

ABSTRAK

Fraud merupakan masalah serius yang harus dihadapi oleh hampir semua negara di dunia, termasuk Indonesia. Ada banyak faktor yang menyebabkan fraud terjadi, seperti Stimulus, Kapabilitas, Kolusi, Opportunity, Rationalization, dan Egoisme. Namun dalam upaya pemberantasan fraud, salah satu cara yang cukup efektif untuk ditingkatkan yaitu Religiusitas dari pelaku fraud. Penelitian ini mengkaji dampak yang ditimbulkan oleh Stimulus, Kapabilitas, Kolusi, Opportunity, Rationalization, Egoisme, dan Inequity yang dimoderasi oleh faktor Religiusitas pada perangkat desa di Indonesia dalam pengelolaan dana desa. Penelitian ini didukung oleh teori atribusi, fraud hexagon, dan equity sensitivity. Sampel penelitian ini berjumlah 430 perangkat desa di Indonesia. Data penelitian ini diolah dengan Partial Least Squares (PLS). Hasil penelitian ini menunjukkan bahwa Stimulus, Kapabilitas, Kolusi, Opportunity, Rationalization, Egoisme, dan Inequity terbukti dapat meningkatkan kecenderungan perangkat desa di Indonesia untuk melakukan kecurangan dalam pengelolaan dana desa. Selain itu, religiusitas hanya mampu menurunkan dampak Stimulus terhadap kecenderungan fraud. Implikasi dari penelitian ini yaitu ditemukannya variabel baru yang berdampak positif terhadap fraud yaitu Inequity. Penelitian ini juga menemukan bahwa terdapat indikator baru yang membentuk variabel tekanan yaitu Hedonisme dan Love of Money. Sedangkan pada variabel Egoisme, ditemukan indikator baru yaitu Machiavellisme dan Narsistik.

Kata Kunci: Fraud; Religiusitas; Ketidakadilan; Teori Fraud Hexagon; I.S.S.C.O.RE; Dana Desa

ABSTRACT

Fraud is a serious problem that must be faced by almost all countries in the world, including Indonesia. Many factors cause fraud to occur, such as Stimulus, Capability, Collusion, Opportunity, Rationalization, and Egoism. However, to combat fraud, one of the effective ways is to enhance the religiosity of fraud perpetrators. This study examines the impacts caused by Stimulus, Capability, Collusion, Opportunity, Rationalization, Egoism, and Inequity, which are moderated by the factor of Religiosity among village officials in Indonesia in the management of village funds. This research is supported by attribution theory, the fraud hexagon, and equity sensitivity. The sample of this study consists of 430 village officials in Indonesia. The data for this research was processed using Partial Least Squares (PLS). The results of this study indicate that Stimulus, Capability, Collusion, Opportunity, Rationalization, Egoism, and Inequity are proven to increase the tendency of village officials in Indonesia to commit fraud in managing village funds. In addition, religiosity can only reduce the impact of the Stimulus on the tendency for fraud. The implications of this research are the discovery of a new variable that has a positive impact on fraud, namely, Inequity. This study also found new indicators that form the pressure variable, namely Hedonism and Love of Money. Meanwhile, in the Egoism variable, new indicators were found, namely Machiavellianism and Narcissism.

Keywords: Fraud; Religiosity; Inequity; Fraud Hexagon Theory; I.S.S.C.O.RE; Village Funds