PENGARUH *LOVE OF MONEY*, MORALITAS INDIVIDU, DAN PENGENDALIAN INTERNAL TERHADAP KECENDERUNGAN FRAUD DI LPD KABUPATEN BULELENG

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *love of money*, moralitas individu, dan pengendalian internal terhadap kecenderungan *fraud* di LPD Kabupaten Buleleng. Penelitian menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Populasi penelitian berjumlah 135 LPD, sedangkan sampel sebanyak 101 LPD ditentukan menggunakan teknik *purposive sampling* dan rumus Slovin. Responden terdiri atas ketua, sekretaris, bendahara, dan bagian kredit dengan total 292 orang. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan analisis regresi linier berganda dengan bantuan SPSS. Hasil penelitian menunjukkan bahwa *love of money* berpengaruh positif dan signifikan terhadap kecenderungan *fraud*. Sebaliknya, moralitas individu dan pengendalian internal berpengaruh negatif dan signifikan terhadap kecenderungan *fraud*. Moralitas individu merupakan variabel yang memberikan pengaruh paling dominan dalam menekan kecenderungan *fraud*. Temuan ini mengindikasikan bahwa penguatan nilai etika, integritas, serta penerapan sistem pengendalian internal yang efektif perlu menjadi prioritas dalam upaya meminimalkan terjadinya *fraud* dan meningkatkan tata kelola LPD yang transparan, akuntabel, serta dipercaya masyarakat.

Kata kunci: *kecenderungan fraud, love of money, LPD, moralitas individu, pengendalian internal*.

THE EFFECT OF LOVE OF MONEY, INDIVIDUAL MORALITY, AND INTERNAL CONTROL ON THE PROPENSITY FOR FRAUD AT LPDS IN BULELENG REGENCY

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ABSTRAC

The study aims to examine the effects of love of money, individual morality and internal control on fraud tendencies at the LPD in Buleleng Regency. The research employed a quantitative approach with an assosiative research design. The population consisted of 135 LPDs, while the sample comprised 101 LPDs selected using purposive sampling and the Slovin formula. A total of 292 respondents, including chairpersons, secretaries, treasurers, and credit officers, participated in the study. Data were collected through questionnaires and analyzed using multiple linear regression with SPSS. The results indicate that love of money has a positive and significant effect on fraud tendencies. In contrast, individual morality and internal control have negative and significant effects on fraud tendencies. Among the independent variables, individual morality was found to the most dominant factor in reducing fraud tendencies. These fundings suggest that strengthening ethical values, integrity, and effective internal control systems is essential to minimizing fraud and improving the transparency, accountability, and public trust of LPD governance.

Keywords: *fraud tendencies, love of money, individual morality, internal controls, propensity for fraud, LPD.*