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Fraud as a Social Construction: Qualitative Findings on the Role of Opportunity and Gender Dynamics in Accounting Practices

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Abstract

This study explores fraud as a socially constructed phenomenon shaped by individual experiences, organizational contexts, and gendered dynamics within accounting practices. Using a qualitative interpretive approach, data were gathered through in-depth interviews with auditors, practitioners, and academics to understand how meanings of fraud are formed, negotiated, and enacted. The findings reveal that opportunity remains the most dominant driver of fraudulent behavior, transcending gender boundaries. While participants initially associated fraud cases with male perpetrators due to media representation and structural exposure, the study shows that both men and women share equal potential to commit fraud when opportunities emerge. Gender differences appear not in the propensity to engage in fraud, but in access to roles, visibility, and situational pressures that shape exposure to such opportunities. The study contributes to a deeper understanding of fraud beyond traditional rational-choice models by emphasizing its socio-cultural embeddedness. Implications highlight the need for organizations to address structural factors that create opportunities for fraud and to reconsider gendered assumptions embedded within fraud risk assessments.

Keywords: Accounting Practice; Fraud; Gender Dynamics; Opportunity; Social Construction.

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INTRODUCTION

Fraud remains a persistent issue in both public and private organizations. This phenomenon directly affects transparency, public trust, and organizational sustainability. The occurrence of fraud is driven by several factors, including weak corporate governance mechanisms (Goldberg et al., 2016; Yang et al., 2017) and behavioral factors such as the perpetrator's capacity, which is a dominant factor alongside opportunity, pressure, and rationalization (Avortri & Agbanyo, 2021). According to the Fraud Triangle theory, Cressey explained that fraud arises from pressure, opportunity, and rationalization. Various models, including the Fraud Triangle (Cressey, 1953), Fraud Diamond (Wolfe & Hermanson, 2004), and Fraud Hexagon (Vousinas, 2019), have been used to understand the determinants of fraud. However, these approaches tend to focus on individual and structural aspects, while the social dimension, particularly regarding gender differences, has rarely been explored in depth. In fact, a gender perspective can provide new insights into the meaning, motives, and ways individuals rationalize and justify fraudulent actions within social and organizational contexts.

Conceptually, gender does not merely refer to biological differences between men and women but encompasses social constructions that shape roles, values, and behavioral expectations in society (Eagly & Karau, 2002). In the context of ethics and organizational behavior, gender differences can influence decision-making processes and perceptions of risk, responsibility, and morality. Gilligan, (1982), in her Ethics of Care and Justice theory, emphasized that women tend to evaluate actions based on empathy and social relationships, whereas men focus more on principles of justice and formal rules. Therefore, these differences can affect how individuals interpret fraudulent behavior and justify it.

In recent years, several studies have linked gender roles to fraudulent behavior at the corporate level. Wang et al., (2022) found that gender diversity, particularly the involvement of women in leadership positions, can prevent and detect corporate fraud. Companies led by female Chief Financial Officers (CFOs) have a lower likelihood of engaging in fraudulent activities compared to companies led by male CFOs. Female CFOs tend to be more cautious and ethical, reducing their likelihood of involvement in financial reporting fraud. This effect is further strengthened among highly educated women with broader career opportunities, reflecting the role of gender in shaping ethical attitudes and tendencies toward fraud (Luo et al., 2020).

Moreover, Hilliard & Neidermeyer, (2018), in a cross-country study, emphasized the pattern of the "gendering of fraud," where men are more often involved in large-scale

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fraudulent acts motivated by economic or competitive reasons, while women are less frequently involved and, if they are, it is often due to access to corporate resources through professional positions. In Indonesia, a study by Basri et al., (2022) found that women generally demonstrate more ethical behavior and thus have a lower tendency to commit fraud, an effect further reinforced by religiosity.

However, despite empirical evidence showing a relationship between gender and fraud occurrence, most research remains quantitative and primarily focuses on the presence of women within organizational structures. Studies that attempt to understand the meaning, motives, and tendencies of fraud from a qualitative gender perspective remain very limited. Understanding how individuals interpret, rationalize, and justify fraudulent actions can enrich the analysis of ethical behavior within accounting contexts.

Therefore, this study aims to explore the meaning, motives, and tendencies of fraud from a gender perspective, including whether men or women are more likely to commit fraud, the types of fraud most likely to occur, and the factors influencing these differences. This approach is expected to provide new insights into how men and women interpret fraudulent actions, the reasons driving them, and the behavioral patterns exhibited, as well as how the social construction of gender influences ethical rationalization. The study is also expected to serve as a basis for developing fraud prevention strategies that are more sensitive to social and gender dimensions.

THEORETICAL REVIEW AND PARADIGM PERSPECTIVE

Theoretical Foundation of Fraud

The study of fraud classically roots in the concept of the Fraud Triangle proposed by Cressey, (1953), which asserts that fraud occurs when individuals face pressure, perceive an opportunity, and are able to rationalize their actions. This model serves as a foundation for understanding the causal factors of fraud at the individual level, positioning the perpetrator as a rational actor navigating the structure of opportunities and social pressures.

The model was later developed into the Fraud Diamond by Wolfe & Hermanson, (2004) which adds the element of capability. This element emphasizes that not all individuals who experience pressure and opportunity will commit fraud; only those with specific skills, access, and positions can execute it. Thus, fraud is understood not only as a situation-dependent act but also as contingent on the actor's capacity to exploit systemic gaps.

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Further literature extends the model into the Fraud Pentagon or Fraud Hexagon by incorporating factors such as arrogance, collusion, or organizational cultural pressures. This approach highlights that fraud is often collective and coordinated, rather than merely an individual act (Vousinas, 2019). Strengthening this perspective is important to interpret fraud as a structural phenomenon rooted in systemic weaknesses.

Gender Theory and Its Relevance to Fraud Studies

Gender studies focus on how social constructions of gender influence behavior and access to power. Role Congruity Theory (Eagly & Karau, 2002) suggests that gender stereotypes and expectations often lead women to be perceived as less "fit" for leadership roles, limiting their access to strategic positions. In the context of fraud, this theory explains that the lower proportion of female fraud perpetrators is more related to restricted access to authority than to differences in morality.

Empirical studies indicate that the presence of women in strategic positions is associated with lower incidences of fraud. For example, Wang et al., (2022) found that gender diversity on boards and senior positions is negatively associated with financial statement fraud. Similarly, Luo et al., (2020) concluded that female CFOs tend to be more conservative and cautious in decision-making, thereby reducing fraud risk.

Nevertheless, cross-country studies show more varied results. Hilliard & Neidermeyer, (2018) found that social and organizational cultural contexts influence the type and motives of fraud committed, underscoring the need for qualitative studies to understand how gender shapes individual meanings and experiences related to fraud. This supports the importance of an interpretive approach to explore nuances that quantitative methods may not capture.

RESEARCH METHODS

This study employs a qualitative approach. Qualitative research is used to explore and understand the meanings that individuals or groups assign to a social or human problem. In this process, research questions and procedures develop dynamically, data are generally collected directly from participants' environments, analyzed inductively from specific cases to broader themes, and the researcher interprets the meaning of the obtained data (Creswell & Creswell, 2018).

The qualitative method allows researchers the flexibility to delve deeper into the reasons and processes behind participants' responses. Accordingly, researchers listen attentively, adapt interactions to the style and character of each respondent, and request

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additional explanations to deepen understanding of the collected answers (Oranga & Matere, 2023).

In this study, the qualitative approach is used to explore in depth the meanings, motives, and gender tendencies in committing fraud. The researcher seeks to understand how social constructions, values, and gender perceptions shape the way individuals interpret fraudulent actions and the motives behind such behavior. Through this approach, the focus is not only on what actions are taken but also on why and how these actions are understood within the social and cultural context of gender.

In qualitative research, the researcher serves as a key instrument. Therefore, the researcher must have adequate theoretical understanding and insight regarding gender concepts, ethics, and organizational behavior within the study context. This understanding encompasses values, culture, beliefs, and social norms that shape individuals' perceptions and behaviors related to fraud practices. Based on this knowledge, the researcher can formulate questions, analyze data, and construct findings scientifically and contextually.

Informants were selected purposively based on specific criteria to obtain in-depth information regarding the meanings, motives, and gender tendencies in fraud practices. Purposive sampling is based on the assumption that the researcher seeks to discover, understand, and gain insights; therefore, they must select samples that can provide the most comprehensive and in-depth information (Merriam & Tisdell, 2016). The selection criteria in this study are:

Table 1. Informant List

No	Name*	Gender	Group	Description
1	Iwan	Male	Auditor	Auditor at BLU and Expert Staff for MBG Program
2	Wati	Female	Auditor	Auditor at Big4 Public Accounting Firm
3	Adi	Male	Practitioner	Employee at Regional-Owned Enterprise (BUMD)
4	Sarah	Female	Practitioner	Employee at Probolinggo City Inspectorate
5	Ahmad	Male	Academic	Lecturer
6	Tika	Female	Academic	Lecturer

*not the real name.

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Data were collected through unstructured in-depth interviews. These interviews were designed to explore informants' perspectives, experiences, and interpretations regarding the meanings, motives, and gender tendencies in fraud practices. In addition to verbal responses, the researcher also observed informants' expressions, tone, and attitudes to gain a more comprehensive understanding.

The interviews were conducted in a relaxed and informal setting, allowing interactions to feel natural and resemble everyday conversations. This approach aimed to enable informants to provide honest, open, and in-depth information, allowing the researcher to understand the phenomenon contextually and holistically.

In qualitative data analysis as described by Miles et al., (2014), the first process is data condensation, which involves *"selecting, focusing, simplifying, abstracting, and transforming the data…"* throughout the research process to sharpen, organize, and direct raw data into more meaningful information.

The next stage is data display, which consists of presenting the condensed information by *"organize the condensed material into an 'at-a-glance' format…"* so that the researcher can more clearly identify patterns, relationships, or emerging tendencies from the data in a structured manner.

The final stage is conclusion drawing and verification, which includes the processes of *"confirmation, checking, and verification… triangulating, making if-then tests…"* to ensure that the findings are truly supported by the data. At this stage, preliminary conclusions are repeatedly examined through verification, triangulation, and comparison with possible alternative explanations.

FINDINGS AND INTERPRETATION OF MEANINGS

This section presents the social construction of fraud based on the experiences, knowledge, and social contexts of the informants. Consistent with the interpretive approach, the meaning of fraud is not singular but is influenced by the socio-professional background and gender position of each informant. Therefore, the symbol "fraud" is interpreted differently by auditors, practitioners, and academics.

Meaning of Fraud

a. Auditors' Perspective

Iwan and Wati perceive fraud as deliberate, gradual, and planned actions, often involving more than one person. Iwan stated:

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"Fraud is a deliberate act, committing wrongdoing either in financial or other forms, but the intention is indeed malicious… Fraud occurs gradually or over a long period and is planned."

Wati reinforced this meaning, emphasizing that fraud is rarely committed alone; it emerges through provocation, collusion, and alignment of interests among perpetrators. Wati said:

"…Simply put, it's a violation of existing regulations, mostly intentional and systematic. Usually, one party deliberately acts and then tries to provoke others to join in."

For auditors, fraud is not merely an error but a scheme containing patterns built through the exploitation of system gaps, control weaknesses, and procedural manipulation. Thus, for auditors, fraud appears as organized wrongdoing, a structured violation exploiting system loopholes and control weaknesses through pseudo-legitimacy of authority.

b. Practitioners' Perspective

Practitioners understand fraud more as a deviation from SOPs, job mandates, and organizational rules. Adi emphasized that fraud arises from the misuse of authority:

"Fraud is a behavior…where someone has full authority… but violates the rules."

Sarah interpreted fraud as deliberate deviance driven by personal motives conflicting with organizational regulations:

"In my view, fraud is an act that deviates from provisions based on certain personal desires."

For practitioners, fraud is not a technical act but a form of exploiting one's position and authority to gain benefits without considering long-term organizational impacts.

c. Academics' Perspective

Ahmad stated that fraud is an act intended to benefit oneself or a group while harming others:

"Fraud is cheating; cheating involves benefiting oneself or a group and simultaneously harming others."

Tika offered a similar interpretation, emphasizing intentionality:

"Fraud is wrongdoing with an element of intent… for example, to avoid obligations for personal gain… and it is not only financial but can also be non-financial."

Thus, academics view fraud as ethically transgressive behavior arising from weak controls and compromised integrity.

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Fraud Motives

a. Auditors' Perspective

Iwan observed that the main motives for fraud are personal pressure, systemic opportunities, and weak supervision or internal collusion:

"Pressure may come from family… and secondly, opportunities exist… gaps or system weaknesses."

He added that any system can be breached if collusion exists:

"No matter how good a system is… as long as corruption, collusion, and nepotism exist… fraud will still occur."

Wati stated that fraud occurs due to financial motives, both for personal and organizational gain:

"…The motive is money, which may come from internal needs or because the company needs money, so people try various ways to secure funds."

b. Practitioners' Perspective

Adi emphasized that fraud motives originate from economic drives but manifest collectively and in a coordinated manner:

"Usually, it's about money or wealth. Fraud is generally carried out together and coordinated; it's like a system or a vehicle where actions are done collectively and structured."

Sarah noted that motives combine personal desire for gain with structural pressure from superiors:

"Fraud motives involve multiple factors: first, the desire to gain more than one's entitlement; second, pressure from superiors to fulfill their wishes."

For practitioners, fraud motives are not solely individual but result from social interaction and organizational pressure.

c. Academics' Perspective

Ahmad stated that fraud often arises from personal economic pressure or urgent needs, reinforced by weak internal controls:

"…Economic motives vary, from a desire for a glamorous lifestyle or expensive things without sufficient income… or desperation, leading to actions like theft when controls are weak."

Tika noted that fraud motives stem from a combination of opportunities in daily activities and pressures encouraging shortcuts:

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"First, there's the opportunity, and also pressure, for instance in daily life, the potential to earn additional income beyond routine earnings. So, there are two main factors: opportunity and pressure."

Thus, academics see fraud motives as an interaction of needs, opportunities, and uncontrolled organizational environments.

Gender-Based Tendencies in Fraud

Informants consistently indicated that men dominate as fraud perpetrators not due to gender character, but due to structural access to authority.

a. Auditors' Perspective

Iwan noted that men are more prone to commit fraud because they often serve as household heads, occupy leadership roles, and are more numerous in the workforce:

"…Looking at potential and cases, men are often more involved, perhaps due to household responsibilities and higher likelihood of leading entities compared to women. In total population, men are more, thus more potential for fraud."

Wati added psychological reasons, stating men commit fraud more often due to economic responsibility and logic, while women are more cautious due to social and moral considerations:

"Men still dominate as perpetrators, for example, due to economic responsibility; emotionally, men think more logically, but if integrity is weak, they will act… Women tend to consider consequences like sanctions, shame, and social exclusion."

b. Practitioners' Perspective

Adi argued that although fraud is not inherently gendered, men commit fraud more often due to their tendency to make faster, logical decisions, whereas women are more cautious:

"It's not about gender, but fraud perpetrators are mostly men. Men think logically, while women think a thousand times before committing fraud."

Sarah supported this, noting men take more risks under pressure, such as household or spousal demands, while women act more cautiously:

"…From my observation, men are more likely than women due to pressures like household responsibilities, but their willingness to take risks leans toward men, as women are more careful."

c. Academics' Perspective

Ahmad stated that gender is not a primary determinant in fraudulent behavior; both men and women can commit fraud if opportunities exist. Male dominance in fraud cases

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results from their higher proportion in strategic positions offering access to fraud opportunities:

"Gender doesn't matter; what matters is opportunity. Even quiet women, if an opportunity arises, may act. Men who are considered pious will also commit fraud if the chance arises… it's about intent and position."

Tika noted that the higher number of male fraud perpetrators is due to greater exposure to pressures from internal (family) and external (workload) environments:

"…Looking at gender and existing cases, men often face pressures, both internal like spouses and external like workplace demands, making them more prone to fraud."`

DISCUSSION AND CRITICAL REFLECTION

This section discusses the research findings in depth through a critical dialogue between empirical data, the informants' social context, and relevant theoretical frameworks. Using an interpretive approach, fraud is viewed not as an objective or singular phenomenon, but as a social construction shaped by professional experience, ethical values, workplace relationships, and gender dynamics within accounting practices.

Fraud as a Social Construction in Accounting Practice

The interview results show that informants perceive fraud not merely as a violation of rules, but as a series of moral choices influenced by organizational pressure, power relations, and situational contexts. This perspective aligns with the interpretive approach, which views social reality as something constructed through human interaction. These findings extend Cressey's Fraud Triangle, which emphasizes pressure, opportunity, and rationalization, by revealing that fraud is often the result of social negotiation involving pressure from superiors, tolerance embedded within organizational culture, and collective rationalizations that certain manipulations are considered "normal" or necessary for the institution. Thus, fraud does not emerge solely from individual intention; it arises from organizational structures that enable, ignore, or even encourage such practices.

The Role of Opportunity in the Occurrence of Fraud

One of the most prominent findings is that opportunity is perceived as the dominant factor enabling fraud. Informants stated that both men and women would commit fraud "if there is an opportunity," suggesting that fraudulent behavior is strongly influenced by the design of internal systems rather than the moral character of individuals. This reinforces the Fraud Triangle's emphasis on opportunity as a key element. The study adds an

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important nuance by showing that opportunity is not only structural, such as weaknesses in internal controls, but also relational, shaped by interpersonal trust, social closeness, and a culture of reluctance in organizational interactions. This indicates that internal controls alone are insufficient, and organizations must also strengthen collective ethical norms and the tone at the top to meaningfully reduce opportunities for fraud.

Gender Dynamics: Opportunity Overrules Stereotypes

Another significant contribution of this study is the finding that gender is not the primary determinant of involvement in fraud; opportunity is. Both male and female informants emphasized that the likelihood of engaging in fraudulent behavior depends on one's position in the organizational structure, access to assets or decision-making authority, and the extent to which organizational culture monitors or normalizes certain behaviors. This challenges the literature that frequently portrays women as inherently more ethical, such as research grounded in Role Congruity Theory. In the accounting contexts examined, women are not necessarily more honest; they are simply less exposed to opportunities to commit fraud due to their limited presence in decision-making roles or positions controlling resources. This study therefore argues that moral narratives based on gender can be misleading, as fraud emerges not from who the perpetrator is but from situational conditions that enable the act.

Synergy Between Findings and Theory: Research Contributions

Triangulating the findings with existing theories offers several important insights. First, the results reinforce the Fraud Triangle and Fraud Diamond by showing that although pressure and rationalization play roles, opportunity emerges as the most dominant and socially constructed factor. Second, the findings correct gender stereotypes in fraud literature by showing that ethical behavior cannot be reduced to gender identity but must be understood through social and organizational contexts. Third, the study highlights fraud as a collective and contextual practice rather than merely an individual action, enriching interpretive and critical accounting perspectives by framing fraud as a complex social process rather than a simple technical violation.

CONCLUSION AND IMPLICATIONS

Conclusion

This study demonstrates that fraud is not merely a technical violation or an individual moral failure, but a socially constructed phenomenon shaped by organizational structures,

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cultural norms, and the distribution of power within accounting practices. Across auditors, practitioners, and academics, fraud is interpreted as a negotiated outcome of pressures, opportunities, and rationalizations embedded in the daily realities of professional work. Opportunity emerges as the most influential factor, not only through structural weaknesses in internal controls but also through relational dynamics such as trust, social proximity, and tolerance for unethical behavior within organizational culture.

The findings further reveal that gender does not inherently determine ethical behavior or the propensity to commit fraud. Instead, gender influences access to strategic roles and decision-making authority, which in turn affects exposure to opportunities for misconduct. This challenges traditional narratives in fraud literature that portray women as inherently more ethical and emphasizes the need to understand fraud through contextual, not essentialist, perspectives.

Overall, this research affirms that fraud is best understood as a relational, contextual, and meaning-driven practice. It arises from the interplay of personal motives, organizational environments, and culturally embedded interpretations of legitimacy, pressure, and responsibility.

Implications

The study enriches the interpretive and critical accounting literature by positioning fraud as a collective social process rather than a purely individual act. It extends existing models such as the Fraud Triangle and Fraud Diamond by demonstrating that opportunity is deeply shaped by social and organizational contexts. The findings also encourage a re-examination of gender-based assumptions in fraud research, suggesting that ethical behavior should be analyzed through structural access and power dynamics rather than identity categories.

For organizations, the study underscores the need to move beyond technical control mechanisms and strengthen the ethical environment as a whole. Internal controls must be supported by transparent decision-making, consistent enforcement of rules, and leadership that models integrity. Addressing relational forms of opportunity—such as favoritism, hierarchical pressure, and informal networks—is essential for reducing spaces where fraud can occur. Enhancing gender diversity in strategic roles may also contribute to improving oversight and reducing concentration of authority.

Regulators and policymakers should consider the social nature of fraud when designing governance frameworks. Policies that encourage equitable access to leadership positions, promote gender diversity, and require stronger accountability structures can help

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minimize opportunities for misconduct. Additionally, training programs should incorporate ethical reasoning, social awareness, and critical reflection rather than focusing solely on compliance.

The study highlights the importance of qualitative approaches in uncovering nuanced meanings and social dynamics underlying fraud. Future research could explore different organizational settings, cultural environments, or longitudinal perspectives to deepen understanding of how fraud evolves over time. Comparative gender studies may also provide further insight into how opportunity and power shape fraud in various institutional contexts.

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