

Safeguarding Academic Integrity: Unveiling the Intricate Dance between Fraud Behavior and the Spirituality of University Students

Trinandari Prasetya Nugrahanti¹, Siska Yulia Defitri², Imam Hanafi³, Indro Nugroho⁴

¹Department of Accounting, ABFI Perbanas Institute, Jakarta, Indonesia

²Accounting Department, Faculty of Economics, Universitas Mahaputra Muhammad Yamin,
Solok, Indonesia

³Department of Public Administration, University of Brawijaya, Malang, Indonesia

⁴Biology Department, Kuningan University, Kuningan, Indonesia

Abstract

This research aims to develop and analyze a model of the relationship between fraudulent behavior and main factors such as spirituality, financial literacy, organizational pressure, and integrity in the context of students at University Structural Equation Modeling (SEM) involved a sample of 210 student respondents. Data was collected through a Google questionnaire which included variables of spirituality, financial literacy, organizational pressure, integrity, and fraud behavior. The results of SEM analysis reveal a complex relationship model between these variables. Spirituality organizational stress, and integrity have a positive effect on fraudulent behavior, while integrity has a negative effect. Apart from that, it was found that spirituality and organizational stress did not affect integrity. On the other hand, financial literacy and integrity do not affect fraudulent behavior. This research makes an important contribution to the understanding of the factors that influence fraud behavior among university students. These findings can provide a basis for developing education and training programs that aim to improve student integrity and ethics, as well as the role of lecturer supervision in shaping positive academic behavior. These results can also guide educational institutions to create an environment that supports the prevention of cheating behavior in the academic environment

Keywords: Fraud, Spirituality, Financial literacy, Organizational pressure, Integrity, Supervision

Introduction

In an increasingly complex and dynamic business environment, attention to business ethics and integrity is becoming increasingly important. Especially in a financial context, fraud or unethical behavior can have a serious impact on the organization, stakeholders, and company image (Tanjaya & Kwarto, 2022). Research on the factors that influence fraudulent behavior is becoming increasingly relevant for developing deeper understanding and effective prevention solutions.

Fraud or fraudulent behavior has an impact far beyond just the financial aspect. The impacts include damage to the company's reputation, loss of stakeholder trust, and long-term losses in business operations (Putri, 2017). Therefore, a better understanding of the factors that influence fraudulent behavior is key in efforts to prevent and deal with fraud. To prevent fraud, control mechanisms for prevention Fraud need to be carried out long before fraud occurs and is carried out through qualitative aspects (Ashari & Nugrahanti, 2021).

The academic honesty of university students pertains to the moral and ethical standards guiding their conduct within an educational setting. This encompasses a dedication to acting with honesty, fairness, and integrity in all facets of their academic endeavors and research(Haetami et al., 2024). The digital transformation of accounting, auditing, and performance or financial reporting also plays an important role in the transformation of financial auditing, insurance, and education(Nugrahanti, 2023).

In this context, the relationship between personal factors such as spirituality and integrity, the organizational environment such as the pressure exerted, and the supervisory role of lecturers (Hafni, 2022) as mediators in this relationship need to be further explored. Spirituality and integrity may play a role in shaping individual views of ethics and honesty, while organizational pressures and faculty supervision can influence the context and environment in which fraud decisions are made.

The main objective of this research is to uncover and analyze the model of the relationship between fraudulent behavior and key factors such as spirituality, integrity, organizational pressure, and supervision of lecturers as mediators. Through a better understanding of the interaction of these factors, this research is expected to provide valuable insights into designing more effective prevention approaches to fraudulent behavior in business and academic environments.

Originality/Significance

This research has broad significance, not only for business and academic circles but also for society at large. By revealing a model of the relationship between integrity behavior and the factors that influence it, this research can provide a foundation for the development of better training programs, organizational policies, and educational approaches to minimize the risk of fraudulent behavior.

2. Method

2.1 Research Design

This research will use a quantitative approach with the Structural Equation Modeling (SEM) method to analyze the relationship between fraud behavior and spirituality, integrity, and organizational pressure, with lecturer supervision as a mediator.

2.2 Participant

Research participants will consist of individuals in the academic and business environment at XYZ University. The sample will be selected purposively and inclusively, taking into account inclusion criteria such as level of education and work experience. A sample size of 210 respondents was calculated to ensure the SEM analysis was valid(ZUHDI et al., 2016).

2.3. Data Collecting

Data will be collected using a structured questionnaire that has been previously developed and validated. The questionnaire will include measurement scales for the variables of spirituality, integrity, organizational pressure, lecturer supervision, and fraudulent behavior. Data collection will be carried out through an online survey to facilitate participant access(Ahyar et al., 2020).

2.4. Research Variable

These independent variables are spirituality, financial literacy, integrity, and organizational pressure. Spirituality measures an individual's level of involvement in spiritual activities and associated ethical values. Integrity measures an individual's ability to behave honestly and fairly in business situations. Organizational Pressure measures the extent to which pressure from the organizational environment influences individual behavior.

The Lecturer Supervision Moderator Variable measures the level of supervision and guidance an individual receives from lecturers or superiors. Dependent Variable Fraud Behavior: Measures the frequency and form of fraudulent behavior committed by individuals.

2.5 Data Analysis

The data will be analyzed using the Structural Equation Modeling (SEM) method with the help of the Warp-PLS statistical software. The SEM model will be used to test the relationship between the variables spirituality, integrity, organizational pressure, lecturer supervision, and fraud behavior. Lecturer supervision will be tested as a mediator in the relationship between independent and dependent variables. SEM analysis will include (1) Confirmatory model testing to measure the extent to which the model fits the collected data (Akinyode, 2016). Testing the hypothesis regarding the relationship between the variables spirituality, integrity, organizational pressure, and lecturer supervision with fraud behavior. (2) Path analysis to assess the extent to which lecturer supervision mediates the relationship between independent and dependent variables (Kusmawan et al., 2021).

2.6. Ethics

This research will ensure ethics in data collection and the protection of participant privacy. Data will be processed anonymously, and participants will be provided with sufficient information regarding the objectives and research process (Kang & Hwang, 2023). The Structural Equation Modeling approach will be used in this study to examine the relationship between fraud behavior and the variables of spirituality, integrity, organizational pressure, and lecturer supervision as mediators. It is hoped that this research can provide a deeper understanding of the factors that influence fraudulent behavior and the role of lecturer supervision in linking these variables. By identifying the relationship between spirituality, integrity, organizational pressure, and supervision of lecturers as mediators, this research can help develop a better approach to preventing and dealing with fraudulent behavior in business and academic environments.

3. Results

3.1 Data Description

The data description for each variable is presented as follows:

Table 1. Data Description

	N	Mean	St. dev	Max	Min
Spirituality (SP)	210	7.61	1.14	10	4
Financial Literacy (FL)	210	7.20	1.31	10	4
Integrity (I)	210	8.13	1.58	10	2
Organizational Stress (OS)	210	6.92	1.43	10	3
Supervision (S)	210	7.06	1.19	10	2
Fraud Behavior	210	7.15	1.09	10	2
Valid N (listwise)	210				

Source: Analyzed Data (2023)

Table 1 shows that the average Spirituality (SP) value is 7.61; the average Finance Literacy (FL) is 7.201; the Integrity 8.13; the Organization Stress (OS) of 6.92; the average Supervision (S) of 7.06; and the average fraud behavior of 7.15. Based on the table above, it is known that the highest average value is for the integrity variable compared to other variables.

3.2 Measurement Model Analysis

The outer model of the measurement analysis assesses the construct variables, their validity, and reliability. To determine the consistency of results within a test, internal consistency analysis is employed. This analysis uses a composite reliability value, with a variable considered reliable if the value exceeds 0.700 (Sarstedt et al., 2020) (Budiastuti & Bandur, 2018).

Table 2. Internal Consistency Analysis

Variable	Composite reliability	Average Extracted	Variance
Spirituality (SP)	0.843	0.728	
Finance Literacy (FL)	0.833	0.714	
Integrity (I)	0.900	0.819	
Organizational Stress (OS)	0.896	0.812	
Supervision (S)	0.858	0.751	
Fraud Behavior (FB)	0.646	0.500	

Source: Analyzed Data (2023)

According to the internal consistency analysis data provided in the table, the results indicate that the spirituality variable is reliable with a composite reliability value of $0.843 > 0.600$. Similarly, the finance literacy variable ($0.833 > 0.600$), the organization stress variable ($0.896 > 0.600$), the supervision variable ($0.858 > 0.6$), and the fraud behavior variable ($0.646 > 0.6$) are also found to be reliable. Therefore, the data suggests that these variables demonstrate reliability.

Table 3. Convergent Validity

	SP	FL	I	OS	S	FB
SP1	0.853	0.02	-0.09	0.072	0.021	0.034
SP2	0.853	-0.02	0.09	-0.072	-0.021	0.034
FL1	0.006	0.845	-0.061	0.074	-0.03	0
FL2	-0.006	0.845	0.061	-0.074	0.03	0
I1	0.079	-0.047	0.905	-0.055	0.054	-0.011
I2	-0.079	0.047	0.905	0.055	-0.054	0.011
OS1	0.059	-0.026	-0.005	0.901	-0.046	-0.01
OS2	-0.059	0.026	0.005	0.901	0.046	0.01
S1	0.065	0.109	-0.05	0.048	0.867	-0.143
S2	-0.065	-0.109	0.05	-0.048	0.867	0.143
FB1	0.058	0.066	-0.014	-0.439	0.36	0.691
FB2	-0.058	-0.066	0.014	0.439	-0.36	0.691
S*OS	0	0	0	0	0	0
S*SP	0	0	0	0	0	0
S*FL	0	0	0	0	0	0

Source: Analyzed Data (2023)

The table above reveals that the outer loading values for all indicators are higher than 0.5, so all indicators are valid from the model. After the second stage of the analysis, the loading values obtained for all indicators already have an outer loading value above 0.7 so a structural analysis model can be carried out.

3.3 Structural Model Analysis (Inner Model)

The inner model analysis, also known as structural model analysis, is conducted to test the research hypothesis.

In this analysis, the coefficient of determination (R Square) is examined to test the hypothesis.

The collinearity test assesses the strength of the correlation between latent or construct variables. If a strong correlation is found, it indicates methodological issues in the model, which can affect the estimated statistical significance. This issue is referred to as collinearity. To analyze collinearity, the Variance Inflation Factor (VIF) value is considered (Purwanto & Sudargini, 2021). If the VIF value exceeds 5.00, it indicates the presence of a collinearity problem, whereas a VIF value below 5.00 suggests no collinearity problem (Sarstedt et al., 2022).

Table 4. Collinearity

SP	FL	I	OS	S	FB
1.127	1.089	1.065	1.43	1.331	1.687

Source: Analyzed Data (2023)

From the above data, it can be described that all indicators have a VIF of less than 5. Thus, from the data above, the structural model, in this case, does not contain collinearity problems

3.4 Testing the Significance of the Structural Model Path Coefficient

The test comprises two stages: examining the hypothesis of direct effect and examining the hypothesis of indirect effect. The image below contains the path coefficients for hypothesis testing. The purpose of conducting significance testing on the path coefficients of the structural model is to assess the significance of the relationships within the structural model. The objective is to test the significance of all relationships or hypotheses.

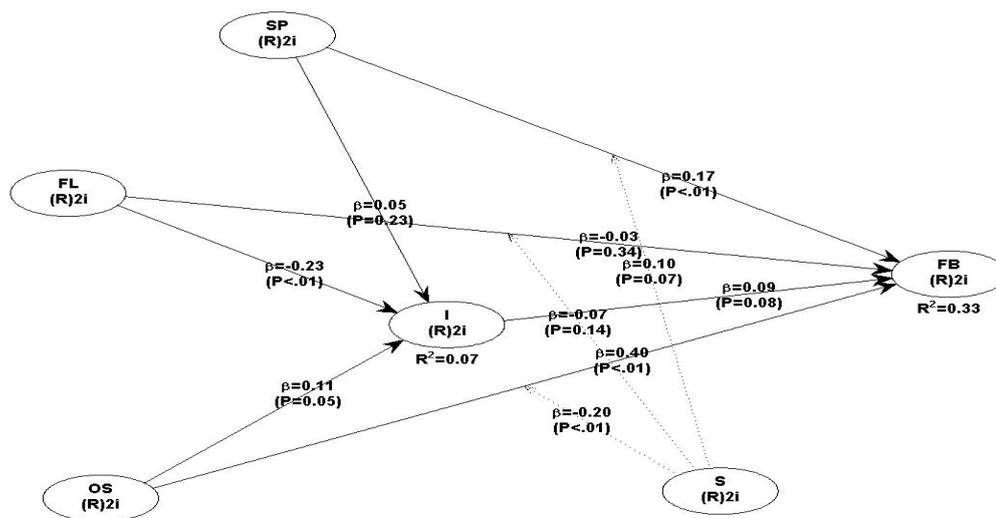


Figure 1. Hypothesis test

Source: Analyzed Data (2023)

3.5 Direct Effect Testing

The objective of testing the direct effect hypothesis is to demonstrate the impact of a variable on other variables directly (Setyorini & Syahlani, 2019). A positive path coefficient value indicates that an increase in one variable corresponds to an increase in the other variable. Conversely, a negative path coefficient value suggests that an increase in one variable leads to a decrease in the value of the other variable.

If the probability value (p-value) is less than the significance level (Alpha) of 0.05, the null hypothesis (Ho) is rejected, indicating a significant influence of the variable on other variables. On the other hand, if the probability value (P-Value) is greater than Alpha (0.05), the null hypothesis (Ho) is not rejected, implying that the effect of the variable on other variables is not significant (14).

Table 5. Path Coefficient

Relationship between Variable	Original sample (O)	P-values	Criteria
Spirituality (SP) -> Integrity (I)	0.048	0.233	The research hypothesis is rejected
Spirituality (SP) -> Fraud Behavior (FB)	0.166	0.005	The research hypothesis is Accepted
Finance Literacy (FL) -> Integrity (I)	-0.228	< 0.01	The research hypothesis is Accepted
Finance Literacy (FL) -> Fraud Behavior (FB)	-0.027	0.341	The research hypothesis is rejected
Organization Stress (OS)-> Integrity (I)	0.108	0.05	The research hypothesis is rejected
Organization Stress (OS)-> Fraud Behavior (FB)	-0.397	< 0.01	The research hypothesis is Accepted
Integrity (S) -> Fraud Behavior (FB)	0.091	0.083	The research hypothesis is rejected

Source: Analyzed Data (2023)

Table 5 shows the relationship between the variables studied. Where 5 (three) research hypotheses are accepted, and there are 4 (four) research hypotheses that are rejected.

4. Discussion

4.1 The relationship between spirituality and fraudulent behavior

This relationship can be explained through several aspects, although this relationship is complex and can be influenced by many individual factors, organizational culture, and the environment. The following are some ways in which spirituality may relate to fraudulent behavior in the context of financial statement presentation:

Spirituality often includes aspects of personal ethics and values that direct individuals to behave honestly, fairly, and responsibly (Chowdhury, 2016). Individuals who have a strong spiritual foundation tend to base their actions more on moral principles, including when it comes to presenting financial reports. Spirituality can reduce the tendency to commit fraud because of a feeling of obligation to behave according to the values one believes in.

Spirituality often teaches about personal integrity and self-awareness. Individuals connected to the spiritual dimension may be more inclined to recognize and overcome temptations to engage in unethical behavior, including fraudulent financial reporting (Ismail & Hamidah, 2019). Spirituality often emphasizes avoiding materialistic temptations and a focus on happiness and meaning in life. Individuals who hold this view may be less tempted to commit fraud for purely financial gain (Nursiania & Fanggidaeb, 2019).

An organizational culture based on spiritual values can encourage ethical behavior and honesty in all aspects of business, including financial reporting. Organizations that promote spiritually-based ethics tend to create an environment where fraudulent behavior is seen as inconsistent with espoused values (C. E. Johnson, 2015). Spirituality often emphasizes feelings of connectedness to fellow humans and nature. Individuals who feel this connection may feel a responsibility to behave with integrity, especially in terms of presenting financial reports that can affect many parties (Haya, 2022).

However, it is important to remember that the relationship between spirituality and fraudulent behavior is not always linear or certain. Many factors can influence how spirituality influences an individual's behavior in various situations. In addition, even people who have a strong spiritual background can be caught in unethical

behavior in certain situations. It is important to recognize that individual spiritual levels can vary, and human behavior is also influenced by other social, psychological, and economic factors

4.2 The relationship between financial literacy and fraudulent behavior

This relationship is very important. Financial literacy refers to an individual's understanding of financial concepts, including money management, investing, financial decision-making, and also an understanding of financial reporting.

The following are some of how financial literacy can relate to fraudulent behavior in presenting financial statements:

Good financial literacy can help individuals understand the basics of financial reporting, including how financial reports are prepared, what information is included in them, and how to analyze them (Yakob et al., 2021). This understanding can help prevent fraudulent behavior because individuals will be more aware when financial information is presented incorrectly or misleadingly.

Good financial literacy can help individuals recognize potential signs of fraud in financial statements. They may be better able to detect discrepancies, inconsistencies, or suspicious patterns in the numbers presented (Ani Chariri, Setiyani, Nurlina, n.d.). Good financial literacy can help individuals understand the consequences of fraudulent behavior on companies, shareholders, and other parties involved (Arif, 2015). With this understanding, individuals are more likely to make ethical decisions and stay away from fraudulent behavior.

Financial literacy can also include an understanding of the legal and social risks of fraudulent behavior. Individuals who understand the legal consequences and social impacts of cheating are more likely to think twice before engaging in detrimental actions (Shbail et al., 2022). Financial literacy that incorporates ethical values and integrity in financial decision-making can help individuals choose honest and ethical behavior in presenting financial reports (Enofe et al., 2015).

However, it is important to remember that financial literacy alone does not necessarily guarantee ethical behavior or avoidance of fraud. Individuals who have good financial literacy but face economic or organizational pressures that encourage unethical behavior may still be tempted to engage in fraud. In this case, financial literacy can be a factor that helps reduce the risk of fraud, but an organizational culture that encourages ethics, good supervision, and strict regulations is still needed to ensure integrity in the presentation of financial reports.

4.3 The relationship between integrity character and fraudulent behavior

This relationship is very close. The character of integrity refers to a person's moral and ethical qualities that encourage him to behave honestly, fairly, and responsibly. Fraudulent behavior, on the other hand, involves dishonest actions, including the presentation of false or misleading financial information (Michael Levi, 2019).

The following are several ways in which the character of integrity may relate to fraudulent behavior in the presentation of financial statements:

A strong character of integrity encourages individuals to behave honestly and sincerely. Individuals with high integrity are more likely to avoid actions such as manipulating numbers or presenting misleading information in financial reports (Rosmi & Syamsir, 2020). Individuals with a strong character of integrity feel a personal responsibility to act fairly and ethically. They may feel that presenting accurate and honest financial reports is a moral obligation that cannot be compromised (C. D. Johnson, 2012).

A consistent character of integrity reflects an individual's commitment to their ethical values. Individuals with this character tend to stick to their moral principles, even in difficult or tempting situations (Marisa L Miller, 2011). Individuals with a strong character of integrity are more likely to consider the negative consequences of fraudulent behavior, including legal risks, tarnished reputations, and negative impacts on stakeholders (Bakri et al., 2017).

Individuals with a strong character of integrity can be a positive example to co-workers and other team members. Their attitudes towards integrity and ethics can influence collective behavior in presenting financial reports (Choi et al., 2020).

4.4 The relationship between organizational pressure and fraudulent behavior

This relationship can be very significant. Organizational stress can come from a variety of sources, including unrealistic performance targets, high-profit expectations, intense business competition, or even a corporate culture that does not respect business ethics. The following are some ways in which organizational pressures can influence fraudulent behavior in the presentation of financial statements:

When organizations set overly ambitious or unrealistic performance targets, employees may feel compelled to seek ways to achieve those targets, including by unethical means. This can encourage the practice of manipulating numbers or presenting inaccurate financial information (Roszkowska & Mele, 2020).

Pressure to achieve high profits can drive individuals or teams to commit unethical actions to achieve expected financial results. This could include inflating income or hiding costs to inflate financial figures (Amoah & Steyn, 2022).

In a fiercely competitive environment, an organization may feel pressured to perform better than its competitors. This pressure can encourage fraudulent behavior to maintain a good image in the eyes of investors or the market (Wirba, 2023).

If the organization provides large rewards or significant punishments based on financial results, employees may feel compelled to manipulate financial reports to meet expectations or avoid negative consequences (Maharani & Soewarno, 2018). If the organizational culture places a low value on integrity and ethics, or instead promotes questionable practices, employees may feel that fraudulent behavior is acceptable or even expected.

Economic pressures or changes in an unstable industry can prompt organizations to seek ways to maintain financial performance, even if that means taking unethical actions in preparing financial statements (Survey, 2017). If upper management engages in unethical behavior or sets a bad example, this can affect the behavior of employees throughout the organization.

It is important to remember that fraudulent behavior in presenting financial statements is not only an individual problem but can also be influenced by existing organizational pressures. Therefore, organizations need to create a culture that promotes business ethics, provide training on ethics and compliance, and identify and address potential sources of stress that can trigger fraudulent behavior.

4.5 The Relationship between Lecturer Supervision and Fraudulent Behavior

The relationship between lecturer supervision and student cheating behavior at universities can be very influential depending on how effective and in-depth the supervision is. Here are some ways how this relationship can occur:

Effective lecturer supervision can create an environment where students feel supervised and recognized by the lecturer. This may make students more likely to comply with academic rules and procedures, including rules regarding cheating (Apolot et al., 2018).

Lecturer supervision that focuses on fostering ethics and integrity can help students understand the importance of honest behavior in the academic environment. Lecturers can provide examples and guidance about the importance of hard work and achievements obtained through one's efforts (Dwivedi et al., 2023). Lecturers who provide sufficient information about the consequences of cheating and how to avoid it can increase student awareness of the negative impacts of unethical behavior. This can make students think twice before getting involved in cheating (Kocanjic & Kadoić, 2016).

Supportive and responsive faculty supervision can help students overcome academic difficulties or pressures that may push them toward fraudulent behavior. Students who feel supported may be more likely to seek ethical solutions when faced with problems (Koçyiğit, 2022).

Lecturer supervision that focuses on developing student skills and knowledge can reduce pressure to commit fraud (Santoso & Cahaya, 2019). Students who feel they have sufficient skills to complete academic assignments may be less inclined to seek shortcuts. Lecturers who can identify signs of fraud and take firm action against the behavior can send a message that unethical behavior will not be tolerated.

However, it should be remembered that the influence of lecturer supervision on student fraud behavior can also be influenced by other factors such as social norms within the university environment, group pressure, and academic culture that supports or does not support ethics. Therefore, it is important to take a comprehensive approach that involves all elements in preventing and dealing with fraudulent behavior in universities.

5. Conclusion

The results of this study aim to guide practices and actions that can help reduce fraudulent behavior in academia and industry. By understanding the role of faculty supervision in preventing student fraudulent behavior, academic professionals and industry players can contribute to creating a more ethical and integrity environment.

Recommendations from research results regarding the relationship between lecturer supervision and student fraud behavior at universities can provide valuable guidance for academic professionals and industry players. Here are some recommendations that can be taken:

For Academic Professionals (Lecturers and Teachers)

- 1) Lecturers need to develop effective supervision skills, including providing proper guidance and building good relationships with students. Good supervision can help prevent fraudulent behavior by creating an academic environment that focuses on achievement based on effort and knowledge.
- 2) Lecturers can include an academic ethics component in the curriculum, discuss the implications of cheating, and teach students the values of integrity. This can help raise awareness and reduce incentives to commit fraud.
- 3) Lecturers must be ready to provide help and support to students who face academic difficulties. This support can reduce the pressure that drives students towards cheating behavior.
- 4) In exams and assignments, lecturers need to implement adequate supervision to prevent cheating. Strict supervision can reduce students' opportunities to cheat.

For Industry Players

- 1) Industry players can take inspiration from the results of this study to incorporate integrity values into their training. Training that emphasizes integrity and ethical behavior can create a strong corporate culture against unethical actions.
- 2) Managers and superiors in industry can apply the concepts of supervision and guidance in the work context. By providing good guidance to employees, managers can help prevent unethical behavior in the work environment.
- 3) Industry players can promote a culture that rewards honestly earned performance. This can be realized through recognition and appreciation of employees who obtain achievements based on effort and competence, not through acts of fraud.
- 4) Industry players can provide training that teaches employees about the negative effects of fraudulent behavior and how to avoid them. This knowledge can help prevent incentives to commit fraud.

Credit S tatements

The author confirms sole responsibility for the following: study conception and design, data collection, analysis and interpretation of results, and manuscript preparation.

Declarations of interest

The author declared no potential conflicts of interest concerning the research, authorship, and/or publication of this article

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All authors contributed to data analysis, drafting, and revising of the paper and agreed to be responsible for all aspects of this work

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