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Psychological factors: self- and circumstances-caused fraud triggers

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Abstract

Purpose – This paper aims to provide new understanding of fraudulent behaviour by offering different theoretical discussion on the fraud causation.

Design/methodology/approach – The authors interviewed 15 executive managers in one of Indonesia local governments, by using semi-structured questions.

Findings – The authors explored the dynamics of both self- and other-directed factors in the spread of fraudulent behaviours, focusing on the public-sector fraud landscape in local government. As a basis of analysis, the authors applied the theory of planned behaviours. In this study, “a concept of fraud triangle” substantially provides little help in elucidating the causation of fraudulent behaviours in local government. The theoretical and managerial implications are discussed.

Originality/value – This study offers new direction on broadening and deepening fraud literature and theories about the root causes of fraudulent behaviours.

Keywords Theory of planned behaviour, Fraud, Psychology, Self and other-directed fraud factors

Paper type Research paper

Introduction

Fraud is a unique crime (Anand *et al.*, 2015). Many organisations both private and public sectors are struggling to deal with it. Importantly, fraud by collusion of two or more people, according to the latest study of Association of Certified Fraud Examiners (ACFE), is the most difficult crime to be detected and results in high financial loss for organisation [1]. Surprisingly, this kind of fraud remains “clouded and shallow”, and it cannot be solved by the preventive framework which is focused on the *solo* psychology of fraud perpetrators (Free and Murphy, 2015).

In analysing the most common reason why employees committed fraud, some people argue that social structures in organisation can give unique cues. For example, within corrupt organisation hierarchical relationships or some kinds of organisational networks, as Lambsdorff (2002) said, contribute to the fundamental causes of a fraud problem. Lambsdorff (2002) explains (political) connections is potential to be important factor in spreading information about opportunistic circumstances. Similarly, Zuber (2015) argues that a social network of fraud perpetrators is highly likely to contribute to unethical behaviour across organisations.

Under such conditions, Lambsdorff (2002) concludes it is often to see more opportunistic behaviours occurring in the function of the board levels rather than the management levels.



This statement was also supported by qualitative research (Brown and Mitchell, 2010), showing that corporate leaders commonly maintain the existing close relationships, particularly if such relationships give more profitable solutions than other alternatives. Occasionally, it occurs if those leaders lose productivity. A secret agreement between two or more related people for a deceitful or fraudulent purpose cannot be separated in such contexts (Brown and Mitchell, 2010). This illustrates that the enduring of cooperation among fraudsters implicitly represents a necessary and enough circumstance for committing fraud. It is always possible for potential fraudster to consider much more the relatedness matters at the beginning before the commission of fraud, especially when they have enough power to manage the organisation they are entrusted with. It has been empirically suggested by Maulidi (2020), that reciprocity between two or more people cannot be overlooked. This is because changes on individual's intention cannot be denied, especially in unethical behaviour in the name of the organisation. He also adds that, this kind of process can be successful through the frequent interactions among management levels.

There are some studies that have explored the individualised and structural aspects; how those aspects influence people to commit fraud (Suh *et al.*, 2018; Lokanan, 2018; Belle and Cantarelli, 2017; Schuchter and Levi, 2015; Soltani, 2014; Morales *et al.*, 2014). Those studies are good in explaining the commission of fraud which is initiated by a single perpetrator. We see, those studies do not examine the routines of interactions between micro- and social psychological factors within and outside organisation. Some scholars note that we need a theoretical stance on why (honest) people engage in the circles of fraudulent behaviours, by looking at the interplay between micro- and macro- factors (Akkeren and Buckby, 2017; Anand *et al.*, 2015). In this state of affairs, Wikström (2010, p. 217) also accentuates, "in the analysis of crime causation [...] macro (structural and systemic) factors are best analysed as causes of the causes, while micro factors are best analysed as causes". This implies, the origin view of the root causes of fraudulent behaviours is not separable from social psychologies where the harmful acts occur. This is because factors attributed to individual and social psychologies have interconnected influences; they are not standing alone. Based on this reasoning, the current study is planned to answer these theoretical voids. In our knowledge, it will be one step forward towards establishing a stronger interdisciplinary dialogue, to explain the effects of macro interactional levels on individual's behaviour and intention to defraud.

³⁶ This study theoretically offers a different perspective, with a little bit taking into account the existing fraud models. It is not to say the existing fraud models (Carpenter and Reimers, 2005; Cohen *et al.*, 2010) is wrong or inappropriate but they are mainly ⁴⁷ based on individuals who are perpetrating fraud by him or herself. The core theoretical model of this study is theory of planned behaviours (TPB) because it is the most relevant ²¹ model for predicting individual behaviour and intention to perform a certain activity (Ajzen, 1991; Armitage and Conner, 2001). It is then cross-examined and coalesced with the existing fraud studies to produce new conceptual fraud understanding. In doing so, this study contribute to the specification of how self-caused and circumstances-caused triggers are interacting in individuals' decision-making with respect to the illicit goal attainment and the maintenance of commitment to such goal achievements.

Literature review

⁴⁰ Fraud triangle

The fraud triangle is a fundamental ¹⁴ and controversial framework for explaining the root cause of fraudulent behaviour. It is developed by Cressey (1953, p. 75), a criminologist whose research focused on embezzlement cases, by performing a series of interviews with several offenders who perpetrate financial embezzlements. He acknowledges that someone who

commits the criminal offence (embezzlement) is caused by “non-sharable problem”. He picks up the word “non-sharable problem” as a subjective definition to express the language used by trust violators – “ashamed to tell anyone of a certain financial problem”. From his study, he theorises that the 41 are three pre-conditions, such as pressure, opportunities and rationalisation, which must be at present for a person who wants to violate financial trust. If any one of them in a given situation is absent, material fraud is “highly unlikely” to happen.

Some scholars argue, the concept of FT produces generative impacts on the existing fraud literature (Anand *et al.*, 2015), and even it has been considered a well-acknowledged 14 network in explaining early warning of fraud symptoms (Akkeren and Buckby, 2017; Dellaportas, 2013). However, it is important to note that it seems doubtful if the FT’s concept is claimed as the underlying concept for all of fraud schemes. More precisely, the FT’s concept is a homogeneous enough for providing symptoms cues, and it is based on the commission of fraud which is conducted by individual who are acting alone. Cressey’s (1953) study mentions those who committed fraudulent activities or white-collar crime are sternly experiencing a financial problem. Do we think such a statement is relevant for capturing any type of fraud? It is reasonable to opine that the underpinning motives for collusive fraud schemes are not always on the basis of non-shareable problems or financial needs. People may potentially have different motives why they engage in collusive crimes.

Then in relation to “opportunity factor” – circumstances that allow people to commit fraud, we think it is not necessary to legitimate that it must exist in advance for carrying out a crime. A study completed by Free and Murphy (2015) offers different 44 understanding of the perpetration of a fraud by a group of people. The study document forms of social ties affect to the commission of fraud, and those are not at some points covered in the FT’s concept. As such they believe that the underlying concept in the FT should be broadened in line with the nature of criminal cooperation (p. 20). Based on this logic therefore, the current study also contributes to broaden and deepen the FT’s concept in relation to collaborative fraud. We do not use the logics of developing the FT’s concept for explaining how “practically” fraudulent behaviours are perpetrated by people within organisation. Rather than we use its the underlying knowledge and paradigms in offering theoretical frameworks about the psychological interactions between self-caused and circumstances-caused factors that provoke an individual to commit fraud.

Theory of planned behaviour

The prediction of individuals’ behaviours, whether as proven or a 42 med facts, is still debatable. There is not an absolute attribute that pursues a person to perform (or not to perform) a certain behaviour (Armitage and Conner, 2001). We think this strong argument also can be applied to the study of individual’s intention to perform unethical behaviours. Dorminey *et al.* (2012) believe that the patterns of fraudulent behaviours are difficult to be predicted. In response to this situation, the TPB, introduced by Ajzen (1991), might be instructive and surprising to understand the specification of how self-caused and circumstances-caused factors lead to widespread fraudulent behaviours within organisation. Critically, the rationale for adapting TPB is because fraudulent behaviours are fundamentally contingent upon the will of the actor (Raval, 2018), and psychological responses to environmental situations (Maulidi, 2020; Murphy and Dacin, 2011; Ramamoorti, 2008).

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Ajzen (2011) mentions TPB is one of influential models for the prediction of human social behaviour, incorporating some of the central concepts in behavioural dispositions, such as social attitude and personality trait (Ajzen, 1991). 15 TPB is an extension of the Theory of Reasoned Action (TRA) (Fishbein and Ajzen 1975; Ajzen and Fishbein, 1980), developed

from around understanding and predicting human behaviours. As Ajzen (2011) explained, TPB can be used for predicting any behaviour in a wide range of situations. A key assumption in the both theories is “general premise” highlighting that individuals who want to engage in specific behaviours must logically evaluate the behaviour, whether it produces positive outcome. Then, Ajzen (1991) adds, individuals intention (motivations) to perform a main activity are more likely to be higher if they think the “significant others” want them to perform the behaviour, and have control over the targeted action or behaviour, suggesting they can successfully carry out the behaviour.

Furthermore, in the aspects of social psychology, an intervention is one of powerful strategies to provoke or change an individual to action (Ajzen and Fishbein, 2005). It can comprise a combination of information or actions that can change the existing individual's intentions. A successful intervention must be logical and compelling, because individual psychologies in nature respond to the preferable outcomes that seem to be compelling for him/her (Ajzen, 2011). According to interventions as developed in the theory of planned behaviours, the favourable or unfavourable outcomes or attractive or unattractive stimulus offered in the intervention processes have considerable effects on individual psychology. Even though an individual “initially” does not have any intention to perform a certain task, he/she can still be directed by imposing good guides for doing such a task (Ajzen and Fishbein, 2005). Implicitly, it suggests that human behaviour seems generally much more dependent on the essential element of the key interventions which are present, and much less dependent on an innate response (Murphy and Dacin, 2011).

Related fraud studies

To identify possible predictors of fraud, there are existing fraud model that has been proposed by prior studies. For example, Carpenter and Reimers (2005) conducted experimental study with the help of 73 MBA students. They use TPB to test managerial intention to perform unethical financial reporting. They examine the effects of the three determinants of behavioural intention such as attitude, subjective norm and perceived control on a managerial decision. From their experimental analyses, they find that there are positive correlations between the constructs of attitudes and subjective norm and managers' decision to behave unethically. However, the correlations between perceived behavioural control and managers' decision to behave unethically are found insignificant. They argue, the insignificance of the coefficient on perceived behavioural control are caused by the participants' experience and understanding.

Then, Cohen *et al.* (2010, p. 257) also apply the theory of planned behaviour and fraud triangle to study the role of managers' behaviour in providing a clue for unethical behaviours. They consider moral obligation as an additional determinant of intentions as discussed in the theory of planned behaviours. In their model, it shows that the third leg of fraud triangle, “rationalisation” seems to cover the determinants of intentions, such as attitudes, subjective norm and perceived behavioural control and the additional determinant – moral obligation. They use 39 fraud scandals taken from the press articles. Their findings are contradicting with a study conducted by Carpenter and Reimers (2005). Cohen *et al.* conclude that the constructs of attitude and perceived behavioural control are able to explain behavioural intention to perform fraud. While subjective norms, which are labelled as significant others, provide less prevalence in predicting and influence individual' intention to defraud.

These two studies are concerned with modification of attitude and intention. They focus on manipulative and deceptive behaviour captured on the management levels. Their studies are very useful to have insights on a broad spectrum of elements to explain why fraud

occurs in organisation. We want to say, even though their results at some points conflict each other, they give us an understanding how individual thinks and feels about the social issues that may affect to a course of action among several possible alternative options. Cohen *et al.* (2010) argue the cognitive process resulting in the selection of a belief is strongly influential in determining how he/she will interpret social messages addressed to him/her, and how he/she will react to them. Thus, if he/she shows attitude changes, it was probably the result of the cognitive self-regulation. From their studies, it can be argued that it is not paradoxical if we view human beings as flexible subjects in responding to social environment.

Those two studies might have different story if they consider the situational factors in the organisation. They have a lack of clarity, for example, on the frequency of interactions between individuals. As Anand *et al.* (2015, p. 753) explained, personal power within organisation cannot be isolated from spreading frauds with the intent of persuading others. Anand *et al.* illustrate that individuals can be easily recruited by those who have power, and the employees in the context of corrupt organisation can have great pressure to defraud. In their study, Anand *et al.* urge, in seeking a better understanding of fraud and fraud prevention, more research needs to delve such a kind of this situational factor.

Research design

Research participants

This research was conducted in one of local governments in the province of east java. The primary reason is a report released by Indonesia Corruption Watch/ICW (2018) showing that local governments in east java is one of the biggest contributors to the state financial losses. We studied in corrupt local government because it is intended to obtain the whole understanding of the dynamics of both self and other-directed factors in the spread of fraudulent behaviours. The local government (as a targeted study) has 15 local official departments that support and help the achievement of a local leader's objectives. We contacted the human resources director and inquired about official permits to conducting interview with management levels in those 15 local official departments. In short, we received good support to conduct such interviews.

The question "how many interviewees is enough for research project?" is still debatable within research methodology literature. Some authors argue, there is no reasonable answer for such a question (Bryman, 2015; Saunders *et al.*, 2016). We interviewed 15 executive management levels, across departments. Baker and Edwards (2012) suggest that within qualitative study is not necessary in advance to think or measure how many participants are enough. A small number of case or participant can be insightful and represent adequate information or data for a research project. "This is especially for studying hidden or hard to access populations such as deviants or elites" (p. 8). We picked up them based three considerations. First, most of them have direct or indirect experience with fraudulent behaviours, for example, but not limited to, changing bureaucratic documents and moral hazard. Second, they have enough work experience as a bureaucrat. It has helped us to discover unexplored modus operandus beyond their departments. Third, they have good political connections. Empirical studies suggest that the value of political connection has a strong impact on higher levels of official corruption (Anderson and Tverdova, 2003; Charles *et al.*, 2010).

Research procedure

Before we asked a series of questions we informed to the participant about the objective of this study and the type of interview. This is very important because it effects to the

enrichment of collected data. Then we also described that all the data would be treated anonymously. We removed and did not show any information that signify participant' identities, including his/her department backgrounds. After doing those acts, we moved to explain the series of questions used to achieve the main study goals. If the participant agreed those concerns, we started the interview process.

We used 10 semi-structured questions. It is intended to pursue in-depth information around the topics. Our in-depth interviews enabled us to collect an extensive amount of data regarding how the participation of management levels were drawn into fraudulent behaviours. During interview sessions, we applied an open dialog with interviewee and followed up questions when responses created interesting insights. Importantly, we encouraged interviewees to feel at home and to keep smiling by small joke about related fraudulent facts happening in other provinces. This is to make them as open and comfortable as possible to the research topics. We also shown them an open and positive body language. These actions were based on recommendations given by Saunders *et al.* (2016) for dealing with interviewee characteristics.

The interviews were recorded and transcribed professionally. Then, every 10 participant had the opportunity to check the accuracy of the transcripts and could make additional information/data. If necessary, the participants could make modification on the transcripts. This was expected to obtain participants' agreement. After that, we sent our preliminary findings, allowing them to make further comments and to inform how we cross-examine the interview data anonymously.

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Analysis

The interview transcripts were analysed using the principles of Interpretative Phenomenological Analysis (IPA). It has become a dominant qualitative research methodology being used in published studies (Murray and Holmes, 2014). The goal of a phenomenological study is to understand the ways in which individuals perceive the world around them and make sense of their lived experiences. (p. 17). For Groenewald (2004), phenomenological research is denounced as "describing", which is the most useful approach in the early stages of analysis on the patterning of the thinking of a person. In analysing interview transcripts, we read and re-read throughout the transcripts for seeking 4 familiarisation with the data, important themes, as well as patterns and relationships. After overarching themes were identified, we linked these clustered themes together, along with key passages of text that 51 cted the content of the overarching themes. Interviews were coded by conceptualising the underlying patterns in the data. It is to provide a detailed description of what was observed and a sense of why that was important (Lacey and Luff, 2009).

Results

Dynamics of fraud

Procedural problems. There is a fundamental factor that should be carefully paid attention for studying fraudulent behaviours. This is about a problem of malicious management interests affecting fraud deterrence put in place. In the organisational landscape, we found, internal controls recipes become less well-defined or notoriously inaccurate to minimise the opportunistic conditions. It does occur when the actual functionality of a specific package of controls is under uncontrolled situation or influenced by top people who have strong power. The evidence, it seems to us, suggests that organisational routines with their focus on the performance seem likely to have moderate influence on the functions of internal control. We

could see the following quotes expressing how the organisational routines systematically weaken organisational controls.

It is so hard to reduce it (fraud), I think, our internal control is not designed for it. It is just guidance for recording and reporting transactional activities [. . .]. (Interviewee 2)

[. . .] it is so difficult for us to spend all our budget. Planning and reality are always different. We often cannot spend our budget based on the exact amount as planned. So, we arranged invoices to avoid mistake in the eyes of superior (head of local agency) [. . .]. (Interviewee 10)

Stealing cash or supplies from the organisation or using organisation resources are common phenomenon, and it becomes problem when the decision taken is not followed to influence other managerial position or other position of authority. I have very entrusted personal staff to handling transaction processing, data recording, financial statement preparation and all the accounting functions. (Interviewee 3)

Another interviewee added:

It (doing fraud) becomes addiction for the person who have good network with a higher position of authority. (Interviewee 1)

In other cases, an employee's undisclosed conflict of interest can be a serious threat of organisational controls. Our interviewees were highly aware that the undisclosed interests can be an ideal method to conceal fraud.

Fraud will be ignored if it is related to high authority within organisation. (Interviewee 7)

I usually got an offer (money) from suppliers in connection with their role in the organisational supply chain. My position is strategic for someone who sees it as cash machine. I have a friend who has similar position but different department. If I am not wrong, she in health department. Luckily, she has brother who sell medical equipment in Surabaya (second largest city in Indonesia). You know, when her department needs some medical equipment, she just calls her brother. Of course, her head department knows it, but no actions, because the gains are shared with him. (Interviewee 5)

Many bureaucrats who have relatives in our local governmental agencies. They use it as lobbying and coordinating public agendas. I have experience when I was as a personal secretary. Every three weeks I met my boss's wife to coordinate our cooperation. She asked me to mark-up invoices to create a 'slush fund'. I reported to my head department/boss (her husband), and he agreed. (Interviewee 14)

Then we also identified that insufficient delegation and overlapping roles contribute to why people commit fraud, as expressed below:

I think, it (bureaucratic fraud) happens due to unclear delegation of authority. Can you imagine, people who arrange tender can people in low echelons? Here friendship and family relationships are very strong to escalate opportunities to misappropriate assets or conceal intentional misstatements in the financial statements. I can ensure, all tenders are awarded on a fraudulent manner. (Interviewee 4)

Interestingly, another interviewee said:

Supervisory review and approval process are commonly ignored if the bureaucratic projects are handled by relative members. Collusion and manipulation in the tendering process are seen as normal view. I was asked by our manager to collect a gift from someone. I know it was bribery. I cannot refuse it (manager order), because my position is under his control. And it will effect on my

career. I think even though all state and government projects have to be published on the website, I think it is just camouflage to cheat public. (Interviewee 2)

Fraud triggers

Situational factors. The following quotes suggest fraud become more organised, more complex, and harder to detect.

To make fraud undetectable, we worked based on good coordination with other departments. We have to complete each other. If any one of us have problem [...] He as the leader of the local government agency negotiated it with higher management (a regent). Everything we speak to him to help us reach a peaceful and useful solution. (Interviewee 9)

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[...] I know they need link for their goals. They cannot act by themselves. They contacted me to discuss it [...]. (Interviewee 13)

We note that a confluence of the individual and a powerful intervention attend to the immediate components of action and conduct that are against a constitution value. In a certain sense, it would be true to say that a process of lobbying or intervention is the way of the transference of deviant desires. We see these factors make the plague of financial fraud, especially involving itinerant businessmen, is more harmful for organisation. Due to external intervention, lower classes of bureaucrats are led to object which is perfectly justified to defraud. As we see in the following quotes.

I always got dizzy. I don't know how many sins I made. I have written guidance, but it is just a document. I am in this position around 6 years. It (guidance) has no power if it is confronted with high authority order in organisation. (Interviewee 6)

I think it (internal control) associated with inaccuracies, missing documentation and other administrative errors. Such written procedures cannot stop corrupt behaviour. If we mentioned financial statement fraud or asset misappropriation, I think it is helpful if it is only in private sectors, but I cannot guarantee it can work in corrupt governments. As you may know, we are rare to hear and see local leaders or public figures are arrested due to those cases. It is because they can control all (fictitious) transactional proofs as supporting documents when they have audit external. (Interviewee 4)

[...] personally, I do not have a choice to avoid lobbying from our bosses [...] my position will be staked [...] I used my power to coordinate my subordinates [...] to meet our boss instruction. We are well-interconnected [...]. (Interviewee 10)

Within corrupt organisation, the strongest authorities set the tone based on their own precepts, even it is against the laws working out in practice. They maintain the everything in well-adjusted and integrated condition. Here, (innocent) people are clearly designed as interconnected units kept by the existing corrupt system. This situation is similar to study carried by Zuber (2015). Her study is about the spread of unethical behaviour¹³ organisation. She finds that unethical behaviour can easily spread with organisation if the perpetrator, victim and/or observer commit subsequent acts of unethical behaviour in reaction to their involvement in an initial act. She also accentuates, one form of unethical behaviours can lead to subsequent unethical behaviour or emerge addictive corrupt behaviours.

Other interviewees added that:

[...] everything will come true. It is too naïve if we can stop fraud or wrongdoing within corrupt bureaucracy. Everything is under control. (Interviewee 1)

Who's care with it (fraud). As a civil servant, we must comply with tone from the top [...]. (Interviewee 15)

For this point, it also true to say that when collusion is involved, internal controls generally are ineffective. This determination is clearly also expressed on the people 570 are corrupt in the Australian ICT workplace (Al-Saggaf *et al.*, 2015). They said that the root causes of unethical behaviour in the modern ICT workplace are caused not only by personal issues but also by organisational problems that influence lower people's decision to commit unethical behaviours. When a strong temptation is put in the designed way, the commission of fraud cannot be denied. Tone from the top brings a set of expected behaviours, moral judgements and goals. This is not only a matter of changing people's attitudes or intentions or feelings but also it brings pressure on centrally placed functionaries.

General discussion

It is still debatable when we discuss what are the appropriate fraud prevention or detection. We could see at certain situation that the existing prevention mechanisms seem to be ineffective or naïve due to the power of, and ingenuity of fraud perpetrators. They continue to find a new way of obscuring their *modus operandi*. The current study documented how fraud perpetrators weaken prevention mechanisms and how the spread of fraudulent practices happens within organisation. Then, the current study has identified the conditions that drag an individual to conform to another's judgement, the conditions that determine an individual's intention, and the conditions that lead an individual to make cooperative interrelations, to perform fraudulent behaviours 53 rs.

This study is to answer call for study on the likelihood of fraud detection. Anand *et al.* (2015) urge, in dealing with the complicated puzzles for preventing fraud, further fraud studies should offer discussion about sophisticated organised fraud by exploring the red flags of suspicious behaviour. Anand *et al.* also show a serious warning that many fraud studies have ignored fraud triggers in terms of the antecedents beyond psychological fraudsters. At this point, this study is well-placed to observe the origin of the doctrines of the source of fraudulent behaviours, and to note that the foundations of those doctrine are not characterised as individuals' frail morality (Morales *et al.*, 2014), which leads to the violation of either societal or organisational norms (Umphress and Bingham, 2011). In addition, this 60 ly also offers insights to a body of literature concerning white-collar crimes from an opportunity perspective (Benson *et al.*, 2009), or fraud prevention and detection that are focused on profiling fraud offenders (Kapardis and Krambia, 2004).

Theoretical implications

It is strongly argued in this study that the presence of opportunities and financial need (Cressey, 1953), especially in the context of collusive offences are not mandatory factors. Instead, individual' beliefs about "important people" are often counterproductive whether people should or should not perform behaviours. We identify the personality flaws as mentioned by Morales *et al.* (2014) are not standing on by themselves as a predictor of indulging the corrupt appetites. It is predominantly because there are reciprocal effects between 56 in situational- and individual-psychological variables that are inseparable.

This study also contributes to the existing fraud model developed by prior studies, for example a theoretical model proposed by Davis and Pesch (2013) in explaining the root causes of fraud. Davis and Pesch used an agent-based model to explore the dynamic patterns of fraud that emerge in an organisation. The main goal of Davis and Pesch's study is "to improve understanding and provide insights into the effects of interventions on fraud"

(p. 471). They develop their model based on Cressey's (1953) fraud triangle assumption, which is claimed as a plausible approach to determine why a person commit fraud. In their model, it shows individual heterogeneous agents (employees) can change their attitude and motive in response to the interaction with other employees or a social network in organisation. They also state that a mechanism for cultural transmission of a pro-fraud attitude is not only influenced by the interaction within internal organisation (a set of co-workers) but also influenced by external organisation (e.g. reference group; family and friends). Then in their benchmark analysis of individuals' tendencies to defraud, they establish two classes of simulation, such as low- and high-level interactions. The result shows that the rate of emulation of behaviour between agents determines the changes of fraud patterns that emerge in an organisation. When average emulation likelihood is low, the levels of fraud and other mechanisms remain relatively stable over time. But, when average emulation likelihood is high, a systematic change in individuals' tendencies to defraud results in an unstable incidence of fraud in organisation.

Davis and Pesch (2013) confirm that management fraud is highly unlikely to happen if there is not a strong trigger whether it is internal or external trigger and it commonly happens not by accident but by well-designed plans. Commonly, persuasion or intervention is used for provoking individuals to behave in certain ways. In this context, Bersoff (1999) argues that persuasion seen as the process of redirection is one of the good tools enslaving reason and attitude to act unethically. Bearing this background in mind, it must be noted that a part of knowable objects connected with perpetrator is not merely based on the personal lives of perpetrators or the presence of opportunities to defraud (Choo and Tan, 2007; Power, 2013). This finding appears inconsistency with Cohen *et al.* (2010) who find, other individuals "significance others" in the firm have less prevalent effect to provoke an individual to commit fraud. Our study recognises the individual's intentions to defraud are already well developed when a description of (moral) reasoning as a principle of strong mind is often operationalised in performing such behaviours. Interestingly, individuals can be more confident to defraud when their reasonings are the product of group persuasion extending the justification about illegal conducts.

Our study also identified the dynamics of information and behaviour in the social environment where individuals unfold influence the individual interaction responses. Some psychologists including social cognition theorist believe that people to engage in certain behaviour at a specific time and place may unhesitatingly take certain conditions into account, ignore or neglect others, based on the way they think and feel about the way they act (Ajzen, 1991). It may happen in a given line of social activities. An experiment designed to examine the online safety behaviour (Burns and Roberts, 2013) has provided understanding of the psychological processes in response to the uncertainties. Due to an unpredictable global cybercrime, they said the personality characteristics is likely to be strong reference on the use of online behaviours. People would tend to be self-limiting on a mass of unintended side-effects of online activities.

Our study has consistent result with Ramamoorti (2008) that the plans of fraudulent acts are chiefly operationalised by a person's readiness, in which it is influenced by interpersonal and behavioural dynamics. All these dynamics might lead to the occurrence of aggressive behaviours to defraud, even though the motivational level of the fraudster is kept at a very low level. At the same time, a number of empirical studies (Kish-Gephart *et al.*, 2010) have shown that, in general, changes in the attitude formation which is influenced by the existing opportunities and resources, often has the wholesome effect on people intention to involve in performing unethical behaviour. It suggests that individuals' intention is more likely activated when situational factors are typically prescriptive. According to the concept of

crime in criminological literature as discussed by Blackburn (1993), it has been noted, individual's tendencies to commit crimes are influenced by several factors, but the features of social psychologies are conceptualised as strong effects in structuring motivational forces to commit crimes. Then, Miao *et al.* (2013) who studied unethical pro-organisational behaviours, argue that (unethical) leader, before making decision that goes against the interests of the organisation, commonly observes others' attitudes and behaviours, whether it is as self-centred unethical behaviours. A result of this study is also to advance the theoretical frameworks on the root causes of fraud, suggesting that fraudulent behaviours are perpetrated in myriad ways by persons who have some type of character flaw (Morales *et al.*, 2014), perpetrated by persons who are influenced by their social group within organisation (Murphy and Dacin, 2011; Pinto, *et al.*, 2008), or influenced by third parties (Power, 2013).

Perhaps more importantly this study has confirmed that it is unnecessary to legitimate an individual who violates ethical standards or engages in first fraudulent act *must* be knowledgeable about "organisational weaknesses" or "opportunity". In a cross-sectional study setting, many scholars note that fraud are predominantly caused by the existence of "organisational weaknesses" (Dellaportas, 2013; Davis and Pesch, 2013), with good capacity to identify and explore such weaknesses (Wolfe and Hermanson, 2004). It is well-identified in our study that "opportunity" is not a fundamental cause of criminal behaviour. But the antecedents that arises the probabilities of fraudulent behaviours is individual's thought, pertaining how he/she responds and processes the social world. This result is congruent with Ajzen's (1991) theoretical framework that an effective translation of desire into practice requires adequate control over conceptions of mind. Such conceptions are shaped and regulated by the perceived risks and benefits associated with the course of personal change. Here, the role of cognitive for fraud perpetrator is as a filter involving self-description in a settled way of thinking or feeling about surrounding environment. It is merely accentuated on social environment providing reference mechanisms for the appraisal and regulation of individuals' behaviour.

Managerial implications

This study shows, organisations have a growing need to control the fraud risks. An effective internal control is becoming strategically important in many organisations (Cendrowski *et al.*, 2007; Ziegenfuss, 2001). Our results are similar to other studies, for example, Gordon (2009), who examines the local voter initiative by looking at the dataset in California Government. The study shows that "bargaining" or "lobbying" is a common approach for state and local politicians to manage their goals, especially if there is event related to government failures. Even though "bargaining" or "lobbying" does not always produce negative consequences, it according to empirical study carried out by Brandt and Svendsen (2013) becomes illegal mechanism, obstructing as well as promoting change that prosper impermissible behaviours. Brandt and Svendsen (2013), who study bureaucratic corruption occurring in the EU system, conclude that bureaucratic corruption in EU is likely to occur if people in power accept something of negotiable value as an exchange for hiding the truth. Similar results are also reverberated by other scholars that the malicious orders from people in the top highly occur when a lobbyist tries to influence political opinion to his or her benefit (Fredriksson *et al.*, 2003; Egger and Winner, 2005). In response to this situation, it is reasonable to opine organisations are unable to rely on narrow internal control framework simply because fraudulent behaviour from the top can depress the efficacy of internal controls.

Effective deterrence for fraud or white-collar crime has been proposed by academia [23] and professional anti-fraud organisation. From professional for example, we have The Committee of Sponsoring Organizations of the Treadway Commission (COSO), a private-sector organisation dealing with enterprise risk management (ERM), internal control and fraud deterrence. COSO continuously enhances the frameworks and guidance to improve organisational performance and governance and to reduce the extent of fraud in organisations. Its frameworks and guidance are not only related to accounting mistakes and fraud prevention but also concerned with a contemporary assertiveness in terms of identifying the deficiencies of control management. These are directed by ethical leadership, shared values [17] and culture that focus on strengthening and enhancing the overall accountability (Committee of Sponsoring Organizations of the Treadway Commission/COSO, 2019).

The COSO's internal control framework composed of integrated five components [2], viewed as the good standard of internal control for [61] any organisations (Cendrowski *et al.*, 2007). Flaherty and Maki (2004), as executives on the Treadway Commission, promulgate that the COSO-integrated framework is intended to deal with financial reporting fraud and financial misstatement, and potential [6] events that may create malicious risks, fraud and [34] internal fraud. These frameworks can be applied regardless of organisation size or type (Committee of Sponsoring Organizations of the Treadway Commission/COSO, 2019). A study completed by Hayne and Free (2014) confirm the importance of COSO's Enterprise Risk Management – Integrated Framework on business practice. They argue, the output of COSO's initiatives that is supported by five major professional associations can be considered as “a standard and a comprehensive and holistic way for organisations to manage risks across the entire organization” [3].

Drawing insights from the literature on fraud studies, the internal control framework needs to be operationalised in more advanced ways. It should not be merely developed according to the perspectives from private sectors. Situational factors between private and public sectors are completely different, and they have different pressures on individual intention to defraud. Within public sectors (bureaucracies) unpredicted changes in a network of top echelons, particularly in the sensitive context of services, may have new fraud characteristics or send a signal about a fundamental [18] problem of organisation that takes root in the idea of asymmetric information. Many scholars have shown this notion by studying how various social and cultural factors, political interest and the rule of law influence over governmental agenda settings (Yadav, 2012; Kunicova and Rose-Ackerman, 2005; Martin and Vanberg, 2004, for further theoretical discussion). In general, those scholars have similar views that accountable governance systems are at stake when the use of powers by government officials [49] is linked to, but not limited to, those factors.

Within fraud studies (Craig and Piquero, 2012; Schoepfer *et al.*, 2014) exploring personality and crime causation, suggest that people with low self-control are more likely to offend than those possessing high self-control. Consequently, most of the public officials who do have psychological problem potentially take whatever bribe is offered (Groenendijk, 1997). These findings are helpful for a stepping-stone in explaining early warning of fraud symptoms. Importantly, such results are believed to have some pieces of important information which are not properly captured in internal controls. Empirically, our results are also supported by recent fraud cases happening in public sector (Elder and Yebba, 2017; Huefner, 2010). They illustrate how fraud takes place within organisation. After dissecting the Roslyn School District case, they generally acknowledge that collusion and corruption can arise in any procedures and will severely challenge the best control systems.

Conclusion

This study offers new direction in broadening and deepening fraud theories about the root causes of fraudulent behaviours. This study introduces how the individual- and situational factors are interacted in forming people intention (motivation) to commit fraud. Then this study also provides some highlights that internal control should be revised or strengthened when it is confronted with (collaborative) fraud in (corrupt) organisations. Our study suggests that reciprocal relationships between the psychological self and organisation's situational factors represent different effect on individual intention to commit fraud. To understand why people engage in fraudulent activities, our study at some points suggests that social bonds play a crucial role in individuals' decisions to defraud. It seems reasonable to assume that "non-sharable problems" is no longer as the main causation of fraud. Rather it is based on an emotion-based reciprocity. As consequence, this study urges internal controls should go beyond administration or clerical cracks procedures[12].

Notes

1. In the 2018 ACFE' report, they reported that median losses were far greater when fraudsters colluded; one perpetrator has \$40,000 median loss and two or more perpetrators has \$280,000 median loss (p. 15).
2. COSO focuses on five integrated components of internal control: control environment, risk assessment, control activities, information and communication and monitoring activities.
3. COSO is supported and sponsored by five major professional associations headquartered in the USA: the American Accounting Association (AAA), the American Institute of Certified Public Accountants (AICPA), Financial Executives International (FEI), The Institute of Internal Auditors (IIA) and the National Association of Accountants (now the Institute of Management Accountants [IMA]) (COSO, n/a).

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