

## Religiosity and misuse of school aid funds: The development of the fraud theory

Abdul Rohman<sup>1</sup>, Hasan Mukhibad<sup>2</sup>, Ahmad Nurkhin<sup>3</sup>

<sup>1</sup>Department of Accounting, Faculty of Economics and Business, Universitas Diponegoro, Semarang, Indonesia

<sup>2</sup>Department of Accounting, Faculty of Economics, Universitas Negeri Semarang, Semarang, Indonesia

<sup>3</sup>Department of Economics Education, Faculty of Economics, Universitas Negeri Semarang, Semarang, Indonesia

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### ABSTRACT

Fraud is a problem that occurs in various organizations, including educational institutions. This condition is very ironic, educational institutions as institutions are required to teach anti-fraud education, but in fact, the educational institutions themselves are still fraudulent. This study aimed to explain the factors that can influence the principal, treasurer, and school committee to abuse school aid funds. The research sample was 145 principals, treasurers, and school committees for the elementary, junior high, and senior high school levels selected by convenience sampling method. All variables were measured using five Likert scales and analyzed with the multiple regression method. Instrument validity test using Pearson product-moment. This study shows that we found that pressure, internal control, integrity, and religiosity influence fraud. High financial pressures stemming from greed, a luxurious lifestyle, debt, integrity, low systems of control, and religiosity can increase fraud. These results reinforce the importance of schools or education-related regulatory agencies to be able to take policies to form a school environment that encourages honesty, limits teachers to hedonism, has a fair compensation system, and encourages teachers to practice worship, which needs to be done to avoid financial fraud from abuse of school aid funds.

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### Corresponding Author:

Abdul Rohman

Department of Accounting, Faculty of Economics and Business, Universitas Diponegoro

Prof. Soedarto street, SH, Tembalang, Semarang, Indonesia

Email: [abdulrohman@lecturer.undip.ac.id](mailto:abdulrohman@lecturer.undip.ac.id)

## 1. INTRODUCTION

Fraud is an occurring problem and tends to be unavoidable. The Association of Certified Fraud Examiners (ACFE) report 2020 reported 2,504 fraud cases from 125 countries with a total loss of \$3.6 billion. This fraud caused companies to lose 5% of their revenue [1]. This level of loss has not decreased from previous years. In 2008, ACFE also reported that companies suffered a loss of 5% of their annual revenue due to fraud [2]. The same condition was also reported by ACFE in 2016 [3].

Fraud can occur in financial and non-financial companies, government and private organizations, and commercial and non-commercial organizations. Data from the ACFE report in 2020 shows that fraud cases occur in commercial organizations such as banks, manufacturing, and non-commercial organizations such as educational institutions [1], [2]. In 2020, there were 82 cases of fraud in educational institutions with a loss of \$65,000 [1]. This is a decrease from 2018, which reported 92 cases for a loss of \$68,000. Despite experiencing losses, fraud in educational institutions is very ironic because education is required to play an active role in reducing fraud with anti-fraud education, but educational institutions themselves are still fraudulent.

One type of fraud – corruption - also occurs in educational institutions in Indonesia. The results of the examination by the Financial Audit Board showed that the school operational assistance (BOS/*Bantuan Operasional Sekolah*) fund in the 2008 budget year contained a budget problem of Rp 1.5 trillion. Indonesian Corruption Watch (ICW) reported that from 2005 to 2017 there were 425 occurring in educational institutions [4]. This finding is the basis for schools to become the second institution prone to corruption after the education office. ICW considers the education office to be one of the most corrupt institutions in Indonesia. The dominant form of corruption is markup and BOS [5].

Several researchers have done studies on fraud. However, we see that fraud studies in educational institutions are still rarely carried out. The studies of fraud in schools place more emphasis on academic cheating [6], [7]. In addition, studies that examine financial fraud place more emphasis on business organizations [8]–[10] and non-business organizations other than educational institutions [11]–[13].

To explain fraud, many theories have been used by previous researchers, such as: i) The fraud triangle developed by Donald Cressey in 1953; ii) The fraud scale developed by Steve Albrecht, Keith Howe, and Marshall Romney in 1984; iii) GONE theory developed by Bologna in 1999; iv) Diamond theory developed by Wolfe and Hermanson in 2004; v) pentagon theory developed by Crowe in 2011; vi) ABC model developed by Ramamoorti in 2009; and the MICE model developed by Kranacher in 2011 [14]. Of the various theories developed, it is a development of the fraud triangle, i.e., fraudulent behavior triggered by incentives or pressures, opportunities, rationalizations, or attitudes that support action [15]. However, the fraud triangle is a traditional theory in explaining fraud [14], so it is necessary to study the fraud model, which has become an extension of the fraud triangle, and review the factors that encourage corporate fraud.

Fraud is influenced by three factors, i.e., pressure, opportunity, and personal integrity [16]. From the fraud triangle theory, we replace rationalization with individual integrity. Individuals with high integrity and low opportunity need high pressure to be dishonest [16]. Organizations that have worked with integrity will improve workplace performance and will always promote the best employees to work with less supervision [14]. Therefore, integrity plays a very important role in organizations to prevent fraud [9], [14], [17].

In public sector entities, the integrity of public employees is very important to ensure that they can provide their services to the public ethically [9]. Lack of integrity among public officials contributes to the loss of public trust [18]. Therefore, many steps have been taken by governments in various countries to improve employee integrity to reduce the number of fraud incidents in the public sector [9], [19], [20]. The Malaysian government, for example, 2004 established the Malaysian Institute of Integrity to build the integrity of the nation [9]. In Indonesia, the government established an Integrity and Merit Zone system through the regulation of the Minister for State Apparatus Utilization and Bureaucratic Reform of the Republic of Indonesia No. 60 of 2020 concerning the development of the integrity of state civil servants.

In addition to integrity, this study uses religiosity to influence fraud. Religiosity is related to religion, so religiosity is an attitude and individual commitment to carrying out their religion. Religion provides limits for its people to behave well and not behave badly, including fraud [21]. Therefore, religiosity as a factor can control fraud [3], [13], [22], [23]. This study uses religiosity in addition to the reasons in previous studies because our object is public servants, where the main requirement to become a public servant in Indonesia is to have religion. More specifically, teachers (as public servants) have to form students who have faith in God as mandated by the education law. The respondent's religion is the main requirement to explore the religiosity factor and the explanation that the research sample is religious people were not found in previous studies. Therefore, we complement previous studies and reduce the problem of non-response bias [24].

This research contributes to the expansion of the study of fraud in educational institutions where previous researchers have focused their studies on business institutions. Second, this study develops the fraud triangle theory, which is the basic theory of fraud by presenting integrity and religiosity as factors that can explain fraud. We add these two variables because the object of this research is a civil servant who is obliged to have integrity and a religion.

We present this study in several interrelated important parts. The section explains the reasons for this study, regarding the phenomenon gap and research gap, and its contribution to its predecessors. The second part describes the theoretical framework and hypothesis development. The third part describes the sample, sampling method, measurement of variables, and how to do the analysis. The fourth part describes the research results, and the last part is the conclusions and recommendations.

This study is presented in five sections which are one unit. Section 1 describes the phenomenon of fraud in the object of research. Section 2 describes the theory of fraud and its development as well as the theory used in this study. In addition, section 2 also describes the hypotheses. Section 3 describes the object of research, samples, side techniques, indicators used in measuring variables, and data analysis methods. Section 4 explains the description of the respondents, the answers from the respondents, the results of data analysis, and the discussion. Section 5 describes the conclusions and recommendations that can be made to school regulators and future researchers.

## 2. LITERATURE REVIEW

### 2.1. Fraud theory

Fraud theory was first developed by Cressey in 1953 and is known as the Fraud Triangle Theory (FTT) [25], [26]. In FTT, fraud is influenced by three factors, i.e., pressure, opportunities, and rationalization [15]. Pressure is a problem faced by a person and cannot be shared with other parties [27]. This fraud arises because they choose to solve the problem by illegal means. Pressures that can lead to fraud are: i) financial pressure; ii) vice; iii) work-related pressure, and iv) other pressures such as the desire to have material possessions like their rich friends [27]. Pressure is the main factor for someone to commit fraud than other factors [15]. The second factor that strengthens someone to commit fraud is opportunities. This opportunity arises because the perpetrator can identify that other parties will not detect their behavior. Factors that enhance opportunities are weak internal controls or possible failure to discipline perpetrators, inadequate training, poor supervision, lack of prosecution, ineffective programs/policies, and a weak ethical culture [3], [11]. The third factor is rationalization. Rationalization is an ex-ante moral explanation that convinces fraudsters that their illegal behavior can be justified and they remain a trustworthy person such as “I’m only borrowing the funds”, “Everyone does it”, and “My employer is cheating me financially” [28]. Rationalization helps perpetrators to hide from their wrongdoings [3], [11].

The three fraud-causing factors in FTT assume that all three factors have the same role in fraud [27]. This fact was later criticized by several parties that the cause of fraud is not only influenced by pressure, opportunity, and rationalization. This attitude then causes the researcher to modify this FTT. The capability of this FTT is because fraud only occurs when there are people who have adequate capabilities to carry out the fraud [29]. This theory is known as the fraud diamond. GONE theory modifies FTT by adding greed and exposure factors in explaining why someone committed fraud [30]. Openness to the punishment of perpetrators can provide a deterrent effect and control other perpetrators to commit fraud. Modification of this FTT by developing variables of pressure, opportunity, and personal integrity as factors that cause the act of fraud [16]. This theory is known as the fraud scale [16]. In this study, we use the fraud scale to explain fraud, including pressure, opportunity, and personal integrity factors. In addition, we add the religiosity variable as a factor that influences fraud [3], [11], [13], [22], [31]. The development of this fraud theory is used to explain fraud more comprehensively and it is adapted to the characteristics of the object under study. The fraud triangle theory is traditional, so it is necessary to develop a broader fraud triangle theory [14].

### 2.2. Hypothesis development

The fraud triangle theory and fraud scale explain that fraud can occur due to pressure factors [8], [16]. This pressure arises because the perpetrator has a problem that cannot be shared, so they seek to solve the problem in an illegal way [27]. This method was chosen because of the inability of actors to compete in the industry to generate greater revenue by legal means. Sources of problems that can exert a pressure effect on actors can be in the form of financial and non-financial factors [32]. Financial pressure can come from a high lifestyle, the need to pay debts, or the desire to be rich like their friends. Pressure in non-financial factors can come from work pressure, bad character, or addiction to drugs and gambling [27], [32]–[34].

Sources of pressure are personal pressure, company or work pressure, and external pressure. Personal stress arises due to sudden financial problems, lifestyle, lack of discipline, and greed [11], [35]. Company or job pressures can arise from unfair treatment, fear of losing their jobs, compensation mechanisms, management’s financial interests, and insufficient rewards for employees [3], [34], [35]. Meanwhile, external factors are business financial stability, ego, image, and reputation [3].

A person who is depressed due to financial needs such as debts that must be paid, or due to a lifestyle that is beyond their capabilities will cause them to seek solutions recklessly by committing fraud. Sometimes they are also terrorized by debt collectors who are accompanied by threats of violence adding to the pressure on the perpetrators [3]. Unsatisfactory treatment of salaries received by employees can encourage them to commit misappropriation fraud so that the provision of remuneration can control employees to commit fraud [34]. Pressure is a factor that causes perpetrators to commit fraud [3], [27], [36]. In addition, it is also the most powerful factor in influencing fraud [15]. There is a positive relationship between pressure and fraud (Ha1).

The second factor in explaining fraud is an opportunity [8]. Opportunity is a situation where someone feels they have a combination of situations and conditions that allow them to commit fraud and this action will not be detected [16]. This opportunity arises because of weak internal controls or possible failure to discipline perpetrators, inadequate training, poor supervision, lack of prosecution, ineffective programs/policies, and a weak ethical culture [3], [27]. This opportunity arises when perpetrators see how to use their position of trust to solve their financial problems and will not be detected by other parties [35]. There are identified six factors that cause the opportunity to commit fraud: i) lack of control to prevent and detect fraud; ii) inability to assess performance quality; iii) inability to discipline fraud perpetrators, iv) lack of access to information; v) ignorance, indifference, and incompetence; and vi) lack of an audit trail [16].

Several researchers have proven the relationship between this opportunity and fraud. Nawawi and Salin who examined employee fraud at work in Malaysian companies found that employees agreed that internal controls were weak [34], so employees suggested that companies improve their internal controls to prevent occupational fraud. Koomson *et al.* researching workplace fraud in companies in Ghana found a negative and significant association between workers' perceptions of the strength of the organization's internal control system with asset misappropriation [37]. These results imply that when workers perceive that the internal mechanisms which monitor their activities are capable of detecting errors in the workplace, motivation to commit fraudulent acts is usually low [8]. From these findings, control mechanisms that combine prevention and deterrence (qualitative aspects of internal control) are more important to prevent fraud than simply the existence of anti-fraud controls [8]. There is a positive relationship between internal control and fraud (Ha2).

In the fraud scale theory, one of the factors that influence someone to commit fraud is the integrity of the individual toward the organization [16]. This individual integrity is a substitute for the rationalization described in the FTT [14]. The reasons cause Albrecht recommends the integrity factor over rationalization are because: i) Integrity is easier to observe than rationalization and ii) Integrity and accountability are the core of accounting fraud [14]. Another benefit of using personal integrity is being able to observe a person's decisions and the fraud perpetrator's decision-making process so that their commitment to ethical decision-making can be measured [38]. A person who has integrity will maintain discipline, comply with laws and regulations, and be responsible for their actions [9].

Workers who have high integrity will improve performance in the workplace and will always promote the best employees to work even though the organization has less supervision [14]. Therefore, workers who have high integrity toward the organization will not commit fraud even though they have great pressure and opportunity. Mathenge researching 150 police officers in Kenya found that low ethics and integrity were associated with fraudulent behavior and involvement in corruption [39]. Kuo and Chen examining corporate managers in China found that firms with executives with lower integrity were associated with greater levels of earnings manipulation [40]. The previous researcher distributing questionnaires to 200 civil servants in Malaysia found that integrity has a negative influence on fraud [9]. Employees with integrity are employees who are honest and trustworthy, and always follow organizational policies and procedures. There is a positive relationship between integrity and fraud (Ha3).

Religion has the main function of regulating the behavior of its people. The rules about good and bad behavior, and what people can and cannot do are regulated in the holy book. When religious people violate the holy book, they sin. This is the contrary for the people who obey the holy book. They will get heaven as a reward. Therefore, the holy book of religion is seen as a guide for its people in carrying out all life activities. One of the activities that people should not do is dishonesty, lying, smuggling, stealing, including committing fraud.

Religiosity is an attitude and individual commitment to carrying out their religion in their entire life. People who have high religiosity are people who obey their religion, carry out religious orders, and leave their religious prohibitions. For this reason, previous researchers [3], [13], [22], [23], [31], [41] used religiosity as a factor that can influence fraud. Religiosity can also be associated with believing in the presence of God [3], and God will oversee all human behavior. With this belief, someone will be careful in their attitude and keep their attitude/behavior from deviating from religion. Thus, religiosity can form an individual's personality and a critical part of life [23].

Indonesia as a religious country requires its citizens to have a religion and the majority are those whose religion is Islam. The obligation of the population to be religious is reflected in Pancasila where the first precept is God Almighty. For Indonesia, Pancasila functions as the ideology of the state, the personality of the nation, and as a way of life for the nation. Moreover, the main requirement for a public servant is to believe in one of the religions recognized by the Indonesian government. Despite requiring citizens to be religious, at least 17 governors, 50 regents/mayors, 14 judges, 121 members of the legislature, and hundreds (even thousands) of high-ranking officials were imprisoned for corruption charges [42]. Even Statistics Indonesia in 2021 reported that Indonesia has a corruption index level of 3.88 (the maximum index is 5, and a high score indicates a mass of anti-corruption behavior). In 2020, Transparency International Indonesia reported that Indonesia had a Corruption Perception Index ranked 102 out of 180 countries. This ranking means that Indonesia is still one of the most corrupt countries in the world [43]. For this reason, this study adds the religiosity variable as a factor used to explain fraud.

Experts have proven the role of religiosity in reducing fraud. Several recent studies examining the misappropriation of assets in the police force in Malaysia found that religiosity acts as a mechanism for preventing staff from committing fraud [3] and examining Malaysian Enforcement Agency employees found that religiosity is a more prominent factor in reducing fraud compared to organizational factors [23]. The values of religiosity are very important to stop staff from engaging in unethical behavior, even though the organization has weak fraud controls. There is a positive relationship between religiosity and fraud (Ha4).

### 3. RESEARCH METHOD

The purpose of this study is to empirically prove the influence of pressure, opportunity, integrity, and religiosity on the potential for fraud in the use of school operational aid funds. Thus, the objects of the study are the school management as a public organization and the recipient of school operational aid funds. In addition, we limit the study respondents to civil servants. The civil servants are required to have integrity and religion following the first precepts of Pancasila. Even the Minister of State Apparatus Empowerment and Bureaucratic Reform of Indonesia starting July 1, 2021, requires all civil servants to read Pancasila every Wednesday and Friday. This effort was made to increase the loyalty of civil servants to the ideology of Pancasila and the 1945 Constitution. We chose the respondents to be religious because religiosity is related to religion. Therefore, the sample category of this study was carried out to reduce response bias. The respondents of this study were the head, treasurer, and school committee as they are responsible for managing school operational aid funds and preparing financial reports. Apart from that, they also have the authority to manage BOS funds, which includes planning activities and the use of budget funds.

The pressure variable is defined as something that happens to the personal life of the principal, treasurer, and school committee that motivates them to commit fraud. This variable is measured by indicators of greed, a luxurious lifestyle, having large debts, experiencing financial losses, and unexpected financial needs [27]. Internal control is a structured and integrated process of policies and activities carried out by agency leaders and all personnel under them on an ongoing basis with organizational goals that are effective, efficient, and able to secure assets and financial reporting that complies with applicable laws and regulations. Internal control variables are measured by indicators of the control environment, risk assessment, control activities, information and communication, and monitoring [34], [44]–[46].

Individual integrity is honesty, trustworthiness, and loyalty in carrying out one's orders and obligations. This integrity is measured by the level of honesty, courage, prudence, and responsibility [47]. Religiosity is defined as a belief in God (faith) accompanied by a commitment to follow the principles that are believed to be established by God. Religiosity is measured by religious belief (belief dimension); religious practice (the dimension of ritual or practice); religious feeling (experience dimension); religious knowledge (knowledge dimension), and religious effect (consequence dimension) [3], [11], [48].

Fraud is measured by cheating in managing the allocation of school operational aid funds. Fraud is measured by indicators of inappropriate purchases, use of blank receipts, purchases that are not in accordance with specifications, and the use of office equipment for personal needs. This indicator was developed from previous studies [11], [49]. All variables were measured using a Likert scale with 5 answers (1=strongly disagree; 2=disagree; 3=undecideds; 4=agree; 5=strongly agree).

The data were analyzed by multiple regression and using the ordinary least square (OLS) technique. To provide the best linear unbiased estimator (BLUE) research results, two tests were carried out. The first test was a reliability test using Cronbach's alpha and validity using bivariate correlation. The second stage was the classical assumption test which included normality, multicollinearity, and heteroscedasticity tests. The normality test is based on a histogram graph that depicts a normal distribution pattern or points spread around the diagonal line and follow the direction of the line. The multicollinearity test uses the tolerance value, and the opposite is the variance inflation factor (VIF). The heteroscedasticity test is done by looking at the presence or absence of certain patterns on the scatterplot graph. There is no heteroscedasticity if the scatterplot graph does not have a clear pattern, i.e., the points spread both above and below zero on the Y axis. The basic equation of this study is as (1).

$$FRAUD_i = \beta_0 + \beta_1 PRES_i + \beta_2 IC_i + \beta_3 INTEG_i + \beta_4 RELIGI_i + \varepsilon \quad (1)$$

Where, FRAUD is cheating school funds; PRES is pressure; IC is internal control; INTEG is integrity; and RELIGION is religiosity.

## 4. RESULTS AND DISCUSSION

### 4.1. Descriptive analysis

Respondents in this study consisted of school committees, school principals, and school treasurers from elementary, junior high, senior high school, and state vocational schools in Kudus Regency area. The study was carried out by distributing questionnaires to schools that had been selected according to established criteria, i.e., schools which received school operational aid funds above IDR 50,000,000 per quarter.

The number of samples that meet the criteria is 150 respondents consisting of school committees, school principals, and school treasurers. Of the 150 questionnaires distributed, 145 were returned. A total of eight questionnaires were not answered completely and a total of five questionnaires were not returned. Thus, there are 137 questionnaires. Characteristics of respondents consisting of information on gender, age, position,

and level of education are presented in Table 1. The description of each variable is presented in Table 2. The pressure variable shows that 44.3% of respondents disagreeing with the conditions that cause them to have financial and non-financial pressures that encourage them to take illegal actions. This means that respondents have low pressure. However, 14% gave a hesitant response and 4.1% indicate that they experience pressure.

Table 1. Characteristics of respondents

Note	Σ	Percentage (%)	
Gender	Male	77	56.2%
	Female	60	43.8%
Age	31–40 years old	35	25.5%
	41–50 years old	39	28.5%
	Above 51 years old	63	46.0%
Education level	Senior high school	7	5.1%
	Academy	25	18.2%
	Bachelor's degree	83	60.6%
	Master's degree	22	16.1%
Position	School committee	42	30.7%
	Principal	50	36.5%
	School treasurer	45	32.8%

Table 2. Descriptive variables

No.	Questions	Responses				
		1	2	3	4	5
PRES-1	Envy of friends' wealth	0.409	0.343	0.212	0.036	0.000
PRES-2	Desire for more wealth	0.299	0.350	0.234	0.117	0.000
PRES-3	Shopping with credit card	0.343	0.474	0.146	0.036	0.000
PRES-4	Expenditure is greater than salary	0.358	0.518	0.117	0.007	0.000
PRES-5	Ownership of bank debt	0.387	0.511	0.095	0.007	0.000
PRES-6	Financial loss (e.g., loss in business)	0.460	0.460	0.036	0.044	0.000
Average		0.376	0.443	0.140	0.041	0.000
IC-1	Everyone has worked according to their duties and responsibilities	0.000	0.000	0.029	0.657	0.314
IC-2	Reminding coworkers who committed bad deeds.	0.000	0.000	0.044	0.657	0.299
IC-3	Performing tasks by minimizing risk	0.000	0.000	0.088	0.620	0.292
IC-4	Punishments are given to employees.	0.000	0.000	0.066	0.628	0.307
IC-5	Rules for physical examination of school property	0.000	0.007	0.146	0.628	0.219
IC-6	Evaluate assignments regularly.	0.000	0.007	0.066	0.606	0.321
IC-7	Disclosure of information on the use of school operational aid funds.	0.000	0.000	0.029	0.642	0.328
IC-8	Expansion of information on the use of school operational aid funds.	0.007	0.000	0.080	0.686	0.226
IC-9	Supervision and evaluation of school operational activities	0.000	0.000	0.073	0.606	0.321
IC-10	Physical inspection of school supplies.	0.000	0.000	0.058	0.577	0.365
Average		0.001	0.001	0.068	0.631	0.299
INTEG-1	Commitment not to abuse power	0.000	0.000	0.000	0.511	0.489
INTEG-2	Reporting work results according to the real condition	0.000	0.000	0.015	0.547	0.438
INTEG-3	Not succumbing to pressure from others.	0.000	0.000	0.080	0.562	0.358
INTEG-4	Working with consideration and confidence.	0.000	0.000	0.015	0.620	0.365
INTEG-5	Prioritize common interests.	0.000	0.000	0.007	0.577	0.416
INTEG-6	Weighing the problems and consequences	0.000	0.000	0.029	0.642	0.328
INTEG-7	Performing work with full responsibility	0.000	0.000	0.000	0.526	0.474
INTEG-8	Behaving in accordance with applicable norms	0.000	0.000	0.007	0.504	0.489
Average		0.000	0.000	0.019	0.561	0.420
RELIGI-1	Habit of Charity	0.000	0.000	0.036	0.715	0.248
RELIGI-2	Always performing worship.	0.000	0.000	0.000	0.547	0.453
RELIGI-3	It is a sin to leave worship.	0.000	0.000	0.000	0.533	0.467
RELIGI-4	Actions based on faith will get a reward from God.	0.000	0.000	0.007	0.350	0.642
RELIGI-5	Religion is the source of all regulations	0.000	0.000	0.044	0.569	0.387
RELIGI-6	Regularly reading religious books.	0.000	0.000	0.088	0.577	0.336
RELIGI-7	God always helps in every trial and tribulation	0.000	0.000	0.015	0.613	0.372
RELIGI-8	The God I believe in is always watching over human actions.	0.000	0.000	0.015	0.533	0.453
RELIGI-9	Helping people in trouble	0.000	0.000	0.073	0.526	0.401
RELIGI-10	Lying is a sinful act	0.000	0.000	0.007	0.650	0.343
Average		0.000	0.000	0.028	0.561	0.410
FRAUD-1	Include other inappropriate needs in office supplies shopping.	0.292	0.628	0.080	0.000	0.000
FRAUD-2	Use of blank receipts for the procurement of office supplies	0.423	0.453	0.124	0.000	0.000
FRAUD-3	Purchase of equipment not in accordance with specifications	0.336	0.562	0.102	0.000	0.000
FRAUD-4	Use of office equipment for personal use.	0.307	0.584	0.109	0.000	0.000
Average		0.339	0.557	0.104	0.000	0.000

The internal control variable found that 63.1% responded that the control system was strong. In addition, 29.9% indicated that their internal control was very strong. This finding indicates that the management of school funds has strong internal control so this system will make it difficult for school financial managers to commit fraud. An almost similar finding to internal control is integrity. Table 2 shows that 56.1% of respondents agree and 42% strongly agree. These results indicate that the respondents have very good integrity. They have responsibilities and complete their duties according to rules and norms. This high integrity will reduce their potential to commit fraud. The religiosity variable shows that 56.1% of respondents answered agree and 41% strongly agree. This score indicates that the respondent has a high level of religiosity. This finding confirms the low potential for schools to commit fraud. The fraud variable shows that 55.7% of respondents disagreed and 33.9% strongly disagreed. This result shows that all the indicators that we use to identify fraud are responded to negatively by respondents. The results of this description indicate that the tendency of principals, treasurers, and committees to commit fraud is low.

#### 4.2. Data quality test

The validity test of the questionnaire was analyzed by using a correlation test between the score of the question items and the total score of the construct or variable. A variable is valid if  $r_{\text{count}}$  is greater than  $r_{\text{table}}$  and has a positive value. To test the quality of the data, questionnaires were given to as many as 30 respondents who were not the research sample. Calculation of  $r_{\text{table}}$  is calculated using the analysis of the degree of freedom (df) with the formula  $df=n-2$ . Thus, the value of  $df=30-2=28$  with an alpha of 0.05, and the value of  $r_{\text{table}}$  is 0.3610. The results of validity testing for all variables are presented in Table 3. The correlation between the scores of the questions resulted in a score of  $>0.3610$  and this indicates that all the questions are valid as shown in Table 3.

The reliability test was conducted to know the level of consistency of the instruments measured. In this study, the measurement of the reliability test was carried out with Cronbach's alpha test tool. The minimum Cronbach's alpha score is 0.70. The results of reliability testing for each variable are shown in Table 4. The value of Cronbach's alpha for all variables is more than 0.70. This indicates that all variables are reliable.

Table 3. Validity test results

Indicators	PRES	IC	INTEG	RELIGION	FRAUD
	$R_{\text{Count}}$	$R_{\text{Count}}$	$R_{\text{Count}}$	$R_{\text{Count}}$	$R_{\text{Count}}$
Indicator 1	0.722	0.731	0.472	0.723	0.575
Indicator 2	0.847	0.541	0.492	0.718	0.552
Indicator 3	0.618	0.786	0.425	0.499	0.530
Indicator 4	0.640	0.724	0.708	0.770	0.590
Indicator 5	0.748	0.751	0.695	0.581	-
Indicator 6	0.594	0.885	0.538	0.627	-
Indicator 7	-	0.780	0.555	0.661	-
Indicator 8	-	0.724	0.697	0.757	-
Indicator 9	-	0.802	-	0.524	-
Indicator 10	-	0.884	-	0.585	-

Table 4. Reliability test results

Variables	Cronbach's alpha	Note
Pressure	0.869	Reliable
Opportunity	0.937	Reliable
Integrity	0.801	Reliable
Religiosity	0.882	Reliable
Fraud	0.764	Reliable

##### 4.2.1. Classic assumption test

The normality test used the Kolmogorov-Smirnov (K-S) test. For data that has a value above 0.05, the data distribution is then declared to meet the assumption of normality. One-Sample K-S Test results produce Asymp. Sig. 0.057. This indicates that the data is normally distributed.

The second classic assumption test is multicollinearity using the VIF value. The model is free from multicollinearity problems if the tolerance value is  $>0.1$  or  $VIF < 10$ . Our test results produce a VIF value of 1.044 (PRES); 1.019 (IC); 1.01 (INTEG); and 1030 (RELIGION). These results show that all variables have a VIF value  $< 10$ . It can be concluded that there is no multicollinearity problem.

The heteroscedasticity test uses the Glejser test if this test produces sig. more than 0.05 then there is no heteroscedasticity. The Glejser test result was 0.106 (PRES); 0.233 (IC); 0.990 (INTEG); 0.971 (RELIGION); and 0.971 (FRAUD). The results have a value of  $>0.05$  and indicate that there is no heteroscedasticity.

#### 4.2.2. Test model

The results of the multiple regression test using OLS are presented in Table 5. All hypotheses are accepted. The coefficient of pressure is 0.482 with a probability of less than 0.01. Pressure has a positive and significant impact on the potential for fraud in the use of school operational aid (BOS) funds. Internal control and integrity have a negative effect with the coefficients -0.072 and -0.089 and significant at 0.05. In addition, religiosity also has a negative and significant impact on the potential for fraud in the use BOS funds. The coefficient is -0.089 and the probability is less than 0.01.

Table 5. OLS test results

Variables	Coefficient	Std. Error	Sign	Decision
Pressure	.482***	.030	+	Ha1 is accepted
Internal control	-.072**	.031	-	Ha2 is accepted
Integrity	-.089**	.038	-	Ha3 is accepted
Religiosity	-.089***	.029	-	Ha4 is accepted
Coefficient	21.655***	2.280	-	-

#### 4.3. Discussion

Table 5 shows that pressure has a positive effect on fraud. This study is in line with the fraud triangle, and score theory. Perpetrators commit fraud because they are distressed by their problems and they solve this problem by carrying out illegal activities [27]. The source of their problems can come from financial and non-financial problems [32]. Our results show that pressure has a positive influence on fraud. These results indicate that school administrators who have a larger lifestyle, are involved in debt, lose business, and desire to live a luxurious life will cause pressure for them and further increase their potential to abuse school aid funds. Envy of other people's wealth can increase the pressure on them to own what is not theirs. This will create financial problems for them and encourage them to embezzle money [12], [15], [33].

If we compare the effect of pressure on fraud with internal control, integrity, and religiosity factors, our results show that pressure has the largest coefficient and 1% significance. This result strengthens [15] findings that pressure is the biggest factor in influencing perpetrators to commit fraud. This finding requires schools or the government to take policies that can reduce pressure on the head, treasurer, and school committee. Previous researchers [3], [35] suggest making a policy of prohibiting the life of boasting, high discipline, and controlling greed with gratitude. In addition, a fair and sufficient remuneration and compensation system to be used in the living expenses of school managers can also be used to control financial pressure [3], [33], [35].

The results also show that internal control has a negative influence on fraud. Internal control functions as a deterrent to perpetrators from committing fraud. The Committee of Sponsoring Organizations of the Treadway Commission (COSO) identified three components in the organization's internal control system, i.e., the control environment, accounting systems, and control of procedures and activities [16]. The control environment can be formed by establishing a work atmosphere that supports employees, is honest, supports employees to advise each other, and monitors the behavior of other employees. Organizational results avoid dishonest management errors and do not deserve to be studied and subsequently practiced by employees [16]. Each fraud consists of three elements, i.e., theft where the asset was taken, concealment of the asset, and the conversion of the asset taken in the form of cash [16]. These three elements of theft can be controlled if the organization has a good accounting system. This means that a good accounting system will leave an audit trail that allows it to lead to fraud perpetrators [16]. Organizations that involve many employees need control activities so that the behavior of all employees is in line with the interests of the organization. These controls can be in the form of a clear separation of duties between employees, authorization systems, audits by independent parties, physical security, and documenting and recording [16].

The results of our study indicate that a weak control system will open opportunities and will further increase the occurrence of misuse of school aid funds. The results of this study strengthen the findings of previous researchers [8], [34], [37] who found a negative influence between internal control and financial fraud. In this study, a clear division of tasks, mutual reminders and supervision between teachers, clear information on sanctions against teachers who make mistakes, and continuous examination of school assets will strengthen the school's internal control system, reduce opportunities, and subsequently control the principal, treasurer, and committee from abusing school aid funds.

In addition to being influenced by internal control and pressure, the results of this study have proven that integrity has a negative influence on fraud. The results of this study corroborate the findings of previous studies [9], [39], [40]. Employees who have low ethics and integrity will make it easier for them to have fraudulent behavior and be involved in corruption scandals [39]. Companies that have executives with low integrity have a greater tendency to manipulate earnings [17]. Civil servants who have high integrity are not

easy to commit fraud even though they have a great opportunity to cheat [9], [14]. In this study, the integrity of the principal, treasurer, and school committee is proven by avoiding abuse of power, always reporting work, complying with school regulations, putting the common interest in mind, and carrying out work responsibly, which will control them from abusing school aid funds.

In line with previous studies, we found that religiosity has a negative influence on fraud [3], [13], [22], [23], [31], [41]. Religiosity is related to a person's commitment to carrying out their religious teachings in all their life and all religions teach their adherents about good and bad [50]. Therefore, religion can serve as a guide to behavior and shape individual personalities, and an important part of life [3]. One of the bad acts that are prohibited by religion is fraud. Islam, which is the religion most widely embraced by the population in Indonesia, for example, has many verses in the Quran that prohibit acts of fraud, either in the form of theft (Quran surah no. 2: verse 188) or manipulation (Quran surah no. 16: verse 116) [21]. Thus, religion can be used as a good mechanism to solve business problems [50], including fraud.

The role of religiosity in controlling its people from committing fraud is because of the presence of God. High religiosity can be measured by a person's belief in the presence of God in their entire life [3]. The presence of God will oversee all their behavior. Thus, this belief will lead to a behavior that is by God's teaching. In this study, religiosity is proxied by religious belief, religious practice, religious feeling, religious knowledge, and religious effect. Thus, the principal, treasurer, and school committee who always carry out worship believe that all actions will be rewarded by God [51], and the belief that God will always supervise them will prevent them from misappropriating school aid funds.

## 5. CONCLUSION

This study aims to explain the factors that can influence the principal, treasurer, and school committee to abuse school aid funds by using pressure factors, internal control, integrity, and religiosity as explanatory variables. The results showed that high pressure, weak internal control, low integrity, and low religiosity could trigger the misuse of school aid funds. In the description, our results show that the principal, treasurer, and school committee have low pressure, and strong internal control, and are characterized by their respective awareness of the principal, treasurer, and committee to advise and supervise each other, which can lead to low levels of cheating. Principals, treasurers, and school committees who are committed to carrying out their duties according to regulations will not abuse their power and always put the interests of the organization first. This can lead to low misuse of school funds. In addition, the head, treasurer, and committee have high religiosity as evidenced by always carrying out worship, belief in God's recompense, and belief in God's presence in all their lives have prevented them from committing illegal acts.

The results of this study reinforce the importance of internal school control, avoiding policies that can increase pressure, and increasing integrity and religiosity to avoid misusing school aid funds. Schools or regulatory agencies related to education can take policies to establish a school environment that encourages honesty, limits teachers to hedonism provides a fair compensation system, and encourages teachers to practice worship so that teachers and school committees always carry out their duties following regulations, are being responsible, and do not commit misuse of school funds. The approach used in this study in explaining fraud is by expanding the fraud scale and triangle theory by presenting the religiosity variable. In the study of fraud theory, modification of the previous theory in explaining fraud is necessary. This is an effort for researchers to be able to capture the factors that cause the fraud phenomenon more accurately. Thus, we suggest for further researchers be able to expand the theory of fraud by developing previously established theories.

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## BIOGRAPHIES OF AUTHORS



**Abdul Rohman**    is a Professor at the Faculty of Economics and Business Universitas Diponegoro, Semarang, Indonesia. He is the head of the UNDIP internal supervisory unit and has served as the head of the accounting master's study program. He is active in the Indonesian Institute of Accountants (IAI) Central Java. His field of research is public sector accounting. He is also active in writing books and articles for reputable international journals. He can be contacted at e-mail: [abdulrohman@lecturer.undip.ac.id](mailto:abdulrohman@lecturer.undip.ac.id).



**Hasan Mukhibad**    is a Ph.D. Candidate, Department of Economics, Faculty of Economics and Business, Universitas Sebelas Maret, Surakarta, Indonesia. He is lecturer and researcher at Department of Accounting, Faculty of Economics, Universitas Negeri Semarang, Semarang, Indonesia. He is editor in chief of *Jurnal Dinamika Akuntansi* (national accredited journal). He is a reviewer in international journals. He has published some articles in international journal. He can be contacted at e-mail: [hasanmukhibad@mail.unnes.ac.id](mailto:hasanmukhibad@mail.unnes.ac.id).



**Ahmad Nurkhin**    is a lecturer and researcher in accounting education, Faculty of Economics, Universitas Negeri Semarang, Semarang, Indonesia. He is also a reviewer in some international and national academic journals. He active in organization profession of accounting and economic educator. His field of research are ICT and education, learning method, information system, and accounting. He was published some articles at international journal. He can be contacted at e-mail: [ahmadnurkhin@mail.unnes.ac.id](mailto:ahmadnurkhin@mail.unnes.ac.id).