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THE INFLUENCE OF THE BYSTANDER EFFECT, LIFESTYLE, INDIVIDUAL MORALITY AGAINST ACCOUNTING FRAUD TENDENCIES

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ABSTRACT
This study aims to determine and provide empirical evidence regarding the influence of the bystander effect, lifestyle, individual morals, on the tendency of accounting fraud. by selecting the object or place of research in the Wotan Ulumado sub-district, East Flores, East Nusa Tenggara. This study uses a quantitative research method, with a sample of 99 respondents, and the sampling technique used is the sampling technique in this study is probability sampling using simple random sampling stating simple (simple) because the sampling of population members is carried out randomly without considering the existing strata. The results of the study indicate that the bystander effect, lifestyle, individual morals simultaneously influence the tendency of accounting fraud. However, partially individual morals do not affect the tendency of accounting fraud.

Keywords: Bystander Effect, Lifestyle, Individual Morals, Tendency

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan memberikan bukti empiris mengenai pengaruh *bystander Effect*, gaya hidup, moral individu, terhadap kecenderungan kecurangan akuntansi. dengan memilih objek atau tempat penelitian pada kecamatan wotan ulumado, flores Timur, Nusa tenggara Timur. Penelitian ini menggunakan metode penelitian kuantitatif, dengan sampel sebanyak 99 responden, serta teknik pengambilan sampel yang digunakan yaitu Teknik pengambilan sampel pada penelitian ini adalah *probability sampling* dengan menggunakan *simple random sampling* menyatakan *simple* (sederhana) karena pengambilan sample anggota populasi dilakukan scara acak tanpa memperhatikan strata yang ada. Hasil penelitian menunjukan bahwa *bystander effect*, gaya hidup, moral individu secara simultan berpengaruh terhadap kecenderungan kecurangan akuntansi. Namun secara parsial moral individu tidak berpengaruh terhadap kecenderungan kecurangan akuntansi.

Kata kunci: *Bystander Effect*, Gaya Hidup, Moral Individu, Kecenderungan Kecurangan Akuntansi.

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INTRODUCTION

The enactment of Law No. 6 of 2014 concerning villages has given villages the freedom to grow, strengthen and develop local initiatives, the spirit of autonomy and independence. The law also gives villages greater authority to organize government, development, coaching and community empowerment. With the enactment according to Yuni et al (2023) the Village Law has shifted the position of the village from being merely an administrative area under the district to an entity that has the right to regulate and manage its own government affairs including village financial management. Village financial management aims to improve village welfare, improve the quality of life of village communities, and improve public services. In Permendagri No. 113 of 2014, village financial management is the entire activity that includes planning, implementation, administration, reporting and accountability of village finances and to realize the program of village development activities throughout Indonesia and improve the welfare of village communities, the government allocates quite large funds each year to be distributed to villages throughout Indonesia, research conducted by Yunie et al (2023) in 2023 the government budgeted village funds of IDR 70 trillion in the draft regional revenue and expenditure budget (RAPBN). Meanwhile, in 2022 the village fund budget was IDR 67.9 trillion, and there was an increase of 3.09% in 2023. Village financial management is carried out for a period of 1 (one) budget year, starting from January 1 to December 31. To achieve good governance in village administration, village financial management is carried out based on the principles of transparent, accountable, participatory governance, and is carried out in an orderly and disciplined budget.

According to Yuni et al. (2023), community participation budgeting is very important to prevent policies that deviate from the objectives. This is important to ensure that the government's hopes and concrete steps are not undermined by problems such as fraud against village funds. However, in practice, there is still a lot of fraud that occurs in the management of village funds. Fraud as a broad legal concept, in this case, is interpreted as any deliberate attempt at fraud, which is intended to take the assets or rights of another party, while in the context of an audit of financial statements, fraud is defined as a deliberate misstatement of financial statements, Agustinus et al. (2022). There are two main categories, namely fraudulent financial reporting and misappropriation of assets. Fraud generally occurs because

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of pressure to commit fraud or encouragement to take advantage of existing opportunities and there is justification for these actions (Betri 2018). Accounting fraud, which can be in the form of misuse of funds, falsification of documents, to manipulation of financial statements, fictitious activities or projects and budget inflation. This fraud can damage public trust in the government and institutions involved in managing village funds. Accounting fraud in the form of corruption is interpreted to provide an overview of fraudulent practices carried out by government officials and apparatus. Fraud committed by the government, especially at the village level, has occurred a lot. Since the development to the village level, the village government has primary control over funds allocated through village funds. With the increase in the distribution of the APBN to villages in the form of village funds, it turns out that cases of misuse of these village funds have also increased.

Villages are the sector with the most corruption cases throughout 2022, according to data from Indonesia Corruption Watch, an independent organization that focuses on monitoring and fighting corruption issues. ICW noted that there was a consistent increase in corruption cases in villages from 155 corruption cases in 2022, in detail there were 133 cases related to village funds, while 22 other cases were related to village revenues. Corruption of village funds caused state losses of IDR 381 billion. Meanwhile, those related to bribery and extortion practices reached IDR 2.7 billion. Based on ICW data, from 2015-2020 there were 676 defendants in corruption cases from village officials. The data shows that corrupt practices are prone to being carried out by village officials, after State Civil Apparatus (ASN) and the private sector. Indonesia Corruption Watch (ICW) stated that the village fund budget is the most vulnerable fund to corruption. The phenomenon of misuse/fraud in the management of village funds also occurred in Wotan Ulumado District, East Flores Regency. One of the cases that was revealed was the case of corruption of village funds by the Head of Wailebe Village, a case of corruption of village funds for the 2018-2022 budget year. This case caused a state financial loss of Rp670 million from a budget ceiling of 5.6 billion. The results of the calculations obtained by the audit team, the APBDes budget for the 2018 to 2022 budget years was worth Rp5.6 billion. As a result of the corruption case that occurred in the management of village funds, many things had to be neglected, it is undeniable that with this corruption case it could have an impact on the programs that had to be implemented not running.

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Corruption is a form of fraud that is still growing rapidly in all areas of life, both in the public and private sectors. In previous research, conducted by Sawitri (2018) explained that fraud is an unlawful act committed by people from within and outside the organization, with the intention of gaining personal or group benefits which can directly result in losses to other parties. According to Wulandari and Nuryatno (2018) fraud is an act that is deliberately carried out by a person or group of people with the aim of fulfilling their own or their group's interests which causes other parties to be harmed. Ni Putu et al, (2023) explained that fraud is likely to occur due to perpetrators from the upper class. Fraud that develops widely will also cause great losses. Organizations engaged in finance or financial institutions have a greater chance of fraud occurring. Financial institutions in committing fraud come from both the public and private sectors.

Research conducted by Jayanti (2018) also explains that in the scope of accounting, fraud can be interpreted as a deviation from the accounting procedures that should be applied by an entity that causes errors in the financial statements presented and misuse of assets in the entity. The tendency of accounting fraud or what is called fraud in auditing language in recent years has become a major topic in media coverage. Fraudulent acts have entered from the private sector to the public sector. Even in East Flores Regency, fraud has entered to the lowest level of government, namely fraudulent acts that occurred in Wailebe Village. This is evidenced by the dismissal of one of the village officials. The tendency of fraud is a deliberate act that aims to take advantage of information management so that the creator of financial information does not correspond to the actual situation.

The tendency to cheat is one of the forerunners of a crime. In addition, there are factors that influence the tendency of accounting fraud. One factor that influences the tendency of fraud is the bystander effect. The bystander effect is a phenomenon where individuals tend not to act when there is an emergency because they assume that others will take action. This can also affect employee responses to unethical actions they witness in the work environment. The bystander effect is a situation where someone who knows that there is a fraudulent act but chooses to remain silent and deliberately allows it or does not want to be involved in the case, which can disrupt his/her working position. Asiah (2017) also said that the higher the bystander effect, the higher the tendency of fraud. Previous research conducted by Tyastiari et al., (2017) showed that the bystander effect has a positive effect on the tendency of accounting fraud. In contrast to research conducted by Rahmawati (2019) which found that the bystander effect had no effect on the tendency of accounting fraud. Apart from that, research conducted by Agung et al (2022) also found that the bystander effect has a positive effect on the tendency towards accounting fraud.

Another factor that influences the tendency to cheat is lifestyle. A consumptive or wasteful lifestyle can increase financial pressure that encourages individuals to engage in unethical behavior, including accounting fraud. Ristianingsih (2017) explains that pressure can come from lifestyle, work and other elements that can trigger someone to commit fraud. A luxurious lifestyle can be reflected in individuals in various circles including government employees, seeing the high compensation and benefits provided by the government for their hard work while working. Each individual has their own lifestyle and one of them is a hedonistic lifestyle but the only difference is the level. This is in line with the statement of Mzenzi and Zuberi (2019) that lifestyle refers to material pleasure as one of the triggers for fraud elements. An excessive lifestyle can be an indication of fraud because this pattern will require someone to cheat to meet their needs. Lifestyle is a pattern of actions that distinguishes one person from another. The term lifestyle, seen from an individual perspective, contains the meaning that lifestyle as a way of life includes a set of habits, views and patterns of response to life, and especially equipment for life (Rahma, 2018). Lifestyle describes the entire pattern of a person in acting and interacting in the world. Lifestyle is closely related to the development of the era and technology. Lifestyle is an effort to be able to make oneself exist in a certain way and different from other people and other groups.

In addition, another factor that influences the tendency of accounting fraud is individual morality. According to Dennyningrat and Saputra (2018), morality is something that is in accordance with the general beliefs accepted by society, related to the assessment of human action norms. The higher the level of individual moral reasoning, the less likely it is to commit accounting fraud. However, if the level of individual moral reasoning is lower, the more likely it is to commit accounting fraud. Fraudulent behavior is a form of morality that is still low in individual reasoning. Morality is a norm or intrinsic value that grows and develops in society according to the general beliefs accepted by everyone. Individual morality will be related to a person's tendency to commit fraud. Therefore, fraud in an organization will be influenced by the individual morality of the apparatus and all people

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who work and are involved. Individual morality will affect their ethical behavior (Diah Utari, 2019). The morality of an act is in the will of the act to become the object of attention of the will, meaning that it is indeed desired by the perpetrator. Bystander Effect can cause potential fraud and embezzlement. With an apathetic attitude, it causes fear to report fraud because it can threaten themselves or their own families. Lifestyle itself is one of the indicators of fraud detection. In addition, the morals of each individual are one of the things that are of concern to see fraud. Morals and lifestyle or behavior are closely related to identifying someone who has committed fraud. The phenomenon of the tendency of accounting fraud that often occurs has attracted the interest of many researchers from various circles to conduct research using the fraud diamond theory, but the results of the study showed different results, and the factors that influenced it were also different, and the place of research used was different from previous researchers.

LITERATUR REVIEW

Tendency of Accounting Fraud

Putu (2021) show that the tendency of accounting fraud is defined as the existence of actions, policies, and methods, cunning, concealment, and disguise that are not intended intentionally, namely in presenting financial reports and managing organizational assets that are aimed at achieving profit for themselves, and making others the injured party. Accounting fraud is a form of deliberate fraud that causes losses without being realized by the injured party and provides benefits to the perpetrator of the fraud. Misstatements arising from improper treatment of assets (often referred to as misuse or embezzlement) relate to the theft of entity assets which results in financial statements not being presented in accordance with generally accepted accounting principles in Indonesia (Basukayanti, 2018). In the research of Ayu and Ni Wayan (2022) accounting fraud is the deliberate or negligent disclosure of financial information by doing or not doing what is required. According to the professional standards of public accountants in the IAI, accounting fraud is the deliberate omission of amounts in financial statements to deceive users of financial statements.

Bystander Effect

Bystander effect is a phenomenon that describes individuals not providing assistance or intervention in emergency situations when there are other people around them. Bystander

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effect can occur because of the assumption that other people will act or because of uncertainty about what should be done in the situation. Bystander effect is one of the factors that influences the occurrence of fraudulent acts. According to Dewi (2018) Bystander effect is a social phenomenon in the field of psychology where the greater the number of people at a scene, the less likely they are to help someone who is in an emergency situation at the scene. Previous research by Asiah (2017), There is a possibility of the influence of diffusion of responsibility, which often occurs when people see an accident, they first observe what other people who also witnessed it are doing. According to Sarwono (2017), Bystander effect is a social phenomenon where the more other people (bystanders) are present in an emergency situation, the less likely it is that other people (bystanders) will help someone who is in an emergency situation. Bystander effect will provide an opportunity to commit accounting fraud.

Gaya Hidup

Lifestyle is a typical pattern of attitudes, ways and patterns of action possessed by individuals including goals, self-concepts, feelings towards others and attitudes towards the world expressed in activities, interests and opinions. Lifestyle is the result of the interaction of hereditary factors, parenting patterns, environment and creative power possessed by individuals. According to Mzenzi and Zuberi (2019) that a lifestyle that refers to one material pleasure is one of the elements that triggers fraud. A similar thing was also expressed by Putri and Nihaya (2017) that a person's high lifestyle tends to encourage the nature and desire of dissatisfaction in him. The triggering elements for a high lifestyle can come from the environment around him such as: friends, coworkers and family. Previous research conducted by Ristianingsih (2017) also provided an understanding that lifestyle is one of the elements that can trigger someone to commit fraudulent intentions. A luxurious lifestyle can be reflected in individuals in various circles including government employees. In terms of looking at the high compensation and benefits provided by the government for their hard work while working. Lifestyle can include various aspects such as diet, physical activity, shopping habits, social interactions, and values held by individuals. Lifestyle can also reflect an individual's ethical and moral values; individuals with lifestyles that emphasize integrity, honesty and responsibility tend to have more ethical attitudes in various life situations, including in the context of accounting fraud or other unethical behavior.

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Moral Individu

Individual morals reflect the values, principles, and beliefs that a person has regarding right and wrong actions. Individual morals play an important role in shaping a person's behavior and decisions in various life situations including in the workplace and in the context of accounting fraud. Individual moral values can influence a person's decisions in understanding ethical dilemmas including the tendency to engage in fraudulent practices. individuals with high morals tend to prioritize integrity, honesty and ethics in their actions so that they are less tolerant of unethical behavior such as accounting fraud. A person can be said to be moral if their behavior reflects morality, namely being able to distinguish between good and bad (Fauzya, 2017). High individual morals in terms of integrity and ethics can be a major barrier to the tendency of accounting fraud. individuals with strong morals tend to be less tolerant of fraudulent practices and prioritize honesty in managing village funds. The morals of individuals who are responsible and have high ethical awareness tend to pay more attention to the consequences of their actions on the public interest. Individual morals are also influenced by the norms and values adopted in the social and cultural environment. Individuals who have values consistent with integrity, honesty will be better able to resist temptation. accounting fraud in managing village funds. The social and cultural environment in Wotan Ulumado sub-district can also influence individual morals. An environment that encourages ethical values and integrity will strengthen individual morals in the face of pressure to engage in fraud..

RESEARCH METHODOLOGY

This study uses a quantitative research method in the form of a survey by distributing questionnaires to respondents. Quantitative research data are in the form of numbers and analysis using statistics, with the aim of testing the applied hypothesis. The data source used in this study is primary data. In this case, the research was conducted in Wotan Ulumado District, East Flores Regency, East Nusa Tenggara. The villages involved in this study are Klukeng Nuking, Nayubaya, Pandai, Wailebe, Oyangbarang Villages.

This study examines the bystander effect, lifestyle, individual morals on the tendency of accounting fraud using primary data, namely data obtained directly from the field using a

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questionnaire instrument. The population in this study were village officials or village administration staff, members of the village deliberative body, village heads, and communities who have interests involved in the management of village funds in Wotan Ulumado District, East Flores Regency, East Nusa Tenggara.

The population of this study was 132 people. The sampling technique in this study was probability sampling using simple random sampling using the Slovin Formula, which showed that the number of samples was 99 respondents. The analysis technique used in this study uses multiple linear regression research model analysis involving the Bystander Effect Variable, Individual Lifestyle and Morals and the Accounting Fraud Tendency Variable as the dependent variables.

The multiple linear regression model formula can be described as follows:

$$Yi = \alpha + \beta X1 + \beta X2 + \beta X3 + \varepsilon$$

Keterangan:

Yi = Tendency of Accounting Fraud

X1 = *Bystander Effect*

X2 = Life Style

X3 = Individual Morals

α = Constant

β = Coefficient Regression

ε = *error*

RESULT

Table 1 Multiple Regression Equation Results

***Coefficients**[a]*

Model		*Unstandardized Coefficients*		*Standardized Coefficients*	*t*	*Sig.*
		B	*Std. Error*	*Beta*		
1	*(Constant)*	,455	,670		,679	,499

Bystander Effect	,380	,088	,390	4,301	,000
Life Style	,404	,092	,390	4,400	,000
Individual Morals	-,089	,191	-,035	-,465	,643

a. Dependent Variable: Tendency of Accounting Fraud

Source: Data Processing Results with SPSS Version 20

Based on the results of the regression calculation analysis in table 4.16 above, the regression equation can be obtained:

$$Y = 0{,}455 + 0{,}380(X1) + 0{,}404(X2) - 0{,}089(X3)$$

From the equation above, it can be concluded that the constant value is 0.455, the constant (α) means that if the Bystander Effect, Lifestyle and Individual Moral variables do not exist or have a constant value, then there is an Accounting Fraud value of 0.455 points. The Bystander Effect variable value is 0.380 and has a positive value, meaning that if the constant remains and there is no change in the Lifestyle and Individual Moral variables, then every 1 unit change in the Bystander Effect variable will result in a change in Accounting Fraud of 0.380 points. The Lifestyle variable value is 0.404 and has a positive value, meaning that if the constant remains and there is no change in the Bystander Effect and Individual Moral variables, then every 1 unit change in the Lifestyle variable will result in a change in Accounting Fraud of 0.404 points. The value of the Individual Moral variable is -0.089 and has a negative value, meaning that if the constant remains the same and there is no change in the Bystander Effect and Lifestyle variables, then every 1 unit change in the Individual Moral variable will result in a change in Accounting Fraud of -0.089 points.

Table 2 F test Result

***ANOVA**[a]*

Model		*Sum of Squares*	*df*	*Mean Square*	*F*	*Sig.*
1	*Regression*	4,504	3	1,501	30,094	,000[b]
	Residual	4,739	95	,050		
	Total	9,243	98			

A. Dependent Variable: Tendency of Accounting Fraud
B. Predictors: (Constant), Individual Morals, Lifestyle, Bystander Effect

Source: Data processing results with SPSS version 20

Based on the results of the simultaneous test of Bystander Effect, Lifestyle and Individual Morals, it can be seen that the Fcount value is 30.094> Ftable 2.780, (Df = n – k -1 so Df = 99 – 3 - 1 = 95) the Ftable value is 2.70, with a significant level of 0.000 which is smaller than 0.05 or (0.000 <0.05). Thus, it can be said that Bystander Effect, Lifestyle, and Individual Morals simultaneously influence Accounting Fraud

Table 3 T Test Result

***Coefficients**[a]*

Model		*Unstandardized Coefficients*		*Standardized Coefficients*	*T*	*Sig.*
		B	*Std. Error*	*Beta*		
1	*(Constant)*	,455	,670		,679	,499
	Bystander Effect	,380	,088	,390	4,301	,000
	Life Style	,404	,092	,390	4,400	,000
	Individu Morals	-,089	,191	-,035	-,465	,643

a. Dependent Variable: Tendency of Accounting Fraudi

Source: Data processing results with SPSS version 20

Based on the table, it can be concluded regarding the hypothesis test of each independent variable on the dependent variable that based on the results of the t-test (partial) on the Bystander Effect variable, the calculated t is 4.301 and the t table is 1.660 (Df = n - k) so Df = 99 - 3 = 96) or the calculated t is greater than the t table, namely 4.301> 1.660, (calculated> t table) with a significance of 0.000 which means it is less than 0.05 or (0.000 <0.05). So it means that the Bystander Effect variable partially has a significant influence on Accounting Fraud. Based on the results of the t-test (partial) on the Lifestyle variable, the calculated t is 4.400 and the t table is 1.660 (Df = n - k) so Df = 99 - 3 = 96) or the calculated t is greater than the t table, namely 4.400 > 1.660, (calculated > t table) with a significance of 0.000 which means it is less than 0.05 or (0.000 < 0.05). So it means that the Lifestyle variable partially has a significant influence on Accounting Fraud. Based on the results of the t-test (partial) on the Individual Moral variable, the calculated t is -0.465 and the t table is 1.660 (Df = n - k) so Df = 99 - 3 = 96) or the calculated t is smaller than the t table, namely -0.465 < 1.660, (calculated < t table) with a significance of 0.643 which means it is greater than 0.05 or (0.643 > 0.05). So it means that the Individual Moral variable partially has no influence on Accounting Fraud.

Table 4 Determination Coeficient Result

Model Summary[b]

Model	*R*	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*	*Durbin-Watson*
1	,698[a]	,487	,471	,22335	1,961

a. *Predictors: (Constant),* Individual Morals, Lifestyle, Bystander Effect
b. *Dependent Variable:* Tendency of Accounting Fraudi

Source: Data processing results with SPSS version 20

Based on the test results in the table above, the coefficient of determination value is 0.487, so it can be concluded that the Bystander Effect, Lifestyle, and Individual Moral variables have an effect on the Accounting Fraud variable of 48.7%, while the rest (100 - 48.7%) = 51.3% is influenced by other independent factors or variables outside of this study.

DISCUSION

The Influence of Bystander Effect, Lifestyle, and Individual Morals on Accounting Fraud

Based on the results of the simultaneous test of Bystander Effect, Lifestyle and Individual Morals, it can be seen that the Fcount value is 30.094> Ftable 2.780, (Df = n – k -1 so Df = 99 – 3 - 1 = 95) the Ftable value is 2.780, with a significant level of 0.000 less than 0.05 or (0.000 <0.05). Thus, it can be said that Bystander Effect, Lifestyle and Individual Morals simultaneously influence Accounting Fraud. So H1 is accepted. Fraudulent presentation of financial statements can occur due to the observer effect (Bystander Effect), which is when someone who knows about fraud, but chooses to remain silent and deliberately allows it because he does not want to be involved in the case, which can disrupt his position or job title. Individuals who are accustomed to living a consumptive life may tend to commit accounting fraud to meet their excessive consumptive needs. In addition, there is a hedonistic lifestyle. A hedonistic lifestyle emphasizes pleasure and self-satisfaction which can have an impact on the tendency of accounting fraud. Hedonistic behavior is identical to fraud because if someone already has a hedonistic attitude and has become dependent on a hedonistic lifestyle, it tends to

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lead to fraudulent acts. In addition, the better the morality of a person, the less likely it is that accounting fraud will occur in village administrative staff or staff, members of the village deliberative body, village heads, who are involved in managing village funds in Wotan Ulumado District, East Flores Regency, East Nusa Tenggara. Morality is in accordance with generally accepted public beliefs regarding the evaluation of human codes of ethics. Individual morality refers to the tendency of individuals to commit accounting fraud. The higher the level of a person's moral reasoning, the more likely he or she will not commit accounting fraud.

The Influence of Bystander Effect on Accounting Fraud

Based on the results of the t-test (partial) on the Bystander Effect variable, the calculated t was 4.301 and the t table was 1.660 (Df = n - k) so Df = 99 - 3 = 96) or the calculated t was greater than the t table, namely 4.301> 1.660, (calculated> t table) with a significance of 0.000 which means it is less than 0.05 or (0.000 <0.05). So it means that the Bystander Effect variable partially has a significant influence on Accounting Fraud. So H2 is accepted. The Bystander Effect is a social phenomenon in psychology where the greater the number of people at a scene, the less likely those people are to help someone who is in an emergency situation at the scene, meaning someone who knows about an act of fraud but that person chooses to remain silent and not interfere because they are afraid of worsening the situation and the position that is disturbed. The tendency of accounting fraud occurs due to the bystander effect, namely someone who knows that there is a fraudulent act, but the person prefers to remain silent and deliberately allows it because he does not want to be involved in the case, which can disrupt or affect his position or job title. This shows that the bystander effect has a positive effect on the occurrence of fraud. If the bystander effect is higher, the tendency of accounting fraud is also higher. The results of this study are in line with those conducted by Rahmat, Rivanda, & Latifani (2024) and Ganesuari & Adiputra (2023), stating that the bystander effect has a positive effect on financial statement fraud. The results of this study are in line with research conducted by Diana et al (2018) which states that the bystander effect affects the tendency of accounting fraud. In addition, the influence of the bystander effect on the tendency of accounting fraud is also based on the theory of planned behavior. The meaning of the theory of planned behavior is the individual's intention to carry out certain actions such as indifference or indifference so that it results in allowing fraudulent actions, in terms of indifference to known fraudulent actions. The theory of planned behavior is related to the bystander effect, which can also be seen in individual and social factors where the bystander effect occurs because of the drive within the individual to determine an attitude in revealing fraudulent actions.

The Influence of Lifestyle on Accounting Fraud

Based on the results of the t-test (partial) on the Lifestyle variable, the calculated t was 4.400 and the t table was 1.660 (Df = n - k) so Df = 99 - 3 = 96) or the calculated t was greater than the t table, namely 4.400> 1.660, (calculated> t table) with a significance of 0.000 which means it is less than 0.05 or (0.000 <0.05). So it means that the Lifestyle variable partially has a significant influence on Accounting Fraud. So H3 is accepted. Lifestyle has a significant effect on the tendency of financial statement fraud. This shows that the hedonistic attitude in a person to commit fraud in financial statements encourages employees or village officials to commit fraud that has an impact on financial statement fraud for various reasons. This shows that lifestyle in this case the hedonistic attitude in staff or village officials can be a trigger for the tendency of accounting fraud. The results of this study are not in line with the research conducted by Megawati (2020) which states that lifestyle in the sense of hedonism has a negative effect on fraud in financial reporting. However, research conducted by Erlina (2018) states that a hedonistic lifestyle has an effect on academic fraud. Although academic and accounting fraud are two different things, there are similarities in the hedonistic lifestyle that causes fraud. The similarity in question is the existence of motivational factors in terms of personal interests, social influences such as social pressure from the same social group can influence a person's behavior and thoughts or decisions, so that it is possible that it can lead to fraudulent actions. The influence of lifestyle on the tendency of accounting fraud is also based on the theory of planned behavior, which in the theory of planned behavior is associated with the individual's intention to carry out certain actions such as carrying out accounting fraud. An individual who has a high hedonistic lifestyle and is supported by the environment and social lifestyle that tends to lead to the fulfillment of short-term pleasure in this case the fulfillment of lifestyle, will influence the individual to carry out accounting fraud which is also supported by the desire or intention to carry out accounting fraud.

The Influence of Individual Morals on Accounting Fraud

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Based on the results of the t-test (partial) on the Individual Moral variable, the calculated t is -0.465 and the t table is 1.660 (Df = n - k) so Df = 99 - 3 = 96) or the calculated t is smaller than the t table, namely 0.465 <1.660, (t calculated <t table) with a significance of 0.643 which means it is greater than 0.05 or (0.643 > 0.05). So it means that the Individual Moral variable partially has no influence on Accounting Fraud. So H4 is rejected. The level of individual morals cannot influence a person's attitude and behavior towards fraudulent practices in accounting. Individuals with high moral levels tend to avoid fraudulent behavior. while individuals with low moral levels may be more susceptible to fraudulent practices. It can be explained that the better the individual morality of a person, the less likely it is that accounting fraud will occur in village administrative staff or staff, members of the village deliberative body, village heads, who are involved in managing village funds in Wotan Ulumado District, East Flores Regency, East Nusa Tenggara. Morality is in accordance with the generally accepted public belief regarding the evaluation of human codes of ethics. Individual morality refers to an individual's tendency to commit accounting fraud. The higher the level of a person's moral reasoning, the more likely he or she will not commit accounting fraud. The results of this study are not in line with the research of Putra and Latrini (2018) which explains that morality influences the tendency to cheat. The results of this study are in line with Made and Erlinawati (2020) who also stated the same thing that individual morals do not influence the tendency to accounting fraud. In addition, the influence of individual morals on the tendency to accounting fraud is also based on the theory of moral development which in this theory explains that ethical behavior or not in a person depends on the level of morals that a person has. When associated with individual morals to the tendency to accounting fraud, it can be seen how an individual behaves. If the individual has high moral reasoning, then the tendency for accounting fraud to occur will not occur, but if the individual has low moral reasoning, then it can certainly lead to accounting fraud..

CONCLUSION

Based on the results of data analysis and discussion, the conclusion that can be drawn from the study is that bystander effect, lifestyle, individual morals have a simultaneous effect on the tendency of accounting fraud. Bystander effect has a partial effect on the tendency of accounting fraud. Lifestyle has a partial effect on the tendency of accounting fraud. Individual morals do not have a partial effect on the tendency of accounting fraud. Important factors in the implementation of the Bystander effect, Lifestyle, Individual Morals that are considered not to have been implemented properly and affect Accounting Fraud include often taking advantage of positions and finances to gain personal gain Involvement and assistance of leaders who have not in the preparation of financial reports always prepare budget realizations that are not in accordance with actual conditions To achieve satisfaction in terms of fulfilling lifestyles, always committing fraud to achieve personal interests Lack of concern for fraud that occurs, both by co-workers and leaders Efforts to improve the welfare of village officials are considered still lacking so that in addition to causing a decline in the performance of officials, they can also encourage them to do other work besides their duties. Information regarding work mechanisms, work relationships and rules for completing tasks is not yet clear and measurable. Employee behavior that tends not to comply with work rules such as coming in late and going home early. Inherent supervision from direct superiors is less than optimal due to emotional closeness. Exemplary behavior of leaders/superiors in compliance with regulations. Based on the discussion conducted, the conclusions obtained, in this study, the researcher recommends suggestions that further research is expected to use other independent variables to increase the results of variations so that other factors that can influence accounting fraud can be identified. Further researchers are expected to use questionnaires directly and explain a little about the research variables, as well as use interview techniques so that they are more in-depth to support the factors that cause fraud and also so that respondents can ask about things that are not known and can understand the meaning of the statement.

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