



Literature Review on Detecting Fraudulent Financial Reporting Using Fraud Pentagon Theory

Angelica Herlina N¹, M. Hafiz Mumtaz², Rihan Nauli³, Sabrina Putri⁴, Deliana Deliana⁵

Department of Accounting, Politeknik Negeri Medan, Indonesia

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Corresponding Author:

Author name: Angelica Herlina N

Affiliate: Politeknik Negeri Medan

Address: Medan, Sumatera Utara

Email: angelicaherlinanainggolan@students.polmed.ac.id

ABSTRACT

Fraud is a problem that occurs year by year in the business industry, both in Indonesia or global. Fraud can engender the emergence of asymmetric information, thereby disadvantaging its users due to the inherent informational distortions within it. This study aims to explore how fraud pentagon theory can be used to detect fraud in financial statements. This study used the Systematic Literature Review research method to examine the concept and results of previous research related to the Pentagon fraud theory in detecting fraud in financial reports from 2020 to 2024. There are 18 articles out of 48 that relevant articles indexed by Scopus, Sinta 1-5 and Garuda from Google Scholar and several other media. The results of this study indicate that the variables in the fraud pentagon theory have an influence on fraud in financial statements. These results are supported by previous research articles that show similar results to this research.

INTRODUCTION

Financial statements are quantitative tools used to describe a company's financial condition. Financial statements must provide reliable and trustworthy information in order to convey relevant information to users. The information in financial statements is used by management and investors to measure a company's performance. (Ahmad, 2021).

Financial statement fraud is the act of manipulating actual information to generate unilateral profits. (Nur & Permata, 2022). Many things can trigger fraudulent acts in financial reports, one of which is manipulating information related to the actual condition of the company. This will clearly have a negative impact on users, such as investors who will make wrong decisions because the information provided is irrelevant. According to data from Association of Certified Fraud Examiners (ACFE, 2025) based on survey results, it appears that 40.2% of cases of fraud in financial reporting occur in Indonesia. As much as 23.7% of that percentage caused losses amounting to 50 billion.

Cases of fraud in financial reports have occurred in several large companies in Indonesia. One of them was committed by PT. Indofarma Tbk. The Financial Audit Agency (BPK) concluded in 2024 that there had been irregularities indicating criminal acts committed by the financial management of PT. Indofarma Tbk. As a result of the fraud committed in the financial statements, PT. Bank Rakyat Indonesia (Persero) suffered losses amounting to

371.8 billion rupiah (BPK RI, 2024). Another example occurred at PT Jiwasraya, which manipulated stock trading reports to raise share prices, causing the state to suffer losses of 16 trillion rupiah. (CNBC Indonesia, 2024).

Cases of fraud in financial statements can be caused by conflicts of interest between agents and principals, where agents seek to benefit themselves at the expense of the company. However, there are many other factors that can lead to fraud in financial statements. Therefore, fraud theory continues to be developed by experts in order to prevent and detect fraud effectively. (Novi & Sri, 2021).

This study uses the fraud pentagon theory to detect fraud in financial statements. The fraud pentagon theory is an improvement on the fraud triangle theory and the fraud diamond theory. There are five elements in the fraud pentagon theory for detecting fraud in financial statements, namely pressure, opportunity, rationalization, competence and arrogance. Previous research has been conducted on detecting fraud in financial statements using the fraud pentagon theory, showing several differences in results. This study was conducted to provide a deeper understanding of efforts to detect financial statement fraud, which remains a serious problem in the business world, both nationally and globally. With the increase in cases of fraudulent financial reporting, which has resulted in economic losses and a decline in stakeholder confidence, a comprehensive approach is needed to identify the factors that drive such fraud.

Therefore, this study aims to systematically examine how the Fraud Pentagon Theory can be used as an analytical tool in detecting financial statement fraud by reviewing the results of previous studies. This study focuses on the five main elements in the fraud pentagon theory, namely pressure, opportunity, rationalization, capability, and arrogance, by identifying the consistency and differences in empirical findings related to the influence of each element on the occurrence of financial statement fraud. Through the Systematic Literature Review method, this study is expected to be able to present a complete scientific synthesis of the most relevant and dominant indicators in detecting fraudulent financial reporting.

The benefits of this research are not only academic but also practical. Theoretically, this research is expected to enrich the literature in the field of accounting and auditing, particularly in relation to the development and application of the Fraud Pentagon Theory in the context of detecting financial statement fraud. In practical terms, the results of this study are expected to provide auditors with comprehensive considerations for identifying red flags of fraud, as well as providing management and company supervisors with insights for strengthening internal control systems and corporate governance. In addition, this study is also expected to provide investors and other stakeholders with insights into assessing the credibility of financial statements, thereby enabling them to make more accurate economic decisions based on reliable information. Research conducted by Carla (2021) shows that there are three proxies in the fraud pentagon for detecting fraud in financial reports that have

no effect, there is financial targets, ineffective monitoring and change in direction, while the two proxies that do have an effect are change in auditor and frequency of CEO number. Meanwhile, research conducted by Runi et al. (2024) shows that there are three proxies that have no effect on detecting fraud in financial statements using the Pentagon fraud model, there is ineffective monitoring, change in auditor, and frequency of CEO number, while the other two proxies that do have an effect are financial targets and change in direction. The differences between the results of the two studies and the background described above, this study was conducted to examine how the fraud pentagon theory can be used to detect fraud in financial statements, using five proxies for the five variables in the fraud pentagon theory, there is financial target, ineffective monitoring, change in auditor, frequency of CEO number and change in direction.

LITERATURE REVIEW

Agency Theory

In business, there is a relationship between business owners and management that is described in agency theory. Agency theory is a theory proposed by Jensen and Meckling (1976) that explains the relationship between two parties in business, namely the agent and the principal. Conflicts often arise in the relationship between agents and principals due to differences in their respective interests. The principal's interest is the success of their business, while the agent's interest is usually individual in nature. Because of this, agents may act inappropriately in order to fulfil their personal interests. Agents may commit fraud because they have the ability to do so, supported by existing opportunities (Dirvi et al, 2020).

Fraud Pentagon Theory

The Fraud Pentagon Theory is an extension of the Fraud Triangle concept developed by Donald R. Cressey and the Fraud Diamond theory proposed by Wolfe and Hermanson. In this approach, Crowe (2011) introduces an additional element arrogance resulting in five key factors that may drive individuals or organizations to commit fraud. These factors include pressure, opportunity, rationalization, capability, and arrogance

1. Pressure

According to Lastanti (2020), pressure that hinders individuals from accomplishing their purposes is identified as a cause of fraud. Such pressure often arises when managers face unstable financial stability or profitability, particularly amid unprecedented economic, industrial, and operational circumstances.

Lastanti (2020) further explains that the pressure element can be determined by several factors, including financial stability, external pressure, personal financial need, and financial targets. The study specifically highlights financial stability as a key indicator of pressure, which is represented using the percentage change

in total assets. The research posits that financial statement fraud committed by management proportionally correlates to this growth, suggesting that a higher percentage of changing total assets necessarily implies higher fraudulent practices.

2. Opportunity

According to Hastuti, Rahayu, and Pratiwi (2023), opportunity is defined as a situation or condition that enables individuals to commit fraud. Such opportunities often arise from weaknesses in the internal control system or from specific industry conditions that create room for manipulation.

3. Rationalization

Maulani, Mustika, and Sopian (2024) state that rationalization is one of the five components of the Fraud Pentagon Theory. It is defined as the cognitive process by which individuals justify fraudulent behavior through personal reasoning, thereby allowing themselves to view their unethical actions as acceptable. This mental process enables perpetrators to rationalize their misconduct, despite knowing that such actions are inherently wrong.

4. Capability

According to Yovita and Suryani (2024), capability represents an individual's ability to commit fraud by leveraging their expertise, experience, and position within the organization. They explain that capability involves a deep understanding of the company's internal control system, enabling the perpetrator to identify weaknesses and exploit them to commit fraud without detection. Furthermore, the higher one's position in the organizational hierarchy, the greater their ability to override internal controls or instruct subordinates to engage in manipulative practices.

5. Arrogance

As noted by Sintiya, Mulatsih, Sazili, Jannah, and Ridho (2025), arrogance refers to a sense of superiority or entitlement that leads individuals to believe that internal controls and corporate policies do not apply to them. This trait often arises from excessive self-centeredness and overconfidence.

Sintiya et al. (2025) measure arrogance using the proxy of the frequency of CEO pictures presented in annual reports. The underlying rationale is that the more frequently a CEO's picture appears in the report, the greater the level of arrogance exhibited. This sense of superiority reflects an attitude of dominance and the perception of having extensive authority, which may lead the individual to disregard internal controls and engage in financial statement fraud.

Financial Target

According to Firman and Murtanto (2024), a financial target is a specific performance goal set by a company within a given period as part of its planned

financial achievements. Financial targets serve as benchmarks for assessing managerial performance in resource management and ensuring that operational activities align with the company's growth and sustainability objectives. One of the most commonly used indicators for measuring financial targets is the Return on Assets (ROA), which reflects how effectively management generates profit from total assets.

Similarly, Mintara and Hapsari (2021) explain that financial targets represent the level of profitability expected by management and shareholders as a measure of financial success. However, in practice, overly ambitious financial targets can create pressure on management to deliver results consistent with expectations particularly when the company's financial condition is declining. Such pressure may lead to dysfunctional behavior, including manipulation of financial statements, in an effort to maintain investor confidence and uphold the company's image of stability.

H₁: Financial target influence financial report fraud

Ineffective Monitoring

According to Firman and Murtanto (2024), ineffective monitoring refers to a condition in which the company's internal control and corporate governance systems fail to function effectively in overseeing managerial activities. When monitoring effectiveness declines, the company loses its ability to detect and prevent potential irregularities committed by management. This situation ultimately creates opportunities for manipulation of financial statements due to insufficient control and oversight mechanisms.

In line with this, Sitoresmi, Fakhruddin, Fitriati, and Setyadi (2024) describe ineffective monitoring as the failure of supervisory and internal control functions to operate optimally in ensuring compliance with principles of good corporate governance and applicable accounting standards. Effective monitoring is essential to maintain the integrity and transparency of an entity's financial reporting. When internal oversight weakens, the control system becomes vulnerable to fraud and misuse of authority.

Furthermore, Sitoresmi et al. (2024) emphasize the crucial role of independent commissioners in enhancing the effectiveness of monitoring. In accordance with Law No. 40 of 2007 on Limited Liability Companies, public companies are required to have independent commissioners constituting at least one-third of the total board members. This requirement aims to establish objective, transparent, and conflict-free oversight between management and shareholders. However, when the number or effectiveness of independent commissioners is insufficient, monitoring of managerial decisions weakens, thereby increasing the risk of irregularities, including fraudulent financial reporting.

H₂: Ineffective monitoring influence financial report fraud

Change in Auditor

Rationalization is an attitude in which an individual tries to find logical justification for fraudulent actions, believing that such behavior is acceptable or considered normal (Fadhurrahman, 2021). Rationalization is projected through a person's mindset and behavior as they attempt to justify their illegal actions, cheating, or fraud. This process can lead to a change in attitude, whereby individuals who initially had no intention of committing fraud end up engaging in such acts and considering them to be normal. This situation can continue to recur if the audit process fails. Audit failures can occur due to a change of auditor within the company (Skousen et al., 2008, dikutip dalam Lestari & Jayanti, 2021).

Fundamentally, companies utilize the services of auditors with the aim of ensuring that published financial reports enhance credibility and investor confidence. The issuance of an unqualified opinion by auditors on a company's financial statements generally creates a positive perception among stakeholders. However, under certain circumstances, a change of auditors may be undertaken as an attempt by the company to cover up or obscure evidence of fraud in its financial reporting activities.

A company may use the replacement of auditors or public accounting firms to eliminate evidence of fraud known to the previous auditors, thereby avoiding fraud within the company (Sasongko & Wijyantika, 2019, dikutip dalam Ghaisani & Supatmi, 2023).. Companies that do not change auditors find it difficult to commit financial statement fraud because the previous auditors may have a good understanding of the company's business processes and risks (Bisri Rahayuningsih & Sukirman, 2021). The more often a company changes auditors, the greater the likelihood of financial statement fraud.

H3: Change in auditor influence financial report fraud

Change in Direction

Change in Direction refers to the replacement of the company's top executives, often as part of managerial restructuring or corporate performance improvement. According to Hastuti et al. (2023), such changes may occur due to the poor performance or incompetence of the previous board, or as part of a new strategic direction initiated by shareholders. However, director replacement can also serve as a means to remove prior management who are aware of existing fraudulent activities, thereby concealing previous misconduct. Empirical results from the same study indicate that an increase in change in direction has a positive coefficient of 0.583 with financial statement fraud, meaning that more frequent changes in directors are associated with higher levels of fraudulent reporting.

In the context of the Fraud Pentagon Theory (Crowe Howarth, 2011), director change represents the capability element, reflecting an individual's ability and authority to exploit weaknesses in internal control systems. Since directors have direct access to financial data and accounting policies, leadership transitions can create information gaps that allow manipulation to occur.

From a conceptual standpoint, change in direction influences fraudulent financial reporting for several reasons. First, new directors often introduce new accounting policies or financial strategies that can be used to restate figures and project improved performance. Second, during the transition period, internal controls may weaken because the new management is still adapting to the company's structure and risks. Third, director replacement can shift accountability away from the prior management, making it harder to trace previous irregularities.

Supporting findings from The Indonesian Journal of Accounting Research (2020) confirm that changes in directors are among the factors potentially influencing financial statement fraud, though the magnitude of the effect varies by industry. Thus, director turnover serves as a crucial red flag in assessing the likelihood of fraudulent financial reporting, as it directly relates to managerial capability and control over financial disclosure.

H₄: Change in direction influence financial report fraud

Frequency of CEO Number

Arrogance is an attitude of superiority or conceit that leads an individual to believe that they can commit fraud without being detected or punished. This attitude usually arises from a belief that the company's internal control system is not capable of detecting such fraudulent behavior (Faradiza, 2019). Frequent number of CEO is one of the proxies for the arrogance element in the fraud pentagon theory. His indicator is measured based on the number of photos of the CEO displayed in the company's annual report. Chief Executive Officers (CEOs) tend to behave in a way that prioritizes their personal interests and believe that internal company rules and regulations will not have a direct impact on them. This view can create a perception of freedom of action, which ultimately encourages CEOs to commit fraud (Horwath, 2011). The high frequency of such photos appearing could be an indication of arrogance or a sense of superiority on the part of a CEO, which could potentially encourage fraudulent behavior because the CEO feels that internal control mechanisms do not apply to him or her. The more photos of leaders appear in a company's annual report, the greater the likelihood that the company will engage in fraudulent financial reporting. This is because the arrogance of company leaders increases. However, the high frequency of CEO profiles in the form of photos, achievements, and repeated track records in annual reports does not always reflect arrogance, but can serve as a means to introduce the CEO's character and personality more comprehensively to users of these reports.

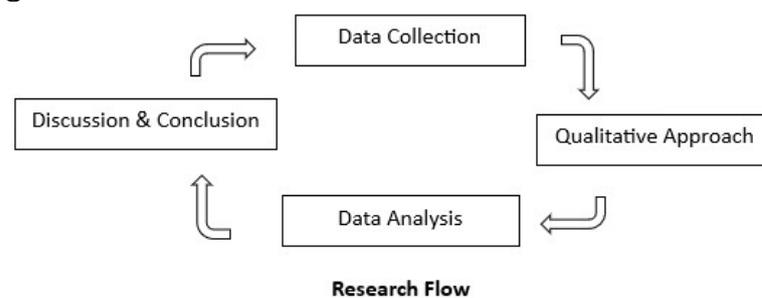
H₅: Frequency of CEO number influence financial report fraud

RESEARCH METHODS

This research method used the Systematic Literature Review (SLR) method, also known as literature review. This method involves identifying and assessing the results of previous research. Using a qualitative approach and secondary data analysis in the form of articles or journals on previous research. The

qualitative approach is used to explore and identify theories, methods and results from previous relevant research discussing the pentagon fraud theory in relation to the analysis of fraud in financial statements. An analysis of secondary data was also conducted by comparing selected articles to compare the theories, methods and results of each study that had been conducted previously. The secondary data used in this study was collected from various literature and reliable journals. The secondary data used consisted of books, journals and articles that consistently discussed the pentagon fraud theory in relation to the analysis of fraud in financial statements.

The data used consisted of articles collected from several media sources, such as Google Scholar, using electronic media and the fraud pentagon theory as search keywords. Based on the search, some articles indexed by Scopus, Sinta 1-5, and Garuda, published from 2020 to 2025, were collected. Each of these studies was examined to identify patterns, similarities, and differences in the implementation of the theory and its implications for fraud prevention in corporate settings.



RESEARCH RESULTS AND DISCUSSION

The Role of Financial Target in Financial Report Fraudulent

Based on the results of the review of the articles sampled in this study, the financial target variable shows a fairly dominant influence on the occurrence of fraudulent financial reporting. Based on the articles analyzed, the majority of studies found that high and unrealistic financial targets can put significant pressure on management. Studies conducted by Anggun & Supatmi (2023) and Runi et al. (2024) stated that this pressure encourages management to manipulate financial reports in order to achieve the set targets, especially when the company's financial condition is declining.

This finding is in line with the concept of agency theory, which explains the conflict of interest between agents and principals. Management, as agents, are required to meet the expectations of owners and investors, so that when financial targets cannot be achieved reasonably, there is an incentive to commit fraud. Thus, financial targets can be understood as a form of pressure that plays an important role in encouraging fraudulent financial reporting.

The Role of Ineffective Monitoring in Financial Report Fraudulent

The results of the literature review show that ineffective monitoring has a strong relationship with an increased risk of fraudulent financial reporting. Most of the articles analyzed conclude that weak oversight functions, both by the board of commissioners and internal control mechanisms, open up opportunities for management to manipulate financial reports. This is supported by research conducted by Nurul & Vitalis (2024), Ditya Permatasari (2021) and Dwi et al. (2024), which also states the same thing.

Ineffective monitoring results in a low probability of fraud being detected, giving perpetrators ample room to engage in opportunistic behavior. From the perspective of Fraud Pentagon Theory, this condition represents the element of opportunity, where weaknesses in the internal control system are a major factor enabling fraud. Therefore, the weaker a company's monitoring system, the higher the potential for financial statement fraud.

The Role of Change in Auditor in Financial Report Fraudulent

The results of the study indicate that a change in auditor has an effect on the occurrence of fraudulent financial reporting, although the empirical findings are not entirely consistent. Several articles state that frequent auditor changes can increase the risk of fraud, because new auditors need time to understand the company's systems, business environment, and risks. This is in line with research conducted by Novi & Sri (2021), Janice & Prima (2022) and Melia Bakti (2021).

In the context of the Fraud Pentagon Theory, auditor change is associated with the element of rationalization, where management can justify the action of changing auditors as a reasonable business strategy, when in fact the aim is to avoid detection of fraud by the previous auditor. Thus, auditor change can be a red flag for auditors and stakeholders in assessing the possibility of fraud.

The Role of Change in Direction in Financial Report Fraudulent

Based on the results of a literature review, the variable change in direction or change in top management has been proven to influence fraudulent financial reporting. Research conducted by Riza et al. (2024) and Novi & Sri (2021) states that a change in directors often leads to a transition period characterized by organizational instability and weak internal controls. These conditions create loopholes that can be exploited to manipulate financial reports.

In the Fraud Pentagon Theory, change in direction represents the capability element, because directors have authority and direct access to accounting policies and financial reporting. This capability and strategic position enable management to exploit weaknesses in the system, especially during

leadership transitions. Therefore, a high frequency of board changes can increase the risk of financial statement fraud.

The Role of Frequency of CEO Number

The results of the study indicate that the frequency of CEO numbers, measured by the number of photos of CEOs in annual reports, has an effect on fraudulent financial reporting. This variable is used as a proxy to measure the level of arrogance in the Fraud Pentagon Theory. Research conducted by Giri & Murtanto (2024) states that the more often CEOs are featured in annual reports, the higher the indication of superiority and dominance possessed by company leaders. This is in line with research conducted by Ditya Permatasari (2021) and Melia Bakti (2021).

This arrogant attitude can create a belief that rules, internal controls, and monitoring mechanisms do not apply to them. This condition increases the tendency of top management to manipulate financial reports without fear of sanctions or detection. Thus, the frequency of CEO numbers can be used as an initial indicator in identifying potential financial statement fraud originating from the psychological factors of company leaders.

CONCLUSION

Based on the results of a Systematic Literature Review of studies examining the detection of fraudulent financial reporting using the Fraud Pentagon Theory, it can be concluded that the five elements in the theory, both collectively and partially, play an important role in explaining the occurrence of financial statement fraud. These findings confirm that the Fraud Pentagon Theory is a comprehensive and relevant approach to identifying the factors that cause fraud compared to previous fraud models.

The pressure element, proxied by financial targets, has been proven to be one of the main triggers of financial statement fraud. High and unrealistic financial targets create significant pressure on management to deliver performance in line with the expectations of owners and investors. This pressure encourages management to manipulate financial statements in an effort to maintain the company's performance image, making financial targets a strong early indicator in detecting potential fraud.

The opportunity element, represented by ineffective monitoring, also shows a consistent influence on the increased risk of fraudulent financial reporting. Weak internal monitoring and control functions provide room for management to engage in opportunistic actions without fear of detection. These findings confirm that the effectiveness of the monitoring system is a key factor in preventing and detecting financial statement fraud.

Furthermore, the rationalization element, proxied by change in auditor, shows that auditor replacement can be used as a means of justification for manipulative actions carried out by management. Auditor replacement, especially when it occurs repeatedly, has the potential to hinder the fraud

detection process because new auditors need time to understand the company's conditions and risks. Thus, change in auditor can be viewed as a red flag for the possibility of financial statement fraud.

The capability element, measured through change in direction, has been shown to contribute to increased fraud risk, particularly during leadership transitions. A change in directorship gives the new management broad access and authority to influence accounting policies and financial reporting. If not balanced with strong internal controls, this situation can be exploited to manipulate financial statements.

Finally, the arrogance element, proxied by the frequency of CEO numbers, shows that the superiority attitude of company leaders has the potential to encourage fraudulent financial reporting. The high frequency of CEO appearances in annual reports reflects dominance and a sense of immunity to rules, which can weaken the effectiveness of internal controls and increase the tendency for fraud.

Overall, the results of this study confirm that each variable in the Fraud Pentagon Theory complements each other in explaining the motivation, opportunity, and ability of perpetrators to commit financial statement fraud. Therefore, fraud detection cannot be done partially, but must consider all elements of the Fraud Pentagon in an integrated manner. These findings have important implications for auditors, management, and regulators to strengthen internal control systems, improve the quality of supervision, and build a culture of ethics and transparency in order to minimize the risk of fraudulent financial reporting.

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