

Teller Motivation and Ethical Dilemmas: An Interpretative Phenomenological Analysis of Whistleblowing in the Banking Industry

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Abstract

Keywords:
Fraud, Integrity, Motivation,
Phenomenology, Whistleblower

Bank tellers face a high risk of fraud because they deal directly with physical cash, both as possible offenders and as bystanders to fraud. This study aims to dig into the motivation and ethical dilemmas of tellers using an interpretative phenomenological analysis of whistleblowing in the banking industry.

This study uses a qualitative approach with the Interpretative Phenomenological Analysis (IPA) method developed by Jonathan A. Smith (1996). For participants and sampling, the study used purposive sampling to select an informant based on set criteria. There was one informant, namely a person who once worked as a teller at a private bank in South Sulawesi and had acted as a whistleblower. This case is highly unique and rare, and it forms a single case IPA study. For data collection and analysis, the data were gathered through semi-structured in-depth interviews.

This study produced four conclusions, among them that whistleblowing motivation among bank tellers is multidimensional and cannot be reduced to a single motive. Second, religiosity and transcendental values play a crucial role in resolving ethical dilemmas. Third, psychological resilience that is shaped by a sociocultural background, combined with the belief that sustenance is arranged by God, was shown to effectively moderate the perceived risk of retaliation, so that the threat of institutional sanctions did not become a real barrier to the decision to report. Fourth, formal control mechanisms such as dual control and dual custody, although important, are not enough to prevent fraud committed by individuals with high authority and planned intent.

INTRODUCTION

The banking industry is a sector that stands on public trust, where its main function is to collect public funds in the form of deposits and channel them back as credit. Given its position, which is very sensitive to reputational and financial risk, every bank is required to build an internal control system that is strong, complete, and ongoing. OJK Regulation Number 12 clearly requires the strengthening of anti-fraud strategies that cover the pillars of prevention, detection, investigation, and monitoring and evaluation (Otoritas Jasa Keuangan, 2024). Although the rules have been tightened, data from the Association of Certified Fraud Examiners (ACFE) show that the financial services industry is still the sector with the highest number of fraud cases worldwide (Nadiatul Hikmah & Wondabio, 2023). In Indonesia, the systemic weakness at the operational level can be clearly seen in the case of customer fund theft by a teller in Makassar worth IDR 2.3 billion (Detikcom, 2019).

In the fraud detection structure, reports from whistleblowers are seen as the most effective channel, making up 42% of case disclosures worldwide (Association of Certified Fraud Examiners,

2020; Garrett et al., 2024). However, employees' willingness to report often runs into complex psychological dilemmas. Based on Leader-Member Exchange (LMX) theory, a high-quality relationship between a manager and a staff member can create "blind loyalty," where reporting a manager's wrongdoing is seen as a form of personal betrayal (Garrett et al., 2024). In addition, the perception of a real retaliation threat, such as blocked career growth or job loss, becomes the main ethical barrier that keeps tellers from speaking up (Masetu & Awere, 2026).

METHODS

This study uses a qualitative approach with the Interpretative Phenomenological Analysis (IPA) method developed by Jonathan A. Smith (1996). This method was chosen because of its ability to explore, at a close-up level, how an individual makes sense of a phenomenon that is very personal and meaningful in their life. The theoretical pillars of IPA rest on three main pillars, namely Phenomenology (focusing on the subject's direct experience from a first-person point of view), Hermeneutics (applying the principle of the double hermeneutic), and Idiography (focusing on deep experience, putting depth ahead of breadth) (Smith et al., 2009).

For participants and sampling, this study used purposive sampling to choose an informant with these criteria: (1) has worked or is working as a bank teller, (2) has firsthand experience facing fraud committed by a manager or coworker, and (3) has carried out or is carrying out whistleblowing. There was one informant, namely a person who once worked as a teller at a private bank in South Sulawesi and had acted as a whistleblower. This case is highly unique and rare, and it forms a single case IPA study (Smith, 2004).

For data collection and analysis, the data were gathered through semi-structured in-depth interviews (Smith & Osborn, 2008). The interview data the researcher obtained were copied into text, then analyzed using interpretative phenomenological analysis (IPA). The analysis has six (6) steps. The first, second, and third steps were done by copying out the interview recording transcript from the participant and arranging it in the second column of a three-column table. The first column is headed emergent themes, the second column is the original transcript, which is where the copied interview recording is tidied up, and the third column is headed explanatory comments. While tidying up the interview copy and adding the comments or notes that are needed (explanatory comments or initial noting), as well as developing emergent themes, the researcher stressed reading the interview transcript data over and over (reading and rereading) in order to build understanding and get closer to the participant's own experience. The fourth and fifth steps are building connections among the emerging themes (searching for connections across emergent themes) based on how similar, how close, and how alike in meaning those themes are, and then grouping them into new sub-themes. After that, the researcher moves on to the data of the next participant (moving to the next cases) using the same steps and the same way as before. The last step is the researcher gathering and pulling together all the sub-themes produced from each participant. The matching patterns from those sub-themes are then given a label that describes the link across cases (looking for patterns across cases), which is then called the master themes and becomes the basis for the researcher in writing the research report (reporting) (Stanislaus et al., 2017).

RESULTS AND DISCUSSION

The IPA analysis reveals four main dimensions that shape the teller's motivation and dilemmas:

1. Self-Preservation Instinct (Self-Preservation)

The teller's main motivation to report is often driven by the fear of being blamed for a cash shortage. This is what the informant felt. When she worked as a teller at a private bank in South Sulawesi, she had no suspicion at all toward her branch manager. The bank's security system was very strict. The rules for opening and closing the vault had to meet dual custody and dual control. This means the vault could not be opened by one officer alone but had to be opened by two officers. Following the operating instructions of the branch where she worked, the officers in charge of opening the vault were the teller (the informant) and her manager, in this case the branch manager. The informant knew the password or combination code, while the branch manager held the physical vault key. The goal was for the two of them to keep an eye on each other.

The informant began to feel suspicious when she found out that the money in the vault was short, while the branch manager only calmed her down by saying, "relax, don't panic. Try checking yesterday's transaction report. Maybe there is a transaction that the system did not record." At that time the informant only tried to calm herself and checked all of the previous day's transaction records. But she did not find any shortage in the report. Deep down, she actually suspected the branch manager, who looked perfectly normal. In the afternoon the branch manager came to the teller's desk and gave the informant a withdrawal slip for an amount equal to the money missing from the vault. The withdrawal slip had already been signed. The branch manager ordered the informant, as the teller, to withdraw the customer's money, claiming it was an instruction from the account holder, on the grounds that the customer could not come to the bank in person because they were sick. In fact, banking rules say that withdrawing money at the teller from a customer's account may only be done if the customer comes in person or is represented by a family member carrying a power of attorney. At that point the informant's suspicion of the branch manager grew deeper. Receiving information, before deciding how to respond to an observed violation, has little effect on someone who already supports the act of reporting wrongdoing (Djawadi et al., 2025).

This is where the informant's self-preservation instinct showed itself. She went ahead and withdrew the customer's money because she wanted to prove whether the money really was being used to cover the shortage in the vault. When evening came, as the informant and the branch manager went into the vault room, opened the vault, and then put the money in, the informant pretended to turn her back to the vault so that the branch manager would have a chance to put the missing money back. And it turned out to be true: on the CCTV screen it was clear that the branch manager tossed the money in. After the branch manager tossed the money in, he immediately showed the informant that the money thought to be missing was actually in the vault. In her heart the informant said, "I am very grateful the vault is no longer short, which means I do not have to replace the missing money.

But the next thing that had to be looked into was the branch manager's habit of withdrawing customers' money without the customers being there, whether it was really the customer's instruction or not?" The customers' money that the branch manager often withdrew came from the accounts of elderly customers with large balances. The next form of the self-preservation instinct was, "If a customer whose money had been withdrawn came to the bank to collect their salary, the informant would tell them their remaining balance and the earlier withdrawal transactions." From that information, several complaints finally came from customers who felt they had not made any withdrawals yet their balances had gone down. The informant's suspicion

was more and more confirmed. What the informant held on to was that, as long as she was right, she was not afraid at all to expose the fraud committed by the branch manager. If our earlier prediction turns out to be correct, we will find that both personal normative beliefs and normative expectations are relevant factors in an individual's decision-making, and that the actual normative climate as a whole supports the act of reporting wrongdoing (Djawadi et al., 2025).

2. The Dilemma of Loyalty vs. Trustworthy and Integrity:

There is a sharp inner conflict between keeping work relationships smooth (loyalty) and the duty to do what is right under the law and the organization (Garrett et al., 2024). Meanwhile, in the banking system, the paper trail often leaves a teller open to being accused as an accomplice if they stay silent when they know about fraud (Nadiatul Hikmah & Wondabio, 2023). It was found that a branch head's complete control over the physical cash and the vault keys often cancels out the dual control function that should be carried out together with front-line staff (Rohmawati & Komariyah, 2025). This phenomenon fits the finding that fraud offenders at the management level are often able to get around (override) the existing controls, so that an audit that focuses only on testing formal controls becomes less effective at preventing or detecting fraud committed by people with high authority; this gets worse when internal auditors end up acting as protectors of management instead of independent overseers (Sargiacomo et al., 2024).

But what happened in this case is that the dual control function still worked, where the teller held the combination code while the branch manager held the physical key. However, the branch manager was quick enough to slip the money into his jacket without being seen by the teller (the informant). The first dilemma the informant faced was failing to keep her loyalty to her manager. But the informant said, "If my manager commits fraud, then I am ready to break my loyalty, because for me working as a teller is a trust (trustworthy) from God, a trust from the bank where I work, and a trust from my beloved customers. On top of that, I am a person with high integrity. I am a brave person, always on the right path, and not afraid of losing my job in order to bring out the truth."

3. Perception of Retaliation Risk

The teller sees the manager as having full control over performance reviews and transfers, so that the fear of payback holds back the courage to report wrongdoing (Masetu & Awere, 2026). At first that was what the informant felt. But after she thought it over, in the end the courage to expose the fraud came out, and she was not afraid of the risk she might face. The informant was not afraid at all of being transferred or even fired. For the informant, sustenance has already been arranged by God.

The informant is a woman and the first child, with several younger siblings. Growing up as the first child and as a woman made her tough and unafraid of any punishment as long as she was on the right path. This fits the findings in the financial fraud literature, which show that personal pressure and work pressure are one of the main parts of the fraud triangle that pushes people into dishonest decisions; but on the other hand, that same pressure can become a trigger for people with high integrity to instead choose the reporting path (Hernandez et al., 2026).

4. Thinking far ahead for the good of everyone

Fraud committed by someone always has a cause. The informant said, "If I had only kept quiet and become a bystander to the fraud committed by my manager, then more and more customers would become victims, more and more of the customers' money would be lost, and my branch manager's debt would also keep growing." In the end the informant reported the fraud to the internal auditor. After that, an investigative audit was carried out by the internal auditor and a special review team from the head office of the bank where the informant worked. This shows that early reporting by the whistleblower opened the way for an investigative audit to find traces of fraud that had been going on for a long time (Leeroy et al., 2026). Effective whistleblowing not only opens the door to an investigation, but also pushes the audit system to work more sharply in spotting hidden fraud patterns (Nkansa, 2024).

The examination took about two weeks, and many fake withdrawal slips signed by the branch manager in the customers' names were found. The fraud had been going on before the informant became a teller, and it was carried out by the previous teller. After it was all added up, the amount of customers' money taken and used by the branch manager reached hundreds of millions. The branch manager and the previous teller were then ordered by the bank to resign. The branch manager's fault was abuse of position and taking customers' money. Meanwhile, the previous teller's fault was following the manager's orders and not reporting the fraud committed by the branch manager. The customers' money that was taken was settled by having the branch manager pay it back in stages until it was fully paid.

After this happened, the branch manager did stop working at the bank, but his life got better. He grew closer to God and was faithful in worship. The same was true for the previous teller; after she left the bank, she started her own business. As for the informant, who had earlier served as a teller, she was eventually promoted to mobile service officer and then became an internal auditor. This is a role that, in the literature on AI-based financial fraud, is confirmed to be able to detect fraud 24 to 36 months earlier than conventional methods, by spotting patterns where reported transactions diverge from the real cash position (Leeroy et al., 2026).

DISCUSSION

The results of this study reveal the layered psychological and ethical dynamics in the decision-making of a bank teller when she directly faced fraud committed by her manager. Through an interpretative phenomenological analysis of one unique case (single case IPA study), four main dimensions were found that interact with one another and, in the end, push the informant to make the decision to become a whistleblower.

The Self-Preservation Instinct as the First Trigger of Moral Awareness

This finding fits the argument that a reporter's first motivation does not always come from pure and planned ethical awareness, but can start from a self-protection instinct against legal risk. In the banking operating system, the teller is the party most at risk of bearing the legal consequences of a cash shortage, given their position as the one directly responsible for front-line transactions. This naturally creates a high sensitivity to the situation, so that the teller spots

anomalies faster than other parties in the branch's organizational structure. What sets this case apart from the usual pattern in the whistleblowing literature is that the informant's self-preservation instinct did not stop at simple self-protection. It grew into an active and planned investigation. This is shown by the informant's act of deliberately pretending to turn her back to the vault to give the branch manager room to confirm her suspicion, and then checking the transaction records of elderly customers whose balances were cut again and again without their knowledge.

This shift from self-preservation into proactive moral action is a dimension that is rarely discussed in depth in studies of banking whistleblowing in Indonesia. This context also confirms how relevant the internal audit role is as the front line in the fraud detection system. Internal audit holds the second-largest position as a channel for fraud disclosure (Nadiatul Hikmah & Wondabio, 2023).

This fits the Polytope Fraud Theory (PFT) framework, which states that early detection of financial statement fraud cannot rest only on formal audit procedures, but needs other ways of disclosure, including the role of people on the operating line who directly notice accounting anomalies, such as cash flow that does not add up, suspicious related-party transactions, and odd revenue patterns, just as PFT identifies ten accounting red flags that are commonly found in companies that commit fraud (Zhao et al., 2025).

The Dilemma Between Loyalty and Trustworthy as the Critical Point of an Ethical Decision

This finding connects with the Leader-Member Exchange (LMX) theory framework, which explains that the quality of the manager-staff relationship can build a loyalty so strong that it weakens the courage to report wrongdoing (Garrett et al., 2024). In this case, the dual control function technically still worked: the teller (the informant) held the combination code while the branch manager held the physical key. But the offender's skill in working the situation inside the vault room shows that formal procedures on their own are not enough to prevent fraud committed by a person in a high-authority position (Rohmawati & Komariyah, 2025).

The most important thing in this dimension is the way the informant responded to the dilemma. The informant consciously refused to treat loyalty as the highest value and replaced it with the idea of trustworthy, which has a transcendental dimension, namely a trust to God, to the institution where she works, and to the customers. This swapping of the value order is what becomes the way to resolve the dilemma. When loyalty to the manager is challenged by trustworthy, which is seen as more basic and rooted in religious belief, the decision to report no longer feels like a betrayal, but like carrying out a higher duty. This finding widens the theoretical understanding that religiosity and spiritual values can act as a trigger for ethical courage in the context of whistleblowing, a variable that has not been explored enough in the global literature, which tends to focus on institutional and material factors (Masetu & Awere, 2026).

A sharp rise in corruption clearly increases the number of bank failures, especially when formal control mechanisms cannot hold back the opportunistic behavior of people who hold high-

authority positions in financial institutions (Attila & Lare-lantone, 2026). It is also worth noting that the case of the previous teller, who chose to stay silent and follow the branch manager's orders, gives a sharp contrast and strengthens this argument. Staying silent when fraud is known does not only mean letting it happen; on paper it can also put the teller in the position of an accomplice with real legal consequences (Nadiatul Hikmah & Wondabio, 2023). The fact that the previous teller was eventually also ordered to resign for not reporting the fraud strengthens the conclusion that staying silent is not a safe choice, either legally or ethically.

Psychological Resilience as a Moderator of the Perceived Retaliation Risk

Unlike most whistleblowing studies, which treat the fear of retaliation as the main barrier to reporting (Masetu & Awere, 2026), the informant in this study actually showed no fear of sanctions, transfer, or dismissal. This did not happen by chance, but was shaped by a specific mix of psychological and sociocultural factors. Her position as the eldest daughter in the family had trained the informant to carry the weight of responsibility from an early age, building the toughness that became the base of her courage. Meanwhile, the belief that sustenance comes from and is arranged by God effectively freed her from being too attached to her job status. Psychological resilience works as an inner resource that can be built up to get past structural barriers in fraud reporting (Kaplan et al., 2026).

This mix of factors forms what positive psychology calls psychological resilience, a person's capacity to keep functioning and stay brave under heavy structural pressure. This finding shows that the effectiveness of a whistleblowing system is not decided only by the design of institutional mechanisms, but also by the psychological character and sociocultural background of the person doing the reporting. In other words, a whistleblower protection policy that is strong on the institutional side still needs to be backed up by efforts to build character and a culture of integrity at the individual level. The institutional value of that internal whistleblowing system is not just normative, but can be measured in real terms (Ayaz et al., 2025).

Orientation Toward Long-Term Good as the Basis for Action

This dimension reflects an ethical awareness that goes beyond self-interest and moves toward a wider social responsibility. The informant was able to work out the systemic impact of her decision: that letting the fraud go on would mean more and more elderly customers being harmed, the branch manager's debt piling up, and the chain of fraud running on without end. This view fits the principle of consequentialist ethics, where the rightness of an action is measured by how much good it brings to the largest number of people. More than that, the way the informant made sense of how the case was settled reflects a restorative outlook, not a punitive one. She did not take the branch manager to a criminal court, and she even saw the offender's spiritual change after the event in a positive light. Meanwhile, the customers' money that was taken was paid back in stages until it was fully settled. This outlook carries a dimension of local wisdom in resolving conflict that is worth looking into further, since the restorative approach in the context of banking fraud is still rarely a subject of academic research in Indonesia.

Overall, the findings of this study show that the decision to blow the whistle is not a single act set off by one motive, but a layered moral process, involving the interplay between a self-preservation instinct, a personal value system grounded in trustworthy and religiosity, a psychologically tough sense of identity, and a social outlook that sides with long-term good. In the context of the Indonesian banking industry, which stands on public trust, the whistleblower profile seen in this study shows that strengthening a person's moral character is a strategic complement that cannot be ignored in the design of an institutional anti-fraud system. The decision to blow the whistle is not decided only by outside pressure or material rewards, but by the inner value system that has been planted within the person (Menk, 2011).

CONCLUSION

This study produced several main conclusions based on the results of an interpretative phenomenological analysis of the experience of a bank teller who decided to become a whistleblower against the fraud committed by the branch manager.

First, whistleblowing motivation among bank tellers is multidimensional and cannot be reduced to a single motive. In this case, the decision to report grew from a mix of mutually reinforcing factors: a self-preservation instinct, a commitment to trustworthy with a religious dimension, personal integrity built up over a long time, psychological resilience, and an ethical awareness aimed at long-term social impact.

Second, religiosity and transcendental values play a crucial role in resolving ethical dilemmas. The idea of trustworthy, understood as a duty rooted in belief in God, was shown to overcome the dilemma of loyalty to a manager, while also giving a strong moral base for the courage to act under structural pressure.

Third, psychological resilience that is shaped by a sociocultural background, in this case the position and responsibility of being the eldest daughter in the family, combined with the belief that sustenance is arranged by God, was shown to effectively moderate the perceived risk of retaliation, so that the threat of institutional sanctions did not become a real barrier to the decision to report.

Fourth, formal control mechanisms such as dual control and dual custody, although important, are not enough to prevent fraud committed by people with high authority and planned intent. This finding underlines the need to strengthen a culture of integrity at the individual level as a complement that cannot be separated from the bank's internal control system. This conclusion fits the empirical evidence found in their evaluation of a regional government bank in Indonesia, where even though the company had put in place all the pillars of the anti-fraud strategy in line with POJK Number 39 of 2019, including a dual control system for vault storage, fraud still happened because not all employees were aware of how important the anti-fraud strategy is.

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