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FRAUD DETERMINANTS MODERATED BY INDIVIDUAL MORALITY

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Abstract: This study took the object in the Public Accounting Firm (KAP) in Semarang City, where there is a phenomenon of increasing fraud intensity among public accountants which is motivated by increasing pressure, opportunity and rationalization among them. The purpose of this study is to determine the impact of pressure, opportunity and rationalization partially and simultaneously on fraud, to find out whether individual morality strengthens the impact of pressure, opportunity and rationalization partially on fraud. The population of the study was 140 people and the sample taken was 125 people using the Proportional Purposive Sampling technique and the data analysis technique using Moderated Regression Analysis (MRA). The results of the study can be described that pressure, opportunity and rationalization partially and simultaneously have a significant positive impact on fraud. In addition, individual morality strengthens the impact of pressure, opportunity and rationalization partially on fraud. The policy that must be taken by the management of the Public Accounting Firm (KAP) in Semarang is to make policies that can eliminate the occurrence of pressure, opportunity and rationalization in the work environment of public accountants.

Keywords: pressure, opportunity, rationalization, individual morality and fraud

INTRODUCTION

Nowadays, fraud in various fields is becoming a trending topic. Fraud can be defined as a dishonest act committed by someone with the aim of gaining personal gain without regard to the feelings of others, where this act is against the law and contrary to prevailing norms in society (Husnawati & Handajani, 2017; Tuanakotta, 2013).

The fraud phenomenon that is currently in the spotlight is occupational crime or fraud committed by insiders. Occupational crime or fraud committed by employees can occur due

to behavior related to morals and honesty. Three main factors that cause someone to commit fraud are pressure, opportunity, and rationalization (Machado & Gartner, 2017 in Hastuti, 2020). Fraudulent actions carried out by someone can be motivated by pressure, usually in the form of financial pressure that encourages someone to commit fraud, opportunities that are open for someone to commit fraud without being known, arrogance, someone using their competence to commit fraud and rationalization behavior where someone justifies the actions they have taken in various ways (Nugroho & Kartika, 2022). This is also the case with public accountants who work at Public Accounting Firms (KAP).

A public accountant is an accountant who practices his accounting services professionally, so that the results can be widely used by the public as one of the important considerations in decision making. The profession of public accountants depends entirely on public confidence, meaning that the public wants an independent assessment of the financial statements presented by the company's management. This reflects that the profession of public accountants is a type of work that is always related to clients, namely companies that request services from the Public Accounting Firm and the duties of a public accountant must be carried out professionally and comply with the code of ethics of the profession as has been established. There is independence and high integrity for auditors in carrying out their profession.

This study took the object in Semarang Public Accounting Office which amounted to 17 offices. Initial observation based on interview result has described the problem phenomenon, namely the increasing fraud in terms of financial report manipulation and the manipulation escaped the audit process, which is contrary to PSAK No. 23 paragraph 28-29. The increase in fraud is suspected to be caused by the increasing pressure, opportunity and rationalization in the work environment of public accountants in various Public Accounting Offices in Semarang.

Fraudulent actions carried out by a person can be motivated by pressure, usually in the form of financial pressure that drives a person to carry out the action. Pressure is a situation when a person prefers to commit fraud consciously. There are several fraud factors, namely financial factors, a person's bad habits, pressure from external parties, other pressures (Albrecht et al., 2012). Pressure is the first factor that can drive a person or group to commit fraud. Organizational pressure that always demands employee performance to be in accordance with targets also plays a major role in triggering someone to commit fraudulent activities (Mustikasari, 2013). Several previous studies on the relationship between pressure and fraud have been conducted by Sahara (2017) stating that pressure does not have a significant effect on fraudulent actions. Fitri & Nadirsyah (2020), Anindya, et al. (2023), Sudirman (2023), Sustama (2023), Izzati & Syofyan (2023) and Muslimin, et al (2024) showed that pressure had a positive and significant impact on fraud, while research from Kurniawati & Sarwono (2024) stated that pressure had a positive impact on fraud.

In addition to pressure, the existence of an opportunity that is open for someone to commit fraud without being known can also influence the increase in fraud. Opportunity can be defined as a person's situation accompanied by circumstances that allow him to commit fraud without being known by others. Opportunity is often associated with the internal control system, the less effective the internal control system implemented, the greater the opportunity available to commit fraudulent activities (Albrecht et al., 2012). Previous research on the relationship between opportunity and fraud has been conducted by Sahara (2017) and Fitri & Nadirsyah (2020), where the results were that opportunity had a significant positive impact. In another study, Resitha & Efendri (2023) stated that there was no partial impact of opportunity on fraud and Kurniawati & Sarwono (2024) stated that opportunity had a positive impact on fraud.

The existence of rationalization also has an impact on the occurrence of fraud. Rationalization is a behavior that tolerates or allows individuals to commit fraud and assumes that such actions are normal and reasonable. Rationalization is also defined as a form of attitude and thought process based on various moral considerations of individual employees to rationalize fraudulent behavior by using various reasons as a form of justification for their behavior (Fitri & Nadirsyah, 2020). Usually rationalization is related to a person's attitude and personality that justifies ethical values that are actually deviant. Previous research on the impact of rationalization on fraud has been conducted by Fitri & Nadirsyah (2020), Takalamingan (2022) and Izzati & Syofyan (2023) where the results were that rationalization had no impact on fraud, while the

results of research from Nurwahyuni (2024) were that rationalization had a significant impact on fraud.

This study refers to several studies that provide different results. It is expected that this study can fill the research gaps found in the results of previous studies. This study is important to be conducted as a reference for early detection of indications of financial statement fraud, considering the amount of losses generated is not small. The importance of this study also concerns internal parties in the form of Public Accounting Firms (KAP) and external parties, namely companies that use the services of public accountants. This study can be used as a technique in analyzing indications of financial statement fraud, so as not to make mistakes in making decisions.

The formulation of the research problem is how to eliminate the occurrence of fraud by managing pressure, opportunity and rationalization moderated by individual morality. The purpose of this study is to determine the impact of pressure, opportunity and rationalization partially and simultaneously on fraud and to determine whether individual morality strengthens the impact of pressure, opportunity and rationalization partially on fraud.

LITERATURE REVIEW

Fraud Triangle

The fraud triangle theory is a fraud theory proposed by Cressey in 1953 and can be used as a detector of financial reporting fraud. There are 3 (three) elements in this theory, namely pressure, opportunity, and rationalization. Pressure is a condition that can cause motivation to commit fraud. Opportunity is a condition where someone has the opportunity to commit fraud. According to SASNO. 99 in (Skousen et al., 2009) there are 3 (three) conditions of opportunity, namely industry conditions, ineffective monitoring, and organizational structure.

Fraud

Fraud is an unlawful act that is deliberately carried out with the aim of manipulating or providing false information to other parties to gain profit and harm other parties. Fraud consists of illegal and unlawful acts with the characteristics of deliberate fraud, which aims to gain personal gain by justifying and oppressing other parties (Albrecht, et al, 2012).

Pressure

Pressure is the first factor that can encourage a person or group to commit fraud. The pressure experienced by a person, such as financial and non-financial pressure, causes a person to be in a difficult and squeezed condition so that they try to do everything they can to get out of that condition (Fitri & Nadirsyah, 2020). In addition, organizational pressure that always demands employee performance to be in accordance with targets also plays a major role in triggering someone to commit fraudulent activities (Mustikasari, 2013 in Fitri & Nadirsyah, 2020).

Opportunity

Opportunity is the second factor that influences someone to cheat, which can be defined as a person's situation accompanied by circumstances that allow him to commit fraud without being known by others. Opportunity is often associated with the internal control system, the less effective the internal control system implemented, the greater the opportunity available to commit fraudulent activities (Albrecht et al., 2012 in Fitri and Nadirsyah, 2020).

There are 2 elements in the view related to opportunity, first, general information or the understanding that a position of trust can be violated without having to bear the consequences. and second, technical skills or skills needed to carry out the action.

Rationalization

Rationalization is the third factor that supports a person or group to commit fraud. is a form of self-justification of the perpetrator for what he has done. Rationalization is done to justify the actions that have been taken, even though there are other parties who feel disadvantaged (Molida, 2011 in Fitri & Nadirsyah, 2020). It can be said that rationalization is a behavior that tolerates or allows individuals to commit fraud and assumes that such actions are common and normal. Rationalization is also defined as a form of attitude and thought process based on various moral considerations of individual employees to rationalize fraudulent behavior by using various reasons as a form of justification for their behavior (Fitri & Nadirsyah, 2020).

Individual Morality

A person's behavior and attitude in decision-making can be influenced by individual morality (Zanaria, 2016 in Ardaninggar & Nursyirwan, 2023). Morals are things that are in accordance with generally accepted ideas about human behavior, what is good and what is not good, and what is reasonable or unreasonable (Eka Putra & Latrini, 2018 in Ulum, 2023). Experts say that morals can influence the decision whether or not someone will commit fraud.

Theoretical Framework

A theoretical framework needs to be created as a reference to determine the relationship between research variables which will later be used as a basis for making hypotheses, as shown in Figure 1.

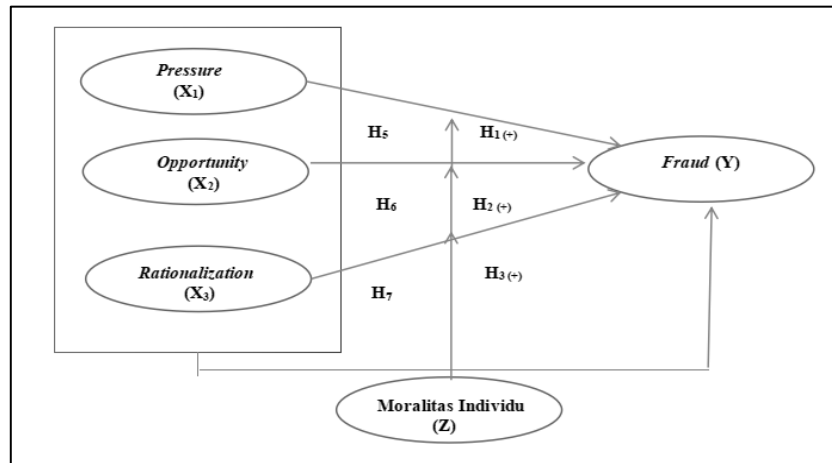


Figure 1. Theoretical Framework of Thought
Source: Developed for research (2024)

Based on the above framework, the hypotheses in this study are:

- H1 : Pressure has a positive and significant impact on fraud
- H2 : Opportunity has a positive and significant impact on fraud
- H3 : Rationalization has a positive and significant impact on fraud
- H4 : Pressure, opportunity and rationalization simultaneously have a positive and significant impact on fraud
- H5 : Individual morality strengthens the impact of pressure on fraud
- H6 : Individual morality strengthens the impact of opportunity on fraud
- H7 : Individual morality strengthens the impact of rationalization on fraud

RESEARCH METHOD

Research Variables

Research variables are very important in a study, because variables are intended as a basis for preparing data collection tools and methods, and as a tool for testing hypotheses. Research variables show the character of the object of various activities that are determined to be used as research material, analyzed and conclusions drawn (Umar, 2013). The variables in this study include independent variables (pressure, opportunity and rationalization), dependent variables (fraud) and moderating variables (individual morality).

Population and Sample

The population in this research are auditors working in 17 Public Accounting Firms (KAP) in Semarang with a total of 140 people. Sampling using the Purposive Sampling technique, namely determining the sample using certain considerations, especially non-probability sampling with a proportional purposive sampling approach, where researchers select samples subjectively with the provisions required by researchers (Ghozali, 2016), including: public accountants over 25 years old, a minimum of 3 years of public accountant work experience and a minimum educational background of Bachelor's degree (S1).

Multivariate research to calculate samples using the formula (Prasetyo, 2016):

$$n = 5 \times \sum \text{Research indicators}$$

Result: $n = 5 \times 25$

$n = 125$

Based on the calculation reference, the number of samples is 125 people.

Data Analysis Techniques

The data analysis techniques used are quantitative statistics, instrument tests (validity and reliability), classical assumption tests (data normality, multicollinearity and heteroscedasticity), multiple linear regression tests, Moderated Regression Analysis (MRA), and Goodness of Fit Tests (t, F and R²).

DATA ANALYSIS AND DISCUSSION

Instrument Test

The instrument test used includes validity and reliability tests. Validity tests are used to measure the validity of a questionnaire (Arikunto, 2011). The characteristics of a valid instrument, then its validity will be high, and vice versa. The results of the validity test calculation are in table 1.

Table 1. Validity Test

No.	Variable and Indicator	r Count	r Table	Information
1.	Pressure (X1)			
	X1.1	0,715		Valid
	X1.2	0,842		Valid
	X1.3	0,863	0,176	Valid
	X1.4	0,828		Valid
	X1.5	0,522		Valid
2.	Opportunity (X2)			
	X2.1	0,812		Valid
	X2.2	0,828		Valid
	X2.3	0,917	0,176	Valid
	X2.4	0,782		Valid
	X2.5	0,777		Valid
3.	Rationalization (X3)			
	X3.1	0,735		Valid
	X3.2	0,823		Valid
	X3.3	0,859	0,176	Valid
	X3.4	0,771		Valid
	X3.5	0,761		Valid
4.	Individual Morality (X4)			
	X4.1	0,734		Valid
	X4.2	0,862		Valid
	X4.3	0,878	0,176	Valid
	X4.4	0,865		Valid
	X4.5	0,545		Valid
5.	Fraud (Y)			
	Y	0,759		Valid
	Y	0,831		Valid
	Y	0,839	0,176	Valid
	Y	0,773		Valid
	Y	0,785		Valid

Source: Processed primary data, 2024

All indicators of this research variable are able to measure data from the variables studied accurately, because the calculated r value of each indicator is greater than the r table value (0.176).

The reliability test is used to determine whether a questionnaire is reliable, meaning that the respondents' answers to the questionnaire are consistent over time (Ghozali, 2016). The requirement for a questionnaire to be said to be reliable or reliable is if the Cronbach Alpha value

is greater than 0.7. A questionnaire is said to be reliable if the answers to the questions are consistent over time. The results of the reliability test are in table 2.

Table 2. Reliability Test

No	Research Variable	Cronbach Alpha	Standard
1.	Pressure (X ₁)	0,814	
2.	Opportunity (X ₂)	0,827	
3.	Rationalization (X ₃)	0,818	0.70
4.	Individual Morality (X ₄)	0,808	
5.	Fraud (Y)	0,824	

Source: Processed primary data, 2024

All variables used in the study are reliable, because they have a Cronbach Alpha coefficient value greater than the critical value of 0.7.

Classical Assumption Test

Data Normality Test

Data normality test is an analysis to determine whether the dependent and independent variables in the regression model used have a normal distribution or not. To conduct a data normality test, the Kolmogorov Smirnov test is used.

Table 3. Data Normality Test Step 1

	Pressure	Opportunity	Rationalization	Individual Morality
N	125	125	125	125
Normal Parameters ^{a,b}				
Mean	18.8280	18.8120	18.2160	17.8440
Std. Deviation	3.91724	4.52950	3.93082	3.97432
Most Extreme Differences				
Absolute	.308	.304	.198	.108
Positive	.073	.089	.078	.064
Negative	-.308	-.304	-.198	-.108
Test Statistic	.308	.304	.198	.108
Asymp. Sig. (2-tailed)	.010 ^c	.020 ^c	.007 ^c	.007 ^c

Source: Processed primary data, 2024

The variables used in this study have a probability value greater than 0.05, so it can be concluded that the population is normally distributed.

Multicollinearity Test

The multicollinearity test is used to test whether a correlation is found between independent variables in a regression model. A good regression model is when there is no correlation between all independent variables used in the study (Ghozali, 2016).

Table 4. Multicollinearity Test Results

No	Variabel Penelitian	Tolerance	VIF
1.	Pressure (X ₁)	0.943	1.060
2.	Opportunity (X ₂)	0.996	1.004
3.	Rationalization (X ₃)	0.946	1.057

Source: Processed primary data, 2024

Table 4 describes that all independent variables have a VIF value <10 and a tolerance value > 0.10, so it can be concluded that there is no multicollinearity between the independent variables used in the regression model.

Heteroscedasticity Test

The heteroscedasticity test is useful for determining the inequality of variance from the residuals of one observation to another in the regression model. The heteroscedasticity test in this research uses the Glejser test, carried out by regressing the independent variable against the absolute value of its residual (Gujarati, 2003 in Setiawan, et al., 2022).

Table 5. Heteroscedasticity Test Regression Step 1

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.370	.876		1.302	.185
Pressure (X1)	.251	.036	.131	1.424	.177
Opportunity (X2)	.242	.030	.126	1.404	.153
Rationalization (X3)	.108	.036	.022	.236	.514

Source: Processed primary data, 2024

Heteroscedasticity testing using the Glejser test found that the level of significance of all independent and dependent variables was > 0.05 , so the conclusion is that the regression model in the study is free from heteroscedasticity cases of multiple linear regression tests.

Regression Analysis

Multiple Linear Regression Analysis

Multiple linear regression analysis in this study is used to determine the effect of independent variables (pressure, opportunity and rationalization) on the dependent variable (fraud).

Table 6. Regression Step 1

Model	Coefficients ^a		
	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	3.270	1.278	
Pressure (X1)	0.307	.040	.027
Opportunity (X2)	0.136	.033	.051
Rationalization (X3)	0.221	.039	.211

Source: Processed primary data, 2024

Based on the results of the table analysis above, the regression equation is:
 $Y = 3.1270 + 0.307 X_1 + 0.136 X_2 + 0.221 X_3 + e$

Multiple Regression Analysis with MRA

Moderated Regression Analysis (MRA) or interactive test is a special application of multiple linear regression, where the regression equation contains elements of interaction. If the result of the multiplication of the two independent variables is significant, then the variable moderates the relationship between the independent variable and the dependent variable and vice versa.

Table 7. Regression Step 2 Moderate 1

Model	Coefficients ^a			t	Sig.
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta		
1 (Constant)	18.274	7.259		2.033	.044
Pressure	.250	.501	.049	3.124	.011
Moralitas Individu	.147	.476	-.048	2.124	.002
Moderate1	.108	.020	2.214	6.384	.002

a. Dependent Variable: Fraud

Source: Processed primary data, 2024

Step 2 regression equation with moderate 1:
 $Y = 18.274 + 0.250 X_1 + 0.147 X_3 + 0.108 X_1 X_3$

Table 8. Regression Step 2 Moderate 2

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	9.792	6.878		
	Opportunity	.255	.355	2.256	1.733
	Moralitas Individu	.338	.356	2.344	1.948
	Moderate2	3.013	.018	3.362	3.680

a. Dependent Variable: Fraud

Source: Processed primary data, 2024

Step 2 regression equation with moderate 2:
 $Y = 9.792 + 0.255 X_1 + 0.338 X_3 + 3.013X_2X_3$

Table 9. Regression Step 2 Moderate 3

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	8.620	3.008	2.533	.013
	Rationalization	.580	.167	2.475	4.874
	Moealitas Individu	.305	.158	2.339	2.110
	Moderate3	.723	.009	2.617	6.675

a. Dependent Variable: Fraud

Source: Processed primary data, 2024

Step 2 regression equation with moderate 3:
 $Y = 8.620 + 0.580 X_1 + 0.305 X_3 + 0.723X_3X_3$

Goodness of Fit Test

The goodness of fit test is used to test the impact of independent variables (pressure, opportunity and rationalization) on the dependent variable (fraud), both partially (t-test) and simultaneously (F-test).

Table 10. Individual Parameter Significance Test (t-Test) Regression Step 1

Coefficients ^a				
Model	Standardized Coefficients		t	Sig.
	Beta			
1	(Constant)		2.013	.046
	Pressure (X1)	.307	3.182	.006
	Opportunity (X2)	.141	2.089	.018
	Rationalization (X3)	.211	8.394	.000

a. Dependent Variable: Fraud

Source: Processed primary data, 2024

Partial Test

First Hypothesis (H₁)

The calculated t value of pressure 3.182 > t table 1.65993 and its significance is 0.006 < α = 0.05 (one tail), so the first hypothesis (H₁) which states that pressure has a significant positive impact on fraud is accepted.

Second Hypothesis Testing (H₂)

The calculated t value of opportunity 2.089 > t table 1.65993 and its significance is 0.018 < α = 0.05 (one tail), so the second hypothesis (H₂) which states that opportunity has a significant positive impact on fraud is accepted.

Third Hypothesis Testing (H₃)

The calculated t value of rationalization is $2.089 > t$ table 1.65993 and its significance is $0.018 < \alpha = 0.05$ (one tail), so the second hypothesis (H_3) which states that rationalization has a significant positive impact on fraud is accepted.

Simultaneous Test

Fourth Hypothesis Testing (H_4)

Table 11. Simultaneous Regression Test Step 1

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1918.596	3	539.532	52.0024	.000 ^b
	Residual	390.011	121	2.610		
	Total	1998.628	124			

Source: Processed primary data, 2024

F count of pressure, opportunity and rationalization is $52.0024 > F$ table 3.09 with a significance of $0.000 < \alpha = 0$, so the fourth hypothesis (H_4) which states that pressure, opportunity and rationalization simultaneously have a significant positive impact on fraud is accepted.

Fifth Hypothesis Testing (H_5)

Based on table 8, it can be seen that the moderate t count value 1 is $6.384 > t$ table 1.65993 with a significance of $0.002 < \alpha = 0.05$. The moderate 1 variable is significant, so the fifth hypothesis (H_5) which states that individual morality strengthens the impact of pressure on fraud is accepted.

Testing the Sixth Hypothesis (H_6)

Based on table 9, it can be seen that the t-value of moderate 2 is $3.680 > t$ table 1.65993 with $0.008 < \alpha = 0.05$. The moderate variable 2 is significant, so the sixth hypothesis (H_6) which states that individual morality strengthens the impact of opportunity on fraud is accepted.

Testing the Seventh Hypothesis (H_7)

Based on table 10, it can be seen that the t-value of moderate 3 is $6.675 > t$ table 1.65993 with $0.009 < \alpha = 0.05$. The moderate variable 3 is significant, so the seventh hypothesis (H_7) which states that individual morality strengthens the impact of rationalization on fraud is accepted.

Coefficient of Determination (R Square)

The coefficient of determination (R Square) functions to measure the ability of the model (pressure, opportunity, rationalization and moderate variables) in explaining the variation of the dependent variable (fraud).

Table 12. Determination Coefficient of Regression Step 1

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.809 ^a	.866	.812	1.55631

Source: Processed primary data, 2024

The variation of fraud variables can be described by the pressure, opportunity and rationalization variables by 81.2% , the remaining 18.8% is influenced by other variables that were not studied.

Table 13. Determination Coefficient Regression Step 2 Moderate 1

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.526 ^a	.591	.657	3.88244

Source: Processed primary data, 2024

The variation of fraud variables is described by the pressure, individual morality and moderate 1 variables of 65.7% , the remaining 34.3% is influenced by other variables not examined in this study.

Table 14. Determination Coefficient of Regression Step 2 Moderate 2

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.322 ^a	.615	.632	3.94457

Source: Processed primary data, 2024

The variation of fraud variables is described by the opportunity variables, individual morality, and moderate 2 by 63.2%, the remaining 36.6% is influenced by other variables.

Table 15. Coefficient of Determination Regression Step 2 Moderate 3

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.522 ^a	.865	.892	5.01157

Source: Processed primary data, 2024

The variation of fraud variables is described by the variables rationalization, individual morality, and moderate 3 by 89.2%, the remaining 10.8% is influenced by other variables.

CONCLUSION AND REKOMENDATION

Based on the results of the data analysis that has been carried out, the conclusions that can be drawn in this study include pressure has a significant positive impact on fraud, opportunity has a significant positive impact on fraud, pressure, opportunity and rationalization simultaneously have a positive and significant impact on fraud, individual morality strengthens the impact of pressure on fraud, individual morality strengthens the impact of opportunity on fraud and individual morality strengthens the impact of rationalization on fraud.

The management of Public Accounting Firms (KAP) in Semarang is to create policies that can eliminate the occurrence of pressure, opportunity and rationalization in the work environment of public accountants and implement clear and strict anti-fraud policies, improve communication and transparency throughout the organization and strengthen internal control mechanisms.

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