# Unethical Behavior Mediates Individual Morality And Religiosity on Fraud

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## ABTRACT

*This purpose of this research is how mediating unethical behavior influences an individual morality and religiosity on fraud and how the relationship between variables. This research uses quantitative research methods, where the population is employees of PT. SIM in the accounting, finance and cashier departments, with a total sample of 76 respondents using the saturated census technique. The data used are primary and secondary data taken from questionnaires and previous research literature studies and processed using SmartPLS 3.2. The results showed that individual morality affects fraud and unethical behavior, while religiosity has no effect on fraud and unethical behavior. Individual morality affects fraud through unethical behavior as mediation, while religiosity has no effect. It is hoped that PT. SIM can optimize religiosity and morals in employees to stay away from unethical behavior in accordance with the religion they profess and the morals they have gained.*

**Keywords**: *unethical behavior, individual morality, religiosity, fraud*

## INTRODUCTION

Increasingly advanced and limitless technology will continue to develop significantly. Indonesia, which is a large country, also takes part in using technology. Currently, everything is changing quickly and dynamically in the era of industrial technology 4.0 (Santoso & Edwin, 2020). So it will have an impact on various sectors, namely the business sector, including the food and beverage sector. The current tight business sector pressures companies to strengthen their management, which can trigger fraud. Fraud encompasses illegal and deviant behavior that harms others and is committed by an individual or group of people for their own financial gain at the expense of others (Elisabeth & Simanjuntak, 2020). Theft is an act of fraud, namely asset misappropriation. The most common type of fraud in the workplace, which is usually committed by employees, is asset misappropriation (Savitri & Herliansyah, 2022). This asset misappropriation is carried out by employees because of the easy opportunity to access company data (Rosliana et al., 2022).

According to the ACFE opinion survey in the Report to the Nation 2022, asset misappropriation has an incidence rate of 86%, making it the most common fraud, followed by corruption and fraud in financial statements (ACFE, 2022:9). This can be seen from the recent issue of fraud in one of the food and beverage businesses whose case was busy on social media. The case occurred at one of the Legato Gelato store outlets in Jakarta, where the employees of this store had stolen Rp 45 million. The theft that occurred was carried out by female employees with details of the theft of money amounting to Rp 500 thousand per day. This was done by employees by giving customers their personal QRIS or Quick Response Code Indonesia Standard, not belonging to the store as a means of payment for Legato Gelato digital payment (Kompas, 2023).

The cause of this fraud is closely related to ethics as a moral value that guides each individual (Susilowati et al,. 2020). Individuals or groups make ethics the values and norms in regulating their behavior (Hotimah, 2020). Public perception of the business will be enhanced by all employees acting ethically at all times. So that the existence of ethics in individuals is very important to organize their every action. Apart from ethics, fraud is also related to the level of morality and religiosity of a person. all the characteristics that exist in a person when acting good or bad as a human are generally related to individual morality (Adinugroho & Susilowati, 2022). Morality is considered to be something that can influence employees in committing fraud. In addition, religiosity can also influence individuals in committing deviant acts. Someone who has strong religiosity can avoid bad things according to the guidelines of religious teachings. Decision making becomes an important role obtained from a person's religious beliefs who are faced with ethical actions from a deviant thing (Ningsih & Budiartha, 2022).

Research conducted by Septiningsih & Anwar (2021), shows that fraud and unethical acts are not affected by individual morality, in line with (Rantung et al., 2023). Meanwhile, this finding different research by Sulistyawati et al. (2023) and Reskino et al. (2021), the results of their research show that unethical actions are significantly influenced by one's morals. This is due to social responsibility so that highly moral individuals are

expected to avoid unethical behavior. Research conducted by Rahmi & Helmayunita (2019) and Laksmi & Sujana (2019) shows that individual morality significantly reduces fraud. A person will be more likely to reduce fraud and look out for the interests of others if their morality is higher.

Research by Nurachmi & Hidayatulloh (2021), shows that unethical behavior is not influenced by religiosity. In the research of Indrapraja et al. (2021) and Nusron & Sari (2021) shows that fraud is not affected by religiosity. This is due to the fact that those who violate religion are not subjected to direct consequences for their actions. It is, however, inversely correlated by Basri et al. (2023) and Purukan et al. (2020) which indicates that religiosity significantly affects unethical behavior and fraud. The inconsistent results of previous research have motivated the author to conduct research on unethical behavior that mediates the affects of individual morality and religiosity on fraud.

This research uses attribution theory because this theory shows the relationship between attitudes and characteristics and individual behavior (Reskino et al., 2021). According to Tiba & Ardillah (2023), attribution is referred to as causal analysis which is an interpretation of a cause for phenomena that show certain symptoms. The existence of attribution theory can predict individual actions when facing situations by looking at their behavior which can be identified by characteristics and attitudes. This process certainly links individuals by interpreting the events around them with the consequences of where they interact. So this theory can analyze what effect it has on an individual's behavior in the future. Attribution theory is also defined as a person's reaction to events and explains the trigger of the behavior from internal and external factors (Santosa et al., 2024). This theory is relevant to analyze the emergence of unethical behavior for fraud caused by several factors. Factors of attribution are divided into two, namely internal and external attributions (Prasetio et al., 2023). Internal attribution triggers one's behavior due to internal factors such as attitude, innate traits, character, or other internal aspects (religion). Meanwhile, external attribution is the emergence of behavior triggered by the pressure of situations or environmental conditions that are beyond control.

Gone Theory is also explained in this study because Gone Theory is a factor for someone to commit fraud. This theory consists of 4 (four) factors (Fachrizi, 2019). Greed relates to an individual's greedy attitude or behavior that potentially exists within a person. This greed can encourage a person to fulfill their personal needs above reasonable limits (Adinugroho & Susilowati, 2022). Opportunity is a situation where someone can commit fraud without being noticed (Rosma et al., 2023). The existence of an opportunity can make someone reckless in doing bad things because of the situation that encourages them to do so. Needs become things that affect a person's survival. Needs can be said to be a factor in the act of fraud by individuals in an urgent situation (Elisabeth & Simanjuntak, 2020). This demand is what makes a shortcut for someone to commit fraud. Exposure is related to the punishment of fraudsters. According to (Adinugroho & Susilowati, 2022) Exposure alone does not guarantee the recurrence of a fraud by the same perpetrator or another perpetrator. So that the perpetrators of this fraud must be given sanctions if their actions are revealed.

Individual morality is the action of individuals on other individuals who have positive values to follow the feelings of the human heart and are considered an absolute obligation (Kesumawati & Pramuki, 2021). Moral is a word that comes from Latin. Etymologically, this moral is the same as ethics which comes from Yunani and means customs. Morality means that the overall principles and values concerning good and bad human nature. Morality is related to things that are rational and in accordance with conscience (Sulistyawati et al., 2023). A person is considered moral if his behavior and actions reflect morality. In research by Reskino et al. (2021), stated that the more moral a person is, the more he will think of others in the surrounding environment rather than himself and will avoid a fraud. The development of moral knowledge is an indication of ethical decision making related to social responsibility.

H1: Individual morality affects fraud

H2: Individual morality affects unethical behavior

The relationship between religiosity and religion is not limited to religion itself, but also relates to values and laws that provide meaning to humans to direct them to good things (Mita & Indraswarawati, 2021). Religiosity is the unity of belief systems, lifestyles, faith practices, and feelings that give lessons to life and lead humans to further enhance the highest religious values (Reswari & Sukma Nirwana., 2023). Someone who has religion and practices it in everyday life can be considered wise when taking actions and decisions. In research Basri et al. (2023) shows that believe that people will behave more ethically if they are more religious So that religious teachings have an impact on his behavior. With this, someone who has high religious values will avoid fraud.

H3: Religiosity affects fraud

H4: Religiosity affects unethical behavior*r*

Ethics has two meanings, singular and plural or called ethos and ta etha which means habits and customs. This definition relates to the habit of living well in oneself and the surrounding environment that is passed down through the generations (Sulistyawati et al., 2023). Unethical behavior is a deviant thing used by someone to achieve a goal that may be different from the previously set goal (Kalau & Leksair, 2020). Some things that include unethical behavior can be abuse of power, resources, and positions and obligations that are not carried out properly. In research Reskino et al. (2021) stated that the more individuals commit unethical behavior, the higher the fraud committed. This research is certainly related to ethical standards where low ethics tend to cause higher levels of fraud.

H5: Unethical behavior affects fraud

A person's morality is very important to determine their behavior in their environment. A person with high morality is said to abstain from immoral actions to decrease fraud (Sulistyawati et al., 2023). This is the same opinion as the research done by Reskino et al. (2021), that fraud is significantly affected by individual morality. So that fraud can be minimized due to high individual morality and which prevents unethical behavior.

H6: Unethical behavior mediates individual morality on fraud

Religiosity in a person will show their behavior. People who understand religious values will stay away from bad actions that are prohibited by their religion. In research Basri et al. (2023), this means that the high trust or religiosity of a person, the more they will tend to behave ethically, thereby reducing fraud. Better social behavior is caused by a person's high religiosity. So as to avoid all unethical actions and they will be more spiritual closer to their God, and avoid the prohibitions that their religion believes in. If they believe in God then of course they will act straight according to his teachings they believe in.

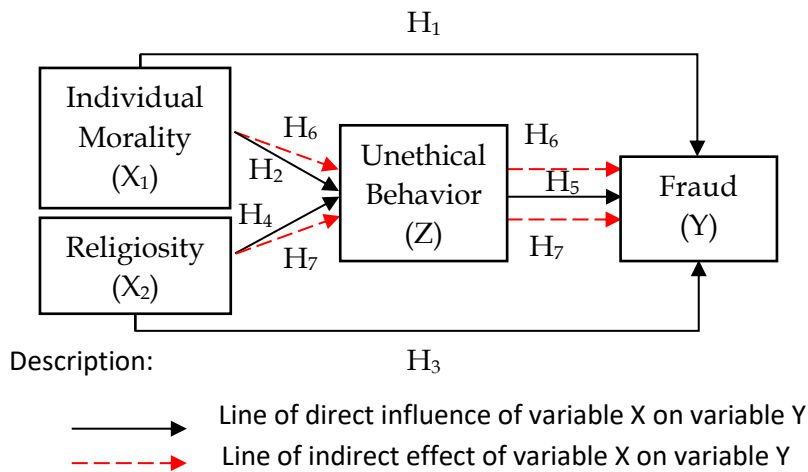$H_7$: Unethical behavior mediates religiosity on fraud



**Figure 1. Research Model**

Source: Research, 2024

Figure 1. shows unethical behavior mediates the effect of individual morality and religiosity on fraud.

**RESEARCH METHOD**

This study uses the population, namely employees of PT. SIM in the finance, accounting, and cashier sections of the SIM outlet in Surabaya and there is a sample size of 76 respondents with the sampling technique using a saturated census. Data collection for this study, using questionnaires given to respondents who work in the finance, accounting, and cashier sections of the SIM outlet in Surabaya.

Individual morality as a form of employee behavior and actions in their environment and daily life related to their coworkers. The measurement scale used in individual morality uses an ordinal scale. According to Fernandhytia & Muslichah (2020), there are seven indicators on individual morality, namely: rationalism, individual reasoning, moral knowledge, general moral implementation, moral judgment, criticism, positive perception.

Religiosity is an obligation that a person chooses with applicable rules and must be carried out and related to God, fellow humans, and the surrounding nature. The measurement scale used uses an ordinal scale. According to Basri et al. (2023), there are three indicators including beliefs, practices, and experiences.

Fraud is a wrongful and unlawful act committed intentionally by employees for their own personal purposes and benefit. The measurement scale used uses an ordinal scale. According to Fernandhytia & Muslichah (2020), there are nine indicators, namely: individual intentions, action reasoning, poor moral/ethical values, financial problems, ambition, personal reasons, jealousy, envy, and hate/dislike.

Unethical behavior is the act of abusing the position or authority that employees have to do wrong or bad things to benefit themselves. The measurement scale used uses an ordinal scale. According to Sulistyawati et al. (2023), unethical behavior in research is measured using five indicators including management behavior that abuses position, management behavior that misuses organizational resources, management behavior that ignores rules, management behavior that abuses control, and management behavior that does nothing.

The variable scale measurement technique In this study, using a Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The analysis method of this study uses Partial Least Square (PLS) with the help of SmartPLS 3.2 software. This is used because PLS can do the job effectively and efficiently using a small sample size.

## RESULT AND DISCUSSION

Descriptive statistics have the aim to providing an overview of the data so that the data presented is easy to understand and can provide information for those who read it. This analysis consists of the total of respondents, maximum, maximum, mean, and standard deviation values. In Table 1 of this study, descriptive statistical analysis is shown.

**Table 1. Descriptive Statistics Results**

| No. | Variables | N | Min. | Max. | Mean | Standard Deviation |
|---|---|---|---|---|---|---|
| 1 | Moralitas Individu ($X_1$) | 76 | 18 | 35 | 29,59 | 4,980 |
| 2 | Religiosity ($X_2$) | 76 | 25 | 55 | 48,93 | 7,751 |
| 3 | Fraud (Y) | 76 | 9 | 45 | 35,68 | 9,067 |
| 4 | Unethical Behavior (Z) | 76 | 5 | 22 | 10,54 | 5,311 |

Source: Primary data processing results 2024

Table 1 in this study, can be seen an overview of the description related to the distribution of research data, namely the individual morality variable ($X_1$) has a value of 18 for the minimum and 35 for the maximum value, with 29,59 for the mean and 1,980 for the standard deviation value. The Religiosity variable ($X_2$) has a value of 25 for the minimum and 55 for the maximum value, with 48,93 for the mean and 7,751 for the standard deviation value. The Fraud Variable (Y) has a value of 9 for the minimum and 45 for the maximum value, with 35,68 for the mean and 9,067 for the standard deviation value. The Unethical Behavior (Z) variable has a value of 5 for the minimum and 22 for the maximum value, with 10,54 for the mean and 5,311 for the standard deviation value.

## Outer Loading Test

Based on the test results on the outer loading test, the results show that the $X_{2.1}$, $X_{2.2}$, $X_{2.3}$, $Z_{.1}$, $Z_{.3}$, and $Z_{.4}$ indicators have not been declared valid because they have a loading

factor value < 0.7. So it is necessary to eliminate these indicators and after retesting by eliminating several indicators in the initial test, a loading factor value > 0.7 can be obtained. Finally, it can be concluded that the statements on indicators indicator $X_{1.1}$, $X_{1.2}$, $X_{1.3}$, $X_{1.4}$, $X_{1.5}$, $X_{1.6}$, $X_{1.7}$, $X_{2.4}$, $X_{2.5}$, $X_{2.6}$, $X_{2.7}$, $X_{2.8}$, $X_{2.9}$, $X_{2.10}$, $X_{2.11}$, $X_{2.12}$, $X_{2.13}$, $X_{2.14}$, $Y_{.1}$, $Y_{.2}$, $Y_{.3}$, $Y_{.4}$, $Y_{.5}$, $Y_{.6}$, $Y_{.7}$, $Y_{.8}$, $Y_{.9}$, $Z_{.2}$, $Z_{.5}$, $Z_{.6}$, $Z_{.7}$, $Z_{.8}$ has been declared significantly valid.

**Outer Cross Loadings Test**

The results of the cross loading value on all indicators show that the cross loading value is higher than other constructs, which is > 0.5 so it can be concluded that the cross loading analysis has no problem or passes the discriminant validity test.

**Table 2. Outer Cronbach's Alpha, Composite Reliability, and AVE Test Results**

| | Cronbach's Alpha | Composite Reliability | AVE |
|---|---|---|---|
| Moralitas Individu ($X_1$) | 0,938 | 0,950 | 0,729 |
| Religiosity ($X_2$) | 0,942 | 0,949 | 0,630 |
| Fraud (Y) | 0,934 | 0,944 | 0,654 |
| Unethical Behavior (Z) | 0,784 | 0,851 | 0,533 |

Source: Primary data processing results 2024

In table 2 this study presents that the composite reliability value and Cronbach's alpha are > 0,7 and the AVE value on all constructs has > 0,5. So that all of these variables have met the rule of thumb (Ghozali & Latan, 2015:74).

**Table 3. Inner R-Square and Q-Squared Test Results**

| | R Square | Q Squared |
|---|---|---|
| Fraud (Y) | 0,413 | 0,244 |
| Unethical Behavior (Z) | 0,150 | 0,068 |

Source: Primary data processing results 2024

Table 3 in this study shows that the coefficient of determination ($R^2$) on variable Y is 0,413, meaning that fraud (Y) is influenced by the latent variables of individual morality ($X_1$) and religiosity ($X_2$) contributing or 41,3% to fraud (Y). While the remaining 58,7% is influenced by other variables not examined in this study. Furthermore, variable Z is 0,150. This means that unethical behavior (Z) is influenced by the latent variables of individual morality ($X_1$) and religiosity ($X_2$) providing benefits of or 15% to unethical behavior (Z), the remaining 85% is influenced by other variables not examined in this study. Then, based on the results of predictive relevance testing ($Q^2$) in table 3, it can be seen that the overall Q-Squared value shows a predictive relevance value of 0,244 for Y and 0,068 for Z parameter estimates in the structural model.

**Table 4. Inner Model Goodness of Fit Test Results**

| Average Communalities Index | Average $R^2$ | GoF Index |
|---|---|---|
| 0,637 | 0,282 | 0,958 |

Source: Primary data processing results 2024

The table shows the calculation of the goodness of fit (GoF) value, that the GoF value obtained is 0,958. Thus, the results of these calculations mean that this research is in the high goodness of fit.

Hypothesis testing is done through the path coefficient with a significant level of 5%. The test results table is presented in the following table:

**Table 5. Inner T-Statistic and P-value Test Results**

|  | T Statistics | P Values | Hypothesis |
|---|---|---|---|
| Individual Morality → Fraud | 6,014 | 0,000 | Accepted |
| Individual Morality → Unethical Behavior | 3,515 | 0,000 | Accepted |
| Religiosity → Fraud | 1,553 | 0,121 | Rejected |
| Religiosity → Unethical Behavior | 1,162 | 0,246 | Rejected |
| Unethical Behavior → Fraud | 4,311 | 0,000 | Accepted |
| Individual Morality → Unethical Behavior → Fraud | 2,460 | 0,014 | Accepted |
| Religiosity → Unethical Behavior → Fraud | 1,064 | 0,288 | Rejected |

Source: Primary data processing results 2024

The first hypothesis in table 5 shows that the individual morality variable on fraud has a t-statistics value of 6,014 and a p-value of $0,000 < 0,05$ so that it can be interpreted that H1 is accepted. Based on these results, individual morality has a significant effect on fraud. This implies that fraud will have a low level the more moral a person is. In accordance with attribution theory, which states that a person with high personal morality will be more aware of their environment. Moral people will try to stop themselves from engaging in dishonest behavior that can harm many people. The results of this study are in line with Rahmi & Helmayunita (2019), Nurulita & Azlina (2022), and Laksmi & Sujana (2019) that fraud is significantly affected by individual morality.

The results of testing the second hypothesis in table 5 show that individual morality on unethical behavior has a t-statistics value of 3,515 and a p-value of $0,000 < 0,05$ so that it can be interpreted that H2 is accepted. Based on these results, unethical behavior is significantly influenced by individual morality. This means that the individual morality possessed by employees of PT. SIM is able to minimize unethical behavior. This is due to the awareness of obligations and also individual social responsibility. This research is in line with research by Sulistyawati et al. (2023) which states that unethical behavior is affected by individual morality. In addition, research by Reskino et al. (2021) also supports that individual morality affects unethical behavior. In line with attribution theory which reveals that each individual tries to analyze an event that arises and the results will affect their behavior or actions in the future (Muliana & Ryan Suarantalla, 2022).

Table 5 in this study in the third hypothesis shows that the religiosity variable against fraud has a t-statistics value of 1,553 and a p-value of $0,121 > 0,05$ so that it can be interpreted that H3 is rejected. This is due to the absence of punishment for religious violations that are not felt directly by the person who violated it. In parallel with the gone theory which explains that one of the factors, namely greed, is a factor that causes a person

to commit fraud even though his religion is high. So that high or low religiosity in this study has no impact on fraudulent behavior. This research is supported by Indrapraja et al. (2021) and Nusron & Sari (2021) which also states that fraud is not affected by religiosity.

Table 5 in this study in the fourth hypothesis shows that the religiosity variable on unethical behavior has a t-statistics value of 1,162 p-value of 0,246 > 0,05 so that it can be interpreted that H4 is rejected. Based on these results, religiosity has no effect on unethical behavior. The more religious the employee, the more his ethics will decrease or the employee will behave unethically. This happens because employees ignore existing norms and do not apply the religious values they profess despite having a high level of religious understanding. This study is not in line with attribution theory which states that internal influences cause a person's behavior such as traits, attitudes, religion, and character. Nonetheless, this research is in line with rational choice theory, which states that human decision-making behavior is the primary source of all social behavior (Ariska, 2020). This research is in line with research done by Nurachmi & Hidayatulloh (2021) and Yetti et al. (2022) which explains that religiosity has no influence on unethical behavior.

The test results in table 5 on the fifth hypothesis show that the variable unethical behavior on fraud has a t-statistics value of 4,311 and a p-value of 0,000 < 0,05 so that it can be interpreted that H5 is accepted. Based on these results, fraud is significantly affected by unethical behavior. So this study explains that the higher the employee's unethical behavior, fraud will be higher which can occur. In line with attribution theory which not only explains the causal factors for a person's behavior, but also analyzes the influence of what happens in the future. This research is supported by Basri et al. (2023) that fraud is significantly affected by unethical behavior.

The sixth hypothesis in table 5 shows a t-statistics value of 2,460 and a p-value of 0,014 < 0,05 so that it can be interpreted that H6 is accepted. Based on these results, unethical behavior can mediate between individual morality on fraud. This shows that the morality possessed by employees is able to prevent unethical behavior so as to minimize fraud. A moral person will of course prevent himself from unethical behavior so that fraud can be avoided. The results of this study are supported by Reskino et al. (2021) that unethical behavior can mediate individual morality on fraud.

Table 5 of the seventh hypothesis testing results shows the value of t-statistics 1,064 and p-value 0,288 > 0,05 so that it can be interpreted that H7 is rejected. Based on these results, unethical behavior is unable to mediate religiosity against fraud. This means that the religiosity of employees has not been able to be able to minimize fraud and prevent unethical behavior. Someone who understands religion does not necessarily keep himself away from unethical behavior, because religion without being implemented will not affect a person's every action. In line with the results of research by Indrapraja et al. (2021) that fraud is not affected by religiosity.

**CONCLUSION**

This research focuses on the level of morality and religiosity of individuals on fraud mediated by unethical behavior. Based on the results of the analysis and testing conducted, it

can be concluded that personal morality has a significant influence on fraud and unethical behavior. While religiosity has no effect on fraud and unethical behavior. Unethical behavior is able to mediate the effect of individual morality on fraud. The more moral the employees of PT. SIM, the more ethical they will be and minimize fraud. Meanwhile, unethical behavior is unable to mediate the effect of religiosity on fraud.

Researchers can provide advice to PT. SIM to optimize religiosity and morals in employees to stay away from unethical behavior in accordance with the religion they profess and the morals they have gained. For future researchers, they can expand the population and sample in the study, so that the data used is more numerous and more comprehensive so that it can more effectively represent or reflect the influences between variables. In addition, future researchers can also add other independent variables such as internal control and can replace unethical behavior as a moderating variable.

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