

## ABSTRAK

Ardhian Dwi Putra. 2025. *DETERMINAN KECURANGAN AKUNTANSI DI KOPERASI SIMPAN PINJAM DALAM PERSPEKTIF FRAUD HEXAGON*. Skripsi . Program Studi Pendidikan Akuntansi, FKIP, Universitas PGRI Madiun. Pembimbing (I) Dr.Diyah Santi Hariyani., S.E. M.Si.. (II) Elly Astuti, S.Pd., M.Si.,Akt., CPA

Kecurangan akuntansi merupakan salah satu permasalahan serius yang dapat mengganggu stabilitas dan kepercayaan terhadap lembaga koperasi simpan pinjam. Berdasarkan fenomena di lapangan, ditemukan praktik yang dilakukan oleh *account officer*, seperti penggunaan dana setoran angsuran dari anggota lain untuk membayar tagihan anggota yang jatuh temponya lebih awal. Penelitian ini bertujuan untuk menganalisis determinan kecurangan akuntansi dalam perspektif teori *Fraud Hexagon* yang mencakup enam variabel: tekanan keuangan, gaya kepemimpinan, keefektifan pengendalian internal, budaya organisasi, jabatan, dan kolusi. Penelitian ini menggunakan pendekatan kuantitatif dengan metode deskriptif dan desain survei. Teknik pengumpulan data dilakukan melalui penyebaran kuesioner kepada responden yang relevan. Hasil penelitian menunjukkan bahwa seluruh elemen dalam teori *Fraud Hexagon*, yaitu tekanan, kesempatan, rasionalisasi, arogansi, kompetensi, dan keegoisan, secara signifikan berpengaruh terhadap kecenderungan terjadinya kecurangan akuntansi di koperasi simpan pinjam. Keenam variabel tersebut memiliki kekuatan pengaruh yang relatif sama dalam memicu terjadinya kecurangan akuntansi di lingkungan koperasi.

**Kata Kunci:** kecurangan akuntansi, koperasi simpan pinjam, Fraud Hexagon, *account officer*

## ABSTRACT

Ardhian Dwi Putra. 2025. *DETERMINANTS OF ACCOUNTING FRAUD IN SAVINGS AND LOAN COOPERATIVES IN THE PERSPECTIVE OF HEXAGON FRAUD*. Thesis. Accounting Education Study Program, FKIP, University of PGRI Madiun. Supervisor (I) Dr.Diyah Santi Hariyani., S.E. M.Si.. (II) Elly Astuti, S.Pd., M.Sc., Akt., CPA

*Accounting fraud is one of the serious problems that can disrupt the stability and trust of savings and loan cooperative institutions. Based on phenomena in the field, it was found that practices carried out by account officers, such as the use of installment deposit funds from other members to pay members' bills that are due early. This study aims to analyze the determinants of accounting fraud in the perspective of the Fraud Hexagon theory which includes six variables: financial pressure, leadership style, effectiveness of internal controls, organizational culture, position, and collusion. This study uses a quantitative approach with descriptive methods and survey design. The data collection technique was carried out through the distribution of questionnaires to relevant respondents. The results of the study show that all elements in the Fraud Hexagon theory, namely pressure, opportunity, rationalization, arrogance, competence, and selfishness, significantly affect the tendency of accounting fraud in savings and loan cooperatives. The six variables have relatively the same power of influence in triggering accounting fraud in the cooperative environment.*

**Keywords:** *accounting fraud, savings and loan cooperative, Fraud Hexagon, account officer*