PENGARUH *FRAUD DIAMOND THEORY* DALAM MENDETEKSI KECURANGAN TERHADAP TINDAK IMPULSIF PINJAMAN *ONLINE* MASYARAKAT GENERASI MILENIAL DIMEDIASI PSIKOLOGI AUDIT

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ABSTRAK

Perkembangan teknologi digital telah mendorong meningkatnya penggunaan layanan pinjaman *online* di kalangan generasi milenial. Kemudahan akses tersebut tidak hanya memberikan manfaat ekonomi, tetapi juga memunculkan potensi kecurangan dan perilaku impulsif dalam pengambilan keputusan keuangan. Fenomena ini dapat dianalisis melalui *Fraud Diamond Theory*, yang menyoroti empat elemen utama penyebab kecurangan, yaitu tekanan, kesempatan, rasionalisasi, dan kapabilitas. Keempat faktor tersebut berpotensi mendorong individu untuk bertindak secara tidak rasional, termasuk dalam pengambilan keputusan finansial secara impulsif. Penelitian ini bertujuan untuk menganalisis pengaruh *Fraud Diamond Theory* terhadap kecenderungan kecurangan tindak impulsif pinjaman online pada generasi milenial, pengaruh *Fraud Diamond Theory* terhadap psikologi audit, serta pengaruh *Fraud Diamond Theory* melalui psikologi audit terhadap tindakan impulsif. Penelitian ini menggunakan pendekatan kuantitatif dengan metode deskriptif dan verifikatif. Data diperoleh melalui penyebaran kuesioner daring kepada 100 responden generasi milenial pengguna layanan pinjaman *online*. Proses pengelolaan data dilakukan dengan tahap uji instrumen, uji asumsi klasik, uji ketetapan model, analisis jalur dan uji sobel, serta dilakukan analisis verifikatif menggunakan *software* SPSS. Hasil penelitian menunjukkan bahwa *Fraud Diamond Theory* berpengaruh langsung dan signifikan terhadap tindakan impulsif, demikian pula psikologi audit yang memiliki pengaruh signifikan terhadap tindakan impulsif. Namun, pengaruh tidak langsung *Fraud Diamond Theory* terhadap tindakan impulsif melalui psikologi audit tidak signifikan berdasarkan uji Sobel. Temuan ini mengindikasikan bahwa faktor-faktor kecurangan lebih berpengaruh secara langsung terhadap perilaku impulsif generasi milenial dibandingkan melalui mekanisme psikologis audit.

Kata kunci: *Fraud Diamond Theory,* Psikologi Audit, Tindak Impulsif, Pinjaman *Online,* Generasi Milenial.

THE EFFECT OF FRAUD DIAMOND THEORY IN DETECTING FRAUD ON IMPULSE ACTIONS IN ONLINE LOANS BY MILLENNIALS, MEDIATED BY AUDIT PSYCHOLOGY

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ABSTRACT

The rapid advancement of digital technology has significantly increased the use of online lending services among the millennial generation. While this accessibility provides various economic benefits, it also introduces potential risks of fraudulent behavior and impulsive decision-making in financial activities. This phenomenon can be examined through the Fraud Diamond Theory, which identifies four fundamental elements contributing to fraudulent actions: pressure, opportunity, rationalization, and capability. These factors may collectively influence individuals to behave irrationally, including engaging in impulsive financial decisions. This study aims to analyze the influence of the Fraud Diamond Theory on the tendency of fraudulent impulsive behavior in online lending among millennials, the effect of the Fraud Diamond Theory on audit psychology, and the mediating role of audit psychology in the relationship between the Fraud Diamond Theory and impulsive behavior. The research employs a quantitative approach with descriptive and verificative methods. Data were collected through online questionnaires distributed to 100 millennial respondents who have utilized online lending services. Data processing was carried out through several stages, including instrument validity and reliability testing, classical assumption testing, model fit assessment, path analysis, and Sobel test. Furthermore, a verificative analysis was conducted using SPSS software to test the formulated hypotheses. The results reveal that the Fraud Diamond Theory has a direct and significant effect on impulsive behavior, as does audit psychology, which also shows a significant influence on impulsive behavior. However, the indirect effect of the Fraud Diamond Theory on impulsive behavior through audit psychology is not significant based on the Sobel test. These findings indicate that the elements of fraud exert a stronger and more direct influence on the impulsive financial behavior of millennials rather than through psychological audit mechanisms.

Keywords: *Fraud Diamond Theory, Audit Psychology, Impulsive Behavior, Online Loans, Millennials.*