

# Women behind the veil: Power and lifestyle in workplace fraud

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**Abstract:** This study examines how gender, power, and lifestyle with cheating behavior and corruption in the work environment with the basis of triangle fraud theory, by highlighting women with fraud. An individual's lifestyle has an impact on susceptibility to fraud or corruption. It also becomes interesting to examine more deeply, where women tend to maintain a luxurious lifestyle, than men. This study uses the literature study (SLR) method to analyze gender roles in cases of fraud, the stages in SLR include literature as a tool to process the latest publications in the last 10 years with a focus on databases such as Open Knowledge, Emerald, JSTOR, and Science Direct. Relevant keywords such as "Fraud by Gender", "Triangle Fraud", "Individual Fraud Cases" Indonesian College of Economics, Surabaya, East Java 60118, Indonesian, "Fraud by Power", and "Lifestyle Fraud" are used for searches. After screening, data from various types of literature such as articles/journals, working papers, and books were analyzed to identify patterns and themes related to cheating and gender roles. Also, use Preferred Reporting Items for Systematic Reviews and Meta-analyses (PRISMA) to help design a systematic review of research findings suggesting that power, internal pressure, and luxury lifestyle, can be major drivers for women to engage in cheating behavior.

**Keywords:** women; gender; fraud; lifestyle; power

## 1. Introduction

In an increasingly connected era of globalization, fraud has become an increasingly serious threat to the financial and business sectors. This phenomenon not only harms companies financially, but also has the potential to undermine broad economic stability and erode public trust. Fraud in finance and business can be defined as an act involving manipulation, deception, or other unethical behavior aimed at obtaining personal gain or harming others illegally or illegitimately. Fraud can occur in various forms including corruption, bribery, and money laundering. Based on survey data conducted by the Association of Certified Fraud Examiners (ACFE) Indonesia Chapter on 239 respondents, the results show that corruption is the most common type of fraud in Indonesia, reaching a percentage of 64.4%. Other types of fraud include misuse of state and company assets or wealth, which was recorded at a percentage of 28.9%, as well as fraud in financial statements, which was recorded at 6.7%. This data is the result of survey processing in 2019. Meanwhile, in the ACFE report in 2021, the loss due to financial statement fraud reached IDR 242,260,000,000,000. The biggest losses arising from fraud practices are dominated by corruption cases. This shows that corruption is the main cause of losses caused by fraud in Indonesia. In creating the Fraud Rate in Indonesia, corruption cases are the largest contributor among other types of fraud, such as misuse of state assets or wealth, and fraud in financial statements.

Fraud cases often appear in the form of corruption, where men still dominate in its implementation. However, nowadays we are starting to see a significant change. It

is no longer just men who take a leading role in these corrupt practices. Today, there is a trend that shows an increasing number of women taking part in activities that were previously considered the exclusive domain of men. It is important to note that this change is not only happening in the corporate world but also the government sphere. Many women now hold important positions, including high-ranking positions in the finance departments of major corporations as well as at the government level. They have a crucial role in decision-making related to finance and asset management, as they are considered more thorough, meticulous, and reliable in tasks that require rigor and prudence, such as financial management. However, a paradox occurs when women occupy these powerful positions, where they should be given high trust. Women in positions of power in finance or administration are often faced with the same opportunities to commit fraud as their counterparts. The trust placed in them and the lack of adequate supervision often make them feel they have a greater opportunity to commit unethical acts. From a gender perspective, men still dominate fraudsters, although the percentage decreased from 97% to 92%. However, female fraudsters have increased from 3% to 8%, presumably due to the increase in strategic positions held by women, providing them with opportunities to commit fraud. Female fraudsters are three times more likely to commit workplace fraud or asset misappropriation crimes than their male counterparts (Hilliard and Neidermeyer, 2018). Fraud is also influenced by gender, with different patterns of behavior between men and women, especially in the context of gender roles in the workplace. The fraudulent behavior of female executives in an organization can harm other female executives (Agnihotri and Bhattacharya, 2020).

As discussed earlier, individuals who occupy high positions within an organization or in government often have the opportunity to engage in fraudulent acts. They also can influence colleagues or other individuals to participate in the fraud. Therefore, one of the factors that can be identified from this situation is power. Fraudsters often use their position or position to recruit others to be involved in fraud (Albrecht et al., 2014). Based on the results of the 2019 ACFE survey, there is a significant range of transaction values, ranging from Rp. 500 million to Rp. 10 billion. Managers and owners/directors have a greater chance of being involved in fraud, with the percentage of owners and managers being 30.8% 12.8%; 11.5%, and 7.7% respectively. In fact, for transactions with a value above IDR 5 billion, fraudsters tend to involve shareholders and managers, with percentages of 7.7% and 5.1%; 77% and 5.1%. The data shows that managers and business owners are more likely to be involved in fraud, while ordinary employees tend to be involved to a lesser extent (ACFE, 2020). This illustrates that the level of involvement of business owners and company executives in fraud tends to be higher than ordinary employees, confirming the relationship between the level of power and the tendency to commit fraud. The higher a person's power in the company, the greater the likelihood of being involved in fraud. In the business environment, people who have power often abuse it in ways such as abuse of authority, corruption, bribery, and economic extortion. Power allows them to cheat and creates an environment where fraud is difficult to detect or punish.

Further factors such as pressure can also trigger fraudulent behavior in the workplace. For example, the pressures and needs of individuals in their personal lives may drive them to seek unethical means. Economic pressures in the work environment

often influence the tendency of individuals to engage in fraudulent behavior. Individuals may feel compelled to take dishonest measures to maintain financial stability or meet high lifestyle expectations. Economic factors are the main cause of cheating due to the financial pressure felt by individuals. In addition, pressure from the community or social environment can also be a trigger for fraudulent behavior, either through professional pressure to achieve high-performance targets, or social pressure to show success to others. Various studies have highlighted the importance of psychological and social factors in influencing ethical behavior in the workplace. For example, a journal titled “The Role of Social Pressure and Ethical Culture on Misreporting Behavior” published in the “Journal of Business Ethics” investigated how social pressure from the work environment and an organization’s ethical culture can influence inaccurate reporting behavior or fraud. This study shows that social environmental factors, such as norms in the organization and expectations from superiors or co-workers, can put significant pressure on individuals to report false information. Other studies also show that fraudulent behavior will be higher when someone has high pressure and opportunity (Sasongko and Wijyantika, 2019).

One further driving factor is the drive to live an excessive or lavish lifestyle. An individual’s lifestyle affects behavior in the workplace, including the tendency towards fraudulent behavior. Previous research entitled *An Evaluation of Certified Fraud Examiners’ Perceptions of Behaviour and Lifestyle Change as Fraud Indicators* shows that behavior and lifestyle changes can be important signs for detecting fraud according to certified fraud examiners. They believe that these indicators can help identify fraud in various fields of work. This shows that an individual’s lifestyle can influence the occurrence of fraud.

From the various elements of the factors mentioned above that will be examined by researchers to harmonize with the factors to be studied, the theoretical basis used is the triangle fraud concept introduced by Donald Cressey in 1953. To conduct a more in-depth analysis of the role of women in fraud cases caused by these factors, namely power, pressure, and a luxurious lifestyle, this research will use the triangle fraud framework. The fraud triangle, as it is known, consists of three main components, namely opportunity, motivation, and rationalization. Therefore, the researcher seeks to analyze the previously described factors by incorporating them into the triangle fraud concept. Power factors will be included in the opportunity category, while pressure will be included in the motivation category. Meanwhile, lifestyle factors will be included in the rationalization category. Thus, this study aims to further investigate how these factors influence women’s involvement in fraud cases.

According to data from the Corruption Eradication Commission (KPK), from 2014 to February 2015, the KPK has handled 684 cases, investigated 419 cases, and prosecuted 326 cases. Interestingly, among these corruption cases, there are several that involve female perpetrators. Among them are as follows, Mindo Rosalina Manulang, Miranda Swaray Gultom, Nunun Nurbaeti, Angelina Sondakh, Neneng Sri Wahyuni, Chairun Nisa, Susi Tur Andayani, and Ratu Atut Chosiyah. In addition, the wife of Palembang Mayor Masyito, the wife of Karawang Regent Nur Latifah, and high-ranking judge Pasti Serefina Sinaga were also involved in the case. Some of them were involved because they participated in the criminal activities committed by their husbands, while others became the main perpetrators. These main perpetrators are

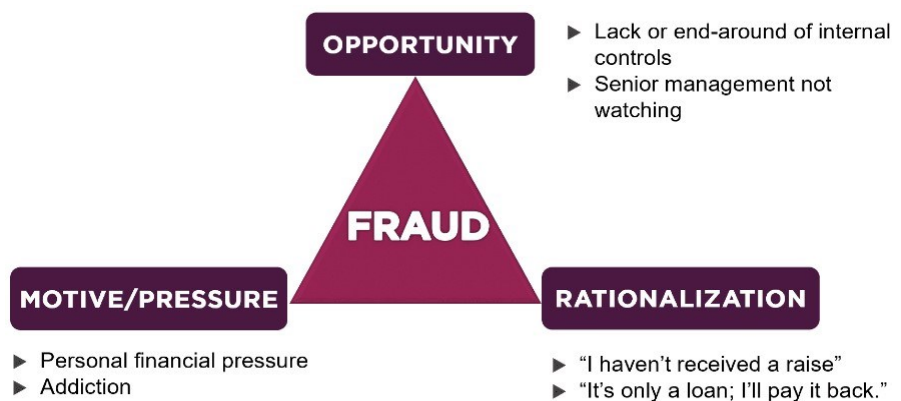
involved in corruption offenses because they are related to their positions. Judging from the list of names above, the perpetrators of corruption all occupy high positions or positions in companies and government. This raises the question of what factors encourage these women to be involved in criminal acts of corruption, even though they are in good positions with promising incomes. This research will explore whether the motive of female perpetrators in committing corruption is to fulfill a luxurious lifestyle. As is known, the lifestyle of the upper class often demands the fulfillment of the need for luxury goods such as branded bags, luxury cars, and other assets.

This research identified several gender-related knowledge gaps in fraud perpetration. Firstly, while research has been conducted on fraudsters, there is limited research that specifically considers the role of gender. Secondly, there is little understanding of the differences in motivations, methods, or impact of fraud between male and female fraudsters, which may provide new insights. Also, fraud committed by female perpetrators may have different behavioral patterns or motivations. Furthermore, research exploring the relationship between women's involvement in corporate financial decision-making is a research gap. Finally, the study of how women and men justify their fraudulent acts differently is also a potential research area. The contribution of this research is to evaluate, review, and test the literature by examining gender differences, power, pressure, and lifestyle on the incidence of fraud behavior in the corporate environment. Researchers chose this topic because they found that nowadays women can be involved in committing fraud due to certain factors and the findings of several previous studies state that gender, especially women, affects the occurrence of fraud. Therefore, further research needs to be done to understand these factors, especially from a gender perspective. This study will review several studies that have been conducted empirically regarding the causes of fraud from the perspective of the fraud triangle theory to strengthen the accuracy of existing theories.

## 2. Literature review

### 2.1. Theory triangle fraud

Here are the three conditions of fraud in the Fraud Triangle (**Figure 1**).



**Figure 1.** Condition/Concept of fraud triangle.

Source: Yudhishtira (Bhinneka Blog).

The “Fraud Triangle” developed by Donald Cressey in 1953 explains the reasons behind deceptive behavior (Kramer, 2015). In his research, Cressey interviewed nearly 200 inmates in various prisons who had been convicted of fraud. From his interviews, he found that three elements must exist simultaneously for a previously honest person to commit fraud. These elements are known as the deception triangle (Cressey (1971) as cited in Kramer, 2015), and include pressure, rationalization, and opportunity.

### **2.1.1. Motive/Pressure**

Pressure is a factor that influences a person’s intention to commit fraud. This pressure becomes the impetus or motivation to commit dishonest acts. Some personal problems are also often the reason someone commits misappropriation of funds, theft, or other fraudulent acts. For example, an employee who has a large debt due to his lifestyle, when given the responsibility of managing a project with a large budget and minimal supervision, may feel encouraged to misappropriate funds. Apart from financial issues, cheating can also occur when an employee has a motive to harm another employee. Job demands or pressure from superiors can also trigger fraud. For example, when an employee is faced with a deadline or target that must be achieved. In the stressful situation of not achieving the target, an employee may take actions such as entering false buyer data.

### **2.1.2. Opportunity**

Insufficient supervision and lack of clarity in standard operating procedures (SOPs) are loopholes that can be exploited to commit fraud. The lack of supervisory function from supervisors allows employees to act as they wish when carrying out their duties. Therefore, strict internal control is needed to prevent fraud in an organization. Opportunities for fraud can also arise when an employee is given the responsibility to perform two or more tasks at once. For example, a marketing team is also responsible for financial reports and payment of claims to vendors. In such a situation, there are opportunities for fraud, such as corruption or increasing vendor fees.

### **2.1.3. Rationalization**

Employees involved in fraud often provide various reasons to justify their actions. This is done so that the fraud committed looks reasonable or understandable, even forgivable. The reason often used is the issue of salary which is considered not proportional to the work done. Some claim that they commit fraud to give additional bonuses to subordinates because the bonuses given by the company are considered too small.

## **2.2. Doctrine of probability (chance) and gender moderation**

Freda Adler is an American criminologist and sociologist best known for her contributions to understanding women’s involvement in corporate crime. Adler argues that opportunity is important to understand women’s involvement in corporate crime. Adler also emphasized the importance of understanding the social and economic factors that influence women’s involvement in corporate crime. Adler’s contribution to understanding women’s involvement in corporate crime provides new insights into the fields of criminology and sociology. Corporate crime is not a random act, but rather

facilitated by the structures that allow it to occur. As women's opportunities to participate in corporate crime increase, the likelihood of them committing deviance also increases (Gottschalk, 2012). In other words, there is a correlation between opportunities to participate in corporate crime and women's deviant behavior. This can be attributed to social, economic, and psychological factors that influence criminal behavior. Opportunity can also be interpreted as accessibility. Access to higher positions of power within an organization creates legitimate career paths that enable crime.

Gender relates to the behavior of men and women in their roles according to the values of society. In this study, there are differences between women and men when committing fraud crimes. According to gender theory, it shows that despite having the same opportunity to commit fraud, the pattern of offenses committed by men and women can be different (Hilliard and Neidermeyer, 2018). Experts using the stereotype content model in psychology suggest that women are viewed as more trustworthy than men based on their role in society. These findings in psychology have important implications for fraud committed by women in the workplace (Agnihotri and Bhattacharya, 2020). When a female executive commits fraud, the victim (the organization's management) is likely to feel more shocked and betrayed for the trust they have placed in them. Women are less likely to have intentions and commit various crimes, including financial statement fraud (Bauhr and Charron, 2020). However, in contrast to the statement (Kristy, 2015) who observed an increase in the representation of women in committing financial fraud, such as embezzlement of accounts.

### **2.3. Lifestyle**

Excessive lifestyles, such as living above one's means and a great desire for personal gain, can encourage a person to commit fraud (Gichobi and Zani, 2014). Research shows that people who live in luxury tend to feel the need to commit fraud, for example by using company money for their lifestyle. People who tend to cheat often have characteristics such as living in luxury, wanting to benefit themselves, having a lot of debt, and like to gamble. On the other hand, companies prone to fraud often place too much trust in key employees, do not have proper procedures for authorized transactions, and do not conduct independent checks on performance risks (Gichobi and Zani, 2014). Around the world, people in positions of responsibility often believe they can break the rules to achieve their goals. They may convince themselves that their actions to steal are the right thing to do.

Officials who face special pressures in their positions or workplaces are likely to engage in fraud. Current salaries and performance bonuses are deemed insufficient, leading them to participate in various financial management frauds within their responsibilities (Manossoh, 2016). In practice, financial pressures arise from "the greedy lifestyle and behavior of officials, whose expenditure ultimately exceeds their income." Lavish lifestyles fuel officials' propensity to commit fraud. Of course, luxury, entertainment, and parties require a certain amount of funds for such activities. At the same time, their salaries and various compensations are insufficient, causing financial problems for themselves and their families, which ultimately allows officials to commit fraud. Other circumstances, such as various unexpected needs, also play a role.

### **3. Research methods**

#### **3.1. Types of research**

The method of writing this article involves the analysis of literature derived from research publications in national journals. Literature analysis is a set of activities that includes collecting data from library sources, reading and recording important information, and organizing research materials. The reason for choosing the literature study method in this study is to provide a comprehensive and up-to-date picture of gender roles in cases of cheating. Using this method, the researcher can gather information from various sources to provide a deep understanding of the topic. In addition, the literature study method allows researchers to identify the latest and most relevant findings in the existing literature to make a significant contribution to filling the knowledge gaps that still exist in the previous literature. Thus, the selection of literature study methods is expected to provide a solid foundation for answering research questions and generating findings that benefit the development of knowledge in this area.

#### **3.2. Data collection**

The data collected and analyzed are secondary data consisting of research results such as books, journals, articles, websites, and other sources relevant to fraud or cheating caused by gender, mainly focusing on the role of women, as discussed by the author. Furthermore, to design a systematic review using Preferred Reporting Items for Systematic Reviews and Meta-analyses (PRISMA) which is an instrument and guidelines applied in evaluating a systematic review and/or meta-analysis. PRISMA guides authors and researchers in designing an excellent systematic review and meta-analysis. PRISMA is structured with a checklist that details the direction of elements that need to be considered and described comprehensively in a systematic review and meta-analysis. To properly conduct a literature review in the context of PRISMA, detailed steps are essential. Firstly, researchers need to clearly define the criteria that will be used to assess the success of a study. Secondly, the researcher must establish the sources of information that are relevant to the topic being researched. After that, the researcher selects the literature that matches the criteria previously set. Once the literature is selected, the researcher collects data that is considered relevant from these sources. Finally, the researcher selects the most significant elements of the data to include in his analysis.

The stage of literature study research methods are as follows (**Figure 2**):

- Establish and define databases and Keywords: The researcher sets the databases to be used (Open Knowledge, Emerald, JSTOR, Science Direct) and determines the keywords to be analyzed (Fraud by Gender, Triangle Fraud, Individual Fraud Cases, Fraud by Power, Lifestyle Fraud).
- The researcher determines the range of years (10 years back, at least 2014) and the language (English) of the literature to be studied.
- Determining the type of literature: The types of literature to be analyzed are articles/journals, working papers, books, and likewise.

- The screening phase is carried out with the following criteria: (a) the analyzed Journal must be open access, (b) use qualitative and quantitative research methods, (c) have complete content from abstract to conclusion, and (d) the title and abstract must be under the topic to be studied.

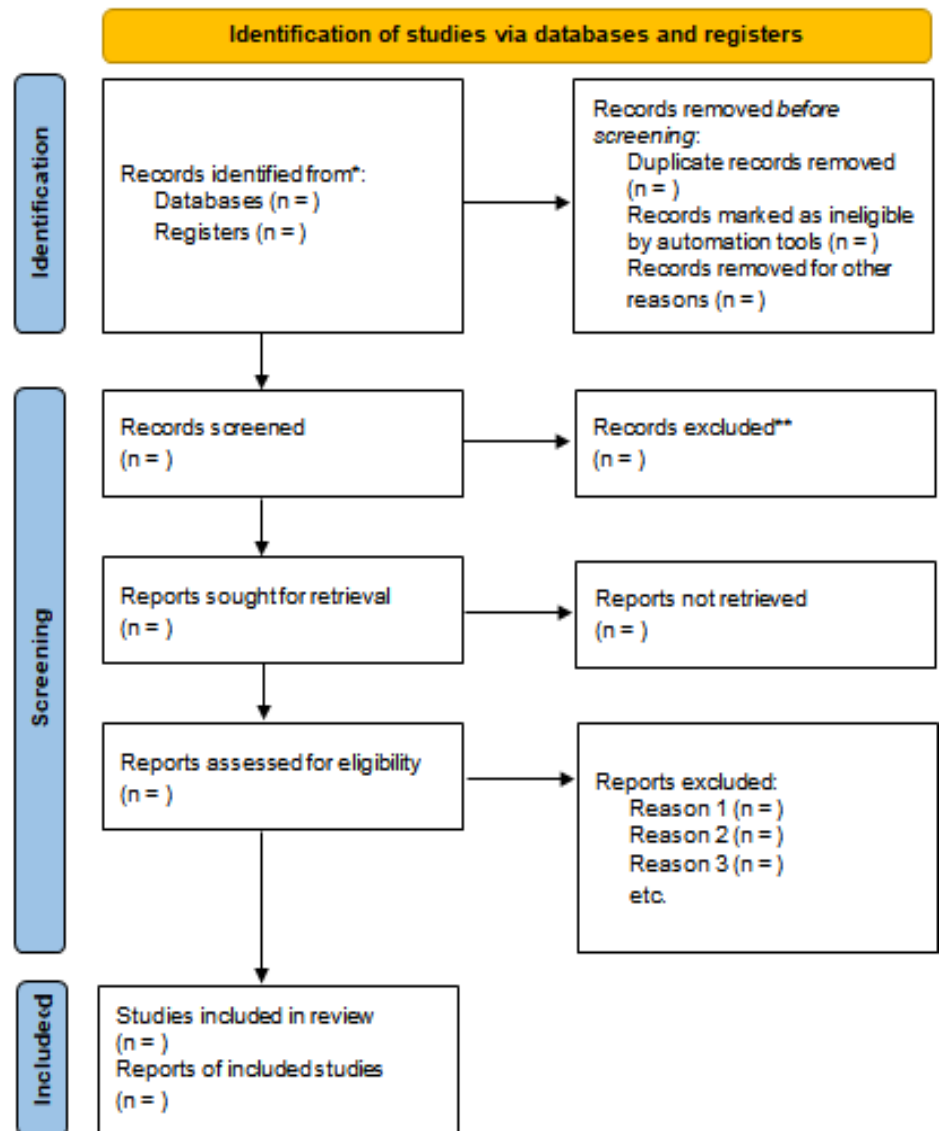


Figure 2. PRISMA flow diagram.

Source: PRISMA Statement 2020.

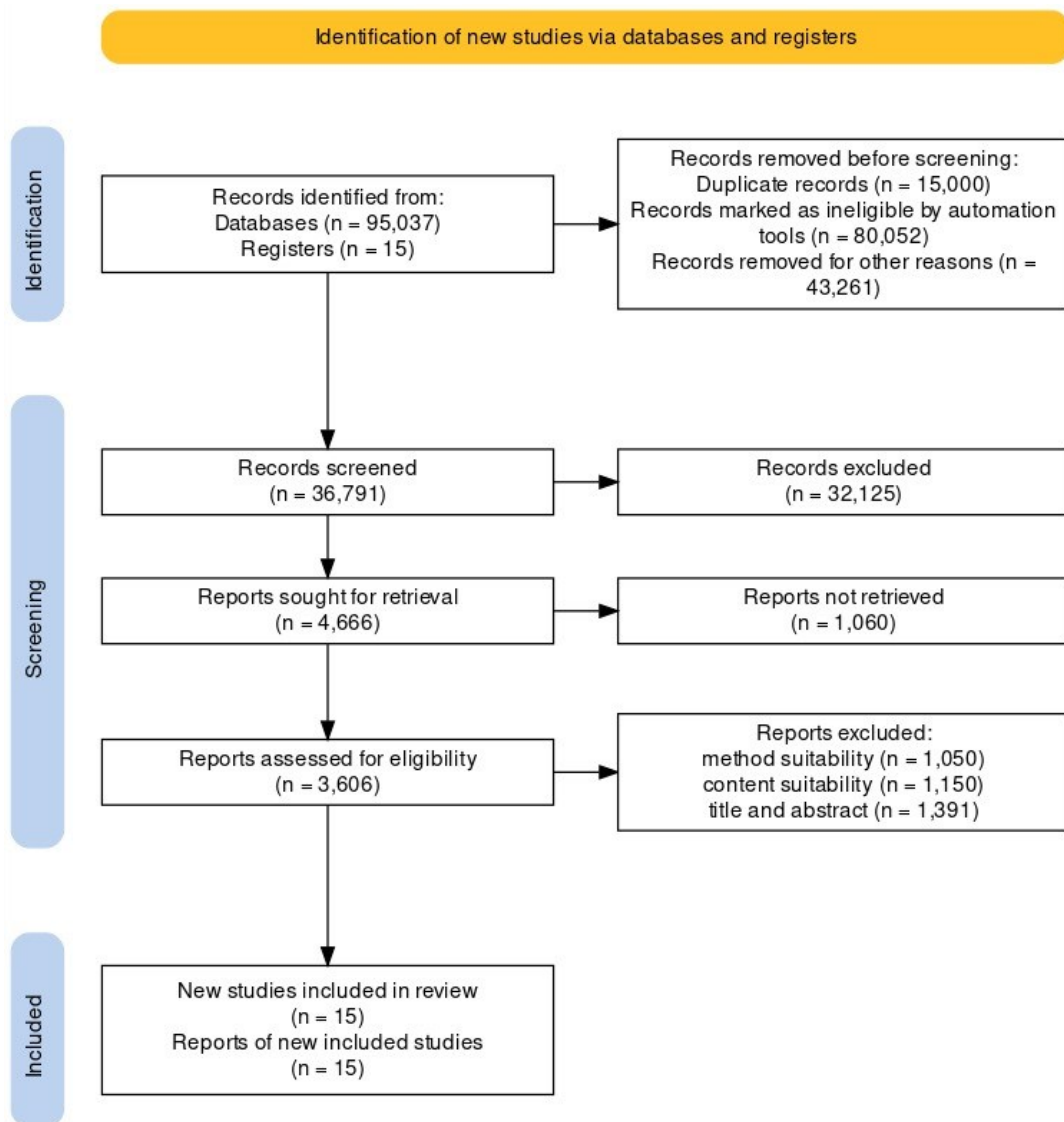
### 3.3. Data analysis

After collecting the data, the next step is to read and analyze the data. The analysis was conducted by looking for specific patterns or themes from the literature on cheating and gender roles. Relevant Data is structured and organized so that it allows you to map concepts, find new information, develop relationships, and develop ideas in a simple format. This method is expected to deepen the understanding of gender factors that influence cheating behavior, especially in the context of women's work. It can redefine the knowledge gap that exists in it.

The following **Figure 3** are the results of the stages of the literature study method shown in the form of a PRISMA flowchart, which is used to present the process of



selecting the studies included in the literature review. This Diagram helps provide a clear visual overview of the steps to prepare this literature review, including the stages of identification, screening, data retrieval, and synthesis. Using PRISMA Flowcharts, the research process can be more easily understood, and the results can be presented more structured.



**Figure 3.** PRISMA Diagram 2024 literature study method (SLR).

### 3.4. Research results

This study aims to answer several research questions, including whether the majority of fraud cases are dominated by women. What are the differences between male and female perpetrators of fraud? The results of the research on the phenomenon of fraud that involves many female perpetrators will be explained in detail. Previously, relevant previous research has been analyzed to provide a solid foundation for this research. An in-depth understanding of these studies provides a strong basis for understanding the context and complexity of the phenomenon of fraud involving women.

In this study, we increased the relevance of the table by providing a detailed explanation of each entry, including a “Difference with this article” column. This aims to show how our research adds to and deepens the understanding of previously researched topics. We highlight the importance of the “Difference with this article” column in **Table 1** as a marker of our research’s unique contribution to the existing literature. This allows the reader to distinguish between our research and the previous studies listed in the table. By using this column, we provide a better understanding of how our research complements or improves on the findings of previous studies, as well as the importance of these differences in expanding knowledge on the topic we are researching. We will provide a detailed explanation for each entry in the table, outlining the key findings from the previous research listed. This will help readers understand the context of our research and how the findings support our argument.

**Table 1.** Relevant previous research.

| Author (year)                      | Previous research results   | Similarities to this article | Differences with this article   |
|------------------------------------|---|------------------------------|---|
| (Gottschalk, 2012)                 | There are differences in white-collar crime behavior between men and women. The emphasis on “gender Differences” suggests that gender aspects play a role in these crimes. “White-collar” refers to an economic crime committed by individuals within an organization or business with a high level of trust, such as corruption, fraud, or other financial offenses. | Gender                       | This study highlights gender as the primary motivation behind female cheating behavior.   |
| (Hilliard and Neidermeyer, 2018)   | The development of women in the business sphere, especially in reaching influential positions, can be an opportunity to understand better the economic crimes they commit.  | Gender                       | This study highlights the dominance of women in cheating behavior as a specific focus, providing new insights into the gender role in economic crimes.  |
| (Agnihotri and Bhattacharya, 2020) | The presence of fraud committed by a female executive in an organization exacerbates discriminatory behavior against other female employees within the organization.  | Gender                       | This study highlights the negative consequences of women’s cheating behavior on gender equality in the workplace.   |
| (Hudson, 2019)                     | Effect of fraud on private power existing in various institutions such as express trusts, agencies, and corporations.   | Power                        | This study emphasizes the importance of power dynamics in understanding fraudulent behavior, specifically focusing on gender’s role in power dynamics within organizations.                                       |
| (Kristy, 2015)                     | Understanding gender in the context of other offenses, such as violent crime, may not be fully applicable or relevant to the knowledge of white-collar crime.   | Gender                       | This study demonstrates how the understanding of gender can be broadened to include behaviors of dishonesty within the realm of economic crime, identifying specific patterns associated with gender differences. |
| (Chesney-Lind and Pasko, 2013)     | Discusses gender and cultural factors in women’s lives that often precede criminal behavior   | Gender                       | This study explores the impact of gender factors on women’s cheating behavior, providing a deeper understanding of the motivations behind such behavior.  |

**Table 1.** (Continued).

| Author (year)   | Previous research results   | Similarities to this article | Differences with this article   |
|---|---|------------------------------|---|
| (Gichobi and Zani, 2014)                                  | Research shows that CFE (Certified Fraud Examiners) believe that lifestyle and behavior change indicators can be effectively used to identify fraud in all industries and professions investigated in the study.  | Lifestyle                    | This research highlights the importance of lifestyle as a factor influencing motivation and opportunities to engage in cheating behavior, with a specific focus on the differences between men and women. |
| (Cumming et al., 2014)                                    | Studies show that women are more effective at reducing the presence and severity of fraud in male-dominated industries, which again supports the idea of diversity.   | Gender                       | -   |
| (Alhassan-Alolo, 2007)                                    | This is not always the case despite the assumption that women tend to be more ethical. Women can be just as corrupt if exposed to an environment that allows corruption. In addition, the demands of gender roles can also make women engage in corrupt behavior. | Gender                       | This study explores how environmental pressure and social norms influence women's cheating behavior.  |
| (Jha and Sarangi, 2018)                                   | The study results concluded that the presence of women in Parliament significantly negatively impacts the level of corruption.  | Gender                       | This research deepens the understanding of power dynamics and gender.   |
| (Putri and Nihayah, 2019)                                 | The results showed that factors such as moral integrity, lifestyle, and organizational culture significantly influenced.  | Lifestyle                    | This study highlights how these factors interact complexly in shaping fraudulent behavior.  |
| (Giska Salsabella Nur Afifah and Muh Ilham Bintang, 2020) | This study found that consumptive behavior and a hedonic lifestyle have a positive relationship with corruption intentions.   | Lifestyle                    | This study examines how lifestyle and consumer values affect motivation and opportunities to engage in fraudulent behavior.   |
| (Shandu Namrata, 2020)                                    | The study also listed behavioral signs that female fraudsters are likely to exhibit more often than male fraudsters and vice versa.   | Gender                       | This research deepens our understanding of the patterns of fraud behavior that occur in women when they commit fraud.   |
| (Boehm, 2015)   | Studies show that women are innately less corrupt than men, but policies to increase women's participation in society are still considered positive.  | Gender                       | This study explores the complexity of factors influencing women's fraudulent behavior.  |
| (Bauhr and Charron, 2020)                                 | The results showed differences in perceptions of corruption between men and women. Women tend to see corruption more as a result of need than greed compared to men.  | Gender                       | This research better understands the differences in gender perceptions of fraud.  |

We will also provide relevant context in the discussion, explaining how the table deepens the reader's understanding of our research topic. The aim is for the reader to see how the findings in the table provide support to our argument and underline the importance of our research in the existing literature. By providing a coherent explanation of we will provide a detailed explanation for each entry in the table, outlining the key findings from the previous research listed. This will help readers understand the context of our research and how the findings support our argument. We will also provide relevant context in the discussion, explaining how the table deepens the reader's understanding of our research topic. The aim is for the reader to see how the findings in the table lend support to our argument and underline the importance of our research in the existing literature. By providing a comprehensive explanation of our table (**Table 2**), we aim to strengthen the contribution of our research and ensure that readers have a thorough understanding of its relevance in the existing literature.

**Table 2.** Data table of fraud/cheating women.

| No. | Name of perpetrator            | Profile/Department   | Case   |
|-----|--------------------------------|--|--|
| 1   | Mindo Rosalina Manulang        | Marketing Manager and handles significant projects such as hospital development, training, and athlete housing development projects.                 | Bribery  |
| 2   | Miranda Swaray Gultom          | Former Senior Deputy Governor of BI  | Bi Senior Deputy Governor election visitor cheque bribe  |
| 3   | Rita Widiasari                 | Kutai Kartanegara Regent   | Money laundering and gratification of several projects   |
| 4   | Nunun Nurbaeti                 | Private and wife of PKS politician Adang Daradjatun  | Bi Senior Deputy Governor election visitor cheque bribe  |
| 5   | Angelina Sondakh               | Former member of the House Budget Committee  | Corruption in the Ministry of National Education and the Ministry of Youth and Sports  |
| 6   | Ratu Atut Chosiyah             | Former governor of Banten  | Dispute Management election Banten and Lebak, as well as corruption procurement Alkes Banten and South Tangerang   |
| 7   | Susi Tur Andayani              | Former BNN Lampung officials   | Valley election dispute management   |
| 8   | Pasti Serefina Sinaga          | Former West Java High Court Judge  | Receipts related to managing corruption cases of Social Assistance (Bansos) Bandung.   |
| 9   | Masyito                        | Wife Of Palembang Mayor Romi Herton  | Palembang election dispute management in MK  |
| 10  | Nur Latifa                     | Members of Parliament of Karawang & wife of Regent of Karawang Ade Swara   | Bribery, extortion, and money laundering related to PT Tatar Kertabumi's Environmental Management license (SPPL) in Karawang.  |
| 11  | Neneng Sri Wahyuni             | Finance director of PT Anugerah Nusantara  | Corruption crimes together in procuring and installing solar power plants (PLTS) in the Ministry of Manpower and Transmigration in 2008.   |
| 12  | Damayanti Wisni Putranti       | Members of the House of Representatives from the PDI-P faction   | Damayanti received a gift or promise from the Chief Executive Officer of PT Windhu Tunggal Utama (WTU) Abdul Khoir so that PT WTU would get a job in the PUPR Ministry project.  |
| 13  | Dewie Yasn Limpo               | Members of Commission VII of the House of Representatives  | She received money from Deiyai Irenius Adi, the head of the Department of Energy and Mineral Resources, and the director of PT Abdi Bumi Cendrawasih Setiady Jusuf.  |
| 14  | Rinelda Bandoso                | Dewie Yasin Limpo, Personal Assistant  | To broker a bribe of SGD 177,700 against Dewie Yasin of the KADINAS EMR of Deiyai Regency and a businessman.   |
| 15  | Silvira Ananda                 | Civil servants/former chairman of the Busway Procurement Committee/former head of Anev and preparation of rates subdistrict basis Dishub DKI Jakarta | Transjakarta corridor I bus unit procurement corruption case that cost the state Rp10 621 billion  |
| 16  | Margaretha Elisabeth Tutuarima | Commitment-making Officer/Kasi Fishing Production Department of Marine and Fisheries Prov. Central Java  | In connection with the TPK activities of rehabilitation and reconstruction of the capture fisheries sector after the earthquake and tsunami waves in the Fisheries and Marine Service Unit of Central Java province using the state budget in 2006 |

**Table 2. (Continued).**

| No. | Name of perpetrator      | Profile/Department   | Case  |
|-----|--------------------------|--|---|
| 17  | Vonnie Anneke Panambunan | Regent Of North Minahasa   | Involved in a corruption case related to the feasibility studies (FS) project for constructing Loa Kulu airport, Kutai Kartanegara, East Kalimantan, involving PT Mahakam Diastar International (MDI).                                      |
| 18  | Ines Wulandari Setyawati | Private/Director PT. Gita Vidya Utama  | Using project funds outside the qualifying allotment has benefited you or others or Corporation I, resulting in a State loss of Rp688.6 million.  |
| 19  | Darmawati Dareho         | PNS/Kabag. The Tanjung Priok Navigasu District   | Rp 3 billion bribery case against member of commission V DPR RI, Abdul Hadi Djamal  |
| 20  | Ratna Dewi Umar          | Civil servant/director of Basic Medical Service Development Director General of Medical Service Development Moh RI | Ratna is considered to have committed corruption together in four procurement projects at the Ministry of Health  |
| 21  | Angelina Patiasina       | Members of the House of Representatives Commission IX  | Miranda's Goeltom election bribery case as Senior Deputy Governor of Bank Indonesia   |
| 22  | Maria Elizabeth Liman    | Private  | Bribing the former President of the Prosperous Justice Party (PKS) as well as a former member of Commission I of the House of Representatives of the PKS faction, Luthfi Hasan Ishaq of Rp 1.3 billion through his colleague Ahmad Fathanah |
| 23  | Chairman Nisa            | Members of the House of Representatives  | Proven to be a bribe intermediary from the elected Regent of Gunung Mas, Central Kalimantan, Hambit Bintih, to the former chairman of the Constitutional Court (MK) Akil Mochtar in handling election disputes.                             |
| 24  | Lupita Anie Razak        | Private  | Proven to commit bribery in managing cases related to the forgery of land certificate documents in the Central Lombok regency.  |
| 25  | Artha Meris Simbolon     | President Director of PT Kaltim Parna Industri   | Proven to bribe the head of SKK Migas, Rudi Rubiandini, with US\$ 522,500 related to the gas price formula adjustment application.  |
| 26  | Imas Dianasari           | Civil servants/judges in the Industrial Relations Court District Court Bandung                                     | Proven to receive bribes worth Rp 352 million from the Attorney General of PT Onamba Indonesia and tried to bribe Supreme Court judges Rp 200 million on the PT Onamba industrial case verdict.   |
| 27  | Dharnawati               | The board of Directors of PT Alam Jaya Papua   | Bribery case of Regional Infrastructure Development Acceleration Fund (DPPID)   |
| 28  | Wa Ode Nurhayati         | Members of the House of Representatives Budget   | In the case of bribery, funds are allocated to accelerate Regional Infrastructure Development (PPID) and money laundering cases.  |
| 29  | Suzana Budi Antoni       | Private  | Alleged bribery case against former Constitutional Court Chief Akil Mochtar   |
| 30  | Lucianty                 | Members of Parliament of South Sumatra province  | Bribery case Accountability Statement Report (LKPJ) Regional Head 2014 and the ratification of the APBD Musi Banyuasin (Muba)   |
| 31  | Deviyanti Rochaeni       | Public Prosecutor at the West Java High Court  | The case of alleged bribery in handling corruption funds of the Social Security Administration (BPJS) Subang Regency, West Java.  |

**Table 2. (Continued).**

| No. | Name of perpetrator        | Profile/Department  | Case  |
|-----|----------------------------|---|---|
| 32  | Sri Astuti                 | Former Sampali Village Head, Percut Sei Tuan, Deli Serdang, North Sumatra | Corruption of Rp 1 trillion related to the PTPN II Tanjung Morawa land certificate issuance.                |
| 33  | Berhanatalia Ruruk Kariman | Lawyer  | Proven to give money to civil servants District Court (PN) Jakut, Rohadi to ease the verdict, Saipul Jamil. |
| 34  | Noviyanti                  | Secretary of the House of Representatives                                 | intermediary bribe recipient Rp 500 million to Putu   |

Source: The data is taken from several web sources, KPK, CNN Indonesia, Hukum Online, DetikNews.

## 4. Discussion

### 4.1. Background check for fraudsters/fraudsters

In the process of literature research on women and cheating, there are constraints, namely the availability of literature that discusses the motives of fraudsters, especially whether the motives are the same between men and women. If there is a difference, what causes it is also still minimal. The power factor is often essential in motivating fraudsters or corruption. Actors with excellent access and influence usually use their positions to gain personal gain or influence others into committing unlawful acts. After being analyzed, the main factor affecting female actors is the element of power. Here is a background review of each actor:

### 4.2. Classification of cheating cases

- Bribery cases (Table 3).

**Table 3.** Bribery case group.

| Name                    | Profession                           | Cases of involvement   | Motives of involvement   | Elements of power   |
|-------------------------|--------------------------------------|--|--|---|
| Mindo Rosalina Manulang | Marketing Manager                    | Bribes related to the Wisma Atlet project  | Desire for personal gain or pressure from project stakeholders   | Access and influence in handling large projects   |
| Miranda Swaray Gultom   | Senior Deputy Governor of BI         | Bribery related to BI Senior Deputy Governor election  | Access and significant influence in financial institutions used to influence acts of corruption              | Excellent access and influence in financial institutions  |
| Nunun Nurbaeti          | Private                              | Bribery related to BI Senior Deputy Governor election  | Relationship and access through her husband, who is a politician   | Relationship and access through her husband, who is a political   |
| Masyito                 | Wife of Palembang mayor Romi Herton  | He took bribes to influence the results of the Palembang regional election for his family's financial benefit and power. | Palembang election dispute management in MK  | As the wife of an official, Masyito had political influence that she could use to her husband's advantage. His extravagant style probably prompted him to engage in bribery to obtain additional funds or strengthen his social position. |
| Rinelda Bandoso         | Dewie Yasin Limpo Personal Assistant | Dewie Yasin is suspected of taking bribes to facilitate the construction of power plants for personal gain.              | To broker a bribe of SGD 177,700 against Dewie Yasin of the KADINAS EMR of Deiyai Regency and a businessman. | Rinelda, a personal assistant to a member of the House, has access and power to facilitate meetings and negotiations that affect project budget decisions.  |

**Table 3. (Continued).**

| Name                  | Profession  | Cases of involvement   | Motives of involvement  | Elements of power   |
|-----------------------|---|--|---|---|
| Sylvira Ananda        | Civil servant/former chairman of the busway procurement committee/former head of Anev and preparation of rates subdistrict basis Dishub DKI Jakarta | They were taking bribes in the procurement of TransJakarta buses for personal gain.  | Transjakarta corridor I bus unit procurement corruption case that cost the state Rp10 621 billion   | Sylvira, as chairman of the TransJakarta bus procurement committee, is suspected of taking bribes to influence bus procurement decisions.   |
| Darmawati Dareho      | PNS / Kabag.The Tanjung Priok Navigasu District   | The main motive in this case was to smooth out the project for the construction of the pier and airport by using bribes to members of Parliament.                          | Rp 3 billion bribery case against member of commission V DPR RI, Abdul Hadi Djamal  | As an employee of the Directorate General of Sea Transportation, Darmawati has access to and power to influence decisions related to projects related to her department, such as dock and airport construction projects.  |
| Ratna Dewi Umar       | Civil servant/director of Basic Medical Service Development Director General of Medical Service Development Moh RI                                  | They accepted bribes and abused their authority to procure medical devices for personal or group interests.  | -   | As director of Bina Pelayanan Medik Dasar, Ratna is suspected of being involved in bribery related to the procurement of medical devices, with influence in determining the winner of the auction or the direct appointment of the project.                                 |
| Angelina Patiasina    | Members of the House of Representatives Commission IX   | Influence the Senior Deputy Governor of Bank Indonesia's election process to support or obtain certain benefits from the decision.   | Ratna is considered to have committed corruption together in four procurement projects at the Ministry of Health.   | Angelina has the power to influence electoral processes related to finance and banking. His lifestyle may also be influenced by the drive to improve his social and economic status, which can be a factor in accepting bribes or engaging in acts of corruption.           |
| Maria Elizabeth Liman | Private   | Influence the Ministry of Agriculture's policy to approve or recommend the application for a quota for beef imports in 2013, which can benefit the company.                | Bribing the former President of the Prosperous Justice Party (PKS) as well as a former member of Commission I of the House of Representatives of the PKS faction, Luthfi Hasan Ishaq of Rp 1.3 billion through his colleague Ahmad Fathanah | He is using his power and influence as President Director of Pt Indoguna Utama to influence the policies of Ministry of Agriculture officials regarding beef import quotas, which can provide significant benefits for his company.   |
| Chairman Nisa         | Members of the House of Representatives   | In this case, Chairun Nisa allegedly wants to ensure that the lawsuit against the regional elections is rejected so that the winner remains, as the relevant parties wish. | Proven to be a bribe intermediary from the elected Regent of Gunung Mas, Central Kalimantan, Hambit Bintih, to the former chairman of the Constitutional Court (MK) Akil Mochtar in the management of handling election disputes            | Using his position as a member of Commission II of the party faction (Golkar) and his influence as a politician to influence Akil Mochtar, who at that time was the chairman of the Constitutional Court, in making decisions related to the lawsuit for regional elections |

**Table 3. (Continued).**

| Name                       | Profession   | Cases of involvement   | Motives of involvement   | Elements of power   |
|----------------------------|--|--|--|---|
| Lusita Anie Razak          | Private  | In this case, Lusita's motives are related to business interests or the protection of the company's interests.   | It has been proven that it committed bribery in managing cases related to the forgery of land certificate documents in the Central Lombok regency.   | He used his power or relationship (as Bambang W Soeharto's subordinate at PT Pantai Aan) to influence the Praya Prosecutor (Subri) in handling the document forgery case. |
| Artha Meris Simbolon       | President Director of PT Kaltim Parna Industri                                 | Angelina allegedly bribed for a recommendation to lower the gas price formula for PT Kaltim Parna Industri for business profits.   | It was proven to bribe the head of SKK Migas at that time, Rudi Rubiandini, with US\$ 522,500 related to the gas price formula adjustment application.   | Angelina allegedly used her position as President of PT Kaltim Parna Industri/President of PT Parna Raya to influence Rudi Rubiandini to adjust the gas price formula.    |
| Imas Dianasari             | Civil servants/judges at the Industrial Relations Court Bandung District Court | Obtain personal benefits by unauthorized means, namely through bribery, so the court decision benefits the party who gave the bribe.   | He was found guilty of accepting Rp 352 million in bribes from PT Onamba Indonesia's legal counsel and attempting to bribe a Supreme Court judge with Rp 200 million regarding the verdict of PT Onamba's industrial case. | Have the power to make legal decisions.   |
| Dharnawati                 | The board of Directors of PT Alam Jaya Papua                                   | Motif obtained projects worth Rp 73 billion for four districts in Papua.   | Bribery case of Regional Infrastructure Development Acceleration Fund  | Have the power to make decisions related to company projects.   |
| Wa ode Nurhayati           | Members of the House of Representatives Budget                                 | The desire to obtain personal benefits or accept bribes in exchange for their influence in allocating the budget in Banggar DPR.   | In the case of bribery, funds are allocated to accelerate Regional Infrastructure Development (PPID) and money laundering cases.   | Influence the budget allocation process.  |
| Suzana Budi Antoni         | Private  | To influence the case's decision to apply objections to the results of the election of Empat Lawang Regency and to maintain or obtain political power, which is likely to be considered necessary by them. | Alleged bribery case against former Constitutional Court Chief Akil Mochtar  | Has power in decision-making related to local government, including in handling election disputes.  |
| Lucianty                   | Members of Parliament of South Sumatra province                                | Obtain approval or endorsement of policies or financial statements that benefit them personally or politically.  | Bribery case Accountability Statement Report (LKPJ) Regional Head 2014 and the ratification of the APBD Musi Banyuasin (Muba)  | Position and power can be used to influence decisions or policies in their favor in these cases.  |
| Deviyanti Rochaeni         | Public Prosecutor at the West Java High Court                                  | the motive is likely to involve a desire to obtain rewards or compensation from the parties involved in the corruption case.   | The case of alleged bribery in handling corruption funds of the Social Security Administration (BPJS) Subang Regency, West Java.   | As a public prosecutor in the West Java Attorney General's Office, Deviyanti Rochaeni has the power and authority to handle legal cases, including corruption.            |
| Berhanatalia Ruruk Kariman | Lawyer   | It was allegedly related to an attempt to ease the verdict on the case of molestation that ensnared Saipul Jamil.  | Proven to give money to civil servants District Court (PN) Jakut, Rohadi to ease the verdict, Saipul Jamil.  | He has access and power in the legal system to defend his clients.  |



**Table 3. (Continued).**

| Name      | Profession                                | Cases of involvement  | Motives of involvement                              | Elements of power  |
|-----------|---|---|---|--|
| Noviyanti | Secretary of the House of Representatives | To obtain personal gain and assist I Putu Sudiartana in obtaining Rp500 million in bribes related to the management of DAK. | Intermediary bribe recipient Rp 500 million to Putu | Have access and power within the political and governmental environment to influence decisions regarding budget allocations. |

- Money laundering cases (**Table 4**).

**Table 4.** Money laundering case group.

| Name             | Department/Profession  | Cases of involvement   | Motives of involvement   | Elements of power  |
|------------------|--|--|--|--|
| Rita Widayarsi   | Regent Of Kertanegara  | Money laundering and gratification of several projects   | Power and influence as a regional official   | Power and influence as a regional official   |
| Nur Latifa       | Members of Parliament of Karawang & wife of Regent of Karawang Ade Swara | Related to the desire to hide the origin of such unauthorized funds so as not to be detected by the authorities.                 | Bribery, extortion, and money laundering related to PT Tatar Kertabumi's Environmental Management license (SPPL) in Karawang.    | She had sufficient access and influence to conduct suspicious financial transactions and launder money from her husband's corruption. Nurlatifah's lifestyle as the wife of an official and the possibility of being involved in large financial transactions can be motivating factors to engage in money laundering. |
| Wa ode Nurhayati | members of the House of Representatives Budget                           | The desire to obtain personal benefits or accept bribes in exchange for their influence in allocating the budget in Banggar DPR. | In the case of bribery, funds are allocated to accelerate Regional Infrastructure Development (PPID) and money laundering cases. | Influence the budget allocation process.   |

- Gratuity cases (**Table 5**).

**Table 5.** Gratuity case group.

| Nama                     | Department/Profession   | Cases of Involvement  | Motives of involvement  | Elements of power  |
|--------------------------|---|---|---|--|
| Pasti Serefina Sinaga    | Former West Java High Court Judge                             | It is carried out to improve lifestyle, obtain additional financial benefits, or strengthen its social position.  | Receipts related to managing corruption cases of Social Assistance (Bansos) Bandung.  | He uses his power and influence in the position to obtain gifts or bribes.   |
| Damayanti Wisni Putranti | Members of the House of Representatives from the PDIP faction | Suspected of taking bribes to influence the proposed road works project to be included in the aspiration program in the Ministry of PUPR fiscal year 2016 draft budget. | Damayanti received a gift or promise from the Chief Executive Officer of PT Windhu Tunggal Utama (WTU) Abdul Khoir so that PT WTU would get a job in the PUPR Ministry project. | Has the power to propose and influence the establishment of development projects, which can be used for personal or other interests. |

- Corruption cases (**Table 6**).

**Table 6.** Corruption case group.

| Name                           | Department/Profession   | Cases of Involvement  | Motives of involvement   | Elements of power  |
|--------------------------------|---|---|--|--|
| Angelina Sondakh               | Former Governor of Banten   | Management of election disputes and corruption of Alkes procurement   | Power and influence as regional head   | Power and influence as regional head   |
| Ratu Atut Chosiyah             | Former Governor of Banten   | Management of election disputes and corruption of Alkes procurement   | Power and influence as regional head   | Power and influence as regional head   |
| Susi Tur Andayani              | Former BNN Lampung officials  | Valley election dispute management  | Possible positions to influence legal proceedings  | Possible positions to influence legal proceedings  |
| Pasti Serefina Sinaga          | Former West Java High Court Judge   | obtaining personal benefits.  | Receipts related to managing corruption cases of Social Assistance (Bansos) Bandung.   | They are using their power and influence.  |
| Neneng Sri Wahyuni             | Finance director of PT Anugerah Nusantara   | Committing acts of corruption to enrich themselves or others may be triggered by financial motives or a desire to obtain personal benefits from the PLTS procurement project. | Corruption crimes together in procuring and installing solar power plants (PLTS) Ministry of Manpower and Transmigration in 2008.  | Have sufficient power and access to influence the procurement process of PLTS projects, including determining the auction winner and the work transfer to certain companies. |
| Dewie Yasn Limpo               | Members of Commission VII of the House of Representatives   | Influence the budget allocation for personal gain by taking a fee of 10 percent of the project budget.  | She received money from the Department of Energy and Mineral Resources head, Deiyai Irenius Adi, and director of PT Abdi Bumi Cendrawasih Setiady Jusuf.   | Have the power to propose development projects,  |
| Margaretha Elisabeth Tutuarima | Commitment-making Officer / Kasi fishing production Department of Marine and Fisheries Prov. Central Java | utilising the trust and authority, he has in assisting personal or group interests  | -  | Has the power to determine the receipt of assistance and distribution of funds.  |
| Vonnie Anneke Panambunan       | Regent Of North Minahasa  | Commit corruption to enrich themselves or others by benefiting companies that do not have the competence for the project, to the detriment of the state.                      | In connection with the TPK activities of rehabilitation and reconstruction of the capture fisheries sector after the earthquake and tsunami waves in the Fisheries and Marine Service Unit of Central Java province using the state budget in 2006 | As having power in decision-making related projects in the region  |
| Ines Wulandari Setyawati       | Private/Director of PT Gita Vidya Utama   | They commit corruption to enrich themselves or others by benefiting their company through the project.  | Using project funds outside the qualifying allotment has benefited yourself, others, or Corporation I, resulting in a State loss of Rp688.6 million.   | As the company director involved in the project, Ines has the power to make decisions related to the projects carried out by her company.                                    |
| Sri Astuti                     | former Sampali Village Head, Percut Sei Tuan, Deli Serdang, North Sumatra                                 | By receiving money from the applicant for a land certificate, Sri Astuti obtained significant benefits  | Corruption of Rp 1 trillion related to the PTPN II Tanjung Morawa land certificate issuance.   | Has the power to issue certificates of land in its territory.  |

### 4.3. Research findings

The research findings based on the literature studies analyzed by the researcher, reveal that the difference in cheating behavior between men and women is not simply a statistical phenomenon, but also reflects deeper differences in the motivations,

methods, and impact of cheating. The following arguments are constructed to substantiate these findings based on the various literature studies analyzed and collected, as follows:

- 1) **Motivational Differences:** The different motivational factors for men and women to commit fraud highlight the psychological and social complexities that influence human behavior. While men may tend to engage in fraud to achieve financial gain or power, women are more influenced by internal or external pressures relating to social status, economics, or lifestyle. Women are also often faced with economic pressures especially when the husband's income is insufficient and the family faces increasing needs, women often feel pinched and have no other choice but to engage in fraud. In situations where there is no possibility of changing patterns or lifestyles, cheating becomes a shortcut that seems to offer an instant solution. By understanding these motivational differences, we can develop more appropriate and relevant interventions to prevent cheating.
- 2) **Method Differences:** Variations in the methods used by men and women in committing fraud indicate complex adaptations to the social environment and individual situations. Women may tend to use more subtle or interpersonal relationship-orientated strategies to commit fraud, in response to pressures or limitations unique to them. By being aware of these differences, we can improve fraud detection and prevention by paying attention to signs or patterns of behavior that are unique to women.

Research (Jha and Sarangi, 2018) conducted in the journal titled *Women and Corruption: What positions must they hold to make a difference?* explained in the conclusion section of the study that, women in politics have a significant impact on corruption and perceptions of corruption. An instrumental analysis of variables found that women in Parliament negatively impact corruption, demonstrating their influence through policy-making. At the sub-national level in Europe, the presence of women in local government is linked to a decrease in bribery, highlighting their role in lowering local corruption. Gender equality has also been shown to contribute to a decrease in corruption, affirming the importance of gender inclusion in policymaking. Although the results were related to perceptions of corruption, the increase in women in Parliament or local government was related to a significant decrease in perceptions of corruption. Thus, the study highlights the role of women in fighting corruption and strengthening the integrity of government institutions. The study refutes the findings of researchers who found that women who are in positions of advantage or power can get opportunities to commit fraud because of factors, pressure, and fulfilling lifestyles.

#### **4.4. Women and fraud**

The number of women involved in corruption cases shows that there is a development in the role of women, including in corrupt practices. The concept of feminization of corruption described by Afifuddin (2012) refers to the significant role of women as the main actors in the people's mafia network involved in corruption cases in the public sphere. Based on previous groupings of fraud cases, it was found that many women were also involved in fraud such as corruption, bribery, gratuities, and money laundering. Through a series of cases, it can be seen that the role of women

in budget corruption cases is important. This is not a mere coincidence, but part of the social changes related to gender and feminism in financial corruption cases. The analysis also shows that the element of power, especially that held by women with certain positions, has a significant effect. Women who have certain careers or professions and have high purchasing power may be more susceptible to the temptation to commit fraud. This could be due to pressure to maintain a high lifestyle or high consumption standards. Motivations to engage in corruption can arise due to pressing needs or greed. This need can be related to a difficult economic situation or the desire for financial security, while greed reflects the drive for greater profits or a more luxurious lifestyle (Bauhr and Charron, 2020). In competitive environments, particularly in sectors that are considered prestigious or high-earning, women may feel compelled to engage in fraudulent behavior to achieve or maintain their position (Charron, 2020). The role of women in financial fraud illustrates a phenomenon that attracts attention, especially in the context of corruption cases handled by the Corruption Eradication Commission (KPK). The analysis conducted indicates the involvement and also found many women in fraud cases handled by the agency. This shows the complexity of gender roles in fraud, which are influenced by social factors, power lifestyles, rationalization, and pressure. For example, certain pressures may push women to commit fraud to fulfill certain needs or expectations. In addition, internalized gender roles and expectations in society can also influence cheating behavior. In analyzing gender differences in white-collar crime, it is necessary to consider the extent to which women have opportunities to engage in such crimes. Women's access to organizational power structures is crucial (Huffman, 2010). Old efforts to eradicate corruption by campaigning to the wives of officials have surfaced again, therefore it is recommended that the entire family of state officials be given an understanding of the threats and dangers of corruption. This step is needed to reduce the practice of corruption in the environment of state officials who are still rampant. We know that there are not a few cases of corruption in this country where the wives of officials are involved in supporting their husbands in corruption. For example, Neneng Sri Wahyuni, worked with her husband Nazaruddin to steal government funds through corruption in various fields in the procurement of goods/services projects funded by the state budget. In many cases, the public still regrets that law enforcement officials do not have the courage and firmness to pursue the wives of corrupt officials, despite evidence that they are actively involved in their spouses' crimes.

Women are considered an influential source of internal pressure, and the characteristics of leaders in organizations can shape organizational adaptations and have a significant impact on workplace inequality. When power inequalities persist in the work environment, women will have more limited opportunities to engage in white-collar crime. Therefore, this research emphasizes the importance of understanding power structures and workplace inequalities in the context of white-collar crime committed by women. The number of women involved in corruption offenses has increased over the past 11 years. The current democratic era provides great opportunities for every individual, both men and women, to participate, play a role, and actively participate in public policy and occupy strategic positions (Handayani and Woro Damayanti, 2018). In the context of women, women's participation in the political arena reaches 30%. Estetika Handayani also revealed that

when women are involved in implementing public policies, making decisions, and occupying strategic positions, they are also vulnerable to corrupt practices. This can be seen in various cases handled by law enforcers, including the KPK. Estetika Handayani said that the KPK and ICW had compiled data on the number of women involved in corruption cases from 2007 to 2017. During those 10 years, there were a total of 78 women involved in corruption cases, ranging from being suspects to being convicted. Sabir Laluhu explained that the perpetrators of corruption came from various backgrounds, including regional heads, members of the DPR, members of DPD levels I and II, judges, clerks, lawyers, heads of departments, heads of fields, and wives of regional heads. Sabir also stated that women in the circle of corruption can be categorized as perpetrators, victims, or even as both perpetrators and victims. Findings based on analysis and research show that women are also dominant in committing fraud, revealing interesting and profound facts in our understanding of corporate crime. In this context, there is a deeper understanding of the factors that influence women in committing these criminal acts, which can be a significant difference from previous findings. Based on the Triangle Fraud theory, which identifies pressure, opportunity, and rationalization as the main drivers of fraud, we can highlight how social and economic factors encourage women to engage in fraudulent practices. Firstly, access to positions of power is a key factor. Women in positions that allow them access to company funds or resources are often exposed to opportunities to commit fraud. Particularly, if they feel trapped in a situation of economic pressure, such as a husband's income that is insufficient to meet the family's needs, or if they are attracted to a luxurious lifestyle that is difficult for them to achieve legitimately, then the opportunity to commit fraud can be an attractive option. Second, economic pressure and the drive to enjoy a luxurious lifestyle are significant factors in encouraging women to commit fraud. When women face financial pressures or are attracted to lifestyles that they cannot achieve through honest means, they may be inclined to use their position of power to commit fraud to fulfill these needs. These findings highlight that our understanding of gender in the context of corporate crime should not be limited by gender stereotypes. Women have the same potential as men to engage in criminal acts such as fraud, especially when they are exposed to opportunities and economic pressures that encourage them to break the rules. As such, these findings not only change our view of the role of gender in corporate crime but also emphasize the need for an inclusive and holistic approach to analyzing the factors that drive individuals, including women, to commit fraud.

#### **4.5. The effect of power on fraud**

Power is the ability to do what one wants, even if others oppose it (Albrecht et al., 2014). Power is often misused and has a negative impact. Powerful individuals tend to misjudge the interests and emotions of others, use stereotypes, seek information that confirms their beliefs, and treat others as tools to achieve goals. Power also affects the way individuals think about problems and seek solutions to overcome them. Power tends to increase the perception of opportunities. Power reduces the influence of constraints on achieving goals. Power-related assumptions can influence opportunities to achieve goals by any means necessary, including financial statement fraud. For example, a CFO with great power is more likely to believe that he or she

can commit financial fraud without getting caught than a CFO with less power. Power theory explains how an individual influences another individual to engage in fraud. In the case of fraud, the perpetrator has the desire to execute his or her own will, i.e. influence others to act under the perpetrator's wishes, regardless of the resistance that may arise. In 1959, John French and Bertram Raven classified "power" into five separate variables, each of which derives from different aspects of the relationship between the perpetrator and the target of their influence. Fraudsters use power to get victims to rationalize unethical actions as acceptable. A person's rationalization is the attitude and behavior that makes the criminal, fraudulent, and fraudulent acts they have committed acceptable. A person who initially has no intention of committing fraud can become a fraudster through the rationalization process (Prastyo et al., 2023). They use reference power, legitimacy power, and expert power to build trust relationships with potential co-conspirators. Using this power, the perpetrator can convince others to participate in the fraudulent act by rationalizing the act as justifiable. The perpetrator also influences others by portraying attitudes such as "everyone does it" or "it's no big deal", as well as by modeling inappropriate behavior to show that dishonest actions are acceptable and in line with organizational norms (Albrecht et al., 2014). In the context of legitimate power, perpetrators of fraud will encourage subordinates to rationalize fraudulent acts as acceptable. They can do this by labeling the deception as acceptable and saying that "this is how things work here". When members of the organization see their superiors engaging in fraud, it gives the message that the act is acceptable. These people rationalize, "If it wasn't acceptable, the boss wouldn't do it." From an expert power perspective, many potential victims simply accept that they must engage in unethical behavior because 'others know more than I do about business operations, markets, industries, and so on.' Such attitudes may be stronger in fraudulent financial scandals when low-level personnel see internal and external auditors approving or accepting fraudulent transactions). Several factors encourage women to be involved in corrupt practices, one of which is their position or power. The involvement of women in corruption cases increases along with the number of women involved in government, legislative, judicial, and private sectors (Ganarsih, 2015). Abuse of power and fraud occurs when a director or representative of a company uses his or her power for purposes that are not the same as the original purpose. In company law and corporate law, assessing the impact of fraud on these rights has many sources of authority, including contracts, and statutes (Hudson, 2019). Bad behavior in organizations is associated with poor leadership. Organizational leaders play an important role in shaping organizational culture. Loyal employees follow instructions from their superiors despite mistakes and emphasize the importance of values and ethics embodied by the leaders of an organization (Yogi Prabowo, 2016). Leadership is considered a key element of the moral triangle in an organization. Leadership style can not only affect the level of fraud in an organization, but it can also affect the transition from values such as honesty, integrity, and respect for others to selfishness, tyranny, and authoritarianism.

A person's position in the organizational structure is often an important factor in encouraging or facilitating fraud. The position can provide greater access to information, resources, or processes that can be exploited for fraudulent purposes (Ristianingsih, 2017). In addition, individuals who occupy certain positions of

authority or power tend to have a significant influence on the situation or environment around them. They can use their power to influence decisions, manipulate information, or avoid supervision, thereby increasing the risk of fraud (Hermanson, 2017). When a person has a great deal of authority in an organization, such as being a leader or having control over important assets, they have a greater opportunity to commit fraudulent acts (Wolfe, 2017). For example, a finance director responsible for financial reporting may utilize his or her position to manipulate figures for personal or corporate gain. Likewise, a manager who has control over the procurement process may utilize his or her power to accept bribes or harm the company through unfair decisions. The capabilities of individuals within an organization can be a serious threat, especially when people with power, intelligence, and a deep understanding of the organization's systems are involved (Hay, 2013). White-collar crime, committed by individuals within organizations, is a serious threat that can cost organizations significantly.

#### **4.6. The influence of lifestyle as a cause of fraud**

The lavish lifestyle of officials can be a sign that they are engaging in improper behavior, which is often related to corruption. The drive to have a luxurious lifestyle can encourage these officials to justify unethical behavior, using any means they deem necessary (Putri and Nihayah, 2019). A luxurious lifestyle can be the beginning of corruption. This is because such a lifestyle can cause dissatisfaction in a person, which in turn encourages them to fulfill this dissatisfaction through various means, including corruption (Muqoddas, 2011). A luxurious lifestyle has a significant negative impact on anti-corruption tendencies (Muqoddas, 2011). Therefore, the level of anti-corruption tendencies or intentions can be increased by reducing excessive luxury lifestyles. Certain lifestyles, such as having large debts or high financial needs to maintain a certain lifestyle, can create pressures that encourage a person to seek dishonest means, including committing acts of corruption. This indicates that economic and financial factors can influence a person's motivation to engage in acts of corruption, where high financial pressure can be a trigger to seek less ethical or illegal solutions (Okafor et al., 2020).

Fraud is the result of a hedonistic lifestyle (Jenier, 2013). This can be seen from cases of corruption committed by those who hold power. Individual lifestyles have an impact on vulnerability to fraud or corruption. The lifestyle routine activity theory (LRAT) proposed by Cohen and Felson, emphasizes that a person's daily activities can affect the level of vulnerability to crime. In the context of fraud and corruption, an individual's lifestyle can affect the level of susceptibility to such behavior. This explanation is based on the theory that daily activities are chosen rationally based on the individual's social role and social class. If an individual engages in risky activities or has a lifestyle that supports fraud or corruption, then they are likely to be more vulnerable to such behavior (Parti, 2022). A person's lifestyle can also influence their propensity to commit corruption or fraud. For example, if a person has an excessive lifestyle and wants to maintain that lifestyle, they may be inclined to seek unauthorized means to obtain money or profits dishonestly (Okafor et al., 2020). A lifestyle that leads to a need for social status or certain luxuries can also trigger psychological distress that makes an individual vulnerable to acts of corruption. In an environment

where a luxurious lifestyle is considered a symbol of success or success, individuals may feel the need to achieve or maintain that lifestyle.

Journal of Psychology researched in exploring the concept of female nature, attention to how views of women have been shaped by social and cultural frameworks becomes crucial (Brookfield, 2015). Conceptions of female nature are often the subject of debate because they tend to prioritize women's individual experiences, leading them into stereotypical boxes. On the other hand, a more critical perspective highlights the diversity of women's backgrounds, interests, and aspirations, rejecting the idea that women can be reduced to just a set of essential traits according to traditional views. The context of gender norms that are already firmly entrenched in society also plays a role in limiting the roles and expectations directed at women. Furthermore, when contemplating the connection between female nature and the drive for luxury and fanciful lifestyles, we need to recognize that stereotypes of women as consumers who shop or aim for luxury are often reflected in media narratives and popular culture. However, a critical view asserts that narrowing women to mere objects of consumption in this narrative not only narrows the understanding of the diversity of women's experiences but also reinforces gender inequality in society. Thus, to gain a comprehensive understanding of the concept of female nature and how it relates to the demands of a luxurious and fanciful lifestyle, we must adopt a critical and reflective approach to the role of culture and society in shaping the views of women. This allows us to go beyond the boundaries of stereotypes and fight for the recognition of the diversity, complexity, and individual freedom of women in different walks of life.

The concept of female nature already firmly entrenched in traditions often places special hopes on women, encouraging them to become guardians of comfort in the sphere of household and social relations. However, amid the influence of consumerist culture and exposure to luxury lifestyles, additional pressure arose for women to radiate an image of luxury and social success. This drive sometimes triggers unethical or even illegal efforts, such as financial manipulation in the workplace, to meet expensive and exclusive lifestyle standards. In certain social circles, such as among socialites, the pressure to maintain a glamorous image can increase the desire for a life of luxury, even if it means violating ethical and legal principles. In some cases, individuals feel compelled to engage in acts of fraud to maintain an image and lifestyle that is considered to be in line with social expectations. The concept of female nature obliges women to create a comfortable environment, with the encouragement of a modern culture that pursues a luxurious lifestyle.

## **5. Conclusion**

From the literature analysis conducted, it was found that although in smaller numbers, women can also be involved in fraud cases. This shows that cheating does not only occur in men but also affects women in various contexts and situations. Corrupt behavior is often triggered by lavish lifestyles and positions of office/power, encouraging officials to commit fraud. The corruption cases mentioned involve individuals from various professional backgrounds, including members of Parliament, Finance Directors, and government officials, who abuse their power and access for personal gain. The motives behind these acts of corruption are often related to the



desire to maintain or improve social and economic status and influence decision-making and policy processes. This research is also supported by the “Triangle fraud theory” developed by Donald Cressey. This study analyses gender dynamics among fraud perpetrators, focusing on corruption cases supervised by the Corruption Eradication Commission (KPK). It identifies lifestyle and power associated with one’s position as key factors contributing to fraudulent activity.

This research, which is based on a literature review, shows that the extravagant lifestyle of some officials may indicate their participation in corrupt practices. It also discusses how gender inequality and existing power structures in the workplace can limit women’s involvement in white-collar crime. It was found that women tend to be more involved in fraudulent acts, especially in financial crimes such as corruption. Factors such as internal pressure, lifestyle, and power are the main drivers for women to engage in fraud. This suggests that there are gender differences in fraudulent behavior, where women are more susceptible to internal or external pressures that encourage them to commit unlawful acts. This study reaffirms the importance of this research in providing a deeper understanding of the role of gender in fraud. The findings indicate that women can also be involved in fraud, and the motives behind corrupt behavior are often related to the desire to maintain or enhance social status and power or position. As such, this research makes a significant contribution to unraveling gender dynamics in economic crime, as well as identifying factors that influence women’s involvement in corrupt practices. If examined from various literature studies, individuals who occupy positions of power and have economic pressure, or pressure in the work environment, open up opportunities to be able to commit fraud, it can happen to men and women. However, lifestyle is a new and interesting finding in this study because if based on data taken from the Corruption Eradication Commission shows that there are some women involved in corruption, even some of them have husbands with the same position or high position in companies or government agencies. This suggests that the demand for luxury lifestyles could be an important factor driving individuals to engage in corrupt practices, which are difficult to control even when they are in established and influential positions.

This journal is unique compared to other studies in several ways. Firstly, it focuses specifically on the gender roles in cases of cheating and fraud, with a particular emphasis on the role of women. Many previous studies have examined fraud and cheating behavior in a more general sense without delving into the specific gender differences and influences. Secondly, the journal utilizes the literature study method, which involves a comprehensive analysis of existing literature to provide a deep understanding of the topic. This method allows the researchers to identify the latest and most relevant findings in the existing literature, contributing to filling the knowledge gaps in previous studies. Additionally, the journal aims to understand the differences in cheating behavior between men and women, as well as what drives both of them to cheat, even though the driving factors are the same. This comparative analysis of gender-specific cheating behavior is a unique aspect of this journal compared to other studies.

## **6. Implications**

### **6.1. Implications for stakeholders, investors and society at large**

In the context of cases of financial fraud and corruption involving women, stakeholders, investors, and the wider community need to consider several implications. Such implications include the critical role of power structures and inequality in the workplace in affecting women's opportunities to engage in corporate crime. In addition, the increase in the number of women involved in corruption and financial fraud cases, especially with the increase in women's participation in the political and government sectors, is also a concern. Internal pressure, lifestyle, and power are critical drivers for women engaging in fraudulent acts. The implications of stigma for female executives in organizations that engage in fraudulent behavior, which may harm other female executives through the stigma mechanism by the association, is also an essential concern in this regard.

- Stakeholders: Stakeholders, such as government officials, judges, and members of Parliament, have a responsibility to ensure fairness, transparency, and accountability in decision-making and budget allocation. They must also ensure that the power they hold is not abused for personal or group interests.
- Investors need to be aware of the risk of financial fraud and corruption involving women in the companies they invest in. They should also focus on corporate governance, regulatory compliance, and transparency in financial reporting to reduce the risk of investment losses.
- Society needs to be aware of cases of fraud and corruption involving women. They should also support law enforcement agencies and the government in combating corruption and fighting for justice and honesty in the management of public finances.

### **6.2. Practical implications**

The practical implications of this study highlight the importance of paying attention to luxury lifestyles and positions of power in organizations as potential clues to unethical behavior, especially in the context of corruption. Understanding that excessive lifestyles and power can encourage corrupt behavior, organizations can take more effective preventive measures. This includes increasing oversight of suspicious personal spending, strengthening anti-corruption policies, and developing training programs on Business Ethics and integrity. Thus, a better understanding of these factors can help organizations prevent and reduce the risk of unethical behavior and strengthen an organizational culture of integrity.

### **6.3. Managerial implications**

Some of the managerial implications that can be drawn from this study include: First, managers and company owners have a higher tendency to commit fraudulent acts, especially in more significant numbers. Therefore, it is necessary to have strict supervision and control over managerial actions in the company. Second, women who occupy strategic positions in organizations have the potential to commit fraudulent acts, so there is a need for special attention to the role and behavior of women in the

work environment. Third, power in companies is often abused through abuse of authority, corruption, bribery, and economic extortion. Therefore, it is essential to ensure that power within the company is not abused and creates an environment in which fraudulent acts are difficult to detect or punish. Considering these managerial implications, companies can take appropriate preventive and control measures to prevent fraud and corruption in the work environment.

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