



THE EFFECT OF LOVE OF MONEY AND SOCIAL ECONOMIC STATUS ON ACCOUNTING FRAUD WITH TRI HITA KARANA CULTURE AS A MODERATOR

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Abstract

ACFE classifies accounting fraud into three main categories namely financial statement fraud, asset misuse and corruption. One form of fraud that often occurs in Indonesia is financial statements fraud. This study aims to provide empirical evidence on the effect of love of money and socio-economic status on accounting fraud with the Tri Hita Karana (THK) culture as a moderating variable. The research was conducted at the LPD (village credit institution) on Mengwi District in Badung Regency. Respondents were the Head of LPD and Cashier Staff. The sampling technique used is purposive sampling and produced 38 samples and the respondents who suitable for research is 77 respondents. The data analysis technique used is moderrated regression analysis. The test results found that the Head of LPD and cashier staff love of money had no impact on accounting fraud. Likewise, the socio-economic status of the LPD Head and Cashier Staff also did not impact on accounting fraud. The implementation of THK in the LPD will be difficult to reduce or even prevent accounting fraud arising from the high level of love of money and the socioeconomic status of the LPD Head and Cashier Staff, because if someone has a high love for money, then he will try to do everything he can. The results of this study are used as an input for the Head of the LPD so that the implementation of the THK culture can be enhanced in LPD environment because the noble values contained in THK can be used as behavior guidelines and generate positive feedback from the environment which will also affect LPD performance.

Keywords: Love of Money, Social Economic Status, Accounting Fraud, Tri Hita Karana



INTRODUCTION

The world of accounting that increasingly develop not only has a good influence on society, but also has a bad influence such as the problem of fraud which is often carried out by individuals who do not care about the impact on others. Accounting fraud is generally caused by an urge to take advantage of opportunities or it can also be caused by pressure from management to perform structured fraud. The Indonesian Institute of Accountants (IAI) (2001) explains that Accounting Fraud can be divided into two, namely as misstatements caused by fraud in the process of producing financial statements and misstatements due to improper treatment of assets.

Accounting Fraud according to the Finance Audit Board of the Republic of Indonesia (BPK RI) (2017) is an action that is deliberately carried out even though it is contrary to the law in the form of fraud on other parties in order to obtain certain results. The Association of Certified Fraud Examinations (2018) classifies Accounting Fraud in three main categories, namely financial statement fraud, asset misappropriation and corruption. One form of fraud or fraud that often occurs in Indonesia is fraudulent financial statements.

Misstatement caused by fraud in the process of producing financial statements means that the process of omitting amounts and misstatements in the financial statements is done on purpose so as to harm the users of the financial statements. Meanwhile, misstatement due to improper treatment by parties who have authority over the assets, can also be called embezzlement or misuse. Cases that occur can be in the form of theft of assets of a business entity so that the financial statements are not presented in accordance with Generally Accepted Accounting Principles (PABU) in Indonesia (IAI, 2001).

Based on a survey conducted by Transparency International, it shows that Indonesia's Corruption Perception Index (CPI) for 2019 is in 89th place out of 180 countries surveyed with a score of 37. The CPI score is in the range of 0 to 100, the number 0 is perceived to be very corrupt, while the score 100 means clean from corruption (Transparency International, 2019). This shows that Indonesia's perception of corruption is still low compared to other countries. ACFE Asia Pacific data in 2020 shows that Indonesia is in first place with 36 cases of fraud out of 198 cases of fraud in the Asia Pacific region.

Fraudulent financial reports not only occurred in big cities in Indonesia, it have also started to enter the village. The research wants to examine the factors that can trigger accounting fraud that can be committed by the Head of LPD (village credit institution) and financial department officials which rarely done by other researchers. This is because Head of LPD was the most influential people in every LPD decision and the finance officer was related to the cash usage in the LPD.

Suartana (2016) also states various problems that have arisen in the LPD, such as the existence of LPD managers who are subject to criminal cases due to fraud or things that lead to fraud and administrative errors resulting in bad credit which leads to faded trust. The dangers of the LPD business risks seem to be characteristic of the inherent risks that can befall all organizations without exception. This inherent risk can be reduced if there is strong supervision and an ethical and obedient attitude from the leader.

LPD is a financial institution belonging to the Pekraman village which is located in the Pekraman village area. Based on the Bali Provincial Regulation Number 3 of 2017 concerning Village Credit Institutions states that Village Credit Institutions are needed to exist to ensure the realization of the welfare of the customary law community which is Krama Desa Pakraman. The LPD carries out business operations in the village environment and for Krama Desa. The very important role of the LPD for the community of the Pekraman village makes the behavior of the LPD Head in the public spotlight because the LPD Head is the decision maker regarding activities related to the LPD.

LPD plays an important role for indigenous village communities, especially in Badung which has a very fast economic growth. Cendikiawan (2019) quoted from *Tribun Bali* said that out of 1,434 LPDs, LPD assets in Bali reached IDR 22 trillion. Some LPDs are even growing rapidly, especially those in the Badung area. Based on the income statement, consolidated throughout Bali, it was noted that the operating income (PO) in Badung reached more than IDR 735 million. Followed by Gianyar Regency with operating income of more than IDR 555 million, then Buleleng IDR 276 million more, Denpasar IDR 263 million more, Tabanan IDR 215 million more, Karangasem IDR 176 million more, Bangli IDR 132 million more, Klungkung IDR 113 million more, Jembrana IDR 88 million more.

LPD exists as a solution to problems experienced by existing big cities such as poverty alleviation programs and providing access to capital for small businesses. With the rapid growth of financial institutions in the capital, LPDs are present and still exist with their own uniqueness. The LPD is the only financial institution whose ownership is owned by the village as well as financial institutions that are not subject to central regulations and only comply with local regulations which called as *awig-awig* and *pararem*.

The increasing number of cases of fraud that occurs reflects an ethical or moral crisis. One example is expressed by Ardans (2018) quoted from the *Bali Tribun*. This case happened to the former Head of the LPD Desa Adat Kapal who allegedly abused his authority or power, against the law to enrich himself or others. The former head of the LPD is suspected of embezzling, submitting documents, in the financial management of the LPD at the Traditional Ship Village, Mengwi District, Badung Regency, Bali Province. This criminal act of corruption

caused losses to the state or the state economy of Rp. 15 billion. Therefore, the researchers raised the topic of factors that can affect accounting fraud. There are various factors that can influence a person's ethical behavior. One of these factors is the love of money. Money is a very important aspect of everyday life, in America a person's success is measured by the amount of money and income generated (Elias and Farag, 2010). Tang and Chiu (2003) explain that the concept of love of money is closely related to the concept of greed, which is the character of someone who deifies money. Tang and Chiu (2003) argue that love of money has a significant impact on unethical behavior, they find the variable love of money as the root of crime. The basis for the occurrence of fraudulent financial statements is the desire to have more money, therefore love of money is closely related to criminal acts of corruption which can be committed with accounting fraud.

There are no factors behind the fraud in the fraud triangle theory, one of which is pressure. Pressure is the encouragement of people to commit fraud. Pressure can cover almost anything including lifestyle, economic demands, etc. including financial and non-financial matters. A person will commit cheating if there is an impulse or motivation in him, one of these drives is love of money (love of money). As stated by Utama (2017), one example of pressure is the urge to own material goods. Himmah (2013) also states that individual, materialist and capitalist personal characteristics encourage people to do negative things without thinking about the impact of these actions, one of which is committing fraud or unethical behavior.

Money ethics or love of money and accounting fraud have a positive relationship. This means that the higher the level of love of money a person has, the higher the likelihood that accounting fraud will be committed, and vice versa. This is because if someone has a high love for money, he will try to do everything he can to make his needs met even though the act is not in accordance with ethics (Basri, 2015).

Tang and Chiu (2003) argue that love of money has a significant impact on unethical behavior, they find the variable love of money as the root of crime. Research conducted by Lestari (2018) shows that love of money has a positive effect on the tendency of fraud accounting. The results of Tripermata's research (2016) found that there was a positive interaction between love of money and the tendency of accounting fraud and Husnurrosyidah's (2019) test showed that love of money had an effect on the tendency of accounting fraud. This suggests that the higher the love of money in employees, the higher the tendency for accounting fraud to be. The results of this study strengthen research conducted by Pradanti and Pradanti and Prastiwi (2014), Sintya (2018), Basri (2015), Pemayun and Budiasih (2018) Manuari (2016) and Aziz and Taman (2015) found that love of money has an effect. negative towards the ethical perceptions of accounting students. This means that the higher the level of

someone's love of money, the lower the ethical level of a person, which has an impact on the level of accounting fraud which will increase.

Widyaningrum and Kamayanti's (2013) research found that love of money has a significant effect on ethical perceptions of accounting students in a positive direction. Students with higher love of money tend to have better ethical perceptions which results in lower levels of cheating. In line with the research of Tang and Arocas (2005), it also shows that the higher the level of love of money, the higher the level of love of money will have good ethical considerations or perceptions. Research by Rindayanti and Rindayanti and Budiarto (2017) found different results, namely that love of money did not have a significant effect on ethical behavior of accounting students.

The second factor that can have an impact on cases of accounting fraud is a person's socioeconomic status. Someone with a high socioeconomic status tends to be more consumptive, unethical, and selfish (Prasastianta, 2011). People who have high socioeconomic status generally will not behave ethically (Sipayung and Cahyonowati, 2015). Excess level of socioeconomic status tends to make a person feel more powerful and do not care about the interests of others. A high social status will result in a high love for money as well, this can make a person greedy. Socio-economic status is closely related to criminal acts of corruption because with a high socioeconomic status a person may act unethically, such as abuse of authority to commit accounting fraud.

Agency theory is closely related to a person's socioeconomic status. Someone with high social status generally wants power, respects, and looks down on others. There are three assumptions that underlie agency theory, namely: human assumptions, organizational assumptions and information assumptions. The assumption of human nature has self-interest, which is human nature to prioritize one's own interests. Testing conducted by Prasastianta (2011) examines the factors that drive economic behavior, namely a person's socioeconomic status. These results indicate that a person with high socioeconomic status tends to have low ethical behavior and only cares for himself. Socioeconomic status is closely related to greed and selfishness. Someone will use any means to get self-esteem by society, so that socio-economic status is felt to be very influential in the emergence of unethical behavior. A person can commit unethical actions under conditions of different socioeconomic status (Ginting, 2003). The higher a person's socioeconomic status, they tend to be consumptive (Sipayung and Cahyonowati, 2015). Consumptive behavior often makes them behave unethically. In contrast to the above research, Nauvalia and Herwinarni (2018) found that socioeconomic status partially had no effect on the perception of tax evasion in accounting students of the Faculty of Economics and Business, Pancasakti University, Tegal. In line with the research above, Safitri's research (2017)

found that social status had no effect on ethical perceptions of accounting students. Meanwhile, Fatimah (2017) found that economic status had a negative and significant direct effect on the ethical perceptions of Islamic accounting students. This means that the lower the economic status of a person, the higher the ethical perception, where it will have an impact on less ethical behavior or fraudulent acts such as less and less accounting fraud.

The inconsistency of the results of previous studies regarding the relationship between love of money and accounting fraud and the socioeconomic status of accounting fraud made the authors want to reexamine by adding a moderating variable in this study. Govindarajan (1986) states that to overcome the inconsistency of the research results, a contingency approach is needed. The same thing was also expressed by Murray (1990) who explained that in order to reconcile conflicting results, a contingency approach was needed to identify other variables that act as moderating or mediating variables. Fisher (1995) states that a management control system is influenced by a contingent variable, namely culture. So this research also uses culture as a contingent variable, especially the culture that develops in Bali, namely the Tri Hita Karana (THK) culture. Theory of Planned Behavior (TPB) shows that human actions are directed by three kinds of beliefs, namely behavioral beliefs, normative beliefs and control beliefs. The Tri Hita Karana culture in this study relates to control beliefs. Control beliefs, namely beliefs about the existence of things that support or inhibit the behavior to be displayed and their perceptions of how strong the things that support and inhibit this behavior are. Barriers that arise when the behavior is shown, sometimes from within or from outside the individual or environmental factors, is called perceived behavioral control. The Tri Hita Karana Cultural Variable is expected to hinder someone's unethical actions.

Tri Hita Karana culture can inhibit a person's love of money attitude towards unethical attitudes such as accounting fraud because in the Tri Hita Karana culture there are noble values that can be a guide in living life. The values taught in Tri Hita Karana are maintaining a harmonious relationship between humans and humans, humans and the environment and humans and God. With this guideline, someone will not take actions that can damage the harmony of this relationship, even though that person has a high love for money and love of money is said to be the root of crime. As stated by Agung (2009), namely the balance of the relationship between humans and God (parahyangan), with humans (pawongan) and with their natural environment (palemahan) which will cause a person to avoid negative actions.

Research on love of money and socioeconomic status on accounting fraud has been done very little before, but from the description above there are still inconsistencies with the results of love of money research on ethical perceptions, which is where the research is closely related to accounting fraud. Therefore, the researchers wanted to examine again with some

differences compared to previous studies. The difference in this study compared to previous research is to include the local wisdom of the Balinese people, namely the Tri Hita Karana culture as a moderator for the influence of love of money and socio-economic status on accounting fraud.

This research supports the fraud triangle theory which reveals that the triggers for fraud are pressure, rationalization and opportunity and supports the theory of planned behavior which states that there are several factors that cause a person's intention to behave and can provide empirical evidence and confirm the results of previous research and support the development of science related to the influence of love of money and socioeconomic status on accounting fraud with the THK culture as a moderating variable and can be used as a reference for other researchers who will conduct further research.

In practical terms, this research provides input for LPD so that they can continue to apply Tri Hita Karana to prevent accounting frauds. This research is also able to add insight for students (generally) and accountants (in particular) about things that can lead to fraud accounting in accounting.

LITERATURE REVIEW

Agency theory

Agency theory bases the contractual relationship between shareholders / owners and management / managers. In agency theory, it is stated that the manager of a company is called the agent and the principal shareholder. The problem arises as a result of a company ownership system like this is that agents do not always make decisions aimed at meeting the best interests of the principal (conflict of interest) (Jensen and Meckling, 1976). The difference in interests between the principal and the agent will create a conflict. This is what agents can use to hide various information from principals (Rachmawati and Marsono, 2014).

Eisenhardt (1989) explains agency theory is based on three assumptions, namely the assumption of human nature (human assumptions) which are grouped into three, namely self-interest is human nature to prioritize one's own interests; bounded rationality is a human nature that has limited rationality; and risk aversion is a human nature who prefers to avoid risk, organizational assumptions which are grouped into three, namely: conflict as a goal between participants, efficiency as an effectiveness criterion, and information asymmetry between the principal and agent, and information assumptions, is an assumption that states that information is a commodity that can be based on the above assumptions, accounting fraud is one of the characteristics that will arise when selfishness is present in the agent. The assumption of human nature in agency theory is self-interest

Fraud Triangle Theory

The concept of the fraud triangle was first put forward by Cressey in 1953. Cressey (1953) concluded that fraud generally has three criteria that must be presented, namely pressure, opportunity and rationalization. The pressure starts from the demands that occur from within the organization and in individual life. Opportunity will be made if there is an opportunity where someone must have access to assets. Rationalization is cheating that is carried out through conscious decisions where the perpetrator of fraud places his or her interests above the interests of others.

A person will commit acts of cheating if there is an impulse or motivation in him, one of these drives is love for money. As stated by Utama (2017), one example of pressure is the urge to own material goods. A person who has a high love for money, then he will try to do everything he can so that his needs are met even though the act is not in accordance with ethics (Basri, 2015).

Theory of Planned Behavior

Theory of Planned Behavior (TPB) developed by Icek Ajzen (1988) states that in addition to subjective attitudes and norms, one also considers perceived behavioral control, namely the ability to perform these actions. The factors that influence behavioral intention are behavioral belief, normative belief, and control belief. Behavioral belief is belief in the results and evaluation of a behavior. Normative belief is a belief in an individual's normative expectation which becomes a reference for approving or rejecting behavior. Control Belief is a belief about the existence of things that support or hinder behavior and their perceptions of how strong these things are. In this study, THK culture is related to control beliefs.

In this study, the Tri Hita Karana culture is related to control beliefs. The Tri Hita Karana Cultural Variable is expected to inhibit the occurrence of unethical actions by a person in accordance with the notion of control belief. The Tri Hita Karana culture can inhibit a person's love of money on their ethical perceptions because in the Tri Hita Karana culture there are noble values that can be a guide in living life. The existence of this guideline means that someone will not take actions that can damage the harmony of this relationship.

Accounting Fraud

In accounting, there are two types of errors, namely error and fraud. Accounting fraud refers to accounting errors made intentionally with the aim of misleading users of financial statements (Hadi and Nirwanasari, 2014). Accounting fraud is an illegal act (Puspasari and Suwardi, 2012). Baucus (1994) in Adelin (2013) states that illegal behavior is part of unethical behavior,

therefore there are laws that must be enforced. Hernandez and Groot (2007) found that ethics and the accounting control environment are two very important things related to a person's tendency to commit fraud. Albrecht (2004) states that the personal integrity factor on the fraud scale refers to the personal code of ethics that is owned by each individual. Wilopo (2006: 24) states indicators of accounting fraud, namely (1) manipulation of accounting records or supporting documents, (2) misstatement or omission of events, transactions, or information from financial statements, (3) deliberately misapplying accounting principles, (2) 4) misrepresentation of financial statements due to embezzlement of assets (5) misrepresentation of financial statements due to improper treatment of assets.

Love of Money

Tang (1992) introduced the concept of "love of money". The theory attempts to measure a person's subjective feelings about money. A person's success in America is measured by the amount of money and income generated (Elias and Farag, 2010). Tang et al. (2000) found that mental health professionals with the lowest level of love of money had low job satisfaction. Love of money is a person's behavior towards money as well as one's desires and aspirations for money (Tang and Chen, 2008). Tang and Chiu (2003) explain that the concept of love of money is closely related to the concept of greed, which is the character of someone who deifies money. Employees with high love of money are less satisfied with their jobs than their peers. Even the level of love of money also affects unethical behavior.

Socio-Economic Status

Santrock (2009: 194) suggests that socioeconomic status is the categorization of people according to economic, educational, and occupational characteristics. Indicators of socioeconomic status according to Dimiyati (2009: 99) include education level, income level, type of work, special facilities, and valuables. Excess level of socioeconomic status tends to make a person feel more powerful and do not care about the interests of others. Socioeconomic status uses multiple choices to measure responses that have previously been modified from research (Abdulsyani, 2012).

According to Sukanto (2010: 209), things that can affect socio-economic status are as follows: 1) A measure of wealth, is that the richer a person is, the higher one's status in society. 2) The measure of power, is the higher and more authority a person has in society, the higher the level of a person's economic status. 3) A measure of honor, is a person who is respected in society will be placed higher than other people in society. 4) The measure of science is science as a measure used by people who value science.

Tri Hita Karana

Hofstede (1991) sees culture as an amalgamation of patterns of thoughts, feelings, and actions that are learned usually when children and become unconscious parts and shape individuals to react to certain situations. The Tri Hita Karana culture, etymologically, is defined as three harmonious relationships that cause happiness. Wiana (2007: 141) states that Tri Hita Karana emphasizes three human relationships in life in this world. Harmony and togetherness are the universal essence of Tri Hita Karana which basically belongs to all mankind (Windia and Dewi, 2011: 2). Subagia (2016) states that the three harmonious relationships in the Hindu community terminology are manifested in 3 elements, which are referred to as parahyangan, pawongan, and palemahan. Parahyangan is a harmonious relationship between humans and God. Pawongan is a harmonious relationship between fellow human beings. Palemahan is a harmonious relationship between humans and their natural environment while maintaining the preservation of the natural environment. The values that were born from Tri Hita Karana formed the mental attitude and behavior of Hindu community human resources in Bali which could lead the Village Credit Institution (LPD) to significant growth and performance (Gunawan, 2011).

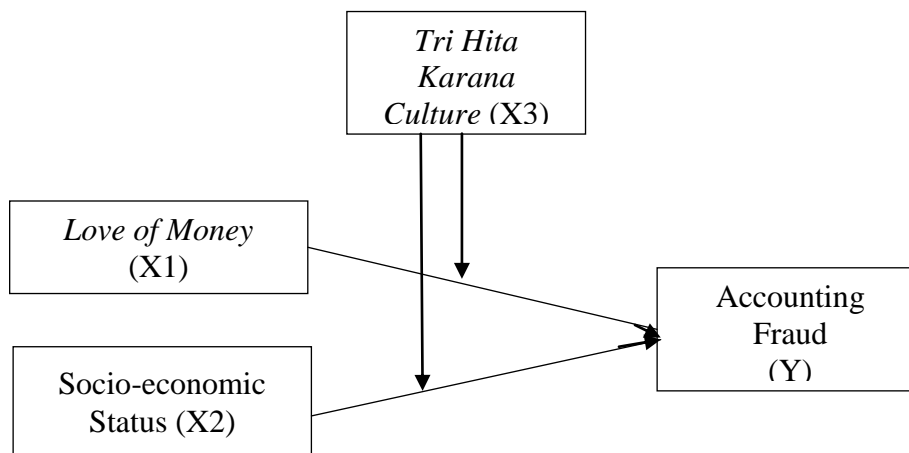


Figure 1. The Research Model

The Effect of Love of Money on Accounting Fraud

In the Fraud Triangle Theory, love of money is related to pressure that causes the person to commit fraud. Utama (2017) states that one example of pressure is the urge to own material goods. Tang and Chen (2008) state that love of money is a person's behavior towards money and one's desires and aspirations for money. The attitude of someone who has an attitude of love for money excess will tend to view money as a need and have an ambition to get it in various ways (Pradanti and Prastiwi, 2014).

Money ethics or love of money and accounting fraud have a positive relationship. As stated by Ermawati and Kuncoro (2016), that is, because money plays an important role in various aspects of human life, money becomes everything. Lestari (2018) in the results of her research shows that love of money has a positive effect and machiavellian has a positive effect on the tendency of fraud accounting.

Research conducted by Pradanti and Prastiwi (2014), Basri (2015), Manuari (2016) and Aziz and Taman (2015) found that love of money has a negative effect on ethical perceptions of accounting students. Elias and Farag (2010) and Arridla (2016) found that the higher the level of love of money in accounting students, the lower the level of ethical consideration of these accounting students. Tang and Arocas (2005) show that the higher the level of love of money, the higher the level of love of money will have good ethical considerations or perceptions in accordance with the level of job satisfaction they get. Tang and Arocas (2005) who examined love of money on ethical considerations had a significant positive relationship. Kamayanti and Widyaningrum's (2013) research found that love of money has a significant effect on ethical perceptions of accounting students in a positive direction. Different research results were also found by Rindayanti and Budiarto (2017) who found that love of money did not have a significant effect on the ethical behavior of accounting students. Based on the description above, the hypothesis can be drawn:

H1: Love of Money has a positive effect on accounting fraud

The Effect of Socio-economic Status on Accounting Fraud

Agency theory is closely related to a person's socioeconomic status. Someone with high social status generally wants power, respects, and despises others. Prasastianta (2011) shows that a person with high socioeconomic status has low ethical behavior and only cares for himself. Research conducted by Ginting (2003) and Sipayung and Cahyonowati (2015) states that a person with high socioeconomic status tends to behave consumptively and unethically. A person with consumptive behavior tends to do anything to meet their needs, including unethical behavior. The existing rules and norms will be put aside in order to obtain property and power over other people. Based on the description above, the hypothesis can be drawn:

H2: Socio-Economic Status has a positive effect on Accounting Fraud

The Effect of Love of Money on Accounting Fraud with Tri Hita Karana Culture as a Moderator

Money ethics or love of money and accounting fraud have a positive relationship. This means that the higher the level of love of money a person has, the higher the accounting fraud he has,

and vice versa. Theory of Planned Behavior (TPB) shows that human actions are directed by three kinds of beliefs, namely behavioral beliefs, normative beliefs and control beliefs. The Tri Hita Karana culture in this study relates to control beliefs. Control beliefs, namely beliefs about the existence of things that support or inhibit the behavior to be displayed and their perceptions of how strong the things that support and inhibit this behavior are. The values taught in Tri Hita Karana are maintaining a harmonious relationship between humans and humans, humans and the environment and humans and God. Putri, et al (2017) state that the application of local culture can be used as a guide in running a company which will generate positive feedback from the environment which also affects performance.

Riana (2010) states that the implementation of Tri Hita Karana cultural values which is getting better by always maintaining harmonious relationship with God (parahyangan), among others (pawongan), and with the environment (palemahan) plays an important role in improving business performance. Research by Vitell and Hidalgo (2006) shows that organizational ethical culture has a significant influence on ethical considerations and social responsibility in business. From the various research results above, the following hypothesis can be formulated:

H3: Tri Hita Karana culture weakens the influence of love of money on accounting fraud

The Influence of Socioeconomic Status on Accounting Fraud with Tri Hita Karana Culture as Moderator

Agency theory is closely related to a person's socioeconomic status. Someone with high social status generally wants power, respects, and looks down on others. There are three assumptions that underlie agency theory, namely: human assumptions, organizational assumptions and information assumptions. The assumption of human nature has self-interest, which is human nature to prioritize one's own interests. A person with high socioeconomic status certainly wants power, property and recognition from the community for his ability in the economic and social fields and considers others to be no better than himself. The success of others, namely wealth and power, will be considered as competitors and allow unethical behavior to arise to bring that person down. Greed, jealousy, hatred will have an impact on the loss of consciousness and violate various norms and rules that exist in society.

The Tri Hita Karana culture in this study relates to control beliefs. Control beliefs. The values contained in the Tri Hita Karana teach humans to always maintain harmony and harmony between human and human relationships, the relationship between humans and nature or environment, and the relationship between humans and God. From the various research results above, the following hypothesis can be formulated:

H4: Tri Hita Karana Culture weakens the influence of socioeconomic status on accounting fraud

RESEARCH METHODS

The approach used in this research is an associative quantitative approach. The associative approach describes and tests the hypothesis of the relationship between two or more variables (Sugiyono, 2017: 20). This research was conducted at the LPD in Mengwi District, Badung Regency. This sub-district has the highest number of LPDs in Badung district, namely 38. The study population included all LPDs in Mengwi District. This is because there are still rampant corruption cases involving LPD heads in Bali. The sampling method used was purposive sampling method. The sample in the study included the Head of the Village Credit Institution (LPD) and LPD Cashier Staff in Mengwi District in 2020. The research instrument was a questionnaire with a Likert scale.

Wilopo (2006) mentions several indicators of the tendency of accounting fraud, namely manipulation, representation, deliberate misapplication of accounting principles, misstatements and improper treatment of assets. Love of money is measured by respondent's perception of 5 indicators, namely success, self-expression, happiness, richness, motivator. Abdulsyani (2012: 73) states that the techniques used in measuring the level of socio-economic status are using indicators of income level, education level, employment level, place of residence, and the person's position and honor in society. THK culture can be seen from three (3) indicators, namely Parhayangan, Pawongan and Palemahan. The data analysis technique used moderated regression analysis (MRA).

RESULTS AND DISCUSSION

The distribution of the questionnaires along with the return rate of the processed questionnaires is presented in Table 1.

Table 1. Questionnaires Description

Information	Total
Questionnaires distributed	78
<i>Outlier</i> questionnaires	1
Questionnaires returned	78
Questionnaires Processed	77
<i>Response rate</i>	100%
$\frac{\text{Questionnaires returned}}{\text{Questionnaires distributed}} \times 100\%$	
<i>Useable response rate</i>	99%
$\frac{\text{Questionnaires Processed}}{\text{Questionnaires distributed}} \times 100\%$	

Based on Table 1 it shows that of the 78 questionnaires distributed, 78 questionnaires were returned. All questionnaires that were returned were complete and fulfilled the requirements so that no questionnaire was failed. The calculation of these data results in a respondent's rate of return of 100 percent. There is 1 questionnaire that is an outlier because the data far exceeds the average so that 77 questionnaires are processed with a usable response rate of 99% percent.

Table 2. Respondents Characteristics

Category	Respondents	Percentage (%)
Age (years)		
21-30	2	2,6
31-40	7	9,1
41-50	32	42,6
51-60	36	46,8
Total	77	100,0
Gender		
Male	40	51,9
Female	37	48,1
Total	77	100,0
Education		
Highschool	45	58,4
Bachelor	30	39,5
Post-Graduate	2	2,6
Others	0	0
Total	77	100,0

Table 2 shows that the majority of respondents tend to be over 41 years old. The older a person is, the more experience he gets. Meanwhile, young people are considered as employees who still have little experience. This experience covers many things such as thinking maturity in terms of decision making and can sort out ethical and unethical behavior, so as to reduce the occurrence of accounting fraud. Table 1. also shows that men dominate the proportion of the sample. The number of male employees compared to female employees is partly due to the stigma in society that makes men the backbone of the family. Table 1. It can be seen that the Head of LPD and Cashier Staff who have SMA / SMK education level are 45 people (58.4%). The level of education must be in line with the understanding of employee ethics, the ability to examine ethical norms in society, especially in the workplace is the main thing.

The questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. If the calculated r value is greater than r table and is positive then it is declared valid. The value of r table is 0.2227 ($df = n-2$). The results of the instrument validity test can be seen in Table 3.

Table 3. Validity Test Result

No	Variables	Indicators	Correlation Coeff.	Information
1	Love of Money (X1)	X1.1	0,755	Valid
		X1.2	0,750	Valid
		X1.3	0,700	Valid
		X1.4	0,738	Valid
		X1.5	0,723	Valid
		X1.6	0,728	Valid
		X1.7	0,742	Valid
		X1.8	0,744	Valid
		X1.9	0,602	Valid
		X1.10	0,563	Valid
		X1.11	0,626	Valid
		X1.12	0,592	Valid
		X1.13	0,646	Valid
		X1.14	0,636	Valid
		X1.15	0,665	Valid
		X1.16	0,678	Valid
		X1.17	0,597	Valid
2	Socio-economic Status (X2)	X2.1	0,379	Valid
		X2.2	0,383	Valid
		X2.3	0,631	Valid
		X2.4	0,438	Valid
		X2.5	0,680	Valid
		X2.6	0,595	Valid
		X2.7	0,438	Valid
		X2.8	0,481	Valid
		X2.9	0,367	Valid
		X2.10	0,492	Valid
		X2.11	0,539	Valid
		X2.12	0,544	Valid
		X2.13	0,532	Valid
		X2.14	0,556	Valid
3	THK Culture (X3)	X3.1	0,682	Valid
		X3.2	0,641	Valid
		X3.3	0,597	Valid
		X3.4	0,618	Valid
		X3.5	0,666	Valid
		X3.6	0,814	Valid
		X3.7	0,773	Valid
		X3.8	0,741	Valid
		X3.9	0,644	Valid
		X3.10	0,784	Valid
		X3.11	0,779	Valid
		X3.12	0,649	Valid
		X3.13	0,767	Valid

4	Accounting Fraud (Y)	Y.1	0,252	Valid	Table 3...
		Y.2	0,745	Valid	
		Y.3	0,823	Valid	
		Y.4	0,739	Valid	
		Y.5	0,796	Valid	
		Y.6	0,727	Valid	
		Y.7	0,677	Valid	
		Y.8	0,743	Valid	
		Y.9	0,735	Valid	
		Y.10	0,434	Valid	
		Y.11	0,834	Valid	
		Y.12	0,772	Valid	
		Y.13	0,626	Valid	
		Y.14	0,555	Valid	
		Y.15	0,818	Valid	

Based on Table 3, it can be said that the research instrument consisting of questions of love of money (X1), social economic status (X2), THK culture (X3) and accounting fraud (Y) is valid. This is because the correlation between the scores of each question and the total score is above 0.1888.

A variable is considered reliable if a person's answer is consistent over time (Ghozali, 2016: 47). The reliability test with SPSS uses the Reliability Analysis Statistical with a Cronbach's alpha (α) value greater than 0.70 (Ghozali, 2016: 52). Reliability test results are presented in Table 4.

Table 4. Reliability Test Result

No	Variables	Cronbach's Alpha	Information
1	<i>Love of Money (X1)</i>	0,925	Reliable
2	Socio-economic status (X2)	0,770	Reliable
3	THK Culture (X3)	0,770	Reliable
3	Accounting Fraud (Y)	0,933	Reliable

Reliability test results are in Table 4. It shows that all research instruments are said to be reliable with a cronbach's alpha value > 0.70 indicating that these measurements can provide consistent results if re-measured on the same subject at different times.

Classic assumption testing aims to determine and test the feasibility of the regression model used in research (Ghozali, 2016: 103). The classical assumption tests used in this research are normality test, multicollinearity and heteroscedasticity test.

A good regression model is to have a normal normal distribution. This study used the Kolmogorov-Smirnov test. If the significance of each variable is greater than 0.05, it is normally distributed (Ghozali, 2016: 159). The results can be seen in Table 5.

Table 5. Normality Test Result

No.	Equation	N	Asymp. Sig
1	$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_1 X_3 + \beta_5 X_2 X_3 + e$	77	0,200

Based on Table 5. it can be seen that the Asymp. The sig of the equation model in Table 5.6 with a sample of 77 is 0.200 greater than the significance level of 0.05, therefore the model is normally distributed and feasible to predict.

The multicollinearity test tests whether the regression model finds a correlation between independent variables (Suyana, 2016: 111). The multicollinearity test is carried out by looking at the tolerance value of more than 10% and VIF less than 10 (Suyana, 2016: 111). The multicollinearity test results are presented in Table 6.

Table 6. Multicollinearity Test Result

No.	Model	Tolerance	VIF
1	Love of Money	0,920	1,086
2	Socio-economy Status	0,966	1,035
3	Tri Hita Karana Culture	0,896	1,116

Table 6 shows that the tolerance value is above 10% and the VIF of each independent variable is less than 10, therefore the model is free from multicollinearity symptoms and is suitable to be used to predict.

The heteroscedasticity test aims to test the variance and residual inequality from one observation to another in a regression model. If the t significance of the regression results, the absolute residual value of the independent variables is more than 0.05, the regression model does not contain heteroscedasticity. The results can be seen in Table 7.

Table 7. Heteroscedastisity Test Result

No.	Model	Sig.
1	Love of Money	0,490
2	Socio-economy Status	0,290
3	Tri Hita Karana Culture	0,242
4	Love of Money*THK	0,444
5	Socio-economy Status *THK	0.340

Based on table 7, it is known that the significance value of each variable in the two regression models is greater than 0.05, so it can be concluded that the regression model in this study is free from heteroscedasticity symptoms.

Moderated Regression Analysis (MRA) contains the multiplication interaction of two or more dependent variables. The test results are presented in Table 8.

Table 8. Moderated Regression *Analysis* (MRA)

Model	Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
	B	Std. Error	Beta		
(Constant)	90,195	56,389		1,600	0,114
Love of Money (X1)	-0,329	0,697	-0,469	-0,472	0,638
Socio-economy Status	-0,415	1,034	-0,387	-0,401	0,690
Tri Hita Karana Culture	-1,456	1,257	-1,230	-1,158	0,251
X1*X3	0,008	0,014	0,681	0,548	0,586
X2*X3	0,008	0,024	0,457	0,329	0,743
Sig F	0,000				
R Square	0,444				
Adjusted R Square	0,404				

Based on Table 7. the regression equation can be arranged as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_1 X_3 + \beta_5 X_2 X_3 + e \dots \dots \dots (1)$$

$$Y = 90,195 - 0,329 X_1 - 0,415 X_2 - 1,456 X_3 + 0,008 X_1 X_3 + 0,008 X_2 X_3$$

Based on Table 8, the Adjusted R Square value of 0.404 means that 40.4% of the dependent variable (accounting fraud) can be explained by the love of money and socioeconomic status variables and is moderated by the THK culture while the remaining 59.6% is influenced by other variables not included in this research model.

Model feasibility test (F test) was conducted to test the effect of the independent variables simultaneously on the dependent variable. If the significance value of $F \leq \alpha$ (0.05), then this model is said to be feasible. Based on Table 7. It can be seen that the significance level of 0.000 is smaller than $\alpha = 0.05$. Thus, this research model is suitable to be used to prove or model fit.

The t test tests how far the influence of one independent variable individually in explaining the variation in the dependent variable. If the significance value is below 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted.

The effect of love of money on accounting fraud shows a t value of -0.472 with a significance value of 0.638 greater than 0.05. This means that love of money has no effect on accounting fraud.

The effect of socioeconomic status on accounting fraud shows a t value of -0.401 with a significance value of 0.690 greater than 0.05. This means that socioeconomic status has no effect on accounting fraud.

The moderating variable of THK culture and love of money has a t value of 0.548 with a significant value of 0.586 > 0.05. This means that the THK culture is unable to moderate the influence of love of money on accounting fraud.

The moderating variable of THK culture with socioeconomic status has a t value of 0.329 with a significant value of 0.743 > 0.05. This means that the THK culture is unable to moderate the socioeconomic status of accounting fraud.

The Effect of Love of Money on Accounting Fraud

The love of money variable has a regression coefficient of -0.329 and a significance value of 0.638 (> 0.05), which means that H0 is accepted and H1 is rejected. This shows that love of money has no effect on accounting fraud. The higher a person's love for money does not mean that the person will do everything they can to get money, one example is by committing accounting fraud. This research is in line with Rindayanti and Budiarto (2017) who found that the love of money variable did not significantly influence the ethical behavior of accounting students.

When viewed from the respondents' answers, the love of money from the Head of LPD and cashier staff is classified as high, but a high level of love of money does not necessarily lead to high accounting fraud. There may be other factors that cause accounting fraud, such as a weak level of employee compliance with accounting rules, mismatch of information within an agency, mismatch of compensation with employee performance, and weak internal control systems. Individuals who have a high level of love of money will tend to cheat when conditions are not available or an agency's internal control system is weak, thus encouraging an individual to commit fraud. So it can be concluded that the high level of individual love of money does not necessarily increase unethical behavior such as accounting fraud in the LPD, Mengwi District, Badung Regency.

The Effect of Socioeconomic Status on Accounting Fraud

The socioeconomic status variable has a regression coefficient of -0.415 and a significance value of 0.690 (> 0.05), which means that H0 is accepted and H1 is rejected. This shows that

socioeconomic status has no effect on accounting fraud. The higher a person's socio-economic status does not mean that the person will be more consumptive, behave unethically, be selfish and do various ways to get what he wants.

This study is in line with Nauvalia, et al. (2018) who found that socioeconomic status partially had no effect on the perception of tax evasion in accounting students of the Faculty of Economics and Business, Pancasakti University, Tegal. Safitri (2017) also found that social status had no effect on the ethical perceptions of accounting students. Fatimah (2017) found that a high level of socioeconomic status does not necessarily have an impact on unethical behavior such as accounting fraud.

When viewed from the results of the respondents' answers, the socioeconomic status of the LPD Head and Cashier Staff is classified as high, however, a high level of socioeconomic status does not necessarily have an impact on unethical behavior such as accounting fraud. There may be other factors that cause accounting fraud, such as a weak internal control system. Accounting fraud as a deliberate misstatement of financial statements (Eliza, 2015). Internal control is also needed to prevent officials and employees from engaging in illegal and improper activities. Individuals will tend to commit fraud when conditions are absent or weak in an agency's internal control system, thus encouraging an individual to commit fraud so that his wishes are achieved (Ade, 2017). So it can be concluded that the high level of individual socioeconomic status does not necessarily increase unethical behavior such as accounting fraud in the LPD, Mengwi District, Badung Regency.

The Effect of Love of Money on Accounting Fraud with Tri Hita Karana Culture as a Moderator

The MRA test results show that the love of money variable with THK has a coefficient value of 0.008 and a significant value of 0.586 (> 0.05) meaning that THK does not moderate the effect of love of money on accounting fraud. The implementation of THK in the LPD will be difficult to reduce or even unable to prevent accounting fraud arising from the high level of love of money, because if someone has a high love for money, he will do everything he can to make his needs met (Basri, 2015)

The results of this study are in line with Melisa et al. (2017) partially, the THK culture has no effect on the tendency of accounting fraud. Najahningrum (2013) states that the ethical culture of the organization does not affect the tendency of accounting fraud. Faisal (2013) also revealed that organizational culture has no effect on the tendency of fraud in institutions but rather the influence of other environments outside the organization.

Cheating can occur because individuals are no longer able to control themselves even though the implementation of THK culture in institutions is classified as good. This can also happen because there are still opportunities for unscrupulous individuals to commit acts of fraud. Not in line with Theory of Planned Behavior (TPB) which shows that human action is directed by three kinds of beliefs, one of which is control beliefs.

When viewed from the results of respondents' answers, THK culture in the LPD has been implemented by the LPD Head and Cashier Staff, but the application of a high THK culture does not necessarily prevent accounting fraud. There are two factors that can influence an individual's behavior, namely internal factors and external factors. Internal factors come from factors that exist within the individual, such as experience, feelings, thinking skills, and motivation. This can influence employees to commit acts of fraud such as greed, the desire for a luxurious lifestyle, and the desire to get more recognition. Ermawati and Kuncoro (2016) state that money plays an important role in various aspects of human life, so money becomes everything. So it can be concluded that the high level of application of the Tri Hita Karana culture has not been able to prevent the occurrence of accounting fraud which is caused by the high level of love of money from the LPD Head and Cashier Staff in the LPD, Mengwi District, Badung Regency.

The Influence of Socio-Economic Status on Accounting Fraud with Tri Hita Karana Culture as Moderator

The MRA test results show that the love of money variable with THK has a coefficient value of 0.008 and a significant value of 0.743 (> 0.05) meaning that THK does not moderate the effect of socioeconomic status on accounting fraud. The application of THK in the LPD will be difficult to reduce or even prevent accounting fraud arising from high socioeconomic status.

The results of this study are in line with Melisa, et al. (2017) partially, the Tri Hita Karana culture has no effect on the tendency of accounting fraud. Najahningrum (2013) who states that the ethical culture of the organization does not affect the tendency of accounting fraud. An ethical organizational culture cannot suppress the tendency of fraud that may occur within an agency. Faisal's research (2013) also reveals that organizational culture does not affect the tendency of fraud in an institution. This is caused by other environmental influences outside the organization.

When viewed from the results of the THK culture answers in the LPD have been implemented by the Head of LPD and cashier staff, however, the application of a high Tri Hita Karana culture does not necessarily prevent accounting fraud. These internal factors are the biggest influence for committing acts of fraud. So it can be concluded that the high level of

application of the Tri Hita Karana culture has not been able to prevent the occurrence of accounting fraud which is caused by the high level of socioeconomic status of the LPD Head and Cashier Staff in the LPD, Mengwi District, Badung Regency. So the high level of application of the Tri Hita Karana culture has not been able to prevent accounting fraud due to the high level of socioeconomic status of the LPD Head and Cashier Staff in the LPD, Mengwi District, Badung Regency.

CONCLUSIONS

Based on the results of the analysis and discussion that has been carried out previously, the following conclusions can be drawn (1) The increasing love of the LPD Head and Cashier Staff for money does not have an impact on accounting fraud. This shows that the higher someone's love for money does not mean that person will do everything they can to get money, one example is by committing accounting fraud. (2) The higher socio-economic status of the LPD Head and Cashier Staff does not have an impact on accounting fraud. This shows that the higher a person's socio-economic status does not mean that the person will be more consumptive, behave unethically, be selfish and do various ways to get what he wants, including by committing accounting fraud. (3) The implementation of THK in the LPD will be difficult to reduce or even prevent accounting fraud arising from the high level of love of money by the LPD Head and Cashier Staff, because if someone has a high love for money, he will try to do everything he can to their needs are met even though the act is not in accordance with ethics. (4) The implementation of THK in LPD will be difficult to reduce or even prevent accounting fraud arising from the high socioeconomic status of the LPD Head and Cashier Staff, because individuals who have a high level of socioeconomic status will be more consumptive, unethical, and selfish

SUGGESTIONS

Based on the conclusions that the researcher presents, here are some suggestions that can be considered. For agencies, the application of the Tri Hita Karana culture in the LPD can be further improved because the noble values contained in Tri Hita Karana can be used as guidelines for behavior and will generate positive feedback from the environment which will also affect the LPD's performance. The application of the Tri Hita Karana culture in the LPD is also so that employees can work honestly and avoid taking action to commit accounting fraud.

For further researchers, other independent variables can be used such as compensation systems, compliance with accounting rules, unethical behavior or other variables that affect accounting fraud. The adjusted R square value of 0.404 or 40.4% indicates that there are still

several variables that can be used to explain fraud. This study uses a self-assessment / self-rating questionnaire (respondents rate themselves), so it is feared that respondents will only direct their responses in a positive direction. Further research can be developed through experimental studies and interviews to provide more convincing research results. Research should be developed by selecting agencies that have a better population in terms of quantity and quality that are tailored to the research objectives. Further researchers are also expected to be able to distribute questionnaires not during peak hours in order to get maximum responses, it also aims to minimize the presence of outlier data.

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