

Islamic work ethics and accounting practices in Indonesia: a study on fraud

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Abstract

Purpose – This research aims to examine the effect of attitudes and subjective norms on intentions to commit fraud in financial reports. Furthermore, this research also investigates the effect of Islamic work ethics (IWE) on fraudulent intentions in financial reports. **Method** – A quantitative research design was implemented, with primary data obtained from an online survey. The target population included accounting practitioners and future accountants in Indonesia. Purposive sampling was employed, resulting in a sample of 147 respondents. Data analysis was performed using SEM-PLS, specifically with SMART-PLS 4.0 software. **Findings** – The results of this research show that attitudes and subjective norms positively and significantly affect fraud intentions in financial reports. In contrast, Islamic work ethics do not affect fraudulent intentions in financial reports. **Implications** – Theoretically, this research implies that the theory of reasoned action (TRA) can strongly predict fraud within financial statements. However, this study could not demonstrate that the Islamic work ethic directly influences fraudulent intentions. This does not necessarily imply that IWE is irrelevant. This suggests a more indirect or intricate influence, potentially through shaping moral values that affect attitudes and subjective norms in the theory of reasoned action. In practice, this study can guide educational institutions and accounting organizations in developing anti-fraud education programs within academic settings and through professional development.

Keywords: attitude, subjective norms, Islamic work ethics, fraud intention.

Introduction

Fraud is a complex and challenging concept to understand from a behavioral and legal perspective (Reurink 2019). In accounting and finance studies, fraud is categorized as a prohibited practice, usually predicted using the fraud triangle theory (Melé, Rosanas, and Fontrodona 2017). Siregar and Tenoyo (2015) stated that fraud is a considerable concern in Indonesian business. Fraud is a case that cannot be avoided by the organization, even if it tries to fight the case (Hashim et al. 2020). In addition, fraud can occur in the private and public sectors (Utami et al. 2019). The magnitude of the impact of fraud on private and public sector organizations is working hard to combat the problem (Nuswantara and Maulidi 2020). According to the results of a survey on fraud in Indonesia by ACFE Indonesia (2020), there were 167 cases of corruption fraud, 50 cases of misuse of State and company assets or property, and 22 cases of fraud in financial statements. Although fraud in financial statements is the lowest among the other two cases, this case is still quite interesting to study.

The phenomenal scandals of Enron, WorldCom, Adelphia, Tyco, and Global Crossing imply that financial statement fraud needs attention and raises questions about the reliability of information from financial statements that will be the basis for decision-making (Awang and Ismail 2018). This study is also motivated by financial reporting fraud in Indonesia,



including the 2019 PT Garuda Indonesia case, where the FSA found the company guilty of misrepresenting financial statements. Moreover, recent disclosures of significant corruption cases, such as those involving PT. Pertamina, PT Timah, and the BLBI case highlight the ongoing issue of financial impropriety in Indonesia. These cases demonstrate the damaging effects of fraud on stakeholders. The prevalence of recent fraud incidents underscores the relevance of research on fraud prediction.

Finance and accounting are not just technical tools that have no connection with ethics; they cannot work without honesty, which is closely related to ethics (Melé, Rosanas, and Fontrodona 2017). Concerning this, dishonesty and excessive aggressive behavior can encourage fraud (Singleton et al. 2003). To prevent fraud, it is necessary to integrate ethical values into achieving organizational goals (Krummeck 2000). Financial fraud is a relatively systemic problem and is more difficult to control than other fraud cases because it involves executive management (Singleton et al. 2003). Behavioral ethics can provide insight into the processes involved in moral reasoning, moral emotions and the impact of situational factors on dishonest behavior (Houdek 2020). Thus, ethical considerations are important to combat fraud (Krummeck 2000).

In addition, scandals and fraud that occur worldwide show that preventive efforts in the form of external regulatory mechanisms are less effective in preventing or reducing fraud; therefore, it is necessary to emphasize the importance of internal mechanisms in the form of morality and ethics for each individual (Salin et al. 2017). The theory of reasoned action (TRA) posits that a systematic relationship exists between an individual's actions and attitudes, contingent upon considering attitudinal predictors and behavioral criteria (Ajzen and Fishbein 1977). The theory of reasoned action is applied in this research to analyze the determinants of ethical financial reporting decisions made by accounting practitioners and the prospects. A study by Carpenter and Reimers (2005) revealed that, within the framework of the TRA, alterations in attitude and subjective norms were linked to changes in managers' conduct when predicting financial reporting decisions in an ethical setting.

In addition, from the perspective of why someone commits fraud, several previous studies have stated that fraud is inseparable from the psychological factors that influence a person to commit fraud (Awang and Ismail 2018; Harrison, Summers, and Mennecke 2018; Awang, Rahman, and Ismail 2019; Owusu et al. 2019; Utami et al. 2019; Nuswantara and Maulidi 2020; Black, Burton, and Cieslewicz 2022). Several previous studies have predicted fraud intention using the theory of reasoned action (TRA) (Awang and Ismail 2018; Awang, Rahman, and Ismail 2019) and TPB (Febrianty and Divianto 2019; Khan et al. 2020; Utomo, Irianto, and Roekhudin 2021). Although many studies have discussed fraud intentions in accounting studies, limited studies use Islamic work ethics to predict fraud in financial statements. In general, the Islamic perspective is similar to other ethical systems in that it helps individuals to distinguish between good and bad things (Mohammad and Quoquab 2016).

The occurrence of fraud in the organization can be triggered by several things, one of which is weak internal control not designed to minimize fraud (Nuswantara and Maulidi 2020). Prior research investigating the influence of attitude and subjective norm, as defined by the TRA, on fraudulent intentions has produced inconsistent findings. Empirical evidence suggests that attitudinal factors exhibit a positive association with the propensity to commit fraud (Carpenter and Reimers 2005; Awang and Ismail 2018; Febrianty and Divianto 2019; Awang, Rahman, and Ismail 2019; Wafiroh and Wuryaningsih 2024). In contrast, certain studies have demonstrated that attitude does not significantly affect the intention to perpetrate fraudulent financial statements (Yodhita 2023). Furthermore, several studies have demonstrated that subjective norm positively influences the intention to engage in fraudulent financial reporting (Carpenter and Reimers 2005; Awang and Ismail 2018; Awang, Rahman,



and Ismail 2019; Wafiroh and Wuryaningsih 2024). However, Nikmatuniayah et al. (2022) have found no significant relationship between subjective norms and the intent to commit financial reporting fraud. The variability in prior study outcomes underscores the need for further investigation using a different sample; this research employs accounting practitioners and prospective accountants as subjects.

Furthermore, this study proposes to examine the inclusion of the Islamic work ethics in the model to predict fraudulent financial reporting. Islamic work ethics are contextually relevant to be applied, especially in Indonesia, where most of the population is Muslim. Generally, Islamic work ethics (IWE) principles focus on the relationship between humans and their God (Aldulaimi 2016). The concept of Islamic work ethics is rooted in the Qur'an and the teachings of the prophet Muhammad S.A.W. Concerning this, it is stated that "and each person obtains degrees (in proportion) to what he does. And your Lord is not unmindful of what they do" (QS. Al-An'am verse 132). The verse encourages humans to always do good, including commitment and earnestness in work, because Allah is the determinant of everything, as humans have the duty and obligation to worship. In another verse, it is stated, "O mankind, worship your Lord who has created you and those before you so that you may be pious" (QS. Al-Baqarah: 21). In many explanations, that work is an act of worship for a Muslim, but it should be noted that work that includes worship is work that is not just how to get material alone but also work that can be a bridge to the hereafter.

The most prominent feature of Islamic work values is that they are derived from Islamic sources based on inclusion and integration (Aldulaimi 2016). A person aware of his responsibility to Allah in all his behavior will always ensure that every action is under Allah's rules, and the focus of every action is only the pleasure of Allah by fulfilling the mandate at work (Salin, Manan, and Kamaluddin 2020). The practice of Islamic values in the work environment contributes to the welfare and prosperity of stakeholders in the company (Mohammad and Quoquab 2016). This shows that Islam is a comprehensive guideline regulating the socio-cultural, economic, and political dimensions established under the Islamic work ethic (Khan et al. 2020). Several studies have shown that Islamic work ethics are positively related to job satisfaction (Gheitani et al. 2019; Smadi et al. 2023), organizational commitment (Gheitani et al. 2019), job performance (Smadi et al. 2023), and helping behavior in the workplace (Clercq, Haq, and Azeem 2022). Suryanto (2016) proves that Islamic work ethics affect the auditor's opinion in accounting.

This study differs from (2018); Awang, Rahman, and Ismail (2019), in that, first, both studies predicted the intention of financial statement fraud on accountants working in the Islamic banking sector in Malaysia; however, Awang and Ismail (2018) stated that Islamic professional ethics variables were measured using the Code of Ethics for Accountants and Auditors of Islamic financial institutions, an ethical framework for accountants based on Sharia principles. Awang, Rahman, and Ismail (2019) add ethical judgment variables that focus on whether an action is personally acceptable, generally acceptable, acceptable to coworkers, and whether the action is moral. Meanwhile, this research was conducted in Indonesia by adding Islamic work ethics variables as a form of novelty to predict the fraudulent intentions of accounting practitioners in Indonesia, where Islamic work ethics is measured using a set of moral principles that distinguish between right and wrong based on the values contained in the Qur'an and Sunnah in the workplace (Ali and Al-Kazemi 2007). Finally, this study also compares the intention of fraud in financial statements between practitioners and prospective accounting practitioners in Indonesia, with respondents being academic accountant practitioners, non-academic accountant practitioners, and students from accounting study programs.

Academic accountants have an essential role in providing students with the ideal accounting practice in the field and emphasizing the importance of ethical considerations. On



the other hand, prospective accountants who, in the future, will enter the professional world have an urgency to understand every code of ethics and standard in the professional accounting world. In addition, due to the different experiences between students and accounting professionals, they have different ways of judging ethics (Wuryaningsih and Dzulhasni 2022). Thus, the comparison results will provide insight into behavioral accounting, considering that both are thought to have different preferences for fraud cases. Practitioners supported by experience and pressure in the work environment will produce more realistic preferences. At the same time, prospective accountants tend to be idealistic because they do not yet have practical experience and work pressure. This study seeks to evaluate the role of attitude, subjective norm (as per the TRA), and Islamic work ethic in predicting fraudulent financial reporting intentions. Moreover, it compares fraudulent intentions between accounting practitioners and future accountants.

Literature review

Theory of reasoned action (TRA)

The theory of reasoned action (TRA) provides a robust framework for accurately forecasting and comprehending individual (Awang and Ismail 2018). According to the theory of reasoned action, a person's intention to behave in a certain way is a direct antecedent to behavior. In contrast, the behavioral intention is a function of information or a strong belief that certain behaviors will produce specific results (Madden, Ellen, and Ajzen 1992). In other words, this theory argues that intention determines action. The intention is assumed to describe motivational factors that can influence certain behaviors; intention also indicates how hard a person tries and how much effort is made to realize an action plan (Ajzen 2012). Behavioral intention is influenced by two determinants, namely attitude towards behavior and subjective norms (Becker, Randall, and Riegel 1995).

An attitude is shaped by beliefs regarding the potential outcomes of behaviors, and the evaluation of whether those outcomes are desirable or undesirable (Trafimow 2009). Attitude is considered the first antecedent of behavioral intention. Attitudes are positive or negative beliefs to perform a particular behavior (Ajzen and Fishbein 1977). It is posited that behavioral beliefs directly shape attitudes towards a behavior, manifesting as either positive or negative evaluations, and the valence of each anticipated outcome, weighted by the perceived likelihood of its occurrence, cumulatively determines the overall attitudinal stance. (Trafimow 2009). The operational definition of attitude is Accountants' positive perceptions of specific ways of accounting for a transaction, even if the procedure violates applicable accounting standards (Indonesian Financial Accounting Standards - IFAS) (e.g., feeling that the procedure is the right thing to do) (Carpenter and Reimers 2005).

Subjective norms represent the individual's perception of social pressures that affect their choice to perform or not perform a specific behavior (Ajzen 2012). The formation of subjective norms is predicated on beliefs about the perceived opinions of salient referents and the degree to which an individual is inclined to comply with those opinions (Trafimow 2009). The subjective norm, representing the perceived social pressure to perform a behavior, is influenced by two classes of normative beliefs: injunctive and descriptive (Ajzen 2020). Normative beliefs pertain to an individual's perception of the approval or disapproval of significant referent individuals or groups regarding a specific behavior (Ajzen 2012). Descriptive normative beliefs reflect an individual's perception of the extent to which relevant referents exhibit the behavior (Ajzen 2020). The operational definition of subjective norms is Influence from family members, friends, colleagues, and others whose opinions and ideas influence the accountant's decision to violate applicable accounting standards (Indonesian Financial Accounting Standards – IFAS) (Carpenter and Reimers 2005).



Financial statement fraud

The last decade has seen a significant surge in awareness of financial fraud, driven by the severe impact overlooked irregularities can have on the financial sector and individuals (Hilal, Gadsden, and Yawney 2022). ACFE defines financial statement fraud as an act of intent, an error in compiling and reporting, or omitting material facts or manipulating accounting data that can provide misleading information. Therefore, Reurink (2019) defines financial fraud as acts and statements by which financial market participants misinform or mislead other market participants by intentionally or recklessly providing them with false, incomplete, or manipulative information relating to financial goods, services, or investment opportunities in a manner that violates any legal requirement, whether regulatory, statutory, civil, or criminal. The FBI's framework includes bank and insurance fraud, which are common financial fraud types, encompassing credit card, money laundering, mortgage, crop, healthcare, and auto fraud (Hilal, Gadsden, and Yawney 2022). Furthermore, The FBI has established a framework for classifying financial fraud. There are various kinds of fraud in financial statements, including the manipulation of financial records, the deliberate omission of an event, transaction, account or significant information, the use of inappropriate accounting principles, or the adoption of policies or procedures in measuring, recording, reporting and disclosing transactions (Zhou and Kapoor 2011).

Research by Wells (2017) mentions several modes of fraud in financial statements that are often carried out, including falsifying, changing or manipulating financial records, transaction documents, or even gradually eliminating an event, transaction, account or other significant information. Financial statement fraud in several areas, including recognizing improper income, overstating the value of assets presented, reducing the value of liabilities in the presentation, misusing assets, making improper disclosures, and other techniques that may be carried out (Reurink 2019). Fraudulent financial statements are achieved by incorrect asset capitalization, altered accounting entries, and intentionally fabricated expenses and revenues (Hashim et al. 2020). In addition, the application of accounting principles, the implementation of policies and procedures that are wrong and deliberately carried out, and the omission of information that should be presented and disclosed in the financial statements are also modes of fraud that often occur (Wells 2017). The operational definition of fraud intention is the accountant's intention to make decisions in preparing financial statements that do not follow applicable standards (Indonesian Financial Accounting Standards - IFAS) and, therefore, will be considered unethical and fraudulent (Carpenter and Reimers 2005).

Islamic work ethics (IWE)

The principles of the Islamic work ethic are derived from the Qur'an and the practices of the Prophet Muhammad SAW (Ali and Al-Kazemi 2007). The IWE describes Islamic workplace expectations, including the importance of effort, sacrifice, cooperation, accountability, social relationships, and creativity (Gheitani et al. 2019). In general, IWE describes behaviors and virtues as well as moral principles that assist one in distinguishing between right and wrong related to work (Beekun 2006). The Islamic work ethic (IWE) considers work a tool for achieving personal economic, social, and psychological well-being, maintaining social standing, contributing to societal progress, and reinforcing religious beliefs (Ali and Al-Owaihan 2008). People who apply Islamic work ethics will put more effort into working. Because in the Qur'an, it has been explained it reads: "That a man shall not obtain other than what he has labored for, and that his labor shall be revealed (to him)" (QS. An-Najm: 39-40).

The verse implies that to get what we want is to work hard, and any success that can be achieved depends on effort. Ali and Al-Owaihan (2008) explain that hard work is a virtue,



and people who work hard are likelier to succeed and achieve what they want. The essence of this explanation is that Islamic work ethics teaches that life without hard work is meaningless and that doing business is a must. As the Prophet Muhammad said: "hard work leads to freedom from sin, and no one eats better than he eats from the results of his work" (HR. Bukhari). He asserted four groundbreaking principles for his time: work as worship, quality and qualification in labor, work's social purpose, and the role of trade in societal advancement. The operational definition of Islamic work ethic (IWE) is A set of moral principles that distinguish between right and wrong based on the values of the Qur'an and Sunnah in the workplace (Ali and Al-Kazemi 2007).

Hypothesis development

The theory of reasoned action (TRA) mentioned that attitude indicates the extent to which a person evaluates favorable or unfavorable behavior or an assessment of a particular behavior (Ajzen 2012). A person's attitude towards an object affects their overall pattern of responses to that object (Ajzen and Fishbein 1977). An individual's judgment of an action dictates their attitude and behavior. Regarding financial statement fraud, a positive attitude towards transactions that breach generally accepted accounting principles, driven by a sense of justification, elevates the probability of fraudulent intention (Awang and Ismail 2018). Existing literature indicates a direct positive relationship between individuals' attitudes and their propensity to form fraudulent intentions (Carpenter and Reimers 2005; Awang and Ismail 2018; Awang, Rahman, and Ismail 2019; Febrianty and Divianto 2019; Wafiroh and Wuryaningsih 2024). Consistent with the foregoing analysis, the degree to which accounting practitioners positively evaluate fraudulent actions within financial statements directly influences the strength of their intention to engage in fraud. Therefore, the subsequent hypothesis is formulated:

H1: attitude positively affects financial statement fraud intention.

The theory of reasoned action explains that subjective norms are social pressures individuals feel to perform or not perform a behavior (Ajzen 2012). Subjective norms, defined by the influence of close social contacts (e.g., family, friends) on a manager, can dynamically shape individual opinions. A change in the views of these referent individuals can, therefore, result in a corresponding shift in the manager's opinion (Carpenter and Reimers 2005). The social environment within an organization significantly impacts individual behavior in decision-making. This research argues that the collective perception of violations of generally accepted accounting principles and unethical actions within an organization strongly predicts an individual's intention to commit financial statement fraud (Carpenter and Reimers 2005). In other words, when people in an organization agree and support actions that violate generally accepted accounting principles, the intention or intention to commit fraud will be greater (Carpenter and Reimers 2005; Zawawi et al. 2011; Awang and Ismail 2018; Awang, Rahman, and Ismail 2019; Wafiroh and Wuryaningsih 2024). Thus, the following hypothesis is formulated:

H2: subjective norms positively affect financial statement fraud intention.

Behavioral ethics provides increasingly detailed insights into the workings of the moral mind, and these insights are also often recommended to support ethical behavior in organizational settings (Houdek 2020). Islamic work ethics is generally a set of moral principles that distinguish good and bad things in the Islamic context (Beekun 2006). In the Islamic perspective, every action, word, and intention will be rewarded on the last day, so life choices that are moral or immoral, ethical or unethical, will all be judged fairly on the day of reckoning (Salin et al. 2017). Some previous research shows that Islamic work ethics is positively related job satisfaction (Gheitani et al. 2019; Smadi et al. 2023), organizational commitment (Gheitani et al. 2019), job performance (Smadi et al. 2023), and helping behavior



in the workplace (Clercq, Haq, and Azeem 2022). The results of these studies indicate that Islamic work ethics can increase positive matters in the organization.

The context in this study, when viewed from an Islamic point of view, is that the intention to commit absolute fraud is an unethical and immoral act. Salin et al. (2017) stated that Islamic ethics must be seriously considered to prevent fraud and deviant practices within the company. The Islamic values that have been internalized in an individual should encourage him to behave accordingly. Given that in Islam, everything humans do cannot be separated from God's supervision, "and your Lord is not unmindful of what they do" (QS. Al-An'am verse 132). In addition, the Prophet Muhammad said, "Indeed, Allah does not see your appearance and wealth but sees your heart and charity" (HR. Muslim). Thus, that Muslim accounting practitioners in whom Islamic values have been embedded, should tend to avoid actions that are not in accordance and violate either violating the applicable rules in this case are generally accepted accounting principles or violating morality and ethics from a religious point of view because all their actions must be accountable to God. So the hypothesis is formulated as follows:

H3: Islamic work ethics negatively affect financial statement fraud intention.

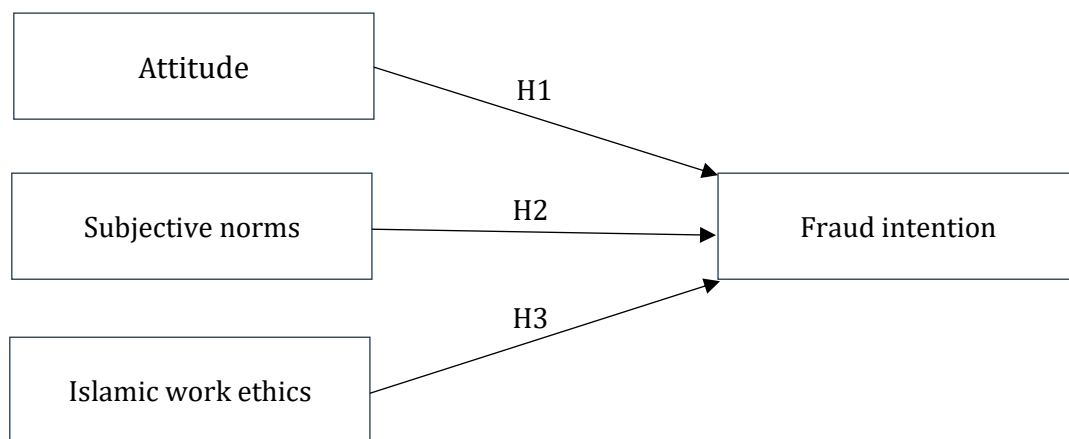


Figure 1 research model

Method

This research uses quantitative methods and data collected by survey methods. This study's population included accounting practitioners and aspiring accountants within Indonesia, with an undetermined total number. Sampling uses a purposive sampling technique because the expected sources are Muslim accountants, which aligns with the use of Islamic work ethics variables. In addition, for student respondents, the expectation is that students who have completed accounting skills courses understand the accounting policies that will be taken well and whether they are following the provisions in the accounting profession. The sample criteria in this study are: (1) respondents are accounting practitioners and students who have taken introductory accounting, management accounting, and business ethics courses; (2) respondents are Muslim. This research establishes the necessary sample sizes to achieve reliable statistical power, enabling researchers to confidently identify R^2 values of 0.10, 0.25, 0.50, and 0.75 in PLS path models, while accounting for significance levels and model complexity (Hair et al. 2017). In this study, the number of arrows pointing to the construct is 3, and the value of R^2 at the 5% significance level is 0.80, so the minimum sample size is 30. In the data collection process, the respondents who were willing to fill out the questionnaire with the appropriate criteria were 147. The data obtained was then analyzed using SEM-PLS with the Smart-PLS version 4 analysis tool.

The measurement instrument for attitude variables, subjective norms, and fraud intentions in financial statements refers to the research instrument developed by Carpenter and Reimers (2005). The measurement instrument contains case descriptions describing the decisions that accountants must make to delay or record per accounting standards for equipment costs. Seven statement items measure variable attitude, the subjective norm consists of six statement items, and the fraud intention consists of seven question items. The Islamic work ethics variable measurement instrument refers to the research instrument developed by Ali and Al-Kazemi (2007). Sixteen statement items are used as indicators of the measurement of Islamic work ethics variables. All statements refer to the approach that work is a form of virtue (Table 1).

Table 1 The measurement of variables

Variables	Indicators	Statements	Scale
Attitude (AT) (Ajzen 2005)	1. Behavioral beliefs	1. Delaying recording the cost of the equipment is a good action	Likert
		2. Delaying recording the cost of the equipment is a favorable action	
		3. It is prudent to delay recording the cost of the equipment.	
	2. Outcome evaluating	4. Delaying recording the cost of the equipment is a favorable action	
		5. Delaying recording the cost of the equipment is the right thing to do	
		6. I like the idea of postponing the cost of these office supplies	
		7. I am in favor of delaying the office equipment expenses	
Subjective norm (SN) (Ajzen 2005)	1. Normative beliefs	1. Many individuals in key decision-making roles are contemplating the postponement of office supply expenditures until 20xx.	Likert
		2. A prevailing sentiment among those who shape my actions suggests postponing office expenditures to 20xx.	
		3. I feel under social pressure to defer the cost of these office supplies to 20xx	
	2. Motivation to comply	4. I usually do what others think I should do 20xx	
		5. If I postpone recording the cost of the equipment to 20xx, most of the important people in the company will agree	
		6. Delaying recording the cost of office supplies is something that (the employee/significant other) expects from me.	

Variables	Indicators	Statements	Scale
Islamic work ethics (IWE) (Ali and Al-Kazemi 2007)	1. Fairness	1. The tendency to avoid effort is a morally undesirable trait 2. Optimal performance in one's endeavors is imperative 3. Life is meaningless without work 4. More leisure time is good for society (revised) 5. Work allows humans to control the universe 6. Creative work is a source of happiness and fulfillment 7. Everyone who works is more likely to get ahead in life 8. Work gives one the opportunity to be independent 9. One must continue to work hard to fulfill responsibilities 10. The value of work is conveyed by the intention that accompanies it rather than the result	Likert
	2. Generosity in the workplace	11. Dedication to work is a virtue 12. Good work is beneficial to oneself and others 13. Fairness and generosity in the workplace are necessary conditions for the well-being of society. 14. Producing more than enough to meet one's needs to contribute to the prosperity of society as a whole 15. Work is not an end but a means to foster self-development and social relationships 16. Human relationships within the organization should be emphasized and encouraged.	
Fraud intention (FI) (Ajzen 2005)	1. Behavioral tendency	1. I intend to reduce the cost of the equipment to 20xx. 2. I will try to postpone recording the equipment expenses to 20xx. 3. I will endeavor to postpone the recording of the equipment expenditure to 20xx 4. I think I will postpone recording the cost of office supplies to 20xx.	Likert

Variables	Indicators	Statements	Scale
	3. Decision towards behavior	5. I am interested in deferring the recording of the office equipment costs to 20xx. 6. I will postpone the recording of the office supplies expense to 20xx. 7. I would like to defer the recording of the office supplies expense to 20xx	

Results and discussion

The total respondent of this study is 147, 76 of whom are accounting practitioners, and 71 of whom are accounting students. Table 2 illustrates the demographics of respondents in this study. Where based on gender, respondents are dominated by females as much as 57.14 percent. Based on age, it is dominated by the age range of 20-25 years, as much as 48.98 percent. Based on profession, it is dominated by accounting practitioners as much as 51.70 percent. While based on education level, it is dominated by high school or equivalent as much as 48.30 percent.

Table 2 respondent demographics

Description		Frequency	Percentage
Gender	Male	63	42.86
	Female	84	57.14
Age	<20 Years	6	4.08
	20-25 Years	72	48.98
	26-30 Years	28	19.05
	31-35 Years	22	14.97
	36-40 Years	5	3.40
	41-45 Years	4	2.72
	>45 Years	10	6.80
Profession	Accounting practitioner	76	51.70
	Prospective accounting practitioners	71	48.30
Level of education	High school equivalent	71	48.30
	Bachelor's degree	35	23.81
	Master's degree	34	23.13
	Doctoral degree	7	4.76

Source: primary data (processed, 2024)

The validity and reliability of the constructs were evaluated through outer model analysis. The rule of thumb for assessing the convergent validity of a construct refers to Hair et al. (2017), namely the outer loading value must be greater than 0.7. Furthermore, Hair et al. (2017) also explained that the outer loading value between > 0.40 is still acceptable if it does not reduce the AVE value. Table 3 shows the results of the outer loading of this study, the majority of which are > 0.7. Then the AVE value for all constructs is > 0.5, namely fraud intention (0.801), attitude (0.749), subjective norm (0.609), and Islamic work ethics (0.524). Thus, the convergent validity of this study has been met. Furthermore, the results of the construct reliability test in this study. This table shows that all constructs used in this study are reliable, with Cronbach's Alpha and Composite reliability values > 0.70. So, it can be said that the data is valid and reliable.

Table 3 validity and reliability

Variables	Items	Outer loading	Cronbach's alpha	Composite reliability	AVE
Fraud intention (FI)	FI1	0.849	0.958	0.966	0.801
	FI2	0.923			
	FI3	0.911			
	FI4	0.910			
	FI5	0.921			
	FI6	0.842			
	FI7	0.904			
Attitude (AT)	AT1	0.849	0.944	0.954	0.749
	AT2	0.884			
	AT3	0.934			
	AT4	0.801			
	AT5	0.866			
	AT6	0.886			
	AT7	0.831			
Subjective norm (SN)	SN1	0.839	0.869	0.903	0.609
	SN2	0.815			
	SN3	0.830			
	SN4	0.634			
	SN5	0.784			
	SN6	0.760			
Islamic work ethics (IWE)	IWE1	0.636	0.938	0.946	0.524
	IWE2	0.594			
	IWE3	0.719			
	IWE4	0.795			
	IWE5	0.678			
	IWE6	0.746			
	IWE7	0.820			
	IWE8	0.692			
	IWE9	0.698			
	IWE10	0.615			
	IWE11	0.821			
	IWE12	0.759			
	IWE13	0.782			
	IWE14	0.697			
	IWE15	0.762			
	IWE16	0.716			

Source: primary data (processed, 2024)

Table 4 hypothesis results

Hypothesis	Original sample	T-statistics	P-values
H1: Attitude → Fraud intention	0.536	10.313	0.000
H2: Subjective norm → Fraud intention	0.416	7.785	0.000
H3: Islamic work ethics → Fraud intention	-0.026	0.531	0.595

Source: primary data (processed, 2024)

Table 4 shows that attitude positively affects fraud intention with a coefficient of 0.536, T-statistics of $10.313 > 1.96$, P-values of $0.000 < 0.05$, so H1 is supported. Furthermore, subjective norms positively affect fraud intention with a coefficient of 0.416, T-statistics of $7.785 > 1.96$, P-values of $0.000 < 0.05$, so H2 is supported. Islamic work ethics do not affect fraud intention with a coefficient of -0.026, T-statistics of $0.531 < 1.96$, P-values of $0.595 > 0.05$, so H3 is not supported.

Additional analysis

Additional analysis was conducted in this study to determine the difference in intention to commit fraud between practitioners and prospective practitioners, namely students. Table 6 shows the t-test results of the intention to commit fraud between practitioners and accounting students. The table results show no difference in fraud intention between practitioners and accounting students as future practitioners, indicated by a $p > 0.05$ value. These results align with a study by Wuryaningsih and Dzulhasni (2022) on the whistleblowing systems between accounting practitioners and prospects. These results indicate that practitioners and accounting students have similar preferences regarding the intention to commit fraudulent acts in financial statements. Although practitioners have had experience in the workplace, while students only have knowledge gained in lecture classes, the results of this study indicate that the two do not show significant differences; for example, practitioners will have stronger intentions than accounting students. Students and practitioners consistently see the significance of reporting unethical behavior.

Table 6 independent samples t-test

Items	Test	Statistic	Df	P
FI1	Student	-0.327	145	0.744
	Mann-Whitney	2707.500		0.971
FI2	Student	0.069	145	0.945
	Mann-Whitney	2845.000		0.558
FI3	Student	0.198	145	0.843
	Mann-Whitney	2849.000		0.546
FI4	Student	1.059	145	0.291
	Mann-Whitney	3053.000		0.157
FI5	Student	0.784	145	0.434
	Mann-Whitney	2990.000		0.242
FI6	Student	0.614	145	0.540
	Mann-Whitney	2862.000		0.507
FI7	Student	0.680	145	0.498
	Mann-Whitney	2966.500		0.283

Source: primary data (processed, 2024)

Attitude and intention of financial statement fraud

The results show a positive relationship between attitude and intention to commit financial statement fraud. According to the theory of reasoned action, a person's attitude towards something affects how they respond (Ajzen and Fishbein 1977). The results of this study align with the theory of reasoned action, which states that when an accountant has a positive attitude towards accounting practices that violate applicable accounting standards, this will affect their intention to commit fraud in financial reporting. The results of this study support the results of previous research by (Carpenter and Reimers 2005; Zawawi et al. 2011; Awang and Ismail 2018; Awang, Rahman, and Ismail 2019; Febrianty and Divianto 2019;



Wafiroh and Wuryaningsih 2024). A person's attitude is determined by behavioral beliefs (beliefs about the likelihood of various consequences) and evaluations of how good or bad it is if these consequences occur (Trafimow 2009). Thus, the results of this study indicate that the greater the accountant's belief that violating accounting standards is normal or sound, for example, delaying the recording of expenses from the proper time, the greater the intention to commit violating actions or fraud.

A person's intention for behavior is a function of attitude towards certain behaviors and subjective norms so that an action can be predicted from attitudes with a high correlation record (Ajzen and Fishbein 1977). The results of this study also show that attitudes have a more excellent coefficient value than subjective norms (Trafimow 2009). Behavior related to fraud in financial statements is more under attitudinal control than normative control (Awang, Rahman, and Ismail 2019; Sarikhani and Ebrahimi 2022). This result implies that a person intends to conduct practices that violate accounting standards more based on how they assess the practice. Suppose he assesses that violating accounting standards (Indonesian Financial Accounting Standards - IFAS) is good and reasonable because there is something. In that case, this encourages him to carry out inconsistent practices.

Subjective norms and intention of financial statement fraud

The results show a positive relationship between subjective norms and the intention of financial statement fraud. This study confirms the theory of reasoned action, that subjective norms related to a behavior can accurately predict a person's intention to behave in a certain way (Ajzen 2012). Subjective norms are determined by beliefs about what other people think is important to do and how much those important people influence or motivate them to comply (Trafimow 2009). In this study, the environment and important people around accounting practitioners have a significant role in accountants' beliefs about how accounting practices deviate from accounting standards (Indonesian Financial Accounting Standards - IFAS); if important people for accountants see that these practices are reasonable and good, then accountants will also think so. In turn, this belief will encourage accountants to have the intention to carry out accounting practices that do not follow accounting standards.

This study's results align with previous research (Carpenter and Reimers 2005; Awang and Ismail 2018; Awang, Rahman, and Ismail 2019; Wafiroh and Wuryaningsih 2024). The positive relationship between subjective norms and fraudulent intentions occurs because individuals are strongly influenced by their social environment, especially regarding pressure, expectations, and prevailing values. When social norms around individuals do not condemn or support fraud, the urge to commit fraud becomes stronger, even though the individual knows it is wrong (Headworth 2021). The results of this study imply that the environment, colleagues, and superiors play a significant role in fraudulent practices in financial statements, so if one wants to create an area free from fraudulent practices, it is necessary to create a supportive organizational culture. Preventing fraud must include changing the culture and social norms in the workplace, not just relying on formal oversight systems.

Islamic work ethics and intention of financial statement fraud

The results show that Islamic work ethics do not affect the intention of financial statement fraud. The intention of Muslim accountants in behavior is influenced by inner encouragement, which includes belief in religious teachings (Caniago et al. 2023). Similar research, but using different instruments, by Reskino et al. (2023) shows that Islamic work ethics significantly affect fraud in financial statements, and fraud prevention variables mediate the relationship between the two. Another study conducted by Alqhaiwi, Koburtay, and Syed (2024) examined the relationship between Islamic work ethics and unethical pro-behavior with the role of moral identity internalization as a variable and religiosity as a



moderating variable on the relationship between Islamic work ethics and internalization of moral identity.

Based on the theory of reasoned action, behavioral intention is determined by either personal attitude or perceived social norms, or both, with one potentially outweighing the other depending on the context (Trafimow 2009). This research provides strong confirmation of the theory. According to a study by Zawawi et al. (2011), the specific rationalizations that influence attitudes vary depending on the nature of the non-normal financial reporting. Social pressure from friends and family significantly impacts an individual's likelihood of engaging in irregular financial reporting practices. The study did not find evidence to support the direct effect of Islamic work ethics on the intention to engage in fraudulent activity within the theory of reasoned action (TRA) framework. Criminal behavior within accounting is characterized by weak disciplinary structures and insufficient public scrutiny (Riahi-Belkhoui and Picur 2000). The opinions presented demonstrate that enhanced financial integrity can be achieved to mitigate fraud by rectifying the fundamental social disorganization that permits a decline in professional standards and fosters an environment conducive to fraudulent activities. Therefore, relying solely on an individual's work ethic is insufficient.

This study investigates the factors influencing fraud intention, focusing on the paradoxical relationship between Islamic work ethics (IWE) and fraudulent behavior. While IWE is often associated with ethical conduct, this research suggests that its direct impact on fraud intention may be less pronounced compared to the influence of attitudes towards fraud and subjective norms. The ineffectiveness of Islamic work ethics on the intention to commit financial reporting fraud shows that religious values are not always the primary determinant of ethical behavior. The social environment, organizational culture, target pressure, and control systems can be more dominant (Wijethilake, Upadhaya, and Lama 2023). Therefore, the fraud prevention approach must be multidimensional, not only based on religious values, but also structural, social, and managerial.

Conclusions

The results of this study indicate that accounting practitioners and prospective accounting practitioners who are sampled in this study, with their attitudes towards fraud and perceived subjective norms, can influence their intensity or intention to commit fraud in financial statements. Attitude is how an accountant views fraud in financial statements. Meanwhile, subjective norms are the social support an accountant feels for fraud in financial statements. These two factors affect fraud intentions. The Results of this study indicate that Islamic work ethics do not affect fraud intention; in other words, the Islamic work ethics of a Muslim accountant cannot prevent him from committing fraud when faced with a dilemma. It suggests that its influence is more indirect or complex.

The theoretical implications of this study indicate a strong predictive capability of the TRA for financial statement fraud; nevertheless, the study's findings do not support a direct relationship between Islamic Work Ethics (IWE) and fraudulent intentions. This study implies that fraudulent practices in financial reporting can be caused by behavioral factors, namely attitudes and subjective norms. Practically, this research can be a reference for the world of education and accounting professional organizations to develop anti-cheating education models both through formal education at universities and non-formal education. This shows that these two things cannot be formed instantly and indicates that if one wants to create an anti-cheating ecosystem, it is necessary to provide strong provisions for prospective accounting practitioners regarding ethical conduct in preparing financial statements. In addition, organizations or companies should be able to implement a performance measurement system that can reduce fraud.



This study has several limitations. First, Islamic work ethics in this study have not proven to be supported, so it is necessary to re-evaluate the use of instruments that are more appropriate to the context of Indonesian society. Second, Islamic work ethics is a concept that is often associated with positive behavior, such as performance, job satisfaction, and others. In contrast, this study is associated with unethical behavior, suggesting that perhaps the relationship between Islamic work ethics and fraud is indirect, so that future researchers can explore other variables, such as fraud prevention within the organization and internalization of moral identity. Finally, this study used a relatively small sample, so the suggestion for future researchers is to expand the sample used. In addition, the t-test results on fraud intention between accounting practitioners and accounting students showed no significant difference; this needs further exploration.

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