

THE INFLUENCE OF MORALITY, RELIGIOSITY, AND EMPLOYEE INTEGRITY ON FINANCIAL MANAGEMENT FRAUD IN THE LABUHAN BATU REGENCY GOVERNMENT

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Abstract

Background – The increasing prevalence of fraud cases in various government institutions, including the embezzlement of shop rental funds, cooking oil corruption, and bribery in the P3K recruitment process, indicates that fraud remains a serious issue that threatens the integrity of public institutions.

Aim – The aim of this research is to empirically investigate the influence of morality, religiosity, and employee integrity on financial management fraud within the Government of Labuhan Batu Regency.

Design / methodology / approach – This study involved 60 employees of the Labuhan Batu Regency Government. Data were collected through questionnaires and analyzed using classical assumption tests, hypothesis testing, and multiple regression analysis.

Findings – The results show that morality, religiosity, and employee integrity each have a significant effect on financial management fraud. Higher levels of morality, religiosity, and integrity are associated with a lower tendency to engage in fraudulent behavior. Simultaneous testing confirms that these three variables jointly influence financial management fraud.

Conclusion - Organizations are encouraged to strengthen ethical awareness by promoting moral values, reinforcing religiosity, and cultivating employee integrity to minimize the risk of financial management fraud

Research implication – These findings indicate that morality, religiosity, and employee integrity play a crucial role in influencing the occurrence of fraud in government financial management.

Limitations – This study is limited by its small sample size and narrow scope, as it only involves respondents from a single institution, namely the Government of Labuhan Batu Regency. Consequently, the findings may have limited generalizability to other government institutions with different organizational characteristics.

Keyword : Morality, Religiosity, Integrity, Fraud, Financial Management.

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Abstrak

Latar Belakang - Meningkatnya kasus kecurangan (fraud) di berbagai institusi pemerintah, seperti penggelapan dana sewa kios, korupsi minyak goreng, dan praktik suap dalam proses rekrutmen P3K, menunjukkan bahwa fraud masih menjadi permasalahan serius yang mengancam integritas lembaga publik. Kondisi ini mendorong peneliti untuk melakukan penelitian berjudul “Pengaruh Moralitas, Religiositas, dan Integritas Pegawai terhadap Fraud Pengelolaan Keuangan pada Pemerintah Kabupaten Labuhan Batu.”

Tujuan - Penelitian ini bertujuan untuk menguji secara empiris pengaruh moralitas, religiositas, dan integritas pegawai terhadap fraud pengelolaan keuangan pada Pemerintah Kabupaten Labuhan Batu.

Desain / metodologi / pendekatan - Populasi penelitian ini terdiri dari 60 pegawai Pemerintah Kabupaten Labuhan Batu. Data dikumpulkan melalui penyebaran kuesioner dan dianalisis menggunakan uji asumsi klasik serta pengujian hipotesis. Analisis regresi linier berganda digunakan untuk menguji hubungan antara variabel penelitian.

Temuan - Hasil penelitian menunjukkan bahwa moralitas berpengaruh positif dan signifikan terhadap fraud pengelolaan keuangan. Religiositas juga berpengaruh positif dan signifikan, demikian pula integritas pegawai. Pengujian simultan menunjukkan bahwa moralitas, religiositas, dan integritas pegawai secara bersama-sama berpengaruh positif dan signifikan terhadap fraud pengelolaan keuangan.

Implikasi penelitian - Temuan ini menunjukkan bahwa moralitas, religiositas, dan integritas pegawai memiliki peran penting dalam memengaruhi terjadinya fraud dalam pengelolaan keuangan pemerintah.

Kesimpulan - Organisasi didorong untuk memperkuat kesadaran etika dengan mempromosikan nilai-nilai moral, memperkuat keagamaan, dan menumbuhkan integritas karyawan guna meminimalkan risiko kecurangan dalam pengelolaan keuangan.

Batasan penelitian - Penelitian ini memiliki keterbatasan pada ukuran sampel yang relatif kecil dan ruang lingkup penelitian yang hanya mencakup satu instansi, yaitu Pemerintah Kabupaten Labuhan Batu. Oleh karena itu, hasil penelitian ini memiliki keterbatasan dalam hal generalisasi ke instansi pemerintah lain dengan karakteristik organisasi yang berbeda.

Kata kunci : Moralitas, Religiositas, Integritas, Kecurangan, Pengelolaan Keuangan.

INTRODUCTION

Accounting fraud remains a critical issue in modern accounting, as it directly affects the accuracy and reliability of financial reporting. The Indonesian Institute of Accountants (IAI) defines accounting fraud as manipulative actions, including embezzlement, deception, or misuse, that result in misstatement of financial statements or misappropriation of assets (Maghfira Yumna Zalia et al., 2022). This definition aligns with ACFE Indonesia Chapter's classification of fraud into three main categories: financial statement fraud, asset misappropriation, and corruption

(Prajnananira & Susilowati, 2023). ACFE data from 2016–2018 indicate an increase in corruption cases from 35.4% to 38%, highlighting the growing threat to public financial management integrity. Moreover, Indonesia Corruption Watch (2018) reports state losses of IDR 5.6 trillion due to bribery, illegal levies, and embezzlement (Arifin, 2020). These trends suggest that fraud is influenced not only by systemic weaknesses but also by the personal characteristics of actors, including morality, religiosity, and integrity, emphasizing the importance of internal values in mitigating fraud in local government financial management.



Fraud constitutes illegal behavior that contravenes professional ethical standards and undermines accountants' independence and professionalism (Handi et al., 2021). It reflects not only technical deficiencies but also weak internalization of moral values among public administrators. Accountants and government officials are expected to possess adequate ethical knowledge to avoid professional misconduct. (Ramizah et al., 2023) highlight that ethics education integrated with individual character development is crucial for fostering integrity-oriented behavior. Enhancing professional integrity strengthens employees' capacity to resist fraud, particularly in environments vulnerable to budget misappropriation. Consequently, Morality, Religiosity, and Employee Integrity are relevant variables for understanding fraudulent behavior within government financial management.

Academic consensus holds that professional competence alone is insufficient without ethical character formation, acquired through formal education and value habituation (Nursida et al., 2022). Accounting educators play a pivotal role in raising awareness of potential fraud and ethical dilemmas employees may encounter in practice (Sebayang & Sofie, 2023). (Sulistiyowati, 2019) emphasizes integrating ethical values into the accounting curriculum to equip future accountants with moral reasoning capabilities. This educational foundation is particularly

relevant for public sector employees, where strong moral values and integrity can reduce fraud tendencies by enabling officials to uphold principles under pressure or opportunity. Employees act as key agents in maintaining transparency and accountability in government financial systems, reinforcing the importance of studying Morality, Religiosity, and Employee Integrity as determinants of fraud in local governance.

Fraud has extended beyond the private sector to non-profit and public organizations. According to (Madani et al., 2022), fraud arises from pressure, rationalization, and opportunity—the core elements of the fraud triangle—demonstrating that individual psychological and moral conditions are as influential as systemic factors. While government institutions are expected to exhibit high integrity due to their social service orientation, corruption remains a significant risk (Zalia et al., 2022). Misalignment between organizational objectives and employee behavior reflects a deterioration of integrity within bureaucracies. Weak employee morality increases the likelihood of public fund misappropriation, emphasizing the need to examine how Morality, Religiosity, and Employee Integrity influence fraud in regional financial management.

Evidence from the Supreme Court of Indonesia (2021) documents multiple cases of public fund misuse between 2021 and 2024, including embezzlement, bribery in

recruitment, and procurement irregularities involving high-ranking officials (Sugianto et al., 2022). These cases indicate that fraud occurs at both operational and strategic leadership levels. Leadership involvement in fraud can undermine organizational culture and influence subordinates' ethical behavior. ACFE Global studies confirm that "tone at the top" significantly affects public sector fraud rates, highlighting the necessity of investigating how moral values and religiosity serve as protective factors when organizational ethics deteriorate (Sugianto et al., 2021).

Transparency International (2023) ranks Indonesia sixth in ASEAN for corruption prevalence. ICW reports 576 corruption cases in 2023, with state losses of IDR 6.5 trillion, an increase from previous years (Djaelani & Zainuddin, 2019). The number of suspects rose from 1,101 to 1,298, indicating insufficient internal oversight. Despite high social perceptions of religiosity and morality, fraudulent behavior persists, underscoring the importance of Employee Integrity in mitigating the impact of external pressures (Kurniawan & Haq, 2022). Local governments managing regional budgets face substantial fraud risk, justifying research into the influence of Morality, Religiosity, and Employee Integrity on regional financial fraud.

Observations in Labuhan Batu Regency reveal corruption involving senior officials, including the Regent, DPRD members, and

private contractors. Findings indicate project procurement manipulation, with appointed trusted individuals directing tender outcomes and contractors required to pay 5–15% of project value as a condition for awarding contracts. These practices demonstrate weakened morality and integrity, creating an environment conducive to fraud due to power imbalances in financial management.

Additionally, the governance system in Labuhan Batu Regency shows deficiencies in e-Procurement and Good Governance practices. System disruptions, lack of transparency, and limited access to project management information suggest weak public service quality. The absence of comprehensive project implementation procedures online raises concerns about the independence of procurement processes, facilitating fraudulent behavior. Strengthening morality and employee integrity is critical to reducing deviations in financial management (Kuswati, 2023). Employees with high religiosity and morality are more likely to resist collusive practices despite structural weaknesses. Therefore, examining Morality, Religiosity, and Employee Integrity in Labuhan Batu Regency is essential for understanding internal factors contributing to Fraud in Financial Management at the local level (Amelia & Rahmawati, 2021).

According to a 2023 survey conducted by the Independent Journalists Alliance, there



has been a decline in information transparency in Labuhan Batu Regency. The survey analyzed trends over the past eight years, revealing a weakening in public transparency. Published data shows that the local government's ability to provide open information has significantly declined compared to previous periods. This condition reflects barriers in implementing information accountability principles, which should be central to good governance. The decline also increases the risk of deviations in local administrative and financial management. This finding is reinforced by (Pebrianto, 2024), who confirmed the decreasing consistency of transparency during this period. These results serve as a key indicator for assessing fraud risk within the Labuhan Batu Regency government.

Based on interviews with employees in the finance department of the Labuhan Batu Regency Government, the decline in information transparency, along with weak internal controls, increases the risk of fraud in local government institutions. Limited information disclosure reduces accountability, while inadequate supervision creates opportunities for unethical behavior. Fraud is also influenced by individual characteristics, especially morality and religiosity, which affect ethical judgment and self-control, as well as organizational characteristics such as structure, access to information, and organizational culture.

The level of information transparency in Labuhan Batu Regency has experienced a significant decline between 2021 and 2023. Data indicate that the transparency index dropped from 93.43% to 80%, representing a decrease of 13.43%, which reflects weakening practices of transparency in local government procurement governance. This decline highlights deficiencies in project information dissemination mechanisms, as data available on the official government website remain general and lack comprehensive details regarding procurement processes. Such conditions create opportunities for deviations and reduce accountability. Low transparency increases the risk of fraud due to limited public access to critical information, including project specifics, budget allocations, and evaluation procedures. A lack of openness not only compromises public oversight but also erodes public trust. Therefore, the decline in information transparency serves as a crucial indicator of obstacles to accountable governance.

Fraud within organizations is influenced not only by individual internal factors but also by external conditions, such as the effectiveness of internal control systems. Robust internal controls are necessary to ensure that operational procedures comply with established policies and regulations (Rosari et al., 2023). When supervisory mechanisms are suboptimal, employees have greater latitude to engage in deviant behavior

(Pangesti & Pramudyastuti, 2023). Weak implementation of internal controls makes it difficult to detect detrimental actions early. Conversely, strong internal controls can restrict deviant behavior through structured evaluation, inspection, and monitoring systems (Gunawan & Rachmawati, 2023). This evidence underscores that fraud is more likely to occur when organizational systems lack adequate protective mechanisms. Consequently, internal control represents a critical element that must be strengthened to prevent fraud in the workplace. In addition to external factors, fraud is closely related to individual internal characteristics, particularly Morality. Another factor influencing fraud tendencies is Religiosity, which functions as a moral guide in daily life.

Previous studies demonstrate varying findings regarding the influence of Morality, internal control, and Religiosity on fraud. Some studies report that these three factors significantly reduce fraudulent practices (Riduwan & Andajani, 2023), whereas others indicate that Morality and internal control do not always exert a significant impact (Aldestian & Lismawati, 2024). This study contributes additional insight by including Religiosity as a variable in understanding fraud tendencies within non-profit public organizations (Selawati & Martini, 2023). Non-profit organizations are known to face higher fraud risk compared to profit-oriented organizations, partly due to relatively lenient oversight of financial reporting (Alfiansyah &

Afriady, 2022). The complexity of these risks emphasizes the need to examine Morality, Religiosity, and integrity comprehensively to understand the root causes of fraud in the public sector. Ultimately, integrity emerges as an essential construct, reflecting individuals' full commitment to ethical values and moral responsibility in performing their duties.

LITERATURE REVIEW

Morality

Morality enables individuals to distinguish between acceptable and unacceptable actions based on ethical standards (Aryani & Fitri, 2023). Employees with high levels of Morality tend to perform their duties responsibly, prioritize organizational interests, and avoid harmful actions. Conversely, weakened Morality increases the likelihood of unethical behavior, such as data manipulation or abuse of authority, particularly in accounting-related functions (Risal et al., 2023). This vulnerability can be exacerbated in the absence of strong oversight. Strong Morality serves as a natural behavioral regulator when individuals face situations with opportunities for deviations. Thus, individual Morality plays a pivotal role in determining the propensity to commit fraud.

Religiosity

Religiosity reflects the extent to which individuals understand and practice the



tenets of their faith (Awaliah, 2023). Highly religious individuals often use spiritual values as a basis for workplace behavior, considering the ethical implications of their actions in accordance with religious teachings. Belief in moral rewards and punishments encourages careful decision-making, reducing the likelihood of actions that violate rules or have negative consequences (Nurlaila & others, 2023). Empirical studies indicate that Religiosity significantly affects the propensity to commit accounting fraud (Ramadhani & Nurbaiti, 2022); (Nafiati & Ainy, 2022). Religious values can serve as a strong safeguard for individuals under pressure or when opportunities for misconduct arise. Hence, Religiosity represents a crucial factor in shaping ethical behavior and organizational integrity.

Integrity

Integrity is consistency and unwavering steadfastness in upholding noble values and beliefs. Another definition of integrity is a concept that refers to consistency between actions and values and principles (Lesmono & Siregar, 2021). In ethics, integrity is interpreted as the honesty and truthfulness of a person's actions. The opposite of integrity is hypocrisy (being hypocritical or deceitful).

According to Sirait (2020:49), a person is said to "have integrity" when, among other indicators, their words and actions are consistent, meaning they are not someone whose words cannot be trusted. A person with integrity is not the type of individual with many faces or appearances adjusted to personal motives and interests. Integrity is a firm individual commitment to ethical ideological principles and becomes part of one's self-concept as reflected through behavior. (Rahmawati et al., 2023)

Financial Management Fraud

Fraud is an unlawful act in the form of deliberate deception that is intentionally committed by an individual or a group. This action is carried out to gain personal or group benefits, usually in the form of financial or material advantages. (Yuliani et al., 2024). fraud risk management refers to the systems and processes used to identify an organization's exposure to fraud risk and to implement controls, procedures, and education to prevent, detect and respond to the critical fraud risks. Fraud risk management practices can, therefore, broadly categorized into preventive, detective and responsive fraud management practices. (Kiprono & Ng'ang', 2018)

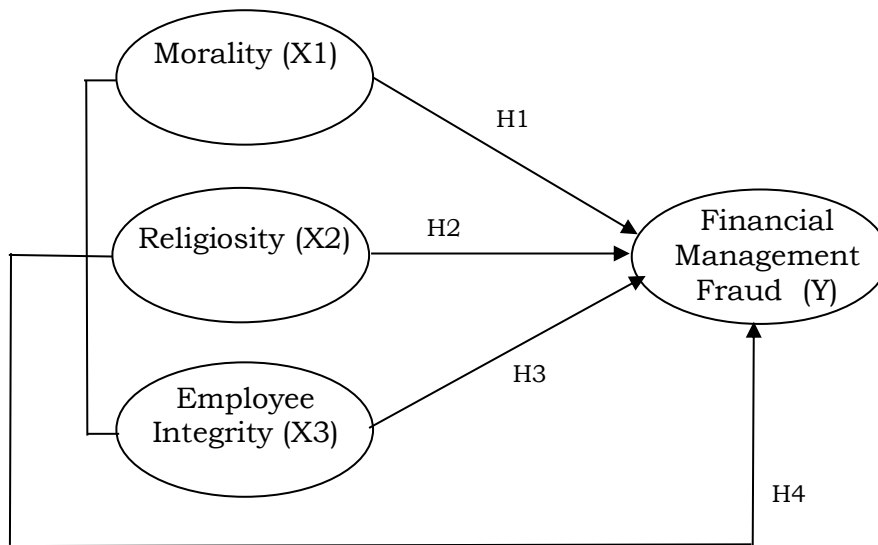


Figure 1. Theoretical Framework

The Relationship between Morality and Financial Management Fraud

Meanwhile, according to (Cendani, 2020), morality is defined as an individual's ability to distinguish between good and bad actions. Morality plays an essential role in guiding individual behavior, particularly in situations that require ethical judgment and decision-making. (Angelina & Helmayunita, 2017) found that individual morality has a significant influence on accounting fraud, where lower levels of morality tend to create greater opportunities for fraudulent behavior to occur. This indicates that the level of individual morality directly affects decision-making processes, especially in actions that involve moral considerations regarding right and wrong.

Furthermore, Faisal and Sari (2023) demonstrated that a higher degree of individual morality can reduce fraud tendencies within organizations and

minimize employees' intentions to engage in fraudulent behavior. Individuals with strong moral values are more likely to uphold ethical standards and resist pressures that could lead to financial misconduct. The following hypotheses can be formulated:

H₁: Morality has a positive and significant effect on Financial Management Fraud.

The Relationship between Religiosity and Financial Management Fraud

Religiosity reflects the extent to which individuals understand, internalize, and integrate religious norms into their personal values and daily behavior. It represents an internal condition that encourages individuals to think, behave, and act in accordance with their religious beliefs. Urumsah et al. (2016) stated that the stronger an individual's commitment to religious teachings, the lower the intention to engage in deviant behavior. Individuals

whose lives are grounded in strong religious understanding are less likely to perform actions prohibited by their beliefs.

In line with this perspective, (Hayati & Amalia, 2021)) argued that individuals with high levels of religiosity tend to avoid unethical behavior. Since fraud constitutes an unethical act that can cause harm to organizations and other stakeholders, religiosity plays a preventive role in reducing fraudulent behavior. Religious values function as internal controls that guide ethical decision-making and discourage actions that violate moral and organizational norms.

Furthermore, Barnett et al., as cited in Giovano et al. (2020), emphasized that religiosity serves as a behavioral regulator by setting standards for acceptable conduct. Individuals with higher religiosity are less likely to engage in fraudulent acts. The following hypotheses can be formulated:

H₂: Religiosity has a positif and significant on Financial Management Fraud.

The Relationship between Employee Integrity and Financial Management Fraud

Employee integrity plays a crucial role in ensuring sound financial management and preventing fraudulent behavior. (Abdillah & Pradana, 2025) found that the integrity of village officials has a positive effect on village financial management, with a coefficient value of 0.444, indicating that higher levels of

integrity among public officials lead to better financial management practices. This finding suggests that integrity serves as a fundamental ethical foundation that guides individuals to manage financial resources responsibly and transparently.

In line with these findings, (Wulandari & Nuryanto, 2018) demonstrated that honesty, as a reflection of workforce integrity, significantly influences fraud prevention in financial reporting. Employees who uphold integrity are less likely to engage in deceptive practices, thereby reducing the likelihood of financial management fraud. Overall, these studies confirm that higher levels of employee integrity are associated with improved financial governance and a lower tendency toward fraudulent behavior. The following hypotheses can be formulated:

H₃: Employee Integrity has a positif and significant significant effect on Financial Management Fraud.

The Relationship between Morality, Religiosity, and Employee Integrity and Financial Management Fraud

Morality, religiosity, and employee integrity are interrelated ethical factors that play a crucial role in shaping individual behavior and decision-making in financial management. High levels of morality guide individuals to distinguish between right and wrong actions and reduce the tendency to engage in fraudulent behavior (Faisal et al., 2023). Religiosity strengthens internal moral

control by encouraging individuals to act in accordance with religious values and avoid unethical actions, including fraud (Hayati, 2021). In addition, employee integrity reflects honesty, responsibility, and adherence to ethical standards, which contribute to transparent financial management and effective fraud prevention (Abdillah, 2025).

The following hypotheses can be formulated:

H₄: Morality, Religiosity, and Employee Integrity simultaneously has a positive and significant effect on Financial Management Fraud.

RESEARCH METHOD

This study employed a quantitative correlational design to examine the relationships between morality, religiosity, employee integrity, and financial management fraud. Correlational research is used to measure the strength of relationships among variables (Afandi, 2020) and is appropriate for studies involving more than 30 respondents. The research was conducted from May 15 to June 30, 2024, at the Labuhan Batu Regency Government offices. The population consisted of 60 local government employees, and a total sampling technique was applied, resulting in a final sample of 60 respondents (Sugiyono, 2018)

Data were collected using questionnaires measuring morality, religiosity, employee integrity, and financial management fraud (Febriani et al., 2024). All instruments used

a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), which is effective for measuring perceptions, attitudes, and behavioral tendencies (Dewi et al., 2022). The questionnaire indicators were developed based on theoretical and empirical studies to ensure content validity (Azwar, 2021).

Data analysis included classical assumption tests, normality, multicollinearity, and heteroscedasticity (Lubis et al., 2023); (Harahap et al., 2021) followed by multiple linear regression analysis to examine the influence of independent variables on financial management fraud (Puspa & Ghoni, 2013). Hypothesis testing was conducted using the t-test for partial effects, the F-test for simultaneous effects, and the coefficient of determination to assess the contribution of independent variables (Faisal et al., 2023)

RESULTS AND DISCUSSION

Data collection in this study was conducted through the distribution of questionnaires covering instruments on morality, religiosity, employee integrity, and financial management fraud, each consisting of 25 statement items. All questionnaires were distributed to employees of the Labuhan Batu Regency Government who served as research respondents, totaling 60 individuals. The distribution process took place from May 15 to June 28, 2024. The questionnaires were administered directly to

all employees who met the criteria as research subjects. The respondents possessed diverse characteristics, including gender, highest level of education, structural or functional positions, and length of service within the institution. This diversity of characteristics provides an overview of the demographic conditions of the employees involved in the study. Table 1 collected data were subsequently used as the basis for analyzing the distribution of respondents within the Labuhan Batu Regency Government.

Data processing in this study was conducted using IBM SPSS Statistics version 25 to obtain more reliable and measurable analytical results. Of the total respondents who met the research criteria, 41 were male and 19 were female. (Ghozali, 2019) This information reflects the demographic composition of the respondents involved in the study. Furthermore, in table 2 the results of descriptive statistical analysis are presented to illustrate the characteristics of each variable examined in this research.

Validity Test

Data validity testing was conducted by comparing the correlation values from calculations with the predetermined degree of freedom values. An item is considered valid if the value is greater than the set value (Khasanah & Nurbaiti, 2023). At this validity testing stage, the researcher used an initial 30 respondents from the Labuhan Batu

Regency Government employees as a trial sample for the instrument. Based on the calculation results presented in Table 3, a value of 0.2542 was obtained. This finding indicates that all the questionnaire items are considered valid, as each obtained value exceeds the set value. Therefore, all questionnaire items are suitable for use in this study.

Reliability Test

Reliability is an indicator used to evaluate the extent to which an instrument can produce consistent measurements and is free from errors. To ensure this level of consistency, this study employs the Cronbach's Alpha method. This method indicates that the closer the obtained reliability value is to 1, the higher the reliability of the instrument used (see table 3).

Normality Test

In this study, the researcher used the Kolmogorov-Smirnov test as a method to assess data normality. This test is part of the prerequisite tests before conducting hypothesis testing, aimed at determining whether the independent and dependent variables in the regression model have a normal data distribution. The assessment criterion is that the data are considered normally distributed if the significance value is greater than 0.05. Conversely, if the significance value is less than 0.05, the data are considered not normally distributed. The

results of the normality test obtained from data processing using SPSS version 25 are presented in table 4.

Multicollinearity Test

Multicollinearity testing is applied to determine whether there is a relationship among the independent variables in the research data that could be detrimental to the regression model. The examination is carried out by looking at the Tolerance and Variance Inflation Factor (VIF) values. A model is considered free from multicollinearity if the Tolerance value is above 0.10 and the VIF value is below 10. Based on the results of the analysis process using SPSS, the findings related to multicollinearity can be observed in the following table 5.

Heteroscedasticity Test

Heteroscedasticity test is used to assess whether a regression model experiences unequal variance of residuals between one observation and another. An ideal regression model is a model that is free from symptoms of heteroscedasticity. The testing in this study was conducted using the Glejser method through SPSS version 25, and the results are presented in the following table 6.

Partial Regression Analysis (t-Test)

The t-test is used to determine the extent to which each independent variable individually influences the dependent variable. This test also aims to assess the contribution of each

X variable to Y on an individual basis. The testing process is carried out by analyzing the regression coefficients of each independent variable using the t-test. Based on the data analysis using SPSS version 25, the following findings were obtained (see table 7).

Based on Table 7, several key findings can be highlighted:

1. The significance value (Sig.) for the morality variable (X1) is 0.000 with a calculated t value of 4.577. Since the significance level of this variable is below the 0.05 probability threshold, it can be concluded that morality has an influence on fraud in financial management.
2. The significance value (Sig.) for the religiosity variable (X2) was recorded at 0.047 with a t-count of 2.032. Since the significance level of the second variable is below the probability threshold of 0.05, it can be concluded that religiosity has an influence on fraud in financial management.
3. The significance value (Sig.) for the employee integrity variable (X3) was recorded at 0.036 with a calculated t-value of 2.153. Since this significance value is smaller than the probability threshold of 0.05, it can be stated that employee integrity has a significant effect on financial management fraud.

Simultaneous Regression Analysis (F-Test)

The F-test is used to assess the overall effect of all independent variables together on the dependent variable. This test is also used to evaluate the seventh hypothesis of the study. The results of the F-test, based on data processed using SPSS version 25, are presented on table 8.

The coefficient of determination (R^2) of 0.702 indicates that morality, religiosity, and employee integrity jointly explain 70.2% of the variation in financial management fraud, while the remaining 29.8% is attributable to other factors not included in this study (see table 9).

Table 1
Respondent Characteristic

No.	Characteristics	Number	Percentage (%)
1	Gender		
	1. Male	41 respondents	68%
	2. Female	19 respondents	32%
	Total	60 respondents	100%
2	Highest Level of Education		
	1. Senior High School	0 respondents	0%
	2. Diploma (D3)	5 respondents	8%
	3. Bachelor's Degree (S1)	45 respondents	75%
	4. Master's Degree (S2)	10 respondents	17%
Total	60 respondents	100%	
3	Length of Service		
	1. Less than 1 year	3 respondents	5%
	2. 1–5 years	15 respondents	25%
	3. 6–10 years	42 respondents	70%
	4. More than 10 years	0 respondents	0%
Total	60 respondents	100%	
4	Age		
	1. Under 25 years	2 respondents	3%
	2. 25–30 years	2 respondents	3%
	3. 32–40 years	16 respondents	27%
	4. Above 40 years	40 respondents	67%
Total	60 respondents	100%	
5	Employment Status		
	1. Civil Servants (PNS)	42 respondents	70%
	2. Contract Employees (Honorar)	18 respondents	30%
	Total	60 respondents	100%

Source: Data processed using SPSS 25

Table 2
Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation
Morality	60	46	75	60.75	7.017
Religiosity	60	54	90	67.95	8.390
Employee Integrity	60	44	75	57.68	6.851
Fraud Financial Management	60	42	74	59.13	6.055

Source: Data processed using SPSS 25

Table 3
Reliability Test

Variabel	Cronbach alpha	N of item	Remark
Morality	0.821	15	Reliabel
Religiosity	0.842	18	Reliabel
Employee Integrity	0.798	15	Reliabel
Fraud Financial Management	0.725	15	reliabel

Source: Data processed using SPSS 25

Table 4
Normality test - Kolmogorov-Smirnov

	Unstandardized Residual
N	60
Normal Parameters ^{a,b}	Mean 0.0000000
	Std. Deviation 3.30522205
Most Extreme Differences	Absolute 0.064
	Positive 0.064
	Negative -0.038
Test Statistic	0.064
Asymp. Sig. (2-tailed)	0.200

Source: Data processed using SPSS 25

Table 5
 Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	10.666	4.260		2.504	0.015		
Morality	0.390	0.085	0.452	4.577	0.000	0.545	1.835
Religiosity	0.179	0.088	0.247	2.032	0.047	0.359	2.784
Employee Integrity	0.219	0.102	0.248	2.153	0.036	0.402	2.489

Source: Data processed using SPSS 25

Table 6
 Heteroscedasticity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.608	2.534		2.213	0.031
Morality	-0.053	0.051	-0.185	-1.049	0.299
Religiosity	0.062	0.052	0.256	1.178	0.244
Employee Integrity	-0.069	0.061	-0.233	-1.136	0.261

Source: Data processed using SPSS 25

Table 7
 T-test (Partial Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10.666	4.260		2.504	0.015
Morality	0.390	0.085	0.452	4.577	0.000
Religiosity	0.179	0.088	0.247	2.032	0.047
Employee Integrity	0.219	0.102	0.248	2.153	0.036

Source: Data processed using SPSS 25

Table 8
 F-test (Simultant test)

Model	Sum of Square	df	Mean Square	F	Sig
Regression	1518.388	3	506.129	43.974	0.000 ^b
Residual	644.545	56	11.510		
Total	2162.933	59			

Source: Data processed using SPSS 25

Table 9
 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.838a	0.702	0.686	3.39260

Source: Data processed using SPSS 25

Discussion

Based on the results of the descriptive statistical test, the morality variable showed a maximum value of 75 and a minimum of 46, with an average of 60.75 and a standard deviation of 7.017. For the religiosity variable, the highest value recorded was 90 and the lowest 54, with an average of 67.95 and a standard deviation of 8.390. Meanwhile, employee integrity had a maximum value of 75 and a minimum of 44, with an average of 57.68 and a standard deviation of 6.851. The financial management fraud variable displayed a highest value of 74 and a lowest of 42, with an average of 59.13 and a standard deviation of 6.055. All variables had a standard deviation in the moderate category, indicating a stable data distribution suitable for analysis. Reliability testing using

Cronbach's Alpha also showed that morality (0.821), religiosity (0.842), employee integrity (0.798), and financial management fraud (0.725) were all above the threshold value, meaning that all instruments were declared reliable. In addition, the normality test results showed a significance value of 0.200, which is greater than 0.05, indicating that the data is normally distributed.

The results of the multicollinearity test show that the VIF value for the morality variable is 1.835, for religiosity 2.784, and for employee integrity 2.489, all of which are below the limit of 10. The tolerance values are 0.545 for morality, 0.359 for religiosity, and 0.402 for employee integrity, all exceeding 0.1. These conditions confirm that the regression model is free from multicollinearity symptoms. Furthermore, the heteroscedasticity test using the Glejser

method shows that the significance values for morality (0.299), religiosity (0.244), and employee integrity (0.261) are all above 0.05. Thus, it can be concluded that the regression model does not have heteroscedasticity issues and is suitable for use in the next stage of analysis.

The findings of this study indicate that morality has a significant influence on financial management fraud. Employees with high levels of morality tend to understand the consequences of their actions and are more aware of the ethical implications for themselves, the organization, and the public. Moral awareness encourages individuals to distinguish between right and wrong and reduces tolerance toward unethical behavior, including fraud. Employees with good morality tend to understand the consequences of every action, both the positive and negative impacts that may arise for themselves or others (Nazaruddin et al., 2018). This finding is consistent with the research of (Aditama & Nurkhin, 2020), which shows that individual morality has a negative relationship with the tendency of accounting fraud. The difference between this study and previous studies lies in the characteristics of the respondents; prior research largely focused on bank, corporate, or local government employees. Individuals with high morality are more likely to prepare financial reports correctly and avoid accounting fraud. The results of this study are in line with Kohlberg's theory and the

theory of planned behavior, particularly regarding the aspect of perceived behavioral control. Kohlberg's theory emphasizes that an individual with a high level of morality will strive to take the right actions in fulfilling their responsibilities and avoid dishonest behavior (Rizki et al., 2022). Meanwhile, the theory of planned behavior explains that an individual's perception of self-control is closely related to their level of morality (Mumtazah & Permadhy, 2022). Thus, a person will behave in accordance with the moral values embedded within them when facing various situations and environmental conditions. Individuals will also form judgments about the goodness or badness of an action based on their perceived self-control, which subsequently influences their behavioral decisions.

The results also show that religiosity influences financial management fraud. Individuals with high levels of religiosity tend to internalize religious values that guide ethical behavior and discourage deviant actions. Religious teachings serve as moral boundaries that regulate behavior and motivate individuals to act honestly and responsibly. This finding aligns with the research results of (Ayu et al., 2024), which indicate that religiosity plays a role in influencing a person's tendency to commit fraud. Religiosity contributes to shaping individual behavior through the religious and moral values they uphold (M. Yafiz et al., 2022). Religious understanding serves as an

important foundation that controls a person's behavior, so individuals with high levels of religiosity generally exhibit more ethical actions (Cahyadi & Sujana, 2020). Religious values also function as moral boundaries that make a person reconsider before engaging in deviant actions. The results of this study are consistent with Cahyadi & Sujana (2020), Egita (2020), Gunayasa & Erlinawati (2020), Muhaimin (2021), Mita & Indraswarawati (2021), and Cipta (2021), all of whom found that religiosity is negatively correlated with the tendency to commit accounting fraud. Thus, people with higher levels of religiosity tend to avoid accounting fraud activities. Furthermore, this finding is reinforced by the theory of planned behavior, particularly regarding the aspect of attitude toward behavior (Ajzen, 1991). Attitude toward an action is shaped by an individual's beliefs about the consequences that may result from that behavior (behavioral belief). These beliefs are related to the individual's subjective evaluation and understanding of themselves. Accordingly, someone with a high level of religiosity will be more cautious and motivated to maintain self-control to avoid actions that deviate from the moral values they adhere to (Mudrikah, 2023). These religious values act as an internal guide that strengthens an individual's commitment to avoiding dishonest behavior.

Employee integrity was also found to significantly affect financial management

fraud. Integrity reflects a commitment to honesty, responsibility, and consistency in adhering to ethical principles, even under pressure (Singgih et al., 2017). Employees with high integrity are more likely to act transparently and comply with organizational rules, reducing opportunities for fraudulent behavior. The character of integrity is reflected through honest, courageous, wise, and responsible behavior in decision-making (Sholehah, 2018). This attitude acts as a safeguard that can reduce the likelihood of accounting fraud. Individuals with high integrity tend to be more transparent and trustworthy when making decisions, thereby minimizing the chances of violations (Qisti & Budiman, 2023). This research finding is also consistent According to (Diniyah, 2023), which shows that integrity has a negative relationship with accounting fraud. This means that the higher a person's integrity, the lower the tendency for that individual to commit fraudulent acts. This aligns with the theory of planned behavior, which places attitude toward behavior as one of the main factors in determining an individual's tendency to act (Ajzen, 1991). This attitude is formed from how an individual evaluates an action, whether it is good or bad to do. Internal drive based on wisdom and moral conviction will influence an individual's decision to avoid deviant actions. Integrity also serves as an important indicator that can explain how someone responds to

behavior, including fraud. Compliance with rules and codes of ethics within an organization is a tangible form of this integrity (Urumsah et al., 2016).

Variables of morality (X1), religiosity (X2), and employee integrity (X3) simultaneously affect financial management fraud (Y). The contribution of these three variables is reflected in the coefficient of determination R^2 (R square) value of 0.702. This means that morality, religiosity, and integrity together can explain 70.2% of the variation in financial management fraud, while the remaining 29.8% is influenced by other factors outside this research model. These findings indicate that these three variables play a very strong role in shaping individual behavior related to the tendency to commit financial fraud.

CONCLUSION

The findings of this study indicate that morality, religiosity, and employee integrity each have a significant influence on financial management fraud in sharia mutual funds. Morality plays an important role in shaping individual awareness of ethical consequences and influences the tendency to engage in fraudulent behavior. Religiosity also affects financial management fraud by guiding individual behavior through internalized religious values. In addition, employee integrity contributes to determining whether individuals commit or avoid fraudulent

actions. Collectively, morality, religiosity, and employee integrity have a strong influence on financial management fraud, highlighting the importance of ethical values in preventing fraud within sharia mutual fund management.

Organizations are encouraged to strengthen ethical awareness by promoting moral values, reinforcing religiosity, and cultivating employee integrity to minimize the risk of financial management fraud. Future research may consider incorporating additional factors such as internal control systems, organizational culture, or work pressure to provide a more comprehensive explanation of fraud behavior.

RESEARCH IMPLICATIONS

The findings of this study imply that strengthening morality, religiosity, and employee integrity is essential in mitigating financial management fraud. Therefore, government institutions should integrate ethical values, integrity development, and religious-based moral education into human resource management and internal control systems to enhance fraud prevention efforts.

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