



**THE INFLUENCE OF RELIGIOSITY AND OBEDIENCE PRESSURE ON
THE INTENTION TO COMMIT FRAUD IN SHARIA FINANCIAL
INSTITUTIONS IN GORONTALO CITY**

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Abstract

This study aims to determine the influence of the Religiosity variable and the Obedience Pressure variable on the Intention to Commit Fraud in Sharia Financial Institutions of Gorontalo City. The method used in this study is a quantitative method with primary data obtained from a questionnaire whose measurement uses the Likert scale. The sample collection process used a purposive sampling technique with a total sample of 42 respondents spread across four Islamic financial institutions in Gorontalo City, namely Bank Syariah Indonesia, Bank Muamalat Indonesia, AMITRA-FIF Group, and Pegadaian Syariah. The data analysis technique in this study uses multiple linear regression analysis operated through the SPSS program. Based on the results of the study, religiosity did not have a significant effect on the intention to commit fraud in Islamic financial institutions in Gorontalo City, while the pressure of obedience had a positive and significant effect. Simultaneously, religiosity and obedience pressure had a positive and significant effect on the intention to commit fraud, explained by an Adjusted R Square value of 35.3% while the other 64.7% was contributed by other variables outside the research model.

Keywords: Religiosity, Obedience Pressure, Fraudulent Intentions, Sharia Financial Institutions



INTRODUCTION

Islamic financial institutions in Indonesia have shown significant growth, driven by increasing public awareness of the importance of financial systems that comply with Islamic law. This growth is reflected in the increasing number of institutions, diversification of products, and expansion of services to various regions. However, this development is also accompanied by serious challenges in the form of fraud cases that can threaten the integrity, reputation, and public trust in Islamic financial institutions (Agustina & Hadi, 2024; Sucipto et al., 2022).

Fraud is a global phenomenon that poses a serious threat to economic stability and organizational credibility. It is defined as an intentional act to obtain illegal benefits through deception, manipulation, or abuse of trust that harms others (Li et al., 2024). To understand and prevent fraud, it is important to identify the factors that shape an individual's intention to commit fraud before the act actually occurs.

The intention to commit fraud (fraudulent intention) becomes the initial stage before actual fraudulent behavior occurs. This intention describes an individual's psychological tendency to perform manipulative actions such as asset misappropriation, ethical violations, or financial statement manipulation (Azwirman et al., 2023). Understanding fraud intention is very important because it can serve as the basis for designing early prevention strategies, especially in Islamic financial institutions that are grounded in moral principles and strong religious values.

In Gorontalo Province, although known as an area with a very high level of religiosity (97.3% Muslim population) and the life philosophy "Adat bersendikan syara, syara bersendikan Kitabullah" (Niswatin & La Ode Rasuli, 2021), the Corruption Eradication Commission (KPK) recorded 126 corruption cases handled throughout 2021-2025 (Tribun Gorontalo, 2025). This high number of fraud cases in the public sector indicates that high religiosity does not automatically prevent fraud, especially when individuals face organizational pressure or weak moral controls. This is empirically supported by Monoarfa et al. (2025), who found that the integrity score of the Gorontalo region remains in the "Vulnerable" category, with indications that local cultural values and religious philosophy have not yet been fully internalized in organizational behavior.

Several previous studies have shown that religiosity and obedience pressure can influence fraudulent intention. However, the results vary. Research by Puspitasari (2023) and Vacumi & Halmawati (2022) found that religiosity has a significant negative effect on fraud tendencies, while Nafiati & Ainy (2022)



found that religiosity is not significant as a mitigant of fraudulent financial reporting. Regarding obedience pressure, Marundha et al. (2024) found it significantly influences procurement fraud, while Ulfa & Utami (2023) showed that lower obedience pressure increases whistleblowing intentions. These differences in results indicate the need to further examine the simultaneous influence of both variables in a single research model, particularly in the context of Islamic financial institutions.

Therefore, this study was conducted to simultaneously examine the influence of religiosity and obedience pressure on the intention to commit fraud among employees of Islamic financial institutions registered in Gorontalo City. This study integrates Theory of Planned Behavior (TPB) and maqashid sharia values to explain the fraud phenomenon in religious organizational settings. This research is expected to provide empirical and practical contributions to strengthening fraud prevention policies based on Islamic ethical values, both at the local and national levels.

LITERATURE REVIEW

Theory of Planned Behavior

This research uses Theory of Planned Behavior (TPB) developed by Ajzen (1991) as the primary theoretical basis for examining the process of forming fraud intentions in Islamic financial institutions. According to TPB, intentions are the primary determinant of behavior, formed by three aspects: attitude toward behavior, subjective norms, and perceived behavioral control. TPB is appropriate because fraud involves moral considerations, social pressures, and individual abilities to perform or avoid such actions.

The integration of TPB with sharia values is carried out through the maqashid sharia framework developed by Al-Ghazali, covering five fundamental objectives: preserving faith (hifz al-din), protecting life (hifz al-nafs), maintaining reason (hifz al-aql), preserving lineage (hifz al-nasl), and safeguarding wealth (hifz al-mal) (Ifwat Ishak & Mohammad Nasir, 2021).

Fraudulent Intention

Fraudulent intention is an individual's cognitive readiness to commit fraudulent acts in certain contexts, reflecting the subjective probability of realizing fraudulent behavior (Collaku et al., 2024). In the context of the Fraud Triangle theory introduced by Cressey (1953), fraudulent intention is influenced by three main dimensions: pressure, opportunity, and rationalization.



Religiosity

Religiosity is the intensity of a person's belief and appreciation of their religion that encourages them to behave in accordance with religious guidance in everyday life (Shafina & Fauzi, 2021). In the Islamic context, religiosity encompasses the integration of dimensions of faith (aqidah), worship practices, and moral behavior according to sharia teachings (Sayyidah et al., 2022). According to Glock and Stark (1969), the dimensions of religiosity include belief, worship practices, religious appreciation, religious knowledge, and religious practice.

Obedience Pressure

Obedience pressure is a psychological process in which an individual feels pressure from authority figures (superiors) communicated through various forms of orders or instructions, including situations where the individual receives directions to take potentially unethical actions (Ulfa & Utami, 2023; Rohma & Zakiyah, 2022). Based on Milgram (1963), dimensions of obedience pressure include pressure from superiors, organizational pressure, and ethical/moral pressure.

RESEARCH METHOD

This research uses quantitative research methods with primary data sourced from respondents' questionnaire answers at Islamic financial institutions in Gorontalo City (Sugiyono, 2025). The data collection technique used a closed-ended questionnaire with a Likert scale of 1–5. The population in this study consisted of 90 employees from four Islamic financial institutions, namely Bank Syariah Indonesia, Bank Muamalat Indonesia, AMITRA-FIF Group, and Pegadaian Syariah. The sampling used purposive sampling with criteria including minimum one year of work experience and involvement in financial management or internal supervision, obtaining 42 respondents as the final sample.

The data analysis technique used SPSS with multiple linear regression analysis: $Y = a + b_1X_1 + b_2X_2 + e$. The variables studied consist of independent variables, namely Religiosity (X_1) and Obedience Pressure (X_2), and the dependent variable Fraudulent Intention (Y). Prior to hypothesis testing, validity tests, reliability tests (Cronbach's Alpha), and classical assumption tests including normality, multicollinearity, and heteroscedasticity were conducted to ensure the quality of the research instrument and data.



RESULTS AND DISCUSSION

Descriptive Statistical Test

The results of the descriptive statistical test on the independent and dependent variables can be seen in the following table:

Table 1.
Descriptive Analysis Results

Variables	N	Mean	Category
Religiosity (X1)	42	4.22	Very Good
Obedience Pressure (X2)	42	2.53	Poor
Fraudulent Intention (Y)	42	1.59	Not Good

Source: Data Processed by SPSS (2026)

Based on the table above, it can be seen that:

1. Regarding the Religiosity variable (X1), the overall mean score reached 4.22, which falls into the Very Good category. This indicates that the level of religiosity among respondents is very high, reflecting strong religious beliefs and practices in their daily lives.
2. Regarding the Obedience Pressure variable (X2), the overall mean score was 2.53, which falls into the Poor category. This indicates that the obedience pressure perceived by respondents is at a relatively low level, suggesting that respondents do not strongly feel pressured to follow orders or instructions that could encourage unethical actions.
3. Regarding the Fraudulent Intention variable (Y), the overall mean score was 1.59, which falls into the Not Good category. In the context of this research, a low value on the fraudulent intention variable is a positive finding, as it indicates that respondents have very low or almost no intention to commit fraud.

Classical Assumption Test

Normality Test

The results of the normality test in this study can be seen in the following table:



Table 2.
One-Sample Kolmogorov–Smirnov Test

		Unstandardized Residual
N		42
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	5.43080592
Most Extreme Differences	Absolute	.115
	Positive	.115
	Negative	-.092
Test Statistic		.115
Asymp. Sig. (2-tailed) ^c		.190

Source: Data Processed by SPSS (2026)

Based on the table above, it can be seen that the test value obtained is an Asymp. Sig. (2-tailed) of 0.190, which means that the data used in this study is normally distributed so that it can meet the requirements for analysis.

Multicollinearity Test

The results of the multicollinearity test in this study can be seen in the following table:

Table 3.
Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Religiosity	0.993	1.007
Obedience Pressure	0.993	1.007

Source: Data Processed by SPSS (2026)

Based on the results of the multicollinearity test in the table above, It is known that all variables have a tolerance value greater than 0.10 and a VIF (Variance Inflation Factor) value less than 10, so it can be concluded that multicollinearity does not occur in this study.

Heteroscedasticity Test

The results of the heteroscedasticity test can be seen in the following image:

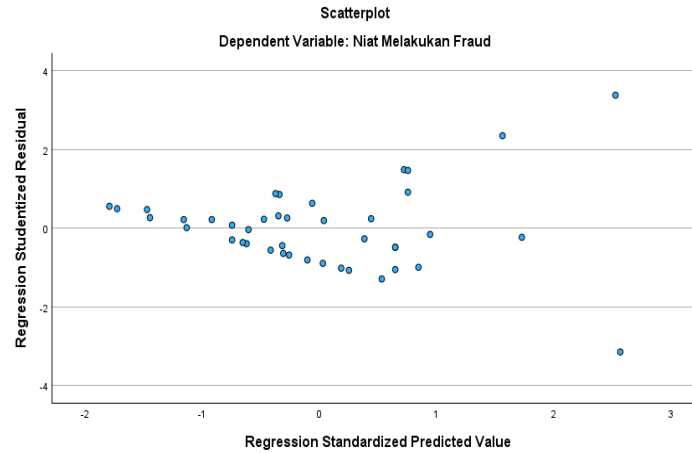


Figure 1.
Heteroscedasticity Test Results

Source: Data Processed by SPSS (2026)

Based on the image above, it can be concluded that the points are spread above and below the number 0 on the Y axis and do not form a pattern, so that in this study, there is no heteroscedasticity.

Multiple Linear Regression

Table 4.
Coefficient Table

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	5.068	7.714	
Religiosity	-0.142	0.253	-0.071
Obedience Pressure	0.672	0.136	0.622

Source: Data Processed by SPSS (2026)

Based on the data in the table above, the regression equation is as follows:
 $Y = 5.068 - 0.142X_1 + 0.0672X_2 + e$

From the results of the equation above, it can be explained as follows:



- a. The constant value (a) is 5.068, meaning that if the Religiosity variable (X1) and Obedience Pressure variable (X2) have a value of 0, then the Fraudulent Intention (Y) is 5.068.
- b. The regression coefficient value of the Religiosity variable (X1) is -0.142, indicating that every one-unit increase in Religiosity (X1) will decrease Fraudulent Intention (Y) by 0.142. However, this effect is not statistically significant.
- c. The regression coefficient value of the Obedience Pressure variable (X2) is 0.672, indicating that every one-unit increase in Obedience Pressure (X2) will increase Fraudulent Intention (Y) by 0.672. This effect is statistically significant.

The results of the study show that the regression coefficient value of Obedience Pressure (0.672) is greater than that of Religiosity (-0.142), so Obedience Pressure is the variable that has the dominant influence on Fraudulent Intention.

Hypothesis Testing

t-test

The results of the t-test by comparing the t-table with the calculated t-table can be seen in the following table:

Table 5.
Coefficients^a

Model	T	Sig.	Conclusion
Religiosity	-0.560	0.578	No effect
Obedience Pressure	4.935	<0.001	Influential

Source: Data Processed by SPSS (2026)

Based on the results of the t-test in the table above, it can be concluded:

1. In the religiosity variable (X1), the sig. value is $0.578 > 0.05$, so H1 is rejected, and H0 is accepted, which means that the religiosity variable (X1) has no effect on the Fraudulent Intention variable (Y).
2. In the obedience pressure variable (X2), the sig. value is $0.001 < 0.05$, so H0 is rejected, and H1 is accepted, which means that the obedience pressure variable (X2) has an effect on the Fraudulent Intention variable (Y).



F test

The results of the F test by comparing the calculated F with the F table can be seen in the following table:

Table 6.
ANOVA (Analysis of Variance) F test table

Model	F	Sig.
Regression	12.188	<0.001

Source: Data Processed by SPSS (2026)

Based on the table above, the F-count of 12.188 with a significance level is $0.001 < 0.05$. From these results, it can be stated that the hypothesis H0 is rejected and H1 is accepted. This means that the variables of religiosity and obedience pressure simultaneously have a significant influence on fraudulent intention.

Coefficient of Determination Test

To find out the magnitude of the determination coefficient, we can observe the following table:

Table 7.
Model Summary^b

Model	R Square	Adjusted R Square
1	0.385	0.353

Source: Data Processed by SPSS (2026)

The coefficient of determination (Adjusted R Square) of 0.353 indicates that 35.3% of the variation in fraudulent intention can be explained by religiosity and obedience pressure, while the remaining 64.7% is influenced by other variables not included in the research model.

The Influence of Religiosity on Fraudulent Intention

The results show that religiosity does not significantly influence the intention to commit fraud in Islamic financial institutions in Gorontalo City. Although the direction of the negative regression coefficient is consistent with theoretical predictions, the influence is not statistically detectable due to the ceiling effect on the religiosity variable (mean 4.22) and the floor effect on the fraudulent intention variable (mean 1.59). When almost all respondents have uniformly high religiosity and uniformly low fraud intention, data variation between respondents is very limited, so regression tests cannot detect a meaningful statistical relationship – not because religiosity is irrelevant, but because there is insufficient variation to differentiate its influence.



This result is consistent with research by Nafiati & Ainy (2022) who found that religiosity is not significant as a mitigant of fraudulent financial reporting behavior. This reinforces the argument that in organizational settings with strong structures and hierarchies, organizational factors are more dominant than personal religiosity in influencing fraud intention – not because religious values are unimportant, but because those values have been absorbed into organizational norms and controls overall.

The Influence of Obedience Pressure on Fraudulent Intention

The results show that obedience pressure has a positive and significant influence on the intention to commit fraud in Islamic financial institutions in Gorontalo City. This finding is consistent with research by Marundha et al. (2024), Sujana & Dewi (2021), Nafiati & Ainy (2022), and Noviyanti & Adityawarman (2023), proving that pressure from superiors remains a real threat to employee integrity, even in Islamic financial institution environments.

In the TPB framework, this finding can be explained through the subjective norm component – an individual's perception of social pressure from important people, especially superiors. When organizational norms demand compliance, they tend to be more dominant than religious norms because they are direct, tangible, and carry more immediately felt career consequences than spiritual consequences. The maqashid sharia perspective reinforces this understanding: obedience pressure creates a conflict between *hifz al-din* (preserving belief and moral integrity) and external pressure from organizational hierarchy.

Simultaneous Influence of Religiosity and Obedience Pressure

The results show that religiosity and obedience pressure simultaneously have a significant influence on fraudulent intention. The Adjusted R Square value of 0.353 indicates that 35.3% of the variation in fraudulent intention is explained by these two variables. Although religiosity is not significant partially, the model remains significant simultaneously because obedience pressure becomes the primary driver in the model.

The significance of the simultaneous model confirms that fraud intention is indeed formed from a combination of these factors simultaneously – attitude (influenced by religiosity), subjective norm (influenced by obedience pressure), and perceived behavioral control. Fraud prevention in Islamic financial institutions requires a comprehensive approach: not only strengthening employee religiosity, but also improving oversight systems and strengthening organizational integrity culture.



CONCLUSION

Based on the research results, several conclusions can be drawn: (1) Religiosity does not significantly influence the intention to commit fraud in Islamic financial institutions in Gorontalo City ($t\text{-count} = -0.560 < t\text{-table } 2.022$; $\text{sig. } 0.578 > 0.05$). The ceiling and floor effects on data indicate that religious values have become collective norms in the Islamic financial institution environment. (2) Obedience pressure has a positive and significant influence on fraudulent intention ($t\text{-count} = 4.935 > t\text{-table } 2.022$; $\text{sig. } < 0.001$; coefficient = 0.672). This confirms that in hierarchical organizations, subjective norms from superiors can be more dominant than individual religious values. (3) Religiosity and obedience pressure simultaneously have a significant influence on fraudulent intention ($F\text{-count} = 12.188$; $\text{sig. } < 0.001$), with Adjusted R Square of 35.3%.

The practical implication of this research is the need to strengthen internal oversight systems that protect employees from unethical superior pressure through whistleblowing mechanisms that are safe and trustworthy, as well as the culture of *amar ma'ruf nahi munkar* in organizational governance. Future research is recommended to explore additional variables such as opportunity, moral rationalization, financial pressure, and capability, as well as use qualitative approaches and larger samples across multiple regions.

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