

Misappropriation Asset In Banking Industry: A Bibliometric Analysis Approach

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Abstract:

This research aims to examine asset misappropriation in the banking industry by using artificial intelligence to detect fraudulent acts. This research is a bibliometric-based Systematic Literature Review (SLR) related to asset misappropriation detection. The research sample consisted of 20 articles obtained from the Emerald Insight database for the period 2019 – 2024. The research results show that there is a lot of corruption in asset misappropriation in the banking industry and money laundering is the most popular asset misappropriation technique used by researchers. Then fraud mitigation and forensic accounting are popular steps taken to prevent asset misuse in the banking industry. The findings show that there are artificial intelligence tools in detecting acts of asset misappropriation in the banking industry, but it has not been explained whether these tools are able to reduce fraud, especially in asset misappropriation. This research provides novelty in the use of artificial intelligence in detecting asset misappropriation in the banking industry, as well as steps taken to prevent asset misappropriation.

Keywords: Asset Misappropriation, Employee Fraud, Bank, Bibliometric

Introduction

Misappropriation of assets in the banking industry often occurs due to weak internal supervision, lack of transparency, and a work culture that does not support ethics. Factors such as unrestricted access to funds, pressure to meet targets, and employee dissatisfaction can also contribute to abuse.

Fraud is a global problem that affects organizations in every region and industry throughout the world. Measuring the true extent of the damage caused by fraud can be a challenge due to the inherent nature of concealment and fraud in most schemes. Employment fraud schemes fall into three main categories: asset misappropriation, corruption, and financial statement fraud. Asset misappropriation cases involve the theft or misuse of assets by an organization's resource employees. This is by far the most common category of employment fraud in 89% of cases in our study. These cases also tended to result in the lowest median loss, namely USD 120,000 per case (ACFE, 2024).

Fraud is the activity of people within an organization to take advantage of themselves or a group. In banking, fraud is a type of transaction that often occurs. One important aspect of good bank internal control in the effectiveness of anti-fraud strategies is control and monitoring. Most of the risks of fraud that occur

are carried out by bank employees and there are also many officials who commit acts of corruption in carrying out their work (Fasa, 2016).

Fraud can generally be interpreted as a form of action carried out intentionally by someone to deceive and mislead other parties (Zainudin & Hashim, 2016). Byrnes et al. (2018) states that the scope of fraud is in the form of financial statement fraud which is a deliberate act to commit fraudulent financial information and misuse of assets which is fraud in the form of theft or misuse of assets. The reason fraud occurs is because of weak design and implementation of internal controls in the entity or organization (Baker et al., 2017). The Committee of Sponsoring Organization of The Tread-way Commission (COSO, 2013) states that the internal control system is a mechanism to ensure company goals are achieved.

Based on the description above, it shows that research related to asset misuse can still be explored and analyzed further. Therefore, this research will combine all research on asset misuse in the banking sector. This is based on the fact that the distribution of research related to asset misuse is very diverse and has not been mapped well so its development is not clearly known. This research will map topics related to detecting asset misuse that occurs in banking, such as the steps used by researchers to prevent asset misuse.

Literature Review

Asset Misappropriation

Deviation of assets (Asset Misappropriation) is a form of fraud that is measurable so it is easy to detect. This fraud includes theft or misuse of assets or property of the Company or other parties. Fraudulent Statements are fraudulent financial engineering carried out by company or government officials or executives to cover up true financial conditions in order to gain profit. Corruption is a type of fraud that is difficult to detect because it tends to involve many parties such as bribery, illegal receipts, economic blackmail, or conflicts of interest. (Supriyanto et al., 2022)

Capability in Asset Misappropriation

Capability is one of the factors that determines the occurrence of fraud (Vousinas, 2019). Misuse of assets as a form of fraud will be easy to commit when an employee is in a position that gives him access to company assets (Koomson et al., 2020). According to (Koomson et al., 2020) Ability is determined by a person's right position in the organization and having access to exploit fraud opportunities, and communicate well to influence the situation in the company. Abuse of assets will be easy to do when individuals hold responsibility and authority in the internal control system to make them undetectable (Albrecht et al., 2010). Studies (Kazemian et al., 2019), (Istifadah & Senjani, 2020), (Koomson et al., 2020) confirms that capability has been proven to increase fraudulent activity. This statement is also supported by (Abayomi & Abayomi, 2016) which states that capability increases asset misappropriation.

Pressure on Asset Misappropriation

A person commits fraud when they are experiencing some form of financial or non-financial stress that they do not want to share. Pressure can push him to do anything to engage in fraudulent activities (Cressey, 1953). Pressure is a motive to commit and conceal a fraud (Crowe, 2012). Research from Koomson et al. (2020) stated that pressure has a positive effect on misuse of assets in the workplace, due to certain financial or non-financial pressures they face either from the workplace or family. In addition, research from (Nurani & Fuad, 2022) suggests that pressure has a positive impact on asset misuse; the higher the level of pressure, the greater the possibility of asset misuse. (Ruankaew, 2016) states that every perpetrator of fraud must face pressure that encourages him to carry out this action. Some circumstances that can cause pressure for individuals to commit fraud are financial need, dissatisfaction with the company, greed, and the desire to maintain power. (Hidajat, 2020; Hollow, 2014; Tuanakotta, 2010). According to Hollow (2014), for mid- to lower-level employees, the main factors for fraud are financial and work-related. Low salaries cause employees to commit fraud. In addition, employees who feel disadvantaged tend to commit fraud (Asmah et al., 2019).

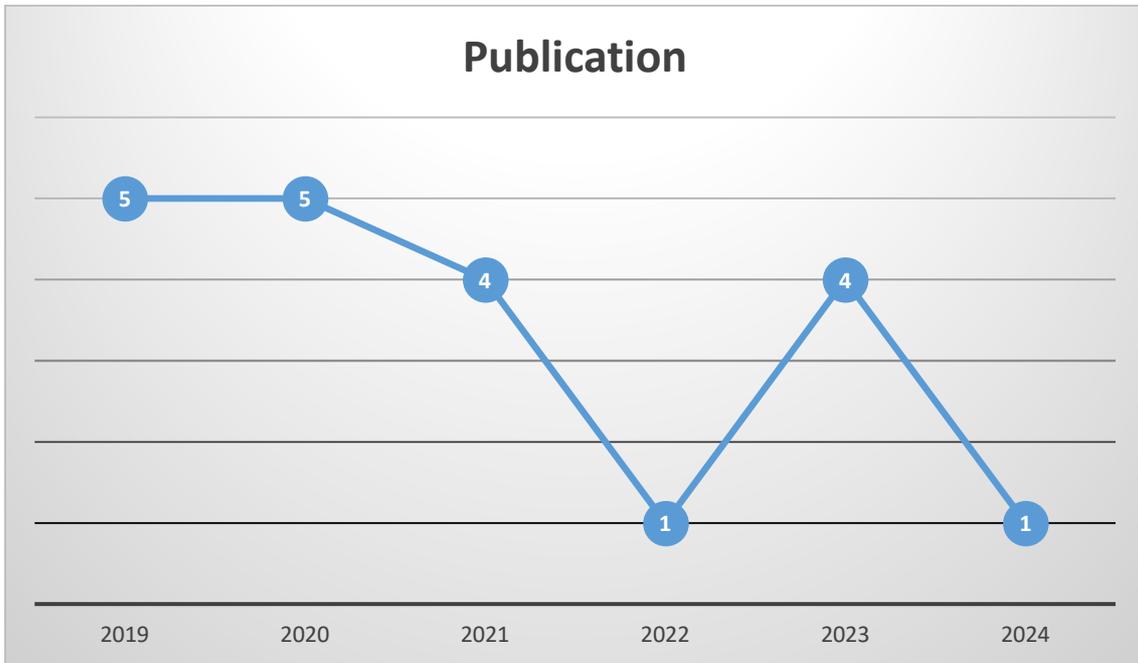
Methods

This research uses a bibliometric Systematic Literature Review (SLR) approach which aims to identify misuse of assets in the banking industry and then map these studies. The mapping in this research consists of publications, types of research, and factors that influence asset misuse. This research also uses VOSviewer software in the data analysis process. Source comes from the journal published by Emerald Insight. The use of this database is based on its excellent reputation and index. The time period used is from 2019 to 2024 to see how new research is regarding asset misuse in the banking industry. Keywords in search engines are "misappropriation asset", "employee fraud", dan "Bank".

Purposive sampling technique was used in selecting samples. Articles were selected according to the research theme, namely related to "Misappropriation of Assets in Banking Industry" with the period 2019-2024. The results of the Emerald Insight database are 177 articles. The results of data mining with the keywords "misappropriation of assets", "employee fraud", and "Bank" produced articles that discussed all about misappropriation of assets and banks. The articles sampled are articles that focus on discussing misappropriation of assets in banks. Based on these criteria, the number of samples for this research was 20 articles.

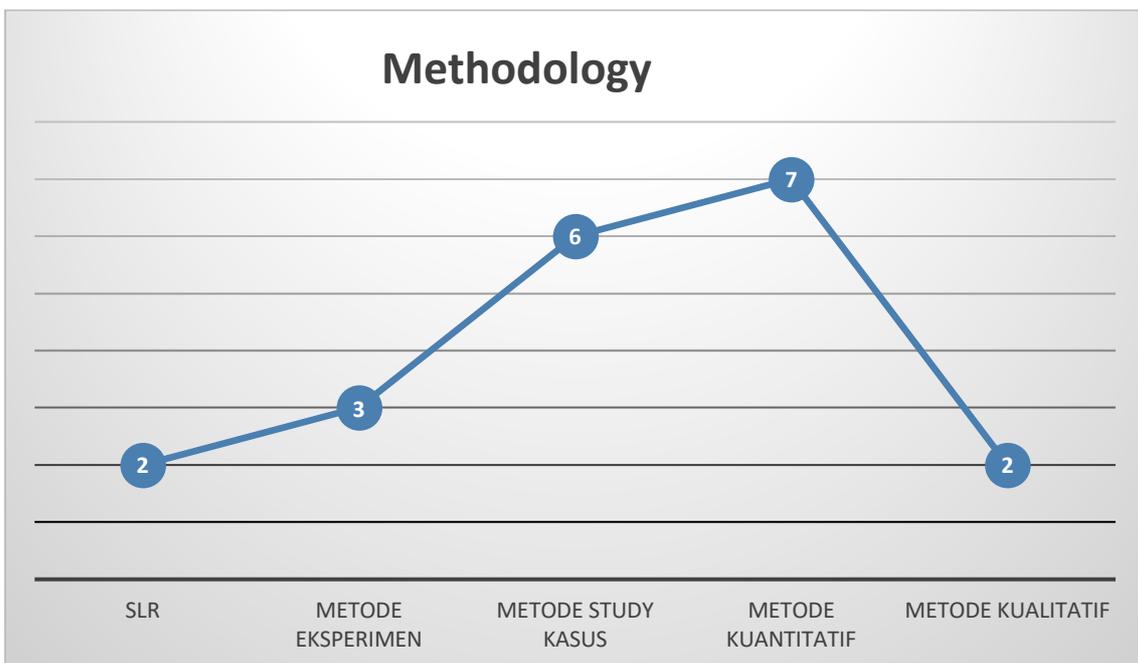
Findings

The number of samples after going through the selection process using purposive sampling was 20 articles. The number of publication releases from 2019 to 2024 is quite fluctuating. In 2019 there were 5 publications related to asset misuse, in 2020 there were 5 publications, in 2021 there were 4 publications, in 2022 there was 1 publication, in 2023 there were 4 publications, in 2024 there was 1 publication.



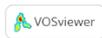
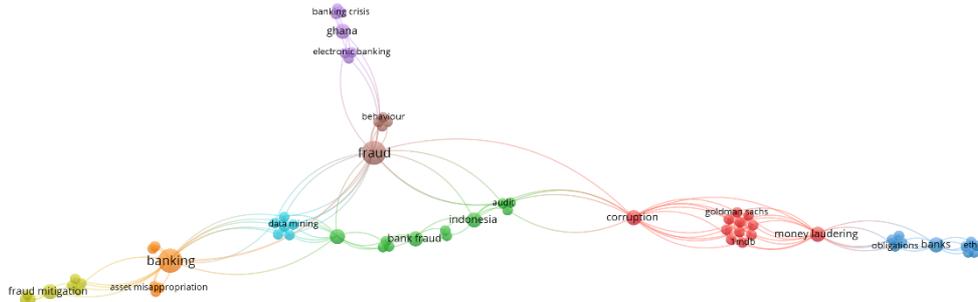
Source : Processed by researchers, 2024

The most frequently used research method is research using quantitative methods, totaling 7 articles. Meanwhile, the type of research is the case study method, 6 articles, the experimental method 3 articles, the SLR (Systematic Literature Review) method and the qualitative method 2 articles each.



Source : Processed by researchers, 2024

Analisis Bibliometrik VOSviewer



VOSviewer output shows that the most popular misappropriation of assets is corruption and money laundering. Meanwhile, popular steps taken to prevent misuse of assets in the banking industry are fraud mitigation and forensic accounting. Based on this, further research can use internal audit activities, financial misconduct, and data mining because there is only 1 article for each of these fields.

Systematic Literature Review

The literature review contains the name of the researcher along with the year of journal publication, publication database and findings from the articles.

| No | Authors | Publisher | Findings |
|----|------------------------|----------------------------|---|
| 1 | (Mangala & Soni, 2023) | Emerald Publishing Limited | This study reveals that frauds in banking industry have become a matter of grave concern for almost all countries across the globe, causing significant financial and non-financial damages to banks, customers, other stakeholders and economy. Numerous factors such as pressure and opportunity are responsible for fraud occurrence. This study further evinced that banking institutions inevitably should have a robust fraud risk management in place to prevent, detect and respond to defalcation. |

| No | Authors | Publisher | Findings |
|-----------|--------------------------|----------------------------|--|
| 2 | (Ozili, 2020) | Emerald Publishing Limited | The main message of this commentary paper is that fraud is complicated, and fraud complexity can significantly impact the way researchers undertake forensic accounting-based fraud research. |
| 3 | (Asmah et al., 2020) | Emerald Publishing Limited | This study found that loans contracted by bank employees with huge repayment amounts put financial pressure on them to commit fraud. The study also found that inadequate controls in some areas of the bank can fuel the commission of fraud. In addition, aggrieved employees have a high propensity of committing fraud. Huge punitive consequences were noted to exist for employees who perpetrate fraud, and shareholders are also affected by the fraudulent behaviour of employees. Research limitations/implications Findings shown in the study confirm the hypotheses of the fraud triangle theory on the causes of fraud despite its criticisms. The findings are also consistent with extant studies on the antecedents and consequences of fraud. The use of one bank for the case study analysis as well as the three-year analysis period impose a limitation on the study. Future studies can explore fraud using other different theoretical lenses. Gathering data from more than one bank and for a longer period of analysis may provide more accurate results. |
| 4 | (Scheetz & Wilson, 2019) | Emerald Publishing Limited | The authors find evidence that not-for-profit employees are more likely to report fraud and that reporting intention does not differ significantly by fraud type. Research limitations/implications Limitations of this study include the simulation of a fraud through a hypothetical incident and the use of online participants. |
| 5 | (Roy & Basu, 2021) | Emerald Publishing Limited | The paper concludes with the conceptual mitigation framework for different types of insider fraud and driver pairs within the scope of this paper. |

| No | Authors | Publisher | Findings |
|-----------|--------------------------------|----------------------------|--|
| 6 | (Prabowo, 2023) | Emerald Publishing Limited | The author established that despite the benefits that quantification practices – such as indicators, scores, ratings and rankings – bring to societies and organizations, there is evidence that these practices can have unfavorable effects when used excessively or incorrectly. One of the adverse effects of quantification practices is over-quantification, which manifests as various inappropriate behaviors, including an excessive desire to acquire riches and material belongings. Additionally, the worship of ranks and status derived from quantitative evaluation processes has led many people to prioritize short-term objectives above long-term improvements. Eventually, these will cause organizations to lose productivity and make them susceptible to fraud and corruption. Future studies are needed to determine the most effective approach for mitigating over-quantification issues. In this exploratory paper, the author proposes balancing quantitative practices with qualitative knowledge to gradually alter people’s behavior by broadening their perspectives in perceiving various phenomena in the world, not only by describing and explaining them but also by comprehending their underlying meanings. |
| 7 | (Murthy & Gopalkrishnan, 2023) | Emerald Publishing Limited | The authors found that behavioural factors and personalities affect the systems and culture of the company, thereby giving a jolt to the corporate governance mechanisms along with various entities like depositors, consumers and shareholders. |

| No | Authors | Publisher | Findings |
|-----------|---------------------------|----------------------------|--|
| 8 | (Amoh et al., 2021) | Emerald Publishing Limited | This study found that respondents were aware of most of the specific forms of electronic banking fraud. Firstly, automated teller machin fraud is the most common scam for which customers are aware of. Secondly, institutional factors such as lack of monitoring and education of clients are major factors which expose the bank and clients to fraudulent electronic banking acts. Thirdly, the most effective action that can be taken to prevent fraud in the bank is increased security and personal identification number (PIN) protection education. |
| 9 | (Avortri & Agbanyo, 2020) | Emerald Publishing Limited | Fraudulent activities in the banking sector of Ghana are driven by opportunities, pressure, rationalization and capacity to commit fraud, with capacity being the dominant factor. |
| 10 | (Kazemian et al., 2019) | Emerald Publishing Limited | Results strongly supported that all four elements of fraud risk significantly influence bank employee asset misappropriation in Iran. To minimize employee fraud, the banking industry should reduce opportunities and employee negative rationalization through strong internal control. Research limitations/implications The findings of this study are useful for policymakers, bank managers, industry practitioners and academics to understand and subsequently implement strategies to mitigate asset misappropriation. |
| 11 | (Ghosh, 2020) | Emerald Publishing Limited | The analysis indicates that both bank- and board-specific factors are important in driving financial misconduct, although their importance differs across ownership. In particular, while size and capital are relevant for public banks, liquidity is more of a concern for private banks as compared with their public counterparts. In addition, the relevance of bank boards is important only in case of private banks. These results hold after controlling for the structure of the banking industry and the macroeconomic environment. |

| No | Authors | Publisher | Findings |
|-----------|--------------------------|----------------------------|---|
| 12 | (Samad et al., 2022) | Emerald Publishing Limited | Results demonstrate that religiosity positively influences the attitude of managers. Furthermore, the effect of subjective norms to predict ethical intentions is found insignificant which opens a new debate for the scholarly community. |
| 13 | (Mniwasa, 2019) | Emerald Publishing Limited | Both law-related and non-law factors create an enabling environment for the commission of money laundering offences, and this exposes banks in Tanzania to money laundering activities |
| 14 | (Chhabra Roy & P., 2024) | Emerald Publishing Limited | Findings reveal the multifaceted nature of CF, emphasizing the need for tailored control measures and a shift from reactive to proactive mitigation. The study introduces a paradigm shift by viewing each CF as a unique “fraud event,” incorporating EWS as a proactive intervention. This innovative approach distinguishes the study, allowing for the efficient prioritization of CFs. |
| 15 | (Alazzabi et al., 2023) | Emerald Publishing Limited | The study shows positive and significant relationships between RM and employees’ FM and TMS and employees’ FM. The study also demonstrates a significant mediating effect on the relationship between RM, TMS and FM. |
| 16 | (Hidajat, 2020) | Emerald Publishing Limited | Financial and non-financial pressures, opportunities that are open because of weak oversight and governance, justification of fraud and the capability of perpetrators are the factors that cause bank fraud. Opportunity is the most significant contributor to fraud |
| 17 | (Gangwani, 2020) | Emerald Publishing Limited | By testing the relevant hypotheses, it has been found that insiders working in the bank team up with outsiders in perpetrating fraudulent activities resulted in bank failures, that both forensic accountant and traditional accountant were different from each other and that adoption of forensic accounting in India will aid regulatory authorities in doing their job more efficiently |

| No | Authors | Publisher | Findings |
|----|----------------------------|----------------------------|--|
| 18 | (Teichmann & Falker, 2021) | Emerald Publishing Limited | The findings reveal that the Swiss banking sector played a major role in facilitating the siphoning and subsequent laundering of 1MDB funds by neglecting due diligence obligations. |
| 19 | (Nigrini, 2019) | Emerald Publishing Limited | Fraudulent numbers are most often amounts that are round, have a strong period-over-period growth, are just above or below internal control thresholds or other targets, are deviations from Benford's Law, are purposeful duplicates of authentic transactions, are outliers due to being excessively large and are excessively rounded up or down. The study includes several examples of fraudulent numbers. |
| 20 | (Younus, 2021) | Emerald Publishing Limited | This study revealed that the SBP has devised many policies and guidelines for commercial banks against fraud management, but these are not properly implemented. These policies also include precautionary measures, which are recommended by the SBP to lessen fraud. Besides this, banks are also taking initiatives of their own to control the rising trend of frauds and forgeries. At the end, brief conclusion and effective recommendations are given to the practitioners, policymakers and management. |

This type of literature review research shows that fraud in the banking industry causes significant financial and non-financial losses to banks, customers and the economy. Various factors such as pressure and opportunity are responsible for the occurrence of fraud (Mangala & Soni, 2023). Then (Chhabra Roy & P., 2024) revealed that the diverse nature of Cyber Fraud emphasizes the need for tailored control measures from reactive to proactive mitigation.

Experimental research methods show that the complexity of fraud can have a significant impact on the way researchers conduct forensic accounting-based fraud research (Ozili, 2020). Meanwhile, according to (Younus, 2021), The State of Bank Pakistan (SBP) has designed many policies and guidelines for commercial banks to fight fraud, but these are not implemented properly. This policy also includes preventive measures recommended by the SBP to reduce fraud. Apart from that, banks also take their own initiatives to control fraud.

According to research based on case studies from (Asmah et al., 2019), Loans given by bank employees with repayment amounts put financial pressure on them to commit fraud. This study also found that inadequate control in several areas of the bank could trigger fraud. Large punitive consequences are recorded

to exist for employees who commit fraud and shareholders are also impacted by employees' fraudulent behavior. Excessive desire for rank and status has caused many people to prioritize short-term goals over long-term goals, this causes organizations to lose productivity and become vulnerable to fraud and corruption. (Prabowo, 2023).

Behavioral and personality factors influence the company's system and culture, thus giving shock to the corporate governance mechanism together with entities such as consumers and shareholders. (Murthy & Gopalkrishnan, 2023). Automatic teller machine fraud, lack of supervision and education of customers are the main factors that cause banks and customers to be exposed to electronic banking fraud. The most effective action that can be taken to prevent fraud in banks is by increasing security and protecting education Personal Identification Number (PIN) (Amoh et al., 2021). Fraudulent activities in the Ghanaian banking sector are driven by opportunity, pressure, rationalization and the capacity to commit fraud (Avortri & Agbanyo, 2020). Factors related to the law and outside the law create an environment that supports the occurrence of money laundering crimes and this makes banks in Tanzania vulnerable to money laundering activities. (Mniwasa, 2019).

The risk of fraud has a significant influence on the misuse of bank employees' assets in Iran. To minimize fraud committed by employees, the banking industry must reduce opportunities and negative employee rationalizations through strong internal controls (Kazemian et al., 2019). Religiosity has a positive effect on managers' attitudes (Samad et al., 2022). Insiders working in banks collaborate with outsiders in carrying out fraudulent activities resulting in bank failure, that forensic accountants and traditional accountants are different from each other and implementation of forensic accounting in India will have an adverse impact, helps regulatory authorities in doing their work more efficiently (Gangwani, 2020).

Financial and non-financial pressures, opportunities opened up due to weak supervision and governance, justification for fraud and the perpetrator's capabilities are factors that cause bank fraud. Opportunity is the most significant contributor to fraud (Hidajat, 2020). The Swiss banking sector plays a large role in facilitating the siphoning and laundering of funds (Teichmann & Falker, 2021).

The findings above can provide an overview for future researchers in conducting research related to asset misuse in the banking sector. The techniques used in the research process can be adapted to the object to be studied because each technique has its own advantages and disadvantages.

Conclusion

Research developments related to asset misuse are mapped into several categories. Publication trends show that 2019 and 2020 were the years with the most publications released, namely 5 articles each. The most popular research methods use quantitative methods. This is based on the fact that most research uses surveys. The VOSviewer output results provide new research information so that it can make it easier for future researchers to conduct research related to asset misuse in the banking industry. The results show that there is a lot of corruption in asset misuse in the banking industry and money laundering is the

most popular asset misuse technique used by researchers. Then fraud mitigation and forensic accounting are popular steps taken to prevent asset misuse in the banking industry.

The data mapping process in this research still uses manual methods, namely using Microsoft Excel. VOSviewer software is only used to see the novelty of research related to asset misuse in the banking industry because in the process several databases cannot be integrated in the software. Further research can use other software such as R-studio to process and map data. Further research can also increase the number of research periods, add research objects, and increase the number of databases to find out more widely about the development of research related to asset misuse in the banking sector.

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