

## **THE ROLE OF MORALITY IN PREVENTING ACCOUNTING FRAUD: A STUDY OF LPD IN KARANGASEM DISTRICT**

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### **ABSTRACT**

This research explores how individual moral awareness influences efforts to reduce accounting irregularities within Village Credit Institutions (LPDs) in Karangasem District, Bali. Individual morality is conceptualized as an internal psychological factor that significantly contributes to reducing the likelihood of fraud by fostering integrity and ethical awareness in financial decision-making. The research population comprised 23 LPDs with 63 employees. Samples were selected using a purposive sampling technique, focusing on active LPDs whose administrators consisted of the Chairperson, Secretary, and Treasurer. Based on these criteria, 14 LPDs with 42 respondents were included in the final analysis. The empirical assessment employed descriptive analysis, classical assumption verification (including normality and multicollinearity checks), and simple linear regression to evaluate the proposed relationship. Findings indicate that individual morality contributes positively and significantly to reducing accounting fraud, with a regression coefficient of 0.374, a t-value of 3.810, and a p-value of 0.000, confirming the robustness of the effect. A greater sense of moral responsibility among LPD staff is therefore associated with a decline in manipulative accounting behaviors. The research findings are consistent with the Fraud Triangle (Cressey, 1953) and Fraud Hexagon (Vousinas, 2019) theories, in which individual morality plays a role in suppressing the rationalization element of fraudulent behavior. Furthermore, these results reinforce Kohlberg's (1981) theory of moral development, which places individuals with high morality in the post-conventional stage, acting based on universal ethical principles. This research emphasizes the importance of morality as a non-formal internal control mechanism in strengthening the integrity of community-based financial institutions. **Keywords: Individual Morality, Accounting Fraud Prevention, Village Credit Institutions, Fraud Triangle, Fraud Hexagon**

### **I. INTRODUCTION**

Accounting fraud represents a critical issue that jeopardizes the integrity, transparency, and long-term viability of financial institutions in Indonesia. Acts of financial misconduct not only lead to monetary losses but also erode public confidence in institutions entrusted with managing public resources (Fernandhyta & Muslichah, 2020). In the context of community-based microfinance institutions such as the Village Credit Institution (LPD) in Bali, the risk of fraud tends to be higher due to simple internal control systems, limited oversight, and close social

relationships between managers and customers, which can create opportunities for moral hazard (Syamsudin et al., 2023).

Based on the Fraud Triangle framework introduced by Cressey (1953), fraudulent behavior generally emerges from the interaction of pressure, opportunity, and rationalization. Among these elements, rationalization is closely associated with individual morality. Individuals with low moral standards tend to justify unethical or fraudulent acts, whereas those with high moral values are more likely to reject such rationalizations (Siahaan et al., 2022). Consequently, individual morality is regarded as a key psychological determinant in the prevention of accounting fraud. Individual morality reflects a person's ethical awareness to differentiate between right and wrong conduct, as well as their willingness to act consistently with moral principles and integrity, even when opportunities for fraud exist (Fernandhyta & Muslichah, 2020). People with high moral reasoning are inclined to uphold the values of honesty, responsibility, and accountability, while individuals with weak morality are more susceptible to external pressure or personal incentives that may lead to financial statement manipulation (Sari et al., 2023).

Empirical findings from Fernandhyta and Muslichah (2020) reveal that individual morality exerts a negative and statistically significant influence on the probability of accounting fraud occurring in governmental organizations. This finding reinforces the argument that moral reasoning plays a critical role in curbing fraudulent activities. Consistent results were also documented by Siahaan et al. (2022), who emphasized that individual morality, together with internal control mechanisms, plays a vital function in mitigating fraud occurrences in public financial entities. Moreover, Syamsudin et al. (2023) confirmed that individual morality maintains a significant correlation with the reduction of fraud potential across various sectors, particularly in contexts where internal control systems remain underdeveloped.

Most previous studies have focused on the government sector or large corporations, while research on microfinance institutions such as LPDs remains very limited (Sari et al., 2023). LPDs have unique characteristics: they are managed based on Balinese local wisdom, with a strong social structure and close community ties, thus shaping individual morality differently from the modern corporate context. Local values such as Tri Hita Karana and Tat Twam Asi, which emphasize harmony and social responsibility, are also believed to strengthen the ethical behavior of LPD managers.

This study aims to analyze how individual morality contributes to preventing accounting fraud in Village Credit Institutions (LPDs) located in Karangasem District. Employing a systematic framework and grounded in empirical evidence, the study aims to produce findings that make a substantial contribution to strengthening the financial governance of community-based financial institutions.

The outcomes of this investigation are anticipated not only to deepen theoretical insights into the significance of morality in deterring fraudulent actions, but also to serve as a practical foundation for regional policymakers, LPD administrators, and microfinance managers in designing strategies that foster integrity and enhance the implementation of effective internal control mechanisms. Furthermore, the findings of this research are anticipated to serve as a strategic guideline for fostering an ethical organizational culture and integrating local Balinese moral values into institutional practices, thereby promoting sustainability and public trust in LPDs

amid the transformation toward modern, accountable, and transparent financial governance.

## **II. LITERATURE REVIEW**

### **Accounting Fraud**

Accounting fraud refers to a deceptive and unethical act carried out deliberately to obtain personal or collective benefit by manipulating financial statements or distorting accounting information (Fernandhyta & Muslichah, 2020). As stated by the Association of Certified Fraud Examiners (ACFE, 2022), fraud encompasses “any intentional act or omission designed to deceive others, leading to the victim’s loss and/or the perpetrator’s gain.” This perspective highlights that fraud should not be viewed merely as a technical irregularity but as a form of intentional misconduct involving both deceit and moral manipulation.

In microfinance institutions, such as Village Credit Institutions (LPDs), fraudulent practices may manifest in various ways, ranging from manipulating transaction records and misusing funds to granting loans without legitimate authorization. The social proximity and trust-based nature of relationships within LPDs, deeply rooted in village communities, often increase the risk of moral hazard compared to modern financial entities. Consequently, understanding the underlying determinants of fraud becomes essential for developing effective and sustainable governance mechanisms in these institutions (Amalia & Suryatimur, 2022).

From a theoretical perspective, the Fraud Triangle framework developed by Cressey (1953) explains that fraudulent behavior emerges from the interaction of three fundamental elements: pressure, opportunity, and rationalization, which together drive individuals to commit unethical financial acts. Pressure represents the personal or situational forces that create motivation to engage in misconduct, opportunity arises from deficiencies or weaknesses within internal control systems; while rationalization is an individual's attempt to justify their unethical actions. This model was later refined into the Fraud Hexagon Theory, which adds three new elements: capability, arrogance, and collusion, as explained in research by Pura et al. (2025). In the context of this research, individual morality is closely related to the rationalization aspect, because individuals with a high level of morality will refuse to justify fraudulent behavior even when there is pressure or opportunity to do so.

Accounting fraud prevention efforts cannot rely solely on audit procedures or formal control systems, but also require strengthening an individual's inherent internal factor, namely morality. Morality is a component of personal ethics that can shape a person's integrity and professional responsibility. Research shows that improving individual morality can significantly reduce the likelihood of accounting fraud (Tampubolon, Rodiah, & Agustawan, 2020; Sari, Pradnyani, & Cahyadi, 2023). In community-based institutions such as the Village-Based Institutions (LPD), morality is not only formed through formal rules but is also reinforced by local Balinese social and cultural values, such as Tri Hita Karana and Tat Twam Asi, which emphasize balance between human relationships with God, others, and the environment. Therefore, individual morality can be seen as a moral bulwark that maintains accountability and public trust in village financial institutions.

### **Individual Morality**

Morality is a set of values that serve as a guideline in assessing the good and bad of an action and form the basis for a person's ethical behavior in social and professional environments (Rest, 1986). In the accounting context, individual morality reflects a person's ability to judge an action ethically and a willingness to act in accordance with those values, regardless of external pressure or opportunities to cheat (Fernandhytia & Muslichah, 2020). Morality plays a crucial role in maintaining individual integrity so that individuals are not easily influenced by organizational pressure, personal interests, or weak internal oversight (Sari, Pradnyani, & Cahyadi, 2023).

According to Kohlberg's Moral Development Theory (1981), a person's moral development consists of three stages, namely: (1) the pre-conventional level, where actions are driven by considerations of punishment and rewards; (2) At the conventional stage, individual behavior is primarily guided by societal expectations and established external norms; and (3) at the post-conventional stage, individuals make ethical decisions grounded in universal moral values, including justice, integrity, and responsibility. Individuals at the post-conventional stage have mature moral reasoning so they are able to resist pressure to cheat even when there are opportunities and rationalizations within the organization (Amalia & Suryatimur, 2022).

Morality in the accounting profession serves as the primary foundation for ethical behavior, demanding honesty, objectivity, and professional responsibility. The Indonesian Accountants Ethics Standards issued by the Indonesian Institute of Accountants (IAI) also underscores the critical role of integrity and professionalism in every aspect of financial reporting practices. Research by Nazarruddin (2022) shows that high individual morality contributes to a reduced likelihood of accounting fraud, as such individuals possess ethical awareness and a sense of responsibility for the accountability of financial statements. Thus, morality serves as an internal safeguard that protects accountants from deviant behavior and strengthens ethical governance within the organization.

Rest (1986) explains that individual morality is influenced by four main components: moral sensitivity, which is the ability to recognize moral issues in certain situations; moral judgment, which is the ability to assess which actions are correct; moral motivation, which is the drive to perform ethical actions; and moral character, which is the courage to uphold ethical decisions despite facing pressure. In the context of community-based financial institutions such as the Village Credit Institution (LPD), socio-cultural factors, leadership, and internal oversight systems contribute to strengthening the formation of individual and collective organizational morality (Sari et al., 2023).

Thus, it can be concluded that morality serves not only as a personal ethical principle but also as a fundamental pillar in preventing accounting fraud. When individuals possess a high level of morality, the opportunity to rationalize fraudulent behavior is reduced, and organizational integrity can be maintained sustainably.

### **The Influence of Individual Morality on the Prevention of Accounting Fraud**

Individual morality refers to a person's ethical capacity to differentiate between right and wrong conduct based on internalized moral principles and ethical values

(Kohlberg, 1981). Within the context of accounting, morality shapes how individuals respond to situations that provide opportunities for fraudulent behavior. Those with strong moral convictions are inclined to reject unethical actions, even when facing external pressure or personal incentives to commit fraud (Siahaan et al., 2022).

Empirical findings by Fernandhyta and Muslichah (2020) demonstrate that individual morality has a significant negative relationship with the likelihood of engaging in accounting fraud. In essence, as an individual's moral standards increase, the tendency to commit fraudulent actions decreases correspondingly. Supporting evidence from Amalia and Suryatimur (2022) further confirmed that individual morality functions as a critical psychological factor in deterring fraudulent conduct, even in situations where an organization's internal control mechanisms are relatively weak or ineffective.

Furthermore, research by Sari, Pradnyani, and Cahyadi (2023) extends previous findings by showing that individual morality can interact with organizational factors such as work culture and information asymmetry to influence the propensity for accounting fraud. Thus, morality not only functions as an independent factor but also acts as a self-control mechanism that suppresses fraudulent intentions in microfinance organizations, including Village Credit Institutions (Lembaga Perkreditasi Desa, 2022).

Conceptually, individual morality functions as an ethical safeguard against the occurrence of accounting fraud. Individuals who possess a high degree of moral integrity tend to cultivate strong ethical awareness and demonstrate resistance toward dishonest conduct, even when exposed to opportunities or external pressures within the workplace (Tampubolon, Rodiah, & Agustiwan, 2020).

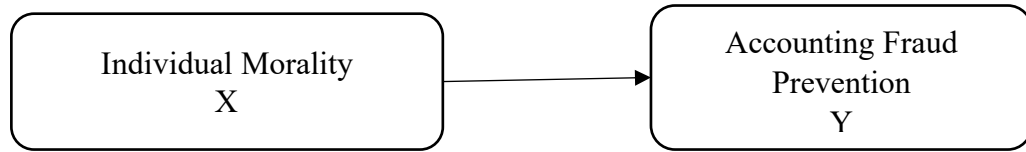
According to the Fraud Triangle Theory developed by Cressey (1953) and subsequently expanded into the Fraud Hexagon Theory by Vousinas (2019), one of the primary elements stimulating fraudulent behavior is rationalization, which serves as the mental justification for unethical acts. Within this theoretical perspective, individual morality plays a pivotal role in restraining the process of rationalization. Those with high moral reasoning typically refrain from seeking justifications for actions that contradict the principles of honesty, fairness, and professional integrity.

Hence, from both theoretical and empirical standpoints, it can be concluded that individual morality plays a significant role in reducing the likelihood of accounting fraud, particularly within community-based financial institutions such as the Village Credit Institutions (LPDs). A high level of morality enhances personal integrity, minimizes the likelihood of rationalization, and acts as an informal internal control mechanism that reinforces transparency and accountability within the institution.

H1: Individual morality has a positive influence on preventing accounting fraud in LPD in Karangasem District.

### III. RESEARCH METHOD

Figure 1. Research Design



The population of this study comprises all Village Credit Institutions (LPDs) operating in Karangasem District, consisting of 23 institutions and 63 employees. To select the research sample, a purposive sampling technique was employed. According to Sugiyono (2019:144), purposive sampling represents a non-probability technique in which the researcher deliberately selects participants based on predetermined criteria and specific considerations that align with the objectives of the study. This technique enables the researcher to obtain information-rich cases that best represent the study context.

The sampling criteria in this research included active LPDs, with respondents drawn from the administrative board of each institution, specifically the Chairperson, Secretary, and Treasurer. The selection of LPD administrators was based on their direct involvement in institutional operations and accountability for financial performance. Based on these parameters, 14 LPDs from Karangasem District were selected, with three respondents from each institution, resulting in a total of 42 participants.

The analytical procedures employed in this study included descriptive statistics, normality testing, and multicollinearity testing. Descriptive analysis was used to summarize the data based on observed facts without making broad generalizations (Sugiyono, 2018). The normality of the data distribution was evaluated using the one-sample Kolmogorov–Smirnov (K–S) test. When the K–S test produces a significance value greater than 0.05, the data are considered to be normally distributed (Ghozali, 2018). In addition, a multicollinearity test was conducted to determine whether there were correlations among the independent variables in the regression model. The test assessed the tolerance value and the variance inflation factor (VIF). If the tolerance value is greater than 0.10 and the VIF is less than 10, it can be concluded that no multicollinearity issue exists among the independent variables.

A linear regression analysis was performed to evaluate the influence of the independent variable on the dependent variable (Ghozali, 2018). The regression equation used in this study is expressed as:

$$Y = a + bX + e$$

Information :

Y = Accounting Fraud Prevention

a = Constant

b = Regression Coefficient

X = Individual Morality

To determine the significance of the relationship between the independent and dependent variables, a t-test was employed (Sugiyono, 2018). The testing criteria indicate that if the p-value (significance value) of t is less than or equal to

0.05 ( $\alpha = 0.05$ ), the independent variable is considered to have a partial and statistically significant effect on the dependent variable.

#### IV. RESULT AND DISCUSSION

##### 4.1 Descriptive Statistics Results

The descriptive statistics for the research variables are presented in Figure 1.

**Figure 1.**  
**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Standard Deviation
Individual Morality	42	10.00	30	23.85	3,421
Accounting Fraud Prevention	42	10.00	30	24.28	3,171
Valid N (listwise)	42				

Source: processed data (2025)

Descriptive statistics show that Individual Morality scored between 10 and 30, averaging 23.85 (SD = 3.421), while Accounting Fraud Prevention recorded scores from 10 to 30, averaging 24.28 (SD = 3.171). These findings suggest that the data distribution for both variables is relatively consistent, indicating a moderate level of variation among respondents.

**Figure 2.**  
**Normally Test Results**

	N	Mean	Std. Deviation	Test Statistic	Asymp. Sig. (2-tailed)
Unstandardized Residual	42	0.000000	2.593663	0.050	0.084

Source: processed data (2025)

The normality test results based on the Kolmogorov–Smirnov (K–S) statistic indicate the significance level obtained was 0.084, exceeding the 0.05 criterion. Hence, the data can be considered to follow a normal distribution, satisfying the basic assumption for regression analysis.

**Figure 3.**  
**Multicollinearity Test Results**

	Tolerance	VIF
Individual Morality	0.663	1.876

Source: processed data (2025)

The multicollinearity assessment revealed a tolerance score of 0.663 and a VIF value of 1.876, both within acceptable limits (tolerance > 0.10; VIF < 10). Hence, the regression model can be considered free from multicollinearity, meeting the independence assumption required for reliable estimation.

##### 4.2 Regression Model Analysis

**Table 4.4**  
**Results of Linear Regression Analysis**

Variable	Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
	B	Std. Error	Beta		
(Constant)	1.842	0.482		3.821	0.000
Individual Morality	0.374	0.098	0.537	3.810	0.000

a. Dependent Variable: Accounting Fraud Prevention

The regression analysis revealed a model of:

$$Y = 1.842 + 0.374X + e$$

The relationship between the variables can be interpreted as follows:

1. The constant term (1.842) demonstrates that when individual Morality variable remains constant (at zero), the Accounting Fraud Prevention variable has an initial value of 1.842. This implies that even without variations in individual morality, there is still a baseline level of fraud prevention within the institution.
2. The regression coefficient (0.374) associated with Individual Morality shows a positive effect on Accounting Fraud Prevention. In practical terms, for every one-unit increase in individual morality, the level of of accounting fraud prevention rises by 0.374 units, suggesting that higher moral awareness contributes to stronger fraud prevention practices.

The results of the t-test further support this finding. The t-statistic obtained for Individual Morality was 3.810, with a significance level ( $p = 0.000$ ), which is below the 0.05 threshold. The results of the hypothesis testing indicate that the null hypothesis ( $H_0$ ) is rejected, while the alternative hypothesis ( $H_1$ ) is accepted. This confirms that Individual Morality has a positive and statistically significant effect on Accounting Fraud Prevention within Village Credit Institutions (LPDs) in Karangasem District.

**Table 4.5**  
**Coefficient of Determination (R<sup>2</sup>) Results**

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.828	0.685	0.660	2.030

a. Predictors: (Constant), Individual Morality

b. Dependent Variable: Accounting Fraud Prevention

The Adjusted R<sup>2</sup> value of 0.660 indicates that approximately 66% of the variation in Accounting Fraud Prevention can be explained by Individual Morality, while the remaining 34% is attributed to other factors not included in the model. This finding suggests that individual morality is a crucial determinant in enhancing fraud prevention mechanisms within Village Credit Institutions (LPDs).

### 4.3 Discussions

The t-test results further reinforce this relationship, showing that the Individual Morality variable (X) has a positive and statistically significant regression coefficient of 0.374, with a p-value of 0.000 ( $< 0.05$ ). Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted, confirming that Individual Morality significantly and positively influences Accounting Fraud Prevention in the LPDs of Karangasem District. This finding suggests that higher levels of moral integrity among employees and managers correspond to a lower likelihood of engaging in

unethical accounting practices or manipulation. The result is consistent with the study by Fernandhyta and Muslichah (2020), who found that individual morality has a significant negative relationship with fraudulent behavior, reinforcing the notion that moral awareness is an essential factor in fostering ethical conduct and organizational transparency. The results of this study are consistent with the findings of Siahaan et al. (2022), who asserted that individual morality, together with internal control mechanisms, plays a critical role in mitigating fraudulent activities within public financial institutions in Indonesia. This demonstrates that morality functions not merely as a personal ethical attribute, but also interacts with organizational systems to foster a work environment grounded in integrity and accountability. Within the framework of the Fraud Triangle Theory proposed by Cressey (1953) and later extended into the Fraud Hexagon Theory by Vousinas (2019), individual morality serves as a restraining factor that suppresses the element of rationalization, or the moral justification of unethical conduct. Individuals who possess a high degree of moral awareness tend to reject dishonest actions, even when confronted with external pressure or opportunities to engage in fraud.

This finding is consistent with Kohlberg's (1981) theory of moral development, which suggests that individuals at the post-conventional stage make ethical decisions based on universal moral principles rather than conformity to societal norms or external authority. Consequently, individual morality can be viewed as an informal yet effective internal control mechanism in deterring accounting fraud, particularly within community-based financial institutions such as Village Credit Institutions (LPDs). In these contexts, the integration of local social norms and cultural values plays a vital role in reinforcing ethical consciousness and fostering professional responsibility

## **V. CONCLUSION AND RECOMMENDATION**

The findings from the analysis indicate that individual morality has a significant and positive impact on accounting fraud prevention among Village Credit Institutions (LPDs) in Karangasem District. This result indicates that a higher level of moral awareness among employees and managers corresponds to a lower propensity for manipulation and irregularities in accounting practices. The regression analysis further supports this conclusion, revealing a p-value of 0.000 and a beta value of 0.374, which confirms the strength of the positive association between moral integrity and fraud prevention.

In light of these conclusions, the following recommendations are proposed:

- a) LPD managers and employees in Karangasem District are expected to improve their moral awareness and professional ethics in all financial activities. This can be achieved through regular training on integrity, accountability, and the application of local values such as Tri Hita Karana and Tat Twam Asi in daily work practices. Furthermore, strengthening internal control systems based on trust and transparency needs to be a priority to continuously minimize the potential for fraud.
- b) The Karangasem Regency Government, along with the LPD Empowerment Institute (LPLPD) and the Cooperatives and SMEs Office, is expected to expand

programs for fostering ethics and sustainable financial governance. These programs could include training in individual morality, accounting professional ethics, and improving managerial competency for LPD administrators. Policy support should also focus on values-based oversight and local culture, ensuring that formal control mechanisms align with community moral values.

- c) Further research is needed to expand the analysis model using mediating or moderating variables, such as organizational integrity, ethical culture, or internal controls based on local cultural values. Future researchers can also expand the research to other microfinance institutions outside Karangasem to gain a more comprehensive picture of the role of morality in mitigating accounting fraud.

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