ANALISIS KECENDERUNGAN KECURANGAN MELALUI TEORI *FRAUD HEXAGON* (Studi Kasus Pada BUMDes Se-Kabupaten Buleleng)

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ABSTRAK

Penelitian ini dilatarbelakangi oleh masih ditemukannya kasus kecurangan dalam pengelolaan Badan Usaha Milik Desa (BUMDes) di Kabupaten Buleleng yang menunjukkan adanya kelemahan dalam sistem pengawasan serta tata kelola keuangan organisasi. Kondisi tersebut mengindikasikan bahwa pengelolaan BUMDes masih menghadapi berbagai permasalahan yang berpotensi menimbulkan kecenderungan kecurangan dalam pengelolaan keuangan desa. Penelitian ini bertujuan untuk menganalisis pengaruh tekanan finansial, kompetensi sumber daya manusia, *ineffective monitoring*, budaya organisasi, moralitas individu, dan perilaku tidak etis terhadap kecenderungan kecurangan pada BUMDes se-Kabupaten Buleleng. Penelitian ini menggunakan pendekatan kuantitatif dengan metode pengumpulan data melalui penyebaran kuesioner kepada pengelola BUMDes di Kabupaten Buleleng. Populasi dalam penelitian ini adalah seluruh pengelola BUMDes yang aktif beroperasi di Kabupaten Buleleng. Teknik analisis data yang digunakan yaitu analisis regresi linier berganda dengan bantuan program *Statistical Product and Service Solution* (SPSS). Sebelum dilakukan pengujian hipotesis, data terlebih dahulu diuji melalui uji kualitas data yang meliputi uji validitas dan reliabilitas, serta uji asumsi klasik yang terdiri atas uji normalitas, multikolinearitas, dan heteroskedastisitas untuk memastikan kelayakan model penelitian. Hasil penelitian menunjukkan bahwa tekanan finansial*, ineffective monitoring*, dan perilaku tidak etis berpengaruh positif dan signifikan terhadap kecenderungan kecurangan pada BUMDes se-Kabupaten Buleleng. Kompetensi sumber daya manusia dan budaya organisasi berpengaruh negatif namun tidak signifikan terhadap kecenderungan kecurangan. Sementara itu, moralitas individu berpengaruh negatif dan signifikan terhadap kecenderungan kecurangan.

Kata kunci: tekanan finansial, fraud hexagon, moralitas individu, perilaku tidak etis, kecenderungan kecurangan.

ANALYSIS OF FRAUD TENDENCIES THROUGH THE HEXAGON FRAUD THEORY (Case Study on BUMDes in Buleleng Regency)

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ABSTRACT

This research is motivated by the discovery of cases of fraud in the management of Village-Owned Enterprises (BUMDes) in Buleleng Regency which shows weaknesses in the organization's supervision and financial governance system. This condition indicates that the management of BUMDes is still facing various problems that have the potential to cause fraud tendencies in village financial management. This study aims to analyze the influence of financial pressure, human resource competence, ineffective monitoring, organizational culture, individual morality, and unethical behavior on the tendency of fraud in BUMDes throughout Buleleng Regency. This study uses a quantitative approach with a data collection method through the distribution of questionnaires to BUMDes managers in Buleleng Regency. The population in this study is all BUMDes managers who are actively operating in Buleleng Regency. The data analysis technique used is multiple linear regression analysis with the help of the Statistical Product and Service Solution (SPSS) program. Before hypothesis testing, the data is first tested through a data quality test which includes validity and reliability tests, as well as classical assumption tests consisting of normality, multicollinearity, and heteroscedasticity tests to ensure the feasibility of the research model. The results of the study show that financial pressure, ineffective monitoring, and unethical behavior have a positive and significant effect on the tendency of fraud in BUMDes throughout Buleleng Regency. Human resource competence and organizational culture have a negative but not significant effect on the tendency to cheat. Meanwhile, individual morality has a negative and significant effect on cheating tendencies.

Keywords: *financial pressure, fraud hexagon, individual morality, unethical behavior, fraud tendencies.*