Asean International Journal of Business
Vol. 5 No.2, 2026
e-ISSN: 2809-6673
pp.170-182

Analysis Of The Impact Of Hexagonal Fraud Element On Fraud Deterrence

Sahara Novatania Yasmine[1], Koenta Adji Koerniawan[2]
[1,2,] Accounting Master Study Program, School of Economic & Business, Telkom University, Main Campus (Bandung Campus), Jl. Telekomunikasi No.1 Bandung 40257, West Java, Indonesia
Email: [1]saharany@student.telkomuniversity.ac.id, [2]koentaadji@telkomuniversity.ac.id

DOI: https://doi.org/10.54099/aijb.v5i2.1461

ARTICLE INFO

Research Paper

Article history:
Received: 15 July 2025
Revised: 15 February 2026
Accepted: 24 May 2026

Keywords: Fraud Deterrence, Fraud Hexagon, Pressure, Rationalization, Opportunity, Ego, Capability, Collusion.

ABSTRACT

Purpose – This This research aims to identify the components of the fraud hexagon that have an impact on fraud deterrence implemented at Sentra Wyata Guna Bandung, thereby strengthening the governance and policies in place to minimize the occurrence of fraud.
Methodology/approach – Data was collected through the distribution of questionnaires to 82 employees of Sentra Wyata Guna Bandung. Statements in the questionnaire were measured using a Likert scale. Respondent data were processed using descriptive statistical analysis to explain respondent characteristics, principal component analysis to reduce data dimensions, and multiple linear regression to determine the influence of each component of the fraud hexagon.
Findings – The research results show that simultaneously, all components of the fraud hexagon have an influence on fraud deterrence at Sentra Wyata Guna Bandung. Partially, the rationalization and opportunity variables have a positive and significant influence, the ego variable has a positive but not significant influence, and the pressure, capability, and collusion variables have a negative but not significant influence..
Novelty/value – This research focuses on examining the application of fraud deterrence using the fraud hexagon in the social sector. Keywords: Fraud Deterrence, Fraud Hexagon, Pressure, Rationalization, Opportunity, Ego, Capability, Collusion.

This work is licensed under a Creative Commons Attribution-Non Commercial 4.0 International License.

INTRODUCTION

Sentra Wyata Guna Bandung is one of the UPTs under the direct coordination of the Directorate General of Social Rehabilitation of the Indonesian Ministry of Social Affairs, located in the city of Bandung, West Java Province. (Kementerian Sosial Republik Indonesia, 2025). The vision and mission of Sentra Wyata Guna in implementing social rehabilitation assistance are to serve Social Welfare Service Needs (PPKS), so that they can recover, function socially, be empowered, independent, and have personality, based on the potential of PM and the spirit of mutual cooperation among PM families and the community (Sentra Wyata Guna Bandung, 2025). The work area of Sentra Wyata Guna Bandung includes the city of Bandung, West Bandung Regency, as well as several areas in Lampung province, including Mesuji Regency, West Tulang Bawang Regency, Tulang Bawang Regency, Central Lampung Regency, East Lampung Regency, North Lampung Regency, and Way Kanan Regency (Kementerian Sosial Republik Indonesia, 2025).

Sentra Wyata Guna Bandung, which is part of the Ministry of Social Affairs of the Republic of Indonesia, carries out its duties and functions as employees who are integral, professional, accountable, and dignified based on the Regulation of the Minister of Social Affairs of the Republic of Indonesia Number 14 of 2018 concerning the Code of Ethics and Code of Conduct for Employees of the Ministry of Social Affairs (Kementerian Sosial Republik Indonesia, 2025). Sentra Wyata Guna Bandung conducts an evaluation of program and budget implementation to improve service quality. (Humas Sentra Wyata Guna Bandung, 2024). The application of information technology at Sentra Wyata Guna Bandung uses information systems originating from the Ministry of Social Affairs of the Republic of Indonesia, among others:

Budget Planning. Web-based applications such as SAKTI (Budgeting Module). SMART DJA and E-Monev are used for management and performance measurement tools based on output achievements based on the budget.;

Financial Management. Web-based applications such as SAKTI (Treasurer Module), MONSAKTI, are used for management and as a tool to measure the performance index of budget management (IKPA).;

Measurement of Civil Servant Performance. The use of web-based applications such as E-Kinerja is employed to measure the performance of individual civil servants. Then, the use of the SIMPEG application is utilized for managing employee data profiling.

Based on the Decree of the Head of the Wyata Guna Center in Bandung Number 15 of 2024 concerning the Work Team for the Development of the Integrity Zone Towards a Corruption-Free Area and a Clean Serving Bureaucracy Area in the Environment of the "Wyata Guna" Center in Bandung in 2024, an Integrity Zone has been established at the Wyata Guna Center with the aim of enforcing integrity and providing quality service (Kementerian Sosial Republik Indonesia, 2025). Sentra Wyata Guna Bandung ensures that all services provided to the community adhere to the principles of integrity, transparency, and accountability through the signing of the Integrity Pact, which includes a commitment to comply with laws and regulations, uphold anti-corruption principles, and provide services without discrimination (Humas Sentra Wyata Guna Bandung, 2025).

Based on the Summary of the Semester I Examination Results for the Year 2024 issued by the Financial Audit Agency (BPK) of the Republic of Indonesia, it was revealed that in 2023 there were 13 findings of weaknesses in the budget execution control system at the Ministry of Social Affairs, including the determination and distribution of social assistance for the staple food program, El Nino BLT social assistance, and social rehabilitation assistance (ATENSI) for orphans to beneficiary families that did not meet the criteria in the technical guidelines for program implementation (Badan Pemeriksa Keuangan Republik Indonesia, 2024a). In addition, in the Report on the Results of the Examination of the Internal Control System and Compliance with the Provisions of Central Government Legislation for the Year 2023, there are several findings at the Ministry of Social Affairs (Badan Pemeriksa Keuangan Republik Indonesia, 2024b).

LITERATURE REVIEW

The agency theory relates to the company's efforts to examine how a leader can distinguish between their interests and desires (Saviera et al., 2023). According to agency theory, a contract in which one or more people (the principal) instruct another person (the agent) to do something on behalf of the principal and grant the agent the authority to make decisions that are most beneficial to the principal (Lamawitak & Goo, 2021). It can be concluded that the agency theory is a theory that explains the relationship between two parties with different interests but the same goal.

Building upon individual behavior, the theory of planned behavior shows that people are more likely to intend to perform a certain behavior when they feel confident that they can do it successfully (Koerniawan, 2024). According to the Theory of Planned Behavior, behavioral attitudes, subjective

norms, and perceived behavioral control influence a person's intention to perform a behavior (Maharianingsih et al., 2022). The strength of a person's attitude is influenced by the value placed on the outcome or result of the behavior (Maharianingsih et al., 2022).

In the context of organizational misconduct, fraud theory defines fraud as various methods employed by an individual to gain benefits from another person or group in a wrongful manner (Rahmi, 2024)Fraud is an act committed by an individual or organization to obtain benefits from another party dishonestly (Zahara, 2024). Fraud is an act committed by someone to gain an advantage from others through wrongful means. According to The Association of Certified Fraud Examiners (ACFE), fraud is classified into three forms of deviation, namely asset misappropriation, fraudulent financial reporting, and corruption.

To address these risks, fraud deterrence involves action taken to reduce the occurrence of fraud by making potential perpetrators hesitant or afraid to commit fraud (Koerniawan, 2024). Fraud deterrence is an integrated effort, system, and procedure that can prevent the occurrence of fraud, eliminate the factors that cause fraud, and prevent employees from committing fraud that could result in losses for the Company (Marciano et al., 2021). Fraud deterrence is an effort made by all parties to reduce the causes of fraud, such as minimizing opportunities, reducing pressure on every company structure to meet its needs, and eliminating the emergence of rationalization that creates justifications for fraudulent actions (Prena & Kusmawan, 2020). Fraud prevention is an effort to avoid the occurrence of fraud before it happens by identifying and minimizing the factors that lead to fraud. Fraud prevention is carried out by implementing organizational and governance improvements to reduce the factors that cause fraud (Koerniawan, Murti, et al., 2024).

A more specialized framework for this is the Fraud Deterrence Propeller (The Deter-E Model). This model emphasizes consistent deterrence through risk mitigation, the placement of competent internal accountants, and the enhancement internal controls and SOPs (Koerniawan, Triyanto, et al., 2024). The Deter-E model, introduced by Koenta Adji Koerniawan, consists of several integrated components. These include Due Diligence, which involves periodic assessments and strategic placement of internal accountants, and Enhancement, referring to the continuous improvement of SOPs and control systems. The model is further supported by Truthfulness and Respect to build a culture of integrity, Efficacy of Mind to foster positive management thinking, Reinforcement and Communication to appreciate ethical actions, and Enforcement Actions to ensure fair and proportional legal consequences (Koerniawan, 2024).

Finally, the evolution of fraud theory includes the Fraud Hexagon or thr S.C.C.O.R.E model, which was developed by Vousinas from the fraud triangle and diamond theories. This model identifies Stimulus or pressure—stemming from financial or work-related issues—and Rationalization, where the perpetrator seeks justification for dishonest acts (Ambarwati et al., 2023). Fraud also occurs due to Opportunity arising from weak internal controls and Ability, where a perpetrator exploits their knowledge and position for personal gain. Additionally, the model accounts for Arrogance, where individuals believe policies do not apply to them, and Collusion, which involves malicious agreements between parties to exploit an organization (Ambarwati et al., 2023).

METHOD

The data collection method used in this study is a questionnaire. The population used in this study consists of all employees of Sentra Wyata Guna Bandung, totaling 82 people. The sample in this study was taken using the convenience sampling technique. In this study, the entire population of Sentra Wyata Guna Bandung employees, totaling 82 people, was used as the sample. The distribution of the questionnaire for this research was conducted in a conventional (printed) form to the employees of Sentra Wyata Guna Bandung. The questionnaire contains statements based on the indicators of the dependent variable, namely Fraud Prevention (Y), and the independent variables (X) which consist of Pressure (X1), Rationalization (X2), Opportunity (X3), Ego (X4), Capability (X5), and Collusion (X6). The statements in the questionnaire are measured using a Likert scale. The data generated were processed using principal component analysis and multiple linear regression using SPSS 27.

RESULT AND DISCUSSION

A. Respondent Characteristics

The respondent profile table shows that the majority of respondents are female, accounting for 46 individuals (56.1%), while male respondents total 36 individuals (43.9%). This indicates that female employees slightly dominate the sample distribution. In terms of education level, most respondents hold a Bachelor's degree (S1), with 39 individuals (47.6%). This is followed by respondents with high school equivalent education (SLTA) at 22%, Master's degree (S2) holders at 13.4%, Diploma graduates at 12.2%, and Doctorate degree (S3) holders at 4.9%. These findings suggest that the respondents generally possess a relatively high educational background, dominated by undergraduate qualifications. Regarding educational background, the largest group comes from other fields outside Social Sciences, Economics/Accounting, Engineering, and Law, totaling 34 respondents (41.5%). Respondents from Social Sciences account for 39%, while Economics/Accounting, Engineering, and Law contribute 9.8%, 8.5%, and 1.2%, respectively. This indicates that the respondents represent diverse academic disciplines. Based on work experience, the majority of respondents have worked for more than 15 years, totaling 47 individuals (57.3%). Meanwhile, 20.7% have less than 5 years of experience, 12.2% have 10–15 years of experience, and 9.8% have 5–10 years of experience. Overall, the data suggest that most respondents are experienced employees with substantial professional exposure.

Table 1. Respondent Characteristics

Respondent Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Female	46	56.1
	Male	36	43.9
Education Level	High School Equivalent (SLTA)	18	22.0
	Diploma	10	12.2
	Bachelor's Degree (S1)	39	47.6
	Master's Degree (S2)	11	13.4
	Doctorate (S3)	4	4.9
Educational Background	Economics/Accounting	8	9.8
	Engineering	7	8.5
	Law	1	1.2
	Social Sciences	32	39.0
	Other Fields	34	41.5
Work Experience	Less than 5 years	17	20.7
	5–10 years	8	9.8
	10–15 years	10	12.2
	More than 15 years	47	57.3
	Total	**82**	**100**

B. Validity and Reliability

The validity test is conducted by comparing the calculated r value with the table r value in the correlation coefficient table. The degree of freedom (df) value is 80. The df value of 80 is obtained from df = N – 2. Therefore, df = 82 – 2 = 80. In the r table with a significance level of 5%, the r table value is 0.217. The value of the r table is then compared with the calculated r value. The results of the validity test for the variables Fraud Prevention (Y), Pressure (X1), Rationalization (X2), Opportunity (X3), Ego (X4), Capability (X5), and Collusion (X6). The calculated r values for each variable are greater than the table r values, thus they are deemed suitable for further testing. The reliability test has been conducted on the variables of Fraud Prevention (Y), Pressure (X1), Rationalization (X2), Opportunity (X3), Ego (X4), Capability (X5), and Collusion (X6). It was found that all variables have a Cronbach's Alpha value greater than 0.7, thus they are considered reliable.

C. Descriptive Analysis

D. The descriptive analysis indicates that the Fraud Prevention variable achieved a score of 3107 out of the ideal score of 4100, or 76%, which falls into the good category. This result shows that fraud prevention practices within the organization are considered effective, supported by indicators such as due diligence, continuous improvement, truthfulness and respect, reinforcement and communication, and enforcement action. The Pressure variable obtained 67%, categorized as fairly good, indicating that factors such as family environment and compensation moderately influence employees. The Rationalization variable recorded the lowest percentage at 52%, also categorized as fairly good, suggesting that some respondents still justify fraudulent behavior through workplace culture or temporary reasons. The Opportunity variable achieved 77%, categorized as good, showing that supervision activities, strict regulations, and separation of duties are implemented effectively to minimize fraud opportunities. Similarly, the Ego variable also scored 77%, indicating that arrogance and self-esteem factors are relatively well managed. The Capability variable obtained 63%, categorized as good, meaning employees have the ability to identify organizational weaknesses and utilize authority. Meanwhile, the Collusion variable scored 61%, categorized as fairly good, indicating that relationships with colleagues, superiors, and other parties still have the potential to encourage collusive behavior.

Table 2. Descriptive Analysis

Variable	Number of Statement Items	Ideal Score	Obtained Score	Percentage (%)	Category	Supporting Indicators
Fraud Prevention	10	4100	3107	76%	Good	Due diligence, enhancement (improvement), truthfulness and respect, efficacy of mind, reinforcement and communication, enforcement action
Pressure	6	2460	1650	67%	Fairly Good	Family environment, compensation
Rationalization	4	1640	858	52%	Fairly Good	Temporary fraud, workplace culture
Opportunity	6	2460	1898	77%	Good	Supervision activities, strict rules, task separation
Ego	4	1640	1266	77%	Good	Arrogance, self-esteem
Capability	4	1640	1039	63%	Good	Utilizing authority, identifying organizational weaknesses
Collusion	5	2050	1251	61%	Fairly Good	Friends, office friends, superiors, inspector general, corrupt government employees

Principal Component Analysis

1) Kaiser Meyer Oikin (KMO) Test dan Bartlett's test of sphericity

a. Fraud Prevention. Has a KMO value of 0.755 and a Bartlett's Test of Sphericity value of < 0.001.

Table 3. KMO and Bartlett's Test of Sphericity Results for Fraud Prevention

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.755
Bartlett's Test of Sphericity	Approx. Chi-Square	441.239
	df	45
	Sig.	<,001

Source: Processed with SPSS 27 (2025)

b. Pressure. Has a KMO value of 0.697 and a Bartlett's Test of Sphericity value of < 0.001.

Table 4. KMO and Bartlett's Test of Sphericity Results for Pressure

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.697
Bartlett's Test of Sphericity	Approx. Chi-Square	116.848
	df	15
	Sig.	<,001

Source: Processed with SPSS 27 (2025)

c. Rationalization. Has a KMO value of 0.784 and a Bartlett's Test of Sphericity value of < 0.001.

Table 5. KMO and Bartlett's Test of Sphericity Results for Rationalization

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.784
Bartlett's Test of Sphericity	Approx. Chi-Square	119.329
	df	6
	Sig.	<,001

Source: Processed with SPSS 27 (2025)

d. Opportunity. Has a KMO value of 0.684 and a Bartlett's Test of Sphericity value of < 0.001.

Table 6. KMO and Bartlett's Test of Sphericity Results for Opportunity

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.684
Bartlett's Test of Sphericity	Approx. Chi-Square	148.456
	df	15
	Sig.	<,001

Source: Processed with SPSS 27 (2025)

e. Ego. Has a KMO value of 0.652 and a Bartlett's Test of Sphericity value of < 0.001.

Table 9. KMO and Bartlett's Test of Sphericity Results for Ego

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.652
Bartlett's Test of Sphericity	Approx. Chi-Square	99.342
	df	6
	Sig.	<,001

Source: Processed with SPSS 27 (2025)

f. Capability. Has a KMO value of 0.707 and a Bartlett's Test of Sphericity value of < 0.001.

Table 7. KMO and Bartlett's Test of Sphericity Results for Capability

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.707
Bartlett's Test of Sphericity	Approx. Chi-Square	229.774
	df	6
	Sig.	<,001

Source: Processed with SPSS 27 (2025)

g. Collusion. Has a KMO value of 0.685 and a Bartlett's Test of Sphericity value of < 0.001.

Table 8. KMO and Bartlett's Test of Sphericity Results for Collusion

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.685
Bartlett's Test of Sphericity	Approx. Chi-Square	366.752
	df	10
	Sig.	<,001

Source: Processed with SPSS 27 (2025)

This means that the research data has a high correlation and can be analyzed using the PCA method.

2) Measure Sampling Adequency Test (MSA). The MSA test results for all statement items from all variables have MSA values > 0.5, which means that partially, all these items have a strong correlation to form a factor.

3) Correlation Matrix Test

a. Through the scree plot, it can be seen that there are two principal components with eigenvalues > 1. This means there are two principal components that explain the largest variance for the fraud prevention variable. Principal component 1 has an eigenvalue of 4.796, and principal component 2 has an eigenvalue of 1.518. The variance explained by principal component 1 is 47.958%, and by principal component 2 is 15.183%. Therefore, the total variance explained by these two principal components is 63.143%.

b. Through the scree plot, it can be seen that there are two principal components with eigenvalues > 1. This means there are two principal components that explain the largest variance for the pressure variable. Principal component 1 has an eigenvalue of 2.648, and principal component 2 has an eigenvalue of 1.128. The variance explained by principal component 1 is 44.127%, and by principal component 2 is 18.800%. Therefore, the total variance explained by these two principal components is 62.926%.

c. Through the scree plot, it can be determined that there is one principal component with an eigenvalue greater than 1. This means there is one principal component that explains the largest variance for the rationalization variable. The principal component has an eigenvalue of 2.615. The variance explained by the principal component is 65.363%.

d. Through the scree plot, it can be seen that there are two principal components with eigenvalues > 1. This means that there are two principal components that explain the largest variance for the opportunity variable. Principal component 1 has an eigenvalue of 2.784, and principal component 2 has an eigenvalue of 1.095. The variance explained by principal component 1 is 46.404% and by principal component 2 is 18.250%. Therefore, the total variance explained by these two principal components is 64.654%.

e. Through the scree plot, it can be seen that there is one principal component with an eigenvalue greater than 1. This means there is one principal component that explains the largest variance for the ego variable. The principal component has an eigenvalue of 2.327. The variance explained by the principal component is 58.165%.

f. Through the scree plot, it can be determined that there is one principal component with an eigenvalue greater than 1. This means there is one principal component that explains the largest variance for the capability variable. The principal component has an eigenvalue of 2.726. The variance explained by the principal component is 68.146%.

g. Through the scree plot, it can be seen that there is one principal component with an eigenvalue > 1. This means there is one principal component that explains the largest variance for the colusi variable. The principal component has an eigenvalue of 3.404, and the variance explained by the principal component is 68.086%.

4) Varimax Rotation and Principal Component Interpretation

2.

Table 9. Rotated Component Matrix

Rotated Component Matrix[a]

	Component 1	2
Y.1	.778	.167
Y.2	.612	.583
Y.3	.762	.190
Y.4	.824	-.205
Y.5	.838	-.086
Y.6	.684	.410
Y.7	.778	.123
Y.8	.695	.109
Y.9	.147	.820
Y.10	-.095	.682

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.[a]

a. Rotation converged in 3 iterations.

Source: Processed with SPSS 27 (2025)

Based on table 9 the varimax rotation of the Fraud Prevention variable, two principal components are formed. Principal component 1 is a combination of due diligence (Y.1, Y.2), enhancement (improvement) (Y.3, Y.4), truthfulness and respect (Y.5, Y.6), and efficacy of mind (Y.7, Y.8). Principal component 2 is a combination of reinforcement and communication (Y.9), and enforcement action (Y.10). The loading value on principal component 1 indicates that the standard variables contribute positively to principal component 1. This means that when the value of principal component 1 increases, the four indicators also increase. The same applies to principal component 2.

There are two principal components formed from the Pressure variable. Principal component 1 and 2 from this variable are a combination of indicators of the work environment, family environment, and compensation. The loading values on both principal components contribute positively.

The principal component formed from the Rationalization variable (X2) consists of temporary fraud and workplace culture. When the value of the principal component increases, both indicators also increase. The Opportunity variable (X3) forms two principal components. Principal component 1 consists of strict rules and task separation. Meanwhile, principal component 2 consists of monitoring activities. The loading values on both principal components contribute positively. The principal components formed from the Ego variable (X4), Capability (X5), and Collusion (X6) each consist of one principal component that includes all existing indicators and have loading values that contribute positively.

1) Multiple Linear Regression

Multiple linear regression was conducted to determine the relationship of each principal component to Fraud Prevention. Here is the interpretation:

Table 10. Model Summary

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.583[a]	.339	.286	.84469917

a. Predictors: (Constant), Skor_X6, Skor_X4, Skor_X1_1, Skor_X3_1, Skor_X2, Skor_X5

b. Dependent Variable: Skor_Y_1

Source: Processed with SPSS 27 (2025)

In the table 13, the correlation coefficient value of 0.583 indicates a fairly strong relationship between the Fraud Prevention variable and the variables of the Fraud Hexagon components, so this regression model has a fairly good ability to predict Fraud Prevention. The R Square value of 0.339 means that 33.9% can be explained by this regression model. The adjusted R Square value of 0.286 means that 28.6% can be explained by this regression model after adjustment.

Table 11. ANOVA

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.486	6	4.581	6.420	<,001[b]
	Residual	53.514	75	.714		
	Total	81.000	81			

a. Dependent Variable: Skor_Y_1

b. Predictors: (Constant), Skor_X6, Skor_X4, Skor_X1_1, Skor_X3_1, Skor_X2, Skor_X5

Source: Processed with SPSS 27 (2025)

Based on the table 14, it can be seen that the sig. has a value of < 0.001, which is smaller than 0.05. This means that simultaneously, the variables of Pressure (X1), Rationalization (X2), Opportunity (X3), Ego (X4), Capability (X5), and Collusion (X6) have a significant influence on Fraud Prevention. PC1 (pressure from the work environment, pressure from the family environment, and compensation), PC2 (temporary fraud rationalization and work environment culture), PC3 (supervision activities, strict rules, and task separation), PC4 (arrogance and self-esteem), PC5 (capability to exploit authority and identify organizational weaknesses), and PC6 (collusion with friends, office colleagues, superiors, the Inspector General, and corrupt government employees) simultaneously influence Fraud Prevention at Sentra Wyata Guna Bandung. This means that fraud prevention actions at Sentra Wyata Guna Bandung are carried out by considering these variables to formulate policies or internal controls.

Table 12. Coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Correlations		
		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part
1	(Constant)	-1.540E-17	.093		.000	1.000			
	Skor_X1_1	-.001	.097	-.001	-.014	.989	-.124	-.002	-.001
	Skor_X2	.292	.105	.292	2.779	.007	.336	.306	.261
	Skor_X3_1	.379	.101	.379	3.761	<,001	.461	.398	.353
	Skor_X4	.120	.097	.120	1.234	.221	.154	.141	.116
	Skor_X5	-.118	.142	-.118	-.835	.407	-.166	-.096	-.078
	Skor_X6	-.141	.139	-.141	-1.013	.314	-.200	-.116	-.095

a. Dependent Variable: Skor_Y_1

Source: Processed with SPSS 27 (2025)

Based on the table 15, the Pressure variable (X1), with a significance value of 0.989 > 0.05 indicates a negative and insignificant relationship with Fraud Prevention. The continuum line analysis places this variable in the “fairly good” category at 67%. Specifically, the fourth statement regarding the “rising cost of living” received a score of 254 (62%), where the majority of respondents disagreed, suggesting that employees of Sentra Wyata Guna Bandung do not feel significant pressure from living costs. Furthermore, while the second statement about "workload" scored 288 (70%) with most respondents agreeing they have many tasks, this environmental pressure does not significantly impact the fraud prevention measures currently in place.

In contrast, the Rationalization Variable (X2) shows a significant positive relationship with Fraud Prevention, evidenced by a significance value of 0.007 < 0.05. This variable falls into the "fairly good" category with a percentage of 52%. Within this variable, the third statement regarding the "use of office facilities" scored 197 (48%), where respondents generally disagreed that such misuse causes no harm. Similarly, the first statement about "borrowing office assets" scored 236 (58%), with the majority also disagreeing, indicating that employees already understand and do not rationalize fraudulent actions.

The Opportunity variable (X3) also demonstrates a significant positive relationship with Fraud Prevention, with a significance value of < 0.001. Falling into the "good" category at 77%, this variable highlights that the separation of roles is clearly defined, as supported by the third statement which scored 298 (73%). Additionally, the fourth statement regarding "clear documentation and approval" scored 327 (80%), indicating that the E-Kinerja website used by Sentra Wyata Guna Bandung for budget and performance management is well-implemented and recognized by the staff.

Regarding the Ego variable (X4), the analysis shows a positive but insignificant relationship with Fraud Prevention, with a significance value of 0.221 > 0.05. This variable is categorized as "good" at 77%, with respondents agreeing that arrogance is a negative trait (scoring 312) and that self-esteem depends on moral principles (scoring 323). These results suggest that the organization has successfully established a positive work culture and adheres to a strict code of ethics.

Conversely, the Capability Variable (X5) and the Collusion variable (X6) both show negative and insignificant relationships with Fraud Prevention. The Capability variable, with a significance value of 0.407 > 0.05, falls into the "fairly good" category at 63%, where respondents acknowledged that individual capabilities could potentially be used to control colleagues or the environment for corrupt purposes. Similarly, the Collusion variable, with a significance value of 0.314 > 0.05, sits in the "fairly

good" category at 61%. While respondents remained neutral about colluding with the Inspector General (scoring 221), they agreed that those motivated by corruption could potentially collude with friends (scoring 268). Despite these perceptions, these factors do not currently serve as significant drivers affecting the overall fraud prevention framework at Sentra Wyata Guna Bandung.

Discussion

The research findings indicate that Pressure has a negative and insignificant effect on fraud prevention at Sentra Wyata Guna Bandung. This occurs because the rising cost of living does not induce stress among employees, as their salaries are sufficient to meet their daily needs. This is consistent with the study by Takalamingan et al. (2022), which suggests that when received salaries are adequate, the level of fraud remains low. This result is further supported by Nahari & Kusuma (2023), who state that pressure has a negative influence on fraud prevention.

In contrast, Rationalization has a significant positive influence on fraud prevention at Sentra Wyata Guna Bandung. Some respondents rationalize actions such as borrowing office assets for personal use, viewing it as a form of appreciation for their efforts. This aligns with Agency Theory, which posits that agents desire high returns for their performance. Furthermore, Suwena (2021) notes that rationalization occurs when individuals feel their workload is heavy and the entity is highly profitable, leading them to feel entitled to rewards. This sentiment is echoed by Ramadhaniar & Horri (2024), who state that agents seek high profits based on their performance.

The Opportunity variable demonstrates a significant positive effect on fraud prevention at Sentra Wyata Guna Bandung. The potential for fraud arises when the separation of roles and responsibilities is not clearly implemented, or when transactions lack transparent documentation and approval. These findings are in line with Larasati et al. (2025), who argue that opportunities emerge due to ineffective oversight mechanisms. Additionally, Takalamingan et al. (2022) state that poor accounting records and ineffective duty separation create fraud potential, while Nahari & Kusuma (2023) confirm that opportunity significantly impacts fraud prevention because it makes prevention more difficult to achieve.

Regarding Ego, the study found a positive but insignificant effect on fraud prevention. Some respondents do not consider an arrogant attitude—feeling superior in skills—to be a negative trait. Moreover, some perceive that self-esteem is independent of moral principles and is not harmed by unethical actions. This supports Fatmawati et al. (2024), who found that ego has a positive but insignificant effect on fraud. According to the Theory of Planned Behavior, individuals consider the benefits of their actions before behaving. Consequently, those who intend to maintain their reputation will avoid fraud to prevent damaging others' perceptions of them, suggesting that an ego focused on maintaining self-esteem and moral principles can actually prevent fraud.

Capability was found to have a negative and insignificant effect, as respondents generally do not view high-ranking positions as a primary trigger for corruption and believe individuals lack the power to control colleagues or their environment to facilitate such acts. This aligns with the Theory of Planned Behavior, as noted by Ramadhaniar & Horri (2024), which states that behavior is linked to self-confidence and the perceived barriers or triggers based on personal or observed experiences. Finally, Collusion also shows a negative and insignificant effect. Respondents believe that individuals are unlikely to collude with colleagues, superiors, or the Inspector General to cover up fraudulent acts. This is consistent with Anugra & Fitriandi (2022), who state that under the subjective norms of the Theory of Planned Behavior, individuals will consider their intention to behave based on whether their intended actions will be judged positively or negatively by those around them.

CONCLUSION

Based on the research results, it was found that all components of the fraud hexagon, which consist of Pressure, Rationalization, Opportunity, Ego, Capability, and Collusion, simultaneously have an influence on Fraud Deterrence at Sentra Wyata Guna Bandung. However, partially, only Rationalization and Opportunity have a significant positive influence on Fraud Deterrence. Ego has a positive but not significant influence. Meanwhile, Pressure,

Capability, and Collusion have a negative but not significant influence on Fraud Deterrence at Sentra Wyata Guna Bandung. For future research, it is recommended to increase the sample size and conduct studies in other institutions. Additionally, adding or using data collection methods through interviews to ensure greater accuracy. For Sentra Wyata Guna Bandung, the research results indicate that rationalization and opportunity have a significant positive impact on fraud deterrence, so efforts can be made: 1) Improving a healthy and ethical work culture through training on integrity and work ethics, conducting anti-fraud socialization, and fostering transparency in the work environment; 2) Imposing sanctions on employees who violate rules; 3) Regularly updating SOPs; and 4) Conducting performance evaluations.

REFERENCES

Ambarwati, S., Susilawati, Damayanti, A., & Prakoso, R. (2023). Fraud teori, dan keterkaitan dengan bidang akuntansi, manajemen, ethical culture, audit dan tehnologi: Suatu studi literatur. *AKURASI*, *5*(2), 159–170.

Anugra, M. S. S., & Fitriandi, P. (2022). Analisis Kepatuhan Pajak Berdasarkan Theory Of Planned Behavior. *Jurnal Info Artha*, *6*(1), 1–12.

Badan Pemeriksa Keuangan Republik Indonesia. (2024a). *Ikhtisar Hasil Pemeriksaan Semester I Tahun 2024*. https://www.bpk.go.id/ihps

Badan Pemeriksa Keuangan Republik Indonesia. (2024b). *Laporan Hasil Pemeriksaan Atas Sistem Pengendalian Intern dan Kepatuhan Terhadap Ketentuan Peraturan Perundang-Undangan Pemerintah Pusat Tahun 2023*. https://www.bpk.go.id/laporan_hasil_pemeriksaan

Fatmawati, Diana, N., & Afifudin. (2024). Religiusitas Sebagai Variabel Moderasi Hubungan Hexagon Theory Dengan Kecurangan Akademik Mahasiswa Akuntansi. E_*Jurnal Ilmiah Riset Akuntansi*, *13*(1), 701–712.

Koerniawan, K. A. (2024). *Fraud Theoris & Fraud Deterrence Propeller* (Majidah, G. T. Murti, S. Saraswati, & Hilda, Eds.; Vol. 1). Tel-U Press.

Koerniawan, K. A., Murti, G. T., Saraswati, Rr. S., & Hilda. (2024). ASSESSING FRAUD DETERRENCE IN PRIVATE HEALTH CLINICS: POLICY IMPLICATIONS FROM WEST JAVA. *Jurnal Reviu Akuntansi Dan Keuangan*, *14*(02), 350–379.

Koerniawan, K. A., Triyanto, D. N., Wahyuni, D., & Farida, A. L. (2024). Fraud Deterrence Propellers for Internal Control Quality Improvement. *QUALITY Access to Success*, *25*(203), 69–82.

Lamawitak, P. L., & Goo, E. E. K. (2021). PENGARUH FRAUD DIAMOND THEORYTERHADAP KECURANGAN (FRAUD)PADA KOPERASI KREDIT PINTU AIR. *Jurnal Penelitian Ekonomi Akuntansi (JENSI)*, *5*(1), 56–67.

Larasati, S., Parsi, C.A., Ramadhani, S., & Azzahra, A. S. (2025). Fraud Diamond: Kerangka Kerja Untuk Mencegah Fraud Melalui Audit Forensik. *Jurnal Ekonomi, Bisnis Dan Manajemen*, *3*(1), 123–138.

Maharianingsih, N. M., Jasmiantini, N. L. M., Reganata, G. P., Suryaningsih, N. P. A., & Widowati, I. G. A. R. (2022). Hubungan Pengetahuan dengan Perilaku Swamedikasi Obat Antinyeridi Apotek X di Kota Denpasar. *Jurnal Ilmiah Medicamento*, *8*(1), 40–47.

Marciano, B., Syam, A., Suyanto, & Ahmar, N. (2021). WHISTLEBLOWING SYSTEM DAN PENCEGAHAN FRAUD: SEBUAH TINJAUAN LITERATUR. *Jurnal Akuntansi Berkelanjutan Indonesia*, *4*(3), 313–324.

Nahari, U., & Kusuma, H. (2023). Pengaruh Internal Control, Good Public Governance, Budaya Organisasi, Tekanan Target, Kompensasi Dan Arogansi Terhadap Pencegahan Fraud. *Jurnal Sosial Dan Teknologi (Sostech)*, *3*(3), 195–209.

Prena, G. Das, & Kusmawan, R. M. (2020). Faktor-faktor Pendukung Pencegahan Fraud pada Bank Perkreditan Rakyat. *Jurnal Ilmiah Akuntansi*, *5*(1), 84–105.

Putri, S. Y., & Wilasittha, A. A. (2021). PERKEMBANGAN FRAUD THEORY DAN RELEVANSI DALAM REALITA. *Prosiding Seminar Nasional Akuntansi Call for Paper UPN VETERAN JATIM*, *1*(2), 726–735.

Rahmi, M. (2024). Peran Independensi Auditor Internal Dan Whistleblowing System Dalam Mendeteksi Fraud: Literature Review. *Management Studies and Entrepreneurship Journal*, 597–606.

Ramadhaniar, A, A,, & Horri, M. (2024). Pengaruh Tekanan (Pressure), Kesempatan (Opportunity), Dan Rasionalisasi (Rationalization) Terhadap Kecurangan Laporan Kauangan (Studi Empiris Pada Perusahaan Manufaktur Sub Sektor Makanan Dan Minuman Yang Terdaftar Di Bursa Efek Indonesia Periode 2022-2023). *Soetomo Accounting Review*, *2*(6), 808–830.

Saviera, A. A., Junaid, J., Johannes, R. F., Ratnasari, M., & Maulana, N. (2023). Pencegahan Fraud: Pentingnya Faktor Internal dan Eksternal Pimpinan untuk Meminimalisir Fraud pada Perusahaan/Organisasi. *Journal of Management and Business Review*, *20*(3), 394–413.

Suwena, K. R. (2021). Tekanan, Kesempatan, Dan Rasionalisasi Pemicu Tindakan Kecurangan (Fraud) Pada Perusahaan. *Jurnal Ilmiah Akuntansi*, *6*(1), 102–114.

Takalamingan, F. S., Harnovinsah, & Lenggogeni. (2022). Pengaruh Tunjangan Kinerja, Budaya Organisasi, Tekanan, Kesempatan Dan Rasionalisasi Terhadap Kecurangan (Fraud). *Jurnal Magister Akuntansi Trisakti*, *9*(2), 161–188.

Zahara, A. L. (2024). ANALISIS FRAUD HEXAGON TERHADAP KECURANGAN LAPORAN KEUANGAN PADA PERUSAHAAN PERTAMBANGAN YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2019-2022. *COSTING: Journal of Economic, Business and Accounting*, 8478–8489.