

PENGARUH TEKANAN FINANSIAL, EFEKTIVITAS PENGENDALIAN INTERNAL, DAN BUDAYA ORGANISASI TERHADAP KECURANGAN (*FRAUD*) DENGAN INTEGRASI TEKNOLOGI SEBAGAI VARIABEL MODERASI PADA LEMBAGA PERKREDITAN DESA DI KECAMATAN DAWAN

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh tekanan finansial, efektivitas pengendalian internal, dan budaya organisasi terhadap kecurangan (*fraud*) dengan integrasi teknologi sebagai variabel moderasi pada Lembaga Perkreditan Desa (LPD) di Kecamatan Dawan. Teori yang melandasi penelitian ini yaitu *fraud triangle theory*, teori atribusi, dan teori TAM (*Technology Acceptance Model*). Metode penelitian menggunakan metode kuantitatif dengan sumber data primer dari kuesioner yang diukur melalui skala *likert*. Populasi penelitian yaitu seluruh pengurus atau karyawan aktif di 19 LPD di Kecamatan Dawan. Sampel ditentukan menggunakan teknik sampling jenuh, dimana sampel yang digunakan yaitu sebanyak 87 responden. Data penelitian lalu dianalisis menggunakan analisis statistik deskriptif, uji kualitas data, uji asumsi klasik, analisis regresi linier berganda, *moderated regression analysis*, dan uji t dengan penyajian data dibantu program SPSS versi 25. Hasil penelitian menunjukkan bahwa: (1) tekanan finansial berpengaruh positif signifikan terhadap kecurangan (*fraud*), (2) efektivitas pengendalian internal berpengaruh negatif signifikan terhadap kecurangan (*fraud*), (3) budaya organisasi tidak berpengaruh terhadap kecurangan (*fraud*), dan (4) integrasi teknologi memoderasi atau memperkuat pengaruh tekanan finansial dan efektivitas pengendalian internal terhadap kecurangan (*fraud*), namun tidak memoderasi pengaruh budaya organisasi terhadap kecurangan (*fraud*).

Kata Kunci: tekanan finansial, efektivitas pengendalian internal, budaya organisasi, kecurangan (*fraud*), integrasi teknologi.

THE EFFECT OF FINANCIAL PRESSURE, THE EFFECTIVENESS OF INTERNAL CONTROL, AND ORGANIZATIONAL CULTURE ON FRAUD WITH TECHNOLOGY INTEGRATION AS A MODERATING VARIABLE IN VILLAGE CREDIT INSTITUTIONS IN DAWAN SUB-DISTRICT

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ABSTRACT

The purpose of this study is to look at the impact of financial pressure, the effectiveness of internal control, and organizational culture on fraud in Dawan Subdistrict Village Credit Institutions (LPD), with technological integration acting as a moderating variable. This study is grounded in three theoretical frameworks: the fraud triangle theory, and attribution theory and the Technology Acceptance Model (TAM), The research method is quantitative, utilizing primary data collected through questionnaires and measured using a Likert scale. All currently serving officials or workers of the 19 LPDs in the Dawan Subdistrict make up the research population. Saturated sampling was used to determine the sample, yielding 87 responders. Data analysis included descriptive statistical analysis, data quality testing, classic assumption testing, multiple linear regression analysis, moderated regression analysis, and t-tests, with data presentation facilitated by SPSS version 25. The study's conclusions show that: (1) financial pressure has a significant positive influence on fraud, (2) the effectiveness of internal control has a significant negative influence on fraud, (3) organizational culture does not influence fraud, and (4) technology integration can moderate the impact of financial pressure and the effectiveness of internal control on fraud, although it is not able to moderate the influence of organizational culture on fraud.

Keywords: *financial pressure, effectiveness of internal controls, organizational culture, fraud, technology integration.*