

## Gender, religiosity, and fraud: The role of unethical behavior as mediation

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### ARTICLE INFO

#### Article history:

Received 2022-10-05

Accepted 2023-02-01

Published 2023-03-02

#### Keywords:

*Fraud, gender, religiosity, unethical behavior, state civil apparatus.*

#### DOI:

<https://doi.org/10.20885/jaai.vol26.iss2.art7>

### ABSTRACT

The government is an institution that cannot be separated from fraud cases. This study analyzed how gender and religiosity affect fraud with unethical behavior as mediation. The population in this study was the State Civil Apparatus in the Pekanbaru City Government. Through a purposive sampling technique, the researcher found that 380 National Civil Apparatuses participated in this study. The questionnaire was sent directly to the respondents to collect the data. Meanwhile, the data was analyzed by WarpPLS 6.0. The finding shows that gender and religiosity influence unethical behavior and fraud. There are behavioral differences between men and women in behavior that affect fraud. Women behave more ethically, which shows a low level of fraud. The officials who have a high level of religiosity will behave more ethically and can lower the level of fraud. This study also proves that unethical behavior can mediate the relationship between gender and religiosity. It has also contributed to the government conducting ethics training for the country's civil apparatus.

### Introduction

Fraud in organizations is a critical problem faced by various organizations (Skousen & Wright, 2006). According to Ruin (2009), fraud is an act committed by a party or individual who uses fraud with the specific intention of obtaining benefits, avoiding obligations, or causing financial or non-financial losses to other parties.

The survey carried out by ACFE Indonesia Chapter (2019) on 239 respondents showed that corruption is the most common Fraud in Indonesia. It shows 64.4% of fraud cases in Indonesia. The following frauds occurred in cases of Misappropriation of Company and State Assets or Wealth having a total percentage of 28.9%. Meanwhile, financial statement fraud is 6.7% (ACFE, 2020).

In the Pekanbaru City Government, fraud cases also occurred several times. One of the fraud cases in Pekanbaru City is the fraud committed by the treasurer of the Riau Bapenda, who corrupted employee zakat amounting to 1.1 billion. Thus, there were also cases of fraud that occurred in 2020, namely the embezzlement of multi-year project funds for constructing the Pekanbaru Tenayan Raya Pemko office. According to the Indonesian Audit Board RI Riau representative report, compensation for the 130-hectare Tenayan Raya office area cost Rp26 billion. In contrast, the budget reached Rp 50 billion. It means there is Rp. 24 billion embezzled funds (Billicota, 2020).

The number of cases of fraud is still an interesting thing to investigate. Some previous research highlighted fraud from individual characteristics (Hilliard & Neidermeyer, 2018; Lazarus et al., 2022). Based on social role theory (Eagly & Karau, 2002) and expectancy state theory (Correll & Ridgeway, 2006), the researchers conclude that fraudulent behavior is influenced by gender and religiosity.

According to social role theory, men and women have a different roles of attributes (Eagly & Karau, 2002; Koenig & Eagly, 2014). In this case, women are more likely to perceive communal traits such as affection, tenderness, and nurturing (Eagly & Karau, 2002). Meanwhile men tend to have more power and higher status than women. Of course, this matter can influence gender-based evaluations of unethical behavior (Klein & Shtudiner, 2020).

Previous studies on the relationship between gender and ethical decision-making have revealed various findings (Kish-Gephart et al., 2010). According to Kish-Gephart et al. (2010), a greater frequency of men behaving unethically. Besides, Ameer and Othman (2021) examines whether men and women occupying similar organizational positions differ in the types of fraud. The results of his research found that there were significant differences between men and women in committing fraud. It is in line with the study of Andayani and Sari (2019), which states if gender affects accounting fraud. However, Wahyuningtyas (2021) and Apsari (2016) found no evidence that gender differences impact accounting fraud.

Expectancy state theory (Correll & Ridgeway, 2006) also refers to a widely held conception of assemblages based on status markers. Religiosity is an individual characteristic related to adherence to a belief or religion. From an Islamic viewpoint, religion is defined as awareness of God (Fariza & Salahudin, 2015). Concerning behavior, a religious person is expected to behave more ethically, because he is following the expectations of his religious beliefs. The study conducted by Asry et al. (2018) found that religiosity was essential in reducing fraud. This research aligns with Jaelani (2020), which states that religiosity affects accounting fraud. However, the research results of Cahyadi and Sujana (2020) and Indrapraja et al. (2021) indicated that religiosity does not affect accounting fraud.

The inconsistency of the research results becomes an opportunity for researchers to develop further research. Therefore, this study uses unethical behavior as mediation. In response to that matter, the expectation theory proposed by Correll and Ridgeway (2006) and social role theory by Eagly and Karau (2002) use to investigate the influence of gender and religiosity on unethical behavior and fraud. Besides, the study conducted by Kum-Lung and Teck-Chai (2010) and Aydemir and Egilmez (2010) found that intra-personal or intrinsic religiosity predicts ethical business attitudes. However, a study by Quinn (1997) in England reported that personal moral attitudes do not affect business affairs. Even in France and Romania, practicing religion does not significantly impact ethical perspectives (Bageac et al., 2011).

There is several uniqueness of this study. Firstly, it is using the mediation of unethical behavior as mediation. Meanwhile in the previous research by Andayani and Sari (2019), Wahyuningtyas (2021), Apsari (2016), and Indrapraja et al. (2021) did not use the mediation of unethical behavior to explain the relationship between gender, religiosity, and fraud. Secondly, this study examines fraud committed by government officials. In contrast, previous research was mostly done on student cheating (Novianti, 2022; Nusron & Sari, 2021; Fitri & Pramadi, 2019) and fraud in village fund management (Desviana et al., 2020). So it could be the gap of the present research as well.

The research on fraud in government is essential. It is because most fraud cases occur in the government; of course, it impacts the government's service to the community. Funds that should be used for development have decreased due to fraudulent actions in government circles. This study is expected to contribute to reducing the occurrence of fraud in government, both in the form of corruption, fraudulent financial reports, and misuse of assets.

## Literature Review

### Expectation State Theory

American sociologist and social psychologist Joseph Berger and his colleagues developed the theory of national expectations in the early 1970s. They were then extended by Correll and Ridgeway (2006). Expectancy theory is an approach to understanding how people evaluate the competence of others in small task groups and the amount of credibility and influence they give as a result. The main core of this theory is lead us to judge people based on two criteria. The first criterion is specific skills and abilities relevant to the task, such as previous experience or training. The second criterion consists of status characteristics such as gender, age, race, education, and physical attractiveness. In which it makes people believe that someone will be superior to others, even though these characteristics do not play a role in group work.

This study emphasizes the characteristics of two social expectations, namely gender, and religiosity. Gender differences and religiosity in society give rise to different expectations. This study is related to ethical behavior. Women with many communal qualities, such as love, tenderness, and nurturing, are expected to have more ethical behavior. Setiawan and Helmayunita (2017) conducted research on accounting students found that gender differences influence fraud behavior. Likewise, in Maula and Rakhman (2018) study, female CEOs and the proportion of female board of directors have a negative effect on the level of financial reporting violations. It indicates that women will not only act more ethically but will also avoid violations. Therefore, we suspect that in the government of gender differences, government officials will also have a difference in behaving ethically and committing fraud.

Religiosity is an individual characteristic related to adherence to a belief or religion. In the context of Islamic point of view, religion is defined as the awareness and believe of God (Fariza & Salahudin, 2015). A religious person is expected to behave more ethically because he follows the expectations of his religious beliefs. As explained by Asry et al. (2018) religiosity is very important in reducing the fraud. Jaelani (2020) also found that religiosity affects accounting fraud. Although a previous study was not conducted on government officials, we suspect that government officials who have high religiosity will avoid violating acts such as unethical acts and committing fraud.

### Social Role Theory

Social role theory Eagly and Karau (2002) is a social psychological theory that deals with gender differences and similarities in a social behavior. The main principle is there are some differences and similarities from both men and women in social roles. Through socialization and the establishment of gender roles, the behavior of men and women generally supports and sustains the division of labor.

The theory of social role suggests some ethical behavior expectation. In which its influenced by gender and physical appearance of the employee. Social role theory distinguishes the different attributes of men and women (Eagly & Karau, 2002; Koenig & Eagly, 2014). Based on the theory of social role, women are more likely to perceive communal traits such as affection, tenderness, and nurturing (Eagly & Karau, 2002). Meanwhile, men's characteristics are more valued in our society as a marker of workplace qualifications, and they tend to have more power and higher status than women (Ridgeway & Markus, 2022).

Previous study by Nazaruddin et al. (2018) found that the more religious a person eats, the more he will avoid unethical behavior. Similarly, the research of Said, Omar, et al., (2018) on Malaysian government customs officers found that religiosity can reduce fraudulent behavior. For this reason, we suspect that in the government, the level of religiosity of Civil Servant Apparatus will also influence their ethical behavior, or not as well as the tendency to commit fraud on their institutions.

### **Effect of Gender on Unethical Behavior and Fraud**

The term gender refers to the differences in the character of men and women based on socio-cultural constructions related to their nature, status, position, and role in society. (Rokhmansyah, 2016). In other explanation gender differences are one of the factors that can influence a person's behavior toward committing Fraud (Levy & Kerschke-Risch, 2020; Setyaki & Andreas, 2021).

According to social role theory (Eagly & Karau, 2002), the different role attributes for men and women cause men to compete regardless of existing rules as long as they achieve the intended goal, other things with women. Women will compete but still think about the existing regulations and are more concerned with duties and good working relationships, so women will be more careful of people who violate the rules (Rhode, 2009). In making ethical judgments, women tend to be more assertive in addressing unethical matters (Cohen et al., 1993). Therefore, men tend to have the opportunity to commit fraud (Andayani & Fitria Sari, 2019). In addition, according to Tang and Chiu (2003), male employees are more concerned with money than women. On the other hand, women are more likely to perceive communal traits such as affection, tenderness, and nurturing (Blakely & Dziadosz, 2015; Eagly & Karau, 2002).

The study conducted by Liao et al. (2019) found that female CFOs committed less accounting fraud. In line with the role of women in government, there will be less fraud, and with a more ethical nature, there will be less fraud. Based on the description, the researchers formulate these hypotheses in the following:

H<sub>1</sub>: Gender affects unethical behavior

H<sub>2</sub>: Gender affects fraud

### **The Effect of Religiosity on Unethical Behavior and Fraud**

Religiosity is an attitude that means there is a process of internalization within the individual. According to Kum-Lung and Teck-Chai (2010) and Aydemir and Egilmez (2010) found that intra-personal or intrinsic religiosity predictors ethical business attitudes. The value of religious teachings is often used as a guide to determine a right decision (Siregar, 2021). Besides, religious norms define acceptable limits of ethical behavior and regulate daily activities (Nasution, 2018). Some researchers supported religion as a solid foundation for determining an individual's moral attitude. A person with a high level of religiosity will consider all his behavior according to the teachings of his religion (Kharismawati & Sari, 2019; Sevi et al., 2021). According to the theory of social status expectations (Correll & Ridgeway, 2006), someone who is seen as having high religiosity will be more religious and avoid unethical actions. Therefore, the higher the spiritual level of people, the more they will be able to control his behavior by avoiding unethical attitudes. This study is supported by Wardhani et al. (2021) and Nazaruddin et al. (2018), which state that the more religious a person is, they will avoid unethical behavior.

Kurniawan (2014) argues that if the perpetrators of fraud think that they are doing something natural, they commit fraud and assume that they only take a little or borrow company assets and will not harm the company. This study is supported by Wardhani et al. (2021) and Nazaruddin et al. (2018), which state that the more religious a person eats, they will avoid unethical behavior. Then according to the study conducted by Said Asry et al. (2018) on law enforcement officers found that religiosity was negatively related to employee fraud. Likewise, study conducted by said, Omar et al. (2018) on Malaysian royal customs officers found that religiosity can reduce fraudulent behavior. Therefore, this study also suspects that religious beliefs in government and government officials affect unethical behavior and fraud.

H<sub>3</sub>: Religiosity affects unethical behavior

H<sub>4</sub>: Religiosity has a negative effect on fraud

### **Effect of Unethical Behavior on Fraud**

Buckley et al. (1998) explained that unethical behavior is challenging to understand; the answer depends on the complex interaction between the situation and the personal characteristics of the perpetrator. Unethical behavior

can be in the form of abuse of authority or position, organizational resources, and power and not fulfilling obligations that should be fulfilled. Based on the explanation before, this study is related to the ethical standards of the organization; lower ethical standards can lead to higher rates of fraud (Budiarto & Setyoningtyas, 2019). This study is in line with study by Yuliani (2018), Hamidah and Reskino (2021) and Wijayanti and Sunaiah (2022), which state that unethical behavior affects fraud.

H<sub>5</sub>: Unethical behavior affects fraud

### **Mediation of Unethical Behavior on Gender Relations Against Fraud**

In response to the ethical judgments, women tend to be more assertive in dealing with unethical matters (Cohen et al., 1993). Therefore, in making decisions related to ethical judgments, women respond more proactively to evil things around them than men (Dewi, 2006). Expectancy state theory (Correll & Ridgeway, 2006) and social roles (Koenig & Eagly, 2014) state that women as the party who behave affectionately will behave more ethically. Research shows that unethical behavior can lead to fraud in organizations (Budiarto & Setyoningtyas, 2019). Based on this, it is hypothesized:

H<sub>6</sub>: Unethical behavior mediates gender to fraud

### **Mediation of Unethical Behavior on the Relationship of Religiosity to Fraud**

According to the theory of social status expectations (Correll & Ridgeway, 2006), someone who is seen as having high religiosity will be more religious and avoid unethical actions. This study is supported by Wardhani et al. (2021) and Nazaruddin et al. (2018) state that the more religious a person eats, the more they will avoid unethical behavior. Budiarto and Setyoningtyas (2019) also found that lower ethics could lead to higher fraud rates. Hamidah and Reskino (2021) and Budiarto and Setyoningtyas (2019) supported this study that found that unethical behavior leads to fraud. Based on this, it is hypothesized:

H<sub>7</sub>: Unethical behavior mediates religiosity to fraud

## **Research Methods**

### **Population and Research Sample**

State Civil Apparatus at Regional Organizations in Pekanbaru City were the population of this study. Purposive sampling technique is used to find out the sample of this study. The criteria or characteristics of State Civil Apparatus used for the sample in this study are State Civil Apparatus. They have positions such as Head of Sub-Division, Head of Sub-Division, Head of Division, Head of Sub-Division, and Head of Sub-Secretary. The following criterion is for State Civil Apparatus who has work experience in a position of at least 1 (one) year, with the aim of State Civil Apparatus having experience in their position.

### **Data Collection Technique**

The data of the present research was collected through questionnaire. Whereas, the questionnaire was delivered directly to the respondent. Furthermore, the questionnaire was collected in specific time back after the respondent fill the questionnaire.

### **Operational Definition and Measurement of Variables**

The operational definition of variables is described as follows:

#### **Fraud**

According to ACFE Indonesia (2020), fraud is an action contrary to the rule of law carried out intentionally for a specific purpose (manipulation or providing false reports to other parties). People from internal or external carry them out to an organization to gain personal or group benefits that can directly or indirectly harm the other party. Fraud indicators adopted from study (Indrapraja et al., 2021) consist of deviation of assets, false statements or misstatements, and corruption.

#### **Unethical behavior**

According to Elbert and Griffin (1999), unethical behavior is behavior that, according to individual beliefs and social norms, is considered wrong or bad. Indicators adapted from Kalau and Leksair (2020) consist used management behavior that abuses position, management behavior that manipulates organizational resources, management behavior that harms power, and management behavior that does nothing (no action).

## Gender

Gender traits are inherent in both men and women who are socially and culturally constructed. (Fakih, 2008). Gender is measured using a nominal scale, namely female 0 and male = 1

## Religiosity

Religion is an obligation, obligation, or rules that must be implemented, all of which bind and strengthen a person or group of people about God, fellow human beings, and the natural surroundings (Widiyanta, 2005). Religiosity consists of the belief dimension, practice dimension, and experience dimension. The questionnaire was adopted from (Indrapraja et al., 2021).

## Data Analysis Technique

This study used the Structural Equation Model-Partial Least Square (SEM-PLS) with the help of WarpPLS 6.0 to analyze the data and test the hypothesis.

## Results and Discussion

Of the 380 questionnaires distributed, As many as 251 were returned, met the criteria, and could be processed. The questionnaire uses a Likert scale of 1-5 and is grouped based on 7 (seven) measures. The requirements referred to include: position, length of service, gender, status, age, religion, and last education. The characteristics of the participating respondents can be seen in Table 1.

**Table 1.** Identity of Respondents

Characteristics of Respondents	Amount	Percentage
Length of Service		
One year	42	17%
One year	209	83%
Total	251	100%
Gender		
Man	125	49.9%
Woman	126	50.1%
Total	251	100%
Status		
Marry	191	74%
Not married yet	60	24%
Total	251	100%
Age		
21-30 years old	60	24%
31-40 years old	103	41%
>40	88	35%
Total	251	100%
Religion		
Islam	232	92%
Christian	19	9%
Total	251	100%
Last education		
High School (Equivalent)	56	22%
Diploma	82	33%
S1 (Bachelor)	92	37%
S2 (Master)	21	8%
Total	251	100%

## Descriptive Statistical Analysis

Descriptive statistics provide an overview of data that can be seen from the minimum value, maximum value, average value (mean), and maximum and minimum standard deviation of each variable. Descriptive statistics can be seen in Table 2.

**Table 2.** Descriptive Statistical Analysis Results

	N	Minimum	Maximum	mean	Std. Deviation
Fraud (Y)	251	9	42	14.6374	4.78748
Gender (X1)	251	1	2	1.39840	0.49054
Religiosity (X2)	251	37	70	63.1115	5.02030
Unethical Behavior (Z)	251	10	50	20.5537	6.32393

Source: Source: Data Processing (2022)

The results of the descriptive analysis showed that the data had an excellent category with a standard deviation value that did not exceed the mean value.

### Outer Model Testing (Measurement Model)

#### Convergent validity

The final model is obtained after eliminating invalid indicators based on the test results on the loading factor. The loading element is presented in Table 3.

**Table 3.** Cross-Loading

	Religiosity	Unethical behavior	Fraud
X2.1	0.648	-0.028	0.046
X2.2	0.733	0.084	-0.227
X2.3	0.850	-0.006	0.039
X2.4	0.800	0.033	-0.115
X2.5	0.628	-0.125	0.318
X2.6	0.818	-0.023	-0.057
X2.7	0.653	-0.030	0.058
X2.8	0.737	0.105	-0.220
X2.9	0.857	0.006	0.055
X2.10	0.824	0.055	-0.143
X2.11	0.641	-0.117	0.317
X2.12	0.821	-0.027	-0.056
X2.13	0.722	-0.049	0.134
X2.14	0.593	0.096	-0.028
Y1.1	-0.129	0.687	-0.055
Y1.2	-0.081	0.816	-0.197
Y1.3	-0.018	0.837	-0.110
Y1.4	-0.022	0.793	-0.103
Y1.5	0.085	0.605	0.339
Y1.6	0.017	0.800	-0.083
Y1.7	0.072	0.666	0.151
Y1.8	0.025	0.571	0.170
Y1.9	0.017	0.798	-0.082
Y1.10	0.071	0.663	0.152
Y2.1	-0.094	-0.108	0.715
Y2.2	0.044	0.082	0.668
Y2.3	0.022	-0.119	0.765
Y2.4	-0.036	0.028	0.709
Y2.5	0.045	0.059	0.797
Y2.6	0.011	0.095	0.716
Y2.7	-0.081	-0.077	0.641
Y2.8	0.032	0.042	0.695
Y2.9	0.048	-0.001	0.667

Source: Data Processing (2022)

Based on Table 3, it can be seen that all loading factors are worth it. Because it shows a value of more than 0.60. Therefore, it can be concluded that based on each construct in the study has good validity (Hair et al., 2010).

### Discriminant validity test

The next test was discriminant validity testing. Discriminant validity is the level of measurement results of a concept that can distinguish itself from the measurement of other ideas, theoretically must be different. Discriminant validity is also part of the evaluation of the measurement model. Discriminant validity testing compares the square roots of Average Variances Extracted with the correlation between latent variables (Fornell & Larcker, 1981). The correlation between latent variables can be seen in Table 4.

**Table 4.** Latent Correlation of Variables

	Gender	religiosity	Behavior	Fraud
Gender	<b>1,000</b>	-0.365	0.381	0.502
religiosity	-0.365	<b>0.743</b>	-0.417	-0.479
Behavior	0.381	-0.417	<b>0.729</b>	0.591
Fraud	0.502	-0.479	0.591	<b>0.710</b>

Source: Data Processing (2022)

Based on Table 4 shows that the square roots of Average Variances Extracted in the diagonal column are higher than the correlation between latent variables in the non-diagonal column, indicating that the discriminant validity is met (Ghozali & Latan, 2015). It also stated that the square root of AVE is also used for convergent evaluation; the criteria that must be met are the value of the square root of AVE > 0.50.

### Reliability test results

Reliability testing used Cronbach's Alpha and Composite Reliability.

**Table 5.** Cronbach's Alpha and Composite Reliability. Values

Variable Latent	Cronbach's Alpha	Composite Reliability
Gender (X1)	1,000	1,000
Religiosity (X2)	0.936	0.944
Unethical Behavior (Z)	0.900	0.918
Fraud (Y)	0.876	0.901

Source: Data Processing (2022)

Table 5 shows a latent construct with a Cronbach's alpha value of more than 0.7; this indicates that the latent construct has good reliability (Ghozali, 2016). Additionally, the composite reliability value of all latent constructs is more significant than 0.70. Based on the importance of Cronbach's alpha and composite reliability obtained, the model has good reliability (Hair et al., 2010).

### Structural Model Testing (Inner Model)

The inner model test consists of testing the fit model, r square, and testing the hypothesis.

### Model fit indicator

Model Fit or Model Accuracy with data is a degree that indicates how capable the developed model is in explaining the data (Sholihin & Ratmono, 2013). The results of the structural model test are presented in Table 6.

**Table 6.** Fit Model

Model Fit Indicator	Provision	Results	Information
Average Path Coefficient (APC)	$p < 0.05$ , then good	0.325; $P < 0.001$	Good
Average R-Squared (ARS)	$p < 0.05$ , then good	0.434; $P < 0.001$	Good
Average Block VIF (AVIF)	$AVIF < 5$ then good	1,193	Good
Tenenhaus GoF (GoF)	$0.1 - 0.24 = \text{Small}$ $0.25 - 0.35 = \text{Medium}$ $GoF > 0.36 = \text{Large}$	0.530	Large

Source: Data Processing (2022)

Based on Table 6 shows that all of the model fit indicators have been met. The other test is R Square.

**R square**

Furthermore, based on the results of the r-square test it is presented in Table 7.

**Table 7.** Results of R Square

	<i>R Square</i>	Strong Relationship
Unethical Behavior (Z)	0.236	Weak
Fraud (Y)	0.633	Moderate

Source: Data Processing (2022)

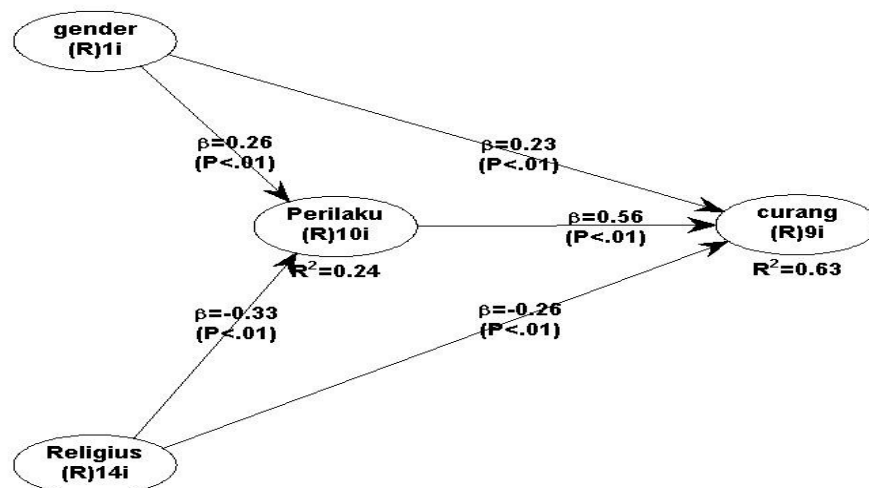
Based on the results of table 7, it can be seen that the R-Square for the Unethical Behavior variable (Z) is 0.236. This means that unethical behavior (Z) is influenced by the latent variable gender (X1), and Religion (X2) contributes to the influence of 0.236 or 23.6 % of unethical behavior (Z). At the same time, the remaining 76.4% is the influence of other factors that are not observed. The R-Square for the fraud variable (Y) is 0.633. This means that fraud (Y) is influenced by the latent variable Gender (X1), and Religiosity (X2) contributes 0.633 or 63.3% to fraud (Y) through unethical behavior (Z). In addition, the remaining 36.7% is the influence of other factors that are not observed.

**Hypothesis Testing Results**

In order to test the hypothesis, this research used path coefficient and p-value values; The test used a significance of 5%. Table 8 presents the results of the hypothesis.

**Table 8.** Hypothesis testing results

Hypothesis	Path Coefficient	p-value	Standard Errors	Conclusion
Gender → Unethical Behavior	0.097	<0.001	0.061	Supported
Gender → Fraud	0.226	<0.001	0.061	Supported
Religiosity → Unethical Behavior	-0.327	<0.001	0.060	Supported
Religiosity → Fraud	-0.258	<0.001	0.060	Supported
Unethical Behavior → Fraud	0.561	<0.001	0.057	Supported
Gender → Unethical Behavior → Fraud	0.143	<0.001	0.044	Supported
Religiosity → Unethical Behavior → Fraud	-0.183	<0.001	0.043	Supported



**Figure 1.** Full Structural Equation Model with Warp PLS

**The Effect of Gender on Unethical Behavior**

The influence of gender on unethical behavior is significant, with a p-value <0.001, which is smaller than alpha 5% (0.05). Based on those results, H2 is supported. It means that gender has a significant effect on unethical behavior. Gender socialization theory by Eagly and Karau (2002) shows that women are conditioned from an early age to be more ethical than men in moral issues. In addition, gender socialization theory also argues that women are



socialized on more general principles, such as personal interests, while men are more socialized on regulations involving talent.

This research shows that male and female civil servants generally have different views on the city government of Pekanbaru. It is due to the stereotype of women as gentle and motherly individuals who will behave more ethically compared to men. Although women work as civil servants in the country, they still uphold ethical values. This study supports of Nazaruddin et al. (2018) which states that gender affects unethical behavior.

### **The Effect of Gender on Fraud**

The influence of gender on fraud is significant, with a p-value  $<0.001$ . In which, it is smaller than alpha 5% (0.05). Based on the finding of this study, H1 (gender influences fraud) is supported. The path coefficient shows a positive value. It means that male government officials tend to commit adultery more than females.

In line with social role theory (Eagly & Karau, 2002), this situation claim that men will compete without prioritizing existing rules as long as they achieve the desired goal, which is different from women. When it comes to work, women will be more concerned with their duties and good working relationships. So, women will be more careful with those who break the rules (Rhode, 2009). Similarly, in the government of Pekanbaru city, women carry out their duties more carefully than men. Therefore, men tend to have the opportunity to fraud (Andayani & Fitriani Sari, 2019). The results of this study support the research of Tang and Chiu (2003) and Liao et al (2019), who stated that gender influences fraud.

### **The Effect of Religiosity on Unethical Behavior**

The influence of religiosity on unethical behavior is significant, with a p-value  $<0.001$  smaller than alpha 5% (0.05). Thus, H4 is supported, which means that religiosity has a significant influence on unethical behavior. The study results show that the more religious the National Civil Servants in Pekanbaru City Government are, the more ethically they will behave. Research supports the expectation state theory (Correll & Ridgeway, 2006). According to expectations state theory, a person with high religiosity will be spared from unethical behavior because it is not by their beliefs.

The average value of the level of religiosity of the national civil apparatus in the city government of Pekanbaru is relatively high. This study shows that most of the country's civil apparatus has carried out religious teachings that impact their behavior. The civil service apparatus of a religious government will behave well and avoid unethical conduct. This research is in line with the study of Nazaruddin et al. (2018) stated that religiosity affects unethical behavior. Furthermore, religiosity that is observed through worship or participating in religious activities can prevent committing unethical actions (Hamdani et al., 2022).

### **The Effect of Religiosity on Fraud**

The influence of religiosity on fraud is significant, with a p-value  $<0.001$ . Which it is smaller than the alpha 5% (0.05). Thus H3 is supported. The research results show that the more religious the officials in the city government of Pekanbaru are, the lower the level of fraud that occurs.

This study supports the expectation state theory (Correll & Ridgeway, 2006), that a person with high religiosity can control himself by behaving. Religiosity owned by government officials can prevent their behavior from committing fraud. Therefore, the higher a civil servant of the country applies religious values to himself, the more he will be spared from fraud. Moreover, in this case, religiosity affects fraud. This study supports the research of Said, Asry et al. (2018), Said, Omar et al. (2018), and Jelani (2020), who stated that religiosity influences fraud.

### **The Effect of Unethical Behavior on Fraud**

The influence of unethical behavior on fraud is significant, with a p-value below  $<0.001$  smaller than alpha 5% (0.05). Thus, H5 is supported, meaning unethical behavior significantly affects fraud. The research results show the relationship between unethical behavior and the occurrence of positive fraud. This study shows that the more unethical the behavior of government officials in Pekanbaru, the higher the fraud that occurs. This study is in line with Kohlberg's theory of moral development (Kohlberg, 1969), which shows that morality develops into three stages: pre-conventional, conventional, and post-conventional. The last stage is where moral development forms the ethical principles of management. Unethical behavior indicates a behavior that does not follow generally applicable regulations. Therefore, the tendency to commit fraud will also be high for government officials who behave unethically and work not according to the applicable rules. On the other hand, unethical behavior shown by abuse of position, power and abuse of resources in the government can cause fraud, such as falsification of financial data and corruption. This study is in line with the study of Yuliani (2018), Hamidah and Reskino (2021) and Wijayanti and Sunaiah (2022), which states that unethical behavior affects fraud.

### Mediation of Unethical Behavior on Gender Relations with Fraud

The influence of Gender on Fraud through Unethical Behavior is insignificant, with a p-value <0.001 smaller than alpha 5% (0.05). In this regard, H6 is supported. It means that gender has a significant influence on Fraud through Unethical behavior. This study proves that unethical behavior can mediate the relationship between gender and fraud. Mediation in the relationship is partial mediation. This study showed the significance level of the direct and indirect combination of gender through unethical behavior that is equally significant (Ghozali, 2018).

This study supports the theory of social roles Koenig and Eagly (2014) that women obey the rules in socializing more than men. In response to the statement stated by Cohen et al. (1993) that in making decisions related to ethical evaluation, women tend to be more assertive, and men tend to have the opportunity to commit fraud (Andayani & Fitria Sari, 2019). According to Tang and Chiu (2003), male employees care more about money than women. Therefore, the male National Civil Apparatus tends to behave unethically. Which can lead to fraud. This study is in line with Andayani and Sari (2019) and Liao et al. (2019), who found that gender affects unethical and fraudulent behavior.

### Mediation of Unethical Behavior on the Relationship between Religiosity and Fraud

The influence of religiosity on fraud through unethical behavior is significant, with a p-value < 0.001 smaller than alpha 5% (0.05). Based on the result H1 is supported. It means that religiosity significantly affects fraud through unethical behavior. The findings show that government officials with high religiosity will tend to behave more ethically, reducing fraud in the government. In addition, mediation in the relationship is partial. This study is shown by the significant level of the direct and indirect combination of religiosity through unethical behavior is equally significant (Ghozali, 2018).

The finding of this study supports the theory of social status expectations Correll and Ridgeway (2006), in which a person's religiosity aligns with his life attitude in society. The more religious a person is so the more his social behavior will improve. This study proves that a person with high religiosity will be more spiritual and avoid unethical actions. In other words, government officials who behave ethically by not abusing their positions or positions will have an impact on reducing fraud cases such as corruption and misuse of government assets.

This study supports Wardhani et al. (2021) and Nazaruddin et al. (2018) stated that religiosity affects unethical behavior. It also supports Hamidah and Reskino (2021) and Budiarto and Setyoningtyas (2019) found that unethical behavior leads to fraud.

### Conclusion

The study results concluded that gender and religiosity influence unethical behavior and fraud of the national civil apparatus in the government of Pekanbaru City. Unethical behavior mediates the relationship between gender and religiosity with fraud. The findings show that women in the civil apparatus behave more ethically than men. Thus, women also have a lower tendency to commit fraud. Likewise, with religiosity, the more religious the Pekanbaru city government officials are, the more ethical they behave and the less fraud. Government officials who have high ethical behavior will have an impact on the level of fraud that occurs.

This study is inseparable from limitations. It includes the research area that only examines fraud in the Pekanbaru City government. The variables used are also still limited to only two independent variables. Therefore, hopefully further researchers can explore the research area and examine other variables that may affect fraud, such as love of money and organizational ethical culture.

This study contributes to the government to help provide input to prevent fraud in the government sector. Additionally, the requirement for moral development education for governmental employees is to develop ethical behavior to prevent fraud.

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