

ANALISIS FAKTOR YANG MEMPENGARUHI NIAT MELAKUKAN FRAUD DI LINGKUNGAN DIGITAL

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ABSTRACT

This study analysed the factors that influence individual's intention to commit fraud in digital environments. Population of this study is employees of an organization who use any electronic wallet (e.g., ShopeePay, Gopay, OVO, Dana). Samples were selected using simple random sampling of the people who are identified as employees of an organization. This study adopted questionnaires used by Tsang, Royse and Terkaw, and they were delivered to respondents as online questionnaires. The study test the instrument's validity based on its convergent validity and discriminant validity before the questionnaire is delivered to respondents. The study used Structural Equation Modelling (SEM) Partial Least Square (PLS) to test its hypothesis. The SEM-PLS analysis was conducted using Smart-PLS software. The study has loading value higher than 0.7 and the AVE is higher than 0.5. The data showed that the construct fulfilled the convergent validity. The loading value of the latent variables to their indicators are higher than the loading value from the indicators to the latent variables (cross-loading). This data showed that the construct fulfilled discriminant validity. The test found that composite reliability is higher than 0.7, so the instrument can be deemed as reliable. Hypothesis test found that only rationalisation, arrogance, and collusion are associated with fraud intention, while opportunity, pressure, and capabilities are not statistically associated with fraud intention.

Kata Kunci: *Fraud Intention, Digital Environment*