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Understanding Accounting Fraud Through the Fraud Triangle Theory: A Systematic Literature Review

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This research aims to understand the causes of fraud through the approach of the Fraud Triangle Theory, which includes three main factors: pressure, opportunity, rationalization. By using the Systematic Literature Review method from various relevant international journals, it analyzed systematically to identify patterns, trends, and theoretical contributions to efforts in detecting and preventing fraud. The results of this study show that the three factors in the Fraud Triangle Theory significantly contribute to the occurrence of fraud. Opportunity as the most dominant factor is caused by weak internal control systems and lack of oversight. In addition, economic pressure, and a permissive organizational environment, as well as the rationalization processes by individuals, also increase the tendency for a person to commit fraud. These findings emphasize the need for a comprehensive approach in fraud prevention strategies, through ethical values, the establishment of an organizational culture with integrity, and the implementation of more effective internal control and oversight.

Keywords: Fraud Triangle, fraud, pressure, opportunity, rationalization

Introduction

Fraud in business and public organizations is a crucial issue that continuously threatens the integrity, transparency, and sustainability of an entity. Fraud harms finances and destroys reputations. The phenomenon of fraud has become a serious challenge in various organizations. According to the Association of Certified Fraud Examiners (ACFE), fraud includes corruption, misuse of assets, and manipulation of financial statements. The trust of stakeholders can also be destroyed because of it. One of the most widely used theories in understanding the causes of fraud is the Fraud Triangle Theory introduced by Donald Cressey in 1953. Three main elements that encourage individuals to commit fraud are identified by this theory, namely pressure, opportunity, and also rationalization.

According to Law No. 31/1999 Jo Law No. 20/2001 on the Eradication of Corruption, corruption is an unlawful act with the intent to enrich oneself, others, or which may harm the state finances or the state economy. The definition of corruption is explained in 13 articles in this law. Based on these articles, corruption is mapped into 30 forms, which are further grouped into seven types, namely embezzlement in office, extortion, gratification, bribery, conflict of interest in procurement, fraudulent acts, and state financial losses. Furthermore, through Government Regulation No. 71/2000 on Procedures for Implementing Community Participation and Awarding

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in the Prevention and Eradication of Corruption, the government wants to invite the public to participate in eradicating corruption.

Fraud is not only caused by individuals, but is also influenced by organizational culture and system weaknesses. For this reason, it is not only too focused on individuals as the main perpetrators, ignoring the influence of organizational culture and weak systems. Therefore, fraud prevention requires commitment between individuals, organizations, and the environment (Manning, 2024)

The Fraud Triangle Theory has been the basis for many academic studies. It also underpins audit practice in identifying and preventing fraud as research and organizational dynamics evolve. Existing literature shows that each element of the fraud triangle makes an important contribution to the tendency of individuals or groups to commit fraud (Janrosl, Muda, Sadalia, & Nasution, 2025). This theory demands a more comprehensive and in-depth understanding of the complexity of personal and social human behavior.

It is important to understand how these factors can interact and create an environment that allows fraud not to occur, both in financial statements and in academic contexts. The application of Fraud Triangle Theory in the context of financial statements shows that pressure, opportunity, and rationalization can contribute to fraudulent practices that harm the company. Therefore, organizations need to implement effective internal controls to reduce opportunities for fraud and minimize the impact of the pressures faced. In this context, it is important to apply a comprehensive approach to detecting and preventing financial statement fraud, including the use of proxy variables such as financial stability and external pressures.

According to Darmawati, Yuliana, and Putri (2024), fraud is categorized into several types, including:

- Financial statement fraud: Altering financial statements to present a false picture of a company's financial condition.
- Asset misappropriation: Illegally taking company assets, such as cash, inventory, or other properties.
- Corruption: Involving acts of bribery, gratuities, or conflicts of interest.

Literature Review

The Fraud Triangle Theory is one of the most commonly cited models for understanding fraudulent behavior, especially in accounting and finance literature. Originated by Donald Cressey, it hypothesizes that most instances of fraud can be attributed to a combination of three factors: pressure, opportunity, and rationalization (Sihombing, Erlina, & Muda, 2019). This trio of factors comprise a proximate causation of overall willingness to deceive in the context of an organization.

The first factor is pressure, the initial driving factor for fraud and is usually related to financial demands or pressure to meet expectations. Based on research (Rahman & Jie, 2024), public companies in China have a lot of pressure to meet the need to maintain status on the stock exchange, increase stock prices, and also to achieve certain performance targets. There are also indicators in maintaining the public exchange, namely, high leverage ratio, low liquidity, negative cash flow, and pressure from investors or external parties. This pressure encourages management to manipulate financial statements in order to maintain the public market.

The second factor is opportunity, which usually arises because of weaknesses in the company's internal control system without being immediately detected due to weak supervision of management, and the board of directors and audit committee. In the case of Sovereign Wealth Funs (SWF) according to research (Lootah, Gleason, Smith, & Zoubi, 2024), opportunities arise because of political authority, non-transparent supervisory structures, and unclear responsibilities between institutions, weak supervision and internal control. When SWF officials are not properly supervised, they have the opportunity to abuse their power to commit fraud.

The third factor is rationalization, self-justification or reasons used to make fraud actions look reasonable or acceptable. In research conducted (Abdullahi & Mansor, 2018) it explained that the opportunity arose because the perpetrators felt that their actions were not a crime, but only “borrowing while” they felt entitled to the funds because their salaries were considered insufficient.

Research on financial statement fraud continues to develop with increasingly diverse theoretical and empirical approaches, but the Fraud Triangle Theory developed by Cressey (1953) remains the main basis in explaining why someone commits fraud. Research by (Rahman & Jie, 2024) in China used this approach to examine the effect of pressure, opportunity, and rationalization on fraud in financial statements, showing that internal company factors and financial characteristics have an important role in triggering fraud. A broader perspective was addressed by Al Shbail, Alshurafat, Ananzeh, and Al-Msiedeen (2022) who examined accounting students’ propensity to commit academic fraud online, and found that the Fraud Triangle is also relevant in the educational context. In the public sector, research by Abdullahi and Mansor (2018) and Puspito, Tambunan, and Muda (2023) in Nigeria confirms that the weakness of internal control and economic pressure in the bureaucratic environment are the main triggers for fraud. Meanwhile, Soltani, Kythreotis, and Roshanpoor (2023) and Yu and Rha (2021) made important contributions through bibliometric and network text analysis approaches, which mapped fraud research trends over the past two decades.

Methodology

Systematic Literature Review (SLR) is a method used to systematically identify and evaluate all relevant studies on a particular question or topic. SLR follows a structured and well-documented procedure, such as formulating a research question or problem, developing a literature search plan, selecting studies based on predetermined criteria, and analyzing the findings obtained.

Kitchenham and Pfleeger (2009) stated that a systematic literature review provides a systematic framework for assessing the available evidence and summarizing the words from various studies. The literature selection method was carried out with the following steps.

There were three main stages in the implementation of the Systematic Literature Review (SLR). The first stage is Search Journal, which is the process of searching for scientific literature from various reputable sources, with a total of 33 international journals identified. The second stage, Screening Journal, involves a selection process based on certain inclusion criteria, such as publications in international journals that have been indexed by international journals and Scopus. The third stage, Research Object Journal, is the classification stage of the selected journals based on the suitability of the object of study, namely journals that explicitly examine the Fraud Triangle Theory, with a total of 22 selected journals. These three stages reflect a systematic approach in line with the SLR framework as described by Kitchenham and Pfleeger (2009), which emphasizes the importance of structured, transparent, and replicable procedures in evaluating scientific literature.

Figure 1. Research Flow.

Source: Authors.

Result and Discussion

Based on the results of Systematic Literature Reviews maping of 22 scientific journals that share the application of the Fraud Triangle Theory in various sectors, this table aims to assist readers in identifying research trends, consistency of results between studies, and the theoretical context used, so as to provide a basis for thematic discussion and in-depth literature synthesis.

Table 1

Result Data of Mapping

No.	Year	Author's name	Journal title	Variable	Result
1	2025	Manar Lootah, Kimberly Gleason, Deborah Smith, Taisier Zoubi	Fraud Risk of Sovereign Wealth Funds; Fraud Triangle and Agency Theory Perspectives	Dependent variable: Fraud Independent variable: 1. Pressure 2. Opportunity 3. Rationalization	Pressure Positive effect on fraud Opportunity Positive effect on fraud Rationalization Positive effect on fraud
2	2025	Carolyn Conn, Linda Campbell	Friend, Felons & Tax Fraud	Dependent variable: Fraud Independent variable: 1. Pressure 2. Opportunity 3. Rationalization	Pressure Encourages perpetrators to take shortcuts for personal needs Opportunity Loopholes in PPP regulations facilitate fraud Rationalization Makes perpetrators feel moral despite cheating professional vs. personal ethics Results in decisions to reject friend requests in order to maintain integrity
3	2024	Melvatesya Hutajulu, Putri Novita Munthe, Verawati Purba, Iskandar Muda	The Fraud Triangle: Factors Causing Fraud in Government Financial Reports	Dependent variable: Fraud in financial reports Independent variable: 1. Pressure 2. Opportunity 3. Rationalization Extended variable:	Pressure Has a positive and significant effect on financial reports fraud Opportunity Positive and significant effect on financial reports fraud Rationalization

				Systems and HR	Has a positive effect on fraud financial reports
4	2024	Darmawati, Rahmawati, Yannsen Pratama Kohar	Overview of Fraud Dynamics in Government: Trends, Causes, and Mitigation Strategies	Dependent variable: Fraud in government Independent variable: Fraud Triangle Extended variable: 1. Weak leadership 2. Political and social pressure 3. Permissive organizational culture	1. Weak leadership, lack of example from leaders can worsen the culture of corruption 2. Political and social pressure, political intervention and social pressure can influence officials' decisions to commit fraud 3. Permissive organizational culture, a work environment that does not enforce ethics allows fraud to develop
5	2024	Md Jahidur, Rahman, Xu Jie	Fraud Detection Using Fraud Triangle Theory: Evidence From China	Dependent variable: Fraud Independent variable: 1. Pressure LIQ (Liquidity) LEV (Leverage) 2. Opportunity AUD (Audit Size) INDEP (Independent Directors) 3. Rationalization ROE (Return on Equity)	LEV: Positive and significant; the higher the debt, the more likely it is to be fraudulent. LIQ: Positive but not significant; liquidity does not consistently predict fraud. ROE: Negative and significant; the lower the ROE, the more likely it is to be fraudulent. AUD: Negative and significant; audits by large firms reduce the likelihood of fraud. INDEP: Negative but not significant; the proportion of independent directors is not strong enough to influence fraud.
6	2024	James W. Marquart, R. Alan Thompson	Exploring Relation Fraud, Murder, and the Fraud Triangle	Dependent variable: Fraud Independent variable: 1. Pressure 2. Opportunity 3. Rationalization	Pressure The grandson was depressed with his finances, which prompted him to look for ways to earn money quickly. Namely committing fraud against his grandmother. Opportunity The grandson has the opportunity to commit fraud without being found out because he is considered a trustworthy person so that he has access to the grandmother's savings. Rationalization The grandson has normalized his actions because what he did was for the benefit of his family, which without thinking long enough to commit extreme actions.
7	2023	Ni Nyoman Ayu Suryandari, I. Ketut Yadnyana, Dodik Ariyanto, Ni Made Adi Erawati	Implementation of Fraud Triangle Theory: A Systematic Literature Review	Dependent variable: Fraud Independent variable: 1. Fraud Triangle 2. Neutralization 3. Ego 4. Religiosity 5. Integrity 6. Ethical values 7. Capability 8. Social trust 9. Accountability 10. Demographic factors	1. Neutralization, a person is more likely to commit fraud because he feels that it is normal and not wrong. 2. Ego, individuals who feel high or superior are more likely to ignore the rules to commit fraud. 3. Religiosity, the more obedient a person is to religion, the less likely a person is to commit fraud. 4. Integrity, if a person's integrity value is high, the less likely it is to commit fraud, and vice versa. 5. Ethical values, ethical values in a weak environment, then a person tends to commit fraud, and vice versa. 6. Capability, a person with a high status in an organization, actions to commit fraud are higher. 7. Social norms, environmental cultures that support fraudulent acts, will occur more frequently. 8. Accountability, a person has a high sense of responsibility, so to commit fraud will be avoided.

					9. Demographic factor, individuals with higher levels of education may have more sophisticated fraud capabilities, while strict regulations may reduce fraud.
8	2023	Christianna Chimonaki, Stelios Papadakis, Christos Lemonakis	Perspectives in Fraud Theories—A Systematic Review Approach	Dependent variable: Fraud Independent variable: 1. Capability 2. Opportunity 3. Pressure 4. Rationalization Extended variable： Fraud Pentagon & Hexagon 1. Arrogance 2. Collusion 3. Personal Integrity	The influence of capability, opportunity, pressure, rationalization has an effect on increasing the risk of Fraud Pentagon & Hexagon also has an effect on increasing the risk of fraud.
9	2023	Wuryan Andayani, Maharani Wuryantoro	Good Corporate Governance, Corporate Social Responsibility and Fraud Detection of Financial Statements	Dependent variable: Fraud in financial statements Independent variable: Good Corporate Governance (GCG) Corporate Social Responsibility (CSR) Fraud Detection in Financial Statements	Good Corporate Governance (GCG): Good corporate governance has a negative effect on fraud. Corporate Social Responsibility (CSR): CSR has a negative effect on fraud. Fraud Detection of Financial Statements: Fraud detection has a negative effect on fraud.
10	2023	Niluh Putu Dian Rosalina, Handayani Narsa Lesta Mega Evi Afifa, Oktaviani Ari Wardhaningrum	Fraud Triangle and Earnings Management Based on the Modified M-Score: A Study on Manufacturing Company in Indonesia	Dependent variable: Earning Management (EM) Independent variable: 1. Financial Stability (AGROW) 2. Leverage (DR) 3. Financial Target (ROA) 4. Nature of Industry (PP) 5. Effectiveness 6. Supervision (IND) 7. Auditor Changes (AUDCHANGES)	Financial Stability (AGROW) Negative relationship with Earnings Management (EM) Leverage (DR) Positive relationship with Earnings Management (EM) Financial Target (ROA) Has a significant relationship with Earnings Management (EM) Nature of Industry (PP) Has a negative relationship with earnings Management (EM) Effectiveness of Supervision (IND) Shows a negative relationship with Earnings Management (EM) Auditor Changes (AUDCHANGES) Has a negative relationship with Earnings Management (EM)
11	2023	Anastasia Cheliatsidou, Nikolaos Sariannidis, Alexandros Garefalakis, Jamel Azibi, Paschalis Kagias	The International Fraud Triangle	Dependent variable: Fraud Independent variable: 1. Pressure 2. Opportunity 3. Rationalization	Pressure Factors that encourage individuals to commit fraud, such as financial need or pressure to meet expectations. Opportunity A situation or condition that allows an individual to commit fraud, such as weaknesses in internal controls or access to resources. Rationalization Mental roses that individuals use to justify their fraudulent actions, so that they feel innocent.
12	2023	Chunling Zhu, Ruixin Zeng, Ruxi Wang, Yihui Xiao	Corporate Social Responsibility and Chief Executive	Dependent variable: CEO wrongdoing Independent variable: 1. Pressure 2. Opportunity	Pressure Strengthens the relationship between CSR and CEO wrongdoing. Opportunity Strengthens the relationship between CSR and

			Officer Wrongdoing: A Fraud Triangle Perspective	3. Rationalization	wrongdoing. Rationalization Helps CEOs justify their misconduct, thereby strengthening the risk of wrongdoing.
13	2023	Suraya Masrom, Nor Hafiza Abdul Samad, Ratna Septiyanti, Nurshafinas Roslan, Rahayu Abdul Rahman	Machine Learning Prediction for Academic Misconduct: An Analysis of Binary Classification Metrics	Variable dependent: Academic violations Independent variable: FTT Demographic Factors 1. Gender 2. Health status 3. Learning attitude 4. Academic violations	Pressure Factors that motivate an individual to commit wrongdoing Opportunity The level of access an individual has opportunities to commit wrongdoing Rationalization An individual's justification for unethical behavior
14	2021	Marco Sánchez-Aguayo, Luis Urquiza-Aguiar, José Estrada-Jiménez	Fraud Detection Using the Fraud Triangle Theory and Data Mining Techniques: A Literature Review	Dependent variable: Fraud detection Variable independent: Fraud Triangle Theory 1. Opportunity 2. Motivation 3. Rationalization Data mining techniques: 1. Machine learning 2. Deep learning	Pressure Individuals under financial or emotional pressure are more likely to commit fraud. Opportunity: Weaknesses in an organization's internal controls increase the opportunity to commit fraud. Rationalization Individuals often justify their fraudulent actions, which can aid in detecting potential fraud. Machine learning: Algorithms used to analyze data and detect patterns of fraud (e.g., Random Forest, Support Vector Machine). Deep learning: Advanced models (e.g., neural networks) that identify complex patterns in data related to fraud.
15	2021	So-Jin Yu, Jin-sung Rha	Research Trends in Accounting Fraud Using Network Analysis	Dependent variable: Fraud accounting Independent variable: 1. Ethics of managerial decisions 2. Corporate governance 3. Executive compensation 4. Audit 5. Information technology 6. External environment	Ethics decisions have a positive effect on fraud. Corporate governance has a positive effect on fraud. Executive compensation has a negative effect on fraud. Audit has a positive effect on fraud. Information technology has a positive effect on fraud. External environment has a negative effect on fraud.
16	2020	Naqiah Awang, Nur Syafiqah Hussin, Fatin Adilah Razali, and Shafinaz Lyana Abu Talib	Fraud Triangle Theory: Calling for New Factors	Dependent variable: Fraud Independent variable: 1. Opportunity 2. Pressure 3. Rationalization	Pressure It was found that financial pressure or pressure from superiors can drive individuals to commit fraud. The research indicates that individuals experiencing financial difficulties are more vulnerable to fraudulent actions. Opportunity The opportunity to commit fraud is significantly influenced by weaknesses in internal control systems. The study shows that individuals with access to and knowledge of operational procedures are more likely to exploit such opportunities. Rationalization Individuals often justify their fraudulent actions through a process of rationalization. The research indicates that this rationalization can be influenced by personal values and the situations faced by individuals.

17	2020	Emily M. Homer	Testing the Fraud Triangle: A Systematic Review	Dependent variable: Fraud Independent variable: 1. Pressure 2. Opportunity 3. Rationalization	Pressure The pressure of financial needs or performance expectations can encourage individuals to commit financial crimes. Opportunity Especially if internal controls are weak, increase the likelihood of fraud. Rationalization Allows individuals to justify unethical actions, making them more likely to commit fraud.
18	2019	Marco Tutino, Matteo Merlo	Accounting Fraud: A Literature Review	Dependent variable: Fraud Variable independent: 1. Pressure 2. Opportunity 3. Rationalization	Pressure Pressure arises from economic conditions, a high lifestyle, and work targets that push individuals to seek shortcuts. Opportunity Fraud occurs due to weak internal controls, lack of supervision, and unrestricted access to data. Rationalization Perpetrators morally justify their actions, for example, by feeling entitled or as a form of compensation for perceived injustices.
19	2018	Abdullahi Muahammad Rabiu, Noorhayati Mansor	Fraud Prevention Initiatives in the Nigerian Public Sector: Understanding the Relationship of Fraud Incidences and the Elements of Fraud Triangle Theory	Dependent variable: Fraud incidence Independent variable: 1. Pressure 2. Opportunity 3. Rationalization	Pressure There is a significant relationship between the pressure to commit fraud and the incidence of fraud. Opportunity There is a very significant relationship between the opportunity to commit fraud and the occurrence of fraud. Rationalization There is a significant relationship between rationalization for fraud and the occurrence of fraud.
20	2015	Abdullahi Muahammad Rabiu, Noorhayati Mansor	Fraud Triangle Theory and Fraud Diamond Theory. Understanding the Convergent and Divergent for Future Research	Dependent variable: Fraud Independent variable: 1. Pressure 2. Opportunity 3. Rationalization	Pressure Factors that encourage individuals to commit fraud, such as financial or non-financial pressure. Opportunity There are weaknesses in the internal control system that allow individuals to commit fraud. Rationalization: The process by which individuals justify their fraudulent actions on moral or ethical grounds.
21	2015	Alexander Schuchter, Michael Levi	Beyond the Fraud Triangle: Swiss and Austrian Elite Fraudsters	Dependent variable: Fraud Independent variable: 1. Pressure 2. Opportunity 3. Rationalization	Pressure The main triggering factors, pressure can come from organizations, personal ambitions, external pressures, or psychological pressures. Opportunity One condition that always exists before fraud occurs. Considered a mandatory prerequisite. Supported by gaps in the internal control system, high-ranking positions, management, etc. Rationalization The author rejects that rationalization comes before action. In fact, many perpetrators expressed an inner voice before cheating and a feeling of guilt afterwards, not a rationalization to justify their actions.

22	2015	Mark E. Lokanan	Challenges to the Fraud Triangle: Questions on Its Usefulness	Dependent variable: Fraud Independent variable: 1. Pressure 2. Opportunity 3. Rationalization	Pressure Generally accepted, but criticized as too focused on personal motives (e.g. personal financial pressure), when many frauds are committed without personal pressure that cannot be shared. Opportunity Still relevant, but must be understood in the context of systemic weaknesses, not just individuals "abusing loopholes". Criticized. Many perpetrators do not feel the need to rationalize before acting. Many actions are conscious and systemic, not just due to psychological rationalization.

Result

From the analysis found, it can strengthen the evidence that the Fraud Triangle Theory shows that the relationship between pressure, opportunity, and rationalization acts as the main factors in driving someone to commit fraud. Among the three, opportunity emerges as the most dominant factor, which often occurs due to weak internal control systems, lax audits, and weak oversight, which can lead to fraudulent actions (Lootah et al., 2024; Rahman & Jie, 2024; Shbail et al., 2022).

In addition, economic and social pressures, such as personal financial issues, a luxurious lifestyle, heavy workloads, as well as psychological pressure or family expectations, also significantly drive a person to commit fraudulent acts (Conn & Campbell, 2025; Hutajulu, Lumbanraja, & Lubis, 2024; Marquart & Thompson, 2024).

Meanwhile, rationalization plays the role of justifying the behaviour used by the perpetrator to justify all their actions, whether by feeling entitled to certain benefits, or as an act of revenge for the injustices endured (Homer, 2020; Yu & Rha, 2021).

Not only the three main factors of the Fraud Triangle Theory, several studies have also identified additional factors such as poor leadership, a low organisational culture, and weak law enforcement, particularly in the public sector, as additional triggers for fraud (Darmawati et al., 2024; Chimonaki et al., 2023).

Therefore, it is important to strengthen internal controls, education, ethics, culture, and audit policies as a strategy to prevent fraudulent actions.

Conclusion

This study aims to examine what causes fraud in the public sector using a Systematic Literature Review (SLR) approach using the Fraud Triangle Theory which consists of three main factors: pressure, opportunity, rationalization. Based on the results of the literature, it was found that these three factors are interrelated and significantly affect the occurrence of fraud, both in the public, private, and community sectors.

Based on the analysis, opportunity is proven to be the most dominant factor driving individuals to commit fraud, primarily due to weaknesses in internal control systems, ineffective audits, and weak law enforcement, which create significant room for fraudulent activities. Meanwhile, pressure arises from individual economic conditions, high lifestyle demands, and heavy workloads, which encourage individuals to seek shortcuts. Rationalization allows perpetrators to justify their fraudulent actions through moral reasoning, such as feeling entitled or viewing the act as compensation for perceived injustices.

Therefore, fraud prevention must be carried out comprehensively by reducing pressure, eliminating opportunities, and fostering individual integrity and ethical values. Governments and public institutions need to strengthen internal control systems, improve employee welfare, and cultivate a work culture that upholds integrity. The three factors in the Fraud Triangle Theory must be continuously monitored, as fraud cannot occur without the presence of all three elements.

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