

# Breaking Through the Wall of Occupational Fraud: A Systematic Literature Review

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## ABSTRACT

Occupational fraud is a significant threat to the integrity and sustainability of an organization. This study presents a systematic literature review on occupational fraud. This research uses the Scopus database without any year restrictions. Thirty-five articles were identified for further analysis. Our findings highlight a deep understanding of the motivations and driving factors behind fraudulent behavior, as well as the need for a holistic approach to managing occupational fraud. This research provides valuable insights for practitioners, researchers, and policymakers in their efforts to overcome the challenges organizations face in preventing and detecting occupational fraud. This research enriches the literature review on occupational fraud, which is still difficult to find.

Keywords: Literature Review, Occupational Fraud, Fraud

## Menembus Dinding Occupational Fraud: A Systematic Literature Review

### ABSTRAK

*Occupational fraud* merupakan ancaman signifikan terhadap integritas dan keberlanjutan organisasi. Penelitian ini menyajikan *systematic literature review* tentang *occupational fraud*. Penelitian ini menggunakan basis data Scopus tanpa dibatasi tahun. Tiga puluh lima artikel diidentifikasi untuk analisis lebih lanjut. Temuan kami menyoroti pemahaman mendalam tentang motivasi dan faktor-faktor pendorong di balik perilaku *fraud*, serta kebutuhan akan pendekatan yang holistik dalam mengelola *occupational fraud*. Penelitian ini memberikan wawasan yang berharga bagi praktisi, peneliti, dan pembuat kebijakan dalam upaya mereka untuk mengatasi tantangan yang dihadapi organisasi dalam mencegah dan mendeteksi *occupational fraud*. Penelitian ini memperkaya *literature review* tentang *occupational fraud* yang masih sulit ditemukan.

Kata Kunci: Literature Review; Occupational Fraud; Fraud

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## INTRODUCTION

Occupational fraud is the misuse of a person's job position to obtain personal gain by exploiting the resources of the organization in which they work (ACFE, 2024). Occupational fraud is a worrying issue for organizations around the world, but it largely goes undetected and is often resolved discreetly to safeguard the reputation of victims (Kalovya, 2023). On the other hand, the results of the 2024 Association of Certified Fraud Examiners survey reported that occupational fraud has occurred in 1,921 cases in 138 countries with an average loss per case of \$1.7 million.

The organization has made efforts to minimize the occurrence of fraud (N'Guilla Sow et al., 2018). Internal control is one of the efforts to prevent fraud (Abd Rahim et al., 2021; Koomson et al., 2020; Zakaria et al., 2016). The main challenge in dealing with occupational fraud is timely detection and effective prevention. In fact, organizations rarely improve internal controls on a regular basis because they are still effective in preventing fraud (Nawawi & Salin, 2018). This makes fraudsters take advantage of opportunities when there are fraud control loopholes (Nawawi & Salin, 2018).

Previous research on occupational fraud yielded some interesting findings. Recent research examines the motives of fraudsters based on the hexagon theory of fraud, namely pressure, opportunity, rationalization, capability, ego, and collusion (Talib et al., 2024). The research proved that only three elements were proven to be the reason for fraud, namely opportunity, rationalization and collusion. In addition to the motives of occupational fraud, other topics studied are the impact, prevention, and detection of occupational fraud (Flasher et al., 2022; Kalovya, 2023; Kuo & Tsang, 2023). The findings from these various studies need to be synthesized to provide a comprehensive understanding of occupational fraud.

Mangala & Soni (2023) write a systematic literature review on fraud in the banking sector. Mangala & Soni's (2023) research concludes three main findings. The first finding is that fraud in the banking sector causes financial and non-financial losses for banks, customers and other stakeholders. Therefore, fraud in banking is a matter of concern for countries in the world. The second finding is that the biggest factors that cause fraud in the banking sector are pressures and opportunities. The third finding is that the banking industry must have risk management to respond, prevent, and detect fraud.

The latest systematic literature review on workplace fraud is conducted by Kassem (2024), who presents a systematic literature review on fraud in the hospitality sector. The study delineates the types of fraud, victims, perpetrators, location of fraud, motives for fraud, methods of perpetrating fraud, and fraud prevention in the hospitality sector. Types of fraud in the hospitality sector include fraud against individuals in the hospitality sector and fraud against hospitality organizations committed by both internal and external parties. Victims and perpetrators of fraud can include tourists, employees, hotel management, and external parties. Location of fraud can occur in hotels and restaurants in the form of asset misappropriation, corruption, and fake reviews. Motives for fraud that are frequently researched include the motive of hotels as organizations committing fraud. The motive for hotels committing fraud is tax evasion. Fake reviews by hotel

management aim to boost reputation. The motive for individuals committing fraud in the hospitality sector is the presence of opportunity and rationalization. Fraud in the hospitality sector is carried out by overcharging customers, inflating expenses, misusing assets, and fake reviews from external parties that damage the hotel's reputation. Fraud in the hospitality sector can be prevented through the implementation of technology, ethics training, and internal auditing.

The systematic literature reviews conducted by Mangala & Soni (2023) and Kassem (2024) provide insights into fraud within specific sectors. However, systematic literature reviews addressing occupational fraud without focusing on a specific sector are still scarce. This study aims to fill that gap.

This study identifies how the literature discusses occupational fraud. The purpose of this study is to provide a comprehensive picture of occupational fraud. The research questions asked are: (1) what constitutes occupational fraud? (2) Who are the perpetrators and victims of occupational fraud? (3) Why does occupational fraud occur? (4) What is the impact of occupational fraud? (5) How to overcome occupational fraud? (6) What is the direction of occupational fraud research in the future?

This systematic literature review was adopted from Tranfield et al., (2003). The analysis phase uses three steps, namely planning a review, collecting relevant articles, and analyzing findings. This research provides valuable insights for practitioners, researchers, and policymakers in their efforts to address the challenges organizations face in preventing and detecting occupational fraud. The article is organized in four parts. Part one reviews the introduction and justification for choosing the topic of occupational fraud. The second part describes the methods used in this systematic literature review. The third section outlines the results and discussion of occupational fraud. The fourth section presents conclusions and limitations as guidelines for future research.

## RESEARCH METHODS

The literature review method utilized in this study adopts the three-step process outlined by Tranfield et al. (2003). The steps used are planning a review, collecting relevant articles and analyzing the findings of the article. The three stages are discussed in the next section.

**Table 1. Inclusion and Exclusion Criteria**

No.	Inclusion Criteria	Exclusion Criteria
1.	Documents in the form of articles	Documents in the form of conference papers, book chapters, books, reviews, short surveys, proceedings, notes, conference reviews
2	Unrestricted year of issue	-
3	Articles discussing occupational fraud	Article not discussing occupational fraud
4	Article publication stage: final	Article publication stage: in press
5	Articles in English	Articles in languages other than English
6	Full text articles can be accessed	Full text articles are not accessible

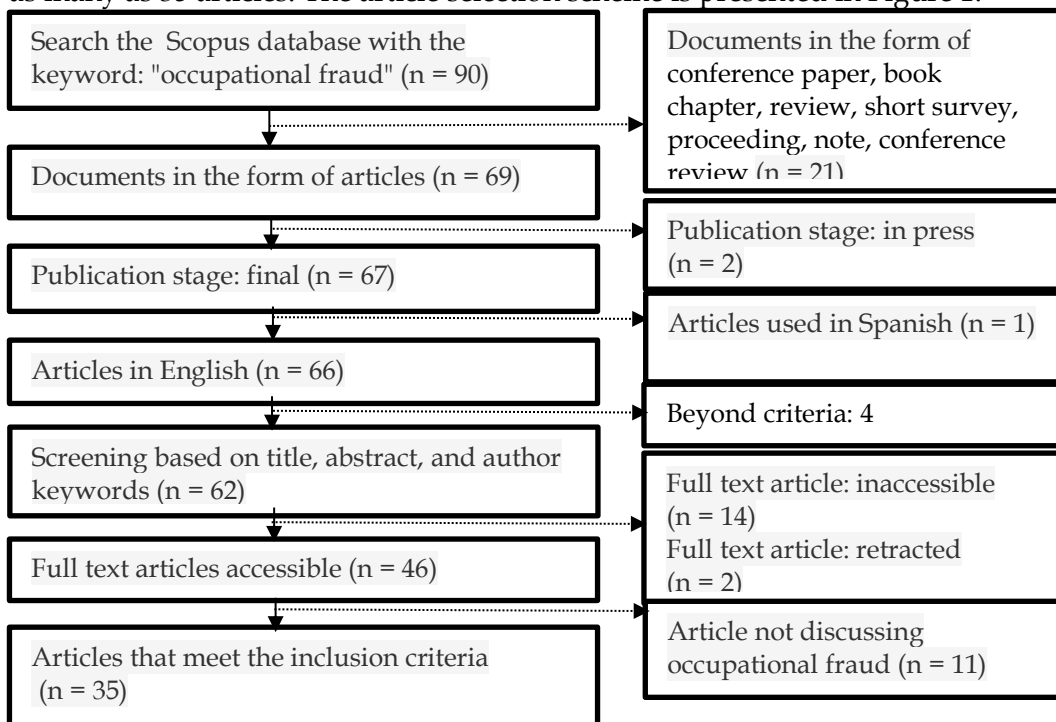
Source: Research, 2024

Article search using manual search techniques. The database used is Scopus. Scopus was chosen because it is easily accessible and contains reputable

international journals. The articles on Scopus are reputable because they have a high impact factor. This impact factor shows that Scopus articles are frequently cited and influential in their fields. Scopus is one of the powerful international journal databases and facilitates searching based on the desired parameters of data seekers (Chadegani et al., 2013). Scopus has accuracy and credibility of information, openness and wide reach (Chadegani et al., 2013). Literature reviews with Scopus data produce credible information on a particular topic. The keyword or query used to find articles in Scopus is: "occupational fraud". The only query used is "occupational fraud" because we want to know the extent of the use of the term in scientific articles in the Scopus database.

The search results with the keyword "occupational fraud" in the Scopus database are 90 documents. Documents in the form of articles as many as 69 documents. Articles with the final publication stage as many as 67 documents, Articles using English as many as 66 documents. Screening based on title, abstract and author keywords as many as 62 articles. Full text articles obtained as many as 46 articles.

The result of collecting full text articles is 46 articles. The articles are read one by one in full to determine the suitability of the article discussion with the theme of this systematic literature review. Relevant articles are articles that can answer the research questions posed in this study. Relevant articles and further analyzed as many as 35 articles. The article selection scheme is presented in Figure 1.



**Figure 1. Article Selection Scheme**

Source: Research, 2024

## RESULTS AND DISCUSSION

**Table 2. Selected Articles**

No	Writer	Year	Country	Topic
1	Talib et al.	2024	Malaysia	Motivation for asset misappropriation in SMEs Malaysia
2	Kuo & Tsang	2023	Taiwan	Machine learning supervised for fraud detection in Taiwan's retail industry
3	Yang & Chen	2023	Chinese	Rationalization measurement scale
4	Kalovya	2023	Tanzania	Causes of losses due to occupational fraud in Tanzania
5	Flasher, et al.	2022	United States	The structure of state auditors and corruption penalties in the United States
6	Ratmono & Frendy	2022	Indonesia	Occupational fraud motivation and ethical culture in BPD Indonesia
7	Kihl et al.	2021	United States	Motivational occupational fraud in sports communities in Australia, Canada, Germany and the United States
8	MacAilao	2020	Philippines	The concept and indicators of perpetrators and characteristics of victims of occupational fraud
9	Koomson et al.	2020	Ghana	Motivation for asset misappropriation in Ghana
10	Omair & Alturkey	2020	Saudi Arabia	Occupational fraud detection with metrics and data mining
11	Maulidi	2020	Indonesia	Motivation for occupational fraud in Local Government
12	MacAilao	2020	Philippines	Auditor skills and competencies in occupational fraud cases
13	Maulidi & Ansell	2020	Indonesia	Prevention of occupational fraud in local governments
14	Shepherd et al.	2020	English	Impact of mass media on occupational fraud perpetrators in the UK
15	Shepherd & Button	2019	English	Barriers to occupational fraud prevention
16	Nigrini	2019	United States	Number patterns in occupational fraud schemes
17	Suh et al.	2019	English	Reduction of opportunity factor in fraud risk in South Korean financial institutions
18	Nee et al.	2019	English	Profile of occupational fraud perpetrators
19	Bayunitri & Christinawati	2019	Indonesia	Internal auditor skills in occupational fraud detection at PT Bank Mandiri Soekarno Hatta Bandung Branch
20	Said et al.	2018	Malaysia	Motivation for asset misappropriation in the Malaysian Police
21	Kumar et al.	2018	Australia	Rationalization and work culture
22	Nawawi & Copy	2018	Malaysia	Causes, types and prevention of occupational fraud in a Malaysian company
23	Yekini et al.	2018	English	Causes and effects of occupational fraud in SMEs in Nigeria's mobile phone sector

24	Suh et al.	2018	English	Anti-fraud perception, frequency, ethical culture, and occupational fraud control in Korea's banking sector
25	Lenz & Graycar	2016	Australia	Dynamics, detection and prevention of occupational fraud in Australia
26	Peltier-Rivest & Lanoue	2015	Canada	Internal control and losses due to occupational fraud
27	Andon et al.	2015	Australia	Causes and paths of accountant fraud in Australia
28	Bonny et al.	2015	Australia	Gender, causes and follow-up results of occupational fraud investigations in Australia
29	Hollow	2014	English	Motivations for occupational fraud in the UK financial sector
30	Kassem	2014	English	External auditor framework for occupational fraud detection
31	Peltier-Rivest & Lanoue	2011	Canada	Characteristics of perpetrators and the impact of occupational fraud in Canada
32	Peltier-Rivest	2009	Canada	Characteristics and impact of occupational fraud victim organizations in Canada
33	Holtfreter	2008	United States	Characteristics of perpetrators, victims and disadvantages of occupational fraud
34	Holtfreter	2005	United States	Characteristics of perpetrators and victims of occupational fraud
35	Holtfreter	2005	United States	Types of occupational fraud and organizational characteristics

Source: Research, 2024

The characteristics of the thirty-five selected articles are presented in Table 2. Article characteristics include author name, year of publication, country, and purpose of research.

Selected articles were published from 2005 to 2024. The most articles in 2020 were seven articles. Occupational fraud research has been conducted by researchers from various countries. The country that researches occupational fraud the most is the United Kingdom, which is as many as 8 articles.

The final stage is to analyze the findings. Thirty-five relevant articles, read one by one independently. Furthermore, the article is analyzed to answer the research questions posed in this study.

Occupational fraud is the deliberate misuse of an organization's resources for personal gain and to the detriment of the organization. The Association of Certified Fraud Examiners (ACFE) is a global organization dedicated to detecting and preventing occupational fraud. The organization compiles a "Report to the Nations" every two years. The report is the result of a survey that examines the latest trends and statistics on occupational fraud around the world. The ACFE survey report divides occupational fraud into three schemes: corruption, misappropriation of assets, and fraudulent financial statements or false statements. The results of (Holtfreter, 2005a) this systematic literature review found other schemes that included occupational fraud. The schemes are price manipulation and PBF (Process Base Fraud).



Corruption is an illegal practice carried out for personal or certain group gain (Flasher et al., 2022; Kihl et al., 2021; Nee et al., 2019; Zyglidopoulos & Fleming, 2008). Corruption occurs when workers gain profits by influencing business transactions in violation of their obligations to their employers (Said et al., 2018). Action that include corruption are bribery, illegal gratuities, misappropriation of funds, economic blackmail, and failure to carry out duties (Nee et al., 2019; Said et al., 2018).

Asset misappropriation is the act of stealing assets or misusing organizational resources for personal gain (Kassem, 2014; Koomson et al., 2020; Said et al., 2018; Talib et al., 2024). Forms of asset misappropriation can include theft of company cash, fraudulent expense claims, and misuse of inventory (Koomson et al., 2020; Talib et al., 2024). Fake documents or records are usually used to cover up misuse of assets (Kassem, 2014).

Financial statement fraud is false financial statements that are usually carried out by management (Said et al., 2018). Financial statement fraud occurs when fraudsters present manipulated financial statements or incorrect financial data (Nigrini, 2019). This fraud aims to increase the stock price (Said et al., 2018).

Price manipulation is the manipulation of product selling prices (Kuo & Tsang, 2023). Price manipulation can occur in the retail industry. The purpose of price manipulation is to avoid inventory difference, gain personal advantage, or provide benefits to certain illegal parties. An example of price manipulation is a cashier changing prices to take advantage of discounts illegally (Kuo & Tsang, 2023).

PBF (Process Base Fraud) is a type of occupational fraud carried out in business processes (Omair & Alturki, 2020). Process Base Fraud relates to computer data. A business process is a collection of events that produces a valuable output for at least one customer. Irregularities in business processes do not always constitute fraud, domain experts need to investigate them first (Omair & Alturki, 2020).

Occupational fraud research on fraud perpetrators and victims is generally associated with ACFE schemes, namely corruption, asset misappropriation, and fraudulent financial statements or false statements. Occupational fraud is not committed by individuals who have a certain set of characteristic different (Holtfreter, 2005b). The characteristics of the perpetrators vary in gender, age, education, and position. Holtfreter's research (2005) found that there were no significant differences between male and female fraud perpetrators. Asset misappropriation is carried out by employees of younger age and lower education (Holtfreter, 2005b). Corruption is often carried out by employees in high positions (Holtfreter, 2005b). The perpetrators of occupational fraud in non-profit organizations are mostly non-management parties and women (Holtfreter, 2008). Psychological research found that the perpetrators of occupational fraud are: a liar with a good personality (Nee et al., 2019).

Occupational fraud can occur in various sectors, including government agencies, non-profit institutions, the private sector, and public companies (Holtfreter, 2005a). Fraud victim organizations have different characteristics depending on the type of occupational fraud (Holtfreter, 2005b). Misappropriation of assets occurs in smaller organizations. Corruption occurs in larger organizations and in general public companies. Corruption is often found in companies that have anonymous reporting systems and have internal auditors. False statements occur

in small organizations and private companies, but are rare in nonprofit organizations. Occupational fraud that often occurs in non-profit organization is asset misappropriation (Holtfreter, 2008).

Occupational fraud can occur due to motives originating from individual factors as perpetrators of fraud or from the environment. The first factor that causes occupational fraud is pressure. Pressure arises due to financial difficulties from oneself or lifestyle, financial difficulties from sudden external conditions, drug dependence, alcohol, and internal pressure from coworkers to steal (Bonny et al., 2015). Pressure can also arise due to low or non-standard salaries (Nawawi & Salin, 2018) and gambling addiction (Andon et al., 2015; Bonny et al., 2015). The pressure that is the main motive for fraud is financial pressure (Hollow, 2014). The financial motives of low-level employees are different from those of senior-level employees or managers. Low-level employees have financial motives from personal pressure, while managers have financial motives from organizational pressure (Hollow, 2014). Research that proves that pressure is a motive for occupational fraud is Hollow (2014), Bonny et al. (2015), Andon et al. (2015), Lenz & Graycar (2016), Yekini et al. (2018), Nawawi & Salin (2018), Said et al. (2018), Koomson et al. (2020), MacAilao (2020a), Kihl et al. (2021), and Ratmono & Frendy (2022).

The second factor is opportunity. Opportunities are caused by weaknesses internal control of an organization (Nawawi & Salin, 2018). Weaknesses in internal control result in employees realizing there is an opportunity to commit occupational fraud without being detected (Said et al., 2018). Research that proves that opportunity is a motive for occupational fraud is Yekini et al. (2018), Nawawi & Salin (2018), Said et al. (2018), Koomson et al. (2020), MacAilao (2020a), Kihl et al. (2021), Ratmono & Frendy (2022), and Talib et al. (2024).

The third factor is rationalization. Individual rationalization is self-justification for unethical actions that have been carried out. Organizational rationalization is an organizational reaction that tolerates fraud (Shepherd & Button, 2019). Rationalization helps fraud perpetrators eliminate feelings of guilt (Said et al., 2018). A work culture that is lenient towards occupational fraud can form a rationalization of fraud (Kumar et al., 2018). Research that proves that rationalization is a motive for occupational fraud is Yekini et al. (2018), Said et al. (2018), Koomson et al. (2020), MacAilao (2020a), Kihl et al. (2021), Yang & Chen (2023), and Talib et al. (2024).

The fourth factor is capability. Capability is a condition where a person is trusted to manage organizational resources so that he or she has access to these resources. Research that proves that capability is the cause of occupational fraud is Koomson et al. (2020), MacAilao (2020a), and Kihl et al. (2021).

The fifth factor is ego. A person's ego determines their care of other people's thoughts on the actions they take. Ego is the basis for a person to choose between moral and immoral actions (Koomson et al., 2020). Research that supports ego as a cause of occupational fraud is Koomson et al. (2020).

The sixth factor is collusion. Collusion is a fraud technique that is formed from cooperation between two or more people to carry out actions aimed at benefiting themselves (Talib et al., 2024). Research that proves collusion as a driving factor for occupational fraud is Talib et al. (2024).



The seventh factor is poor leadership ethics. Bad leadership ethics supports the occurrence of occupational fraud. Leaders who usually commit occupational fraud, make employees imitate and carry out the same actions (Maulidi, 2020). Research that proves that bad leadership ethics is a motive for occupational fraud is Maulidi (2020).

Occupational fraud has a serious impact on victims and perpetrators. Organizations as victims of occupational fraud can experience business failure, reduced profits, dan emotional stress for business owners (Yekini et al., 2018). The smaller the organization, the greater the losses experienced, due to the lack of resources to control occupational fraud (Peltier-Rivest, 2009). Organizational losses are greater when the perpetrator of occupational fraud is a high-level employee or manager and the fraud occurs due to collusion (Peltier-Rivest & Lanoue, 2011).

Fraud perpetrators do not escape the impact of occupational fraud. Fraud perpetrators who are caught can lose their jobs. Perpetrators who are handed over to legal action will receive punishments such as prison and fines. Apart from that, occupational fraud cases reported by the mass media will exacerbate the impact on the perpetrators. Media representation can trigger hatred towards the perpetrator, the perpetrator will most likely not get a job in the public sector, economic and social pressure on the perpetrator will increase (Shepherd et al., 2020).

Occupational fraud can be overcome by managing the risk of fraud occurring. The key to minimizing fraud risks and losses is to implement and develop appropriate risk management (Peltier-Rivest & Lanoue, 2015). Fraud risk management can be focused on fraud prevention and detection. Fraud prevention is an organization's effort to prevent fraud from occurring, while detection is finding out if fraud occurs as soon as possible. The aim of managing fraud risk is so that fraud does not occur and if it does occur, the losses are as minimal as possible.

Strong internal controls can reduce occupational fraud in an organization (Koomson et al., 2020; Nawawi & Salin, 2018). Organizations need to improve internal control at the top level to minimize risks and losses due to occupational fraud (Peltier-Rivest & Lanoue, 2011). Internal control aims to minimize opportunities for occupational fraud. The lack of opportunities will reduce the risk of occupational fraud (Suh et al., 2019). Internal control work alone is not enough to overcome occupational fraud with corruption schemes, whistleblowing is needed to prevent and detect corruption (Maulidi & Ansell, 2020). Whistleblowing is realized by the existence of a hotline.

Hotlines and unannounced audits are part of occupational fraud prevention and detection measures. Hotlines and unannounced audits are efficient occupational fraud controls and can significantly reduce the impact of fraud losses (Peltier-Rivest & Lanoue, 2015).

Religiosity can be used to prevent occupational fraud. Religiosity is a person's basis for action. The higher a person's religiosity, the lower their involvement in occupational fraud (Said et al., 2018). Organization can hold programs to increase employee religiosity. Research that proves that religiosity can prevent occupational fraud is research from Said et al. (2018),

Internal auditors have a function as part of an organization that ensures that organizational activities run according to procedures. Internal auditors have the competence to examine and audit the organization's operational activities. Competent internal auditors can prevent occupational fraud (Indah Bayunitri & Christinawati, 2019). Auditor competency can be improved through education, training, and experience (MacAilao, 2020b).

The obstacle to preventing fraud is rationalization (Shepherd & Button, 2019). An ethical culture will form an environment that can eliminate rationalization. An ethical culture can significantly reduce occupational fraud (Ratmono & Frendy, 2022). Therefore, investing in an ethical culture is useful for reducing the risk of occupational fraud (Suh et al., 2018).

Growing digitalization demands digital prevention and detection. Omair & Alturki (2020) developed an application to detect process-based fraud (PBF) in the workplace using metrics and data mining. Kuo & Tsang (2023) developed machine learning supervised to detect price manipulation in the retail industry.

Occupational fraud research has covered various topics such as types, causes, impacts, prevention, and detection. Research that has been explored in previous research is about asset misappropriation, there are still few that discuss corruption and financial statement fraud. Occupational fraud research on the topic of motivation fraud has not explored many factors of ability, ego, and collusion. Research on the prevention and detection of occupational fraud with technology is still rare. These topics that are still rarely researched can be followed up for future research.

## CONCLUSION

Occupational fraud is an act of fraud committed in the workplace, by using organizational resources for personal gain. Perpetrators of fraud can be employees or managers. Occupational fraud that occurs in general is corruption, asset misappropriation, financial statement fraud or false statements. This study found seven factors that cause occupational fraud, namely pressure, opportunity, rationalization, ability, ego, collusion, and bad ethics of leadership. The impact of occupational fraud on organizations is business failure and financial loss. The impact of occupational fraud on perpetrators is job loss, prison, and social sanctions. Control of occupational fraud is carried out by internal control, hotlines, surprise audits, strengthening religiosity, the existence of internal auditors, and the creation of an ethical culture. Future research on occupational fraud could examine rare topics such as corruption, financial statement fraud, fraud causal factors (ability, ego, and collusion), and the use of technology in occupational fraud prevention and detection.

This research has limitations, namely limited access to obtain the complete manuscript. Some articles may be included in the theme of this research but do not meet the criteria for a complete manuscript. This systematic literature review research is up to the latest data, namely early 2024. Further research can update the year of publication of the article because occupational fraud research will develop every year. The latest data will enrich the systematic literature review on occupational fraud.

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