

DUAL FINANCIAL PRESSURES AND FRAUD RISK AMONG THE SANDWICH GENERATION IN BANKING

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Abstract: *In the banking industry, this group faces more complex challenges due to the nature of their work, which demands high professionalism, financial stability, and integrity in managing funds and financial transactions. The purpose of this study is to examine how dual financial pressures experienced by the sandwich generation in the banking sector can increase the risk of involvement in fraudulent activities and to identify the key factors influencing individuals in this generation to engage in or avoid fraud in the banking environment. This research employs a descriptive qualitative method. The findings indicate that fraud mitigation efforts in the banking sector must be conducted comprehensively and sustainably. With the right approach, banking institutions can significantly reduce fraud risks, improve employee well-being, and maintain customer and stakeholder trust in the stability and credibility of the financial industry.*

Keywords: *financial pressures, fraud risk, sandwich generation*

INTRODUCTION

The phenomenon of dual financial pressures is becoming increasingly a concern, especially among the sandwich generation, namely individuals who must simultaneously bear the living costs of parents who are no longer productive and children who are still growing. (Sudarji et al., 2022). In the banking industry, this group faces more complex challenges due to the nature of the work that demands high professionalism, financial stability, and integrity in managing funds and financial transactions. This multiple financial pressure has the potential to trigger fraud risk, because individuals who are in difficult financial conditions are more susceptible to the temptation to abuse their authority to meet their personal needs. This risk increases if they have access to large financial resources, either in the form of customer funds, credit approval processes, or other banking transactions that can be manipulated for personal gain. (Tung et al., 2022).

Financial pressures faced by the sandwich generation in the banking industry can come from various sources, such as the increasing cost of children's education, parents' health care, and lifestyle demands that often cannot be drastically reduced. In this condition, many individuals are caught in a moral dilemma, where they are faced with the choice between maintaining the principle of integrity or seeking shortcuts to obtain additional funds in an illegal manner. Several cases show that banking employees who experience severe financial pressure are more likely to engage in fraudulent practices such as embezzlement, falsification of financial documents, and abuse of authority in granting credit. (Elshaer et al., 2022). This pressure is even greater when they also have to face high work targets, company demands to achieve profitability, and a competitive work environment, which often does not provide space for them to seek healthier financial solutions.

In a psychological context, the financial pressure experienced by the sandwich generation in the banking sector can trigger stress, anxiety, and even despair, which can ultimately lead to manipulative actions in managing company finances and customer funds. According to (Zhang et al., 2023) The Fraud Triangle Theory, proposed by Donald Cressey, explains that there are three main factors that cause someone to commit fraud, namely pressure, opportunity, and rationalization. In this case, financial pressure is the main trigger that drives individuals to seek opportunities to commit financial abuse, especially if the monitoring system in the workplace is not strict. They may start with small actions such as

misusing funds in insignificant amounts, but over time, these actions can develop into fraud on a larger scale. Rationalization often appears in the form of self-justification, for example by thinking that the action is only temporary or that they will replace it later. (Weng et al., 2022) .

To address these risks, banking companies need to implement a comprehensive mitigation strategy. One important step is to strengthen the internal monitoring and audit system, where every financial transaction and access to customer funds must be monitored strictly and transparently. According to (Purnama & Astika, 2022) the implementation of an effective whistleblowing policy can help detect potential fraud early by providing protection for employees who report financial irregularities. Employee welfare programs also need to be improved, including the provision of financial counseling services, family welfare benefits, and flexibility in the work system, so that banking employees who experience financial stress have alternative solutions other than committing illegal acts. An educational approach also needs to be strengthened to instill a culture of integrity and transparency in the work environment. Employees should be given an understanding of the legal and ethical consequences of fraudulent acts, as well as their impact on their future careers. An ongoing anti-fraud training program can be an effective strategy to increase employee awareness of the dangers of financial abuse, as well as provide them with skills in managing financial stress without having to take risks that can harm themselves or the company (Hou et al., 2022) .

phenomenon also reflects the economic and social challenges faced by the sandwich generation, especially in countries with high levels of family economic dependency. The government and the banking industry can collaborate in providing financial assistance schemes, such as education subsidies, health insurance for the elderly, and more flexible pension policies, to reduce the financial burden of this generation. (Noor & Isa, 2020) . They can not only maintain a balance in meeting family needs, but also adhere to the principle of integrity in carrying out their professional duties in the banking sector. The phenomenon of dual financial pressures and fraud risk among the sandwich generation in the banking industry is not only an individual problem, but also a challenge for financial institutions in maintaining the credibility and security of the banking system as a whole. With stricter supervision, improved employee welfare, and a work culture based on ethics and transparency, the risk of fraud can be minimized, so that the banking industry can continue to run professionally and reliably amidst increasingly complex economic challenges.

METHOD

Study This use method qualitative descriptive for analyze the phenomenon of dual financial pressures and risks fraud risk among the sandwich generation industry banking. This method chosen Because allow researcher for understand experience, perception, and driving factors individual in group This face pressure financial double and potential involvement in action cheating. Data collected through interview deep with bank employees who are included in sandwich generation, as well as through studies literature related policy banking, fraud theory, and factors psychological influences behavior finance.

Analysis done with approach thematic, where the patterns main from experience participant categorized for identify connection between pressure economy, opportunities committing fraud, as well as mechanism rationalization used. Research results This expected can give outlook deep about How pressure financial can increase risk fraud in the sector banking and mitigation strategies that can implemented by institutions finance use prevent the occurrence abuse finances by its employees.

RESULTS AND DISCUSSION

The sandwich generation, who are financially responsible for aging parents and dependent children, face tremendous economic pressures. In the banking sector, where financial stability and professional integrity are highly valued, the dual financial pressures can create a situation that encourages the risk of engaging in fraudulent acts (Yuliana, 2021). Bank employees who experience great economic burdens often feel pressured to meet the needs of their families, especially when their income is not enough to cover increasing expenses. In these conditions, the opportunity to commit fraud becomes more tempting, especially because they have access to a financial system that can be manipulated for personal gain.

One of the main factors that increases the risk of fraud is ongoing financial pressure. Bank employees who are part of the sandwich generation often face rising living costs, parents' medical bills, and children's education costs. According to (Syufa'at et al., 2023) when their income is insufficient, they may start looking for unethical alternatives to cover the shortfall. In many cases, individuals who initially had no intention of committing fraud are eventually tempted to abuse their position due to unbearable economic pressure. This condition is in line with the fraud triangle theory put forward by Donald Cressey, which states that economic pressure is one of the main elements that drives someone to commit fraud, especially if there is an opportunity and rationalization that supports it.

In addition to financial pressure, the opportunity to commit fraud is also a significant factor. Bank employees have access to financial information, transaction systems, and customer funds, all of which can be exploited if the individual feels pressured enough (Owsiany et al., 2023). Some employees may be tempted to manipulate financial statements, embezzle small amounts of money on a regular basis, or abuse internal systems for personal gain. This risk is even greater if the bank has weak oversight or there are loopholes in regulations that allow fraud to occur without immediate detection. This factor suggests that a less supervised work environment can increase the likelihood of someone committing fraud, especially when they are facing severe economic pressure.

Rationalization also plays a significant role in the increased risk of fraud among the sandwich generation in the banking sector. Individuals who experience financial stress often seek justification for their actions. They may convince themselves that taking small amounts of funds is not a detrimental crime, especially if they intend to pay it back later (Kusumaningrum, 2023). Some employees may feel that they have worked hard for the company but are not properly compensated, so they see fraud as a form of personal "compensation" for the injustice they feel. This rationalization makes it easier for them to ignore the ethical and legal consequences of their actions, increasing the likelihood of fraud.

Social pressure from family also contributes to the increased risk of fraud among the sandwich generation. The demands of increasingly financially dependent parents and the needs of children that cannot be ignored create a moral dilemma for individuals working in the banking sector (Supriatna et al., 2022). Many employees feel that they have no other choice but to find instant ways to earn extra money to maintain the stability of their families. This burden is even heavier if they are the sole breadwinner, meaning they have no other financial support network. In conditions like this, fraud is often seen as a short-term solution that can help them survive extreme financial pressure.

On the other hand, cultural factors and social norms in the workplace can also influence the level of employee involvement in fraud. If the work environment tolerates unethical behavior, or if there are cases of fraud that are not taken seriously, then employees who experience financial pressure are more likely to commit similar acts. Research (Chen & Zhou, 2022) shows that when fraud is considered "normal" or "commonplace" in an

organization, individuals who were previously hesitant to commit fraud are more likely to do so. Therefore, an organizational culture that emphasizes the importance of integrity and transparency is very important in preventing the risk of fraud triggered by financial pressure.

To overcome this problem, preventive measures are needed from banks and financial regulators. One solution that can be implemented is to strengthen the internal audit and supervision system to ensure that all transactions and financial access are strictly monitored. With better supervision, the possibility of employees committing fraud can be minimized. According to (Sudarji et al., 2022) banks can also implement a whistleblowing system that allows employees to report suspicious activity without fear of negative consequences. In addition to supervisory measures, banks also need to provide financial support and employee welfare as part of a fraud risk mitigation strategy. Programs such as financial counseling, improving employee welfare, and flexibility in providing loans or financial assistance to employees facing economic difficulties can help reduce the stress they experience. With safer and more legal financial options, employees will not feel forced to find a way out through fraudulent actions.

Educating about professional ethics and the legal consequences of fraud also needs to be strengthened in the banking sector. Banks can hold regular training to raise employee awareness of the long-term impacts of fraud and encourage a culture of transparency and honesty in the workplace. If employees better understand the risks associated with fraud, they will be more careful in dealing with financial pressures and will not be easily tempted to abuse their positions (Septiyani et al., 2023). The sandwich generation, which is between not quite enough answer financial towards aging parents and young children depend, face pressure complex economy. In the environment banking, pressure This can influence decision individual for do or avoid fraudulent actions. Some factor main role in taking decision This covering pressure financial, opportunity, rationalization, culture organization, internal control, and factor psychology and ethics personal.

One of factor the main driving force individual in sandwich generation for consider fraudulent action is pressure excessive financial costs, increasing life, needs education children, and expenditure parent medical can create burden big economy. When the income earned from jobs in the sector banking not enough for cover all need said, individual Possible start look for method alternative for obtain additional funds. In the condition like in this case, fraudulent actions are often seen as quick and easy solution. Some bank employee maybe tempted for manipulate report finance, abuse access to account customers, or do embezzlement of funds in amount small in a way gradually (Sumarno, 2022).

However, the pressure financial No always become reason main for individual for commit fraud. Many employees in sandwich generation that has burden economy tall but still choose for avoid action no ethical this is. This is show that factor others, such as moral values, ethics professional, and cultural organization, participate play a role in taking decision. Another factor that greatly influences decision individual is chance For committing fraud (Nurul Khasanah et al., 2023). Within sectors banking, employees own access to various system finance, transactions, and information very sensitive customers. If the system on -site supervision Work weak, then chance for do fraudulent actions will the bigger. Individuals who feel No will detected tend easier tempted for do cheating. This is in accordance with theory *fraud triangle* developed by Donald Cressey, where the opportunity be one of factor key in push acts of fraud. If internal supervision is tightened and exists mechanism effective reporting, then possibility the occurrence of fraud can pressed (Salsabila & Annisah, 2024).

On the other hand, employees work in environment that has system supervision strict and clear anti-fraud policies tend more be careful. They understand that every transaction audited

with strict , and sanctions for the perpetrators of fraud are very serious , so risks that must be faced No comparable with possible benefits obtained . Individual decision in sandwich generation for do or avoiding fraud is also influenced by rationalization or justification themselves . Individuals who commit fraud often try to justify his actions with reasons certain , such as (Shofiyah et al., 2023) :

1. "I just borrow this money while and will return it Later ."
2. "I've already Work hard , but wages I No Enough For need family ."
3. "Other people do it too , so No There is his fault ."

Rationalization This make individual feel that action they is not A great crime or that they forced do it for the sake of the family . However , for individuals who have integrity height and awareness will consequence term long , thought kind of This No can made into justification (Putri et al., 2022) . They are more choose For look for legitimate solutions , such as look for income additional outside work main or manage finance with more wise . Environment full time work with practice No ethical can increase trend individual For committing fraud. If in a organization there is Lots fraud cases that are not handled with Good or even considered reasonable , then other individuals will more easy tempted For do the same thing . In the condition this , fraud becomes something that is normal and not considered as violation Serious .

If culture organization emphasize transparency , accountability and ethics strong work , then individual in sandwich generation will more difficult For commit fraud. They will feel supervised and bound with upheld values high by the company . Thus , the role of management in build culture work with integrity is very important in prevent fraud practices in the sector banking (Rari et al., 2021) . Decision to do or Avoiding fraud is also influenced by how much strict system supervision applied on site work . If the bank has good audit mechanism , system reporting effective fraud , as well as policy strict sanctions , then individual will think twice before commit fraud. Fear to consequence law , such as dismissal , lawsuit criminal , or the damage reputation professional , often becomes factors that prevent somebody For do action cheating .

If the system supervision weak or punishment for the perpetrator of fraud does not firmly , then individuals who experience pressure financial big will more easy tempted For try utilise existing gaps . Banks must ensure that system security and compliance applied with strict so that employees No own chance or courage For committing fraud. In addition to the factors external , decision individual in sandwich generation for do or Avoiding fraud is also greatly influenced by factors psychological and ethical personal (Khalil & Santoso, 2022) . People who have high moral values and awareness will impact negative from fraud tends to more strong in withhold temptation . They understand that fraudulent action is not only violate law , but also detrimental other parties and can impact bad for family they in term length . Individuals who have control good self and skills management effective stress more capable face pressure financial without must look for road out that doesn't ethical . They tend to look for legitimate solutions , such as look for source income additional , set budget family with more either , or look for help legal finance (Septiyani et al., 2023) .

Individuals who have level stress high , anxiety big financial , as well as lack of support social more prone to For look for road shortcut through fraud action . Important for banks to No only focus on supervision system finance , but also provide support psychological for employees who face pressure economy . In the industry banking , fraud or *fraud* is threat serious that can damage reputation institutions , giving rise to loss significant financial , as well as bother stability operational (Sumarno, 2022) . The risk of fraud becomes more high

among employees who experience pressure financial double , like sandwich generation , which has not quite enough answer economy towards parents and children in a way simultaneously . Heavy financial burden can make individual more prone to temptation For do cheating , especially If chance available and supervised weak . Institution banking need implementing effective mitigation strategies use prevent fraud risk in the environment Work .

One of the main strategies in preventing fraud is strengthen system supervision and internal control . Banks must ensure that every transaction under surveillance with tight and every activity finance can monitored in real-time. Implementation technology like intelligence artificial intelligence , data analysis (*big data analytics*) , and system monitoring automatic can help identify activity suspicious before happen more cheating big (Nurul Khasanah et al., 2023) . Policy *segregation of duties* or separation task must applied with good . Principle This ensure that No There is any employee who has control full on a transaction from beginning until end . With the existence of separation task , opportunity individual For do fraud without detected can reduced in a way significant . Culture transparency and accountability in place work is also key main in fraud mitigation . Banks must set clear policy about sanctions for fraud perpetrators and mechanism reporting whistleblowing system *that* is safe and confidential . Employees must feel comfortable For report action suspicious without Afraid will revenge from colleague Work or superior (Salsabila & Annisah, 2024) .

Mechanism reporting This must supported with prompt and transparent investigation , and action firm to proven violation . If employee see that institution in a way consistent to uphold anti-fraud policy , then they will more be careful in every action them , and the potential For do fraud will decreased . Fraud mitigation strategies can also done through continuing education and training for all over employee (Shofiyah et al., 2023) . Banks are necessary conduct training programs that teach employee about dangers of fraud, consequences law and its professionals , as well as method recognize and avoid pressure that can push they For do action cheating . Training ethics and compliance must become part from culture company . This program No only focus on the rules technical , but also on strengthening moral values , integrity and responsibility answer individual in guard trust Customer as well as stability institution finance .

Training This must involving simulation cases real about How pressure financial can push somebody For committing fraud and how method overcome it with more solutions ethical . With the existence of high awareness , employees will more tend For stay away actions that can be damage career and reputation they . Pressure financial often become trigger main in fraud cases , so banks need to provide welfare programs for his staff . Some steps that can be taken applied covering (Putri et al., 2022) :

- Loan program flowering low for employees who experience difficulty finance . With the existence of access to legal and safe source of funds , employees No need look for alternative illegal or do fraud For fulfil need economy they .
- Counseling finance and planning budget For help employee manage finance they with more well . Many individuals experience pressure financial Because lack of skills in arrange finance personal .
- Help emergency for employees who face situation urgent , such as cost elderly treatment or need education child . Help This can in the form of grant or loan with flexible tenor so as not to the more burdensome condition financial employee .
- Policy flexibility work , such as option Work distance Far or more working hours flexible for employees who must nurse member family . With the existence of balance

between life work and personal , employees can reduce stress that can push they to action No ethical .

As is support healthy financial , employees can feel more safe and secure pushed For do fraudulent actions as solution to problem economy they . Cultural factors very influential organization to decision employee in do or avoid fraud (Rari et al., 2021) . If a organization own culture permissive work to cheating and lack of enforcement rules , then the risk of fraud will increases . On the other hand , if institution banking to plant culture Work based on strong integrity and ethics , employees will more tend For behave honest . Management need show commitment they to transparency and ethics with give example direct in taking fair and transparent decisions . Employees who work in an environment where honesty appreciated and respected will more difficult For tempted do action cheating .

Implementation system clear penalties and incentives can also be be an effective mitigation strategy . Employees must know that fraudulent actions will get consequence severe laws , including dismissal , lawsuit law , and pollution Name good in the world of work . System fair and transparent incentives can reduce pressure financial employee as well as increase satisfaction Work they . Employees who feel appreciated and given chance For develop tend more loyal and not look for profit with method illegal . Banks must to design policy competitive compensation as well as give award to the employee who showed integrity and good performance (Shofiyah et al., 2023) .

CONCLUSION

The double financial pressure experienced by the sandwich generation in the banking sector increases the risk of involvement in fraud. The heavy economic burden, both from parents and children, can encourage individuals to seek instant solutions to meet their financial needs, including through unethical means. This risk is even higher if the opportunity to commit fraud is available and the supervisory system in banking institutions is weak. An effective mitigation strategy is needed to prevent and address the potential for fraud among employees who are experiencing financial pressure.

Some key strategies that can be implemented by banking institutions include improving internal monitoring and control systems, implementing a culture of transparency and accountability, and providing ethics education and training for employees. In addition, providing financial assistance, such as low-interest loan programs, financial counseling, and flexible work policies, can help employees better manage their finances and reduce economic pressures that can trigger fraud.

Strengthening an integrity-based organizational culture and implementing a clear system of penalties and incentives also play an important role in preventing fraud. Banking institutions must ensure that fraudulent acts are strictly sanctioned, while employees who demonstrate integrity and good performance are given appropriate rewards. With this combination of strategies, banks can not only protect their assets and reputation, but also create a healthy, safe and ethical working environment for all employees.

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