

# Smarttransparency Or Smart Corruption? Pentagon Fraud Theory And Islamic Work Ethic On Corruption In Pertamina's Gas Station Digitalization Project

Denari Dhahana Edtiyarsih<sup>1</sup>

<sup>1</sup>UIN Kiai Haji Achmad Siddiq Jember

\* Correspondence e-mail; [denaridhahana@uinkhas.ac.id](mailto:denaridhahana@uinkhas.ac.id)

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## Abstract

This study adopts a qualitative research design employing a phenomenological approach to examine the case of corruption in the digitalization of fuel stations (SPBU) involving PT Pertamina and PT Telkom. The study utilizes content analysis of investigative journalism reports and relevant YouTube channels addressing the corruption case. The analytical coding framework is grounded in the Pentagon Fraud Theory and Islamic Work Ethic. The objective of this study is to analyze the determinants of corruption in the SPBU digitalization project based on the Pentagon Fraud Theory, which comprises pressure, opportunity, rationalization, competence, and arrogance. Additionally, the study explores the phenomenon from the perspective of Islamic Work Ethic. The findings indicate that pressure, opportunity, rationalization, and arrogance are the primary drivers of corruption in the SPBU digitalization project. Government ambition to accelerate digital transformation, direct appointment practices by PT Pertamina to PT Telkom, perceived entitlement to compensation due to workload, as well as a sense of seniority and perceived security stemming from employment within state-owned enterprises, collectively contributed to the perpetrators' engagement in corrupt practices. Furthermore, the actors neglected key dimensions of Islamic Work Ethic, particularly fairness and generosity in the workplace, thereby reinforcing the propensity to engage in corrupt behavior.

## Keywords

Pentagon Fraud Theory, Islamic Work Ethic, Corroption



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## INTRODUCTION

The recent United Nations High-Level Political Forum (HLPF) placed primary emphasis on sustainable development. In 2025, Indonesia was among the countries selected to present on the theme, "Advancing sustainable, inclusive, science- and evidence-based solutions for the 2030 Agenda for leaving no one behind" Bappenas (2025). The forum also serves as a platform for UN member states to collectively

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evaluate progress on five prioritized Sustainable Development Goals (SDGs), including SDG 8, which focuses on decent work and economic growth.

Despite Indonesia's demonstrated commitment to promoting decent work and economic growth, the same year witnessed the emergence of a corruption case involving the digitalization of fuel stations (SPBU) managed by PT Pertamina. At the time this study was completed, the case remains under investigation by the Corruption Eradication Commission (KPK), and the identities of the principal perpetrators have not yet been publicly disclosed. The increasing prevalence of corruption poses a significant threat to Indonesia's economic growth, as public funds intended for economic development—such as support for micro, small, and medium enterprises (MSMEs), subsidies, and other social programs—are misappropriated by officials within major state-owned enterprises.

This study aims to analyze the factors contributing to fraudulent behavior, specifically in the context of corruption in the SPBU digitalization project, using the Pentagon Fraud Theory framework. The analysis focuses on five key dimensions: pressure, opportunity, rationalization, competence, and arrogance. In addition, the study examines the case through the lens of Islamic Work Ethic. This research emphasizes the analysis of fraud determinants in a contemporary corruption case in Indonesia that is currently under investigation by the KPK. Beyond employing the Pentagon Fraud framework, the study also incorporates Islamic Work Ethic as a complementary analytical perspective to provide a more comprehensive understanding of the underlying drivers of corruption.

## **METHODS**

This study employs a qualitative research design with a phenomenological approach to understand the underlying meanings and factors contributing to corruption in the digitalization project of fuel stations (SPBU) involving PT Pertamina and PT Telkom. This approach is selected to enable an in-depth exploration of fraud phenomena within a real-world context. The study adopts a case study method, focusing on the corruption case of the SPBU digitalization project as a contemporary phenomenon. Data are collected through content analysis of secondary sources, including investigative journalism, media reports, and YouTube channels discussing the case. Data analysis is conducted through data reduction, coding, and interpretation, guided by the Pentagon Fraud Theory framework, which includes pressure, opportunity, rationalization, capability, and arrogance. To enhance the validity of the findings, this study applies source triangulation by comparing information across multiple media sources.

## FINDINGS AND DISCUSSION

Literature findings the corruption case related to the digitalization project of fuel stations (SPBU) initiated by PT Pertamina occurred during the period 2018–2023. The primary objective of this digitalization initiative was to monitor and control government subsidies and compensation for subsidized fuels, namely Peralite and Biosolar. Rieke (2025) explains that the case is associated with an investment scheme between PT Pertamina and PT Telkom, aimed at developing a digital system to enhance data accuracy in fuel distribution. Under this investment model, PT Pertamina entered into a five-year cooperation agreement with PT Telkom (2018–2023). Within this period, PT Pertamina was required to pay PT Telkom approximately IDR 15.25 per liter of fuel distributed. For instance, with an average national daily consumption of subsidized Peralite reaching 82,000–85,000 liters, PT Pertamina would incur daily payments of approximately IDR 1,250,500. Annually, this amounts to approximately IDR 456,432,500, and over five years, the total reaches IDR 2,282,162,500, excluding payments related to Biosolar distribution. However, in practice, the digitalization output failed to provide accurate data to the government regarding subsidy utilization and proper targeting of beneficiaries based on user identification (Kompas.com, 2025).

The statement by Deswin Nur, Head of the Bureau of Public Relations and Cooperation of KPPU, as reported on Tempo.co, (2025) further highlights that PT Pertamina violated procurement principles by employing a direct appointment mechanism, which may constitute discriminatory practice under Article 19 of Law No. 5 of 1999 concerning the prohibition of monopolistic practices and unfair business competition. The lack of an open tender process limited opportunities for other capable vendors, potentially resulting in inefficiencies in pricing and service quality. Consequently, Deswin on Tempo.co, (2025) recommends that the government reassess policies related to state-owned enterprise (SOE) synergies, as such arrangements may generate inefficiencies and barriers to fair competition. Based on content analysis of investigative journalism and relevant YouTube sources, the findings indicate that the corruption case is driven by five primary factors within the Pentagon Fraud framework: pressure, opportunity, rationalization, Capability and arrogance.

The pressure factor stems from government demands, particularly through the Ministry of State-Owned Enterprises, to accelerate digital transformation and position SOEs as key initiators in strategic projects (Syaddad, 2023). This created non-financial pressure on top management within PT Pertamina and PT Telkom to meet key performance indicators (KPIs) and public expectations, potentially encouraging

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unethical decision-making to achieve organizational targets. The opportunity factor arises from weaknesses in governance and procurement processes. (Putra, 2023), citing the Center for Budget Analysis (CBA), notes that the project valued at approximately IDR 3.6 trillion was executed through direct appointment rather than a competitive tender process. Such conditions indicate weak internal controls and create opportunities for fraudulent practices, including potential budget mark-ups.

From an implementation perspective, (Yuantisya, 2024) reports that PT Telkom failed to meet contractual targets, with only 1,415 out of 5,518 SPBU (approximately 25.64%) successfully integrated as of November 21, 2019. Furthermore, (Tsia and Ferdinan, 2025) indicate that the Corruption Eradication Commission (KPK) suspects overpricing practices, particularly related to the QR code system implemented for subsidized fuel transactions, which allegedly contributed to state financial losses. The rationalization factor is reflected in the justification constructed by perpetrators, who perceived the project as part of a national agenda to accelerate digital transformation and improve public services. This perception may have led them to believe that they were entitled to compensation or rewards for their efforts, consistent with findings by Nugraha and Riyanto, (2019).

The Capability, within the Pentagon Fraud framework, refers to the individual's ability such as position, access, authority, and other competencies that enables the perpetrator to design and execute fraudulent activities. (Vousinas, 2019) It reveals that capability encompasses position, intelligence, ego, and the ability to control systems. This capability places the perpetrator in a position of high access to organizational systems and enables them to identify and exploit system vulnerabilities (Fahira, Purnomo and Rasmini, 2021). In this case, capability is reflected in the strategic positions and authority held by the perpetrators, including a bank's president director, senior officials of state-owned enterprises, and directors of private companies, as identified by the Corruption Eradication Commission (KPK). These strategic roles provide access to key decision-making processes and control over procurement activities. Furthermore, findings from the KPK indicate the existence of "conditioning" within the procurement process of goods and services. This suggests that the perpetrators possessed a strong understanding of administrative and technical aspects of tender procedures and were able to manipulate these processes to serve their interests (Nuralam, 2025).

The arrogance factor, as conceptualized by Horwath, (2011b) is evident in the perceived superiority of individuals occupying high-level positions within state-owned enterprises. Such positions may foster a belief that internal controls and legal

consequences do not apply to them. The decision to proceed with a large-scale project through direct appointment reflects a level of overconfidence and perceived immunity from legal accountability.

From the perspective of Islamic Work Ethic, the case demonstrates violations in both key dimensions: fairness and generosity in the workplace. In terms of fairness, the direct appointment of PT Telkom limited equal access for other vendors who may have offered more competitive pricing and higher quality services, thereby undermining principles of justice and equal opportunity. Regarding generosity in the workplace, the project implementation appears to have deviated from collective welfare objectives, as actions taken were more aligned with personal or group interests rather than organizational and societal benefits. This is further reflected in ongoing concerns raised by the Indonesian House of Representatives (DPR RI) regarding accountability and transparency in fund utilization. This is also consistent with the findings of a study conducted by (Akhmadi et al., 2023) which states that Islamic Work Ethic (IWE) promotes fairness in organizational practices. Inequity in procurement processes can therefore be interpreted as being inconsistent with organizational values grounded in IWE.

Ideally, the SPBU digitalization project should have generated positive societal impacts by ensuring accurate subsidy distribution and supporting evidence-based policymaking. Transparency was intended to be a central outcome, positioning the initiative as a form of “smart transparency.” However, the failure to adhere to Islamic Work Ethic principles, combined with the influence of pressure, opportunity, rationalization, capability, and arrogance within the Pentagon Fraud framework, transformed the project from an instrument of transparency into what can be characterized as “smart corruption,” ultimately causing significant public harm

## CONCLUSION

Based on the analysis of the SPBU digitalization corruption case, In conclusion, the corruption case in the SPBU digitalization project reflects a systemic failure in governance, accountability, and ethical conduct within state owned enterprises. Although the project was initially designed to enhance transparency and improve the accuracy of fuel subsidy distribution, its implementation was undermined by inefficiencies, weak internal controls, and deviations from procurement principles, ultimately resulting in suboptimal outcomes and potential state losses. The findings confirm that all five elements of the Pentagon Fraud Theory pressure, opportunity, rationalization, capability, and arrogance collectively contributed to the occurrence of fraud. Non-financial pressures driven by governmental ambitions, combined with

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opportunities arising from weak procurement systems, enabled the execution of fraudulent practices. These were further reinforced by rationalization processes, the perpetrators' strategic capabilities, and a sense of superiority that diminished adherence to regulatory and ethical standards. From the perspective of Islamic Work Ethic, the case demonstrates a clear violation of both fairness and generosity in the workplace. The absence of equitable access in procurement processes and the deviation from collective welfare objectives highlight the ethical deficiencies underlying the misconduct. Consequently, the intended goal of achieving "smart transparency" was not realized; instead, the project evolved into a form of "smart corruption" that undermines public trust and harms broader societal interests.

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