

## The Effect of Religiosity, Rule Compliance, and Machiavellian Nature on Fraudulent Behavior

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Article Info	Abstract
<p><i>Keyword:</i></p> <ul style="list-style-type: none"><li>○ Religiosity,</li><li>○ Rule Compliance,</li><li>○ Machiavellian Nature,</li><li>○ Fraudulent Behavior</li></ul>	<p><b>Purpose</b> – This study examines how religiosity, rule compliance, and Machiavellian nature affect fraudulent behavior.</p> <p><b>Design/methodology/approach</b> – This study uses quantitative research methods, using primary data collected from a population of 110 education institutions for teachers and education personnel. Data analysis was conducted using Partial Least Square (PLS) software SEM adaptation 3.0.</p> <p><b>Findings</b> – This study found that religiosity and rule compliance do not significantly influence dishonest or fraudulent behavior, by the theory. On the contrary, immoral traits have a significant impact, which is in line with the hypothesis.</p> <p><b>Research limitation/implication</b> – This study examines dishonest behavior in the Merry Riana Group, focusing on the influence of religiosity, rule compliance, and Machiavellian nature in immoral actions.</p>
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## INTRODUCTION

Fraud is an unexpected and detrimental act of behavior because it will cause losses to the organization, these losses can be material or immaterial. The act of fraud itself has been around for a long time, and everyone has the potential to do it, either alone or in a group. Someone is encouraged to commit fraud, generally because they are looking for material benefits for themselves. Fraud itself can be committed by an entity (management) and individuals. There is an act of fraud itself, essentially carried out for personal gain, both by management, for example, to improve the personal performance of management members or avoid obligations, as well as by a group (Sianipar et al., 2022).

The fact of fraud can harm company finances. Fraud perpetrators are usually carried out by unscrupulous leaders and employees who work in an organization or company where they work, and even the perpetrators from people whose function is to operate the agency/company operating system and also run the internal control system. Fraud will be more difficult to detect. If it is carried out by leadership or management compared to those carried out by employees (Manossoh, 2016). Currently, Indonesia is listed as the 4<sup>th</sup> country that contributes the most fraud crime cases in the Asia Pacific region based on data obtained for ACFE (Suryano, 2023). The following data is a graph of Indonesia's ACFE fraud survey in 2020.

Based on the results of a survey conducted by the ACFE Indonesia Chapter, the most common fraud in Indonesia is corruption with a percentage of 64.4%. The next type of fraud is misuse of state and company assets/wealth a percentage of 28.9%, while financial statement fraud is 6.7%. The

result of this survey differs from the 2018 report to the nations which found that the most prevalent fraud was misuse of assets as much as 89% followed by corruption 38% and financial statement fraud 10%. One of the differences in the results of this study is indicated due to the frequency of publication of corruption scandals in Indonesia as presented by the Corruption Eradication Commission (KPK, 2018). This is in line with the framing theory explained by Tversky and Kahneman 1981 that there is a cognitive tendency of individuals in various media is one of the triggers for the framing of respondents in Indonesia in assessing corruption scandals as fraud cases that are widely developed in Indonesia. Frequency, loss, and duration of time fraud occur (Association of Certified Fraud Examiners Indonesia, 2019).

The results of previous research state that religiosity hurts academic fraud behavior (Ruddin, 2021), (Indrapraja et al., 2021). The results of research (Natasya et al., 2023) state that religiosity has a positive effect on academic fraud (Naufal & Aisyah, 2021) state that religiosity hurts academic cheating behavior. Adherence to accounting rules hurts accounting fraud (Nazarah & Saleh, 2021). Other research states that the observance of accounting rules has a positive and significant effect on the tendency of fraud (Laoli, 2022), (Kiswanto et al., 2020). Machiavellian nature has a positive effect on fraudulent behavior (Vacumi & Halmawati, 2022), (Damayanti & Astawa, 2023), (Ayunda & Helmayunita, 2022). Meanwhile, the results of research (Selawati & Martini, 2023) state that Machiavellian traits have a negative and significant effect on the tendency of fraud. Fraud is an activity that is very detrimental to many parties. Therefore, researchers are interested in studying the influence of religiosity, obedience to rules, and Machiavellian traits on fraud because of the differences and gaps in previous research findings.

The comes about of inquiry (Ruddin, 2021) states that religiosity encompasses a negative and noteworthy impact on bookkeeping extortion within the consideration of PT Asera Tirta Posidonia, Palopo City. The comes about of inquiry by (Indrapraja et al., 2021) states that religiosity encompasses a negative and critical impact on ASN extortion within the Riau common government. Inquire about (Nusron & Sari, 2021) state that religiosity encompasses a negative and critical impact on scholastic extortion of understudies within the Bookkeeping Ponder program, Workforce of Financial matters, Yogyakarta State College. Based on this clarification, the analyst's homes could be clarified, but it seems like it might be an incomplete phrase. Could you provide more context or additional text for a clearer rewrite? About, to be specific. The results of the study (Kiswanto et al., 2020) compliance with accounting regulations hurts accounting fraud in government offices of Semarang city agencies. The results of research (Puspitasari et al., 2023) also state that compliance with accounting rules hurts accounting fraud in the Magelang district. Another study (Nazarah & Saleh, 2021) accounting rule compliance has a negative and significant effect on accounting fraud in the West Aceh district regional work unit.

The greater the gain, the higher their motivation to cheat. The results of research (Vacumi & Halmawati, 2022) Machiavellian has a positive and significant effect on fraudulent accounting behavior in the regional work unit (SKPD) of Limapuluh city district. Machiavellian nature has a positive and significant effect on academic fraud of accounting students as prospective accountants at Sarjanawijata University Yogyakarta. The results of research on Machiavellian traits have a positive effect on fraud by employees at LPDs in Gianyar Regency. Research results from (Damayanti & Astawa, 2023). The results of research (Gasperz et al., 2024) Machiavellian has a positive effect on the tendency of accounting fraud in the Opd of Southeast Maluku Regency. The results of research (Ayunda & Helmayunita, 2022) state that Machiavellianism has a positive effect on the tendency of fraud accounting at Padang State University.

## LITERATUR REVIEW

### Attribution theory

Attribution Theory was developed by Fritz Heider in 1958, which is a theory that explains a person's behavior. According to (Putri et al., 2021), attribution theory refers to how people explain the causes of others' behavior and their behavior. The causes can be determined internally, for example by traits, personality, attitudes, etc., or externally, for example by specific situations or pressures. The situation will affect the individual's behavior. Attribution theory is a concept that explains how we understand our reactions to events around us by understanding the reasons behind those events (Dewi & Nurfadila, 2016). This theory states that a person's behavior is related to their attitudes and characteristics, so based on a person's behavior, one can identify that person's attitudes and characteristics and understand how that person is likely to behave in certain situations.

Attribution theory refers to the causes of a person's behavior which are determined by internal, for example, traits, character, attitudes, and others, or external, the pressure of certain situations or circumstances that will influence individual behavior (Putri et al., 2021) three factors influence the determination of external and internal attributions, namely distinctiveness, consensus, and consistency (Ibrahim et al., 2022). Distinctiveness considers how consistent a person's behavior is in various situations, consensus considers how likely it is that people facing similar situations are likely to give similar responses, and consistency relates to whether a person gives the same response over time.

In daily life, humans form understandings of others and their environment that influence their behavior. This understanding can be divided into two categories: dispositional attribution and situational attribution (Dwinanda et al., 2021). Dispositional attribution refers to the internal factors of an individual, such as personality, self-perception, abilities, and motivation, whereas situational attribution refers to external factors, such as social conditions, social values, and societal views. In other words, the actions and ideas of a person are influenced by internal and external factors that affect that person (Faisal et al., 2024).

Attribution theory explains behavior by linking it to internal factors e.g., values, and traits, or external factors e.g., environment, and rules. Religiosity relates to internal moral values, where devout individuals may avoid cheating as it conflicts with their beliefs. Rule compliance ties to external norms, guiding behavior based on regulations. In contrast, Machiavellian nature reflects selfish internal attribution, prioritizing personal gain over ethics. For instance, a Machiavellian employee might manipulate company data to secure a promotion, valuing success over morality (Faisal & Sari, 2020).

### Fraud Behavior

Fraud can be termed as fraud which contains the meaning of an unlawful or illegal act, which is carried out intentionally for certain purposes, such as deceiving or giving a false or misleading picture to other parties carried out by people both inside and outside the organization (Sudarmanto, 2023). Fraud is a deliberate act that violates the law to gain an unfair advantage, often by deceiving or providing false information. Fraud can harm other parties and violate applicable laws and regulations.

### Religiosity

According to (Alwi, 2014), religiosity can be defined as the appreciation of values of

religiosity teaching that are internalized as personal and manifested through behavior in life by their religiosity orders. In addition, religiosity can also be defined as a person's interest and obedience to the teachings of his religion which is actualized through behavior in his life. Religiosity is the experience and application of religious teaching that are reflected in a person's attitudes, behavior, and mindset. It involves awareness of the relationship with god, a deep understanding of religion, and its influence in interpreting life and interacting with the environment according to religious values.

Previous research has shown varied results regarding the effect of religiosity on dishonest behavior. For example, research in Palopo (Ruddin, 2021) and by (Naufal & Aisyah, 2021) show that religiosity has a negative effect, meaning that religiosity can reduce dishonest behavior, On the contrary, the research by (Natasya et al., 2023) states that religiosity has a positive effect on academic cheating. Meanwhile, research in Riau (Indrapraja et al., 2021) shows that religiosity does not affect fraudulent behavior. These differences reflect variations in social, cultural, and research methodology contexts. The current research, which concludes that religiosity does not significantly affect dishonest behavior, is more in line with the findings of (Indrapraja et al., 2021), but differs from other studies that indicate a positive or negative relationship.

## Rule Compliance

Compliance or obedience means the nature of being obedient, obedient, subject to teachings or regulations. In compliance, what is assessed is the observance of all activities by policies, rules, provisions, and applicable laws (Mentrari, 2024), Compliance is defined as a disciplined attitude or behavior to obey an order or rule that is set with full awareness. Obedience is the behavior of submitting, obeying, and complying with established rules, orders, or conditions, both about authority and social rules. It involves awareness, discipline, and motivation to carry out obligations or recommendations for the achievement of common goals (Melindawati et al., 2023).

Previous research has shown varied results regarding the effect of compliance with accounting rules on fraudulent behavior. Research by (Nazarah & Saleh, 2021) concluded that adherence to accounting rules has a negative impact, meaning that the higher the adherence, the lower the tendency to commit fraud. On the other hand, (Laoli, 2022) research shows a positive and significant effect, meaning that adherence to rules can increase the tendency for fraud in certain contexts. Meanwhile, the research by (Kiswanto et al., 2020) identified a relationship between compliance and fraud in the city of Semarang, but the specific direction of that relationship was not explicitly mentioned. However, these results may be relevant to specific research contexts where obedience does not have a direct relationship with dishonest behavior, reflecting the complexity of the relationship between these variables (Faisal & Meiliana, 2024).

## Machiavellian Nature

Machiavellianism is a condition where a person manipulates for himself and is referred to as a manipulator. This term comes from the work of Niccola Machiavelli, a Renaissance philosopher (Budi, 2024). Machiavellianism is defined as a social behavior strategy that involves a person manipulating others for personal gain and often against the public interest. Machiavellian behavior has no personal connection, conventional morals are ignored, and low commitment to ideology (Andayani et al., 2024). Machiavellian refers to a person's manipulative nature or behavior aimed at achieving personal gain, often with a disregard for morality and the public interest. The term comes from the philosopher Niccolo Machiavelli, who described devious ways to gain power, wealth, and prestige.

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Previous research mostly shows that Machiavellian nature has a positive effect on dishonest behavior. For example, research by (Vacumi & Halmawati, 2022), (Damayanti & Astawa, 2023), and (Ayunda & Helmayunita, 2022) found that this trait increases the tendency to commit fraud, both in academic and organizational contexts. However, the research by (Selawati & Martini, 2023) provided different findings, namely that Machiavellian nature has a negative and significant impact on the tendency to cheat in certain villages. The current research concludes that Machiavellian nature significantly affects dishonest behavior, in line with most previous studies showing a positive effect, but differs from the findings of (Selawati & Martini, 2023) which found a negative effect. These differences may be due to variations in context, population, or methodological approaches used in those studies.

## Hypotheses development

A great understanding of religiosity isn't as it were valuable for maintaining a strategic distance from misfortunes for people, but for lessening the potential for extortion that hurts other parties. A person who has a great understanding of differing qualities will be the establishment for dodging false behavior. In expansion, understanding the guidelines of the issue makes an individual consider the positive and negative impacts of their activities since they realize that their activities will not create great benefits. Somebody with a high level of religiosity tends not to commit false acts. The comes about of inquire about (Ruddin, 2021) states that religiosity encompasses a negative and noteworthy impact on bookkeeping extortion within the consideration of PT Asera Tirta Posidonia, Palopo city. The comes about of inquiry (Indrapraja et al., 2021) states that religiosity encompasses a negative and critical impact on ASN extortion within the Riau common government. Inquire about (Nusron & Sari, 2021) state that religiosity encompasses a negative and critical impact on scholastic extortion of understudies within the Bookkeeping Ponder program, Workforce of Financial matters, Yogyakarta State College. Based on this clarification, the analysts took here comes about, to be specific.

### **H<sub>1</sub>: Religiosity incorporates a negative impact on cheating behavior**

To provide useful and useful information for interested parties, the information presented must meet qualitative characteristics so that it can be used in decision-making. Adherence to rules is expected to prevent individuals from taking actions that harm the organization or company. The results of the study (Kiswanto et al., 2020) compliance with accounting regulations hurts accounting fraud in government offices of Semarang city agencies. The results of research (Puspitasari et al., 2023) also state that compliance with accounting rules hurts accounting fraud in the Magelang district. Another study (Nazarah & Saleh, 2021) accounting rule compliance has a negative and significant effect on accounting fraud in the West Aceh district regional work unit.

### **H<sub>2</sub>: Run the show compliance encompasses a negative impact on fraud behavior**

An excessive need for power can lead to Machiavellian behavior, a social strategy that involves manipulating others without respecting them. For Machiavellian individuals, self-interest comes first, so they tend to take advantage of situations for personal gain, including cheating, manipulation, and underhanded actions. The greater the gain, the higher their motivation to cheat. The results of research (Vacumi & Halmawati, 2022) Machiavellian has a positive and significant effect on fraudulent accounting behavior in the regional work unit (SKPD) of Limapuluh city district. Machiavellian nature has a positive and significant effect on academic fraud of accounting students as prospective accountants at Sarjanawijata University Yogyakarta. The results of research on Machiavellian traits have a positive effect on fraud by employees at LPDs in Gianyar Regency.

Research results from (Damayanti & Astawa, 2023). The results of research (Gasperz et al., 2024) Machiavellian has a positive effect on the tendency of accounting fraud in the Opd of Southeast Maluku Regency. The results of research (Ayunda & Helmayunita, 2022) state that Machiavellianism has a positive effect on the tendency of fraud accounting at Padang State University.

**H<sub>3</sub>: Machiavellian nature includes a positive impact on fraud behavior.**

**RESEARCH METHOD**

The type of investigation used in this research is a correlational study to find important variables related to the problem or identify important factors related to the problem, correlational studies are always conducted in unplanned situations (Sekaran, 2007). For the level of intervention, the study used minimal intervention. The data sources used in this study used primary data. Primary data is obtained from the results of distributing questionnaires to respondents. This research method uses quantitative methods that have a significant relationship between the variables studied to obtain conclusions that will explain the general picture under study in the form of values or scores for the answers given to respondents to questions on the questionnaire (Putri et al., 2021). The sampling design in this study is non-probability sampling. For the implementation time use one cross-section by using data analysis, namely hypothesis testing. The unit of analysis used in this study is individuals such as employees and teachers as the subject and object of this research, namely religiosity, rule obedience, and Machiavellian nature as an independent variable on the dependent variable, cheating behavior. Non-probability sampling is chosen because it is more efficient and practical, especially when access to the population is difficult or limited. However, this reduces the ability to generalize the results to a larger population, as the sample may not be representative and could be biased. The following is a picture of the research design chart.

**Table 1. Measuring instruments and variable measurement sources**

Type	Variable	Dimension	Source
Independent Variables	Religiosity	1. Faith 2. Worship 3. Knowledge 4. Mercy 5. Charity	Rahmawati & Susilawati (2019).
	Rule Compliance	1. Disclosure requirements 2. Public interest 3. Objectivity 4. Prudence 5. Consistency	Rodiah et al., (2019).
	Machiavellian Nature	1. Affection 2. Low ideological commitment 3. Ego 4. Manipulative 5. Aggressive	Yahya (2019)

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Dependent Variable	Fraud Behaviour	1. Cheating to complete individual assignments 2. Cheating in group work 3. Cheating in exams cheating Relevance.	Murdiansyah dkk., (2017)
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The data analysis method used in this study was the Partial Least Square (PLS) methodology. PLS is a structural equation modeling (SEM) solution method that is better suited for this study than other SEM approaches PLS was chosen because of its ability to handle data with many independent variables, address multicollinearity, and work with latent variables. This method is also effective for non-normal data, and complex relationships, and produces accurate predictions even in the presence of noise or missing data. With the following equation, there are two test models: Model 1 is a new model, while Model 2 is an existing model test:

## RESULTS

### Respondent Demographics

A total of 55 respondents were selected as the sample for this study. With 3 male and 25 female respondents, the majority of respondents were between the ages of 24 and 35. Of these, 45 had a bachelor's degree, 1 had a master's degree, and 9 had a high school diploma. In addition to respondents who have been in their current positions for more than 16 years, their job levels include trainers, warriors, teachers, and educators, the majority of whom have been in their positions for 1 to 5 years. This study involved respondents who work in Merry Riana Group companies and teachers in various cities. The data used came from questionnaires distributed to respondents who met the criteria. There were 55 respondents. Based on gender, the majority were female as many as 35 respondents or 64%, while the least were male as many as 20 respondents or 36%. Of the 55 respondents who provided answers to the questionnaire, the respondents came from 6 city areas consisting of 6 provinces.

**Table 2. Distribution by gender**

No	Gender	Total	
1	Female	35	64 %
2	Male	20	36 %
<b>Total</b>		55	100 %

**Table 3. Distribution based on respondent's age**

No	Description	Total
1	18-23 years	12
2	24-29 years	23
3	30-35 years	18
4	36-40 years	2
<b>Total</b>		55

Table 4. Distribution of education levels

No	Description	Total
1	High School/Vocational High School	9
2	Bachelor (S1)	45
3	Master (S2)	1
Total		55

Table 5. Distribution of working years

No	Description	Total
1	0-1 years	9
2	1-2 years	4
3	2-3 years	6
4	3-4 years	17
5	>5 years	19
Total		55

### Normality Testing, Convergent Validity and Reliability Testing

The measurement model is a measurement to assess the validity and reliability of the model. Through the algorithm iteration process, the measurement model parameters (convergent validity, discriminant validity, composite reliability, and Cronbach's alpha) are obtained, including the R2 value as a prediction model accuracy parameter (Martini & Hamid, 2023). The validity test is carried out to determine the ability of the research instrument to measure what should be measured (Cooper & Schindler, 2006). The reliability test is used to measure the consistency of the measuring instrument in measuring concepts and also to measure the consistency of respondents in providing answers to question items in a questionnaire or research instrument. Our model is used to evaluate the relationship between constructs and their indicators which are divided into two (2), namely convergent validity and discriminant validity. Convergent validity can be evaluated through three (3) stages, namely indicator validity, construct reliability, and average variance extracted (AVE) value.

### The Hypothesis Test

If the cheating behavior in this test uses regression analysis. The claim is to reduce cheating with religiosity, rule observance, and Machiavellian traits. Therefore, the independent variables cannot work independently but rather work together with other independent variables, such as religiosity, rule observance, and Machiavellian traits.

The test findings for models 1 and 2 (with and without novelty) are shown in table:

Table 6. Test-Path Coefficient

Variable	Prediction	Original Sample (O)	P - Value
REL -> FB	-	-0,154	0,345
RC -> FB	-	-0,162	0,345
MN -> FB	+	0,255	0,048

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R-squared	0,189
Adjusted R-squared	0,143

Significance Level \*0.05

Source: Smart PLS Data Processing Results

Caption: REL: Religiosity, RC: Rule Compliance, MN: Machiavellian Nature, FB: Fraud Behavior

## Explanatory

Based on the results of the r-square ( $R^2$ ) value for the cheating behavior variable, it was obtained as 0.189 and the adjusted R-square value was 0.143 which can be stated in the good category, this shows that 18.9% of the contribution of the influence of religiosity, obedience to rules and Machiavellian nature to cheating behavior. While the remaining 14.3% is explained by other variables outside this study.

## DISCUSSIONS

### Religiosity has a negative and insignificant effect on cheating behavior.

The results of this study indicate that religiosity does not significantly affect cheating behavior and is in the same direction as the hypothesis, which means it supports the theory. In addition, religiosity has an important role in cheating behavior. This is in line with research conducted by (Naufal & Aisyah, 2021) who researched students of the Faculty of Economics study program at Yogyakarta State University, research (Ruddin, 2021) who conducted this research on employees of PT Asera Tirta Posidonia, Plopo City, research (Indrapraja et al., 2021) who researched ASN of the Riau provincial government, and research (Nusron & Sari, 2021) who researched accounting students. The results in previous studies show that the higher a personal level of religiosity, the lower fraudulent behavior that may occur.

The insignificant results between religiosity may be caused by contextual factors, measurement methods, or other unmeasured variables. Unlike previous studies that may have found a significant relationship, these results could be influenced by cultural differences or research design. Therefore, it is important to consider contextual and methodological factors in explaining these findings. The Need and Dependency Theory proposed by Freud and James is closely related to religiosity because this theory explains the psychological motivation of humans to believe in religion. Freud saw religiosity as a response to the need for protection from the fears and uncertainties of life, such as death and danger. According to him, God functions as a surrogate parental figure that provides a sense of security and comfort. On the other hand, James viewed religiosity more positively to fulfill spiritual needs, find meaning in life, and achieve emotional calm. He emphasized that religious experiences provide mental strength and a sense of connection to something greater than the individual. Thus, this theory suggests that religiosity serves as a mechanism to fulfill people's deep needs for protection, meaning, and serenity in the face of life's challenges.

### Rule compliance has a negative and insignificant effect on cheating behavior.

The results of this study indicate that rule obedience has an important role in fraudulent behavior. This is in line with research conducted by (Kiswanto et al., 2020) with a research sample of Semarang city accounting and (Nazarah & Saleh, 2021) who examined accounting employees in the regional work unit of Aceh Besar district. The results of previous studies indicate that the greater the enforcement of regulations in an agency, the lower the likelihood of someone committing fraud.

In this study, it is argued by employees and teachers who are members of the Merry Riana Group company and educational institutions that every employee and teacher must obey every regulation made in an institution. Where this can improve the quality of the institution or entity with the regulations made. Attribution theory is a theory that explains a person's behavior. Attribution theory studies the process of how a person interprets an event, reason, or cause of his behavior (Lubis, 2021) This theory was developed by Heider who argued that a person's behavior is determined by a combination of internal forces, namely factors that come from within a person such as ability, Knowledge or effort, and external forces, namely factors that come from outside such as difficulties in work or luck, opportunity, and environment.

The insignificant results in rule compliance may be caused by contextual factors, measurement methods, or other unmeasured variables. Unlike previous studies that may have found a significant relationship, these results could be influenced by cultural differences or research design. Therefore, it is important to consider contextual and methodological factors in explaining these findings. Attribution theory is related to rule compliance because it explains how individuals understand the causes of their or others' behavior. If a person attributes obedience to internal factors, such as responsibility or moral values, they are likely to obey rules consistently, even without supervision. In contrast, if obedience is ascribed to external factors, such as the threat of punishment or social pressure, the behavior tends to be situational and volatile.

### **Machiavellian nature has a positive and significant effect on fraudulent behavior.**

The results of this study indicate that Machiavellian traits significantly affect fraudulent behavior and are in line with the hypothesis which means they support the theory. Where this theory is also in line with research conducted (Vacumi & Halmawati, 2022) which researched the Demak regional work unit, (Damayanti & Astawa, 2023), which conducted research on employees in Lpd throughout the district and (Ayunda & Helmayunita, 2022) which researched Opd Southeast Maluku district, which states that Machiavellian traits have a positive effect on cheating behavior. The theory of Planned Behavior is a theory used to measure a person's behavioral intention as a predictor of behavior that describes the relationship between attitudes, subjective norms, and perceived behavioral control (Ajzen, 2012). The theory of planned behavior explains that a person's intention to perform a behavior is formed by 3 factors, namely: behavior belief, normative belief, and control belief. Machiavellian traits are related to the Theory of Planned Behavior through their influence on attitudes, subjective norms, and perceived behavioral control in determining one's intention to act. Individuals with Machiavellian traits tend to have positive attitudes towards manipulative behavior because they focus on outcomes rather than processes, they are also more likely to ignore social norms or manipulate them for personal gain. In addition, high self-confidence in controlling the situation increases perceived behavioral control, thus strengthening the intention to act on their goals. Thus, Machiavellian traits influence each component of explaining how these characteristics drive strategic and manipulative behavior.

## **CONCLUSIONS**

Based on the results of the study on the influence of religiosity, rules compliance, and Machiavellian nature, the following conclusions were obtained: (1) Religiosity does not significantly affect cheating behavior and is in the same direction as the hypothesis, which means it does not

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support the theory. (2) Rule obedience does not significantly affect cheating behavior and is in the same direction as the hypothesis, which means it does not support the theory. (3) Machiavellian nature significantly affects cheating behavior and is in the same direction as the hypothesis which means it supports the theory.

## Theoretical Implications

The theoretical implications of the influence of religiosity, rule compliance, and Machiavellian nature on cheating behavior strengthen the understanding of the factors that shape individual behavior. Religious beliefs suggests that religious values can be a strong barrier to unethical behavior, supporting the belief-based theory of morality. Rule adherence confirms that clear regulations and consistent supervision increase compliance, in line with normative behavior theory. In contrast, Machiavellian traits reveal the relationship between manipulative personality orientation and the propensity for fraudulent behavior, supporting the deviant personality theory. These findings contribute to the development of a more comprehensive theoretical model for understanding and mitigating unethical behavior in organizations. The findings of this research contribute to Attribution Theory by showing how individuals with certain traits, such as Machiavellianism, internally interpret situations to justify dishonest behavior. These individuals tend to attribute dishonest behavior as an acceptable strategy to achieve personal goals, thereby supporting the premise of the theory that internal attribution influences actions. Meanwhile, the findings are also relevant to the Theory of Planned Behavior because Machiavellian traits can influence the intention to engage in dishonest behavior through normative beliefs, perceived behavioral control, and attitudes toward the behavior. This trait strengthens intentions by manipulating perceptions of the ease and benefits of cheating, while simultaneously weakening the influence of ethical norms.

## Managerial Implications

The results of this study can help regulators and the government to prevent fraud through increased education, training, and awareness by developing educational programs that strengthen understanding of religiosity. The government as a regulator needs to review regulatory policies for teachers and education personnel in the education sector, to ensure that regulatory compliance is by the applicable rules to overcome the imbalances that often occur to improve teacher welfare and support the smooth education process in Indonesia. The government and regulators need to improve transparency, accountability, and integrity through close supervision, digitalization of processes, and strict implementation of codes of conduct. Character education should be instilled from an early age, while educators' welfare is improved to reduce the potential for manipulation. Public participation is also important, by involving communities in decision-making and providing effective complaint channels. By doing so, it is hoped to reduce the motivation to cheat and create an educational environment of high integrity. To reduce cheating in the education sector, organizations can implement stricter and more transparent policies, such as the use of anti-plagiarism technology, digital exam supervision, and anonymous grading systems. In addition, building a culture of integrity through regular ethics training, awarding honest behavior, and enforcing strict penalties against cheating can strengthen positive norms. Mentorship programs involving lecturers and students can also help instill academic honesty values. It is also important to create a supportive environment by providing better access to learning resources, thereby reducing the motivation to cheat due to academic pressure.

## Limitations

The limitation of this study is that all research variables, namely religiosity, rule obedience, Machiavellian nature as independent variables, and fraudulent behavior as the dependent variable, are measured using a questionnaire so that the data obtained is the respondent's perception. Respondents were obtained via WhatsApp, Email, Facebook, and Instagram so that the questionnaires obtained were not guided in detail in filling them out. Therefore, it can have the possibility of respondent subjectivity to the questions asked and have problems waiting for confirmation from respondents. The researcher realizes that this study has many limitations where it is still very dependent on questionnaire data and does not have definite answers that can affect the validity of these findings.

## Suggestion

For future researchers, it is necessary to conduct further research because there are still limited studies that integrate religiosity and rule observance so that research not only enriches academic literature but also provides a foundation for developing more ethical business practices in terms of character education. In addition, it is recommended not to take Machiavellian traits as a variable due to the tendency of Machiavellian traits to have a relatively stable and consistent pattern in individuals, so that the results of research related to this variable tend to be homogeneous and less varied. So that it can use different and more focused research objects and use more varied respondent criteria. To improve the validity and reliability of results in the study, including using questionnaires compared to data from other sources such as interviews or observations, using additional methods such as focus group discussions. Involving multiple researchers for analysis and utilizing various theories to strengthen the results. In addition, data collection at different times can ensure the consistency of findings, thereby enhancing the validity and reliability of research. Cultural and organizational contexts with weak oversight can increase fraudulent behavior, while cultures that emphasize integrity and accountability tend to reinforce and reduce fraudulent behavior. A strong ethical environment in culture and organizations is crucial for preventing fraud.

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