

## Examining The Impact of Religiosity and Competence on Accounting Fraud: The Moderating Role of Pressure in Government Sectors

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Article Info	Abstract
<p><i>Keywords:</i></p> <ul style="list-style-type: none"><li>○ <i>Religiosity;</i></li><li>○ <i>Competence;</i></li><li>○ <i>Pressure;</i></li><li>○ <i>Accounting Fraud.</i></li></ul>	<p><b>Purpose</b> – The study explores the influence of religiosity and competence on accounting fraud, with pressure as a moderating variable within the government sectors. This research emphasizes religiosity and competence in preventing accounting fraud</p> <p><b>Design/methodology/approach</b> – The research employs a quantitative methods with a correlational approach. This study utilized questionnaires distributed to 53 employees Communication and Information and the Department of Education, the study employs SmartPLS and Moderated Regression Analysis</p> <p><b>Findings</b> – Unexpectedly The results of this study reveal that religiosity has a positively and significantly influence on accounting fraud, while competence shows a negative but insignificant effect. Pressure does not significantly moderate these relationships. These results suggest a need to reevaluate how religiosity is internalized and practiced in workplace ethics</p> <p><b>Research limitations/implications</b> – This research has several limitations. All variables used, namely religiosity and competence as independent variables, accounting fraud as the dependent variable, and pressure as a moderating variable are based on measurements via questionnaires. Thus, the data obtained only reflects the respondents' perceptions. It is recommended that they conduct further studies, considering the limitations that exist in this research. Moderating variables should be considered as independent variables, so that researchers can make more meaningful contributions to academic literature and base the development of more ethical business practices. Apart from that, the selection of different and more specific research objects, along with the involvement of a more diverse range of respondents, is also highly recommended.</p>
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## INTRODUCTION

Accounting fraud is defined as actions, methods, and cunning carried out by someone to deliberately hide and disguise those related to asset management and presentation of company financial statements with the aim of benefiting themselves and harming others (Sugiah, 2023). Indonesia is one of many countries that experience accounting fraud. Recently, accounting fraud has become more widespread in Indonesia, and has become a public concern because it causes enormous losses in almost all fields and sectors, including the government sector. The government was formed with the aim of building civilization and maintaining social order so

that people can live properly within the framework of the state, along with development, the concept of government has experienced a paradigm shift, from focusing on the state to being oriented towards the market or public interest (Melindawati et al., 2023).

In this study, the authors chose the government sector because the government sector is vulnerable to accounting fraud due to the complexity of the administrative system and the large number of parties involved. Various levels of bureaucracy and long decision-making processes can open gaps for financial manipulation that are difficult to detect. Research in this sector is also important because the impact of accounting fraud in government can be far more widespread than in the private sector, directly affecting public welfare and undermining public trust. In addition, stricter regulations in the government sector demand in-depth oversight to ensure that state funds are used as intended. Fundamentally, corruption is closely linked to almost all government activities. In recent years, corruption cases in Indonesia have increased and become the center of public attention. Based on data from Indonesia Corruption Watch (ICW), throughout 2023, they found that the biggest corruption crimes, apart from the rural sector, were in the government sector (108 cases), state-owned enterprises (103 cases), and banking (65 cases). "ICW wrote in the 2023 Corruption Trends Monitoring Report quoted on Monday (5/20/2024). "However, it is important to emphasize that this could be an iceberg phenomenon, where it is suspected that there are still other cases that have not been revealed by law enforcement." ICW also noted that the trend of corruption in Indonesia has consistently increased from 2019 to 2023. In 2023, there were 791 cases with 1,695 suspects. This figure increased significantly compared to the 2022 period which reached 579 cases with 1,396 suspects. In 2019, there were 271 cases of corruption with 580 suspects, 444 cases with 875 suspects in 2020, and 533 cases of corruption with 1,173 suspects in 2021 (<https://nasional.kompas.com> )

The Ministry of Finance in carrying out government duties in the field of state finances is also not immune from fraud. As BUN, there are several fraud cases that occur, including: KPK's arrest operation (OTT) case in November 2016 for bribery at the Directorate General of Taxes amounting to USD148,500 or IDR1.9 billion ([www.detiknews.com](http://www.detiknews.com) ). And Corruption of sales and leasing of state assets ex. Asset Management Company in the Regional Office of DJKN DKI Jakarta. ([www.detiknews.com](http://www.detiknews.com) ). In addition, as the Budget User / Goods User, fraud in the Ministry of Finance also occurred and was indicated in several cases committed by officials and employees of the Ministry of Finance, such as the corruption case of the GKN I Semarang elevator (<http://infokorupsi.com> ), the corruption case of the construction of the West Sulawesi GKN in Mamuju (<http://makasar.antaranews.com> ), alleged fictitious official travel at the Ministry of Finance ([www.tribunnews.com](http://www.tribunnews.com) ), and BPK findings on the alleged waste of capital expenditure procurement budgets at the Ministry of Finance (<http://nasional.inilah.com> ).

Religiosity and competence are two important elements that can contribute to preventing accounting fraud. Religiosity, which is supposed to function as a moral basis, is expected to form individuals who are honest and have integrity in carrying out their duties. However, previous research shows mixed results, with some studies finding that religiosity does not always serve as a barrier to fraud, especially if religious values are only superficially

internalized. On the other hand, competence is considered a key factor in ensuring that individuals have the professional knowledge and skills to perform their duties in accordance with ethical standards. However, under conditions of high work pressure, these competencies are often put to the test. Lack of competence can lead to taking unethical shortcuts to complete tasks or achieve targets. Therefore, research into the relationship between religiosity, competence and accounting fraud is essential to understand how these two elements can influence professional behavior. This research is also relevant in providing perspectives for policy makers and organizational leaders to develop ethical value reinforcement and competence enhancement programs to prevent unethical practices in the future (Faisal, 2018)

Therefore, this research is also expected to contribute to the problem. Based on this, the hypothesis in this study is that the religiosity of internal accountants has a negative effect on fraud intentions (Heykal et al., 2023), the same as research (Gunayasa & Erlinawati, 2020) which suggests that high religiosity will be able to consider all of its behavior according to the teachings of the religion it adheres to. A person's belief in the religion he adheres to can prevent unethical behavior from a person. Therefore, someone who has high religiosity has strong self-control so that it can prevent and minimize acts of accounting fraud tendencies. Another factor that can minimize the occurrence of accounting fraud is competence, competence is a relationship of ways to utilize knowledge, expertise and experience. Incompetent auditors will not be able to assist management in solving problems that have risks. It can be said that the better a person's level of competence, the less accounting fraud (Wirakusuma & Setiawan, 2019). Another factor that can affect the occurrence of accounting fraud is pressure, pressure is something that is one of the drivers in someone committing fraud. (Pramesti & Putra, 2020), and as also in research (Kusumayanti et al., 2020) the occurrence of economic problems that cannot be shared will cause someone to face a financial pressure. This research is expected to provide information about accounting fraud and provide benefits and can be used as a reference for further researchers and be useful in decision making.

## LITERATUR REVIEW

### Attribution Theory

Attribution theory was first proposed by (Heider, 1958). Attribution theory is a theory that explains a person's behavior or studies the process of how a person interprets an event, reason, or cause of his behavior which is influenced by internal forces and also external forces that will reflect the person's leadership. (Dwinanda et al., 2021) This theory states that a person's behavior is related to individual attitudes and characteristics, so that through a person's behavior, we can identify the individual's attitudes and characteristics, and even predict how they will act in certain situations. In everyday life, individuals form understandings about other people and situations around them that influence their behavior. In attribution theory, religiosity can influence how individuals perceive challenging situations. For example, individuals with high levels of religiosity may attribute their successes and failures to fate or God's will (external attribution), which can help them better manage pressure without violating ethics. In attribution theory, competent individuals tend to have internal attributions for their success, such as confidence in their own skills and knowledge. This allows

them to remain professional even under pressure.

## Religiosity

Religiosity, which reflects a person's level of religious beliefs and practices, theoretically acts as a barrier to fraudulent behavior through the internalization of moral and ethical values. In the context of moral and spirituality theory, individuals with high religiosity are expected to act according to ethical values. Religious principles such as honesty, justice, and responsibility can lead individuals to act according to ethical values. The belief that all actions will be accounted for before God (eschatology) can restrain individuals from the temptation to commit fraud. Religious individuals tend to avoid justifying unethical actions because they violate the religious principles they believe in. However, religiosity can also exacerbate cheating. If religious values are only superficially internalized, individuals may manipulate religious symbols to build trust, but still commit fraudulent acts behind the scenes. Individuals may use religious teachings to justify unethical acts, for example by thinking that they can repent or that their actions are for the "greater good." When economic or social pressures are high, religious individuals may justify cheating as an "emergency" or "inevitable." Islamic religiosity is the level of awareness of God that is understood according to the monotheistic view of Islam, and behaves in accordance with this awareness or the level of manifestation of awareness of God in everyday life understood through the teachings of Sunni Islam. So Islamic religiosity can be interpreted as the level of belief, understanding, and instillation of Sunni Islamic religious teachings into everyday life (Suryadi & Hayat, 2021). According to (Heykal et al., 2023) in the journal (Artika & Faisal, 2024) Religiousness consists of 7 dimensions. It can be concluded that religiosity is a system that integrates beliefs, lifestyles, and ritual activities to give meaning to sacred values. Religiosity reflects belief in religious values that influence a person's attitudes, behavior, and character, including carrying out religious teachings by performing good actions and avoiding religious prohibitions.

## Competence

Competence, which includes professional knowledge, skills and abilities, can reduce fraud through. Highly competent individuals have an in-depth understanding of ethical standards and the legal consequences of fraud and are therefore more likely to act professionally. Competence enables individuals to manage work pressures or conflicts ethically without the need to take unethical shortcuts. Competence complemented by ethics training can increase awareness of the importance of maintaining reputation and trust in the profession. However, competence can also exacerbate fraud if individuals with high competence may use their skills to perform more sophisticated manipulations, such as engineering financial statements that are difficult to detect. Competence that is not balanced with integrity can make individuals feel able to "control" or "cover up" their fraudulent actions without being caught. Competence that is focused only on achieving results (result-oriented) without regard to ethics can encourage individuals to ignore moral principles in order to achieve targets. Competence emphasizes more on productive behaviors that must be owned and demonstrated by someone in carrying out a job in order to achieve extraordinary performance. This productive behavior is based on the results of research on the productive character of position holders who have special or extraordinary performance (Hutapea &

Thoha, 2008). According to (Dewanto, 2021), Competence consists of 3 dimensions. So it can be concluded that competence is an ability possessed by a person in carrying out a job or task in a particular field, in accordance with the position he holds.

## Accounting Fraud

Accounting fraud is a very serious problem in the business world because it can reduce the credibility of financial statements and affect decision making (Ishak & Nasrullah, 2023). According to (Heykal et al., 2023), According to (Sugiah, 2023) accounting fraud includes all dishonest efforts in managing assets or presenting financial reports, either by hiding important information, manipulating numbers, or deceiving interested parties. in the journal (Artika & Faisal, 2024) Accounting fraud consists of 2 dimensions. It can be concluded that fraud is an illegal act committed intentionally by using deceit or dishonest means to obtain personal gain or certain interests by deception, hiding the truth, or manipulation that harms others.

## Pressure

Pressure in the context of accounting fraud is a situation or condition that encourages someone to commit fraudulent acts in order to meet needs or overcome certain problems. In Fraud Triangle Theory, pressure is one of the main elements that causes fraud, besides opportunity and rationalization, pressure is the pressure that causes someone to commit fraud. This pressure is pressure that occurs in the perpetrator of fraud but cannot be shared with other actors (perceived non-shareable financial need). In general, this pressure can occur for employees and managers within the company (Radiansyah et al., 2023). According to (Laitupa & Hehanussa, 2020) in the journal (Patminingsih, 2023) Accounting fraud consists of 2 dimensions. It can be concluded that pressure is a situation or situation where employees are given pressure in carrying out or completing their work.

## Hypotheses development

Religiosity is related to religious beliefs and practices which usually encourage a person to behave in accordance with moral values, ethics, and integrity. Religiosity will have a negative effect on accounting fraud. Individuals who carry out religious teachings well tend to avoid unethical behavior. The results of research (Heykal et al., 2023) state that Religiosity has a negative effect on Fraud, and also research (Gunayasa & Erlinawati, 2020) which states that Religiosity has a negative effect on the tendency of accounting fraud (fraud). Based on this explanation, the researchers took the hypothesis, namely:

**H<sub>1</sub> : Religiosity has a negative effect on Accounting Fraud**

Competence in accounting includes the knowledge, skills, and abilities to perform accounting tasks correctly and according to professional ethical standards. The more competent a person is, the greater his ability to understand the impact and consequences of fraud, the results of research (Wirakusuma & Setiawan, 2019) state that competence variables have a negative effect on the tendency of accounting fraud. Based on this explanation, the researchers took the hypothesis, namely:

**H<sub>2</sub> : Competence has a negative effect on accounting fraud**



Pressure often weakens an individual's religious values, rather than strengthening them, when it comes to accounting fraud. Although religiosity should be a protector against fraudulent behavior, under high pressure conditions, individuals may feel forced to put aside moral or ethical beliefs to achieve certain results. The results of research (Kusumayanti et al., 2020) state that the Financial Pressure Variable has a positive influence on the tendency of accounting fraud, and also research (Pramesti & Putra, 2020) the Financial Pressure variable has an effect on Accounting Fraud. Based on this explanation, the researchers took the hypothesis, namely:

**H<sub>3</sub> : Pressure does not strengthen Religiosity on Accounting Fraud**

Pressure can cause someone to commit fraud despite having competence, taking shortcuts or being forced to do things that are contrary to ethics. The results of research (Kusumayanti et al., 2020) state that the Financial Pressure Variable has a positive influence on the tendency of accounting fraud, and also research (Pramesti & Putra, 2020) the Financial Pressure variable has an effect on Accounting Fraud. Based on this explanation, the researchers took the hypothesis, namely:

**H<sub>4</sub> : Pressure does not strengthen Competence on Accounting Fraud**

## RESEARCH METHOD

This research uses a non-probability sampling method, specifically accidental sampling. This technique involves the selection of samples based on chance, where practitioners who are directly met or reached by the researcher in the government offices of the Department of Communication and Information and the Department of Education become respondents. This approach was chosen due to time efficiency and the availability of respondents, with a total of 53 practitioners participating and the object of this research, namely Religiosity, reflects the level of belief, understanding, and practice of a person's religious values. Religiosity in this context is viewed from the aspect of faith and how religious values are integrated into daily life. and Competence is the individual's ability to perform tasks in accordance with ethical and professional standards as the independent variable on the dependent variable, namely Accounting fraud is the act of manipulation, asset misuse, or dishonest financial reporting for personal or specific group gain and Pressure is a psychological condition that influences individuals to act unethically due to demands or constraints. as a moderating variable, the variables used in this study were measured using the following measurements:

**Table 1. variable measurement**

Type	Variable	Dimension	Source
Independent Variables	Religiosity	<ol style="list-style-type: none"> <li>1. Muslim basics</li> <li>2. Obligations of Muslims</li> <li>3. Religious experience</li> <li>4. understanding Islam</li> <li>5. having religious beliefs</li> <li>6. Exemplifying the character of the Prophet</li> <li>7. Exemplifying the characteristics of the Prophet's companions</li> </ol>	(Heykal et al., 2023)
	Competence	<ol style="list-style-type: none"> <li>1. Skills</li> <li>2. knowledge</li> <li>3. self-concept</li> </ol>	(Dewanto, 2021).
Dependent Variable	Accounting Fraud	<ol style="list-style-type: none"> <li>1. personal intenal fraud</li> <li>2. external fraud opportunity</li> </ol>	(Heykal et al., 2023)
Moderation Variables	Pressure	<ol style="list-style-type: none"> <li>1. attitude in time utilization</li> <li>2. attitude in quality reduction</li> </ol>	(Laitupa & Hehanussa, 2020)

The data analysis method used in this research is the SmartPLS solution method that is more suitable for this study compared to other approaches because SmartPLS is an appropriate method for analyzing causal relationships with complex structural models, especially when latent variables and their indicators are used. This method is robust even with a small sample size, as in this study (53 respondents). Moderated regression is used to evaluate the moderation effect (pressure) on the relationship between independent variables (religiosity and competence) and the dependent variable (accounting fraud). This method allows for the measurement of the interaction between the moderating and independent variables. The linear equation model in this regression is as follows:

$$KA = \beta_1 R + \beta_2 C + \beta_3 R * P + \beta_4 C * P + \varepsilon$$

## RESULTS

### Respondent Demographics

The respondents who participated in this study are practitioners working in the government offices of the Department of Communication and Information and the Department of Education in the City of Bekasi. Through the distribution of questionnaires, the researcher successfully obtained data from 53 respondents. Each respondent has answered all questions related to Religiosity and Competence regarding Accounting Fraud with Pressure as the

moderating variable, In this study, more respondents were affiliated with the Department of Communication and Information, totaling 46 respondents, while the smallest number were affiliated with the Department of Education, totaling 7 respondents. Respondents. In the study, the majority held positions in the Secretariat with 14 respondents, held positions in the Finance section with 13 people, held positions in the E-Government section with 7 people, held positions in the Statistics and Encoding section with 7 people, held positions in the Public Information Management section with 6 people, and held positions in the Information and Communication Technology section with 6 people. Based on gender, the majority are male, totaling 31 individuals, while the smallest number are female, totaling 22 respondents. Based on the age of the respondents, the majority are aged 36 - 40 years, totaling 19 people, and aged 41 - 45 years, totaling 13 people, aged 31 - 35 years, totaling 11 people, aged 26 - 30 years, totaling 7 people, and aged 20 - 25 years, totaling 3 people.

### Normality Testing, Convergent Validity and Reliability Testing

The fundamental assumption of multivariate analysis is normality. The data are considered normal if the skewness value is in the range of  $\pm 1.96$  at a significance of 0.05 (Hair et al., 2018). The data is deemed normal since, according to the table, the normality test indicates that each variable's skewness value is less than 1.96. In the meantime, the data processing findings demonstrated that all indicators and dimensions created latent variables, with loading factor  $> 0.7$  and AVE  $> 0.5$  meeting the validity of convergence (Hair et al., 2019). Additionally, the reliability test revealed that each variable had Cronbach's alpha and composite reliability values greater than 0.7, indicating the dependability of the data. All things considered, the assessment of the measurement model (outer model) verifies that all dimensions and indicators originate from latent variables.

### The Hypothesis Test

The hypothesis in this study can be known from the calculation of the model using the PLS bootstrapping technique. From the results of the bootstrapping calculation, the statistical t value of each relationship or path will be obtained. This hypothesis testing is set with a significance level of 0.05. The hypothesis can be accepted if the original sample value is in line with the hypothesis. The results of the calculation for hypothesis testing in this study, using the direct effect of the independent variable on the dependent variable and the moderating variable obtained as follows:

**Table 2. T test results (Individual)**

Struktur Path	Hypothesis	Prediction	Original Sample (O)	P-Values
R -> AF	H1	-	0,237	0,030
C -> AF	H2	-	-0,189	0,083
R*P -> AF	H3	-	0,003	0,490



C*P -> AF	H4	-	0,070	0,350
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Source: SmartPLS Data Processing Results

Description: R : Religiosity; C : Competence; AF : Accounting fraud; P: Pressure; R\*P: Moderation of Pressure on Religiosity; C\*P: Moderation of Pressure on Competence.

## Explanatory

The results of testing the hypothesis of the effect of Religiosity on Accounting Fraud obtained original sample results of 0.237 and a p-value of 0.030, meaning that the significance of  $0.030 < 0.05$ , then  $H_1$  is rejected, so it can be stated that Religiosity has a positive and statistically significant effect on Accounting Fraud, These findings contradict the common assumption that religiosity will reduce unethical behavior. Individuals with high levels of religiosity in this study may place more emphasis on the ritualistic dimensions of religiosity, such as formally performing religious duties, but less on internalizing the moral values of religion. The results of testing the hypothesis of the effect of Competence on Accounting Fraud, obtained the original sample result of -0.189 and a p-value of 0.083, meaning that the significance of  $0.083 > 0.05$ , then  $H_2$  is accepted, so it can be stated that Competence has a negative effect and statistically insignificant effect on Accounting Fraud, These findings indicate that individuals with higher levels of competence tend to have a lower propensity to commit fraud, although this relationship is not statistically significant. The results of testing the hypothesis of the effect of Religiosity \* Pressure on Accounting Fraud, obtained the original sample result of 0.003 and a p-value of 0.490, meaning that the significance of  $0.490 > 0.05$ , then  $H_3$  is rejected, so it can be stated that Pressure does not strengthen the relationship between Religiosity and Accounting Fraud. The results of testing the hypothesis of the effect of Competence \* Pressure on Accounting Fraud, obtained a p-value of 0.350, meaning that the significance of  $0.350 > 0.05$ , then  $H_4$  is rejected, so it can be stated that Pressure does not strengthen the relationship between Competence and Accounting Fraud.

## DISCUSSIONS

### Religiosity has a positive and significant effect on Accounting Fraud

The results of this study contrary to expectations, the study reveals that religiosity significantly and positively influences accounting fraud. This unexpected outcome may suggest that religiosity, when superficially adopted or misinterpreted, may be used to justify unethical actions, this is in line with research (Putri et al., 2023) which conducted research on employees working at the Ministry of Religion on the island of Lombok. The results in previous studies show that religiosity cannot make individuals control emotions and impulses from within themselves. In accordance with the current Fraud phenomenon in Indonesia, especially within the Ministry of Religion, the level of employee religiosity cannot prevent employees from committing Fraud. This is possible because religiosity is a complex concept, where some employees are more prominent in religious practices while other employees are more likely to align their daily behavior with religious values without showing it openly.

Religiosity is understood in a particular context. In this case, religiosity does not always serve as an obstacle to fraud, but can be a factor that actually supports it if religious values are manipulated to justify unethical actions. For example, individuals who have a low

understanding of religiosity or use religious symbols to build trust without practicing true moral values, may take advantage of this position to commit fraud. Therefore, although religiosity ideally serves to enhance integrity and prevent fraud, the wrong understanding and application of religious values can have the opposite impact on individual behavior in the accounting context. In Islam, religiosity is an important element that should be the moral foundation for every individual in carrying out their lives, including in the world of work. Islamic principles such as honesty (shiddiq), trustworthiness, and responsibility (mas'uliyah) emphasize the importance of integrity and transparency in every aspect of life, including in financial reporting. However, the effect of religiosity on accounting fraud in the Islamic context also depends on the understanding and application of religious teachings. Religiosity that is only ritualistic, such as praying or fasting without being accompanied by the internalization of Islamic moral values, can cause individuals to continue to commit unethical acts. In some cases, individuals may rationalize their actions by relying on the concept of repentance or forgiveness of sins, without understanding that Islam also emphasizes responsibility for the harm caused to others. In addition, in a competitive work environment, the pressure to meet targets or economic interests often leads individuals to deviate from Islamic principles, even though they may appear ritually religious, fraudulent behavior is condemned by Allah Subhanahu Wa Ta'ala. Thus, in Islam, religiosity should not only be a symbol or formality, but also manifested in real behavior in accordance with the values of honesty, responsibility, and justice. When religiosity is truly lived and practiced, accounting fraud can be prevented, in line with Islam's goal of creating a life full of blessings and justice.

The findings of this research have broad implications that can influence organizational policies and practices, especially in the government sector. Organizations need to formulate policies that support the deep appreciation of religious values. This can be achieved by creating a work environment that encourages transparency, honesty, and integrity. For example, incorporating religion-based character development modules into employee training programs, these findings also highlight the importance of training that not only focuses on technical skills but also on reinforcing ethical values. Organizations can integrate ethics training into every competency development program, and stricter risk-based oversight can be implemented to minimize opportunities for fraud. This includes strengthening internal audits and providing anonymous reporting mechanisms to detect fraudulent behavior earlier, then the finding that religiosity can be manipulated emphasizes the importance of building a culture of transparency. Organizations need to instill the value of openness in decision-making and reporting, as well as encourage open discussions about moral values in the workplace.

## **Competence has a negative and insignificant effect on Accounting Fraud**

The results of this study indicate that competence has a negative and insignificant effect on accounting fraud, this is in line with research (Wirakusuma & Setiawan, 2019) which conducted research on employees of the Denpasar City Regional Revenue Service. The results in previous studies show that the higher a person's competence causes the lower the tendency of accounting fraud. If someone has low competence, it will result in failure in the audit because the auditor will have difficulty in finding findings regarding the occurrence of accounting irregularities or fraud. Individuals with high competence tend to have professional knowledge, skills and attitudes that encourage ethical behavior in carrying out their duties. Competence in accounting includes an in-depth understanding of accounting standards, regulations, and

professional responsibilities, which makes individuals more aware of the ethical, legal, and social consequences of fraudulent acts. With sufficient competence, individuals are able to complete work effectively without having to manipulate data or violate procedures. Competent individuals also have the ability to identify and manage risks, including fraud risks. This is in accordance with the Fraud Triangle theory, where pressures and opportunities to commit fraud can be minimized through good competence. For example, someone who has high competence can face work pressure without being tempted to commit fraud because they are able to find solutions that are in accordance with accounting principles.

Conversely, low competence can increase the risk of fraud, as individuals who lack understanding of accounting rules or standards are likely to make mistakes, either intentionally or unintentionally, to cover up their incompetence. Lack of competence can also open up opportunities to manipulate financial statements because individuals do not understand the long-term implications of their actions. Thus, high competence serves as a barrier to accounting fraud, as it provides a strong basis for working professionally, transparently, and in accordance with ethical principles. Increasing competence through training, education, and relevant work experience is a strategic step to create a more ethical and accountable work environment.

### **Pressure does not strengthen the relationship between religiosity and accounting fraud.**

The results of this study indicate that pressure cannot strengthen the relationship between religiosity and accounting fraud. because deep religiosity should be able to provide strong moral control, even in stressful conditions. In the Islamic context, for example, religious values teach to stick to the principles of honesty (shiddiq), trustworthiness, and integrity, regardless of the external pressures or temptations faced. A person with a high level of religiosity is more likely to be able to manage pressure in ways that are in line with moral values, such as finding ethical solutions or dealing with consequences without breaking the rules.

Research shows that true religiosity provides psychological protection against external pressures, as individuals with high religiosity tend to have the belief that all risks and outcomes are part of God's predetermined destiny. This belief can reduce the fear or anxiety arising from pressure, so they are not tempted to commit fraud. Therefore, pressure cannot strengthen the relationship between religiosity and accounting fraud because the moral values formed by religiosity should remain the main guideline, even though individuals are in difficult situations.

### **Pressure does not strengthen the relationship between Competence and Accounting Fraud**

The results of this study indicate that pressure cannot strengthen the relationship between competence and accounting fraud, individuals with high competence tend to have the ability to manage pressure in an ethical and professional manner. Competencies, such as in-depth knowledge of accounting standards, regulations, and good analytical skills, allow individuals to complete difficult tasks without the need to commit fraud, even when in stressful situations. in this context, competence acts as a barrier to fraud because competent individuals have a better understanding of the legal, reputational, and moral consequences of unethical actions. In addition, they are also better able to find alternative solutions that comply with accounting principles, so external pressures do not influence their decision to still act within the rules.

Pressure, such as high target demands or the threat of job loss, is often one of the main

triggers in the Fraud Triangle theory. However, individuals with high competence tend to be more resilient to these pressures as they have the capacity to overcome challenges professionally. In contrast, individuals with low competence are more vulnerable to pressure, as limited knowledge and skills can leave them feeling they have no choice but to commit fraud to get the job done or meet expectations. Thus, pressure cannot strengthen the relationship between competence and accounting fraud, as adequate competence serves as a protective factor that helps individuals deal with pressure in a way that complies with ethical standards and professionalism. High competence ensures that individuals stick to the principle of integrity despite being in difficult situations, so the relationship between competence and fraud remains consistent without being affected by pressure.

## CONCLUSIONS

Based on the results of research on “The Effect of Religiosity and Competence on Accounting Fraud with Pressure as a Moderating Variable”, the following conclusions are obtained: (1) Religiosity has a contrary to expectations, the study reveals that religiosity significantly and positively influences accounting fraud. This means that the higher the level of religiosity and one's faith in Allah Subhanahu Wa Ta'ala, it will encourage someone to commit fraudulent behavior, because religiosity does not always function as an obstacle to fraud, but can be a factor that actually supports it if religious values are manipulated to justify unethical actions. (2) Competence has a negative and insignificant effect on accounting fraud. The higher the competence possessed by someone, the more it will make someone reluctant to commit fraud. individuals with high competence tend to have professional knowledge, skills and attitudes that encourage ethical behavior in carrying out their duties. (3) Pressure does not strengthen the relationship between religiosity and accounting fraud. Even though a person has a high level of religiosity, great pressure can encourage rationalization to commit fraud. (4) Pressure does not strengthen the relationship between Competence and Accounting Fraud. Because adequate competence serves as a protective factor that helps individuals deal with pressure in a way that is in accordance with ethical standards and professionalism.

## Theoretical Implications

The results of this research are expected to complement the academic literature and contribute to the development of a more comprehensive theoretical model for understanding similar issues. This research uses religiosity and competence as independent variables, accounting fraud as the dependent variable, and pressure as a moderating variable in testing the variables among practitioners working in the government offices of the Ministry of Communication and Information and the Ministry of Education.

## Managerial Implications

This study provides useful findings for higher education institutions as well as companies where practitioners are involved in the government offices of the Ministry of Communication and Information and the Ministry of Education. These findings can strengthen the understanding of religiosity, and this research contributes to the reinforcement of religious values, creating practitioners with high competence, and fostering a work environment free from fraud, supported by an effective monitoring system to prevent fraud. The implementation of these measures is expected to reduce fraudulent practices, enhance integrity in every

activity, and provide long-term benefits for the growth and well-being of the organization or company.

## Policy Implications

The results of this research can contribute to regulators and the government in their efforts to prevent fraud through enhanced education, training, and awareness by developing educational programs. As regulators, the government should review policies related to the competencies of practitioners in the public sector. This is very important to assess the ability of public sector practitioners in responding to recurring public complaints, as well as to support the smooth functioning of the government process in Indonesia. In addition, the government or regulators can establish standards that require the provision of worship facilities in the workplace. These standards may include requirements to provide prayer spaces, reflecting a commitment to religious values in daily work life. This is expected to reduce the incentive to commit fraud and create a high-integrity work environment.

## Limitations of the Study

The limitations of this study lie in the fact that all research variables religiosity and competence as independent variables, accounting fraud as the dependent variable, and pressure as the moderating variable were measured using questionnaires, meaning the data obtained represents the respondents' perceptions. Respondents were gathered by directly approaching relevant practitioners and through official letters sent to the government offices of the Department of Communication and Information and the Department of Education, which were distributed by internal government personnel. As a result, the completed questionnaires were not guided in detail during their completion. Therefore, there may be potential subjectivity from the respondents regarding the questions posed, and there were also challenges in waiting for responses from the respondents.

## Suggestions for Future Researchers

For future researchers, it is recommended to conduct follow-up studies due to the limitations of this study, and for the moderating variable, it is suggested that it be treated as an independent variable or exploration of other Moderating Variables, Research can also use qualitative methods with in-depth interviews of accounting fraud perpetrators to provide richer insights into their motivations and rationalizations. Analyzing the life experiences of religious individuals involved in fraud can help understand the dynamics between religious values and ethical decisions. This research will not only enrich the academic literature but also provide a foundation for developing more ethical business practices. Additionally, it is advised to choose a different and more specific research object and involve a more diverse set of respondent criteria.

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