

Religion and Employees Fraud Prevention: With Moderation of Spirituality, Leadership and Organizational Culture

87

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ABSTRACT

This study aims to define and analyze the relationship between religiosity and Employees Fraud Prevention with spirituality, leadership dan organizational culture as a moderating variables. The data analysis method in this research is the multiple linear regression and moderated regression analysis (MRA). The population in this research is Baitul Mal Wattamwil Nuansa Ummah (BMT NU) and Baitul Mal Wattamwil Sidogiri Integrated Joint Venture (BMT UGT Sidogiri) placed in 4 regents across Madura Island. This research indicates that religiosity and spirituality affect employee fraud prevention. This study also verifies that Leadership and Organizational Culture cannot moderate the effect of religiosity on employee fraud prevention.

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis hubungan antara religiusitas dan pencegahan kecurangan karyawan dengan spiritualitas, kepemimpinan dan budaya organisasi sebagai variabel moderasi. Metode analisis data dalam penelitian ini adalah regresi linier berganda dan *moderated regression analysis* (MRA). Populasi dalam penelitian ini adalah Baitul Mal Wattamwil Nuansa Ummah (BMT NU) dan Baitul Mal Wattamwil Sidogiri Integrated Joint Venture (BMT UGT Sidogiri) yang berada di 4 kabupaten di Pulau Madura. Penelitian ini menunjukkan bahwa religiusitas dan spiritualitas berpengaruh terhadap pencegahan kecurangan karyawan. Penelitian ini juga memverifikasi bahwa kepemimpinan dan budaya organisasi tidak dapat memoderasi pengaruh religiusitas terhadap pencegahan kecurangan karyawan.

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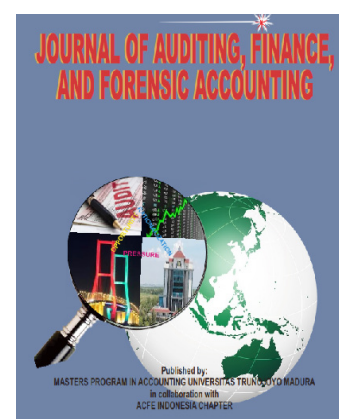
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Keywords:

Religiosity, Employees Fraud Prevention, Sprituality, Leadership and, Organizational Culture.



1. INTRODUCTION

Each organization has the potential of uncertainties about the risk of fraud. It is almost certain that any organization, small or large, national or international, go public or not, and does not rule out organizations based on Islamic values (Ngumar et al., 2019). Several cases of fraud occurred in sharia-based financial institutions. In the banking sector, fraud occurred at Bank Syariah Mandiri (BSM) in 2013 involving three BSM officials with fictitious lending. In sharia microfinance institutions, fraud has also occurred in Baitul Mal Wattamwil (BMT) Bumi Sejahtera Amanah, the way of embezzlement of customer funds by employees.

Financial institution is one of the industries prone to fraud because it is where most of the money is saved (Sanusi et al., 2015). According to Indonesia's 2016 fraud survey results, the financial and banking industry occupies the second position with a percentage of 15.9% as the industry most disadvantaged by fraud. Parties, such as employees, often carry out these fraudulent acts within the organization. The Association of Certified Fraud Examiners (ACFE) reports that 44% of fraud is committed by employees, with an average loss of \$50,000 (ACFE, 2018). Fraud is undoubtedly a severe threat that endangers and disrupts organizational operations to reach the goals

The number of fraud cases in the financial and banking industries, especially in Islamic microfinance institutions, illustrates that the application of sharia principles cannot guarantee fraudulent acts (Rahmayani & Rahmawaty, 2017). Indeed, sharia principles in Islamic financial institutions must apply to organizational governance, products, instruments, operations, practices, and management (Budiono, 2017). Sharia principles are applied as the operational basis, including developing a corporate work culture that emphasizes trustworthiness, sincerity, and falah-oriented (Satin, 2011; Haniffa & Hudaib, 2001). Islamic financial institutions represent Islamic spiritual values that emphasize the importance of morality and justice (Suryanto & Ridwansyah, 2016).

In the sharia fraud model, faith can be a strong fortress for someone not to commit fraudulent acts (Mujib, 2017). A good understanding of religion (religiosity) will affect the behaviors and attitudes of individuals to do a good thing because religiosity reflects the quality and attitude of one's life based on religious values that are believed (Purnamasari & Amaliah, 2015). Thus, if employees carry out their work based on their faithful level, it will decrease fraudulent acts. Urumsah, Wicaksono, & Pratama (2016) reveal that a person's religiosity and spirituality can prevent the intention of committing fraud. In other words, religious employees will not commit unethical acts that religion prohibits because it can lead to sin.

Religiosity is often interpreted as the same as spirituality because both have side-by-side definitions. Spirituality is an individual's ability to form values, meanings, and beliefs (Hayati, 2018) and is closely related to one's culture, beliefs, perceptions,

feelings, thoughts, and actions (Areba, 2019). A person with spirituality at work will lead to increased ethical behavior to avoid dysfunctional behavior (McGhee & Grant, 2008). A person's spirituality positively influences the relationship of religiosity in preventing fraud in the workplace (Purnamasari & Amaliah, 2015). That way, the level of spirituality will have a good impact on work. Of course, it will also be able to control itself and not to act ethically.

These fraudulent acts could be due to the organization's lack of awareness of fraud. Changing behavior and organizational culture that pays more attention to fraud is an effective way to prevent it (Suryanto & Ridwansyah, 2016). Prevention can be achieved by creating a culture of honesty, experience, and violations (Albrecht, 2003). Organizational culture prevents events if the organizational culture is good (Noviriantini, Darmawan, & Werastuti, 2015). Pramudita (2014) research that organizational culture has a negative effect on fraud prevention in the government sector. Meanwhile, Megawati (2018) did not find the impact of organizational ethical culture on prevention. Organizational culture is strongly influenced by its leaders in shaping culture as a guide in organizational activities (Urumsah, Wicaksono, Hardianto, 2018). Of course, if the leader has good religiosity, the culture formed will also be good to minimize it.

All individuals, especially leaders, should show good behavior in the organization. Leaders are expected to set a good example for their employees because employees tend to follow the work pattern of their leaders (Dewi et al., 2017). The leadership style shown will affect the behavior of others in the environment (Megawati, 2018). Leadership style influences creating an ethical organizational climate. In Islamic financial institutions, a leader is usually taken from among religious people and has the characteristics of *siddiq*, *amanah*, *tabligh*, and *fatonah*. With that nature, a person will always have a high sense of responsibility in carrying out the trust. The increased practice of Islamic religious values in the organization that is carried out continuously can prevent an employee from committing fraud.

This study is a development of previous research conducted by Purnamasari & Amaliah (2015) regarding the effect of religiosity on preventing fraud in the workplace with spirituality as moderation at the Financial and Development Supervisory Agency. In contrast to the research of Purnamasari & Amaliah (2015), this study added the variables of leadership style and organizational culture as moderating variables according to the future research suggested by previous researchers. In addition, this research was conducted at Islamic microfinance institutions such as Baitul Mal Wattamwil (BMT). Baitul Mal Wattamwil (BMT) is one of the Islamic microfinance institutions whose operating system is based on Islamic Sharia. The aim is to discover how religious values based on the Qur'an and Hadith can prevent fraud through spirituality, leadership style, and organizational culture.

2. LITERATURE REVIEW AND HYPHOTESIS DEVELOPMENT Compliance Theory

According to Handke & Barthauer (2019), the compliance theory explains the condition of a person who tends to obey and obey the applicable rules. This theory encourages individuals to do things that do not conflict with existing regulations and teachings. Compliance in applying existing rules and teachings is based on hopes and efforts to avoid penalties that can be imposed if violated (Fishbein, 1967). To prevent fraud, the tendency of individuals who obey organizational rules and religious teachings will find it difficult to commit fraud. The act of fraud is unethical behavior and certainly violates the rules and laws, and has the potential to get punished.

Fraud

Fraud is an act of intentional violation that deviates from internal provisions, which include systems, policies, and procedures that have the effect of causing losses (Jaya, 2017). Cheating means committing dishonest, unfair, corrupt, and misbehaving acts. Fraud committed by individuals or groups will cause harm to other parties. Fraud is things that often occur in the context of financial statements. According to February et al. (2019), in Indonesia, most of the fraud scandal cases came from the Audit Board of the Republic of Indonesia (BPK) findings. The fraud scandals were divided into three categories, Asset Misappropriation, corruption, and Fraudulent Statement. These three categories are commonly referred to as Corruption Crimes.

Fraud can occur in all institutions without exception; Sharia Microfinance Institutions (LKMS) also have a risk of fraud. Baitul Mal Wattamwil (BMT) is included in the LKMS category. Most of the BMT locations are in rural areas, and they usually use a pick-up and drop-off system for marketing their products so that they have intense interactions with micro-communities. If banks generally use collateral in applying for financing, access to financing at BMT is easier because there is no need to use collateral.

The activities carried out by LKMS use sharia principles, but this does not guarantee that LKMS is free from fraud. In general, LKMS is an intermediary financial institution that connects the owners of capital and those who need capital. The target customers of LKMS are micro-communities that need financing and are not bankable, so the risk of fraud that arises is even more significant because there is a tremendous amount of financing.

As an anticipatory effort to prevent fraud, all loopholes for abuse must be eliminated. Although fraud may not be eliminated entirely, the losses can be reduced. One of the risk mitigation efforts that an institution can do must have indicators that have implications for fraud to avoid the possibility of an unwanted event. Based on previous research on various types of conventional institutions, the level of religiosity, spirituality, leadership style, and organizational culture are some indicators that have implications for fraud.

Religiosity Affects Prevention Employee Fraud

According to McDaniel and Burnett (1990), the definition of religiosity is belief in God accompanied by a commitment to follow God's rules. Religiosity is a commitment related to religion and faith beliefs. A person can behave religiously if his activities are under the rules of the religion he adheres to. Religiosity reflects an individual's attitude that refers to the religious values embraced and become the individual's beliefs (Purnamasari and Amaliyah, 2015). If every individual incorporates religious values in their daily life, there is the potential that fraud will not occur. This can be proven through the research results of Purnamasari and Amaliyah (2015), Fakhriyadi (2016), and Jaelani (2020), who conclude that religiosity has a significant influence on fraud prevention efforts.

Fraud is unethical when a person adheres to the principles of his religion. Research by Rashid and Ibrahim (2008) shows that religious beliefs negatively affect unethical behavior. In line with the theory of compliance, a person will hold fast to the rules and teachings that are believed and try to obey and not violate these rules and teachings. In more detail, research by Rashid and Ibrahim (2008) examines the influence of religiosity and culture on business ethics. As a result, business ethics are also improving when an individual becomes more religious. Individuals who are strongly oriented to the commitment of religion tend to consider their business activities whether their behavior is included unethical behavior (Aydemir and Egilmez, 2010). Based on the literature, the hypothesis in this study is:

H₁: Religiosity has a positive effect on preventing employees fraud

Spirituality Strengthens the Relationship of Religiosity to the Prevention Employees Fraud

Zohar and Marshall (2002) define spirituality as intelligence in placing an individual's behavior and life in a more prosperous and broader context, an ability to judge that an individual's actions and character are more meaningful than others. Spirituality is the deepest part of a person and is the intelligence that comes from the recesses of the human soul. The existence of an aspect of spirituality will make a person whole by integrating various elements of life, activities, and existence (Irwansyah, 2018).

Religiosity and spirituality are two different things, but both have the same relevance in fraud prevention efforts so that things may work together. According to Purnamasari and Amaliyah (2015), an individual who has a good understanding of religion, or in other words, a strong level of religiosity, also has a high spiritual value in carrying out his performance in an institution. They will try to include an understanding that work means to worship from the point of view of their religion and beliefs. When religion has become a belief in a person's life, they tend to carry out good behaviors that do not violate religious rules. They will try to include an understanding that work means to worship from the point of view of their religion and beliefs. To gain this understanding, they will try to understand the vision, mission, and targets of the institution

where they work. They will also strive to be part of the community in the workplace and empathize with the problems other employees face. Referring to this, the hypotheses in this study are:

H₂: Spirituality strengthens the relationship of religiosity to the prevention of employee fraud.

Leadership Style Strengthens Relation of Religiosity to Prevention of Employees Fraud

A leader needs to pay attention to how his leadership in an institution. Leadership style can be said to be good if it can motivate subordinates because what the leader does will be an example for subordinates. According to Wijayanto (2020), a good and firm leadership style can make it difficult for associates to act fraudulently despite a gap to cheat.

An excellent and firm leadership style and religious behavior have relevance in preventing fraud. A religious leader will act according to the rules of his religion and beliefs when carrying out his leadership style in an institution. Religious leaders will also always motivate their subordinates to carry out their roles in the workplace based on the principle of faith that can foster aspects of an ethical environment in the workplace (Zulkarnain, 2013) to encourage employees to carry out their duties according to existing regulations. Bosses who set a good example will have a good influence in the work environment, so employees will be more obedient to the orders and rules that apply. This can narrow the gap for employees to act fraudulently. Referring to the explanation, the hypotheses in this study are:

H₃: Leadership style strengthens the relationship of religiosity to the prevention of employees fraud

Organizational Culture Strengthens the Relationship of Religiosity to the Prevention of Employees Fraud

Organizational culture is a framework created by a group of individuals who work in an organization whose goal is to achieve organizational targets and as a reference in solving problems faced (Jaelani, 2020). In its implementation, organizational culture becomes a force that influences the work life of all organizational elements. Organizational culture is a pattern of behavior and habits in an organization that represents norms followed and obeyed by its members (Agwu, 2014).

Fraud is an act that destroys morals and violates the rules of religiosity. The level of religiosity is an internal factor within each individual to be committed to following the rules of their respective religions and beliefs. Meanwhile, there is a possibility that fraud is also caused by external factors that the individual cannot control. Research by Wicaksono and Urumsah (2016) concludes that organizational culture positively affects fraud behavior. These findings confirm that apart from the internal aspect of religiosity, organizational culture as an external factor influences individual behavior in acting ethically or unethically. Ethical behavior in the organizational environment is created from

an excellent organizational culture that allows individuals within the organization to comply with existing rules. Organizational leaders have a fundamental role in shaping and directing the organization so that a positive culture is formed and can be accepted by all members of the organization. Based on this description, the hypotheses in this study are:

H₄: Organizational culture strengthens the relationship of religiosity to the prevention of employees fraud

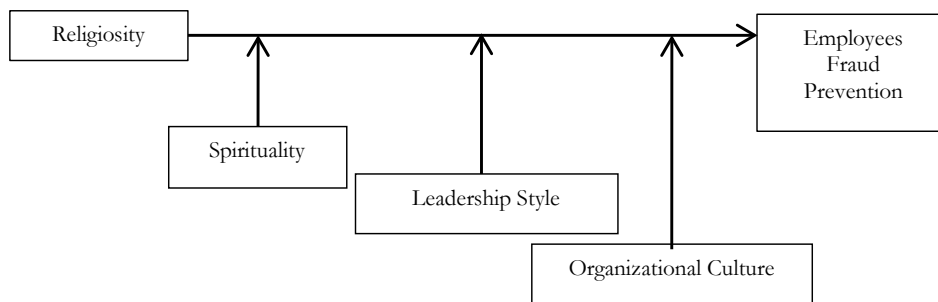


Figure 1. Research Model

3. RESEARCH METHOD

Population and Sample

The population in this research is Baitul Mal Wattamwil Nuansa Ummah (BMT NU) and Baitul Mal Wattamwil Sidogiri Integrated Joint Venture (BMT UGT Sidogiri) spread across Madura Island. This population selection took into account the number of branch/support offices of the two BMTs compared to other BMTs spread across Madura Island.

Table 1. Research Population

No	BMT	Sumenep	Pamekasan	Sampang	Bangkalan	Total
1	BMT Nuansa Umat	17	8	3	4	32
2	BMT UGT Sidogiri	23	8	10	19	60

Source: website BMT NU and BMT UGT Sidogiri, 2020

The sample in this study is that all members of the population are sampled or saturated samples with an observation period of 2020. The data collection technique used is a survey method using a questionnaire. The target respondents are all employees who work in the offices of BMT NU and BMT UGT Sidogiri. Based on the sample size calculation table by considering statistical power and effect size, the number of research samples with a significance of 5% and a minimum R² of 0.50 means the minimum sample size is 54 respondents (Sholihin and Ratmono, 2013:13).

Analysis Method

The data analysis method used in this research is in the form of multiple linear regression testing and interaction test or moderated regression analysis (MRA). Testing the first hypothesis (H1) using multiple analysis methods, while testing the second (H2), third (H3), and fourth (H4) hypothesis using interaction test or moderated regression analysis (MRA). MRA is used to determine whether the moderating variable is able to strengthen or even weaken the independent variable on the dependent variable. Based on the hypothetical model that has been formulated previously, the regression equation is formulated as follows:

$$Y = \beta_0 + \beta_1X + e \dots\dots\dots (1)$$

$$Y = \beta_0 + \beta_1X + \beta_2Z_1 + \beta_3X*Z_1 + \beta_4Z_2 + \beta_5X*Z_2 + \beta_6Z_3 + \beta_7X*Z_3 + e \dots\dots\dots (2)$$

Description:

- Y : Variable Employees Fraud Prevention
- X : Variable Religiosity
- Z1 : Variable Moderate 1 Spirituality
- Z2 : Variable Moderate 2 Leadership Style
- Z3 : Variable Moderate 3 Organizational Culture

**Research Variable
Employees Fraud Prevention (Y)**

Employees Fraud Prevention as an effort to eliminate or minimize the emergence of fraudulent acts that can be carried out by employees. Fraud prevention can be done by creating a cultural climate of honesty, openness, a positive work environment, awareness of fraud, implementation of a good code of ethics and strict sanctions for perpetrators (Amrizal, 2004). The Employee Fraud Prevention variable is measured using an instrument that has been modified by Amrizal (2004) with 12 statement items.

Religiosity

Huber (2012) in Murken & Namini (2004) defines religiosity as the thoughts and beliefs that a person has to view the world so that it affects their experiences and behavior in everyday life. A person's religiosity can be measured from the intensity of carrying out obligations and religious values that are most prominent in a person. The religiosity variable was measured using the Stefan Huber & Odilo W. Huber (2012) instrument, namely The Centrality of Religiosity Scale (CRS) which has been modified. This measuring instrument measures five basic dimensions, namely intellectual, ideological, public practice, private practice, and religious experience which are summarized into 19 statement items.

Spirituality

Spirituality is a process in an individual's life, in the form of meaning and purpose, and has an impact on other individuals and

the environment, including organizations (Pargament & Mahoney, 2003 in King, 2007). The spirituality variable was measured by 16 statement items developed from Zwart (2002).

Leadership Style

To measure leadership style, indicators (Sinn, 2006) are used, namely loving the truth of Allah SWT, carrying out the mandate and trust of others, being good at getting along with the community (employees), having a passion for progress and a spirit of piety as well as discipline and wisdom which we summarize into 5 point statements.

Organizational Culture

According to Robins (1999) in Sutrisno (2011), organizational culture is a shared value system in an organization that determines the level of how employees carry out activities to achieve organizational goals. To measure the organizational culture variable in this study, using an instrument that was tested by Urbah (2017) with 5 statement items.

Findings

Data was collected by distributing questionnaires to 32 branches/sub-branches of BMT NU and 60 branches/supporters of BMT UGT Sidogiri in the Sumenep, Pamekasan, Sampang and Bangkalan areas. Questionnaires were distributed by visiting branch/sub-offices and via google forms sent via whatsapp. From the results of the distribution of the questionnaire, as many as 91 questionnaires that can be processed by researchers. Characteristics of the respondent's profile can be seen in the appendix.

Table 2. Hypothesis Test Result

Variable		t hitung	Sig.	Exp.
Religiosity (X)	1,051	4,767	0,000	Sig
Spirituality*Religiosity (M ₁ *X)	0,228	2,551	0,013	Sig
Leadership Style* Religiosity (M ₂ *X)	0,135	1,225	0,224	Not Sig
Organizational Culture* Religiosity (M ₃ *X)	0,211	1,961	0,053	Not Sig

Source: data processed, 2022.

The significance value of the religiosity variable at 0.000 is smaller than 0.05, which means that the first hypothesis (H₁) is accepted. The conclusion is that the religiosity variable affects the prevention of employees fraud. When someone has good religious values, his behavior will be reflected in his attitudes and behavior in the work environment. Someone who is committed to religious values will always maintain their behavior because they feel supervised by God and are afraid to act deviate from the religious values they hold (Fakhriyadi, 2016). The results of this study are in line with the research of Imang (2014), Etis and Siti (2018),

and Jaelani (2020) who concluded that religiosity has an effect on fraud prevention. An individual who has a strong commitment to religious values, is obedient, and is afraid to act deviate from the rules of his religion is also reflected in his behavior at work. Therefore, there is a correlation between the value of religiosity with a decrease in fraud prevention in the company.

The significance value of the spirituality moderating variable in the influence of religiosity on the prevention of employees fraud is 0.013, which is smaller than 0.05, which means that the second hypothesis (H_2) is accepted. The conclusion is that spirituality is a variable that moderates the effect of religiosity on preventing employees fraud. The higher a person's religiosity supported by spiritual values, the more likely it is that employees fraud will occur. The results of this study are in accordance with the research of Purnamasari and Amaliyah (2015) which concluded that the spiritual aspect will strengthen the influence of religiosity on the prevention of fraud in the workplace. The behavior and attitudes of an individual who is committed to the values of religiosity will be bound by the commitments and rules of the religion adopted. But sometimes, even if someone has a high religious value and a good understanding of religion, but the external environment is not supported by a good environment, there is a possibility that someone has the potential to act fraudulently. Therefore, the value of spirituality in the workplace must be owned as an external factor that can reduce the risk of fraud. According to (Dehler and Welsh, 2003), Islam teaches that work is a call from God, so it is obligatory for individuals to carry out obligations at work according to applicable rules by providing good behavior in moral, material, and spiritual values. Therefore, someone who is religious, supported by good spiritual values, will work seriously, in line with the vision and mission of the institution. In order to support the creation of a good work environment, the value of spirituality must be presented in the workplace.

The significance value of moderating leadership style on the effect of religiosity on preventing employees fraud is 0.224, which is greater than 0.05, which means that the third hypothesis (H_3) is rejected. The conclusion is that leadership style cannot moderate the effect of religiosity on preventing employees fraud. Leadership style is not able to strengthen or weaken the prevention of employee fraud. According to Afsari's research (2016), effectiveness in preventing fraud in institutions is not determined by the leadership, but is the result of good cooperation and communication between leaders and subordinates. Leadership style is an external factor that indirectly influences individual behavior. When at work, a leader has set a good example, but if within the individual there is no awareness to avoid deviant actions, then the risk and potential for cheating is still large (Indrapraja, 2021).

The significance value of moderating organizational culture in the influence of religiosity on preventing employees fraud is 0.053 which is greater than 0.05, which means that the fourth hypothesis (H_4) is rejected. The conclusion is that organizational

culture cannot moderate the effect of religiosity on preventing employees fraud. Organizational culture is not able to strengthen or weaken the prevention of employee fraud. Several previous studies, namely the research of Wijayanto (2020) and Fitri (2018), show that organizational culture has a positive impact in efforts to reduce fraud. In this context, organizational culture is not a moderating variable, but an independent variable that has a direct effect on the independent variable. According to February (2017), the activities carried out at BMT are activities where the organization is regulated based on sharia principles, so that the foundation used in carrying out its activities BMT has the aim of creating a safe, peaceful, and prosperous life both for the surrounding community and for its employees. Because the organizational culture of BMT has implemented sharia principles, this variable is not a moderating variable, but an independent variable that has a direct influence on the dependent variable.

4. CONCLUSIONS AND SUGGESTIONS

The conclusion is that the Religiosity Variable (H_1) affects the employees fraud prevention. The Spirituality Variable (H_2) affects the employees fraud prevention. The Leadership Style (H_3) cannot moderate the effect of religiosity on employees fraud prevention. The Organizational Culture (H_4) cannot moderate the effect of religiosity on employees fraud prevention.

The limitation of this research is that it only uses two sharia entities on the island of Madura. Therefore, the Further research can expanded samples and populations by adding sharia entities and a larger area coverage. Besides that, These keywords can be used to reference for next empirical research which different research model. If possible, the research can be expanded by adding additional samples and independent variables that have not been studied that are moderated by variable in psychology theory.

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