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Affiliation: ^{1,2}Faculty of Economics and Business, Diponegoro University, Semarang, Indonesia

***Correspondence:**

Ayukunariyah22@gmail.com

DOI: [10.22219/jaa.v8i1.38471](https://doi.org/10.22219/jaa.v8i1.38471)

Citation:

Prastyatini, S, L, Y., Chaerunisak, U, H., Sastriana, M. (2024). Locus Of Control, Financial Pressure, Love Of Money And Accounting Fraud Actions. Jurnal Akademi Akuntansi, 8(1), 115-129.

Article Process

Submitted:

January 8, 2025

Reviewed:

January 16, 2025

Revised:

January 28, 2025

Accepted:

February 8, 2025

Published:

February 27, 2025

Office Address:

Accounting Department
University of Muhammadiyah
Malang Joint Lecture Building
3rd Floor. Tlogomas Street
246, Malang, East Java,
Indonesia

P-ISSN: 2715-1964

E-ISSN: 2654-8321

Tipe Artikel: Research Paper

Locus of control, financial pressure, love of money and accounting fraud actions

Sri Lestari Yuli Prastyatini¹, Uum Helmina Chaerunisak², Mareta Sastriana^{3*}

ABSTRACT

Purpose: This study was conducted to determine the factors that influence accounting fraud in Islamic banking, especially in Yogyakarta.

Methodology/approach: The research data is in the form of primary data obtained from the results of a questionnaire using a Likert format modified to Likert 5 points. Using simple random sampling method. There are 100 samples of Islamic banking employees

Findings: The results of this study indicate that locus of control and financial pressure affect accounting fraud. Love of money has no effect on accounting fraud.

Practical and Theoretical contribution/Originality: This research can be essential for the information on how important locus of control, financial pressure, and love of money are to accounting fraud can be used by policy makers to increase awareness and prevent and overcome accounting fraud.

Research Limitation: The data used in this study were generated by perception tools and the perceptions given by respondents may not reflect the true situation.

Keywords: Accounting Fraud; Financial Pressure; Locus of Control; Love of Money.



INTRODUCTION

Fraud remains a critical problem in Indonesia. [Saputra \(2017\)](#) suggests that the difference between two types of errors errors and fraud. (error) and fraud (fraud). Both of these Both of these types of errors can be material. An error is a misstatement of the financial statements. Financial statements that is unintentional, while a financial statements that is unintentional, while fraud is a fraud is an intentional misstatement of intentional misstatement. Fraud in financial statements is called accounting fraud [Nashruah & Wijayanti \(2019\)](#) According to the Association of Certified Fraud Examiners (ACFE), fraud is an act of deception or error committed by a person or entity who knows for a fact that an error may result in unfavorable benefits to people or substances or other parties . According to the 2019 Indonesia Fraud Survey conducted by ACFE, the types of fraud that cost the state the most were corruption (69.9%) amounting to Rp 373,650,000,000, misuse of assets (20.9%) amounting to Rp 257,520,000,000, and financial statement fraud (9.2%) amounting to Rp 242,260,000,000. ACFE also stated that one of the main media for the detection of fraud is caused by financial statements (38.9%) and internal audits (23.4%). Although the percentage of fraud caused by financial statement fraud is relatively small, the losses are quite large, reaching more than IDR 242 billion [\(Rumapea et al., 2024\)](#).

The Association of Certified Fraud Examiner (ACFE) shows the fact that the banking sector often experiences fraud cases compared to other sectors, even in recent years, the scandal has not been an exception to banks that prioritise the values of morality and justice, namely Islamic banks Islamic banks are banks whose business activities are based on an agreement based on Islamic law between a bank and another party for the deposit of funds and/or payment for business activities or other activities established in accordance with Islamic Shari'ah, particularly those relating to Islamic procedures for business [\(Andini, 2020\)](#). The Bogor branch of Bank Syariah Mandiri (BSM) experienced fraudulent incidents related to Islamic banking. In 2012, BSM was affected by a case that could be described as an old fraud, namely fictitious loans by falsifying documents. The incident was estimated to cause potential losses to BSM of up to Rp 102 billion [\(Nugraha, 2019\)](#). Several cases in Islamic banks have also occurred in other countries, such as Dubai Islamic Bank, which suffered losses of around \$300 billion due to inaccurate financial reporting [\(Nugraha, 2019\)](#).

Financial pressure and love of money, including by [Khoiriyah & Asyik \(2020\)](#) which states that locus of control has a positive effect on the tendency of accounting fraud, this is supported by [Wakhidah & Mutmainah \(2021\)](#); [Saraswati & Purnamawati \(2021\)](#). That locus of control has a significant positive effect on accounting fraud because someone with an external locus of control is perceived as less responsible with other parties and situational factors, therefore they are more likely to commit accounting fraud. Research conducted by [Kusumawati & Hutnaleontina \(2022\)](#) ; [Suprpta & Padnyawati \(2021\)](#) states that financial pressure includes a positive impact on bookkeeping extortion , someone who has economic problems and also a lifestyle that is not in accordance with their abilities can cause financial pressure, which means that the higher the financial pressure, the higher the action to commit accounting fraud. Research conducted [Gasperz et al \(2024\)](#); [Ayunda & Helmayunita \(2022\)](#) love of money has a positive effect on accounting fraud. This implies that an individual will try to do whatever to satisfy his needs the more he loves money. it can be concluded that the higher the level of adore of cash a individual has, the higher the accounting fraud. In that research, in addition to the research with positive results, there are also research with negative results and no effect conducted by to the tendency of accounting fraud committed. research on love of money conducted by [Giovano et al \(2020\)](#); [Tripermata \(2016\)](#) states the same result that love of money has no effect on accounting fraud actions. because someone who is

satisfied with what he has will not commit fraud because he considers money to be more inclined towards fraud, [Tripermata \(2016\)](#) states the same result that accounting fraud is unaffected by a love of money. because someone who is satisfied with what he has will not commit fraud because he considers money to be more inclined towards a better direction.

Previous studies have shown inconsistent results and left gaps for further research. In this study using several variables including locus of control, financial pressure and love of money. This research was developed by adding two independent variables, namely financial pressure and love of money. This research was conducted in the Islamic banking industry sector. Because researchers want to know whether the principles of Shariah and Islamic corporate governance applied in Islamic banking in Indonesia have an impact on fraud that occurs in these institutions, and the author wants to know whether Islamic banks are able to persuade the open that they have the capacity and capacity to realize monetary objectives and targets in understanding with Islamic law.

The purpose of this study was to examine and analyze the effect of locus of control, financial pressure and love of money on accounting fraud actions in banking, especially Islamic banking in Yogyakarta. This research is important because it can be a literature review for further research. The implications of this research are able to provide information about the factors that influence fraud.

This research is based on Fraud Triangle theory and Theory of Planned Behavior (TPB). Cressey developed the concept of the triangle known as the fraud triangle as an illustration that illustrates the risk factors for fraud that occurs. [Calsia, 2019](#) explains three factors that underlie the occurrence of fraud: pressure, opportunity, and rationalization. Fraud Triangle Theory states that one of the conditions that cause fraud to occur is the pressure a person feels. Everyone has different behaviors in responding to situations, depending on how much control they have over their behavior and relationships with other people and the environment [Ulantari & Suartana \(2023\)](#) According [Astuti & Diansyah \(2022\)](#) the components of the fraud triangle cannot be directly, researchers must consider variables and proxies to measure them. Variable Independent used in This research is about locus of control, financial pressure and love of money. While the dependent variable, namely accounting fraud.

The Theory of Planned Behavior (TPB) is an evolution of the Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen in [Santoso et al., 2015](#). The Theory of Planned Behavior (TPB) is based on the presumption that individuals ordinarily carry on agreeing to common sense contemplations, that individuals take existing data approximately accessible behavior verifiably or unequivocally consider the results of this behavior [Evelyna, 2021](#). The theory of planned behavior states that the emergence of behavior is determined by a person's perceptions or behavioral intention. There are three factors that determine this theory, namely attitude toward the behavior, subjective norm, and perceived behavioral control. TPB aims to predict and understand the impact of behavioral intentions to identify strategies and change behavior [Rosalia, 2018](#). This theory can be related to the human desire to consider committing accounting fraud when doing so will have consequences that may threaten the person and those closest to them [Rahmi et al., 2024](#).

Locus of control is the degree to which individuals believe that outcomes (events that occur in their lives) are dependent on their personal behavior or mindset [Respati, 2016](#). [Sugiarta et al. \(2021\)](#) distinguish two locus of control orientations, namely internal locus of control and external locus of control. People with an inner locus of control accept that occasions in their lives are decided by their claim endeavors and behaviors, while individuals with an external

locus of control believe that events in their lives are determined by fate, chance, and other forces that they cannot control ([Respati, 2016](#)).

Financial pressure is an intensive that motivates someone to commit fraud caused by lifestyle pressure, helplessness in financial matters, gambling, and dissatisfaction at work ([Wakhidah & Mutmainah, 2021](#)). Financial pressure can also be interpreted as a person's financial problems carried out by stealing money or assets ([Ridha & Umiyati, 2022](#)). The occurrence of economic problems that are difficult to predict can cause someone to experience financial problems. ([Suprpta & Padnyawati, 2021](#)) state that someone who is crazy about the need for wealth and a lifestyle that does not match their abilities will cause financial pressure. Financial pressure faced by an individual can be used as a motivation for someone to commit fraud. The emergence of economic problems that cannot be told can make a person experience financial pressure and the need for wealth and also a luxurious way of life will cause financial pressure.

Love of money may be a person's subjective sense of how much they cherish cash ([Giovano et al., 2020](#)). Research shows that love of money is related to desirable organizational behaviors such as high job satisfaction, low turnover rates, and undesirable organizational behaviors such as accounting fraud and others. This means that the higher a person's love of money, the lower their ethical perceptions, and vice versa. This is because people who really love money will try to do whatever it takes to satisfy their needs, even if it violates ethics and the law. This has an impact on individuals/groups who tend to commit accounting fraud ([Husnurrosyidah, 2019](#)).

Locus of control is a form of self-control for a person to act or not act ([Respati, 2016](#)). A individual with an internal locus of control accepts that they have control over what happens to them. Conversely, people with an external locus of control believe that what happens to them is controlled by external forces, such as luck or opportunity ([Dewi et al., 2021](#)). Each person responds differently to the situation at hand, depending on their level of self-control over their behavior and relationships with others and the environment ([Respati, 2016](#)). This is supported by the Fraud Triangle Theory, including the rationalization factor that someone who has a locus of control is less responsible for his actions will feel justified in his own rationalization allows individuals to reduce feelings of guilt and justify their fraudulent actions, which may increase the probability of accounting fraud.

to see the effect of locus of control on accounting fraud which has a positive effect, in contrast to research conducted by ([Dewi et al., 2021](#)) which has results that have no negative effect on accounting fraud. The higher the level of an individual's external locus of control, the higher the level of tendency to commit accounting fraud. This is consistent with the research conducted by [Ulantari & Suartana \(2023\)](#), which states that locus of control has a positive influence on the tendency to commit accounting fraud. The comes about of this think about are moreover upheld by the investigate of [Sugiarta et al \(2021\)](#), which states that locus of control has a positive effect on accounting fraud behavior.

H₁: locus of control has a positive effect on accounting fraud actions

Financial pressure is an incentive that motivates a person to commit fraud due to lifestyle constraints, helplessness in financial matters, gambling tendencies, job dissatisfaction, and others. Economic pressure can also be interpreted as an economic problem that a person faces and solves by stealing money or assets ([Suprpta & Padnyawati, 2021](#)). The existence of economic problems that cannot be told can make a person experience financial pressure. The need for wealth and also a lifestyle that does not match the ability can be the cause of financial pressure. This is supported by the fraud triangle theory, which includes the pressure

factor, where pressure refers to something happening in the perpetrator's personal life that motivates them to steal (Marliani & Jogi, 2015). The greater the pressure, the greater the likelihood that someone will engage in fraudulent behavior.

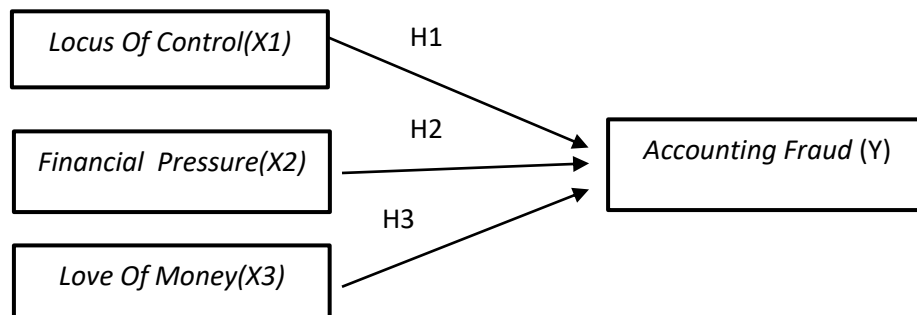
the research conducted Wakhidah & Mutmainah (2021) states that results have a positive effect. This is consistent with research. Yanti et al (2023); desi ayu wulandari showing that financial pressure has a positive effect on accounting fraud The higher the pressure, the higher the likelihood that someone will commit a fraud, such as an accounting fraud.

H₂: financial pressure has a positive effect on accounting fraud actions

Cherish of cash may be a person's behavior toward cash, a person's understanding of cash, and a person's wants and desires for cash (Mardani & Helmy, 2023). The importance of money to individuals has been studied in various fields, especially economics, sociology, and psychology. Money provides emotional and meaningful explanations for psychological and sociological problems. Money has its own meaning for each individual because individuals have different needs, goals, satisfaction and motivation towards money. A person's attitude towards money can be used as a frame of reference to examine his life such as his satisfaction with salary, work and life(Mardani & Helmy, 2023). According to the theory of planned behavior, someone will do something can be known based on the person's intention, which is influenced by attitudes and beliefs. Therefore, someone who has an excessive love of money will cause someone to have the intention to commit accounting fraud.

the research conducted (Ningsih & Budiarta, 2022) conducted research to see the effect of love of money on accounting fraud which has a positive effect. Research conducted .Giovano et al (2020) also has the same results. . someone who loves money will try as much as possible to satisfy his needs, even if his actions are contrary to the ethics of love of money as the root of all evil. that is, the higher the attitude of a person's love of money, the higher the action of committing accounting fraud.

H₃: Love of Money has a positive effect on accounting fraud actions



Based on the previous explanation and the hypothesis that has been formulated, a research model can be made as in the figure above

METHODS

This research is a quantitative study that focuses on collecting numerical data, analyzing and obtaining empirical evidence about the relationship between variables. The population in this study were all employees of Islamic banks in Yogyakarta. Sampling techniques from individuals of the populace are carried out arbitrarily without respect to the strata that exist in this populace.

This study has an unknown number and sample size that is uncertain and changing, so the determination of sample size in this study uses the Lemeshow formula. According to Yanti et al (2023), Lemeshow's formula can be used to calculate the number of samples with an unknown total population. In this case, the researcher uses a 95% confidence level with a 10% sampling error. The 95% confidence level is often recommended by researchers.

$$n = \frac{z^2 \times P(1 - P)}{d^2}$$

Keterangan :

n = sample size

Z = z score on confidence 95% = 1,96

P = Maximum Estimation = 0,5

d = alpha (0,10) or sampling error = 10%

Based on the formula above, the number of samples to be used can be calculated as follows:

$$n = \frac{z^2 \cdot P(1 - P)}{d^2}$$

$$n = \frac{1,96 \cdot 0,5(1 - 0,5)}{0,1^2}$$

$$n = \frac{3,8416 \cdot 0,25}{0,01}$$

$$n = 96,04 = 100$$

Researchers need 4 backup respondents in order to facilitate the calculation, so that in this study up to 100 respondents. Therefore 100 respondents are considered representative enough to be studied, namely Islamic bank staff. The data collection method was carried out through the use of a questionnaire distributed using google form through the WhatsApp application and respondents gave answers using a 5-point Likert scale because it is easier to understand and the most well-known scale and is often used in research because it is relatively easy to make and has a high level of reliability ([Andini, 2020](#))

The data analysis technique used is multiple linear regression analysis using IBM SPSS version 25. Before conducting the actual research, the researcher conducted a pilot test first. The number of respondents taken in this trial was 30 respondents. The results of the trial were that all questionnaire statements were valid and reliable, so that the questionnaire statements could be used in actual research. This test is conducted to test the hypothesis of the independent variable on the dependent variable. This analysis is actually the same as the

simple linear analysis except that the independent variable used can be more than one (Ningsih & Dukalang, 2019). The equation is:

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$$AF = \alpha + \beta_1LC + \beta_1FP + \beta_1LM + \epsilon$$

variable	definition	indicator
Locus of control(X1)	Locus of control is the degree to which individuals believe that outcomes (events that occur in their lives) are dependent on their personal behavior or mindset (Respati, 2016).	1. Destiny 2. social economic 3. influence of others (Respati, 2016)
Financial pressure (X2)	Financial pressure is an intensive that motivates someone to commit fraud due to lifestyle pressure, helplessness in financial matters, gambling, and dissatisfaction at work (Suprpta & Padnyawati, 2021).	1. greed, 2. luxurious lifestyle, 3. high personal debt, 4. high medical bills (health problems), and 5. financial losses (Suprpta & Padnyawati, 2021).
Love of money(X3)	Love of money is a person's subjective sense of how much they love money (Giovano et al., 2020).	1. good, 2. evil, 3. achievement, 4. respect, 5. budget, dan 6. freedom (Giovano et al., 2020).
Accounting fraud	. Accounting fraud is the intentional misstatement or omission of financial statement amounts or disclosures to deceive financial statement users (Giovano et al., 2020).	1. The existence of records supporting the costs incurred, 2. completeness of transaction documentation 3. Authorization of the authorized party, 4. budget preparation, and 5. organizational regulations for all its members (Nugraha, 2019).

Table 1.
Definition
Operational

RESULTS AND DISCUSSION

Statistical analysis is used to explain and provide an overview of the characteristics of each research variable seen from the average value (mean), maximum, minimum and standard deviation (deviation standard) The following are the results of the descriptive statistical analysis test in this study.

Based on the results of descriptive statistical analysis in the table, the locus of control variable has a higher actual mean than the theoretical mean ($24.76 > 6$). This means that the majority of respondents have a good level of locus of control to detect accounting fraud. the actual mean of the financial pressure variable is also higher than the theoretical mean ($21.14 > 6$). Then the love of money variable also has a higher actual mean than the theoretical mean ($30.49 > 16$), which means that love of money has good results. the accounting fraud variable also has a higher actual mean than the theoretical mean ($30.33 > 16$). This means that the accounting fraud variable has good results.

The data are normally distributed. This is indicated by the Asymp.sig (2-tailed) value of 0.141. This value is greater than 0.05, which means that the residuals are normally distributed, thus reinforcing the normality of the regression model in this study.

If the tolerance value for the variables Locus of Control (X1), Financial Pressure (X2), and Love of Money (X3) is greater than 0.10, then the VIF value is less than 10.00, it can be concluded that the data does not exhibit or will not exhibit symptoms of multicollinearity.

From this table we can see that the sig. of the Locus Of Control variable (X1) is 0.417. The Financial Pressure (X2) variable is 0.555 and the Love Of Money (X3) variable is 0.058, so it can be concluded that in this study there are no symptoms of heteroscedasticity or in other words the data used in this study are homogeneous because the significance value is more than 0.05.

Locus of control variable with a significant level of $0.000 < 0.05$. The t-count value is $4.788 > t$ table 1.98 and the standardised coefficient beta value is 0.408 in the positive direction. This shows that locus of control has a positive effect on accounting fraud actions. Locus of control variable with a significant level of $0.000 < 0.05$. The t-count value is $4.788 > t$ table 1.98 and the standardised coefficient beta value is 0.408 in the positive direction. Financial pressure variable with a significant level of $0.010 < 0.05$. The t-count value is $2.629 > t$ table 1.98 and the standardised coefficient beta value is 0.244 in the positive direction. Love of money variable with a significant level of $0.87 > 0.05$, tcount value $1.729 < t$ table 1.98 and standardised coefficient beta value 0.162 positive direction.

variables locus of control (X1), financial pressure (X2) and love of money (X3) can explain the variable accounting fraud action has a significance of $0.000 < 0.05$. Therefore, it can be concluded that the variables locus of control, financial pressure and love of money are able to influence accounting fraud actions at the same time or simultaneously.

	N	Min	Max	Mean	Std. Deviation
Locus Of Control	100	6	30	24,76	4,192
Financial Pressure	100	6	30	21,14	4,972
Love Of Money	100	16	40	30,49	5,733
Accounting Fraud	100	16	40	30,33	5,676
Valid N (Listwise)	100				

Table 2.
Statistic
Descriptive

		Unstandardized residual	
N			100
Normal parameters	Mean		,0000000
	Standar deviation		3,56144198
Most differences	Extreme absolute		,078
	positive		,073
	negative		-,078
Test statistic			,078
Asymp.sig(2-tailed)			,141

Table 3.
Uji Normalitas

Model	Collinearit y Tolerance	Statistics VIF
1 (Constant)		
LC	,867	1,153
FP	,732	1,366
LM	,714	1,401

Table 4.
Uji Multikolinearitas

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	,231	,085			2,718	,008
LC	-,003	,003	-,086		-,815	,417
FP	,001	,002	,067		,592	,555
LM	-,003	,002	-,212		-1,916	,058

Table 5.
Uji Heteroskedastisitas

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	1,275	3,887			,328	,744
LC	,728	,152	,408		4,788	,000
FP	,310	,118	,244		2,629	,010
LM	,136	,079	,162		1,729	,087

Table 6.
Multiple Linear Regression Test

JAA
8.1

Multiple linear regression equation model as follows
 $AF = 1.275 + 0.728LC + 0.310FP + 0.136LM + \epsilon$

Table 7.
T-test

	Model	Standardized Coefficients beta	t	Sig.
1	(constan)		,328	,744
	LC	,408	4,788	,000
	FP	,244	2,629	,010
	LM	,162	1,729	,087

Table 8.
F-test

	Model	Sum of squares	DF	Mean square	f	Sig.
1	Regression	819,457	3	273,152	83,531	,000
	Residual	313,926	96	3,270		
	total	1133,383	99			

The coefficient of determination (R²) test aims to determine how many percent of the influence given by the independent variables simultaneously or simultaneously on the dependent variable.

The results of the determination coefficient test can be concluded that the influence of the independent variables (locus of control, financial pressure and love of money) can explain the variable accounting fraud action of 0.723 or 72.3% while the remaining 27.7% is explained by other variables outside this study.

The results of hypothesis testing show that locus of control has a positive effect on accounting fraud. Thus, the author's hypothesis 1 (H1), which states that locus of control has a positive effect on accounting fraud, is supported. The same thing is revealed by [Saraswati & Purnamawati \(2021\)](#); [Wakhidah & Mutmainah \(2021\)](#); [Lyana & Sujana \(2021\)](#) which states that locus of control has a positive effect on accounting fraud. individuals who believe that events, occurrences, and destiny are caused by control from factors outside themselves are called external locus of control. Individuals with an external locus of control will depend on the attitude of their superiors or others to determine their fate. individuals with an external locus of control tend to commit fraud because they realize that the responsibility lies with the manager who gives the authorization. In contrast, people with an internal locus of control have a more self-confident character, actively seek information related to the situation at hand, and believe that they are responsible for their behavior. This means that the higher a person's external locus of control, the higher the act of accounting fraud

This is consistent with the Fraud Triangle Theory, including the rationalization factor that someone who has a locus of control is less responsible for their actions and will feel justified. Rationalization occurs because most perpetrators feel that they are not committing a crime, but are doing something they should be doing ([Marliani & Jogi, 2015](#)).

The second hypothesis in this study is that financial pressure has a positive effect on accounting fraud. The test results of hypothesis 2 (H2) in this study are supported. The higher the financial pressure a person has, the higher the action to commit accounting fraud. The same is found by [Kusumawati & Hutnaleontina \(2022\)](#); [Suprpta & Padnyawati \(2021\)](#); [Wulandhari et al \(2023\)](#) who state that financial pressure has a positive effect on accounting fraud. Financial pressure is an economic impulse that causes someone to commit fraud. This pressure comes mainly from the pressure of financial needs. Conversely, the lower the pressure a person has, the lower the action to commit accounting fraud. The need for wealth and a luxurious lifestyle will create financial pressure. When people experience financial difficulties, they often become depressed and use various coping mechanisms to alleviate their suffering ([Kusumawati & Hutnaleontina, 2022](#)). Therefore, the higher the financial pressure, the higher the tendency to commit accounting fraud.

This is supported by the fraud triangle theory, which includes the pressure factor. Pressure refers to something that happens in the personal life of the perpetrator that motivates them to steal ([Marliani & Jogi, 2015](#)). The greater the pressure, the greater the likelihood that someone will engage in fraudulent behavior.

The hypothesis proposed in this study is that love of money has a positive effect on accounting fraud. The results of the hypothesis tests conducted indicate that love of money has no effect on accounting fraud. Thus, the author's hypothesis 3 (H3), which states that love of money has a positive effect on accounting fraud in this study, is not supported. The same is found by [Gasperz et al \(2024\)](#); [Ayunda & Helmayunita \(2022\)](#). Because someone who is satisfied with what he has and is more careful with money, the perception of money tends to be more positive.

This is supported by the theory of planned behavior which states that a person's behavior can be influenced or a behavior can be directed towards a good attitude, if individuals have a good attitude, then the decision making of individuals who have directed behavior can be appropriately and well controlled. Although love of money can be a factor that motivates someone to commit accounting fraud, the organizational culture in Islamic banks that emphasizes adherence to Shariah values makes employees feel more bound by a higher code of ethics than just personal financial encouragement

CONCLUSION

This study examines and analyses the effect of locus of control, financial pressure and love of money on accounting fraud in Islamic banks in Yogyakarta. it can be concluded that locus of control and financial pressure affect accounting actions, while love of money has no effect on accounting fraud. Individuals with an external locus of control will be dependent on the attitude of their superiors or others. individuals with an external locus of control are likely to commit fraud because they realise that the responsibility lies with the leader who authorises them. The more financial pressure a person is under, the more likely they are to commit accounting fraud. Conversely, the less pressure a person is under, the less likely they are to commit accounting fraud. that the love of money of Islamic bank employees cannot influence actions such as accounting fraud because Islamic banks have financial and operational principles based on Sharia law, which strongly emphasises justice, honesty and transparency. It is more difficult for employees to commit fraud in Islamic banks because of strict internal controls and the fear of violating religious norms, as well as the significant social and religious repercussions for perpetrators of fraud. The data used in this study were generated from perception instruments and it is possible that the perceptions given by the respondents do not describe the true situation. Based on the research conducted, the

researcher tries to provide suggestions for further research, there needs to be the addition of several other variables such as coercive powers because someone who has the ability to and influence others to commit to commit fraud can influence or invite people who have important positions or authority and responsibility, making it for the perpetrator to commit fraud., expand the research object and can use data collection techniques with interviews directly to respondents. this research has limitations that provide opportunities for further research.

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