

**PENGARUH TEKANAN, KESEMPATAN, RASIONALISASI,
KEMAMPUAN, AROGANSI, DAN KOLUSI TERHADAP
KECENDERUNGAN TINDAK KECURANGAN PADA LEMBAGA
PERKREDITAN DESA**

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ABSTRAK

Sasaran riset ini, yaitu mengetahui implikasi tekanan, kesempatan, rasionalisasi, kemampuan, arogansi, dan kolusi ke kecenderungan tindak kecurangan LPD di Jember selama 2019-2024. Populasinya sebanyak 64 LPD dan 14 LPD sebagai sampelnya sesuai temuan *purposive sampling* dengan 42 responden yang merupakan pengurus LPD terdiri dari ketua, sekretaris, dan bendahara. Riset kuantitatif ini memakai data primer melalui pendistribusian kuesioner yang dikaji dengan analisis statistik deskriptif, uji kualitas data, asumsi klasik, regresi linera berganda, dan uji hipotesisnya dengan bantuan *SPSS* versi 25. Temuan tes ini mengindikasikan adanya implikasi searah dari tekanan, kesempatan, rasionalisasi, kemampuan, dan kolusi ke kecenderungan tindak kecurangan secara parsial dan substansial.

Kata kunci: Tekanan, Kesempatan, Rasionalisasi, Kemampuan, Arogansi, Kolusi, Kecenderungan Tindak Kecurangan.

***THE EFFECT OF PRESSURE, OPPORTUNITY, RATIONALIZATION,
CAPABILITY, ARROGANCE, AND COLLUSION ON THE TENDENCY OF
FRAUD IN VILLAGE CREDIT INSTITUTIONS***

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ABSTRACT

The research target is to find out the implications of pressure, opportunity, rationalization, capability, arrogance as well as collusion on the tendency of LPD fraud in Jembrana during 2019-2024. The population is 64 LPDs and 14 LPDs as samples according to purposive sampling findings with 42 respondents who are administrators. The LPD consists of a chairman, secretary and treasurer. This quantitative research uses primary data through the distribution of questionnaires which are studied using descriptive statistical analysis, data quality testing, classical assumptions, multiple linear regression, and hypothesis testing with the help of SPSS version 25. The findings of this test indicate that there are unidirectional implications from pressure, opportunity, rationalization, ability, and collusion to fraud tendencies by partially and substantially.

Keywords: *Pressure, Opportunity, Rationalization, Capability, Arrogance, Collusion, Tendency of Fraud.*