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## SPIRITUALITY'S ROLE IN WEAKENING INTENTIONS FOR ACCOUNTING FRAUD




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Siska <sup>1</sup>, Zulhelmy<sup>2</sup>, Rizky Hidayat<sup>3</sup>, Erni Yusniawati<sup>4</sup>

<sup>1,2,3</sup>Departement of Accounting, Faculty of Economics and Business, Universitas Islam Riau, Indonesia

<sup>4</sup>Undergraduate Accounting Program, Faculty of Economic and Business, Universitas Islam Riau, Indonesia

Corresponding Author: [siskamuji@gmail.com](mailto:siskamuji@gmail.com) <sup>1</sup>

Jl. Kaharudin Nasution No. 113 Pekanbaru, Riau, Indonesia

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### Abstract

Financial fraud in zakat institutions has the potential to erode public trust in zakat payment. The research aims at examining the role of spirituality in moderating the elements that affected accounting fraud intention. The method used was a quantitative research with 170 respondents with a focus on Zakat management entities in Riau Province. The research's data analysis method used the Moderated Structural Equation Model (MSEM). The findings of this research suggested that spirituality could reduce the impact of opportunity on accounting fraud intention. However, spirituality could not reduce the impact of rationalization and ego on accounting fraud intention. This had implications for organizations to pay more attention to psychological components, particularly spirituality, to minimize accounting fraud.

### INTRODUCTION

In 2022, Transparency International ranked Indonesia as 110th out of 180 nations in the world, with a Corruption Perception Index (CPI) of 34. Indonesia's CPI value today is below the world average of 43 (Corruption Perception Index, 2022) The preliminary findings of the Central Statistics Agency's 2021 Anti-Corruption Behavior Survey (SPAK), which were consistent with the CPI statistics, were supported by one another. The previous Anti-Corruption Behavior Index for Indonesia was 3.93 in 2022, up from 3.88 in 2021, which had a maximum score of 5 (BPS, 2022). The data showed that corruption was still acknowledged in Indonesian society. Corruption was an act that is categorized as internal fraud. Fraud is divided into two main groups by the Association of Certified Fraud Examiners (ACFE): internal and external. ACFE divides internal fraud into three groups known as the "Fraud Tree" which consisted of asset irregularities, fraudulent statements through financial statement engineering, and corruption (ACFE, 2022). Corruption in an entity will lead to fraudulent statements to conceal the act of corruption.

Over time, financial fraud or fraudulent statements was becoming a more significant issue (Karpoff, 2021). Financial statements are important information for users to make economic decisions. Fraudulent financial statements will have an impact on decision-making errors, and will ultimately threaten the existence of the entity. Financial statement fraud will substantially affect the economic decisions made by regulators and investors, leading to significant investment losses and even corporate bankruptcy. Accounting fraud was an internationally recognized problem. One such example was the failure of China's peer-to-peer (P2P) lending industry (Gui et al., 2021). P2P services attracted a lot of investors by advertising unrealistic interest rates. P2P lending in China reached a 10-fold higher sum than in the US at the height of its growth. But waves of platform breakdown followed the boom.

Fraud including accounting fraud was complicated to detect. Therefore, it was important to develop effective methods to detect accounting fraud promptly, to reduce the impact of fraud (Bao et al., 2020). The latest theory regarding the factors that caused fraud was known as Vousinas's S.C.C.O.R.E model or Hexagon Model (G. L. Vousinas, 2019). This model is relatively more complex compared to the previous fraud model. Six factors encourage someone to commit fraudulent acts, namely: stimulus, capability, collusion, opportunity, rationalization, and ego. Numerous researchers have attempted to investigate and develop hypotheses about the factors that cause fraud, accounting or financial statement fraud.

The opportunity was an opportunity to commit fraud without anyone noticing (G. L. Vousinas, 2019). The primary cause of fraud and crime was opportunity (Suh et al., 2019). There are two dimensions of opportunity, namely the effectiveness of internal control and information asymmetry. Opportunities tested in the context of internal control weaknesses were the main factors causing fraud (Dellaportas, 2013). Due to moral hazard caused by information asymmetry, managers may act unethically and beyond shareholders' knowledge, breaking the terms of the agreement (Scoot, William R; O'Brien, 2019). Prior studies on fraud at the Ghanaian financial institution concentrated on identifying the reasons for, consequences of, and strategies for preventing and deterring corporate fraud. It was discovered that fraud in Ghanaian financial institutions was mostly caused by a powerful arsenal consisting of failed documentation, appropriate compensation, insufficient training and fraud policies, and weaker internal control (opportunity). (Bonsu et al., 2018). The results of this research were in line with the results of research by Fitriyah & Novita on State-Owned Enterprises companies listed on the Indonesia Stock Exchange, where opportunity had a significant influence on fraudulent financial statements (Fitriyah & Novita, 2021). Conversely, other studies had shown that there was no significant effect of opportunity on financial reporting fraud (Julianty et al., 2022, Syafira & Cahyaningsih, 2022).

Rationalization was a justification for fraudulent actions (G. L. Vousinas, 2019). Rationalization was a factor that must be present before a crime occurs and is a motivation for cheating (Higson & Kassem, 2013). The link between incentives/pressure and opportunity was created when a person rationalized his fraudulent behaviour (Abdullahi & Mansor, 2017). Another factor that was also an element in the hexagon model was the ego. The relationship between a person's desires and what his conscience would allow him to obtain and fulfil those desires produced the ego (G. L. Vousinas, 2019). Moral considerations could serve as deterrents to fraud (Karpoff, 2021). A sense of mastery, superiority, and affection for others was one of the primary causes of white-collar crime. A strong ego and belief must be possessed for a person to fraud (Pedneault et al., 2012). Using the fraud hexagon model, research on manufacturing companies had proven the influence of ego on the fraud of financial statements (Tarjo et al., 2021). Different results were shown by other studies that examined the effect of testing the effect of stimulus, capability, collusion, opportunity, rationalization, and ego on financial statement fraud in banking companies listed on the Indonesia Stock Exchange. The results of this research indicated that ego did not affect financial statement fraud (Raihan Noval Akbar et al., 2022). The same results were also found in other studies (Andrew et al., 2022)

Some researchers tried to include other important factors that influenced fraud intention, namely spirituality. It is the highest ability to create positive values (Budiarto & Isnaeni, 2022). Spirituality is critical because it can create high morality to prevent problems such as asset abuse, corruption, and fraud in an organization. Cheaters tend to act when they feel undetected and unknown. Such actions are driven by, opportunity, and lack of control. However, understanding, knowledge, and awareness that fraudsters could not avoid God's supervision which prevented the possibility of fraud (QS An Nisa:1) (QS: Al Ahzab: 52). The opportunity to cheat can be prevented by presenting the feeling of Allah's supervision wherever it is (Muraqabatullah). Muraqabatullah is one indicator of one's spirituality. As Allah said in QS an-Nisa, "Verily Allah is watching over you all". In the Islamic perspective, the realization of fraud into truth is one of the characteristics of hypocrites, as stated by Allah Almighty in the Qur'an; An-Nisa verses 62-63, and Al Baqarah verse 11. People can lie to themselves by rationalizing that a bad deed is not considered a bad deed, but in Islam, the human heart becomes a mirror of the right and wrong of action, therefore human is commanded to ask their heart.

Kusumo et al., (2018) used spiritual variables to examine the effect on auditor dysfunctional behavior and its implications for audit quality. The findings demonstrated that workplace spirituality had a significant negative impact on auditors' dysfunctional behaviour in the workplace. On the other hand, Spirituality had a significant positive impact on audit quality so did auditors' dysfunctional behaviour on audit quality. Kusumo measured spirituality using more universal indicators consisting of 5 indicators, namely: a feeling of unity among the team, adherence to the company's principles, a sense of social responsibility, job satisfaction, and chances for finding one's inner self (Kusumo et al., 2018). According to the findings of Areba's research, managers' spirituality at work had a significant impact on lowering fraud and unethical behaviour in Kenyan banks and promoting excellent ethics within the industry. Areba used Christian culture and values to measure spirituality (Areba, 2019). The general spirituality of the workplace can significantly impact employee behaviour at work. Employees who were personally invested in their work contribute meaningfully and impact worldwide (Haldorai et al., 2020). One of the attitudes that could suppress the sense of ego in which there was an element of arrogance is the nature of tawadhu or humility. Humans who have a tawadhu nature realize that whatever they have, in the form of beauty and appearance, knowledge, wealth, rank and position are all divine gifts. The Word of Allah in Surah An-Nahl verse 53 means: "And whatever blessings you have, they are from God, and when you are afflicted with trouble, then only to Him do you ask for help."

The purpose of this research was to look at how spirituality could moderate the factors that influenced accounting fraud intention (abbreviated AFI) in zakat management organizations (OPZ) in Riau Province. These factors included opportunity with dimensions of internal control effectiveness and information asymmetry, rationalization, and ego. Opportunity was the main factor causing fraud. Opportunity is also one of the three factors that cause fraud known as the fraud triangle which is the initial theory of fraud. Rationalization and ego are closely related factors to psychology and are not as easy to detect as spirituality. The spirituality variables used in this research were also different from those used by previous researchers. This used spirituality variables with specific indicators derived from Islamic values related to fraud avoidance efforts.

This research was conducted at the Zakat Management Organization in Indonesia known as OPZ. This institution was chosen as the object of this research considering the current reality of the zakat collection in Indonesia. Indonesia's zakat potential with a majority Muslim population was very large, reaching 327 trillion rupiahs per year (Khoeron, 2023). However, the realization of Indonesia's zakat collection was still very small compared to the existing zakat potential. In 2022, the realization of Indonesia's zakat collection only reached 22.4 trillion rupiahs or 6.85% of the zakat potential. One of the factors causing the low zakat collection in Indonesia was the lack of transparency in zakat management institutions (Alivian et al., 2023). Transparent financial reports reduced opportunities for fraud. Information that was well documented and explained transparently provided little opportunity for manipulation by individuals or entities.

In addition, several cases of fraud that had occurred in zakat institutions and philanthropic institutions in recent years are interesting to observe and become the background in the selection of objects in this research. One of the cases that occurred was the embezzlement of donation funds reaching 117 billion rupiahs to the Aksi Cepat Tanggap (ACT) Institute) whose program was the Zakat collection (Sanusi, 2022). In addition, there were still other cases such as the Baznas Bengkulu case (Purba, 2022), and the case of Baznas Dumai Riau where the chairman and deputy chairman misused zakat funds for personal gain (Siregar, 2022). Fraud cases in zakat institutions did not only occur in Indonesia but also occurred in several countries such as Malaysia. 11 people, including representatives of the Negeri Sembilan Islamic Religious Council (MAINS) Zakat Sdn Bhd, were involved in the misappropriation of zakat funds in Negeri Sembilan. The total loss amounted to RM62.51 million (Bernama, 2023). All cases illustrated that fraud also occurred at zakat institutions and philanthropic institutions.

Based on the phenomenon of the problem, and the theories developed from previous research, several hypotheses could be formulated in this research as follows:

- H1: Opportunity had a significant effect on accounting fraud intention
- H2: Rationalization had a significant effect on accounting fraud intention
- H3: Ego had a significant effect on accounting fraud intention
- H4: Spirituality had a significant effect on accounting fraud intention
- H5: Spirituality could weaken the effect of opportunity on accounting fraud intention
- H6: Spirituality could weaken the effect of rationalization on accounting fraud intention
- H7: Spirituality could weaken the effect of ego on accounting fraud intention

The conceptual framework of this research was shown in Figure 1

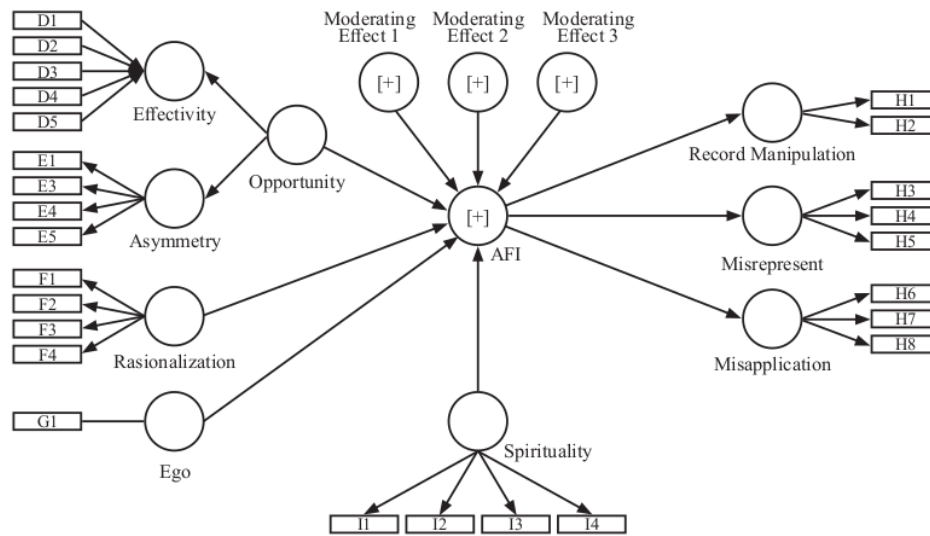


Figure 1. Conceptual Framework

**METHODS**

This research took a quantitative approach, focusing on generating, testing, and anticipating existing hypotheses. (Hair Jr. et al., 2017) meanwhile, the population being studied consisted of employees at the 29 Zakah Management Organizations (OPZ) and 65 Zakah collection units (UPZ) under OPZ in Riau province. Purposive sampling strategies were utilized to collect 199 respondents, 170 of whom returned their data. The selected sample satisfied the following criteria: 1) the OPZ where the sample was located had been operating for at least one year, and had presented financial statements; 2) Employees were responsible for the process of collecting, distributing, and reporting finances, as well as staff members who actively participated in the financial statement preparation process.; 3) The selected Zakat collection unit (UPZ) was the 5 largest zakat collectors. Details of the research sample and respondents can be seen in Table 1.

Table 1. Sample Description

Zakah Management Organization (OPZ)	Amount	Respondents
BAZ Riau Province	1	6
BAZ District/City Level	12	71
LAZ District/City Level	3	14
LAZ National Provincial Level Representative	11	43
UPZs which is under the Provincial Baznas and City/Districts level are the 5 UPZs with the most Zakat collection	65	65
Total Respondents	199	
Questionnaires that do not return		(29)
Processed data		170

Sources: <https://baznas.go.id/>, Kemenag Prov Riau, Forum Zakat Riau

The data used in this research was primary data collected by questionnaires with five Likert ratings. Table 2 displayed the operational definitions and measurements for each variable.

Using the Smart PLS 3.2.8 program, this research employed structural equation model (SEM) analysis approaches. According to Hair (Hair Jr. et al., 2017), the analysis method employed in exploratory research studies with development, prediction, and exploration theories as their goals were SEM variance basis (VB – SEM).

Table 2. Operational Definition and Variables Measurement

No	Variable	Definition	Dimension	Indicator
1	Opportunity	The chance to commit fraud (G. L. Vousinas, 2019)	Effectiveness of Internal Control  Information asymmetry	Indicator used 1. An organizational structure that strictly separated functional responsibilities; 2. Adequate authorization system; 3. Healthy practice of physical examination of assets; 4. The healthy practice of printed sequentially numbered forms; 5. The healthy practice of surprise inspections. Indicator used (Kusuma & Andreina, 2017) 1. Conditions in which management was more knowledgeable of its own responsibilities' activities than those of third parties; 2. A condition when management was more knowledgeable about the input-output relationship in the area it oversaw than were individuals outside the organization; 3. A circumstance in which individuals outside the organization were less aware of the possible performance for which management is committed; 4. A circumstance in which management was more knowledgeable about the technical job it was accountable for than individuals from outside the organization; 5. An instance where management was more conscious of how outside forces affect its domain of responsibility than those outside the organization.
2	Rationalization	Rationalization had to do with justifying the fraud (G. L. Vousinas, 2019)		Indicator used (G. L. Vousinas, 2019) 1. Rationalization due to its temporary nature 2. Rationalization because you felt entitled 3. Rationalization due to weak supervision 4. Rationalization because it had been working for a long time
3	Ego	the result of a person's desires and what his conscience would permit him to do to fulfil those desires (G. L. Vousinas, 2019).		Indicator used (G. L. Vousinas, 2019) 1. Superiority 2. The feeling of pride could show excellence to people lain
4	Spirituality	The constituent principle was freely given by Allah SWT, which aims at seeking connection with the God of the universe, other fellow human beings, and the universe as they were all created by the same God (Rulindo & Mardhatilla, 2011).		Developed by the author based on the opinions of scholars sourced from the Quran 1. Not dazzled by what is in others (Qonaah). 2. Feeling sufficient for the gift given by Allah (Qonaah.) 3. Feeling constantly watched by God (Murqabarullah). 4. Feeling the participation of Allah (Maiyatullah). 5. The feeling that what is possessed is the gift of Allah SWT (Qonaah).
5	Accounting Fraud Intention (AFI)	Purposeful manipulation of amounts or disclosures in financial statements to mislead the public (IAPI,2011).	Tendency to manipulate records or supporting documents Tendency to misrepresent  Tendency to deliberate misapplication of accounting principles	1. Omission of documents from transactions that do not want to be recorded; 2. Make document changes from transactions whose amount will be changed.  1. Don't present transactions that you don't want report readers to know about; 2. Separation of Zakah infaq, sadaqoh funding records with Amil funds; 3. The devaluation of Zakah, Infaq, and Sadaqoh assets due to amil default can be reduced from the ZIS fund.  1. Fees received are not recorded as amyl funds; 2. Information on the distribution and distribution of amyl and non-amyl is not disclosed clearly and thoroughly; 3. The amount of Zakah, infaq and sadaqoh management burden is not disclosed; 4. If there is a special relationship between Amil and Mustahik is not disclosed.

## RESULTS

199 questionnaires were delivered by the established sampling parameters. There were 170 questionnaires returned, representing 85%. All returned questionnaires could be processed. The demographic data of the respondents were shown in the following table 3. According to these findings, the majority of the respondents were between the ages of 26 and 55, or in productive age. This signified that responders were judged to have a good understanding of the questionnaire statements. This also implied that responders were grown individuals capable of determining their perceptions and beliefs. Respondents were evenly distributed across all districts/

cities in Riau Province. As a result, the data obtained could be considered typical of the entire Riau province. These findings indicated that most respondents were highly educated. A high degree of education would influence the quality of thought and understanding of the questionnaire's statements. The distribution of respondents by gender showed that the data was proportionally representative of both genders. The distribution of respondents by income presented that respondents' income was relatively low. This was understandable given that zakat institutions were non-profit organizations. As presented in Table 3, the respondents' income was not from the zakat institution. The majority of respondents had additional income sources outside of the institution. This demonstrated that the majority of respondents did not rely solely on zakat organizations for income.

Table 3. The Demographic of Respondents

Demographic by	Category	n	%
Age	<= 17 years	24	14.12
	26-35 years	15	8.82
	36-45 years	35	20.59
	46-55 years	33	19.41
	>=56	15	8
	Missing	48	82
	Total	170	100
District/City	Kuantan Singingi	11	6
	Indragiri Hulu	11	47
	Indragiri Hilir	10	6.47
	Pelalawan	6	5.88
	Siak	9	3.53
	Kampar	11	6.47
	Rokan Hulu	10	5.88
	Bengkalis	17	10.00
	Rokan Hilir	5	2.94
	Kep. Meranti	11	6.47
	Pekanbaru	62	36.47
	Dumai	7	4.12
	Total	170	100
Education level	Under Bachelor's	35	20.59
	Bachelor's	104	61.18
	Master	29	17.06
	Total	170	100
Gender	Male	117	68.82
	Female	53	31.18
	Total	170	100
Income	< 2.500.000	65	31.18
	2.500.000 - 5.000.000	66	38.82
	5.000.000 - 7.500.000	32	18.82
	7.500.000 - 10.000.000	2	1.18
	> 10.000.000	1	0.59
	Missing	4	2.35
Total	170	100	
Other income outside	Yes	92	54.12
	No	73	42.94
	Missing	5	9.42
	Total	170	100
	Chairmen/directors	52	30.59
	Heads of collection divisions or Funding	25	14.71
	Heads of distribution or empowerment divisions	14	8.24
	Heads of reporting or accounting divisions	30	17.65
	Accounting staff	47	27.65
	Missing	2	1.18
Total	170	100	

Source: Data processed

Based on Table 3, respondents spread out in all positions that met the criteria for answering the questionnaire. In addition, the distribution of respondents illustrated that respondents were worthy enough to answer questions related to the tendency of accounting fraud because 45.9% of respondents were heads and staff of reporting or accounting divisions.

Table 4. Descriptive Statistic

Criteria	EIC	AI	Rz	Ego	Spr	Mn	Mr	Mi
Min	1	1	1	1	1	1	1	1
Max	5	5	5	5	5	5	5	5
Mean	1.82	2.66	1.61	2.45	3.71	2.13	1.90	1.98
SD	0.76	1.01	0.75	0.39	0.88	0.40	0.78	0.82

Source: Data processed by Smart PLS 3.2.8

Notes: AI: Asymmetric Information, E: Effectiveness of Internal control, Mn: Manipulation, Mr: Misrepresentation, Rz: Rationalization, Ma: Misapplication, Spr: Spirituality

Table 4 contained statistical descriptive analysis for each variable, including mean, maximum, and lowest values, and standard deviations to highlight variability in respondents' answers. The finding revealed that all variables and dimensions had acceptable standard deviation values. The greatest average value was seen in the spirituality variable, at 3.71. The rationalization variable showed the lowest average value, at 1.61.

The first stage was processed in PLS-SEM by verifying the validity of each variable after it had been entered into the model. In assessing the basic model of accounting fraud intention (AFI), there were two indicators: one on the dimension of invalid information asymmetry, indicator B2, and one on the ego variable, indicator E2. After validating the changed model by issuing invalid indications in the initial model, all indicators were certified valid, as presented in Tables 5 and 6.

Table 5. Value of Outer Loading Reflective Model

Variable	Indicator	Outer Loading	Description
Asymmetry Information	B1	0.606	Valid
	B3	0.829	Valid
	B4	0.792	Valid
	B5	0.623	Valid
Rationalization	C1	0.588	Valid
	C2	0.874	Valid
	C3	0.644	Valid
	C4	0.873	Valid
Manipulation intention	D1	0.908	Valid
	D2	0.926	Valid
	D3	0.741	Valid
Misrepresentation Intention	E4	0.769	Valid
	E5	0.756	Valid
Misimplementation of Acc. Principle	E6	0.690	Valid
	E7	0.879	Valid
	E8	0.848	Valid
Misimplementation of Acc. Principle	F1	0.518	Valid
	F3	0.769	Valid
	F4	0.705	Valid
	F5	0.511	Valid

Source: Data processed by Smart PLS 3.2.8

Table 6. The Formative Model Significance Value

Variable	Indicator	Outer Weight	T Value	Description
Internal control Effectivity	A1	0.180	1.523	Valid
	A2	0.258	2.542	Valid
	A3	0.378	4.754	Valid
	A4	0.268	2.917	Valid
	A5	0.417	4.079	Valid
Ego	E1	1.000	-	Valid

Source: Data processed by Smart PLS 3.2.8



Following the validation of the data, a reliability test was formed. Cronbach's Alpha, Rho, and Composite Reliability ratings could all be utilized for reliability testing. Cronbach's Alpha, Rho, or Composite Reliability values greater than 0.6 indicated that the model's variables were dependable. R-Square and R-Square Adjusted values were used to assess model adequacy in PLS-SEM. PLS-SEM sought to optimize the R-squared of endogenous variables in the route model. Tables 7 and 8 provided the figures for dependability, R-Square, and R-Square Adjusted.

Table 7. Reliability Value

Variable	Cronbach's Alpha	Rho_A	Composite Reliability
Asymmetry Information	0.680	0.702	0.808
Rationalization	0.742	0.801	0.838
Spirituality	0.526	0.560	0.724
Manipulation intention	0.811	0.817	0.913
Misrepresentation Intention	0.624	0.623	0.800
mis implementation of Acc. Principle	0.732	0.751	0.850

Source: Data processed by Smart PLS 3.2.8

Table 7 explained that all of the variables in the model were reliable, with Cronbach's Alpha, Rho, or Composite Reliability values of more than 0.6.

Table 8. R-Square dan R-Square Adjusted

R Square	R Square Adjusted
0.458	0.435

Source: Data processed by Smart PLS 3.2.8

According to Table 8's R-Square Adjusted value, accounting fraud intention could be predicted or explained by exogenous variables in the model, specifically opportunity, rationalization, ego, and spirituality, by 43.5%. The remaining portion of the explanation was provided by variables that were not included in the research or that were not examined. The assessment criteria for the R-square value following Yuan above 0.67 was said to be substantial, 0.33 moderate, and 0.19 was said to be weak (Yuan et al., 2023). Thus, the R-square value in this model was moderate.

Table 9. Correlation coefficient Value

Criteria	EIC	AI	Rz	Ego	Spr	Mn	Mr	Mi
AI	1.000							
EIC	0.278	1.000						
Ego	0.006	0.124	1.000					
Mn	0.262	0.310	0.281	1.000				
Mr	0.285	0.329	0.349	0.506	1.000			
Rz	0.139	0.405	0.321	0.346	0.475	1.000		
Mi	0.216	0.328	0.228	0.404	0.664	0.444	1.000	
Spr	-0.079	-0.321	0.310	-0.322	-0.425	0.498	-0.523	1.000

Source: Data processed by Smart PLS 3.2.8

Notes: AI: Asymmetric Information, E: Effectiveness of Internal control, Mn: Manipulation, Mr: Misrepresentation, Rz: Rationalization, Ma: Misapplication, Spr: Spirituality

Table 9 showed the correlation coefficients for each variable (dimension). All correlation coefficients between variables indicated positive values except for the spirituality variable, which exhibited a negative value, indicating that the relationship between the spirituality variable and other variables had an impact in the opposite direction.

To determine whether the hypothesis was accepted or rejected, a significance test was conducted. The p-value could be seen in the association between variables in the table received from PLS-SEM processing or by examining the probability coming from data processing using the software. The proposed hypothesis was a non-directional hypothesis with one tail test (one-way test), as follows:  $H_0$ : X did not influence Y.  $H_a$ : X did not influence Y. Additionally, the test criteria were: If  $t\text{-stat} < t\text{-table}$  or  $p\text{-value} > 0.05$ ,  $H_0$  was accepted whereas  $H_a$  was rejected. If  $t\text{-stat} > t\text{-table}$  or  $p\text{-value} < 0.05$ , rejected  $H_0$  and accepted  $H_a$ . Figure 2 depicted the AFI Model and Significance Test.

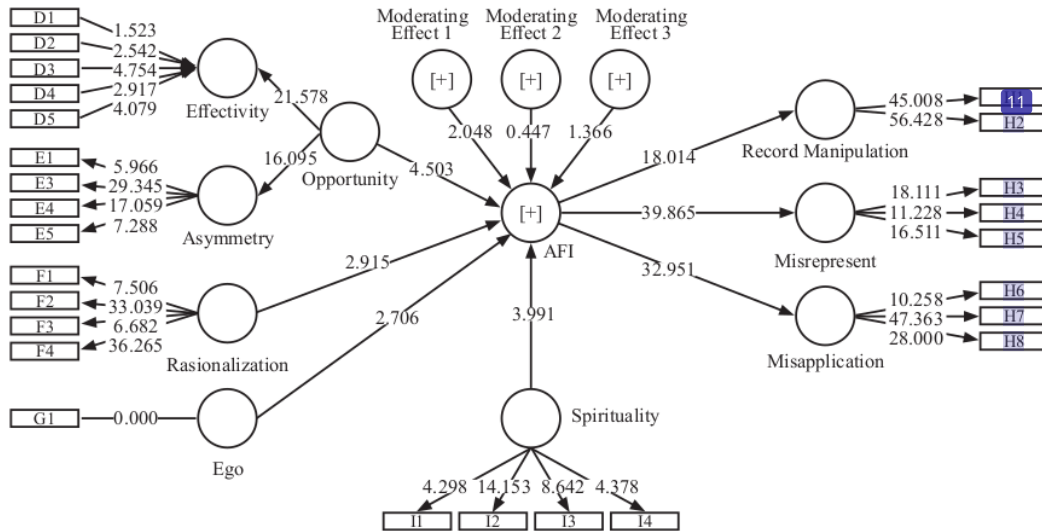


Figure 2. Accounting Fraud Intention (AFI) Model, Significance Test

Table 10 displayed the results of tests to determine the significant influence of variable x on variable y, as well as the influence of moderation variables on the relationship between variables x and y. According to Table 15, there were five values less than 0.05 and two values greater than 0.05. Table 10 revealed that five hypotheses were accepted and two were rejected.

Table 10. Influence Significance Test Value

Effect	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Opportunity → AFI	0.273	0.268	0.067	4.053	0.000
Rationalization → AFI	0.213	0.216	0.073	2.915	0.004
Ego → AFI	0.182	0.173	0.067	2.706	0.007
Spirituality → AFI	-0.273	-0.286	0.068	3.991	0.000
Opportunity*Spirituality → AFI	-0.106	-0.107	0.052	2.042	0.041
Rationalization*Spirituality → AFI	0.023	0.022	0.052	0.447	0.655
Ego*Spirituality → AFI	0.082	0.079	0.060	1.366	0.172

Source: Data processed by Smart PLS 3.2.8

## DISCUSSION

Following Table 10, it was known that opportunity had an impact on AFI while opportunity had a positive impact on AFI. This meant that hypothesis 1 was accepted. The results of this research support several previous studies including the results of the KPMG survey (Dellaportas, 2013) said that opportunities tested in the context of internal control weaknesses were the main factors causing fraud. Likewise, the results of other research (Aji, 2018; Nindito, 2018; Ozcelik, 2020; Rasiman & Rachbini, 2018; Suh et al., 2019).

The link between rationalization and AFI yields noteworthy findings. It was possible to argue that reasoning had an impact on AFI. Rationalization had a positive effect on AFI, as evidenced by the path coefficient. This indicated that hypothesis 2 was accepted. The findings of this investigation were consistent with numerous fraud model theories. Cheating culprits must come up with a variety of arguments to justify their act of committing fraud (G. L. Vousinas, 2019). This viewpoint was compatible with the concept that rationalization allowed the perpetrator to justify his illicit activities while maintaining his impression of himself as a trustworthy individual. Criminals generally rationalize their crimes by perceiving them not as crimes, legitimate, or for which they were not fully responsible (Cressey, 1954). The relationship between incentives/pressure and opportunity was created when an individual could rationalize his or her fraudulent behaviour (Howe & Malgwi, 2006), (Abdullahi & Mansor, 2015). The present investigation's findings were consistent with multiple studies that demonstrated the substantial impact of rationalization on financial statement fraud through the utilization of the complete accrual approach (Nindito, 2018).

The link between ego and AFI yielded substantial findings. It could be argued that ego influenced the intention to commit accounting fraud. The path coefficient, or the influence of rationalization on AFI, was positive, indicating that ego influenced accounting fraud intention. This indicates that hypothesis 3 is accepted. This research's findings supported many theories of cheating that had previously been proposed. The right person who cheated had a high ego and enormous confidence that he would not be discovered, or if caught, he would have a cause. (Wolfe & Hermanson, 2014). This research was in line with the results of research which showed that a strong ego and belief must be possessed by a person to be able to cheat without being noticed (Pedneault et al., 2012). One of the most common motivating factors for deception was a feeling of entitlement and desire for power which they referred to as "ego" (G. L. Vousinas, 2019)

The test results in Table 10 also showed that spirituality had a substantial impact on AFI. The path coefficient value of spirituality on AFI was negative. It meant that spirituality could prevent accounting fraud. This indicated that hypothesis 4 was accepted. The research's findings indicated that spirituality had a deleterious effect on AFI. This suggested that the more spiritual a person was, the less likely they were to commit accounting fraud. The results were consistent with those of prior investigations. Among them, Mande's research concluded that the combination of rule enforcement, emphasis on spiritual components, and fear of God would be able to minimize the incidence of financial crime (Mande & Rahman, 2013). Other studies had also proven the influence of spirituality on fraud prevention (Areba, 2019; Purnamasari & Amaliah, 2015) Similarly, Kusumo's research demonstrated that there was a significant negative influence of workplace spirituality on auditors' dysfunctional behaviour (Kusumo et al., 2018). The results of the research further strengthened the theory of spirituality as the main factor influencing the tendency to cheat and further proved the truth of the Divine verses that placed the power of spirituality or the power of faith as the foundation of life.

The tendency of accounting fraud could be influenced by the richness of the human soul, namely by presenting a feeling of sufficiency with what He bestows. One of the hadiths that explains Qona'ah can be seen in HR. Abu Hurairah means: "It is not rich with many possessions, but rich is rich in the soul". (H.R. Abu Hurairah). In addition, the feeling of the existence of Ma'iyatullah which means the participation of Allah SWT towards his servants is also a barrier for someone to commit fraudulent acts. This can be seen in one of them in Surah Al Hadid verse 4 which means "... and He is with you wherever you are..." (QSAI Hadid:4) The feeling of supervision from Allah (muraqabatullah) becomes the strength of a servant not to commit cheating. As Allah says in surah al-Mujaadilah verse 6 which means: "On the day when they were raised Allah all, then He preached to them that they had done".

The findings of this research indicated that spirituality could reduce the positive impact of opportunity on AFI. In other words, spirituality could reduce/prevent the likelihood of accounting fraud caused by opportunities. This indicated that hypothesis 5 was accepted. The results of this test further supported Allah's statement in the Qur'an on the importance of spirituality in preventing defiance even when the potential to do so existed. The findings also demonstrated that, while there were opportunities in the presence of information asymmetry, the strength of religion and strong morals or spirituality could limit the occurrence of tendencies.

The findings also revealed that spirituality-moderated rationalization had little effect on AFI. This suggested that Hypothesis 6 was rejected. It can be explained by examining the average value of the rationality and spirituality variables. The average value for the rationalization variable was 1.61, indicating that the amount of rationalization, or respondents' justification for deception, was already modest, with a sufficient level of spirituality but not too high to weaken rationalization's influence on the AFI. Rationalization referred to the rationalization of fraudulent activities. This point of view was fundamentally no different from Cressey's

arguments (G. L. Vousinas, 2019). Criminals generally rationalized their crimes by viewing them not as evil, justifiable, or part of which they were not fully responsible. It meant that rationalization was an attempt to suppress "conscience" by looking for justifications or reasons so that wrongdoings were not wrong (Cressey, 1954). When associated with spirituality which included the character of qona'ah, maiyatullah, muraqabatullah, and tawadhu all came from self-awareness of the existence of Allah Almighty and the position of the servant before Him. However, weakening the influence of rationality on the impulse to cheat requires a high level of spirituality or a true will.

The findings also revealed that spirituality and controlled ego did not affect AFI. This implied that Hypothesis 7 was rejected. The findings of this research can be explained by considering the average value of the ego and spirituality factors. The average value for the ego variable was 2.45, indicating that the respondent's ego level was relatively low but not too low and that a sufficient level of spirituality but not too high was insufficient to mitigate the influence of ego on the likelihood of accounting fraud. This meant that with a suitable level of spirituality but not yet maximized, it had not been able to make a low enough ego level to further diminish the inclination of accounting fraud, which was enough. Vousinas (G. L. Vousinas, 2019) cited Freud's (1928) opinion that the Ego was the product of the interaction between what a person wanted and what his conscience would do to get what he expected. One of the main motivations behind white-collar crime was a sense of superiority, mastery, and admiration of others (Stotland, 1977). So, in this case, the ego for evildoers or cheaters was that when they succeeded at a crime, they got the pleasure that they could fool the world, and show their superiority to others. There was a combination of many factors that caused fraud (Geis, 2011). The ego was the product of the interaction between what a person wanted and what his conscience would do to get what he expected (G. L. Vousinas, 2019). Moral considerations could serve as deterrents to fraud (Karpoff, 2021). One of the primary incentives for white-collar crime was a sense of superiority, mastery, and adoration for others. So, in this example, the ego of evildoers or cheats was that when they succeeded in committing a crime, they gained pleasure from fooling the world and demonstrating their superiority over others. According to several of the experts' claims above, the ego was motivated by a strong belief in their ability to deceive others and demonstrate their superiority over others. Ego, like rationality, originated from conscience, and so did spirituality. When spirituality outweighed the ego drive, it could prevent cheating; yet, if the ego desire was stronger, spirituality could not. Because spirituality or deep faith could resist the urges of desire, which included ego cravings.

## CONCLUSIONS

The results of this research supported all theories about fraud made by experts including the final theory, **S.C.C.O.R.E Model** or Hexagon Fraud Model (G. L. Vousinas, 2019). The results showed that opportunity, rationalization, and ego had a significant positive influence on AFI. In addition, this research also added one variable as a dependent variable and at the same time as a moderating variable, namely the spirituality variable using indicators sourced from Islamic principles. The spirituality variable used was also proven to have a significant negative effect on the AFI and was able to weaken the influence of opportunity on the reliability of accounting fraud. The results showed spirituality that could weaken the influence of opportunity on AFI. However, spirituality could not weaken the influence of rationalization and ego on AFI.

One of the research drawbacks was that just two indicators were employed to assess ego factors. One of the indicators in the initial model testing of accounting fraud intention was invalid. Thus, only one ego indicator was used in subsequent modified model testing. As a result, the ego had no substantial effect on AFI. Another limitation of this research was the moderate value of the Adjusted R squared. This implied that more elements influencing AFI had still to be investigated. This research made a theoretical addition to the vital role of spirituality in combating fraud. The Zakat Management Organization (OPZ) was supposed to maintain and even expand the efficacy of internal control to limit opportunities that affect the tendency of accounting fraud (accounting fraud intention). The Zakat Management Organization (OPZ) was predicted to reduce the occurrence of information asymmetry since the average value for this score remained neutral. Thus, possibilities could be further restricted, lowering the likelihood of accounting fraud intent. Reduced the perception of information asymmetry by maintaining more active website management and delivering more complete information regularly. Attention to the spiritual aspect of OPZ managers was critical for ensuring that duties were carried out in a trustworthy way and that financial accounts were fair and free of fraud. Future research should look for signs that could explain more precise ego factors, as well as other variables that were hypothesized to influence AFI.

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