

**PENGARUH TEKANAN, KESEMPATAN DAN RASIONALISASI
TERHADAP TINDAK KECURANGAN DI LEMBAGA PERKREDITAN
DESA DENGAN *LOVE OF MONEY* SEBAGAI VARIABEL MODERASI
DI KECAMATAN SERIRIT**

Oleh

Komang Mitha Cahyani, NIM 2017051200

Program Studi Akuntansi Program S1

ABSTRAK

LPD adalah lembaga keuangan milik Desa Pakraman yang berkedudukan diwewidangan Desa Pakraman. LPD berperan penting dalam menerima/menghimpun dana dari krama desa, dan memberikan pinjaman kepada krama dan desa. Namun di LPD masih ada ancaman fraud yang terus mengganggu LPD hingga saat ini, dengan beberapa kasus yang terjadi di LPD yang berlokasi di Kecamatan Seririt. Penelitian ini bertujuan untuk mengetahui pengaruh tekanan, kesempatan dan rasionalisasi terhadap tindak kecurangan di LPD dengan love of money sebagai variabel moderasi. Populasi dalam penelitian ini adalah seluruh LPD di Kecamatan Seririt yang berjumlah 19 LPD dengan total pegawai LPD sebanyak 74 orang. Metode penarikan sampel dilakukan dengan metode sensus, sehingga jumlah sampel sama dengan populasi. Penelitian ini menggunakan sumber data primer yang di peroleh melalui kuisisioner yang disebarakan kepada responden dengan menggunakan pengukuran skala Likert. Metode pengumpulan data menggunakan kuisisioner. Teknik analisis data menggunakan metode Partial Least Square (PLS) dengan analisis kecocokan model yang digunakan adalah Structural Equation Modeling (SEM) yang dioperasikan menggunakan Smart PLS. Dalam metode PLS, teknik analisis yang digunakan meliputi tiga tahap yaitu analisis outer model, analisis inner model dan pengujian hipotesis. Hasil pengujian hipotesis memberikan hasil sebagai berikut: (1) tekanan berpengaruh positif terhadap tindak kecurangan LPD di Kecamatan Seririt, (2) kesempatan berpengaruh positif terhadap tindak kecurangan LPD di Kecamatan Seririt, (3) rasionalisasi berpengaruh positif terhadap tindak kecurangan LPD di Kecamatan Seririt, (4) love of money memperkuat pengaruh positif kesempatan terhadap tindak kecurangan LPD di Kecamatan Seririt, (5) love of money memperkuat pengaruh positif kesempatan terhadap tindak kecurangan LPD di Kecamatan Seririt, (6) love of money memperkuat pengaruh positif rasionalisasi terhadap tindak kecurangan LPD di Kecamatan Seririt.

Kata Kunci: Kecurangan, Kesempatan, *Love Of Money*, Rasionalisasi, Tekanan.

**THE INFLUENCE OF PRESSURE, OPPORTUNITY AND
RATIONALIZATION ON FRAUD IN VILLAGE CREDIT INSTITUTIONS
WITH LOVE OF MONEY AS A MODERATION VARIABLE IN SERIRIT
DISTRICT**

By

Komang Mitha Cahyani, NIM 2017051200

Ungraduate Study Program Of Accounting

ABSTRACT

LPD is a financial institution belonging to Pakraman Village which is domiciled in the authority of Pakraman Village. LPD plays an important role in receiving/collecting funds from village communities, and providing loans to communities and villages. However, in LPD there is still the threat of fraud which continues to disturb LPD to this day, with several cases occurring at LPDs located in Seririt District. This research aims to determine the influence of pressure, opportunity and rationalization on action conditions in LPD with love of money as a moderating variable. The population in this study were all LPDs in Seririt District, totaling 19 LPDs with a total of 74 LPD employees. The sampling method was carried out using the census method, so that the number of samples was the same as the population. This research uses primary data sources obtained through questionnaires distributed to respondents using Likert scale measurements. The data collection method uses a questionnaire. The data analysis technique uses the Partial Least Square (PLS) method with the suitability analysis model used is Structural Equation Modeling (SEM) which is operated using Smart PLS. In the PLS method, the analysis technique used includes three stages, namely inner model analysis, inner model analysis and hypothesis testing. The results of hypothesis testing give the following results: (1) pressure has a positive effect on LPD incidents in Seririt District, (2) opportunity has a positive effect on LPD incidents in Seririt District, (3) rationalization has a positive effect on LPD incidents in Seririt District, (4) love of money strengthens the positive influence of opportunity on LPD incidents in Seririt District, (5) love of money strengthens the positive influence of opportunity on LPD incidents in Seririt District, (6) love of money strengthens the positive influence of rationalization on LPD incidents in Seririt District.

Keywords: *Fraud, Opportunity, Love Of Money, Rationalization, Pressure.*