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## Analysis of Theory of Planned Behavior and Fraud Triangle Theory (Case Study On Sharia Banking)

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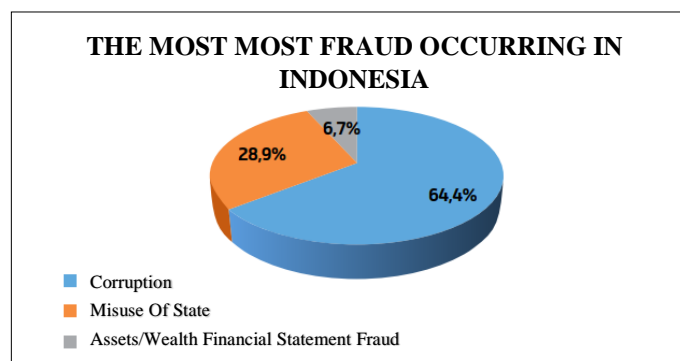
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**Abstract:** The aim of this research is to test whether attitudes, subjective norms, behavioral control, pressure and opportunities influence the interest of staff in Sharia Banking to commit fraud. The survey was conducted on a sample of 35 sharia banking staff. The research results show that attitudes and pressure influence the interest of Sharia Banking staff to commit acts of fraud, while Subjective Norms, Behavioral Control, and Opportunity do not influence the interest of Sharia Banking staff to commit acts of fraud.

**Keyword:** Theory Of Planned Behavior, Fraud Triangle Theory, Attitude, Subjective Norms, Behavioral Control, Pressure, Opportunity

### INTRODUCTION

Fraud cases are still a hot topic of conversation. Based on the results of a survey conducted by the ACFE Indonesia Chapter which included CFE Members, Associate Members or those with experience in investing in fraud, it shows that the fraud that most often occurs in Indonesia is corruption with a percentage of 64.4%. Other types of fraud are misuse of state and company assets or wealth with a percentage of 28.9% and financial statement fraud with a percentage of 6.7%. This data was processed in 2019.



**Figure 1. Presentation of Fraud in Indonesia**  
Source: Association of Certified Fraud Examiners

Meanwhile, if we look at the level of losses, the biggest losses due to fraud come from acts of corruption as well. The majority of fraud in this form of corruption is below Rp. 10 million. This can be seen in the following table.

Loss Value	Corruption	Financial Report Fraud	Misuse Of State & Company Assets/Wealth
Rp. 10 million	48,1%	67,4%	63,6%
Rp. 10 million – 50 million	4,2%	2,9%	3,3%
Rp. 50 million – 100 million	8,4%	5,4%	8,8%
Rp. 100 million – 500 million	11,7%	6,7%	9,6%
Rp. 500 million – 1 billion	10,9%	6,7%	2,9%
Rp. 1 billion – 5 billion	5,9%	3,8%	3,8%
Rp. 5 billion – 10 billion	5,4%	2,1%	3,4%
Rp. > 10 billion	5,4%	5,0%	4,6%

If we look at the type of industry, the financial and banking industry suffers the greatest losses due to fraud, namely 41.4%. This finding is in accordance with research results from the 2018 ACFE report known as "Report to the Nations 2018," which confirmed that the financial and banking sector was ranked at the top as the organization most harmed by fraud (Indonesian Fraud Survey, 2019).

Several fraud cases in Indonesia show that even if an industry is strictly regulated, it does not guarantee adequate security to prevent fraud. For example, in the banking industry, corruption occurred at the Sharia Bank where three officials were involved in embezzling People's Business Credit (KUR) funds. At another bank, a teller employee also embezzled customer funds. In 2020, a Branch Head hacked a customer's account. Fraud can occur in various places and times, with perpetrators at various levels, including employees (31.8%), superiors, directors/owners (29.4%), managers (23.7%), and others (15.1%) (Indonesian Fraud Survey, 2019).

This research refers to the Fraud Triangle Theory, which was stated by Cressey (1953), stating that there are several factors that cause someone to commit fraud, namely rationalization, opportunity, and pressure to commit fraud. In research conducted by Baridwan and Fitriana (2012), it was stated that fraudulent behavior in students is determined by three dimensions contained in the Fraud Triangle Theory, namely opportunity, pressure, and rationalization of fraudulent acts. Another research conducted by Yelipi (2022), related to the influence of the fraud triangle on academic fraudulent behavior in accounting students. The results show that pressure and rationalization have a significant effect on academic cheating behavior in accounting students, while opportunity has a negative effect.

This research also refers to the Theory of Planned Behavior, which was put forward by Ajzen (1991), stating that an individual's interest in carrying out a behavior is influenced by three things, namely attitude (Attitude toward Behavior), subjective norms (Subjective Norm), and behavioral control (Perceived Behavioral Control). There is research conducted by Christina and Kristanto (2019), which examines how to detect fraudulent financial report behavior using the Theory of Planned Behavior in the banking industry. The results of this research state that attitude, subjective norms, and perceived behavioral control are proven to influence intention to commit financial report fraud. Also in research conducted by Amrullah and Novianti (2017), which examined the implementation of the Theory of Planned Behavior

in detecting Fraud interests and behavior in the public sector. The results of this research support the statement stated by Ajzen (1991) regarding the Theory of Planned Behavior, that attitude variables, subjective norms, and behavioral control influence interest in using fraud. Research by Carpenter and Reimers (2014) states that subjective attitudes and norms influence managers' behavioral intentions in making ethical decisions. Meanwhile, behavioral control has less influence.

Meanwhile, research that uses the two theories previously mentioned, such as research conducted by Meitriana, Suwena, and Indrayani (2019), aims to determine the effect of the fraud triangle and the theory of planned behavior on academic fraud by students. They used two concepts, namely the fraud triangle and the theory of planned behavior as their dependent variables with the population in this study being students. The results in this study show that these two variables have a positive effect on academic cheating by students.

As for the difference between this research and previous research, this research seeks to integrate two related theories, namely the Theory of Planned Behavior and Fraud Triangle Theory. Previously, other studies tended to only focus on one of the two theories. Apart from that, another difference lies in the research object which is focused on the Sharia Banking industry. Based on the data mentioned above, the author carried out a research with the theme of fraud in Sharia Banking, based on the case described previously, targeting employees who work in Sharia banking as respondents, with the title Analysis of the Theory of Planned Behavior and Fraud Triangle Theory (Case Study in Sharia Banking), where the aim of this research is to test whether attitudes, subjective norms, behavioral control, pressure and opportunities influence the interest of staff in Sharia Banking to commit fraud.

### **Hypothesis Development**

**The Influence of Attitude on Sharia Banking Staff's Interest in Committing Fraud**  
Attitude towards behavior can be interpreted as a subjective assessment of an action or deed. This assessment can be in the form of approval (favorableness) or disapproval (unfavorableness) of the behavior (Beck & Ajzen, 1991). Carpenter and Reimers (2005), in their research on the application of the Theory of Planned Behavior to cases of unethicalism and fraud in financial reports, stated that the attitude variable has a significant influence on committing fraud. Another study, conducted by Amrullah and Novianti (2017), which examined the implementation of the Theory of Planned Behavior in detecting Fraud interest and behavior in the public sector, showed that attitude variables influence the tendency to cheat or fraud. Another study conducted by Christina and Kristanto (2019). The results of this research stated that attitudes towards behavior have an influence on committing financial report fraud. Based on the results of previous research testing, a hypothesis can be formulated in this research, namely:

H1: Attitude has a positive effect on sharia banking staff's interest in committing fraud.

### **The Influence of Subjective Norms on Sharia Banking Staff's Interest in Committing Fraud**

A study conducted by Awang et al. (2015) regarding fraudulent behavior committed by banking accountants, using the theory of reasoned action. States that subjective norms influence accountants' interest in committing fraud. Another study conducted by Amrullah and Novianti (2017), also stated that subjective norms have a significant effect on the tendency to cheat. A study conducted by Christina and Kristanto (2019), which examined how to detect fraudulent financial report behavior using the theory of planned behavior, stated that subjective norms have an influence on committing financial report fraud. Based on the results of previous research testing, a hypothesis can be formulated in this research, namely:

H2: Subjective norms have a positive effect on sharia banking staff's interest in committing fraud.

### **The Effect of Behavioral Control on the Interest of Sharia Banking Staff to Commit Fraud**

A study conducted by Amrullah and Novianti (2017), which examined the implementation of the Theory of Planned Behavior in detecting Fraud interest and behavior in the public sector, showed that behavioral control variables influence the tendency to cheat or fraud. Another study conducted by Christina and Kristanto (2019). The results of this research stated that behavioral control has an influence on committing financial report fraud. Based on the results of previous research testing, a hypothesis can be formulated in this research, namely:

H3: Behavioral control has a positive effect on sharia banking staff's interest in committing fraud.

### **The Effect of Pressure on Sharia Banking Staff's Interest in Committing Fraud**

In a study conducted by Baridwan and Fitriana (2012), regarding the academic fraudulent behavior of accounting students, it was stated that pressure had a significant effect on accounting students' interest in committing fraud. In another study conducted by Yelpi (2022), which analyzed the influence of the fraud triangle on academic cheating behavior in accounting students, it was stated that pressure had a significant effect on the academic cheating behavior of accounting students. Based on the results of previous research testing, a hypothesis can be formulated in this research, namely:

H4: Pressure has a positive effect on sharia banking staff's interest in committing fraud.

### **The Influence of Opportunity on Sharia Banking Staff's Interest in Committing Fraud**

In a study conducted by Baridwan and Fitriana (2012), regarding the academic fraudulent behavior of accounting students, the research results stated that opportunity influenced accounting students' interest in committing fraud. Another study conducted by Munirah and Nurkin (2018), which analyzed the influence of fraud diamond and gone theory factors on academic fraud, stated that opportunity had a significant effect on academic fraud. Based on the results of previous research testing, a hypothesis can be formulated in this research, namely:

H5: Opportunity has a positive effect on sharia banking staff's interest in committing fraud.

## **METHOD**

### **Research Population and Sample**

Population is a collection of people, events, or everything that is the target of research that has certain qualities determined by the researcher to be studied and then conclusions drawn. In this research, the respondents who participated in the research were staff who worked in sharia banking. For sampling. Researchers used a purposive sampling method.

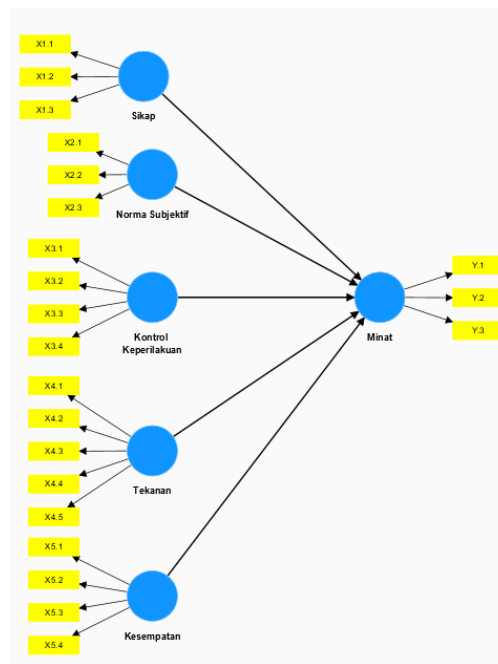
### **Data Collection Technique**

The data collection technique used in this research is a questionnaire where questions are created in Google Form which are then distributed to respondents to obtain data related to the object under study.

### Data Types and Sources

The type of data used in this research is quantitative data, namely data obtained in the form of numbers that can be calculated, obtained from questionnaires distributed and related to the problem being studied. The data source used in this research is primary data, data obtained from questionnaires distributed to respondents. Then the respondent will answer the questions systematically. Primary data in this research is from questionnaires distributed to respondents.

### Research Model



### Operational Definition of Variables

This research used a questionnaire with 22 question items adopted from several studies with a Likert scale used as a measurement instrument with seven scales. The operational definition in research is as follows:

**Table 1. Research Variables and Indicators**

Variables	Indicator
Attitude	<ol style="list-style-type: none"> <li>1. Good/bad actions.</li> <li>2. Actions that are beneficial/harmful.</li> <li>3. Wise/careless actions.</li> </ol>
Subjective Norms	<ol style="list-style-type: none"> <li>1. The family's view of what should be done.</li> <li>2. Friends/colleagues' views on what should be done.</li> <li>3. The superior's view of what should be done.</li> </ol>
Behavior Control	<ol style="list-style-type: none"> <li>1. Experience you have.</li> <li>2. Possessed personal competence.</li> <li>3. Expected/predicted obstacles or risks.</li> </ol>
Pressure	<ol style="list-style-type: none"> <li>1. Difficulty of work.</li> <li>2. Too much work.</li> <li>3. Targets that are too high.</li> <li>4. Very complicated work.</li> <li>5. Limited time to complete the work.</li> </ol>
Chance	<ol style="list-style-type: none"> <li>1. Weak supervision.</li> <li>2. Habits that occur frequently.</li> <li>3. There are no or light sanctions.</li> <li>4. Employee rotation.</li> </ol>

## Hypothesis test

This research uses the Partial Least Square (PLS) method and is assisted by SmartPLS software version 3.0. PLS is a statistical technique used in comparing multiple independent variables. This technique can complete multiple regression even if the sample size is small, there is missing data or multicollinearity occurs (Abdillah & Hartono, 2015). The analysis stages carried out in this research include testing the measurement model (outer model) and testing the structural model (inner model). In the outer model, validity and reliability testing is carried out. The measurement model is carried out with three types of measurements, namely:

Convergent Validity, testing the reliability of data collected from respondents. Convergent Validity is carried out by looking at the item reliability (validity indicator) which is shown by the loading factor value. Loading factor is a number that shows the correlation between the score of a question item and the score of the indicator construct that measures that construct. A factor loading value greater than 0.7 is said to be valid. However, according to Hair et al. (1998) for initial examination of the factor loading matrix, approximately 0.3 is considered to have met the minimum level, and for factor loadings approximately 0.4 is considered better, and for factor loadings greater than 0.5 is generally considered significant. Meanwhile, average variance extracted (AVE) is declared reliable if the value is greater than 0.5.

Discriminant Validity is carried out by looking at the cross loading values of construct measurements. The cross loading value shows the magnitude of the correlation between each construct and its indicators and the indicators of the other block constructs. A measurement model has good discriminant validity if the correlation between the construct and its indicators is higher than the correlation with indicators from other block constructs.

Composite Reliability and Cronbach's Alpha. Cronbach's Alpha is used to measure the lower limit of the reliability value of a variable. Composite Reliability is used to measure the actual reliability of a variable, with a loading value greater than 0.7 and Cronbach's Alpha greater than 0.6.

In the inner model, it is calculated using R-square for the dependent variable, path coefficient values or t-values for each path to test significance between variables in the inner model. The inner model value shows the level of significance in testing this research. The path coefficient or inner model value expected by the T-statistic value must be greater than 1.64 for the one tailed hypothesis.

## RESULTS AND DISCUSSION

In this research, the objects used are employees who work in Sharia Banking. The number of respondents collected was 35 respondents, obtained through distributing online questionnaires in Google Form format. Demographically, these respondents consisted of 18 men with a percentage of 51.43% and 17 women with a percentage of 48.57%. In terms of education, it is dominated by the undergraduate level with a percentage of 74.3%, high school at 17.1%, diploma at 5.7% and master's at 2.9%. For filling out this questionnaire, employees who have worked for approximately 2 years are dominated, with a percentage of 48.6%, while 42.9% are employees who have worked for more than 5 years, and 8.6% have worked for 2 to 5 years.

### Outer Model Testing

The outer model is a measurement model used to evaluate the validity and reliability of a study. This test was carried out in three stages, namely convergent validity test, discriminant validity test, and reliability test.

The convergent validity test is measured by looking at the outer loadings of each indicator and the average variance extracted (AVE) for each variable with an outer loading



value greater than 0.7 and an AVE value greater than 0.5. In table 4.1, there is one indicator whose outer loading value is below 0.7, namely indicator X1.3, the attitude variable with a value of 0.446.

**Table 2. Outer Loading Value**

Variables	Indicator	Outer Loadings	Model Evaluation	AVE
Attitude	X1.1	0.917	Valid	0.569
	X1.2	0.817	Valid	
	X1.3	0.446	Valid	
Subjective Norms	X2.1	0.717	Valid	0.665
	X2.2	0.704	Valid	
	X2.3	0.992	Valid	
Behavior Control	X3.1	0.799	Valid	0.814
	X3.2	0.948	Valid	
	X3.3	0.952	Valid	
Pressure	X4.1	0.747	Valid	0.698
	X4.2	0.860	Valid	
	X4.3	0.798	Valid	
	X4.4	0.906	Valid	
	X4.5	0.856	Valid	
Opportunities	X5.1	0.792	Valid	0.599
	X5.2	0.754	Valid	
	X5.3	0.749	Valid	
	X5.4	0.800	Valid	
Interest	Y1	0.924	Valid	0.861
	Y2	0.939	Valid	
	Y3	0.921	Valid	

According to Sholihin and Ratmono (2013), indicators with outer loading values of less than 0.4 should be removed from the model, however indicators with outer loading values between 0.4 and 0.7 are still allowed. Therefore, the author does not eliminate these indicators, and states that all indicators for each variable can be said to be valid.

The second stage is the discriminant validity test, which is assessed based on the Fornell-Lacker Criterion and Cross Loading. In the Fornell-Larcker criterion test, discriminant validity is considered good if the square root of the AVE for a variable is greater than the correlation of that variable with other latent variables. Meanwhile, in the cross loading test, discriminant validity is fulfilled if the indicator value for each variable is higher than the indicator value for the other variables (Sekaran & Bougie, 2016).

Table 3, which is the Fornell-Lacker Criterion, produces a squared AVE value for each variable that is greater than the relationship between variables. It can be concluded that this research model has good discriminant validity. In table 4 which is the cross loading value, the data containing the cross loading indicator value for each variable is marked with writing in bold or thicker. In this table, each cross loading indicator representing each variable produces a number that is greater than the cross loading indicator value in the other variable column. This shows that each indicator is valid.

**Table 3. Fornell Lacker Criterion Values**

Indicator	Opportunities	Behavior Control	Interest	Subjective Norms	Attitude	Pressure
<b>Opportunities</b>	<b>0.774</b>					
<b>Behavior Control</b>	-0.142	<b>0.902</b>				
<b>Interest</b>	0.372	-0.256	<b>0.928</b>			
<b>Subjective Norms</b>	0.003	0.013	-0.172	<b>0.816</b>		
<b>Attitude</b>	0.012	0.190	0.286	-0.015	<b>0.754</b>	
<b>Pressure</b>	0.344	0.208	0.412	-0.065	0.220	<b>0.835</b>

**Table 4. Cross Loading Values**

Indicator	Attitude (X1)	Subjective Norms (X2)	Behavior Control (X3)	Pressure (X4)	Opportunities (X5)	Interest (Y)
<b>X1.1</b>	<b>0.917</b>	-0.135	0.106	0.173	0.046	0.303
<b>X1.2</b>	<b>0.817</b>	0.145	0.234	0.217	-0.007	0.190
<b>X1.3</b>	<b>0.446</b>	0.096	0.175	0.124	-0.112	0.066
<b>X2.1</b>	0.053	<b>0.717</b>	-0.010	0.055	0.023	-0.018
<b>X2.2</b>	0.283	<b>0.704</b>	-0.014	-0.089	0.029	0.025
<b>X2.3</b>	0.024	<b>0.992</b>	0.011	-0.082	0.005	-0.159
<b>X3.1</b>	0.146	0.113	<b>0.799</b>	0.333	-0.012	-0.108
<b>X3.2</b>	0.227	0.016	<b>0.948</b>	0.269	-0.126	-0.182
<b>X3.3</b>	0.156	-0.026	<b>0.952</b>	0.098	-0.175	-0.313
<b>X4.1</b>	0.271	-0.136	0.314	<b>0.747</b>	0.174	0.271
<b>X4.2</b>	0.173	-0.114	0.114	<b>0.860</b>	0.280	0.398
<b>X4.3</b>	0.375	-0.012	0.318	<b>0.798</b>	0.398	0.283
<b>X4.4</b>	0.130	-0.015	0.098	<b>0.906</b>	0.295	0.375
<b>X4.5</b>	0.045	-0.002	0.107	<b>0.856</b>	0.294	0.368
<b>X5.1</b>	0.018	0.198	-0.165	0.308	<b>0.792</b>	0.285
<b>X5.2</b>	-0.305	-0.014	-0.178	0.195	<b>0.754</b>	0.149
<b>X5.3</b>	0.015	0.107	-0.124	0.376	<b>0.749</b>	0.145
<b>X5.4</b>	0.117	-0.169	-0.043	0.231	<b>0.800</b>	0.401
<b>Y1</b>	0.300	-0.149	-0.215	0.502	0.350	<b>0.924</b>
<b>Y2</b>	0.262	-0.194	-0.213	0.344	0.285	<b>0.939</b>
<b>Y3</b>	0.228	-0.138	-0.289	0.279	0.398	<b>0.921</b>

The final stage in testing the outer model, namely reliability testing. This test is measured by the Cronbach's Alpha value and the Composite Reliability value. The rule of thumb used in Cronbach's Alpha is greater than 0.6 and Composite Reliability is greater than 0.7. Table 5 shows that all variables in Cronbach's Alpha and Composite Reliability produce numbers above 0.6 and 0.7. It can be concluded that all the variables used have good reliability.



**Table 5. Cronbach's Alpha and Composite Reliability Values**

Variables	Cronbach's Alpha	Composite Reliability
Attitude	0.646	0.786
Subjective Norms	0.860	0.853
Behavior Control	0.898	0.929
Pressure	0.891	0.920
Opportunities	0.801	0.857
Interest	0.920	0.949

**Inner Model Testing**

The R square test aims to determine the contribution of attitudes, subjective norms, behavioral control, pressure and opportunity to interest. The results of the calculations can be seen in table 6.

**Table 6. R Square Values**

	R Square	R Square Adjusted
Interest	0.409	0.308

Based on table 6, it produces a coefficient of 0.409 or 40.9%. This proves that the variables of attitude, subjective norms, behavioral control, pressure and opportunity contribute to interest by 40.9%. The rest is caused by other factors not discussed in this study.

The influence between variables in the SmartPLS software is seen in the path coefficient using bootstrapping. The hypothesis is accepted if the T-Statistic value is greater than 1.96 for the two-tailed hypothesis and above 1.64 for the one-tailed hypothesis, if less then the hypothesis is rejected. The test is also seen from the P-Value, if the p-value is lower than 0.5 then it is said to be significant and the hypothesis is accepted. The parameters used in this research are a one-tailed hypothesis (t-statistic above 1.64) with a p-value of 0.05.

**Table 7. Total Effect Values**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values	Decision
Attitude -> Interest	0.272	0.177	0.163	1.670	0.048	H1 Diterima
Subjective Norms -> Interests	-0.141	-0.038	0.201	0.703	0.241	H2 Ditolak
Behavior Control -> Interests	-0.350	-0.298	0.182	1.925	0.027	H3 Ditolak
Pressure -> Interest	0.347	0.347	0.193	1.799	0.036	H4 Diterima
Opportunity -> Interest	0.200	0.194	0.244	0.819	0.207	H5 Ditolak

Hypothesis 1 (H1) states that attitude influences the interest of Sharia Banking staff to commit fraud. The test results in table 4.6 show that the t-statistic and p-value of the variable are significant, namely the t-statistic of 1.670 is greater than 1.64 and the p-value of 0.048 is smaller than 0.05. So it can be concluded that hypothesis 1 (H1) is accepted.

Hypothesis 2 (H2) states that subjective norms influence the interest of Sharia Banking staff to commit fraud. The test results show that the t-statistic and p-value are not significant, namely the t-statistic of 0.703 is smaller than 1.64 and the p-value of 0.241 is greater than 0.05. So it can be concluded that hypothesis 2 (H2) is rejected.

Hypothesis 3 (H3) states that behavioral control influences the interest of Sharia Banking staff to commit fraud. The test results show that the t-statistic and p-value are

significant, namely the t-statistic of 1.925 is greater than 1.64 and the p-value of 0.027 is smaller than 0.05. However, the original sample for this variable had a negative direction, so the data was not accepted. So it can be concluded, hypothesis 3 (H3) is rejected.

Hypothesis 4 (H4) states that pressure influences the interest of Sharia Banking staff to commit fraud. The test results show that the t-statistic and p-value are significant, namely the t-statistic of 1.779 is greater than 1.64 and the p-value of 0.036 is smaller than 0.05. So it can be concluded that hypothesis 4 (H4) is accepted.

Hypothesis 5 (H5) states that opportunity influences the interest of Sharia Banking staff to commit fraud. The test results show that the t-statistic and p-value are not significant, namely the t-statistic of 0.819 is smaller than 1.64 and the p-value of 0.207 is greater than 0.05. So it can be concluded that hypothesis 5 (H5) is rejected.

## **Discussion of Research Results**

### **The Influence of Attitude on Sharia Banking Staff's Interest in Committing Fraud**

The first hypothesis states that attitudes influence Sharia Banking staff's interest in committing fraud. The results of hypothesis testing prove that the first hypothesis is accepted. This shows that the higher the Islamic Banking staff's belief that fraud is good, profitable and wise behavior, the higher the Islamic Banking staff's interest in committing fraud. The results of this research are in accordance with research by Carpenter and Reimers (2005), Amrullah and Novianti (2017), and Christina and Kristanto (2019).

### **The Influence of Subjective Norms on Sharia Banking Staff's Interest in Committing Fraud**

The second hypothesis states that subjective norms influence Sharia Banking staff's interest in committing fraud. The results of hypothesis testing prove that the second hypothesis is rejected. Subjective norms do not influence the interest of Sharia Banking staff to commit fraud. The results of this hypothesis are not in line with research by Awang et al. (2015), Amrullah and Novianti (2017), and Christina and Kristanto (2019). These results indicate that the views of family, friends and superiors have no influence on Sharia Banking staff's interest in committing fraud. There are several facts in the form of demographic data of respondents, the majority of respondents' experience is less than 2 years (48.6%), and Sharia Banking staff work in an environment surrounded by colleagues and superiors, but not with family. Based on respondent data, all respondents are of productive age and have high education. Staff with strong character and personality, especially those of productive age, have high performance expectations and are able to achieve them well and with quality. This makes them less easily influenced by the views of family, friends/colleagues, or superiors about what they should do. Research by Al-Gahtani et al. (2010) shows that the composition of the sample is dominated by young employees who have strong character and tend to have the same perception of performance expectations, namely good and quality performance. This hypothesis is in accordance with research conducted by Biduri (2018).

### **The Effect of Behavioral Control on Sharia Banking Staff's Interest in Committing Fraud**

The third hypothesis states that behavioral control influences Sharia Banking staff's interest in committing fraud. The results of hypothesis testing prove that the third hypothesis is rejected. Behavioral control has no effect on Sharia Banking staff's interest in committing fraud. The hypothesis results are not in line with research by Amrullah and Novianti (2017), and Christina and Kristanto (2019). These results indicate that experience, personal competence, and predicted risks have no influence on Sharia Banking staff's interest in committing fraud. There are several factors that cause the third hypothesis to be rejected, namely because all of the respondents in the study were of productive age (21-48 years) and

also respondents with high education, namely the majority had a bachelor's degree. Samples with a composition like this tend to have the same perception regarding expectations and achievement of good and quality performance (Al-Gahtani et al, 2010). Just like the explanation in the Subjective Norm variable, expectations for good and quality performance are influenced by the strong character and personality of respondents who are dominated by those of productive age. As a result, they will not be significantly affected by experience, personal competence, or anticipated obstacles or risks.

### **The Effect of Pressure on Sharia Banking Staff's Interest in Committing Fraud**

The fourth hypothesis states that pressure influences Sharia Banking staff's interest in committing fraud. The results of hypothesis testing prove that the fourth hypothesis is accepted. This shows that the higher the level of work difficulty, number of tasks, and targets faced by Sharia Banking staff, the higher the interest of Sharia Banking staff in committing fraud. The research results are in accordance with research by Baridwan and Fitriana (2012), and Yelpi (2022).

### **The Influence of Opportunity on Sharia Banking Staff's Interest in Committing Fraud**

The fifth hypothesis states that opportunity influences Sharia Banking staff's interest in committing fraud. The results of hypothesis testing prove that the fifth hypothesis is rejected. Opportunity does not influence the interest of Sharia Banking staff to commit fraudulent acts. The hypothesis results are not in line with the research of Baridwan and Fitriana (2012), and Munirah and Nurkin (2018). These results indicate that weak supervision, frequent habits, no or light sanctions, and employee rotation have no effect on the interest of Sharia Banking staff to commit fraud. There are factors that cause opportunity to have no effect on staff's interest in committing fraud, namely the implementation of good corporate governance. The research results of Baqir and Sulhani (2023) show that corporate governance has no effect on fraud. According to Rezaee (2002) in Akbar et al (2017), corporate governance is one way to prevent fraudulent financial reports. This can be seen in one of the Sharia Banking areas, namely Bank Syariah Indonesia, where the respondents in this study are dominated by Bank Syariah Indonesia staff and the bank has implemented good corporate governance, based on the annual report in 2023 and the Good Corporate Governance report.

## **CONCLUSION**

The aim of this research is to test whether attitudes, subjective norms, behavioral control, pressure and opportunities influence the interest of staff in Sharia Banking to commit fraud. The test results show that attitude and pressure influence the interest of Sharia Banking staff in committing fraud, while subjective norms, behavioral control, and opportunity do not influence the interest of Sharia Banking staff in committing fraud. It can be concluded that the higher the attitude and pressure faced by Sharia Banking staff, the higher the staff's interest in committing fraud.

This research still has several limitations. Some of the limitations in this research are the very small number of respondents, only 35 people, of course this is still not enough to describe the real situation, also distributing the questionnaire only through an online questionnaire using Google Form, it should also be done offline so that the number of respondents who fill out the questionnaire increases.

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