



The Effect of Pressure, Opportunity, Rationalization, Religiousness on Fraud Behavior (PT. Mayora Indah Tbk Jatake 1)

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ABSTRACT: This study aims to examine the effect of pressure, opportunity, rationalization, and rationalization on employee fraud at PT Mayora Indah Tbk Jatake 1. This type of research is classified as survey research with a quantitative approach. The population in this study were employees of PT Mayora Indah Tbk Jatake 1. The research sample was determined by purposive sampling method so that a sample of 88 was obtained from the questionnaires. Data was analyzed by using multiple regression, intention to commit employee fraud as the dependent variable and pressure, opportunity, rationalization and religion as independent variables. The results of this study indicate that: (1) pressure has a significant positive effect on the intention to commit fraud, (2) opportunity has a significant positive effect on the intention to commit employee fraud, (3) rationalization has a significant positive effect on employee fraud intentions, (4) religion has a significant negative effect on employee fraud intentions. So it can be concluded that opportunity, opportunity, rationalization, and religion have a significant influence on the fraudulent intentions of employees of PT Mayora Indah Tbk Jatake 1.

KEYWORDS: Fraudulent Acts, Opportunity, Pressure, Rationalization, Religiosity.

I. INTRODUCTION

Fraud is an act of swindling committed by individuals or groups that has the aim of obtaining individual benefits but actually harms the others (Desviana, Yesi Mutia Basri, 2020; Hildayani & Serly, 2021; Muhaimin, 2021; Nurlia & Hermanto, 2021). According to ACFE (Association of Certified Fraud Examiners) fraud is an unlawful act committed intentionally for a specific purpose (manipulation or providing false reports to other parties) by people from inside or outside the organization to obtain personal group benefits that directly or indirectly harm other parties. The rise of fraud cases (cheating) in companies in the city of Tangerang, where the perpetrators are employees, causes the need for special attention for each company in recruiting employees. Fraud cases also often occur in companies and non-companies, such as banking and government. There are so many things encourage a person or individual to commit fraud. Various kinds of actions can be taken to commit fraud, such as providing or producing inappropriate information, committing acts of corruption in order to obtain illegal profits (Muhaimin, 2021; Nurlia & Hermanto, 2021) which basically this fraud act ends up involving deliberate misrepresentation of facts, which allows others to be influenced to be able to do the same thing with a greater impact. In some small-scale cases, this fraud known as a mistake but on a large scale it can be called a crime (Nopeanti & Hariadi, 2020; Wiratno, 2020).

The level of fraud in a country can be seen or measured by the level of corruption that occurs in the country. This can be known based on the corruption perception index assessment point. The point means that if the point owned by a country is small, then the level of corruption in that country is getting bigger and vice versa. Based on the corruption perception index data in 2023, Indonesia has decreased by 4 points from 2021, which originally received 38/180 points to 34/180. When compared with other countries, Indonesia is a country with a fairly small point value, this proves that the level of corruption in Indonesia is still quite large and significant. This is also supported by data from Indonesia Corruption Watch (ICW), there were 579 corruption cases that have been prosecuted in Indonesia throughout 2022. The number increased by 8.63% compared to the previous year which amounted to 533 cases.

Accounting fraud is a problem that has received a lot of attention from the world community, especially in terms of business. According to research (Cahyadi & Sujana, 2020; Desviana, Yesi Mutia Basri, 2020; Giovano et al., 2020; Hildayani & Serly, 2021; Muhaimin, 2021; Nurlia & Hermanto, 2021; Sari et al., 2020; Suryandari & Pratama, 2021; Wahidin et al., 2020; Wiratno, 2020) say that fraud is an error that is intentionally committed to gain profit and cause harm to others. There are several factors that influence fraud, namely pressure, opportunity, and rationalization (Desviana, Yesi Mutia Basri, 2020; Giovano et al., 2020;



Noviyanti & Adityawarman, 2023; Nurlia & Hermanto, 2021; Suryandari & Pratama, 2021; Suwena, 2021; Wahidin et al., 2020). Tekanan (enforcement) means a situation where someone feels coerced or pressured and the heavy conditions that someone is facing when experiencing difficulties. (Hildayani & Serly, 2021; Nurlia & Hermanto, 2021; Paulus Libu Lamawitak & Emilianus Eo Kutu Goo, 2021; Suryandari & Pratama, 2021; Wahidin et al., 2020; Wiratno, 2020). With the pressure that occurs, causing someone to be driven to take action to relieve pressure and try to get out of this condition, even though in a deviant way (Hildayani & Serly, 2021; Nurlia & Hermanto, 2021; Paulus Libu Lamawitak & Emilianus Eo Kutu Goo, 2021; Suryandari & Pratama, 2021; Suwena, 2021; Wahidin et al., 2020; Wiratno, 2020). Another factor that can influence fraud behavior is opportunity. Opportunity is a situation that opens up opportunities to allow fraud to occur (Desviana, Yesi Mutia Basri, 2020; Nurlia & Hermanto, 2021; Resitha & Efendri, 2023; Suryandari & Pratama, 2021; Wiratno, 2020). The higher the opportunity or chance available, the higher the possibility of the perpetrator committing fraud (Noviyanti & Adityawarman, 2023; Suryandari & Pratama, 2021; Wiratno, 2020) and this is also caused by weak internal control, which allows fraudsters to commit fraud (Hildayani & Serly, 2021; Nurlia & Hermanto, 2021; Paulus Libu Lamawitak & Emilianus Eo Kutu Goo, 2021; Sari et al., 2020; Wahidin et al., 2020).

The pressure that occurs within them accompanied by the opportunities available to commit fraud makes fraudsters feel as if the fraud they commit is right or rationalize their actions. Rationalization is an attempt to justify the acts of fraud that occur because they are considered ethical actions in certain environments. Rationalization makes the perpetrator of fraud feel they deserve more benefits for the work that has been done so far (Hildayani & Serly, 2021; Muhaimin, 2021; Nurlia & Hermanto, 2021; Paulus Libu Lamawitak & Emilianus Eo Kutu Goo, 2021; Resitha & Efendri, 2023; Suryandari & Pratama, 2021; Suwena, 2021; Wiratno, 2020) and many fraudsters justify their fraudulent behavior. The weak supervision can also cause accounting fraud.

Religiosity can be interpreted as a specific level of belief in religious values and ideals held and practiced by an individual explaining that to be able to behave more wisely in the world of work (Cahyadi & Sujana, 2020; Giovano et al., 2020) Someone who has high religiosity will show habits and have ethical behavior. When someone has ethical behavior, it can minimize fraud (Noviyanti & Adityawarman, 2023).

Based on the phenomenon, the case motivates researchers to compile this research. This study will examine and making test the effect of pressure, opportunity, and rationalization on fraud behavior to employees of PT Mayora Indah Tbk Jatake 1 in the form of a link as a sample for the study because of many fraud phenomena committed by company employees.

II. THEORETICAL FOUNDATION

Attribution Theory

Attribution theory developed by Fritz Heider is a theory that explains a behavior interprets the attributes of its cause, such as events, reasons or causes of its behavior. Attribution theory can also be important in understanding the behavior of others. This theory suggests that a person's behavior is determined by a combination of internal and external forces.

Attribution theory explains the process of how we determine the causes and motives of a person's behavior. The actions or decisions taken by someone who is given responsibility are caused by causal attributes, such as unethical actions or fraud that occurs (Deva Ayu Pradani et al., 2021; Nurlia & Hermanto, 2021).

Fraud Theory

The Association of Certified Fraud Examiners, which is the largest anti-fraud organization in the world, defines fraud as any activity that relies on deception to achieve profit (ACFE, 2022). From an accounting point of view, fraud is a mistake from the fact of recording bookkeeping in financial statements. Report fraud can be in the form of presenting financial statements that are better than the facts so as to deceive stakeholders such as investors, creditors, or shareholders. Meanwhile, transaction fraud is usually carried out for theft or conversion of company assets into personal assets such as the transfer of company assets and unreal debt (Supriyanto et al., 2022).

Fraud Triangle

One of the theoretical explanations for fraud was conveyed by Cressey (1953). According to him, someone can commit fraud if it is based on three things, namely opportunity, pressure or incentive and rationalization. The three of them support each other and form a pillar of fraud called the fraud triangle.



These three are the things that cause individuals to commit fraud (Noviyanti & Adityawarman, 2023) (Nopeanti & Hariadi, 2020; Noviyanti & Adityawarman, 2023; Nurlia & Hermanto, 2021; Paulus Libu Lamawitak & Emilianus Eo Kutu Goo, 2021; Suwena, 2021; Wahidin et al., 2020; Wiratno, 2020).

Pressure

According to (Hildayani & Serly, 2021; Suryandari & Pratama, 2021; Wahidin et al., 2020) pressure is an encouragement to commit fraud. Pressure can arise for some reasons, the examples: lifestyle demands, economic demands, and others including financial and non-financial matters. The greater the pressure felt by individuals, the greater the tendency to commit fraud.

Opportunity

Opportunity is a chance owned by someone to commit fraud (Desviana, Yesi Mutia Basri, 2020; Nurlia & Hermanto, 2021; Wiratno, 2020). The higher the available opportunities, the higher the possibility of the perpetrator committing fraud. Opportunities for fraud can increase due to a weak internal control system and poor organizational governance.

Rasionalization

Rationalization is an attitude or character that allows certain parties to commit fraud or in an environment that is stressful enough to make them rationalize fraudulent acts (Muhaimin, 2021; Paulus Libu Lamawitak & Emilianus Eo Kutu Goo, 2021; Suwena, 2021). (Supriyanto et al., 2022).

Religiosity

This factor can trigger fraud when the perpetrator has a wrong and illicit mindset where the wrong actions are considered right and right actions are considered wrong (Cahyadi & Sujana, 2020; Giovano et al., 2020; Nopeanti & Hariadi, 2020). Person with high level of religiosity supposed to be always wiser in work.

III. RESEARCH METHODOLOGY

This study aims to examine the effect of pressure, opportunity and rationalization on employee fraud at PT. Mayora Indah Tbk Jatake 1. The focus is on employees of PT Mayora Indah Tbk Jatake 1 as the research subject. The method used is a quantitative method with the use of survey methods and data collection techniques through questionnaires distributed via Google Form. The research sample was taken using purposive sampling with a minimum number of respondents of 88 active employees from a total population of 713 employees. The data collected will be analyzed using multiple linear regression analysis with the SPSS 24 application.

The stages of data analysis in this study include quality testing and multiple linear regression analysis, and hypothesis testing. The quality test consists of a validity test with the provisions of $r_{count} > r_{table}$ and reliability test with the provisions above the value of 0.7. Multiple linear regression analysis is applied to find out the direction and how much the independent variable affects the dependent variable (Ghozali, 2018). Meanwhile, hypothesis testing can be measured through statistic t, statistical values of F, and the coefficient of determination.

Thus, this study uses a quantitative approach and structured analysis techniques to examine the relationship between pressure, opportunity, rationalization, and rationalization on fraud actions. The data analysis carried out aims to provide a deeper understanding of the factors that influence fraud so that it can make a significant contribution to the development of human resource management evaluation strategies in the company.

IV. RESEARCH RESULTS

Characteristics of Respondents

Respondents of this study were employees of PT Mayora Indah Tbk Jatake 1 with a total of 88 employees. Researchers collected data by distributing personally. In this section provides a description and explanation of the profile of 88 people who participated in this study. Analysis by considering the characteristics of job positions.

Of the 88 research respondents, as many as 34.6% of respondents then the second respondent with the Staff position by 25%, the third respondent with the HT (Permanent Daily) position by 17.3%, the fourth respondent with the Sr. Staff position by 9.6%, the fifth respondent with the OS (Outsourcing) position by 7.7%, and the last respondent with the Jr. Staff position by 5.8%.



Research Results

The results of data analysis from the research subject, employees of PT Mayora Indah Tbk Jatake 1, were carried out using the help of SPSS software through 3 main tests in the multiple linear regression method, namely reliability test, and multiple regression test.

Validity Test

In this validity test, the value of r table with $\alpha = 0.05$ is 0.176. If there is a coefficient result less than 0.176 then the question item is invalid.

Table 4.1 Validity Test

| Variabel | Item | r Count | r Table |
|-----------------|-------|---------|---------|
| Pressure | X1.1 | 0,603 | 0,176 |
| | X1.2 | 0,681 | 0,176 |
| | X1.3 | 0,646 | 0,176 |
| | X1.4 | 0,665 | 0,176 |
| | X1.5 | 0,700 | 0,176 |
| | X1.6 | 0,614 | 0,176 |
| | X1.7 | 0,685 | 0,176 |
| | X1.8 | 0,423 | 0,176 |
| | X1.9 | 0,440 | 0,176 |
| | X1.10 | 0,351 | 0,176 |
| Opportunity | X2.1 | 0,667 | 0,176 |
| | X2.2 | 0,674 | 0,176 |
| | X2.3 | 0,674 | 0,176 |
| | X2.4 | 0,684 | 0,176 |
| | X2.5 | 0,705 | 0,176 |
| | X2.6 | 0,752 | 0,176 |
| | X2.7 | 0,765 | 0,176 |
| | X2.8 | 0,699 | 0,176 |
| | X2.9 | 0,376 | 0,176 |
| Rasionalization | X3.1 | 0,714 | 0,176 |
| | X3.2 | 0,693 | 0,176 |
| | X3.3 | 0,692 | 0,176 |
| | X3.4 | 0,768 | 0,176 |
| | X3.5 | 0,720 | 0,176 |
| | X3.6 | 0,747 | 0,176 |
| | X3.7 | 0,772 | 0,176 |
| Religiosity | X4.1 | 0,744 | 0,176 |
| | X4.2 | 0,705 | 0,176 |
| | X4.3 | 0,614 | 0,176 |
| | X4.4 | 0,629 | 0,176 |
| | X4.5 | 0,596 | 0,176 |
| Fraud | Y.1 | 0,714 | 0,176 |
| | Y.2 | 0,635 | 0,176 |
| | Y.3 | 0,793 | 0,176 |
| | Y.4 | 0,810 | 0,176 |
| | Y.5 | 0,746 | 0,176 |



| | | | |
|--|-----|-------|-------|
| | Y.6 | 0,747 | 0,176 |
| | Y.7 | 0,771 | 0,176 |
| | Y.8 | 0,600 | 0,176 |

Table 4.1 shows that all question items on the five variables of fraudulent acts are declared valid because the calculated r value on each question is > from the r table value of 0.176.

Reliability Test

The reliability test was carried out to measure the consistency / construct of the research variables. In conducting the analysis, the researcher used the Cronbach Alpha technique, the variable requirement was declared reliable if the Cronbach alpha value > 0.6.

Table 4.2 Reliability Test

| Variable | Cornbach's Alpha | Acceptance Value | Description |
|-----------------------------|------------------|------------------|-------------|
| Pressure (X1) | 0,783 | 0,6 | Reliabel |
| Opportunity (X2) | 0,839 | 0,6 | Reliabel |
| Rasionalization (X3) | 0,853 | 0,6 | Reliabel |
| Religiosity (X4) | 0,667 | 0,6 | Reliabel |
| Customer's Satisfaction (Y) | 0,847 | 0,6 | Reliabel |

Table 4.2 shows that based on the table below it can be concluded that the Cronbach Alpha value of the variables Pressure (X1), Opportunity (X2), Rationalization (X3), Religiosity (X4) and fraud (Y) is declared reliable and can be used as a data collection tool.

Multiple Linear Regression Analysis

Multiple linear regression analysis is applied to find out the direction and how much the independent variable affects the dependent variable (Ghozali, 2018).

Table 4.3 Multiple Linear Regression Analysis

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized | t | Sig. |
|-------|---------------------|-----------------------------|------------|-------------------|--------|------|
| | | B | Std. Error | Coefficients Beta | | |
| 1 | (Constant) | 6.463 | 2.885 | | 2.240 | .028 |
| | PRESSURE | .244 | .083 | .238 | 2.945 | .004 |
| | OPPORTUNITY | .196 | .078 | .204 | 2.520 | .014 |
| | RASIONALIZATI ON | .503 | .068 | .475 | 7.347 | .000 |
| | RELIGIOSITY | -.387 | .119 | -.206 | -3.239 | .002 |

Dependent Variable: FRAUD_ACTS

From the regression results carried out on the variables Pressure (X1), Opportunity (X2), Rationalization (X3), Religion (X4) and Fraudulent Acts (Y) with the SPSS analysis tool, the regression coefficient is obtained which can be seen as follows:

$$Y = 6,463 + 0,244X1 + 0,196X2 + 0,503X3 - 0,387X4 + e$$

1. The regression coefficient of the Pressure variable (X1) is 0.244 and shows a positive value, if the Pressure variable (X1) increases by 1 unit, the Fraudulent Actions (Y) will increase by 0.244 assuming that the Opportunity (X2), Rationalization (X3), Religion (X4) are constant..



2. The regression coefficient of the Opportunity variable (X2) is 0.196 and shows a positive value, if the Opportunity variable (X2) increases by 1 unit, the Cheating Action (Y) will increase by 0.196 assuming Pressure (X1), Rationalization (X3), Religion (X4) is constant.
3. The regression coefficient of the Rationalization variable (X3) is 0.503 and shows a positive value, if the Rationalization variable (X3) increases by 1 unit, the Cheating Action (Y) will increase by 0.503 assuming Pressure (X1), Opportunity (X2), Religion (X4) is constant.
4. The regression coefficient of the Religious variable (X4) is 0.387 and shows a negative value, if the Religious variable (X4) increases by 1 unit, the Cheating Action (Y) will decrease by 0.387 assuming Pressure (X1), Opportunity (X2), Rationalization (X3) are constant.

R-Square Test

The coefficient of determination (R²) is used to measure how far the model's ability to explain the variation in the dependent variable, both partially and simultaneously. (Ghozali, 2018).

Table 4.4 R-Square Test

Model Summary^b

| Model | R | R Square | Adjusted Square | R Std. Error of the Estimate |
|-------|-------------------|----------|-----------------|------------------------------|
| 1 | .266 ^a | .071 | .026 | 1.16843 |

a. Predictors: (Constant), RELIGIOSITY, RASIONALIZATION, PRESSURE, OPPORTUNITY

b. Dependent Variable: abs

Based on the results of the table above, it can be said that the Adjusted R Square (R²_{adj}) value is 0.602 and it can be said that the variables Pressure (X1), Opportunity (X2), Rationalization (X3), and Religion (X4) have an influence on Fraudulent Acts (Y) of 72.4%, the remaining 27.6% is influenced by other variables that are not studied.

Hypotesis Test

Hypothesis test is done with the t-test, the following t-test statistics show the effect of one independent variable individually in explaining the dependent variable, at a significance level of 5%.

Table 4.5 Hypotesis Test

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|---------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 6.463 | 2.885 | | 2.240 | .028 |
| | PRESSURE | .244 | .083 | .238 | 2.945 | .004 |
| | OPPORTUNITY | .196 | .078 | .204 | 2.520 | .014 |
| | RASIONALIZATI ON | .503 | .068 | .475 | 7.347 | .000 |
| | RELIGIOUS | -.387 | .119 | -.206 | -3.239 | .002 |

a. Dependent Variable: FRAUD_ACTS

Based on data analysis and calculations on the effect of each variable, the results of multiple regression analysis show that the t value of the pressure variable (X1) is 2.945 > t table 1.663 and sig. (0,004) < α (0,05). The results of this statistical test show that the Pressure variable (X1) has a positive and significant effect on Fraudulent Acts (Y) so that the alternative hypothesis is accepted.



The results of multiple regression analysis show that the t value of the opportunity variable (X2) is $2.520 > t$ table 1.663 and sig. $(0,014) < \alpha (0,05)$. The results of this statistical test show that the opportunity variable (X2) has a positive and significant effect on fraudulent acts (Y) so that the alternative hypothesis is accepted.

The results of multiple regression analysis show that the t value of the Rationalization variable (X3) is $7.347 > t$ table 1.663 and sig. $(0,000) < \alpha (0,05)$. The results of this statistical test show that the Rationalization variable (X3) has a positive and significant effect on Fraudulent Acts (Y) so that the alternative hypothesis is accepted.

The results of multiple regression analysis show that the t value of the Religious variable (X4) is $-3.239 > t$ table 1.663 and sig. $(0,002) < \alpha (0,05)$. The results of this statistical test show that the Religious variable (X4) has a positive and significant effect on Fraudulent Acts (Y) so that the alternative hypothesis is accepted.

Simultaneous test is conducted to determine the effect of all independent variables together (simultaneously) on the variable of fraudulent acts as the dependent variable.

Table 4.5 Simultaneous F Test

| ANOVA ^a | | | | | | |
|--------------------|------------|----------------|----|-------------|--------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 926.874 | 4 | 231.718 | 58.005 | .000 ^b |
| | Residual | 331.570 | 83 | 3.995 | | |
| | Total | 1258.443 | 87 | | | |

a. Dependent Variable: FRAUD_ACTS

b. Predictors: (Constant), RELIGIOSITY, RASIONALIZATION, PRESSURE, OPPORTUNITY

Based on the F test on the regression equation, the calculated F value is $58.005 >$ the F table value, which is 2.71 or sig. $(0,000) \leq \alpha (0,05)$. The results of the F test show that the variables Pressure (X1), Opportunity (X2), Rationalization (X3), and Religion (X4) simultaneously have a significant effect on Fraudulent Acts (Y), or it can be said that the multiple regression model has accuracy or compatibility with the research data (goodness fit of).

IV. CONCLUSION

Based on the testing and data analysis described in the previous chapter, the results of this study can be concluded that Pressure is known to have a positive and significant effect on fraud at PT Mayora Indah Tbk Jatake 1. The higher the pressure given by the company to employees, the more it will support the occurrence of fraud. Opportunity has a positive and significant effect on fraud at PT. Mayora Indah Tbk Jatake 1. When there is an opportunity for employees, it will increasingly support fraudulent acts. Rationalization has a positive and significant effect on fraudulent acts at PT. Mayora Indah Tbk Jatake 1. The higher the rationalization of employees, the higher the possibility of fraud. Meanwhile, Religion has a negative and significant effect on fraud at PT Mayora Indah Tbk Jatake 1. Employees with a good level of religion will reduce the possibility of fraud.

Thus, it is necessary to evaluate the company in providing work pressure, eliminating opportunities such as finding information on the company's weaknesses, and reasonable rationalization and increasing the implementation of employee religious values and anti-fraud policies in the company to be free from fraud and maintain the company's image in the eyes of the public.

The head of the company must be more regularly evaluate fraud prevention, which includes training efforts to report fraud for each company employee. Employees must apply their religious knowledge to prevent the desire to commit fraud. Through the results of data testing from this study, it is also hoped that further research can modify variables and expand research objects in order to obtain more in-depth results and be able to generalize conditions.

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