

## **The Effect of Pressure, Opportunity, Rationalization, Gender, and Workload on The Action of Fraud**

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### **Abstract**

This research aims to test the effect of financial pressure, opportunity, rationalization (fraud triangle), gender, and workload on the action of fraud. The data used in this research is the primary data using questionnaires that were distributed to 60 respondents with the technique of sampling slovin. The respondent of this research is an academic community of regional work unit of Department of Accounting, Faculty of Economics and Business, Yogyakarta "Veteran" National Development University. This research using quantitative methods such as multiple linear regression analysis. This research found that the action of fraud is not affected by pressure, opportunity, rationalization, gender, and workload.

**Keywords:** *pressure, opportunity, rationalization, gender, workload, fraud*



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### **INTRODUCTION**

The culture of corruption is a form of fraud that is increasingly rampant in Indonesia. The definition of fraud, according to the Association of Certified Fraud Examiners (ACFE), which is the largest anti-fraud organization in the world, is an act of fraud or error made by a person or entity who knows that the error can result in some unfavorable benefits to individuals, other entities or parties (Suryandari et al., 2019).

Higher education is an educational unit that organizes education. According to Jamil (2011), the campus is a medium for producing students who have good character. To create students who have good morals, the campus itself must be clean from fraudulent practices. The case of fraud in higher education is a very hard slap against educational institutions because educational institutions should be a place or place for people to gather and work together in a systematic, organized, controlled manner in utilizing resources and infrastructure for educational purposes.

Then in Indonesia, it was reported that there were at least 18 State Universities (PTN) which indicated that fraud had occurred with an average loss of billions of rupiah. There are three cases of fraud, namely the Jakarta State University (UNJ), which is estimated to cost the state 5.175 billion rupiahs, Malang State University (UM), which is suspected of having harmed the state finances of 14.9 billion rupiahs, and Sultan Ageng Tirtayasa University worth Rp. 54 billion rupiahs. The fraudulent act committed was fraud in the procurement of university laboratories. In 2013 one of the universities in Indonesia that committed fraud was the University (UI) in terms of procuring library information technology (Republika, 2017).

One of the efforts that can be done in controlling and preventing corruption is to know in advance what factors cause someone to commit fraud.

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There have been many studies conducted to examine issues related to fraud, especially regarding pressure, opportunity, gender rationality, and workload, however Nasition et al. (2019)'s research; Agustina & Pratomo (2019); Muzdalifah & Syamsu (2020); shows inconsistent results.

Based on the background of the problem, the formulation of the problem in this study is "Does Pressure, Opportunity, Rationalization, Gender, and Workload affect Fraud?".

## **LITERATURE REVIEW**

### **Fraud**

The definition shows the idea of fraud in a broad sense which includes manipulation and opportunistic actions due to system failures in preventing criminal behavior (Derrig, 2002).

Fraud is said to be a latent danger that endangers the world. Research results from the Association of Certified Fraud Examiners (ACFE) Global show that every year an average of 5% of the organization's income becomes a victim of fraud. To find out the costs, frequency of occurrence, methodology, and various aspects of occupational fraud (work-related fraud), ACFE Global every two years conducts a survey which is outlined in the Report To The Nation (RTTN), which presents statistical data on these matters. The RTTN survey was conducted on CFE-certified ACFE members around the world, including Indonesia (ACFE, 2016).

### **Pressure**

Pressure, such as financial need, is a "motive" for misappropriating assets because of gambling problems or because these individuals have lifestyles beyond their means. Fraudulent financial reporting may be presented because management is under pressure from outside or within the entity to achieve expected (and possibly unrealistic) profit targets primarily because of the consequences for the management of failing to meet important financial objectives (Hayes et al., 2017). This leads to the first hypothesis:

H1: Pressure has an effect on fraud.

### **Opportunity**

A person who commits fraud is aware of internal control weakness and believes that internal control can be ignored, for example, because the individual is in a position of trust or knowledge of a specific internal control weakness. The individual believes that no one will notice if the funds have been taken, a fraud that starts with a small amount of money. If no parties pay attention to it, the amount of money taken will usually increase (Hayes et al., 2017). This leads to the second hypothesis:

H2: Opportunity affects the act of fraud (fraud).

### **Rationalization**

Rationalization is a way for the perpetrators to "reassure themselves", for example, "everyone is also corrupt" or "I will return (my loot) later" (Tuanakotta, 2013). A person who commits fraud often rationalizes the fraud. Rationalizations can include, "I will return the money", "They will never feel that they have lost the funds", or "They did not pay me enough money" (Hayes et al., 2017). This leads to the third hypothesis:

H3: Rationalization has an effect on fraud.

## **Gender**

Few (if any) important differences between men and women affect job performance. Psychological research has found small differences: Women tend to be more agreeable and willing to conform to authority, while men are more aggressive and more likely to have expectations of success. Because these differences are the main thing that makes gender factor that can determine whether or not fraud detection goes well. According to Sabrina and Januarti (2012) in Syahputra and Urumsah (2019), female auditors are known to be more detailed/thorough and skeptical when compared to male auditors. Research conducted by Larkin (2000), Chung and Monroe (2001), Cezair (2009) has shown that female auditors tend to be better at detecting fraud. However, the research conducted by Syahputra (2016) shows different results. This leads to the fourth hypothesis:

H4: Gender has an effect on fraud.

## **Workload**

According to Permendagri No. 12 of 2008, the workload is the amount of work that must be carried out by a position/organizational unit and is the product of the work volume and the time norm. The definition of workload, according to Pranoto & Retnowati (2015), is an action that aims to determine the amount of time required by employees to complete a job. A workload can occur if the time used exceeds the limit. The impact will be a deviation outside the audit standard, which can result in reduced ability to detect fraud (Nasution & Fitriany, 2012). This leads to the fifth hypothesis:

H5: Workload has an effect on fraud.

## **RESEARCH METHOD**

### **Population and Sample**

The population in this study were all employees of the Yogyakarta "Veteran" National Development University. Determination of the sample using the random sampling method.

### **Research Variable**

#### *Independent Variable*

##### a. Pressure

The pressure variable in this study is proxied by the indicators in the questionnaire as follows: 1) More desire, 2) Lifestyle that exceeds finances, 3) Debt ownership, 4) Financial loss, 5) Ownership of reserve funds, 6) Allocation of funds for negative things, 7) Overspending of funds for one reason or another, 8) Lack of appreciation in the work environment, 9) Dissatisfaction in work, 10) Maintaining position in various ways.

##### b. Opportunity

Opportunity variables in this study are proxied by indicators in the questionnaire as follows: 1) Utilizing position, 2) Utilizing a weak control system, 3) Errors in the company's external audit, 4) unavailability of clear rules.

##### c. Rationalization

The rationalization variable in this study is proxied by the percentage of indicators in the questionnaire as follows: 1) Inaccuracy in the company's management choices, 2) Financial benefits by utilizing rules, 3) Embezzlement of funds for good purposes, 4) Dissatisfaction with wages/rewards.

d. Gender

The gender variable in this study was proxied by filling in the gender of the respondent's personal data.

e. Workload

The workload variable in this study was proxied by the indicators in the questionnaire as follows: 1) Internal factors, 2) External factors.

*Dependent Variable*

a. Fraud

The fraud variable in this study is proxied by the indicators in the questionnaire as follows: 1) Giving something to another party with a specific purpose, 2) Gratuity, 3) Participating in monitoring losses in the company, 4) Action against the law.

**Data analysis technique**

This study uses primary data. The data were analyzed using multiple linear regression techniques to determine whether the variables of pressure, opportunity, rationalization, gender, and workload had an effect on fraud. Hypothesis testing using multiple regression analysis with the following model:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \epsilon$$

Where:

Y = Fraud

$\alpha$  = Intercept

X1 = Pressure

X2 = Chance

X3 = Rationalization

X4 = Gender

X5 = Workload

Before performing the regression test, testing was first carried out, namely testing validity, reliability, then continued with regression testing and hypothesis testing.

**FINDING AND DISCUSSION**

Table 1. Multiple Linear Regression Test Results

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients Beta</i>	<i>t</i>	<i>Sig.</i>
	<i>B</i>	<i>Std. Error</i>			
<i>(Constant)</i>	4,457	2,179		2,045	0,046
<b>Pressure</b>	0,159	0,064	0,303	2,492	0,016
<b>1 Opportunity</b>	0,104	0,130	0,138	0,799	0,427
<b>Rationalization</b>	0,204	0,144	0,237	1,412	0,164
<b>Workload</b>	-0,118	0,108	-0,124	-1,093	0,279

Source: Processed data, 2021

Based on the results of multiple linear analysis found the following equation:

$$Y=4,457+0,159 X1+0,104 X2+0,204 X3-0,118 X4$$

Based on the regression equation model that is formed, it can be interpreted that the results of the constant of 4.457 indicate that if the variables of pressure (X1), opportunity (X2), and rationalization (X3), and workload (X4) are constant or zero, the fraud variable (Y) has a positive value of 4.457. Furthermore, the pressure variable (X1) has a coefficient value of 0.159, the opportunity variable (X2) has a coefficient value of 0.104, the rationalization variable (X3) has a coefficient value of 0.204, and the workload variable has a coefficient value of -0.118. This illustrates that an increase in pressure (X1), opportunity (X2), and rationalization (X3), and workload (X4) by one unit will be able to increase fraud (Y) by the beta coefficient value of each independent variable multiplied by a large increase that occurs. For example, every time there is an increase in pressure (X1) by one unit, it will increase fraud (Y) by 0.159, every time there is an increase in opportunity (X2) by one unit, it will increase fraud (Y) by 0.104, every time there is an increase in rationalization. (X3) by one unit, it will increase fraud (Y) by 0.204; every time there is an increase in workload (X4) by one unit, it will increase fraud (Y) by -0.118.

Table 2. Multiple Linear Regression Test Results

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients Beta</i>	<i>t</i>	<i>Sig.</i>
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Source: Processed data, 2021.

### Effect of Pressure on Fraud

Based on the results of data analysis shows that the effect of pressure on fraud at the National Development University "Veteran" Yogyakarta can be known by using the t-test. In the t-test test table with a significance value of 0.016, which is smaller than = 0.05, it can be said that H0 is rejected. So, there is a partial effect of pressure on fraud at the "Veteran" Yogyakarta National Development University.

### Effect of Opportunity on Fraud

Based on the results of data analysis shows that the effect of opportunity on fraud at the National Development University "Veteran" Yogyakarta can be determined by using the t-test as follows. In the t-test test table with a significance value of 0.427, which is greater than = 0.05, it can be said that Ha is rejected. So, there is no partial effect of opportunity on fraud at the "Veteran" Yogyakarta National Development University.

### Effect of Rationalization on Fraud

Based on the results of data analysis shows that the effect of rationalization on fraud at the National Development University "Veteran" Yogyakarta can be determined by using the t-test as follows. In the t-test test table with a significance value of 0.164, which is greater than  $= 0.05$ , it can be said that  $H_a$  is rejected. So, there is no partial effect of rationalization on fraud at the "Veteran" Yogyakarta National Development University.

### Effect of Workload on Fraud

Based on the results of data analysis shows that the effect of workload on acts of fraud at the National Development University "Veteran" Yogyakarta can be known by using the t-test as follows. In the t-test test table with a significance value of 0.279 greater than  $= 0.05$ , it can be said that  $H_a$  is rejected. So, there is no partial effect of workload on fraud at the "Veteran" Yogyakarta National Development University.

Table 3. Model Feasibility Test Results (F Test)

<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>	
<b>1</b>	<i>Regression</i>	65,805	4	16,451	6,258	0,000
	<i>Residual</i>	144595	55	2,629		
	<i>Total</i>	210,400	59			

Source: Processed data, 2021.

Table 4. Coefficient of Determination Test Results (R2 Test)

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
<b>1</b>	0,559a	0,313	0,263	1,621

Source: Processed data, 2021.

### Effect of Pressure, Opportunity, Rationalization, and Workload on Fraud Actions.

The effect of pressure, opportunity, rationalization, and workload on fraud at the National Development University "Veteran" Yogyakarta was simultaneously tested using the F test. In the F test, a significant value of 0.000 was obtained, which was less than 0.05, so it can be said that  $H_0$  was rejected. So, there is a joint influence of pressure, opportunity, rationalization, and workload on fraud at the Yogyakarta "Veteran" National Development University. The magnitude of the influence of pressure, opportunity, rationalization, and workload on fraud at the "Veteran" Yogyakarta National Development University can be seen from the coefficient of determination, which is indicated by the Adjusted R Square value. The result of the calculation of the coefficient of determination is 0.263. This shows that 26.3% of the variables of fraud at the National Development University "Veteran" Yogyakarta are influenced by pressure, opportunity, rationalization, and workload variables, while 73.7% are influenced by other factors not included in this study.

### CONCLUSION AND FUTURE RESEARCH

Based on the results of research and discussion of hypotheses related to the effect of pressure, opportunity, rationalization, and workload on fraud at the Yogyakarta "Veteran" National Development University, it can be concluded that pressure has a significant effect on fraud at the Yogyakarta "Veteran" National Development University. This shows that the higher the pressure felt by employees in the work

environment, the higher the occurrence of fraud committed. Opportunity has no significant effect on fraud at the "Veteran" National Development University, Yogyakarta. This shows that the higher or lower the opportunity or opportunity to commit a crime, it will not affect the fraud that will occur. Rationalization has no significant effect on fraud at the National Development University "Veteran" Yogyakarta. This shows that the higher or lower the rationalization or justification of the perpetrator, the less effect on the occurrence of fraud. The workload has no significant effect on fraud at the Yogyakarta "Veteran" National Development University. This shows that the higher or lower the level of workload will not affect the occurrence of fraud there. Based on the results, discussions, and conclusions, it is hoped that the "Veteran" Yogyakarta National Development University can implement a work discipline system and tighten the control system, as well as find solutions to the existing pressures so that the employee burden is not too heavy. For further researchers who are interested in studying the effect of pressure, opportunity, rationalization, and workload on fraudulent acts, it is expected to develop this research by adding other variables related to fraud and multiplying theories about the variables used and can use techniques other data analysis so that it can be a reference for further research.

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