotheses are:

- H1 : Pressure has an affects fraud in the management of village funds.
- H2 : The effectiveness of the Internal Control System has an effect on fraud in the management of village funds.
- H3 : Organizational culture has an effect on fraud in the management of village funds.
- H4 : Competence has an effect on fraud in the management of village funds.
- H5 : Leadership style has an effect on fraud in the management of village funds.
- H6 : Unethical Behavior has an affect fraud in the management of village funds.
- H7 : Machiavellian has an effect on fraud in the management of village funds.

III. METHOD

This research was conducted within the Village Government in Boyolali Regency and aims to examine and analyze the influence of the fraud hexagon elements (pressure, opportunity (effectiveness of internal control), rationalization (organizational culture), ability, arrogance/ego (leadership style), collusion (unethical behavior)and

Machiavellian on the tendency for fraud. The population of this study was all village government officials in Boyolali Regency, totaling 2,088 people. The sample determined by purposive sampling technique includes the Village Head, Village Secretary, 3 Heads of Affairs (Head of Administration and General Affairs, Head of Financial Affairs and Head of Planning Affairs) and 3 Section Heads (Head of Government Section, Head of Welfare Section, Head of Service Section). The samples determined using the Slovin formula and obtained 336 samples. The primary data obtained by distributing questionnaires to respondents directly. The data were tested with validity and reliability tests followed by classical assumption tests and hypothesis testing. The data of this study were analyzed by multiple linear regression using IBM SPSS 23 software.

IV. RESULT

Hypothesis testing

The purpose of hypothesis testing is to determine the extent to which each independent variable contributes to the explanation of the variance in the dependent variable. If the results are tested with a specific level of confidence, the null hypothesis can be disproved.

Table1. Linear Regression Test Results

Variable	Regression Coefficient	T Value	Sig.
Constant	31,756	11.123	0.000
Pressure	-0.371	-3.687	0.000
Effectiveness of Internal Control	-0.482	-3,060	0.002
Organizational culture	-0.140	-1,426	0.155
Competence/Ability	-0.341	-2,526	0.012
Leadership Style	0.158	1.087	0.278
Unethical Behavior	0.031	0.131	0.896
Machiavellian	0.200	4,317	0.000
R ² = 0.303		F value = 15,532	
Adjusted R ² = 0.284		Ftable =2.046321	
T table = 1.969498		Sig. = 0.000	

Source: Processed primary data, 2022

Adjusted R² value of 0.284 shows that the independent variables pressure, effectiveness of internal control, organizational culture, capability, leadership style, unethical behavior, and Machiavellian have a level of influence on fraudulent actions in managing village funds by 28.4%, while the residual 71.6% is explained by variables other than those in this research model.

According to the table, it can be deduced that the F value is more than the F table, specifically 15.532 > 2.046, and the significant value is 0.000 < 0.05. In conclusion, the variables of pressure, effectiveness of internal control, organizational culture, capability, leadership style, unethical behavior, and Machiavellian influence the tendency for fraud practice in managing village funds.

Pressure on Fraud

Analysis Of Fraud Hexagon and Machiavellian on Village Fund Fraud

According to the findings of the hypothesis test, the pressure variable has a sig. 0.000, a t value of 3.687, and a t-table of 1.960. A negative t value shows an opposite relationship between the pressure variable and the tendency to commit fraud. Therefore, it may be said that pressure has a big impact on fraud. The probability of fraud decreases as obedience pressure increases. In order to accomplish the objectives of their various agencies, village officials are encouraged to refrain from fraud through the pressure of obedience. So that this pressure reduces the occurrence of fraud or fraud in the management of village funds.

Effectiveness of Internal Control on Fraud

The results of the hypothesis test show that the internal control effectiveness variable has a sig. 0.002, and the t value is 3.060 with a t-table of 1.960. A negative t value indicates that the internal control effectiveness variable has the opposite relationship with the tendency to commit fraud. So, it can be concluded that the effectiveness of internal control has a significant effect on fraud. The probability of fraud decreases as internal control becomes better and more efficient. A good control system can reduce the probability of fraud (Mustika in Desviana, et al, 2020). According Arthana (2019), Arifin and Pertiwi (2020), Nurlia (2021) and Wilopo (2006) showed that the effectiveness of internal control has a negative effect on fraud.

Organizational Culture on Fraud

The results of the hypothesis test show that the organizational culture variable has a sig. 0.155, and the t value is 1.426 with a t-table of 1.960. A negative t value means that the organizational culture variable and the tendency to commit fraud are inversely related. In light of this, it may be said that organizational culture has little effect on fraud. The tendency to commit fraud is unaffected by organizational culture. Because the organizational culture that has been adopted in the village administration in Boyolali Regency is already good, this inefficiency may be motivated.

Ability on Fraud

The results of the hypothesis test show that the ability variable has sig. 0.012, and the t value is 2.526 with a t-table of 1.960. A negative t value indicates that the ability variable has the opposite relationship with the tendency to commit fraud. Therefore, it may be said that ability has a big impact on fraud. Accordingly, the probability of fraud in the management of village funds decreases in direct correlation to the effectiveness of the village apparatus. According to Desviana (2020), one of the challenges in managing village funds is the officers' lack of education, which encourages fraud. However, the probability of fraud will be reduced if the village apparatus is competent or capable.

Leadership Style on Fraud

The results of the hypothesis test show that the leadership style variable has a sig. 0.278, and the t value is 1.087 with a t-table of 1.960. A positive t value indicates that the leadership style variable has a direct relationship with the tendency to commit fraud. So, it can be concluded that leadership style has no significant effect on fraud. Creating an ethical work environment will minimize the occurrence of fraud. A subordinate will commit fraud if he has a bad leadership style. In relation to attribution theory, this theory is inseparable from the behavior of the people involved in an organization, including the behavior of leaders and subordinates. This leadership is related to ways of thinking, attitudes, how to relate to other people and behave when working in a work environment (Panggabean, 2016).

Unethical Behavior on Fraud

The results of the hypothesis test show that the unethical behavior variable has a sig. 0.896, and the t value is 0.131 with a t-table of 1.960. A positive t value indicates that the unethical behavior variable has a direct relationship with the tendency to commit fraud. So, it can be concluded that unethical behavior has no significant effect on fraud. Yulianti's (2018) study explained that unethical behavior has no effect on the tendency to commit fraud. To prevent potential frauds, village officials must fulfill their tasks and functions in a good character, efficient, and trustworthy manner. Thus, village officials try to avoid various unethical behaviors. In this study found the results that unethical behavior has a direct relationship with the tendency to commit of fraud.

Machiavellian on Fraud

The results of the hypothesis test show that the Machiavellian variable has a sig. 0.000, and the t value is 4.317 with a t-table of 1.960. A positive t value indicates that the Machiavellian variable has a direct relationship with the tendency

to commit fraud. So, it can be concluded that Machiavellian has a significant influence on fraud. The higher the Machiavellian nature of the village apparatus, the more fraud in the management of village funds will be. When someone has a machiavellian character, they will constantly attempt to finish tasks perfectly and without any gaps or errors. This motivates them to want to achieve perfection even when it requires manipulation (Suryandari and Pratama, 2021).

V. CONCLUSION

Based on the findings of the data analysis, it can be concluded that the pressure variable has a significant negative effect on fraud. The effectiveness of internal control has a significant negative effect on fraud. Organizational culture has no effect on fraud. Ability has a significant negative effect on fraud. Leadership style has no effect on fraud. Unethical behavior has no effect on fraud. Machiavellian significant positive effect on fraud. Several recommendations were made for the study's focus, the Boyolali Regency Village Government, based on the study's findings. The recommendations include maximizing internal control in each village government framework, improving village officials' skills in their particular sectors, and minimizing or removing fraud practices.

REFERENCES

- [1] Adinda, Y. M., & Ikhsan, S. (2015). Faktor Yang Mempengaruhi Terjadinya Kecurangan (Fraud) Di Sektor Pemerintahan Kabupaten Klaten. *Accounting Analysis Journal*.
- [2] Aini, N., Prayudi, M. A., & Diatmika, P. G. (2017). Pengaruh Perspektif Fraud diamond Terhadap Kecenderungan Terjadinya Kecurangan (Fraud) dalam Pengelolaan Keuangan Desa. *e-Journal S1 Ak Universitas Pendidikan Ganesha*.
- [3] Ajiyanto, R. (2019, Agustus 26). Detik News: Berita Jawa Tengah. Retrieved from Detik News: <https://news.detik.com/berita-jawa-tengah/d-4681720/seorang-kades-di-boyolali-jadi-tersangka-korupsi-keuangan-desa>
- [4] Apriani, U. (2020). Pengaruh Komponen-komponen Fraud Star terhadap korupsi dengan Sistem Pengendalian Intern Pemerintah (SPIP) sebagai Variabel Moderasi (Studi Kasus pada Mahkamah Agung RI). *Jurnal Magister Akuntansi Trisakti*.
- [5] Apriani, U. (2020). Pengaruh Komponen-komponen Fraud STAR Terhadap Korupsi Dengan Sistem Pengendalian Intern Pemerintah (SPIP) Sebagai Variabel Moderasi (Studi Kasus pada Mahkamah Agung RI). *Jurnal Magister Akuntansi Trisakti*.
- [6] Aprilia. (2017). Analisis Pengaruh Fraud Pentagon terhadap Kecurangan Laporan Keuangan Menggunakan Beneish model pada Perusahaan yang Menerapkan Asean Corporate Governance Scorecard. *Jurnal ASET*.
- [7] Arthana, I. K. (2019). Analisis Faktor-faktor Terjadinya Kecurangan (Fraud) Dalam Pengelolaan Dana Desa Pada Kecamatan Amabi Oefeto Timur. *Jurnal Akuntansi : Transparansi dan Akuntabilitas*.
- [8] Basri, Y. M., Fadilla, O., & Azhar, A. (2020). Determinants of Fraud in The Village Government: The pentagon's Fraud Perspective. *Journal Of Accounting Research, Organization and Economic*, 173-187.
- [9] Chandrarin, G. (2017). *Metode Riset Akuntansi Pendekatan Kuantitatif*. Jakarta: Salemba Empat.
- [10] Chandrarin, G. (2017). *Metode Riset Akuntansi Pendekatan Kuantitatif*. Jakarta: Salemba Empat.
- [11] Desviana, Basri, Y. M., & Nasrizal. (2020). Analisis Kecurangan pada Pengelolaan Dana Desa dalam Perspektif Fraud Hexagon. *Studi Akuntansi & Keuangan Indonesia*.
- [12] Ekasari, L. D., Mukoffi, A., Tato, F., & Nifanngelajau, J. (2021). Analisis Pengelolaan Keuangan Dana Desa Guna Mencegah Kecurangan Akuntansi (Accounting Fraud). *Jurnal Akuntansi Trisakti*, 51-60.
- [13] Faradiza, S. A. (2018). Fraud Pentagon dan Kecurangan Laporan Keuangan. *Jurnal Ekonomi Bisnis*.
- [14] Faradiza, S. A. (2019). Fraud Pentagon dan Kecurangan Laporan Keuangan. *EkBis: Jurnal Ekonomi dan Bisnis*.
- [15] Ghozali, I. (2011). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 19*. Semarang: Badan Penerbit Universitas Diponegoro.
- [16] Ghozali, I. (2011). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 19*. Semarang: Badan Penerbit Universitas Diponegoro.
- [17] Jihin, S., Wiwit, A., & Salta. (2021). Kajian Kepatuhan Wajib Pajak Pribadi Ditinjau Dari Pemahaman Peraturan Pajak Dan Sanksi Perpajakan. *Krisna, Kumpulan Riset Akuntansi*, 303-319.
- [18] Lestari, N. (2018). Pengaruh Love of Money dan Machiavellian terhadap Kecenderungan Fraud Accounting dalam Penggunaan Dana Desa dengan Moralitas Individu sebagai Variabel Moderating (Studi pada Desa Se Kecamatan Mangkutana Kabupaten Luwu Timur). *Skripsi UIN Alauddin Makassar*.
- [19] Naa, Y., & Pohan, H. T. (2019). Analisis Faktor-faktor yang Memicu Potensi Kecurangan (Fraud): Studi Penelitian pada Pemerintah Kabupaten Mimika, Papua. *Jurnal Magister Akuntansi Trisakti*.
- [20] Najahningrum, A. F. (2013). Faktor-faktor Yang Mempengaruhi Fraud: Persepsi Pegawai Dinas Provinsi DIY. *Accounting Analysis Journal UNNES*.
- [21] Nikara, I. A., & Mimba, N. P. (2019). Pengaruh Love of Money, Machiavellian, Idealisme dan Religiusitas pada Persepsi Etis Mahasiswa Akuntansi. *E-Jurnal Akuntansi Universitas Udayana*, 536-562.

- [22] Nurjanah, N., & Purnamasari, P. (2020). Pengaruh Sifat Machiavellian terhadap Kecenderungan Fraud Accounting dengan Moralitas Individu sebagai Variabel Moderasi. *Prosiding Akuntansi Universitas Islam Bandung*.
- [23] Omukaga, K. O. (2019). Is The Fraud Diamond Perspective Valid in Kenya? *Journal of Financial Crime*.
- [24] Put. (2020, Januari 5). Okenews: Jateng. Retrieved from Okezone: <https://news.okezone.com/read/2020/01/05/512/2149462/korupsi-dana-desa-rp1-3-miliar-mantan-kades-di-boyolali-jadi-tersangka>
- [25] Rustiarini, N. W., Sutrisno, T., Nurkholis, & Andayani, W. (2019). Why People Commit Public Procurement Fraud? The Fraud Diamond View. *Journal of Public Procurement*.
- [26] Said, J., Alam, M. K., & Johari, R. (2018). Integrating Religiosity into Fraud Triangel Theory: Findings on Malaysian Police Officers. *Journal of Criminological Research, Policy and Practice*.
- [27] Shafer, W. E., & Simmons, R. S. (2008). Social Responsibility, Machiavellian and Tax Avoidance. *Accounting, Auditing & Accountability Journal*.
- [28] Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: CV Alfabeta.
- [29] Suryandari, E., & Valentin, L. (2021). Determinan Fraud Dana Desa: Pengujian Elemen Fraud Hexagon, Machiavellian, dan Love of Money. *Reviu Akuntansi dan Bisnis Indonesia*.
- [30] Susandra, F., & Hartina, S. (2017). Analisis Faktor-faktor yang Mempengaruhi Kecenderungan Fraud pada SKPD di Kota Bogor. *Jurnal Akunida*.
- [31] Tang, T. L., & Chiu, R. K. (2003). Income, money ethic, pay satisfaction, commitment, and unethical behavior: Is the love of money the root of evil for Hong Kong employees? *Journal of Business Ethic*, 13-30.
- [32] Tuannakotta, T. M. (2017). *Akuntansi Forensik dan Audit Investigatif*. Jakarta: Salemba Empat.
- [33] Vousinas, G. L. (2019). Advancing Theory of Fraud: The S.C.O.R.E. Model. *Journal of Financial Crime*.
- [34] Widyawati, F., & Sukhemi, M. (2017). Pengaruh Sifat Machiavellian dan Perkembangan Moral Terhadap Dysfunctional Behavior dengan Gender sebagai Variabel Moderasi. *Jurnal UPN*.
- [35] Wulandari, Y., & Widodo, S. (2019). Faktor-faktor yang mempengaruhi fraud: Studi pada pemerintah desa di Kabupaten Bantul. *Journal of Business and Information Systems*.
- [36] Yendrawati, R., & Mukti, D. K. (2015). Pengaruh Gender, pengalaman auditor, kompleksitas tugas, tekanan ketepatan, kemampuan kerja dan pengetahuan auditor terhadap audit judgement. *Asian Journal of Innovation and Entrepreneurship*, 1-8.