



The Influence Of Pressure, Opportunities, Rationalization and Ethical Values Against Intention Fraud Employees (Empirical Study of PT. Rural Bank West Nusa Tenggara)

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Abstract

Fraud is an action that violates norms committed by individuals or groups with the objective obtain profit personal and often harms many people. Research purposes This is For know factors What that's the only thing that influences its intention cheating on employees a deep bank matter this is PT. NTB BPR Bank. Deep data collection techniques study This that is uses a Questionnaire. Sample from study This is all over employee operations consisting of head branch, deputy head branches, supervisors, and staff. Deep sample study This consists of 55 respondents from the employee office center and office branch. Deep Data Analysis Techniques study This uses technique analysis descriptive quantitative with help results questionnaire that will processed use technique Partial Least Square (PLS) use application software SmartPLS 4.0. Research results This shows variables influential to intention fraud employees. A variable opportunity has a significant negative influence on intention fraud employee Variable rationalization influential to intention fraud employees and variables final that is mark ethics No influential on intention fraud employee.

Keywords: *Pressure, Opportunity, Rationalization , Ethical Values, Intention Fraud Employee*

1. INTRODUCTION

Fraud is an act carried out deliberately to cause losses without the victim realizing it and to benefit the perpetrator (Mawardi, 2023). According to a survey conducted by the Association of Certified Fraud Examiners Indonesia (ACFE) in 2016, the most common act of fraud in Indonesia is corruption. ACFE Indonesia stated that about 77% of Fraud activities in





Indonesia are corruption, 19% are related to abuse of assets or state and corporate wealth, and the rest are related to fraud in reporting finance (Hildayani & Sherly, 2021).

Fraud in accountancy has happened in various places sectors, one of them is sector banking like the case embezzlement of customer funds by someone employee at PD. BPR Bank Buleleng 45 Cash Seririt which resulted in a loss exceeding IDR 635 million (Singaraja , Balipost.com). In the case of the, there is activity withdrawal of funds from an account customers use document false. The suspect also manipulation recording transaction banking, making it seem as if customers do withdraw funds from savings. Fraud in the banking sector also occurred at PT. BPR Persada Guna. on December 4, 2023, when the OJK revoked permission, BPR Persada business was useful and must be liquidated Because of various modes of fraud. Reported exists distribution credit fake then revealed in court, where five BPR Persada Guna administrators were involved in case the. Apart from that, credit banks People's (BPR) Karya Youth (KR) Indramayu. The case with the BPR Because found it credit congested. Disclosure case Corruption at BPR KR began when Nina (Regent moment it) accepted an announcement from OJK regarding credit problematic amounting to IDR 29 billion during his term of office as regent in 2021. In 2022, Nina asked the OJK to do an investigation and carry on to report finances. The result reveals exists credit for a lot of traffic jams increases to IDR 141 billion. That figure Keep going increase until reaches IDR 230 billion.

Based on the above cases, according to information obtained from the Financial Services Authority (OJK), BPR becomes an institution with financial experience amount cases following criminal banking or highest fraud. Within 15 years Lastly, there are 115 BPR units experienced this bankruptcy and must liquidate the consequences following criminal finance. This fact indicated that incident irregularities (fraud) in BPR tend to easily happen, which is partially caused by obstacles and difficult supervision done towards BPR.

Several cases occur in BPR and also the difficulties supervision against the BPR that caused it The proliferation of fraud has resulted in researchers interested in doing a study with the use of elements in the draft *Fraud Triangle*. Research conducted (Utami et al., 2019) entitled Fraud Intention and Machiavellianism: An Experimental Study of Fraud Triangle. The research results obtained namely, first, those who experience a pressure life tall show intention more cheating compared to those who experience it pressure life low. Second, individuals with weak internal controls show intention more cheating compared to individuals with strong internal controls. Third, individuals with a high level of rationalization and high level of fraud show intention to more cheat compared to an individual with a level of low rationalization. Fourth, an individual with a level of





Machiavellianism (form manipulative personality) is high and shows intention more cheating compared to with individual with low levels of Machiavellianism.

With replication and adaptation of studies previous, study This aims To reveal the perception of employees in understanding factors that trigger incident fraud in the sector of banking, especially at the People's Credit Bank (BPR) NTB.

2. LITERATURE REVIEW

Dishonesty in operating tasks is one of the forms most common of cheating among employees. This action aims To obtain profit personally with on-purpose violations. Fraud is deliberate fraud done which gives rise to loss without being recognized by the disadvantaged and beneficial parties perpetrator cheating. According to a Report to The Nation 2020 from the Association of Certified Fraud Examiners (ACFE), fraud is one of the methods For enriching oneself Alone by utilizing position and authority. in abuse asset or source Power company.

Karyono (2013) said fraud is irregularities and violations of deliberate law done by somebody For objective certain, like cheating or giving the wrong image to others, both within or outside the company.

2.1 *Fraud Triangle Theory*

Cressey (1953) concluded that there are conditions that cause fraud in the company that is pressure, opportunity, and rationalization (Romney & Steinbart , 2014), three conditions are the called *Fraud Triangle*. According to theory, when there are problems finances are not can be resolved in a way simultaneously (pressure), someone believes and knows that the problem Can be resolved by hiding it through work or position (opportunities), and then changes thoughts from considering somebody as the owner entrusted assets become consider somebody as user assets (Tickner & Button, 2021)(Wicaksono & Prabowo, 2022).

The Triangle Fraud Theory consists of three components main :

1. *Pressure*, also known as Pressure, is a term referring to an internal situation or external encouragement somebody For to cheat. Pressure Can nature financial, such as mounting debt, problems in finance, or pressure from superiors To achieve targets that are not realistic. Pressure can be too non-financial, such as conflict of interests, feelings of not being fair, or dissatisfaction with Work.
2. *Opportunity (Opportunity)*: Situation or conditions inside a possible organization where fraud without being detected can originate from a lack of internal controls,





weaknesses in systems or procedures, access is not limited to assets or information, or lack of effective supervision.

3. Rationalization is a mental process in which a person finds reason or justification for himself Alone For cheating. Example rationalization This can form confidence that action the done Because of needs pressing, injustice experienced, or even wrong moral beliefs.

As already describe above, the elements in the Fraud Triangle, namely opportunity, pressure, and rationalization. In terms of This researcher added points mark ethics Because ethics is a matter basic must be owned by everyone. Awareness will mark ethics' role as crucial for an employee in guarding reputation and professionalism in the environment Work. Findings from research conducted by (Pradipta, et al ., 2019) show that important for employees To internalize values and ethics for the sake of prevention of risk deviation or abuse of position and authority. Integrity is a component important from mark ethics required by a person employee. An employee is expected to behave professionally in his job based on integrity. Therefore that's a deficiency of integrity in a person employee can open an opportunity happen action cheating, as explained by (Lestari, et al ., 2017) (Hildayani & Sherly, 2021).

2.2 Attribution Theory

Attribution theory explains how people explain or attribute behavior, events, or results certain to internal factors or external. This theory discusses the method individuals understand and give meaning to situations in life.

Fritz Heider created the theory of explanatory attribution Act in demand. Heider suggested that people can Act as observers and analyze their behavior every day. Individuals who are here collect data to predict and explain behavior man. According to theory attribution, when We see the behavior of someone, we try To know the cause, That is caused by internal factors or external (Marina, 2020).

Attribution theory also includes understanding How somebody Acts to events that can be seen from the environment around them and how they know Why matter happens. Related behavior with attitudes and privileges someone, then only with see his behavior can is known about attitude or characteristic individual that and can estimate How somebody acts in a situation certain.

2.3 Intention Fraud Employee

Intention is terms that refer to the intent or objective of somebody For doing something action, which includes motivation, belief, or hope for somebody about the results





or consequences of the action. Intention gives a view about what is desired or desired in somebody's moment to do something action.

Intention is very important in evaluating morality or error something action in behavior man. Although the results of something action can be measured in an way objective, assessment of action often also considers the intention behind action the. Intention can originate from intention Good or bad, and can influence how other people see action.

Intention fraud is defined as the desire or objective of somebody to do actions that don't Honestly, ethically, or violate the law. This is the intention To push somebody to do actions that harm other people or violate standards.

Intention fraud often becomes a factor important in determining the level of error or someone's moral wrongdoing. This is important to understand because intention fraud shows that somebody in a way conscious and with purpose tries To deceive others, though detrimental action can happen Because of carelessness or without intention. Therefore that is, intention fraud often considered as aggravating component errors or violations committed by somebody.

3. RESEARCH METHOD

3.1 Types of research

Type of research used in study This is a study associative with the approach quantitative. According to Sugiyono (2018:37), Research associative is purposeful research that knows the connection between two variables or more. Where deep study This wants to test the influence of pressure, opportunity, rationalization, and value ethics on intention fraud Bank employees. Sugiyono (2018) stated that the study quantitative used To learn the population or sample. Data is collected with instrument research and analyzed in a way quantitative or statistics to describe and test the hypothesis that has been made.

3.2 Data Collection Techniques

Deep data collection techniques study This that is uses a Questionnaire. Questionnaire namely the data collection technique used with the method gives several questions to respondents with a guide questionnaire. Questionnaire in study This uses questions open and closed. In this case, the researcher used a questionnaire closed, which means the answer is already available. Respondents only need to choose and answer in a way directly (Sugiyono, 2008: 142).





PT Credit Bank The people (BPR) of NTB were asked To answer the questionnaire. The goal is To know the perception of respondents (bank employees) about influencing factors intention fraud employees in a bank.

3.3 Population and Sample

a. Population

Population in study This is employee operations of PT Bank BPR NTB. Population, according to Sugiyono (2008: 80), is a generalization area that includes: objects or subjects who have qualities and characteristics particular chosen by the researcher For study and then taken conclusion.

b. Sample

Samples are part of the number and characteristics possessed by the population (Sugiono 2018:81). Sample from study This is all over employee operations consisting of a head branch, deputy head branches, supervisors, and staff. Deep sample study This consists of 55 respondents from the employee office center and office branch.

3.4 Measurement Variable

Variable This be measured using the method measurement scale Likert or interval, and created in checklist form. Likert scale is used To measure attitudes, opinions, and perceptions of somebody or a group of people about a phenomenon social (Sugiyono, 2009). Likert scale was used To gather mark quantitative and scoring For choice marks with interval distance. Choice the own a score of strongly agree (SS) with five points, agree (S) has four points, Disagree (KS) has three points, no agree (TS) has two points, and strongly not agree (STS) has One point.

3.5 Data analysis

Deep Data Analysis Techniques study This uses technique analysis descriptive quantitative with help results questionnaire that will be processed use technique *Partial Least Square* (PLS) use application *software* SmartPLS 4.0. Partial Least Square (PLS) explained connection between variables X and Y for predict the influence second variable the (Masman & Febbyani, 2019).



4. RESULT

4.1 Validity test

a. Convergent Validity



Figure .1 Structural Model Before eliminated

Validity convergent (*Convergent Validity*) aims For determine the validity existing relationship between indicators and constructs or variable latent. The convergent validity test includes loading factors (outer loading). The indicator is said to be valid if the loading factor value is bigger or The same as 0.5(Putra Pamungkas & Surya Bharmawan, 2020). For measure *validity convergent* usually uses *outer loading* > 0.7, however according to Chin (1998) value *loading factor* of 0.5 to 0.6 is still considered Enough.

From the picture above variables that don't fulfil criteria *Outer Loading* > 0.7 only there is 1 statement just namely X1.1. Therefore that is, the X1.1 statement is necessary eliminated so that data can be obtained and processed in a way more carried on.

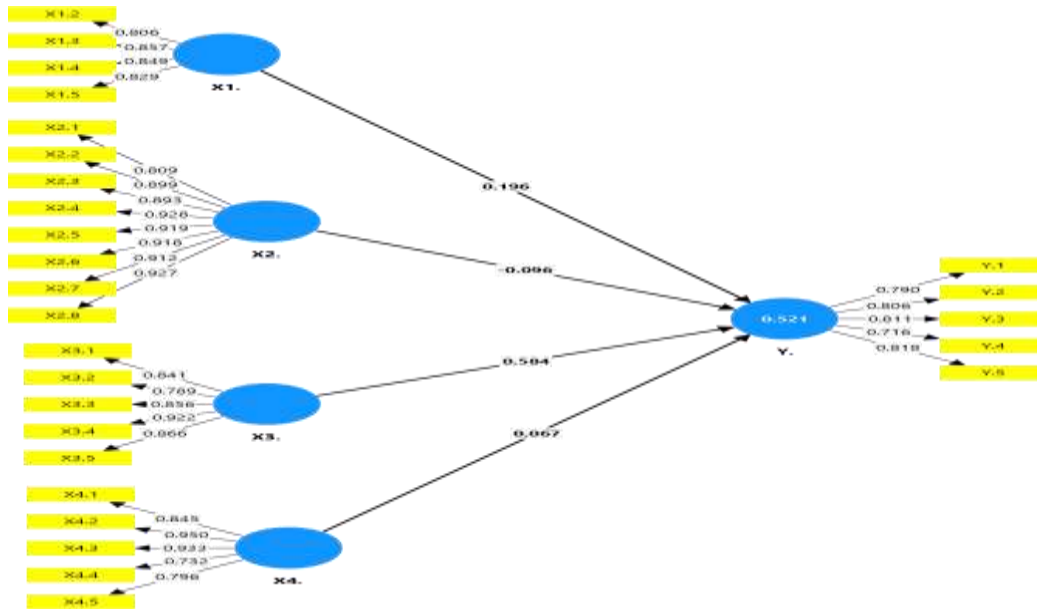


Figure 2 Structural Model After eliminated

Source : Primary data processed , 2024

In the picture above can seen invalid statement has been eliminated so at that stage then you can get the data processed with more carry-on with several other tests.

b Discriminant Validity

There is validity discriminant if the latent variable loading value against the indicator more bigger than the indicator loading value other(Muttakin et al., 2022). Variables *Discriminant validity* every indicator tested with *cross-loading*, and the value criteria used is 0.5.

Table .1 Cross Loading

	Pressure (X1)	Chance (X2)	Rationalization (X3)	Ethical Values (X4)	Intention Fraud employee (Y)
X1.2	0.806	0.04	0.438	-0.164	0.426
X1.3	0.857	-0.107	0.469	-0.222	0.444
X1.4	0.849	-0.112	0.512	-0.195	0.394
X1.5	0.829	-0.246	0.634	-0.511	0.544
X2.1	-0.09	0.809	-0.154	0.337	-0.138
X2.2	-0.04	0.899	-0.177	0.42	-0.156





X2.3	-0.155	0.893	-0.235	0.455	-0.224
X2.4	-0.181	0.928	-0.255	0.439	-0.232
X2.5	-0.123	0.919	-0.233	0.47	-0.239
X2.6	-0.177	0.918	-0.293	0.577	-0.282
X2.7	-0.092	0.912	-0.307	0.41	-0.242
X2.8	-0.089	0.927	-0.256	0.376	-0.227
X3.1	0.586	-0.228	0.841	-0.339	0.538
X3.2	0.532	-0.084	0.789	-0.251	0.579
X3.3	0.448	-0.368	0.856	-0.481	0.621
X3.4	0.568	-0.241	0.922	-0.391	0.653
X3.5	0.543	-0.24	0.866	-0.407	0.607
X4.1	-0.317	0.332	-0.388	0.845	-0.23
X4.2	-0.334	0.464	-0.403	0.95	-0.3
X4.3	-0.345	0.389	-0.457	0.933	-0.33
X4.4	-0.178	0.658	-0.254	0.732	-0.141
X4.5	-0.261	0.397	-0.326	0.796	-0.239
Y.1	0.367	-0.15	0.471	-0.191	0.79
Y.2	0.373	-0.09	0.516	-0.152	0.806
Y.3	0.37	-0.095	0.41	-0.156	0.811
Y.4	0.365	-0.213	0.404	-0.194	0.716
Y.5	0.591	-0.342	0.794	-0.4	0.818

Source : Primary data processed , 2024

The table showed that the results validity discriminant declared valid because the mark correlation indicator is bigger than the construct other. As an illustration, The X1.2 value is more than 0.806 tall compared to opportunity (X2) (0.04), rationalization (X3) (0.438), value ethics (X4) (-0.164), and intention fraud employees (Y) (0.426).

4.2 Reliability Test

Measure Reliability Can use *composite reliability and Cronbach's alpha*. Data said reliable If *Cronbach's alpha* > 0.6 and mark *composite reliability* > 0.7. The calculation results are contained in Table 3



Table 3 Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
X1.	0.857	0.867	0.902	0.698
X2.	0.967	0.981	0.972	0.813
X3.	0.908	0.912	0.932	0.733
X4.	0.907	0.951	0.931	0.731
Y.	0.852	0.9	0.892	0.622

Source : Primary data processed , 2024

The table above shows the mark from Cronbach's alpha > 0.6 and value composite reliability > 0.7 which means the data is a deep study This is reliable.

4.3 Inner Model Evaluation

For count evaluation, this is necessary to pay attention to R-Square. Inner Model test results in research This is of 0.526 which is significant variables X1, X2, X3, and X4 have 52% influence towards Y. According to Henseler (2009) value of R-Square is 0.67 incl category high, 0.33 category moderate, and 0.19 incl category weak(Yamin, 2021). Data can be seen in Table 4.3

R-Square

Variable	R-square	R-square adjusted
Intention Fraud employee	0.526	0.486

Source : Primary data, 2024

4.4 Hypothesis testing

Hypothesis testing can done with the t-test. If value P-Values < 0.5 and t- statistics > t- table so can testing the influential significance. T- T-table calculation results obtained t-table value study This of 2.008 so If results testing more big instead of 2.008 then variable the stated influential significance.

a. Influence Pressure To Intention Fraud Employee

Data results after analysis influence pressure to intention fraud employees at PT. Bank BPR NTB shows a influence positive. In Table 4.4 you can see The P Value is 0.000, which is where more small than 0.5, and also the t-statistic value (6.662) > t-table (2.008).

Table 5 Effect t test results Variable Pressure To Intention Fraud Employees

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1. -> Y.	0.538	0.571	0.081	6,662	0.0000

Source : Primary data processed , 2024

b. Influence Opportunity To Intention Fraud Employee

Variable test results second that is influence opportunity to intention fraud employee show significant value. This can seen in table 4.5 where mark P-values show the number 0.000 means more small of 0.5 and t -statistic value (4.241) > t- table (2.008).

Table 6 Effect t test results Variable Opportunity To Intention Fraud Employee

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X2. -> Y.	-0.444	-0.511	0.105	4,241	0.0000

Source : Primary data processed , 2024

c. Influence Rationalization To Intention Fraud Employee

Variable third is rationalization. Variable test results This shows significant value. Rationalization's influence on intention fraud employees, can seen inTablee 4.6, value P-values are 0.000 < 0.05 and the t- t-statistic value is 8.97 > t - t-table is 2.008.

Table 7 Effect t test results Rationalization To Intention Fraud Employee

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X3. -> Y.	0.694	0.71	0.077	8.97	0.0000

Source : Primary data processed , 2024

d. The Influence of Ethical Values on Intention Fraud Employee

Variable test results fourth that influence mark ethics to intention fraud employee show value that is not significant Because mark The P -values in table 4.7 show the value is 0.178 which marks the bigger of 0.5 and also the t- statistic value equal to 1.346 < t table 2.008 so hypothesis fourth rejected.

Table 8 Results of the t test on the influence of ethical values on Intention Fraud Employee

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X4. -> Y.	-0.29	-0.377	0.215	1,346	0.178

Source : Primary data processed , 2024

5. DISCUSSION

5.1 Influence Pressure to Intention Fraud Employee

Test result hypothesis First about influence pressure to intention fraud employee show influence positive significant. The hypothesis is accepted which means pressure's influence is positively significant to intention fraud employees. These results can be interpreted if pressure plus big intention fraud employees are also increasing. This matter aligned with research conducted by (Suwena, 2021) who said that situations and conditions, someone, either place Work or outside place work, are very influential action they; when somebody feels pressed in place work and the environment of his family, them will be Ready to do anything for finish the problem, incl cheating.

5.2 Influence Opportunity to Intention Fraud Employee

Test result hypothesis second about influence opportunity to intention fraud employee show original sample value shows negative results so for tests on variables This the result negative significant. There are opportunities that can be just Because of weak internal controls. In terms of company or organization, having internal control can help guard asset company better than No have it (Harry Krishna Mulia et al., 2017)

5.3 Influence Rationalization to Intention Fraud Employee

Test result hypothesis third about influence rationalization to intention fraud employee show rationalization own significant influence to intention fraud employees at PT.





NTB BPR Bank. Most perpetrators believe that they No do fraud but only do something already appropriately they do, which is possible they Act rational (Suryandari et al., 2019).

5.4 The Influence of Ethical Values on Intention Fraud Employee

Test result hypothesis fourth about influence mark ethics to intention fraud employee show value that is not significant Therefore That hypothesis This rejected. This matter is in line with research carried out by (Hildayani & Sherly, 2021) those who discovered in their research that mark ethics are not influential to fraud employees.

6. CONCLUSION

Study This aim To know the influencing factors of intention fraud employees at PT. NTB BPR Bank. Where deep research These are the factors studied that are pressure, opportunity, rationalization, and value ethics to intention fraud employee. Research result This shows hypothesis variable pressure accepted with mark positive significance to intention fraud employees which means the more pressure the more tall intention fraud employees are at the bank. Variable opportunity hypothesis accepted with a significant negative value to intention fraud employees which means the more A little opportunity the more A little intention fraud employee. Variable rationalization hypothesis accepted with mark positive significant to intention fraud employees which means rationalization own influence to intention fraud employee. The variable final is the mark ethics hypothesis This is rejected Because according to test results that have been done mark ethics do not influence the intention of fraud employees.

Based on the discussion above researcher can give suggestions for the researcher Next the method to collect data so you can add validity to the data obtained Because in study only uses a questionnaire For collecting data.

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