INTRODUCTION

The practice of fraud accounting for enriching themselves has been known and performed in many companies. The fraudulent accounting case is often used to enhance themselves, and many have been uncovered yet. The issue with a similar purpose is different from the back. Actors and modes of fraudulent accounting have discovered many, and the perpetrators brought justice, but corruption remains there until the time of this (Claudia, 2018).

In the United States of fraud, accounting uncovered and involved companies giant, such as Enron. The companies' scandal occurred in October 2001 when the company's seventh largest in the United States is engaged in corruption and fraudulent accounting. The scandal involving Enron energy company involves political implications because of the Enron company's proximity to the White House. Enron by regulation specifically that allow the company's operations are spacious and free of observation government AS. Consequently, executive company Enron commits embezzlement and forgery, a crisis of energy, and deviation opinion reports. The scandal brought the bankruptcy of the company along with the dissolution of the accounting firm Arthur Andersen. Enron stockholders suffered a loss of US $ 74 billion, causing the company to go bankrupt, and its employees lost their jobs. CE Enron Jeff Skilling was jailed for 24 years.

In Indonesia, a similar case occurred at PT Sunprima Nusantara financing in 2018 that has been cheating on its financial statements and involving the Public Accountant Marlinna, Merliyana Syamsul, and the Office of the Accountant Public (KAP) Satrio Bing, Eny & Partners (Tim CNN, 2018). Office accountant public is rated not audit report that with the fact, to the detriment of PT Bank Mandiri. PT Bank Mandiri Tbk claimed and would penalize the public accountant office that audit reports finance PT Sunprima Nusantara Finance (Tim CNN, 2018). SNP Finance, in fact already become a customer of Bank Mandiri for 20 years. However, faith bad new targeted companies finance the last several months. Currently, loans jammed company to subsidiaries Companies Columbia Group that reach Rp1.2 trillion. Minister of Finance Sri...
Mulyani earlier had dropped a sanction administratively to the public accountant office who knew to commit violations in the audit procedure on reports financial PT Sunprima Nusantara Finance (SNP) Finance in the book 2012 until 2016. Sanctions administration awarded after obtaining a complaint from the FSA (CNN, 2018).

The above description shows that fraud accounting is an action that parties, or individuals perform to get the advantage, avoid an obligation, or cause the loss of financial and disadvantages of non-finance on the other (Ruin, 2009). Cheating is typically done with the intention of personal gain. Association Auditor Certified (Association of Certified Fraud Examiners, ACFE) reported that 36.6% incidence of fraud in banking sectors and 17.8% are in services finance with losses averaging US $ 200,000 (ACFE, 2014).

The cause of fraud has been described for a long by the expert criminology of America, Cressey, in 1950 (Said et al., 2017: 171). According to Cressey, fraud occurs due to three things, namely: opportunity, pressure, and rationalization. Pressure consists of financial stability, external pressure, personal financial needs, and personal financial targets that are factors driving fraud (Skousen and Wright, 2006). An opportunity occurs when no supervision or monitoring practices are performed or the management's weakness (Ramos, 2003). Rationalization is a way to legitimize a style or concept that is not compatible with one's beliefs. For example, employees who commit fraudulent financial statements believe that their actions are the best thing. Rationalization occurs when a person's ability causes him to reinterpret his shortcomings, and his wrong actions can be morally acceptable (Tsang, 2002).

In the research that Said carries out et al. (2017), the third element of fraud, namely the opportunity, pressure, and rationalization, was added again by factors other than that: the factor values of ethics. Ethics is a standard of agreement of what desirable and not desirable, on what is right or wrong behavior of a person, group, or unit (Cressy et al.). Ethics are actions that guide employees to basic morals and principles of conduct (Lacznak, 1993).

From the results of this study, it was found that pressure, opportunity, rationalization, and ethical values significantly impact the accounting fraud tendency. This research provides additional evidence regarding factors that can trigger the tendency of accounting fraud.

The next structure of this research is as follows. Section 2 is the development of a research hypothesis. Section 3 describes the sample and variables. Section 4 is the presentation of the results of the model study. Section 5 concludes the results of the study.

**LITERATURE REVIEW**

**Theory of planned behavior (TPB).**

TPB is a theory that emphasizes the rationality of humans' behavior and believes that the target behavior was under the control consciousness of the individual. The behavior not only depends on the intentions of a person but also other factors. The other factor does not exist under the individual's control, such as the availability of resources and the opportunity to display the behavior (Ajzen, 1991).

**Theory of Triangle Fraud**

This theory explains the cause of action fraud performed by each employee based on the Fraud Triangle Theory, the first time coined by Cressey (1953). Cressey characterize the factors that make a person commit fraud there are three, namely:

*Pressure.* Investigator fraud set pressure as an element that is not to be observed. The definition is generally true for auditors who do not recognize the pressure symptoms because the interactions are often limited by the perpetrators of potential and drawbacks line early to evaluate the behavior (Coenen, 2007).

*Chance.* Opportunities arise when not there is security and surveillance were put in place by the company. When there is support for cheating, the perpetrators will seek 'opportunity' to commit acts fraudulently. According to Ozili Peterson (2015: 64), there is a kind of agreement in the script that the chance of doing fraud is more substantial when not contained system of supervision and internal control. Typically, when in the company, only are the little council watchdog independent, which is a little on the committee the audit or supervisory experts' finances. According to the results of many studies, the opportunity provides the opportunity for perpetrators to commit fraud. In other words, the opportunity is the factor that most significantly contributed to fraudulent accounting and fraud more (Said et al., 2017).

*Rationalization.* Rationalization is defined as a way to legitimize a style or concept that does not fit someone's trust (Slezak, 2013). For example, employees who commit forgery report the financial belief that
their actions are in the company's best interest. Employees mainly judge that he did not have a choice other than doing the action criminal. Rationalization occurred when the ability of an employee causing him to interpret the concerning actions was weak and wicked as something accepted by morality.

*Ethics.* According to Martin (1993), ethics is defined as "the discourse which can act as the performance index or reference for our control system." Thus, ethics will provide boundaries and standards that will regulate people's association in social groups. In a sense that is associated explicitly with humans' art association, ethics is then presented in the form of rules (code) written systematically. Intentionally based on moral principles exist. When needed to serve as the means to logically judge all kinds of action, common sense (common sense) is considered to deviate from the code of ethics.

**The tendency of Accounting Fraud.** The Indonesian dictionary (2008: 300), explaining that cheating is the word nature, which means no honest, not straightforward, or deceptive. By understanding these, the tendency of fraudulent accounting is a gesture that shows their willingness to commit fraud in accounting.

**Hypothesis Development**

One of the dimensions of the triangle of fraud is the pressure. The purpose of the pressure here is to pressure the environment outside to meet the target of revenue specified, or desire formed by an individual to achieve a target of finance specifically at the point set. Skousen and Wright (2006, in Said et al., 2017) mention the cheating triangle element's role in detecting and predicting fraud cases. The financial stability, pressure from the outside, needs finance personal, and targeted financial represents the pressure of each as an element involved in the categories of risk of fraud. The research that Jamaliah has conducted by Said et al. (2018) shows that the pressure is composed includes the pressure of work high, employees are encouraged to achieve the target company. The employees feel to have worked very much. The employees think blood elevated and depressed because of work. Employees feel salary minimum to reasonably needs one month, employees feel cost family is very high, employees feel responsible fully to economic families, and the bill's need monthly. When things are increased, then the employee will tend to commit a variety of fraud. It has been proven in research carried out by Said et al. (2017) and Said et al. (2018). In other words, the more high-pressure that employees or the company's board face, the increase is also a tendency to commit fraud accounting. Based on the explanation, the hypothesis:

**H1: Pressure has a positive effect on the accounting fraud tendency.**

When there is support for cheating, the perpetrators will seek 'opportunity' to commit acts fraudulently. According to Ozili Peterson (2015), there is some agreement on the text that opportunity cheating is more when there is no system of supervision and control. Typically, when in the company, only are the little council watchdog independent, number bit on committee audit or supervisory experts' finances. The high opportunity in the company, namely: there is a shortage of evidence supporting (document), the transaction is done very old, the transaction is recorded in the period of accounting that is appropriate, separation of roles and responsibilities are clear, the supervision right, monitoring and review of the work, policies, procedures, and sequences which documented, boxes of cash are very safe, and CCTV is used supervise entry and exit can trigger the emergence of the tendency of fraudulent accounting. In the research that has been conducted by research Lestari, Sujana, & Julianto (2017) and Said et al. (2018) showed that the chance of an effect significantly against acts of fraud. In other words, the higher the chance will impact positively on the propensity to commit fraud accounting. Thus, the hypotheses:

**H2: Opportunity has a positive impact on the accounting fraud tendency.**

Rationalization is defined as a way to legitimize a style or concept that is not compatible with one's beliefs (Slezak, 2013). For example, employees who commit forgery report the financial belief that their actions are in the company's best interest. Employees mainly judge that he did not have a choice other than doing the action criminal. According to the ACFE, people tend to rationalize an activity crime before doing things (ACFE, 2014, Said et al., 2017). Employees of organizations usually take rational actions in corruption in many ways, making people do things without feeling guilty. People have tended to forgive, for example: "bribery is the culture of the organization in place us," "we do not have a way other besides bribe, "we do as usual," and "not no way else to resolve the case of this." The more the increasing rationalization which owned the employee or the company in carrying out its work, the tendency of fraud accounting will further increase too. It has been proven in research conducted by Lestari et al. (2017) and Said et al. (2018). In other words, the high rationalization will positively impact the act of doing fraudulent accounting. The hypotheses:
H3: Rationalization has a positive effect on the accounting fraud tendency.

The dimensions of the cheating triangle have long been established as triggers for cheating. These dimensions are also widely involved in research by adding other variables, such as ethical values or morality, religiosity, and so forth. Ethics is a standard of agreement on what is desirable and not desirable, on the right or wrong behavior of a person, group, or unit (Cressy et al., 2010). High ethics values are characterized by the presence of employees who do not compromise with ethical principles. The employees choose the truth over profit—employees who avoid ethical actions that depend on the situation. Employees will think about the condition causing high ethics in the decision. Employees will avoid right or wrong choices depending entirely on personal trust. Employees will have the ethics of relative equality between one person with the other. Employees will always speak the truth even though there must be a sacrifice for it. Employees agree that the standard of ethics organization should be set even if there is a difference between personal in it. The more the high value of the company’s ethics will lead to lower tendency fraudulent accounting by employees or board of the company. It has been proven in research carried by Artini, Adiputra, & Adi, Ardiyani, & Ardianingsih (2016). The hypotheses:

H4: Value of conduct negatively affects the accounting fraud tendency.

RESEARCH METHODS

Population and Sample
The sampling technique used in research is a non-probability sampling that is not all population members have a chance of the same to be used as a sample. Samples were selected based on purposive judgmental sampling, which samples must meet the terms of the specific employee of accounting or finance who work in Surabaya. The number of feasible samples in the study is between 30 up to 500 people, so that the sample is 90 respondents.

Multiple Linear Regression Analysis
As a tool for proving a hypothesis, then the analysis of the statistics used in research analyzes multiple linear regression.

\[ Y = a_0 + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + e \] ...................................................... ... (1)

Description:
Y = Tendency of Accounting Fraud
a_0 = constant
b_1 = pressure regression coefficient (X_1)
b_2 = chance regression coefficient (X_2)
b_3 = rationalization regression coefficient (X_3)
b_4 = ethical value regression coefficient (X_4)
X_1 = Pressure regression coefficient (X_1)
X_2 = chance regression coefficient (X_2)
X_3 = Rationalization regression coefficient (X_3)
X_4 = Regression coefficient of ethical values (X_4)
e = standard error

RESULTS AND DISCUSSION

Results
Descriptive Statistical Analysis
Analysis of the data presented in this study includes the average price of Mean (M), Mode (Mo), Median (Me), and Standard Deviation (SD). Mean is the average; mode is a variable or data value that has a high frequency in the distribution
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Adhika Pradipta, Yustrida Bernawati

Regression Linear Regression Analysis
Calculation of the analysis is done by utilizing SPSS for Windows version 25, and the results are presented in Table 2.

Table 1. Descriptive Statistics Analysis

<table>
<thead>
<tr>
<th></th>
<th>Pressure</th>
<th>Opportunity</th>
<th>Rationalization</th>
<th>Ethics Value</th>
<th>Accounting Fraud</th>
</tr>
</thead>
<tbody>
<tr>
<td>N Valid</td>
<td>74</td>
<td>74</td>
<td>74</td>
<td>74</td>
<td>74</td>
</tr>
<tr>
<td>Missing</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Mean</td>
<td>31,8243</td>
<td>17,4459</td>
<td>20,9054</td>
<td>33,4054</td>
<td>14,8514</td>
</tr>
<tr>
<td>Median</td>
<td>31,0000</td>
<td>17,5000</td>
<td>21,0000</td>
<td>34,0000</td>
<td>15,0000</td>
</tr>
<tr>
<td>Mode</td>
<td>29,00e</td>
<td>18,00</td>
<td>19,00</td>
<td>35,00</td>
<td>12,00e</td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>3,43375</td>
<td>2,94303</td>
<td>3,14564</td>
<td>3,24320</td>
<td>2,40252</td>
</tr>
<tr>
<td>Minimum</td>
<td>25,00</td>
<td>11,00</td>
<td>14,00</td>
<td>26,00</td>
<td>11,00</td>
</tr>
<tr>
<td>Maximum</td>
<td>39,00</td>
<td>24,00</td>
<td>27,00</td>
<td>39,00</td>
<td>19,00</td>
</tr>
</tbody>
</table>

Source: Data processed

Table 2. Coefficient of Multiple Linear Regression

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>1.569</td>
<td>.759</td>
<td>2.092</td>
</tr>
<tr>
<td></td>
<td>Pressure (X1)</td>
<td>.284</td>
<td>.109</td>
<td>.254</td>
</tr>
<tr>
<td></td>
<td>Opportunity (X2)</td>
<td>.302</td>
<td>.129</td>
<td>.231</td>
</tr>
<tr>
<td></td>
<td>Rationalization (X3)</td>
<td>.334</td>
<td>.116</td>
<td>.273</td>
</tr>
<tr>
<td></td>
<td>Ethics Value (X4)</td>
<td>-.307</td>
<td>.111</td>
<td>-.259</td>
</tr>
</tbody>
</table>

Source: Data processed

Multiple regression linear could be used to measure how the magnitude of changes in the variables bound was caused by the extent of changes in the independent variable. Having done the calculation, then the function regression linear multiple generating function mathematically with figures as follows:

\[ Y = 1.589 + 0.284X1 + 0.302X2 + 0.334X3 - 0.307X4 \]

(2)

Regression Analysis

F test
From the results of the calculations which appear in Table 4:19, note that the level of significance of 0.000

Table 3. F-Test Results

<table>
<thead>
<tr>
<th></th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Regression</td>
<td>7.479</td>
<td>4</td>
<td>1.870</td>
<td>13.760</td>
<td>.000*</td>
</tr>
<tr>
<td>Residual</td>
<td>9.376</td>
<td>69</td>
<td>.136</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>16.855</td>
<td>73</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Data processed

According to Sugiyono (2006), the coefficient of determination is a number that indicates the magnitude of the role of variable -free which consists of pressure (X1), opportunities (X2), rationalization (X3), and the value of ethics (X4) in predicting in explaining variables tied to the tendency of accounting fraud (Y). It is to contain the sense that changes in the value of the variable free, namely pressure (X1), opportunities (X2), rationalization (X3), and the value of ethics (X4), affect the amount of variable dependent that trend fraud accounting (Y).
Table 4. Results for the Coefficient Determination

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.666</td>
<td>0.444</td>
<td>0.411</td>
<td>0.367</td>
</tr>
</tbody>
</table>

Source: Data processed

Hypothesis Test (t-test)
The test is done to look at the significance of the coefficient of the regression of each variable free research is that comprised of pressure (X 1), opportunities (X 2), rationalization (X 3), and the value of ethics (X 4) against variable dependent that trend fraud accounting (Y)

Table 5. Hypothesis Test Results - t-test

<table>
<thead>
<tr>
<th>Variables</th>
<th>t-count</th>
<th>Sig.-significance</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pressure (X1)</td>
<td>2.609</td>
<td>0.011</td>
<td>Accepted</td>
</tr>
<tr>
<td>Opportunity (X2)</td>
<td>2.337</td>
<td>0.022</td>
<td>Accepted</td>
</tr>
<tr>
<td>Rational (X3)</td>
<td>2.886</td>
<td>0.005</td>
<td>Accepted</td>
</tr>
<tr>
<td>Elf ask for permission (X4)</td>
<td>-2.753</td>
<td>0.008</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

Source: Data processed

Discussion
The Effect of Pressure on Accounting Fraud Tendency
This study concluded that the variable pressure (X1) significantly affects variable tendency fraud accounting (Y). In other words, an increase in the pressure variable will cause a significant increase in the tendency of accounting fraud. The pressure regression coefficient has a significance value of 0.011. Because the number of significances of 0.011 (p <0.05), H0 is rejected, or H1 received. Pressure arises because of the employees' insistence either from themselves or from the environment to achieve the desired objectives due to the number of completed tasks. The pressure in the case of fraud financially is the pressure of the environment outside to meet the target of revenue in particular or desire formed by an individual to achieve a target of finance specifically at the point specified. (Skousen and Wright, 2006) mention the role of the cheating triangle element in detecting and predicting fraud cases. The financial stability, pressure from the outside, needs finance personal, and targeted financial represents the pressure of each as an element involved in the categories of risk of fraud. This study's results support Jamaliah Said et al. (2018) and Said et al. (2017) in their research showing that pressure has a positive and significant effect on the accounting fraud tendency.

The Effect of Opportunities on Accounting Fraud Tendency
This study concluded variables opportunities (X2) impact significantly on the variable tendency of fraud accounting (Y). In other words, an increase in the opportunity variable will cause a significant increase in the tendency of accounting fraud. As shown in Table 5, the regression opportunities (X2) coefficient has some significances of 0.022. Because the number of significances of 0.022 (p <0.05), H0 is rejected, or H2 is accepted. Opportunity is an opportunity that appears either intentionally or not in a situation that makes a person feel like conducting a fraud. Opportunities are generally caused by weaknesses in internal control (Rae and Subramaniam, 2008). Supervision of the lack of adequate, separation of duties which is weak, the lack of approval of management, or the system of control which the weak are examples that lead to an opportunity that resulted in fraud among employees (Vona, 2012, in Said et al., 2017: 172). The lack of control internally is a factor that can create an opportunity to measure risk at the source of man's power. Not to be denied, the chance of developing the intention that affects or causes someone doing fraud. This study's results support the research of et al. (2017) and Said et al. (2018). Research shows that opportunity has a positive and significant effect on the tendency in accounting fraud.
The Effect of Rationalization on Accounting Fraud Tendency
This study concluded that variables rationalization (X3) significantly impacts the variable tendency of fraud accounting (Y). An increase in the variable rationalization will increase that considerably in the tendency of fraud accounting. As shown in Table 5, the regression Rationalization (X3) coefficient has some significances of 0.005. Because the number of significances of 0.005 (p <0.05), H 0 is rejected, or H 3 is accepted. Rationalization occurred when the ability of an employee causing him to interpret the concerning actions was weak and wicked as something taken by morality. According to the ACFE, people tend to rationalize an activity crime before doing things (ACFE, 2014, in Said et al., 2017: 174). Employees of organizations usually take rational actions in corruption in many ways, making people do things without feeling guilty. This study's results support the research of Lestari et al. (2017), and Jamaliah Said et al. (2018). His research shows that rationalization has a positive and significant effect on the tendency in accounting fraud.

The Effect of Ethics Value on Accounting Fraud Tendency
This study concludes the value of ethics variable (X4) significantly impacts the variable tendency of fraud accounting (Y). In other words, an increase in the variable value of ethics will lead to a decrease in the significance of the tendency of cheating accounting. As shown in Table 4:19, the coefficient of the regression value of ethics (X4) has several significances 0.008. Because of the number of significances of 0.008 (p <0.05), H0 is rejected, or H4 received. Ethics is a standard of agreement on what is desirable and not desirable, on the right or wrong behavior of a person, group, or unit (Cressy et al., 2010). This study's results support researchers Artini et al. (2014), and Adi et al. (2016) indicate that ethical values have a negative effect on the trend of accounting fraud.

CONCLUSION
Based on the results of data calculations that have been done, it can be concluded several things as follows:

a) Pressure affects the tendency of fraud accounting. Pressure arises because of the employee's insistence both from himself and from the environment to achieve the desired goals caused by the number of tasks that must be completed.

b) Opportunity affects the tendency of fraud accounting. The lack of control internally is a factor that can create a chance to measure risk at the power man's source. It can be denied the opportunity to make intentions that influence or cause a person to commit fraud.

c) Rationalization affects the tendency of fraud accounting. Employees of organizations usually do rationalization actions in cheating in many ways, making people commit fraud without feeling guilty.

d) Ethics value impacts negatively to the tendency of fraud accounting. Ethical values for employees are needed to maintain the dignity and honor of the profession, and on the other hand, protect employees from all forms of deviation or abuse of expertise.

In this study, researchers realized that there were still shortcomings. Among other things, researchers only got 74 accounting employees from 90 questionnaires distributed. Researchers also could not get accounting employees from state-owned company employees operating in Surabaya. Only employees from private companies could be respondents in this study because of the limited time of researchers and the lack of relationships to help disseminate research questionnaires.

Based on the research and discussion results, it can be suggested that the observation period and the number of accounting / financial employees studied need to be expanded in the City of Surabaya. It would be better to expand to other areas to obtain more excellent generalization value.

Future studies should add other variables and should not only use questionnaires as primary data but also field observations and interviews with accounting employees are needed so that the results obtained are comprehensive.
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