

DETERMINANTS OF ACCOUNTING FRAUD TENDENCY: THE ROLE OF RELIGIOSITY AS A MODERATING VARIABLE

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ABSTRACT

This study was conducted to determine the effect of internal control, integrity, organizational culture on the tendency of accounting fraud with religiosity as a moderating variable. The theory used in this research work is agency theory and Hexagon fraud theory. The population in this study were company employees, using simple random sampling techniques. The sample was taken as many as 102 employees using the Slovin formula. Data collection using the questionnaire method. The results of the study are internal control and organizational culture have a positive and insignificant effect on the tendency of accounting fraud, integrity has a negative and significant effect on the tendency of accounting fraud. Furthermore, religiosity is not able to moderate internal control and integrity on the tendency of accounting fraud, and religiosity weakens organizational culture on the tendency of accounting fraud.

Keywords: Internal control, integrity, organizational culture, religiosity, accounting fraud

INTRODUCTION

Accounting fraud is widely found in the business environment of goods, services, banking, and manufacturing companies. The detection of accounting fraud can cause a bad impact on a company, such as experiencing losses, defaulting on purchases or debts, to bankruptcy. Fraud can occur because there are factors for accounting fraud to occur. According to Vousinas (2019) the hexagon theory explains that the occurrence of accounting fraud can be influenced by pressure, capability, collusion, opportunity, rationalization, and arrogance. Hexagon theory also describes a person's behavior in committing accounting fraud (Rajeswari & Rasmini, 2022).

There are cases of cheating that occur. Reporting from Tempo. co, Secretary of the Deposit Insurance Corporation or LPS Dimas Yuliharto said that the revocation of the business license of the people's economic bank (BPR) does not indicate an economic downturn. Throughout 2024 alone, it was recorded that the Financial Services Authority or OJK had closed the business licenses of four BPRs. This is not due to poor economic conditions or the impact of the economy on BPRs. The main factor in the liquidation of BPRs was due to the bank's internal accounting fraud. Losses to customers reached around Rp 78 billion, so LPS will be responsible for closing the nominal.

The case of the collapse of BPR, is an illustration of the existence of an internal bank that is not good. Implementation of good and effective internal control can minimize the occurrence of accounting fraud. According to Tunggal (2010) if a company's internal control is weak or poor, the possibility of errors and fraud is greater and worse.

Conversely, if the internal control is good and strong, then the possibility of accounting fraud is minimal and can be minimized.

In Section 319 Auditing Standards explains that the internal control system is a series of processes designed, implemented and maintained by the board of commissioners, management, and personnel in a business unit designed to obtain reasonable assurance regarding the reliability of financial reporting, efficiency and effectiveness of operations and compliance with laws and regulations. The research is in accordance with agency theory, the theory explains the relationship that occurs between the principal as the owner of the company and who sets the policy to management as an agent who is given the authority to oversee the process has been set.

According to Anggara & Sulindawati (2020) internal control has a negative and significant effect on the tendency of fraud in village management in Buleleng Regency. This means that good internal control can reduce or even close opportunities for accounting tendencies, with a good and adequate internal control system, no individual can commit fraud continuously. However, different results according to Mita & Indraswarawati (2021) internal control has no significant effect on the tendency of accounting fraud. So, no matter how good the internal control system is, if it abuses its power, a problem will occur. There fore the internal control system has no effect on the tendency of accounting fraud.

Apart from internal control, according to Rajeswari & Rasmini (2022) organizational culture is an important factor that must be considered in cases related to accounting fraud. According to

Robbins (2006) organizational culture shapes ethics and good actions for its members. Every company or organization has an organizational culture that is applied and used as a guideline for behavior. According to Sari (2019) organizational culture can encourage the creation of ethical behavior and unethical behavior, if the ethical culture in this organization has been implemented properly and correctly, it is hoped that there will be no action to occur or deliberately commit accounting fraud. In line with agency theory based on this research that the organizational culture that applies in the company can form norms that influence agent behavior, so that the authority given to the agent by the principal can run well.

According to Putra & Latrini (2018) organizational culture has a negative effect on the tendency to cheat (Fraud). This means that accounting fraud occurs because of opportunities. These opportunities can be reduced by a good organizational culture. A good organizational culture can reduce or even close opportunities for fraud tendencies. In addition, according to Nurjanah & Setiawan (2021) organizational culture has no effect on the tendency of accounting fraud. This means that a good or bad culture in an organization does not guarantee that accounting fraud will not occur in an organization, and it cannot be certain that accounting fraud will decrease.

Fraudulent actions can be influenced by environmental factors and self-factors from each individual. Environmental factors that affect accounting fraud such as internal control and organizational culture. Furthermore, for individual self-factors that influence an individual to commit fraud are religiosity (faith) and integrity (honesty). Corporate integrity is more than just having honesty and respect. Lack of integrity in an individual can lead to unethical actions and tend to commit fraud or fraud (Anggara & Sulindawati, 2020). According to Santoso (2022) if an organization or company has a good culture of integrity, then each entity in the organization or company has the belief that a commitment is serious, and is proactive in the actions of their respective responsibilities.

According to Anggara & Sulindawati (2020) integrity has a negative and significant effect on the tendency of fraud in village management in Buleleng Regency. If someone has a commitment to do everything in accordance with correct and ethical principles, in accordance with values and norms, and there is consistency to stick to commitments, this will keep someone from committing fraud. In contrast to the research of Damayanti & Purwantini (2021), integrity has no effect on the tendency of accounting fraud, because the cause of individuals committing fraud is not because the level of integrity possessed by individuals is low, but because of pressure from the organization.

Procedures or policies that have been established in organizations that have been carried

out properly, as well as an attitude of integrity in individual behavior can run well and can reduce the occurrence of accounting fraud if each individual has confidence in each of them. Indrapraja et al. (2021) someone who has a high religiosity value will show good behavior and behavior. According to Mita & Indraswarawati (2021) religiosity is a relationship between beliefs, values, laws, and rituals, which gives meaning to humans and directs a person to sacred values. A person's behavior can be said to be good in understanding and belief if that person has a good religion.

According to Vacumi & Halmawati (2022) religiosity has a significant negative effect on the tendency of accounting fraud. This means that religiosity is directly related to accounting fraud. This shows that the higher a person's religiosity, the lower the person will commit accounting fraud. However, it is different according to Mita & Indraswarawati (2021) that religiosity has a positive and significant effect on the tendency of accounting fraud. So the higher the level of religiosity of an employee, the lower the fraud will be. Vice versa, the lower the religiosity, the higher the fraud will occur.

Several phenomena and previous studies state that companies or organizations working in the financial sector are more likely to commit accounting fraud (Putra & Latrini, 2018). Financial industry companies, in the field of guarantee and financial services, are a field of work with characteristics that have high risks in financial management and service products offered, namely from credit payments to customers, guarantees given to customers, to financial turnover. So that an overall and periodic inspection is needed.

Based on the explanation related to the background above, this research will discuss the topic of accounting fraud tendencies. Factors that influence the tendency of accounting fraud are internal control, integrity, organizational culture which are independent variables in this study, and religiosity as a moderating variable in this study. Researchers also chose PT Jaminan Kredit Indonesia as the research subject, so the title of this research is "THE EFFECT OF INTERNAL CONTROL, INTEGRITY, ORGANIZATIONAL CULTURE ON THE TENDENCY OF ACCOUNTING FRAUD WITH RELIGIOSITY AS A MODERATING"

LITERATURE REVIEW

Agency Theory

Agency theory is a concept that can explain the contractual relationship between principals and agents. The principal is the part who makes decisions and authorizes or mandates other parties (agents), for all tasks related to the company on behalf of the principal. His research also explains the agency problem, where the agent understands more about the company than the principal, causing the

principal to be unable to assess whether the information provided by the agent is optimal.

Hexagon Fraud Theory

There is a theory put forward by Vousinas (2019) which discusses accounting fraud, namely the first stimullus, ideas to coercion in committing fraudulent acts both financially and non-financially. Second, Capabiity means expertise, power to a person's capacity to be able to commit fraud. Third, opportunity, the opportunity for someone to commit fraud. Fourth, Rationalization, means justification for actions with the assumption that what is done is correct and for the substansial contribution of the individual. Fifth, Arrogance means the motive in the perpetrators of fraud to achieve or obtain whatever they want, even though the methods that must be taken violate the law or violate norms. Sixth, Collusion is an agreement or cooperation between two or more parties to commit fraud to take advantage in a way that is considered reasonable.

Internal Control

Internal control according to Alyandy & Sari (2022) quoted in the Committee of Sponsoring Organizations (COSO) explains that internal control is a provision or procedure in the process of running a company that is influenced by company stakeholders to provide confidence in the state of financial reporting, safeguarding property and organizational records, compliance with applicable laws. A good internal control system is when there are no individuals who may be able to commit fraud and or commit fraud continuously without being noticed (Anggara & Sulindawati, 2020). When the company have good internal control, the the tendency of accounting fraud can be avoided.

Integrity

Integrity includes the values of honestly, commitment, responsibility and loyalty to the organization Anggara & Sulindawati (2020). The company will indirectly require an employee to have develop a high sense of integrity, namely being honest, responsible, consistent in carrying out their duties and responsibilities. Because the lack of integrity possessed by individuals can lead t unethical actions, the tendency of accounting fraud in work, misappropriation of responsibilities and rights.

Organizational Culture

The definition of organizational culture is a system that is applied and attitudes that develop in a group of people or organizations, and organizational culture is one of the facors that shape good behavior or attitudes in a company. This can be an identity or differentiator bet ween companies and other companies. According to Dewi & Wirakusuma (2019) organizational culture influences a person's behavior in acting ethically or unethically. Organizational culture is a very important factor in running an organizations or company, because with

a good organizational culture, it can determine the development within an organization.

Religiosity

Eligion according to KBBI is a belief in God or blief in the existence of supernatural powers above humans. Meanwhile, religiosity is devotion to religion. Religiosity describes a relationship between belief, laws, spritual values, and the sancity of each individual. With the value of religiosity in each individual can direct towards the sacred values of each religion. According to Cahyadi & Sujana (2020) religiosity is an influence on the attitude of each individual in his life in society. Religiosity is a very important value of a person's cognitive structure data that can influence individual attitudes and behavior. With good attitudes and behavior based on the value of religiosity, it is less likely that thoughts or itentions will arise in taking actions related to negative things, one of which is to commit accounting fraud.

Accounting Fraud Tendency

According to Putra & Latrini (2018) cited in the 2007 Indonesion Financial Audit Agency (BPK), fraud is a type of action against the law that is carried out intentionally to obtain something desired by committing fraud. There are three thpes of classification in accounting fraud, namely corruption, misuse of assets, and false statements or misstatements (Rajeswari & Rasmini, 2022). In the Association of Fraud Examiner (ACFE), 2019) found that the largest accounting fraud occurred over asset misuse. Misuse of assets in the company is one of the opportunities that is often used as fraud, such as cash receipts, hijacking assets, payment for goods or services in pseudo transactions (Vacumi & Halmawati, 2022).

HYPOTHESIS AND RESEARCH FRAMEWOR

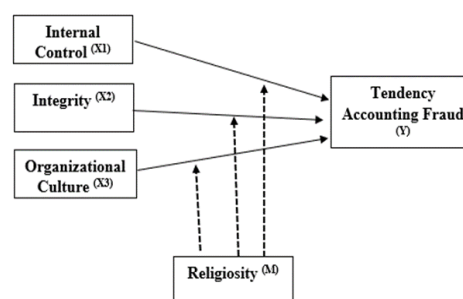


Figure 1 Conceptual Frame work

The Effect of Internal Control on the Tendency of Accounting Fraud

Internal control is a set of policies and procedures to protect the company's assets and assets from all forms of misuse, and ensure accurate accounting information, as well as ensuring that the provisions

and policies of management are obeyed and carried out by all company employees. (Hery, 2015). he granting of authority can cause conflicts between the principal and the agent, including the company owner (principal) not knowing that there are problems related to assets or assets in the company, because company management (agent) does not ensure that the policies in the company are running properly, so it can be said that internal control in the company is weak. So, companies need to improve the company's internal control, and ensure that the authority given to company management (agent) is running properly. Thus, discipline will be created from the attitudes and behavior of employees towards their respective duties and authorities.

H1: Internal control has a effect on the tendency of accounting fraud

The Effect of Integrity on teendency of Accounting Fraud

Integrity shows a person's consistency between speech and behavior that is reflected in daily life. The application of good integrity, sometimes gets a test in the form of position, property, family, and lifestyle. In the fraud hexagon theory, the existence of a weak attitude of integrity in individuals can lead to acts of accounting fraud. One of them, the authority given, as well as the position held by management is one of the main factors, the existence of a position capacity that can lead to actions to pursue personal gain, and the ego attitude that underlies these actions without regard to the consequences that will occur.

H2: Integrity has a effect on the tendency of accounting fraud

The Effect of Organizational Culture on the Tendency of Accounting Fraud

The application of a good organizational culture in a company can increase productivity, innovation, employee potential and improve service quality. If a company in implementing its organizational culture does not prioritize transparency and accountability, it can provide opportunities for accounting fraud. If the organizational culture is not implemented properly and correctly, it will provide behavior for the agent to ignore the authority given by the principal for personal gain. Companies must evaluate and maintain organizational culture, so that a good

organizational culture can be a success for the company and avoid fraud.

H3: Organizational culture has a effect on the tendency of accounting fraud

The Effect of Internal Control on the Tendency of Accounting Fraud with Moderated Religiosity Variables

Internal control plays an important role in preventing accounting fraud. The higher the level of internal control implemented in an organization, the lower the tendency of accounting fraud. This can go well with the attitude of each individual, namely with the attitude of religiosity. Religiosity is the scope for individuals to practice religious beliefs, worship, and spiritual experiences. Religiosity has an important role for individuals to maintain or control morals and behavior, one of the goals is to prevent deviant behavior (Basri & Rahmola, 2022).

H4: Religiosity moderates internal control on the tendency of ccounting fraud

The Effect of Integrity on the Tendency of Accounting Fraud with Moderated Religiosity Variables

Individuals who have high integrity will tend to avoid accounting fraud because they are committed to maintaining ethical standards and professionalism. There are several factors that affect a person's integrity, one of which is religiosity. (Vacumi & Halmawati, 2022) stated that religiosity has an impact on the behavior of an individual in society. Religious attitudes in individuals are considered the norm in society, because people believe that religiosity can control society, so that the potential for someone to do something that is not allowed by religion, such as committing accounting fraud, can be minimized. Religiosity plays an important role in shaping views on honesty, integrity, and responsibility in social life.

H5: Religiosity moderates integrity on the tendency of accounting fraud

The Effect of Organizational Culture on the Tendency of Accounting Fraud with Moderates Religiosity Variables

According to Urumsah et al. (2018) stated that there is a relationship between organizational culture and religiosity, because culture is closely

related to the leadership so that the direction of culture is very dependent on the beliefs of the leadership. This means that in the implementation of company operations, the principal will apply an organizational culture that is in accordance with what he lives, so that the agent as company management must be able to follow what has been determined so that there is no conflict between the principal and the agent. If someone has a high religiosity value, it can create a moral foundation that inhibits the rationalization process for unethical actions, and the existence of an organizational culture applied to the company, it is less likely for an individual to commit acts of accounting fraud in the company. In conclusion, the application of organizational culture with the value of religiosity owned by individuals must be in line.

H6: Religiosity moderates organizational culture on the tendency of accounting fraud

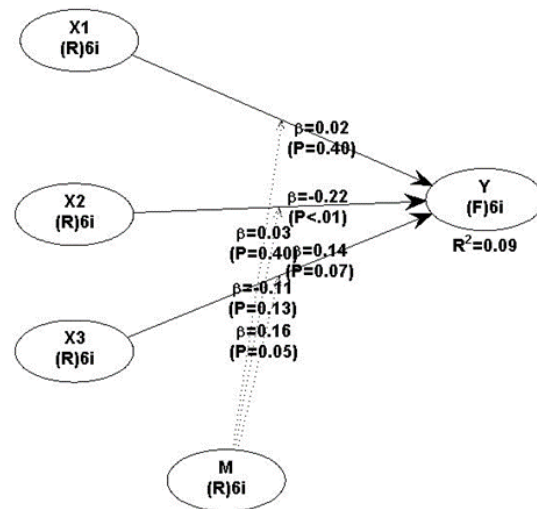
RESEARCH METHODS

In this study using a type of quantitative research method because the data in this study are in the form of numbers. Research methods used to examine certain populations or samples, and quantitative data analysis that aims to test predetermined hypotheses. This method is referred to as the positivistic method because it is based on the philosophy of positivism (Sugiyono, 2019: 16). The population in this study were employees of PT Jaminan Kredit Indonesia Surabaya branch and employees of three Service Unit Offices (KUP) under PT Jaminan Kredit Indonesia Surabaya branch with a total of 138 employees. This study uses probability sampling, as a sampling technique that provides equal opportunities for each population. Furthermore, the technique used is simple random sampling where sampling is done randomly, with a total of 102 employees taken. The data collection approach uses a survey through distributing questionnaires using a Likert scale. Furthermore, responses from respondents to the questionnaire were managed and explained using WarpPLS 0.7. WarpPLS 0.7 uses two types of measurements, namely outer model analysis to test data reliability in the form of composite reliability and Cronbach's alpha, and data validity in the form of convergent validity and discriminant Validity. Furthermore, structural analysis or innder model, in the form of the coefficient of determination, predictive relevance, and hypothesis testing itself.

RESULTS AND DISCUSSIONS

Results

The structural model in the figure below is to see the results of the hypothesis test by showing



the generalization of the research results.

Figure 2 Hypothesis test results

Validity Test and Reliability Test

There are two validity tests, the first is convergent validity used in testing the correlation between indicators and discriminant validity aims to test indicators of two constructs that do not have a high correlation.

Covergent validity based on loading factor by showing results > 0.5 so that the indicator can be said to be valid.

Tabel 1 Loading factor value

Variable	Indicator	Loading Factor Value	Status
Internal control (X1)	X1.1	0.728	Valid
	X1.2	0.739	Valid
	X1.3	0.732	Valid
	X1.4	0.808	Valid
	X1.5	0.737	Valid
	X1.6	0.601	Valid
Integrity (X2)	X2.1	0.816	Valid
	X2.2	0.816	Valid
	X2.3	0.715	Valid
	X2.4	0.712	Valid
	X2.5	0.717	Valid
	X2.6	0.695	Valid
Organizational Culture (X3)	X3.1	0.614	Valid
	X3.2	0.722	Valid
	X3.3	0.608	Valid
	X3.4	0.782	Valid

	X3.5	0.821	Valid
	X3.6	0.664	Valid
Tendency Accounting Fraud (Y)	Y1	0.844	Valid
	Y2	0.787	Valid
	Y3	0.842	Valid
	Y4	0.848	Valid
	Y5	0.911	Valid
	Y6	0.844	Valid
Religiosity (M)	M1	0.807	Valid
	M2	0.877	Valid
	M3	0.871	Valid
	M4	0.828	Valid
	M5	0.848	Valid
	M6	0.744	Valid

Based on Table 1, it shows the loading factor value on the variables of internal control, integrity, organizational culture, accounting fraud tendencies, and religiosity by having an overall value > 0.5. From the above results it is stated that these indicators have good convergent validity.

Tabel 2 Discriminant validity test result

Variable	AVE Value	Status
Internal Control (X1)	0.727	Valid
Integrity (X2)	0.747	Valid
Organizational Culture (X3)	0.706	Valid
Tendency Accounting Fraud (Y)	0.830	Valid
Religiosity (M)	0.847	Valid

Table 2 above shows that the AVE value with the correlation between all variables is > 0.5. So, it can be concluded that the construct has good validity.

Reliability test is conducted to assess the consistency between indicators of each variable. There are two ways of testing, namely composite reliability is said to be fulfilled if it has a value > 0.7, and Cronbach's alpha with a value > 0.5.

Tabel 3 Composite reliability and Cronbach's alpha

Variable	Composite Reliability	Cronbach's Alpha
Internal Control (X1)	0.870	0.819
Integrity (X2)	0.883	0.840
Organizational Culture (X3)	0.855	0.795
Tendency Accounting Fraud (Y)	0.930	0.909
Religiosity (M)	0.938	0.921

In the table above, it can be seen that the value of composite reliability on all questions in the questionnaire has a value > 0.7 and > 0.5 for Cronbach's alpha. These results show that all variables have a high reliability value.

Discussion

Table 1 Hypothesis Test Result

Hipotesis	β	P-Value	Keterangan
Internal control -> Accounting fraud	0.02	0.400	Rejected
Integrity -> Accounting fraud	0.22	0.009	Accepted
Organizational culture -> Accounting fraud	0.14	0.070	Rejected
Religiosity *			
Internal control -> Accounting fraud	0.03	0.396	Rejected
Religiosity *			
Integrity -> Accounting fraud	0.11	0.129	Rejected
Religiosity *			
Organizational culture -> Accounting fraud	0.16	0.046	Accepted

Internal Control has no Effect on the Tendency of Accounting Fraud

The results of hypothesis testing conducted by researchers on the first hypothesis (H1), stated a β value of 0.02 and a p-value of 0.400. The requirement for hypothesis acceptance is p-value < 0.05 and path coefficient with negative results, so **H1 is rejected**, with internal control stated to have a positive effect. This shows that the higher or better the internal control implemented, the higher the tendency of accounting fraud. This can happen if the company's internal control is very strict, so that employees feel a lot of pressure on the rules or policies that have been set, and because of the pressure, employees will commit acts of accounting fraud (Sunaryo et al., 2019). This means that no matter how good the internal controls imposed by the company are, if these controls make employees feel constrained and burden one party. Then the possibility of accounting fraud in the company will increase, because of the discomfort felt by employees regarding the company's internal control system.

The results of this study are in line with [Sunaryo et al. (2019); Sunaryo et al. (2019)], which state that internal control has a positive effect on the tendency of accounting fraud. This means that the better internal control does not reduce the act of accounting fraud.

Integrity Affects the Tendency of Accounting Fraud

The results of the second hypothesis test in this study state the results of β -0.22 and a p-value of 0.009. The requirement for hypothesis acceptance is p-value <0.05 and path coefficient with negative results, so the second hypothesis **(H2) integrity is accepted**. This shows that integrity has a negative effect on the tendency of accounting fraud. In other words, the higher the integrity value of an employee, the lower the possibility of committing accounting fraud. This shows that an individual's honest, responsible and consistent attitude can describe a good attitude of integrity, with a good attitude of integrity that can prevent accounting fraud. The quality of integrity possessed by each employee of the company greatly influences fraud. If an employee has great authority or power, and the employee has a high integrity value, it is unlikely that an act of accounting fraud will be committed.

The results of this study are supported by [Anggara & Sulindawati (2020); Rajeswari & Rasmini (2022)] integrity has a negative and significant effect on the tendency of accounting fraud. This means that if someone has a commitment to do everything in accordance with the correct and ethical principles, in accordance with values and norms, and there is consistency to remain committed, this will keep someone from committing fraud.

Organizational Culture has no Effect on the Tendency of Accounting Fraud

The results in this study state the results of β 0.14 and a p-value of 0.070. The requirements for acceptance of the hypothesis are p-value <0.05 and path coefficient with negative results, so **H3 is rejected**. In other words, these results show that organizational culture has a positive and insignificant effect on the tendency of accounting fraud. This shows that the better the organizational culture is applied, the higher the tendency of accounting fraud. The organizational culture that applies in a company forms norms that influence the behavior of employees and management, but the level of success of each individual in socializing depends on how each individual responds and also the equalization of management in each company. This shows that the good organizational culture that is applied will still follow the management (agent), if management provides examples of culture or norms that are inversely proportional to what is applied in the company, then there is still a possibility of acts of accounting fraud tendencies. The research above is inversely proportional to the research [Rajeswari & Rasmini (2022) ;Putra & Latrini (2018)], organizational culture has a negative effect on accounting fraud.

Religiosity is not able to Moderate Internal Control on the Tendency of Accounting Fraud

The results of the fourth hypothesis test stated the results of β 0.03 and a p-value of 0.396. The requirement for hypothesis acceptance is p-value <0.05 and path coefficient with negative results, so in other words these results indicate that religiosity is unable to moderate internal control on the tendency of accounting fraud, so **H4 is rejected**. This shows that the presence or absence of religious values in each individual does not affect the relationship between internal control and accounting fraud. This can happen when the principle of religiosity has nothing to do with company performance, so that in practice the value of religiosity cannot affect the good or bad implementation of internal control in preventing unwanted actions or things. The above results are in accordance with the statement Hidayati et al. (2019) There is no effect between the relationship between internal conflict and religiosity because there are still many indicators in religiosity that have not been fulfilled by each individual. In other words, people who have high religiosity do not determine that the individual behaves and acts in accordance with religious teachings.

Religiosity is not able to Moderate Integrity on the Tendency of Accounting Fraud

The results of the fifth hypothesis test stated the results of β -0.11 and a p-value of 0.129. The requirement for hypothesis acceptance is p-value <0.05 and path coefficient with negative results, so **H5 is rejected**, in other words, these results indicate that religiosity is unable to moderate integrity on the tendency of accounting fraud. This shows that religiosity has no effect, so the presence or absence of religiosity has no effect on any assessment. This means that the level of religiosity towards integrity cannot affect the occurrence of accounting fraud, this is because the punishment for the actions taken will be effective in the long term, which means that it will not be felt directly by individuals who commit accounting fraud. The above statement is in line with research Kusuma (2018) stated that religiosity has no effect on accounting fraud. Religiosity cannot be used as a benchmark for accounting fraud committed by a person, because the punishment for religion cannot be felt directly by the individual.

Religiosity Moderate Organizational Culture on the Tendency of Accounting Fraud

This study states the results of β 0.16 and a p-value of 0.046. The requirement for hypothesis acceptance is p-value <0.05 and path coefficient with negative results, then **H6 is rejected** in other words these results indicate that religiosity is able to

moderate organizational culture on the tendency of accounting fraud. H3 states the relationship that organizational culture has no effect on the tendency of accounting fraud, but in H6 because there is the addition of religiosity as a moderating variable, it states that organizational culture affects the tendency of accounting fraud with religiosity as a moderating variable, this is referred to as a predictor moderation.

Organizational culture is a habit or behavior that is often carried out by members of the organization, whether the culture in an organization or company is very much influenced by how the leadership forms a culture to serve as a guide. Current fraud perpetrators tend to ignore the religious teachings they understand. Ignoring religious teachings has an impact on behavior that results in harm to many people or organizations. This is in accordance with research according to Urumsah et al. (2018) fraud committed by individuals is not entirely the desire of the individuals themselves. This research produces a view that individuals are forced to commit fraud due to pressure from their leaders.

CONCLUSION

Based on the discussion in the research above, related to the discussion of internal control, integrity, organizational culture, accounting fraud tendencies, and religiosity as follows: (1) Internal control has no effect on the tendency of accounting fraud. (2) Integrity affects the tendency of accounting fraud. (3) Organizational culture has no effect on the tendency of accounting fraud. (4) Religiosity is not able to moderate internal control on the tendency of accounting fraud. (5) Religiosity is not able to moderate integrity on the tendency of accounting fraud. (6) Religiosity moderates organizational culture on the tendency of accounting fraud.

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