

GENDER DIFFERENCES IN FRAUD PERPETRATORS' CHARACTERISTICS: A GLOBAL SYSTEMATIC LITERATURE REVIEW USING PRISMA 2020

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ABSTRACT

This study aims to examine gender-based differences in fraud perpetrators' characteristics through a global systematic literature review using the PRISMA 2020 approach. The findings reveal that male perpetrators predominantly outnumber females, are typically middle-aged, highly educated, and originate from middle to upper socioeconomic backgrounds. Conversely, female perpetrators are more often involved in asset misappropriation, primarily driven by personal financial pressures. Furthermore, distinct patterns of modus operandi are identified: males frequently engage in financial statement fraud and structural corruption, while females are more involved in small-scale asset misappropriation. Organizational opportunity structures, social norms, gender identity internalization, ethical sensitivity, and socioeconomic background are among the key factors influencing gendered fraud behaviors. These findings underscore the necessity of incorporating gender perspectives into the development of more effective fraud prevention and detection strategies within organizations.

Key words: asset misappropriation; financial statement fraud; fraud; gender differences ; prisma 2020

INTRODUCTION

Fraud constitutes a significant threat to the sustainability of organizations across both the public and private sectors. Numerous reports, such as the ACFE Report to the Nations, indicate that fraudulent activities are perpetrated by individuals from diverse backgrounds, including with respect to gender (Christian, 2022)). While men continue to predominate statistically as the principal perpetrators of fraud, recent trends reveal a notable increase in women's involvement in white-collar crime over the past several decades (Labrie, 2022). This emerging pattern prompts critical academic inquiry into whether discernible differences exist in the characteristics of fraud perpetrators based on gender, and how such differences might be systematically analyzed. According to the Occupational Fraud 2024: A Report to the Nations (2024), men remain the primary actors in documented fraud cases; however, the contribution of women to overall fraud incidence can no longer be regarded as marginal.



Figure 1. Percentage Distribution Diagram of Perpetrator Gender by Region

In the fields of forensic accounting and criminology, gender is recognized as a critical variable in understanding the motivations, modus operandi, and impacts of fraudulent activities. Several studies have shown that male perpetrators tend to engage in fraud on a larger and more aggressive scale, whereas female perpetrators are more often involved in need-based fraud, such as the misappropriation of assets or the misuse of operational funds. Other characteristics, such as job position, tenure, and age at the time of committing fraud, are also frequently associated with gender differences, underscoring the importance of demographic-based approaches in forensic investigations (Sambas & Andrisari, 2019).

Although numerous studies have explored fraud in general, there remains a noticeable gap in the literature that specifically examines differences in the characteristics of fraudsters from a gender perspective, particularly in the global context. Some studies have even produced contradictory findings, depending on factors such as industry sector, organizational culture, and the legal systems of respective countries. Therefore, this literature

review aims to synthesize and compare various empirical findings from international research on gender differences in fraud perpetrator characteristics, with the goal of providing a more comprehensive understanding of this issue.

This review is also expected to offer practical contributions for forensic auditors, risk management professionals, and policymakers, particularly in designing fraud prevention and detection strategies that take gender dimensions into account. Furthermore, through systematic mapping of the existing literature, this study seeks to identify research gaps that can serve as a foundation for future investigations, whether through qualitative or quantitative approaches.

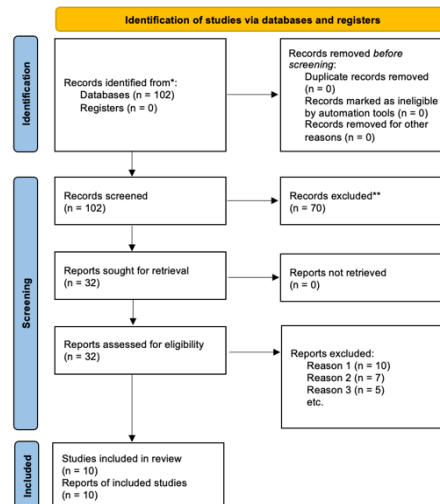
METHOD

The methods section provides an explanation of the types of research / research designs. This section explains the number of subjects and the characteristics of the subject demographic data collection (Azwar, 2007). In quantitative research, if the research uses certain measuring instruments, it is necessary to convey the name of the measuring instrument, the number of items, the reliability coefficient, and the data analysis method used. In qualitative research, qualitative perspectives are used, and methods of data collection and analysis are discussed (Willig, 2008).

This study employs the Systematic Literature Review (SLR) method following the PRISMA 2020 guidelines to examine gender differences in the characteristics of fraud perpetrators within Indonesia's public procurement sector. The SLR approach ensures a systematic, transparent, and credible synthesis of existing studies through a structured process of identifying, screening, and analyzing relevant literature. Data were collected from major academic databases such as Scopus, Web of Science, Google Scholar, and Emerald, using keyword combinations related to gender and fraud behavior (e.g., "*Fraud AND Gender AND Modus Operandi*," "*Gender Differences in Fraud Schemes*," and "*Male vs Female Fraud Behavior*"). Articles published between 2018 and 2024 that explicitly discuss gender differences in fraudulent behavior within the Indonesian public sector were included, while those not meeting these criteria were excluded. The selected articles were then evaluated based on methodological rigor, data reliability, and their contribution to understanding gender-specific fraud characteristics.

Through this structured process, 10 relevant articles were identified and analyzed to uncover behavioral and methodological differences between male and female fraud perpetrators. The findings provide comprehensive, evidence-based insights into how gender influences the modus operandi in fraud cases, offering valuable implications for both policymakers and academics in improving fraud prevention strategies and deepening understanding of gender-based behavioral patterns in financial misconduct.

Table 1. PRISMA



RESULTS AND DISCUSSION

Differences in Characteristics Between Male and Female Fraud Perpetrators Based on Global Literature Studies

Cross-country research shows that the characteristics of male and female fraud perpetrators differ fundamentally and consistently. Gekoski et al. (2022), through a Rapid Evidence Assessment, concluded that most traditional fraudsters are male, middle-aged, highly educated, have a middle-to-upper socioeconomic

status, and come from stable family backgrounds. These findings reinforce the historical view that fraud often stems from male dominance in corporate structures. However, shifts in global work structures have brought more women into the business world, particularly in finance and administration. A study by Hilliard & Neidermeyer (2018) shows that women are increasingly involved in white-collar crimes, particularly asset misappropriation.

Sandhu (2020) also revealed differences in behavioral red flags between males and females: males tend to exhibit dominant behavior and excessive control, while females are more likely to show emotional stress, financial difficulties, and troubled personal relationships before committing fraud. Additionally, Reed & Rorie (2023) emphasized that it is not only biological sex that influences the tendency to commit fraud but also how individuals construct their gender identity (masculine or feminine) within social structures.

Complementing these findings, a study by Ameer & Othman (2022) in New Zealand found that even when men and women held similar organizational positions, the types of fraud they committed remained different. Women more frequently committed embezzlement driven by economic pressure or compulsive behavior (such as gambling), while men were more likely to engage in obtaining by deception with rationalizations based on status or career. Furthermore, Ameer and Othman noted that women more often used rationalizations such as denial of responsibility and moral justification.

Gottschalk (2020), in their study in Norway, found that female involvement in white-collar crime was significantly lower than that of males. Out of 255 white-collar crime cases, only 20 perpetrators were women. They explained that women's limited access to organizational power structures and their greater aversion to risk are key factors in this lower involvement. However, they also raised the possibility that female crime detection rates might be lower than those of males due to biases in investigation and media coverage.

Patterns of Fraud Modus Operandi Between Male and Female Perpetrators According to International Studies

International studies reveal distinct patterns of fraud modus operandi based on gender. Hilliard & Neidermeyer (2018) found that women are more frequently involved in asset misappropriation—the direct embezzlement of organizational assets. This finding is consistent across various regions, including Asia, North America, Europe, and Africa. In contrast, men are more likely to engage in fraud that requires access to senior managerial levels, such as financial statement fraud and corruption—schemes that demand high-level positions still predominantly held by men.

Sandhu (2020) noted that men often display behaviors such as unilateral decision-making, audit avoidance, and concealing fraud through internal networks, whereas women more often commit fraud individually due to personal pressure, leaving a trail that is more quickly detected due to limited networks.

Wahid (2019) found that the presence of women on boards of directors can reduce tendencies for financial statement manipulation, highlighting the importance of gender diversity in fraud prevention.

Ameer & Othman (2022) showed that even when women and men occupy equal positions, women are still more likely to commit embezzlement with rationalizations based on family needs or life pressures. In contrast, men in the same positions are more likely to engage in obtaining by deception, using rational justifications centered on status or “loyalty to the company.”

Gottschalk (2020) also found that men more frequently engage in large-scale corporate crimes such as insider trading and major embezzlement, while women's involvement is more often at the administrative level and frequently goes unrecorded officially.

Factors Influencing Differences in Fraud Behavior Between Male and Female Perpetrators Based on Literature Review

- **Opportunity Structures**

Patriarchal organizational structures provide more opportunities for men to access executive positions. The opportunity to commit more complex fraud, such as financial statement manipulation, is more available to men. Conversely, women, who are more dominant in operational and administrative roles, are more often involved in asset misappropriation (Ameer & Othman, 2022).

- **Social Norms, Gender Identity, and Socialization**

Social norms play a significant role in shaping fraudulent behavior. Reed & Rorie (2023) and Ameer & Othman (2022) showed that gender identity (internalized masculinity or femininity) is more decisive than biological sex in influencing the tendency to commit fraud. Individuals with masculine identities, regardless of their sex, tend to be more daring in committing fraud.

- **Ethical Sensitivity and Gender-Based Morality**

Research shows that women generally have higher moral and ethical sensitivity than men (Gekoski et al., 2022; Wahid, 2019). This makes women more cautious in making decisions that could lead to unethical behavior. Gottschalk and Peter (2020) added that women are more thoughtful about the consequences of their actions, are more risk-averse, and have stronger ethical tendencies, which leads to lower involvement in white-collar crime.

- **Group Dynamics and the Effect of Diversity**

Gender diversity in decision-making groups can reduce groupthink and enhance fraud oversight. The presence of women on boards of directors has been proven to reduce tendencies toward financial statement manipulation and improve the effectiveness of internal controls (Maulidi, 2023; Lohse & Qari, 2021; (Wang et al., 2022).

- **Socioeconomic Profile and Its Impact**

Male fraudsters tend to come from high socioeconomic backgrounds with broader access to power networks. Meanwhile, women who commit fraud often come from groups with limited resource access, and their fraud motives are more often related to personal financial pressure than career ambition or status (Gottschalk, 2020).

CONCLUSION

This study concludes that gender significantly shapes the characteristics, behavioral patterns, and underlying motives of fraud perpetrators. The systematic synthesis of global literature reveals that differences in fraudulent behavior are not merely a result of unequal access to organizational opportunities, but are deeply influenced by gender identity, social norms, and ethical orientations embedded in societal and institutional contexts. Male perpetrators tend to engage in more complex and organized schemes linked to power structures and status rationalization, while female perpetrators are generally driven by personal or economic pressures and operate within limited access networks. These findings emphasize that fraud prevention should not only focus on structural control mechanisms but also on fostering gender-sensitive ethical awareness and organizational culture. Future research is encouraged to adopt a broader gender identity perspective and integrate qualitative approaches to uncover the social-psychological dimensions that underpin gendered fraud behavior across diverse sectors and cultural settings.

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