

RINGKASAN

Penelitian ini bertujuan untuk mengetahui apakah fraud pentagon berpengaruh terhadap kecenderungan fraud pada pengelolaan Dana Desa di Kabupaten Banyumas. Setiap elemen fraud pentagon diproksikan kedalam masing-masing variabel. Elemen tekanan diproksikan variabel kesesuaian kompensasi, elemen kesempatan diproksikan variabel sistem pengendalian internal, elemen rasionalisasi diproksikan variabel budaya etis organisasi, elemen kemampuan diproksikan variabel kompetensi, dan elemen arogansi diproksikan variabel *locus of control*. Penelitian ini menggunakan metode wawancara dengan kuesioner, jumlah sampel yang digunakan adalah 75 kantor desa dengan total sebanyak 225 responden. Dihitung menggunakan rumus *Slovin* dengan metode pengambilan sampel yaitu *convenience sampling*. Pengambilan data menggunakan kuesioner yang disebar kepada masing-masing responden. Analisis data menggunakan regresi linear berganda dan data diolah menggunakan aplikasi *Eviews 9*.

Hasil penelitian ini menunjukkan bahwa kesesuaian kompensasi berpengaruh positif signifikan terhadap kecenderungan fraud, sistem pengendalian internal berpengaruh negatif signifikan terhadap kecenderungan fraud, budaya etis organisasi berpengaruh negatif signifikan terhadap kecenderungan fraud, kompetensi berpengaruh positif signifikan terhadap kecenderungan fraud dan *locus of control* berpengaruh negatif namun tidak signifikan terhadap kecenderungan fraud.

Kata Kunci : kesesuaian kompensasi, sistem pengendalian internal, budaya etis organisasi, kompetensi, *locus of control*, dan kecenderungan fraud.

SUMMARY

The study aimed to examine the effect of fraud pentagon to the tendency of fraud in the management of funding villages in Banyumas. Each element of fraud pentagon is proxied into each of the variable. The preassure element is proxied by compliance compensation, the opportunity element is proxied by internal control system, the rationalization is proxied by ethical culture organization, the ability element is proxied by competence and the arrogance element is proxied by locus of control. The study uses the questionnaire interview, the number of samples used were 75 village offices with a total of 225 respondents. Calculated by using slovin formula with a sampling method that is convenience sampling. Collecting data using a questionnaire distributed to each respondent. Data analysis used by multiple linear regressions and the data is processed using Eviews 9 application.

The result of this study showed that the compliance compensation has a significant positive effect of the tendency of fraud, internal control system has a significant negative effect of the tendency of fraud, ethical culture of the organization has a significant negative effect of the tendency of fraud, competence has a significant positive effect of the tendency of fraud, and locus of control has a negative but insignificant positive of the tendency of fraud.

Keyword : *compliance compensation, internal control system, ethical culture of the organization, competence and locus of control, and tendency of fraud.*