



The role of self-control on fraud prevention; Extending theory of planned behavior

*El papel del autocontrol en la prevención del fraude;
ampliación de la teoría del comportamiento
planificado*

Putu Wenny Saitri^{*}, I Wayan Suartana, Eka Ardhani Sisdyani,
I Ketut Sujana

Udayana University, Indonesia

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Abstract

Recently, Village Credit Institutions (LPDs) have experienced high levels of fraud that may reduce public trust in receiving income from third-party funds and providing loans. The existence of fraud cases has made it difficult for some LPDs to maintain their sustainability due to fraud, which is mainly committed by LPD management personnel. Therefore, it makes research related to fraud in LPDs interesting to study. This study aimed to analyze the factors that cause fraud in LPDs. This study uses the theory of planned behavior (TPB) components, namely attitudes toward fraud behavior, subjective norms of fraud behavior, and perceived control over fraud behavior, to predict the intention to commit fraud. Then, this study also added self-control theory and combined it with the concept of *sad ripu* to complete the TPB components in predicting fraudulent behavior intentions. The research location is all LPD operating in Bali, with a total of 354 respondents consisting of LPD executives. Data collection was done by distributing questionnaires directly. The analytical tool used in this research is hierarchical regression analysis. The results found that attitudes towards fraudulent behavior, subjective norms of fraudulent behavior, and perceived behavioral control over fraudulent behavior positively affect the intention to commit fraudulent behavior. At the same time, self-control negatively influences the intention to fraudulent behavior. These

^{*} Corresponding author.

E-mail address: wenny.saitri@gmail.com (P. W. Saitri).

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results are expected to expand knowledge, add references, and provide additional information to LPDs, local governments, and the community about fraud prevention in LPDs.

JEL Code: C91, D23, K42

Keywords: attitude towards behavior; subjective norms; perceived control behavior; self-control; sad ripu; fraud intention

Resumen

Recientemente, las Instituciones de Crédito Comunitario (ICC) han experimentado altos niveles de fraude que pueden reducir la confianza pública en la recepción de ingresos de terceros y la concesión de préstamos. La existencia de casos de fraude ha dificultado la sostenibilidad de algunas ICC, principalmente por parte de su personal directivo. Por lo tanto, resulta interesante estudiar el fraude en ICC. Este estudio tuvo como objetivo analizar los factores que causan fraude en ICC. Utiliza los componentes de la teoría del comportamiento planificado (TCP), a saber, las actitudes hacia el fraude, las normas subjetivas del mismo y el control percibido sobre el mismo, para predecir la intención de cometer fraude. Posteriormente, se incorporó la teoría del autocontrol y se combinó con el concepto de sad ripu para completar los componentes de la TCP y predecir las intenciones de fraude. La investigación se realizó en todas las ICC que operan en Bali, con un total de 354 encuestados, todos ellos ejecutivos. La recopilación de datos se realizó mediante la distribución directa de cuestionarios. La herramienta analítica utilizada en esta investigación es el análisis de regresión jerárquica. Los resultados revelaron que las actitudes hacia el comportamiento fraudulento, las normas subjetivas de comportamiento fraudulento y la percepción de control conductual sobre el mismo influyen positivamente en la intención de cometerlo. Al mismo tiempo, el autocontrol influye negativamente en la intención de cometerlo. Se espera que estos resultados amplíen el conocimiento, aporten referencias y proporcionen información adicional a los departamentos de policía locales, los gobiernos locales y la comunidad sobre la prevención del fraude en los departamentos de policía locales.

Código JEL: C91, D23, K42

Palabras clave: actitud hacia el comportamiento; normas subjetivas; comportamiento de control percibido; autocontrol; sad ripu; intención de fraude

Introduction

Fraud is an act committed by a party or individual to gain profit, avoid obligations, or cause losses to other parties (Said et al., 2018). The Association of Certified Fraud Examiners (ACFE) explains three types of fraud: financial statement fraud, misappropriation of assets, and corruption. Financial statement fraud can be defined as the manipulation of information used to prepare financial statements released to the public and financial reports. Misappropriation of assets includes misuse/theft of assets or property of the company or other parties. Corruption is the use of influence in the wrong way that benefits the perpetrator and is contrary to the rights and responsibilities of others. In 2020, ACFE Indonesia published the 2019 Indonesia Fraud Survey report. In the report, ACFE published three types of fraud in Indonesia based on the number of cases. The types of fraud that appear most in Indonesia are corruption as much as 64.4%, misuse of assets as much as 28.9%, and financial statement fraud as much as 6.7%. ACFE also released

data on cases revealed, based on institutions, that in 2018, the financial and banking industry was the financial and banking institution most harmed by fraud, namely 41.40%, followed by government institutions as much as 33.90%.

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Most fraud cases occur due to the psychological drivers of individuals related to their views on norms and self-control over fraud. One of the psychological theories widely used in research is the theory of planned behavior. The theory of planned behavior has been widely used in research related to behavior and can explain and predict ethical and unethical behavior (Yoon, 2011; Black et al., 2021; Wang et al., 2022). TPB explains three factors that determine behavioral intention, i.e., attitude towards behavior, subjective norms, and perceived behavior control. Attitude towards behavior or attitude refers to a person's assessment of whether a behavior is beneficial (Ajzen, 1991). TPB predicts that the more favorable individuals evaluate a particular behavior, the greater their intentions to perform a specific behavior (Carpenter & Reimers, 2005).

KPMG, in its publication *Global Profile of The Fraudster*, provides an overview of the personality of fraudsters. When viewed from the perpetrator's personality of fraud, it can be said that fraud occurs because the perpetrator has emotional motivations, such as anger, fear, lack of appreciation, and getting less remuneration than they should. KPMG, in its publication *Global Profile of The Fraudster*, provides an overview of the personality of fraudsters. When viewed from the perpetrator's personality of fraud, it can be said that fraud occurs because the perpetrator has emotional motivations, such as anger, fear, lack of appreciation, and getting less remuneration than they should. Fraud can be defined as unethical, requiring additional concepts to explain why individuals desire to commit fraud. Fraud can occur due to the weakness of a person's self-control. In other words, when individuals cannot control themselves, they will be easily influenced by the environment, including committing fraud (Mesch & Dodel, 2018). It is consistent with the self-control theory by Gottfredson and Hirschi (1990), which explains that self-control (a person's ability to reduce the tendency to perform negative behaviors) can

explain, to an extent, the tendency of a person to commit criminal acts when the opportunity arises. Self-control theory is related to the ability of individuals to control their nature and character to engage in unethical actions. One of the personality concepts that has been widely known in the world and understood by the Balinese is the sad ripu, which is derived from Hindu philosophy in India, consisting of kama (lust), krodha (anger), lobha (greed), mada (arrogance), moha (delusion), and matsarya (jealousy) (Satpathy, 2021).

This research combines planned behavior and self-control theory to explain fraud intentions. This study was conducted to explain that fraud can occur due to each individual's personality and self-control of individual traits. This study develops the research of Carpenter and Reimers (2005) and Cohen et al. (2011) related to using the theory of planned behavior to understand, explain, and predict unethical behavior in organizations. In addition, this study also develops Holtfreter et al.'s (2015) research, which suggests that research that correlates low self-control with fraud is still limited. Therefore, it is still necessary to conduct research related to this topic. The importance of research on the role of self-control on fraud prevention (extending the theory of planned behavior) to find out how internal control in Village Credit Institutions (LPDs) can play a role in minimizing fraudulent practices. It can be said that, aims of this study is exploring the factors that influence fraudulent intentions based on TPB and self-control theories. The results of this study are expected to increase the role of the government in taking preventive measures related to LPD operations and can be used as a consideration for improving performance in the practical world of LPDs.

Literature review

Theory of planned behavior

The theory of planned behavior (TPB) extends the theory of reasoned action (TRA) by Icek Ajzen and Martin Fishbein in 1975. Factors influencing planned behavior include positive or negative attitudes toward the intended behavior, subjective norms, and perceived behavior control. Attitude towards a behavior is recognized as a positive or negative evaluation of the relevant behavior, formed from beliefs about the results that will be received for the behavior. Subjective norms are a person's perception of significant references. Meanwhile, behavioral control is identical to the behavior model by Fishbein and Ajzen; it refers to the difficulty accepted to obtain behavior. The theory of planned behavior can be shown in the following figure.

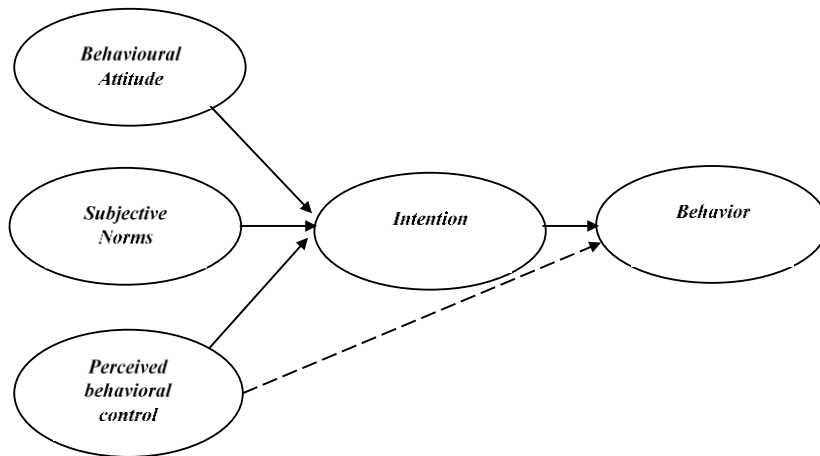


Figure 1. Theory of planned behavior

Figure 1 shows that attitudes towards certain behaviors are determined by beliefs about the consequences of a behavior, also known as behavioral beliefs. Beliefs are related to the individual's subjective assessment of the surrounding world and understanding of himself and his environment. It is usually associated with the individual's subjective evaluation of their surroundings and their understanding of themselves and their environment. It is achieved by linking certain behaviors with various benefits or disadvantages obtained if the individual performs a specific behavior. It means that it is different from what other people feel because there is already an expectancy influence. Subjective norms are individual perceptions of the expectations of influential people (significant others) regarding whether they engage in certain behaviors (Ajzen, 1991). Perceived behavioral control is an individual's perception of the ease or difficulty of realizing a particular behavior (Ajzen, 1991). Ajzen (1991) suggests that the perception of behavioral control is determined by individual beliefs regarding the availability of resources in the form of equipment, competence, and opportunities (control belief strength) that support or hinder the behavior that will be predicted. The theory of planned behavior emphasizes behavioral intentions as a consequence or result of a combination of several beliefs.

Self-control theory

Gottfredson and Hirschi (1990) proposed a concept that explains self-control in the General Theory of Crime. The research demonstrates that individuals with low self-control tend to commit criminal acts and actions that benefit themselves when they have the opportunity than individuals with high self-control.

Criminal acts bring immediate gratification to individuals. Gottfredson and Hirschi (1990) argue that individuals with low self-control tend to engage in unethical behavior. Individuals with low self-control are impulsive, insensitive, risk-seeking, short-term oriented, and non-verbal (Pratt & Cullen, 2000). One of the concepts of self-control known by the Hindu Community in Bali is *shad ripu*. *Sad ripu* means six negative human traits that control the mind through human senses, disturbing the balance of the human mind (Satpathy, 2021). *Sad ripu* (*shad ripu*) has six components, which are the enemies of the human mind: *kama* (lust), which means desire; *krodha* (anger), which means anger; *lobha* (greed), which represents greed; *mada* (arrogance) means arrogance or pride, *moha* (delusion) means confusion, and *matsarya* (jealousy) means envy (Satpathy, 2021). The concept of *sad ripu* suggests that the human mind can be the enemy because it is difficult to control the mind. The mind is the source of both attachment and freedom. Therefore, when the mind is attached to an object, it creates an attachment. In light of this explanation, this research combines self-control theory with *sad ripu* to explain the self-control required in fraud. Overall, the TPB provides a framework for understanding the factors that influence behavior, while self-control plays a key role in realizing the intentions that result from these factors. The two complement each other in understanding how individuals behave. Self-control also influences how a person responds to attitudes and norms. For example, even if a person has a positive attitude toward a particular behavior, a lack of self-control may prevent them from acting on it (Shahzalal & Adnan, 2022; Sutisna & Handra, 2022).

Fraud intention

The intention to commit fraud is a person's desire or tendency to violate applicable rules or norms for personal gain, whether in an academic, business, or daily life context. Fraud not only harms the individual who commits it, but can also have a negative impact on the social and economic environment (Helmayunita et al., 2022). Individuals caught committing fraud will lose the trust of others and have difficulty rebuilding their reputation (Zwart, 2017). Business fraud can cause significant financial losses for companies and investors. Systematic fraud can damage public trust in existing institutions and systems (Harun & Gunadi, 2022). The intention to commit fraud in the Village Credit Institution (LPD) in Bali is a serious issue that has an impact on public trust in this traditional financial institution. LPD, as a pillar of the village economy in Bali, has an important role in improving community welfare. However, fraudulent acts can damage public trust and disrupt the stability of LPD. Some common factors that cause fraud in LPD include; A weak or ineffective supervisory system allows for misappropriation, Lack of transparency in LPD management makes it difficult for the community to supervise and control the use of LPD funds, A social environment that is permissive of corruption can also be a trigger.

Research methodology

This study was conducted to determine the psychological and social factors that influence the intention to commit fraud in LPD, using the perspective of the theory of planned behavior and self-control theory combined with *sad ripu*. The unit of analysis used in this study is the executives of LPD in Bali. This selection is based on ACFE research that the damage caused by fraud by perpetrators from executives is the greatest compared to other perpetrators, such as employees. The population of this study is 3924 people from 1308 LPDs that are actively operating. This research used Isaac and Michael's (1995) Formula in determining the research sample, which resulted in 354 people as research respondents distributed all across Bali. The sampling technique used is proportionate random sampling to divide the sample in each district in Bali proportionally.

Primary data obtained from the survey was measured using a 7-point Likert scale. The questionnaire of the three TPB variables consists of three items to measure attitudes towards fraud, four to measure subjective norms of fraud, and three to measure perceived behavioral control over fraud, adopted and modified by Carpenter and Reimers (2005). Self-control was measured using 18 items developed by the researcher through an expert panel of psychologists, religious experts, and linguists. Furthermore, the measurement of intention to commit fraudulent behavior as the dependent variable uses three items adopted and modified from Carpenter and Reimers' (2005) research. This research also uses scenarios that illustrate the conditions of fraud in LPDs to ensure respondents have a similar understanding of fraud cases. The scenario used was initially developed in this study.

To ensure the questionnaire is of high quality, this study conducted a pilot study by distributing the instrument to 39 respondents who are LPD employees in Denpasar. LPD employees were chosen as the pilot study sample because they have adequate perceptions and knowledge about the condition of LPDs and the current fraud situation. The selection of Denpasar as the pilot study location was based on the assumption that LPDs in Denpasar have diverse customer backgrounds and faster technology adaptation. The pilot study results show that this research instrument has high validity and reliability, so that it can be used in research.

This study realizes social responsibility bias is possible because the questionnaire is self-reported. To avoid validity issues in the questionnaire results, this study added a test for social responsibility bias using the SDS-17 scale developed by Marlowe and Crowne (1960). The data in this study were analyzed using a quantitative approach, a hierarchical regression analysis. The analysis was conducted to test the ability of independent variables (attitude towards fraud, subjective norm of fraud, perceived control over fraud, and self-control) to influence the intention to cheat. This analysis is used to compare research models (Kim, 2016). In this analysis method, several regression models are built by

adding variables to the previous model at each step. Based on the previous literature, this study conceptualizes that the intention to commit fraud can reflect actual fraudulent behavior. Fraud is not easy to detect. Therefore, measuring the intention to behave is more accessible than actual behavior (Alleyne et al., 2014). Carpenter and Reimers (2005) argue that there is a strong relationship between behavioral intention and behavior. Thus, research can use intentions rather than actual behavior. It implies that the intention to commit fraud represents actual behavior (Gibson & Frakes, 1997; Buchan, 2005). This study develops four hypotheses as follows:

H1: Attitude towards fraud has a positive effect on fraud intention

H2: Subjective norm toward fraud has a positive effect on fraud intention

H3: Perceived behavioral control toward fraud has a positive effect on fraud intention

H4: Self-control has a negative effect on fraud intention

The relationship between variables in this study can be described as follows

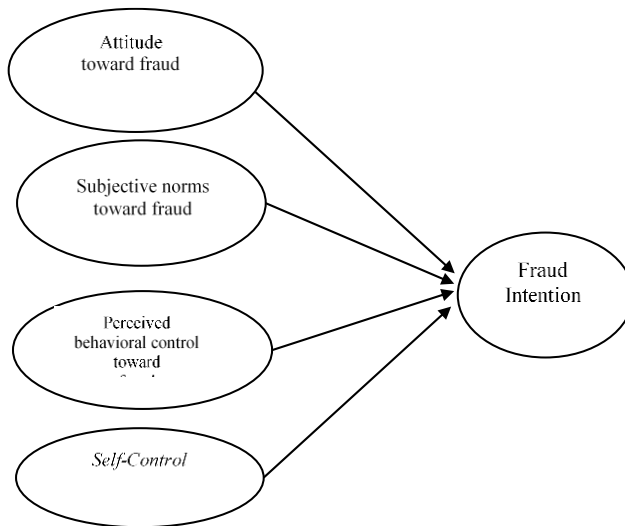


Figure 2. Research framework

Result and discussion

Table 1 displays the demographic factors used to define the characteristics of respondents. The response rate of the distributed questionnaires was 98%, or 347 out of 354 questionnaires were returned and could be used in the study. The sample consisted of 177 (51%) males and 170 (49%) females categorized into

five age groups. The majority of respondents (36.3%) were between 46-55 years old, and only 10% of respondents were less than 25 years old. Respondents were divided into two groups based on their work tenure, with the majority of 94.2% having been in executive positions for more than three years, while the remaining respondents were in the range of 1-3 years. The majority of the respondents' educational background, 63.97%, was high school, and no respondents had a doctoral degree. Of all respondents, the secretary is the majority position (33.7%) of the research respondents.

Table 1
 Respondents' demographic

No	Characteristics	Number	Percentage
	Position		
1	Chairman	114	32,9%
2	Secretary	117	33,7%
3	Treasurer	116	33,4%
	Length of Employment		
1	1-3 years	20	5,7%
2	>3 years	327	94,2%
	Age		
1	<25 years	10	2,9%
2	26-35 years	43	12,4%
3	36-45 years	75	21,6%
4	46-55 years	126	36,3%
5	>55 years	93	26,8%
	Gender		
1	Female	170	49,0%
2	Male	177	51,0%
	Education		
1	Senior High School	222	63,97%
2	Diploma	26	7,5%
3	S1 (bachelor's degree)	90	25,9%
4	S2 (Master Degree)	9	2,6%
5	S3 (Doctoral Degree)	-	-
	Total	347	100,0%

The first step in data analysis is to test the classic assumptions of the research model. The test results explain that this study has no classical assumption problems. The following procedure is to conduct a hierarchical regression analysis. Hierarchical regression analysis is performed in three stages. In the first stage, demographic variables are included as control variables. The TPB components, attitudes towards fraud, subjective norms of fraud, and perceived control over fraud were included in the second stage. Furthermore, self-control was added as a variable to the TPB model in the third stage.

Table 2
 Hierarchical Regression Analysis

	Fraud Intention		
	p	R	R ²
Step 1:			
Gender	0,115		
Level of education	0,000	0,227	0,052
Step 2: Theory of planned behavior			
Attitude toward fraud	0,000		
Subjective norms toward fraud	0,000		
Perceived behavioral control toward fraud	0,000	0,491	0,241
Step 3: Self-control			
Attitude toward fraud	0,000		
Subjective norms toward fraud	0,000		
Perceived behavioral control toward fraud	0,000		
Self-control	0,000	0,597	0,356

Based on this analysis, it can be explained that the TPB components included in the second step, attitudes towards fraudulent behavior, subjective norms of fraudulent behavior, and perceived control over fraudulent behavior, can explain the intention to commit fraudulent behavior with an R-value of 0.491 and R2 of 0.241. The three components of TPB have a significant influence on fraud intention. By including self-control in the third step, this variable explains the significant influence on the R-value, which becomes 0.597, and R2 becomes 0.356, more significant than the value from the second step. Thus, all independent variables have a significant influence, supporting the research hypothesis.

The results of the first hypothesis testing show that attitudes toward cheating behavior positively affect the intention to cheat. These results indicate that the more positive a person's evaluation of fraud behavior is, the higher the intention to commit fraud will be. The tendency of these answers means that respondents have a negative perception of fraud. Negative perceptions of fraudulent behavior can be formed from the extensive publicity related to cases of fraud that occur in LPDs in the local mass media. The publication of fraud cases in LPDs explains the loss suffered by the LPD, the punishment for

fraudsters, and the impact on the village community. It causes the executive to have a high awareness that fraud is a negative action and tends to be harmful. These results support the studies of Carpenter and Reimers (2005), Sayal and Singh (2020), Buchan (2005), and Alleyne et al. (2014), which found that attitudes toward fraudulent behavior have a positive effect on the intention to commit fraud. The attitude of management and members towards fraud is very important. If they have an attitude of tolerance towards fraud, it will create an environment that allows dishonest acts to occur (Bos, 2020). Conversely, if their attitude is firm in rejecting fraud, it will create an organizational culture that upholds integrity and honesty (de Souza & de Souza, 2024). Attitude towards fraudulent behavior is an important factor in preventing fraud in LPD. The more negative a person's attitude towards fraud, the less likely they are to commit such acts. Therefore, it is important to build an organizational culture in LPD that upholds the values of honesty and integrity.

Furthermore, it was found in the second hypothesis testing that the subjective norm of fraudulent behavior has a positive influence on the intention to commit fraud. The more positive the subjective norm of fraudulent behavior, the higher the intention to commit fraud. In this study, the subjective norm of fraud is measured by the understanding and support of family and work colleagues for fraudulent behavior. The test results of these measurements show that coworkers are the leading proponents of fraudulent behavior. In this sense, Colleagues can be interpreted as peer executives, such as the head, secretary, and treasurer. LPD executives have almost equal access to LPD data and information not known by ordinary employees or the public. The results of this study support the results of research by Carpenter and Reimers (2005), Alleyne et al. (2014), Zulaikha (2020), and Buchan (2005), who found that subjective norms have a positive effect on ethical behavior intentions in public accountants. If the work environment in LPD provides a signal that fraud is common or acceptable, then individuals will feel less social pressure to refuse to commit the act. Furthermore, if someone feels that the risk of being caught and the sanctions that will be received if they commit fraud are very small, then the subjective norms that support fraud will be stronger (Górecki & Letki, 2021). Subjective norms are an important factor that needs to be considered in efforts to prevent fraud in LPD. By understanding how subjective norms work and the factors that influence them, we can take the right steps to create a work environment that is free from fraud (Montesdeoca et al., 2019).

The third component of the theory of planned behavior is perceived behavior control over fraudulent behavior. Examination of this variable shows that perceived behavior control over fraudulent behavior positively affects the intention to commit fraud. It means that the higher the perceived control over fraudulent behavior, the higher the intention to engage in fraudulent behavior. Based on the test results on the measurement items of perceived control over fraudulent behavior, the highest value is the ability to commit fraud without being detected. It indicates that the perceived control over fraudulent

behavior possessed by administrators is relatively high. It implies that executives have unrestricted access to internal LPD information and have higher authority to make decisions and authorize transactions than other employees. This research supports the findings of Cyr et al. (2020), Zulaikha et al. (2021), Alleyne et al. (2014), and Buchan (2005), who found that when public accountants' intention to make ethical decisions will increase when the perceived barriers to performing fraud can be overcome. If individuals feel they have a high level of control over their actions and believe they can commit fraud without detection, this may increase their intention to commit fraud (Roszkowska & Melé, 2021). If individuals perceive that internal oversight at the LPD is weak, they may feel more confident in committing fraud because the risk of being caught is perceived as low. A social environment that supports or facilitates fraud may also increase PBC, where individuals perceive fraud as an acceptable norm (Du et al., 2024). Addressing this issue requires an approach that includes increased oversight, education about ethics, and creating a culture that encourages transparency at the LPD.

This study has proven that self-control has a negative effect on the intention to commit fraud. This negative effect means that the higher the self-control of sad ripu, the lower the intention to engage in fraudulent behavior. It means that when the management has high self-control over the elements of sad ripu, the intention to behave fraudulently will decrease. Self-control was measured using six indicators per the sad ripu concept: kama, lobha, krodha, moha, mada, and matsarya. Based on the analysis of the respondents' answers, it was found that they had high control over the elements of sad ripu, as shown by the average respondent's "fairly disagree" answer. It indicates that, in general, the executives can control themselves from the elements of sad ripu that can lead to fraud. In the description of the results of respondents' answers, the trait that has the highest average answer is envy or matsarya. It indicates that respondents consider envy a personality trait that can cause fraud compared to other personalities. Thus, respondents felt that the envious characteristic should receive higher control. The results of this study support the research of Holtfreter et al. (2015), which found that individuals with low self-control will have a higher intention to commit fraud. This study also supports the results of research by Blickle et al. (2006) and Langton et al. (2006), which found that managers who commit fraud in the company have low self-control compared to managers who do not. The factor supporting the results of this test is the argument that states that individuals with low self-control tend to be more impulsive and less thoughtful (Du et al., 2024). This can lead them to make unethical decisions, such as cheating, without considering the consequences (Zhu et al., 2023). In situations where there is pressure from the environment or peers, individuals with low self-control may be more easily influenced to participate in cheating in LPD.

Conclusions

This study develops a model to explain the intention to commit fraud by combining the theory of planned behavior and self-control theory as a psychological theory that can be applied to fraudulent behavior. The results showed that the attitude component of cheating behavior, the subjective norm of fraudulent behavior, and perceived control over fraud behavior positively and significantly affected the intention to perform fraudulent behavior. In addition, this study also proved that self-control has a negative influence on the intention to commit fraud. Self-control is a theory used to explain criminal behavior. However, there is a similar concept between criminal behavior and fraud, so this study uses the theory to complete the TPB in the context of fraud behavior. Self-control theory in this study is combined with the concept of *sad ripu*, which explains the six negative traits that must be controlled. Self-control is measured by the six traits described by *sad ripu*. This study also tested for social desirability bias using the SDS-17 item and proved no bias in respondents' answers.

The most common case is embezzlement of customer funds by LPD managers. The funds are used for personal or group interests, such as fraudulent investments or personal businesses. LPD managers provide special facilities or treatment to families or relatives in LPD management, such as providing loans with low interest or without collateral. Fraud cases in LPD are serious problems that need to be handled seriously. By understanding the causal factors, negative impacts, and prevention efforts, we can prevent similar cases from occurring in the future and maintain the sustainability of LPD as a financial institution that is beneficial to the community. The results of this study can be a policy consideration in order to prevent fraudulent practices in LPD, by increasing the role of attitude factors, subjective norms, and perceptions of behavioral control. In addition, LPD can practically use this study as input in preventing fraud.

This research has several limitations. First, this study uses a quantitative approach to collect data. Future research can use qualitative approaches such as interviews and focus group discussions to obtain in-depth opinions regarding the research topic. So that it can expand the findings on fraud intention from the perspective of TPB and self-control. Second, this research uses illustrations to equate respondents' perceptions regarding fraud. However, there are still difficulties for respondents to fill out questionnaires, so the time for collecting questionnaires is longer. Future research can provide explanations before handing respondents questionnaires and ensure respondents understand the expected understanding. The implication of the research is that with the concept of self-control over a person, it is hoped that it will be able to prevent fraud so that the theory of planned behavior can be applied.

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