

Effect of *Moral Intentions, Organizational Commitment, Professional Identity and Grant of Reward* for Disclosure of Fraudulent Behavior with Islamic Ethics and Cultural Organization Working as a Moderating Variable



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ABSTRACT: This study aims to examine and determine the effect of *moral intentions, organizational commitment, professional identity and rewards* for disclosure of cheating behavior with Islamic work ethics and organizational culture as a moderating variable. This research is a quantitative research with a descriptive approach. The sample used in this study was employees of the Makassar Syariah branch of BNI. The total sample amounted to 72 using purposive sampling techniques. The data analysis method uses multiple regression and moderating regression analysis with the absolute difference value approach. The results of this study indicate that *moral intentions, organizational commitment, professional identity and rewards* have a positive and significant influence on the disclosure of fraud behavior. The results of research related to moderating variables, Islamic work ethics variables only act as moderating variables in the relationship of *moral intentions* to the disclosure of fraud behavior. Whereas variable *organizational commitment, professional identity and rewards* for disclosure of fraudulent behavior are not moderated by Islamic work ethics. Furthermore, the moderating variable of organizational culture is only proven to moderate the relationship of *moral intention* and also *organizational commitment* to disclosure of fraudulent behavior. Whereas *professional identity and rewards* are not moderated by organizational culture.

KEYWORDS: *moral intentions, organizational commitment, professional identity, giving rewards, disclosure of cheating behavior, Islamic work ethics, organizational culture.*

INTRODUCTION

The increasingly rapid development of the banking industry, fraud or fraud in this organization are also unavoidable, including the BRI Tarmini Square burglary case valued at Rp 29 billion, the burglary of Bank BII Pangeran Jayakarta Branch Office valued at Rp 3.6 billion, the bank Mandiri's burglary valued at Rp. 18 billion, burglary BNI branch Depok, deposit disbursement without the owner knowing that occurred in BPR pundi Artha Sejahtera, burglary bank Danamon worth nearly 3 billion, burglary customer Panin Bank funds worth 2.5 billion and Citibank whose losses reached 4.5 billion (Yulia and Basuki, 2016). Not only at conventional banks, acts of fraud also occurred in Islamic banking, including two Mandiri bank employees arrested by Fiscal, Monetary and Foreign Exchange (Fismondev) investigators for alleged fraud and embezzlement. The two suspects collaborated with other parties to disburse the Domestic Letters of Credit (SKBDN) until the bank lost Rp. 75 billion (detiknews,

2015). In addition, fraud that occurred at Islamic banks in Central Java Syariah banks who conceded fictitious loans worth Rp. 94 billion (Yulia and Basuki, 2016). This incident needs to be considered how good company management should be in order to minimize such fraudulent behavior.

Fraud occurs due to the underlying factors, as stated in Fraud Triangle Theory which was pioneered by Donald R. Cressey (1986) including pressure, opportunity and rationalization. From these factors it is necessary to understand how such incentives can be anticipated to prevent fraud, such as improving internal control systems and good corporate governance. This can be started by expanding the surveillance system within the organization by implementing a fraud reporting system or commonly known as whistle-blowing.

A survey conducted by the Institute of Business Ethics (2007) in Sofia et al (2013) concluded that one in four employees were aware of violations, but more than half (52%) of those who knew the violations had remained silent and did nothing.

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Reluctance to report known violations can be overcome through implementing an effective, transparent, and responsible whistle blowing system. The existence of this system is expected to increase the level of employee participation in reporting violations.

Whistle-blowing in English can be interpreted as "whistle blower", this means the whistle blows occur when there is a violation or fraud, so that when symptoms occur can be immediately anticipated. Reporting is done by individuals as those who witness fraud, then act as a reporter. In this case commonly known as the *whistleblower*. role *whistleblower* is very important and more effective in exposing *fraud*, as a first precaution against fraud symptoms that may still be prevented before losses more (Caillier, 2017; Sweeney, 2008).

Seeing the existence of fraud, each individual will give a different reaction (Ahmad et al, 2014). This is influenced by the assessment of individual perception in assessing the behavior. Individual perceptions are closely related to morals that can be influenced by internal and external factors (Zanaria, 2016). Internal factors namely from within oneself and from outside in the form of individual environment that forms the elements of assessing the good or bad of a behavior. When the individual considers cheating as a natural action and does not harm anyone, it will not encourage him to do the reporting. Meanwhile, if the assessment is illegal or bad, then the desire to prevent this will emerge.

Research related to intentions or factors that influence employee decisions in reporting fraud in the work environment has been widely carried out both domestically and abroad (Alleyne *et al*, 2013; Auliani and Syaichu, 2016; Damayhanti *et al*, 2017; Dungan *et al*, 2015; Einsenberger *et al*, 1986; Gao and Alisa, 2017; Mela and Arumega, 2016; Near and Marcia, 2016; Nugraha, 2017; Purwantini, 2016; Setiawati and Sari, 2016; Suastawan *et al*, 2017; Yulia and Basuki, 2016; Zakaria, 2016; Zanaria, 2016). Nevertheless there are still many inconsistencies in the results of his research, especially on the variables to be examined in this study.

Research conducted by the *Association of Certified Fraud Examiners* (1997) found that 83% of *fraud* was committed by the owner or board of directors (Brennan and McGrath, 2007) and many previous studies have focused on managerial levels towards higher levels. This also motivates researchers to conduct research at a *non-managerial level*. The expansion of an effective monitoring system should start from the lowest level, because the emergence of frauds that ultimately adversely affects the organization cannot be separated from the involvement of employees *non-managerial*, where symptoms of fraudulent behavior will first be seen in a work environment *non-managerial* itself.

THEORETICAL REVIEW

Theory of Planned Behavior

Theory of Planned Behavior was first coined by Icek Ajzen (1991). Initially this theory was the result of the development of the *Theory of Reason Action* (TRA) put forward by Martin Fishbein and Icek Ajzen in (1975). In 1991, something else was added to the existing model *reasoned action* and was later named *Theory of Planned Behavior* (TPB), to overcome the lack of strength found by Ajzen and Fishbein (1975). *Theory of Planned Behavior* aims to predict and understand the impact of behavioral intentions, identify strategies to change behavior and explain real human behavior (Ajzen, 1991)

Theory of Planned Behavior is based on the assumption that humans are rational creatures and use information that is possible for them, systematically (Zanaria, 2016). This shows that individuals who believe that a behavior can provide positive results then the individual has a positive attitude towards the behavior and vice versa, if individuals believe that a behavior can give a negative result then the individual has a negative attitude towards the behavior (Saud, 2016).

Agency Theory

According to Jensen and Meckling (1976) agency theory is the relationship or contract between principal and agent. The main principle of this theory states that there is a working relationship between the party that gives authority (the principal), namely the investor and the party that receives the authority (agency), namely the manager, in the form of a cooperation contract. Agency theory has the assumption that each individual is solely motivated by his own interests, causing a conflict of interest between the principal and agent. This happens because of the separation of ownership and control of the company which triggers the imbalance of information (Jensen and Meckling, 1976).

In this research, agency theory will be explained in the relationship between manager and non-managerial. In this case the manager is the principal and the non-managerial employee is the agent. In previous studies have discussed a lot about the relationship between management and company owners. This research will apply this theory at the lower levels. This theory will also be applied to this relationship, managers as leaders and subordinate employees (non-managerial) as executors of tasks. In this relationship a contract has occurred between the giver and the recipient of the authority, in this situation has created an imbalance of information (*asymmetry information*), where the agent knows more information and conditions in his work environment than

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the manager as the assignor.

Disclosure of Fraudulent Behavior

Disclosure of fraudulent behavior is commonly known as *whistle-blowing*. *Whistle-blowing* is disclosure made by members of an organization about illegal, immoral or illegitimate practices under the control of their superiors to people or organizations (Miceli and Near, 1985). *Whistle-blowing* can also be defined as the efforts of current or past members of an organization to warn the top management of the organization or to the public about a serious mistake made or hidden by the organization (Ahern and McDonald, 2002; Putri, 2016).

Individuals who report fraud are called whistle-blowers, Miceli and Near (1985) explain that what can be called whistle-blowers have four characteristics, namely employees or former employees of organizations whose organizations have experienced fraud; does not have authorization to change or stop fraud that is under his control; allowed or not allowed to make a report; does not occupy a position whose job requires the reporting of corporate fraud.

Whistle-blowing can occur through internal and external channels. Internal whistle-blowing occurs when an employee learns of the fraud committed by another employee and then reports the fraud to his supervisor. Meanwhile, external whistle-blowing occurs when parties in the organization report cheating out of the organization because it is detrimental to the community (Elias, 2008).

Moral Intentions

Moral intentions in the Indonesian translation are interpreted as moral intensity. In terms of language intensity can be interpreted as a state of level or measure of its intensity, while moral is interpreted as a term spoken by humans who refer to other humans in actions that have positive values (Husniati, 2017). So, moral intensity is a level of someone's judgment related to it is true or false.

Moral intensity is related to the theory triggered by Icek Ajzen (1991), namely the theory of planned behavior (*Theory of Planned Behavior*). The intensity of moral becomes the control of the behavior of each individual in acting, the better the moral that is owned, it will be reflected in his behavior which ultimately has a positive value in the eyes of others. Another opinion is that moral intensity is the disposition of individuals to think, feel, and behave ethically versus unethically (Cohen and Morse 2014; Kreshastuti and Prastiwi, 2014).

Organizational Commitment

Organizational commitment is a theory introduced by Mowday et al (1979), can be defined as the relative strength of individual identification and involvement in a particular organization. Organizational members with high commitment will pay attention to the goals of the organization in making ethical decisions. The combination of attitudes and behaviors involving three attitudes namely a sense of identifying with organizational goals, a sense of involvement with organizational tasks and a sense of loyalty to the organization will form into a commitment (Aranya et al, 1981).

Employee relations with the company or organization will actively show high commitment to the organization, have the desire to provide more power and responsibility in supporting the welfare and success of the organization where he works (Janitra, 2017)

Professional Identity

In terms of language, identity comes from English, namely identity interpreted as characteristics, signs or teak (Husniati, 2017). Professional identity is how someone signifies himself as a professional and considers each individual to hold professional principles at work. Professional identity is generally interpreted as the strength of the individual in identifying or engaging in a profession (Aranya et al, 1981). As a professional, the standards and rules of his profession will be the control in every decision he takes. Attitude is a condition in humans that can move people to act or not act.

Professional identity is also associated with the intention to report fraud. A person who upholds his professional identity will encourage the formation of adherence to professional standards and ethical codes that apply to protect his profession. And in order to protect his profession, a person will feel more responsible if there is a violation of the applicable regulations to cause the intention to report fraud.

Giving Reward

One of the efforts made by the company to be able to encourage employee performance is by giving awards in accordance with employee performance (Harianto et al, 2016). According to Galih Dwi Koencoro (2013), *rewards* given to employees will have a significant effect on performance. In other words, the *rewards* given to employees will motivate employees to improve employee

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performance. It can be concluded that, *reward is feedback* positive given by the company for the achievements made by employees.

Islamic Work Ethics The Islamic

Work ethic referred to in this study is the appreciation of work ethics sourced from the Qur'an and al Hadith, which dedicate work as a virtue (Hidayat et al, 2015). The Qur'an and hadith provide tangible guidance for regulating the lives of Muslims (Jamaluddin and Haliding, 2013). Islam teaches that humans must help each other in kindness. In Islamic work ethic, effort slightest is greatly appreciated. By giving effort and giving benefits not only to yourself, but also to others, this can lead to pride, satisfaction and balance in life. The spirit of togetherness in Islam affects all aspects of life.

Organizational Culture

Cause of crime in an organization or company can be caused by culture that does exist within the organization, therefore besides internal control, another important concept in fraud prevention, which is to instill awareness about the existence of *fraud (fraud)* (Tuanakotta, 2010 in Rustriarini et al, 2016). Awareness about the existence of *fraud* can be incorporated into an organizational culture, in this case the understanding of organizational culture itself is a system adopted by members of an organization or company which is a matter of distinguishing the organization or company from other organizations or companies. Thus, organizational or corporate culture is a value that is shared by members of an organization that is manifested in the form of behavioral attitudes or commitments to the organization or company.

Effect of Moral Intentions on Disclosure of Fraud Behavior

One important factor influencing an individual's decision to report fraud is moral intensity (Near and Miceli, 1995). When someone decides to report fraud, the decision is influenced by the individual's personal character and the environment that surrounds the individual (Bertens, 1993; Welton, 1994). Several previous studies have stated that there is a positive influence between moral intensity on reporting fraud (Elias, 2008; Jones, 1991; Kreshastuti and Prastiwi, 2014; Sari and Ariyanto, 2017; Setawati and Sari, 2016).

However, it is different from the results of other research which states the opposite, that moral intention does not actually affect the decision to disclose fraudulent behavior in the work environment (Ahyaruddin and Asnawi, 2017). Based on the explanation above, the following hypothesis is formulated.

H1: *Moral intentions* positive effect on the disclosure of cheating behavior.

Effect of Organizational Commitment on Reporting Fraud Behavior The

Existence of loyalty in employees of the organization will make it will not hesitate in reporting fraud behavior that can endanger the organization. This is supported by several studies that have examined the relationship between organizational commitment and disclosure of fraud behavior (Bagustianto and Nurkholis, 2015; Husniati, 2017; Janitra, 2017; Kreshastuti and Prastiwi, 2014; Sari and Ariyanto, 2017; Setawati and Sari, 2016; Setyawati et al, 2015; Somers and Casal, 1994). However, another study stated that organizational commitment did not influence the disclosure of fraud behavior (Kreshastuti and Prastiwi, 2014; Lestari and Yaya, 2017; Setyawati et al, 2015). Based on the explanation above, the following hypothesis is formulated.

H2: *Organizational Commitment* has a positive effect on disclosure of fraudulent behavior

Influence Professional on the Disclosure of Fraud Behavior

In order to protect one's profession, a person will feel more responsible if there is a violation of applicable regulations to cause the intention to report fraud behavior in the work environment (Husniati, 2017; Kreshastuti and Prastiwi, 2014; Sari and Ariyanto, 2017; Sari and Laksito, 2014; Setawati and Sari, 2016). However, the results of Sagara's (2013) study state that professional identity has no effect on disclosure of fraudulent behavior. According to him, the love of his profession does not increase the desire to express the fraud he found. Based on the explanation above, the following hypothesis is formulated.

H3: *Professional identity* has a positive effect on disclosure of fraudulent behavior.

The Effect of Rewarding on Disclosure of Fraud Behavior

Rewards Performance-based encourage employees to change the tendency of enthusiasm to fulfill their own interests to the spirit to meet organizational goals. With the reward employees will have the urge to report cheating because they hope to get appreciation from the organization for their services. This is in line with the results of other studies which state that appreciation from organizations will encourage disclosure of fraud (Caesar, 2015; Einsenberger et al, 1986). However, the results of this study are not in line with the study of Fajri (2017) which states that giving *rewards* has a negative effect on reporting fraudulent behavior. Based on the explanation above, the following hypothesis is formulated.

H4: Giving *reward* positive effect on the disclosure of cheating behavior.

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The Effect of Islamic Work Ethics in Moderating Moral Intentions, Organizational Commitment, Professional Identity and Reward for Disclosure of Fraudulent Behavior

When a person decides to report fraud, then the decision is influenced by the individual's personal character (Bertens, 1993; Welton, 1994) the environment that surrounds the individual. Fraudulent behavior does not exist in Islamic work ethics, even cheating is a sin. This is stated in the Qur'an and Al Hadith which are the sources of Islamic teachings (Sunday, 2010 in Ridwan, 2017). By having an Islamic work ethic, then seeing the cheating behavior around us will make us partly responsible for stopping the behavior. Based on the explanation above, the following hypothesis is formulated.

H5: Islamic work ethics moderates the relationship of *moral intentions* to the disclosure of fraudulent behavior

The existence of loyalty in employees towards the organization will make it no doubt in reporting fraudulent behavior that can endanger the organization (Bagustianto and Nurkholis, 2015; Husniati, 2017; Janitra, 2017; Kreshastuti and Prastiwi, 2014; Somers and Casal, 1994). Islamic work ethic encourages help in terms of goodness, in this case every individual in the organization helps each other in maintaining organizational commitment. Realizing organizational commitment must be jointly in order to maintain the sustainability of the organization (Aldulaimi, 2016). Based on the explanation above, the following hypothesis is formulated.

H6: Islamic work ethics moderates the relationship of organizational commitment to disclosure of cheating behavior.

Individuals who have Islamic work ethics, so when he sees cheating behavior around us will make him partly responsible for stopping the behavior. Cheating behavior is not in accordance with Islamic teachings (Hidayat et al, 2015). When an individual simply ignores the behavior without reporting to the authorities, just as he helps the behavior and the ethics are not in accordance with Islamic teachings or codes of ethics or regulations in professions. Based on the explanation above, the following hypothesis is formulated.

H7: Islamic work ethics moderates the relationship of *professional identity* to disclosure of fraudulent behavior.

Rewards Performance-based encourage employees to change the tendency of enthusiasm to fulfill their own interests to the spirit to meet organizational goals. So, when there is appreciation from the organization for reporting fraud, it will increase the enthusiasm of watching each other in the work which will ultimately improve the organization's oversight system. Islam also talks about the reward given to a worker. Sulistyowati (2014) said that people deserve to be rewarded for what they have done and this is a basic concept in religion. Based on the explanation above, the following hypothesis is formulated.

H8: Islamic work ethics moderates the relationship of giving *rewards* to the disclosure of cheating behavior.

The Influence of Organizational Culture in Moderating Moral Intentions, Organizational Commitment, Professional Identity and Reward for Disclosure of Fraudulent Behavior

Moral intensity becomes the behavioral control of each individual in acting, the better the morals possessed, the better it will be reflected in their behavior which ultimately has a positive value in the eyes other people. Organizational support can improve individual performance and affective commitment to the organization and can reduce silent behavior (Gao, 2013). Thus a good organizational culture will play a role in encouraging employees who have high morals to report cheating behavior in the work environment. Based on the explanation above, the following hypothesis is formulated.

H9: Organizational culture moderates the relationship of *moral intention* to disclosure of fraudulent behavior.

The combination of attitudes and behaviors involving three attitudes namely a sense of identifying with organizational goals, a sense of involvement with organizational tasks and a sense of loyalty to the organization will form into a commitment (Aranya et al, 1981). Strong organizational commitment will be seen in organizational culture, how organizational culture can maintain organizational commitment in solving organizational or company problems to minimize fraud in supporting the achievement of goals (Sutrisno, 2013 in Fatimah et al, 2015). Based on the explanation above, the following hypothesis is formulated.

H10: Organizational culture moderates the organizational relationship of *commitment* to disclosure of fraudulent behavior.

Organizational interests will be aligned with the behavior of individuals if their actions are in line with ethical and professional standards that include their responsibilities within the organization (Setiawati and Sari, 2016). High professionalism will view cheating behavior as unethical action, resulting in the urge to stop the behavior. An organizational culture that has work integrity and supports a harmonious work environment will give employees a sense of responsibility to be part of the organization to report fraud behavior. Based on the explanation above, the following hypothesis is formulated.

H11: Organizational culture moderates the relationship of professional identity to disclosure of fraudulent behavior.

Culture in organizations can be a supporter, one of which gives an appreciation to the reporter for his services in preventing the deterioration of fraud that occurred (Alleyne et al 2013). This relates to the extent to which the organization appreciates the

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contribution of employees reporting fraud so that they can get corrective actions as early as possible (Eisenberger et al, 1986). So, someone will establish themselves to report the fraud that he found in the hope of appreciation from the organization. Based on the description, it can be concluded that the eighth hypothesis is as follows:

H12: Organizational culture moderates the relationship of giving rewards to disclosure of cheating behavior.

RESEARCH METHODS

Type of

Research This research is a type of quantitative research that emphasizes testing theories through measuring research variables with numbers and analyzing data with statistical procedures (Indriantoro, 2011: 12). Based on the characteristics of the research problem, it is classified into descriptive research which is a study of problems in the form of the current facts of a population.

Population and Sample

Population is a generalization area determined by researchers to be studied and then drawn conclusions (Sugiyono, 2012). The population of this study is employees (*non-managerial*) who work in banking that are the object of research. The sample is part of the number and characteristics possessed by the population (Sugiyono, 2012). The sampling technique in this study uses *purposive sampling*, which is the sample that is deliberately chosen based on criteria set by the researcher. The criteria used in this work are employees *non-managerial* who have worked for at least 1 year and are Muslim in the actions that are the object of research.

Data Collection Techniques Data

Collection methods use questionnaires from primary sources, namely data sources that directly provide data to data collectors to obtain relevant, reliable, objective data and can be used as a basis in the analysis process (Ghozali, 2016: 18). The collection procedure is used to obtain information about research variables, namely reporting fraudulent behavior, *moral intentions*, *organizational commitment*, *professional identity*, *giving rewards*, *organizational culture* and *Islamic work ethics*. To obtain data the questionnaire was distributed directly to the respondent, namely by visiting the respondent's place in the banking object of the study.

Operational Definition of Independent Variable Variables Independent

variables consist of *moral intention*, *organizational commitment*, *professional identity* and *rewards*. Morality is measured by six statements that measure each stage of morality through a case of accounting ethics from Kohlberg's moral indicators (1969). *Organizational Commitment* is measured using 4 statements made from indicators developed by Mowday (1979) in Aliyah and Marisan (2017). *Professional Identity* in this study was measured using six statements from indicators developed by Edi (2008). *Reward* is measured by using a 4 statement of indicators developed by Aliyah and Marisan (2017).

Dependent Variable

The dependent variable in this study is the decision of *whistle-blowers* in disclosing cheating behavior (*whistle-blowing*). The measurement *whistle-blowing* in this study uses 3 statements made from indicators developed by Aliyah and Marisan (2017).

Variable Moderation

Islamic work ethics are work ethics sourced from the Qur'an and Hadith, which dedicate work as a virtue (hidayat, 2017). This variable as a moderator, is measured using 7 statements derived from 7 indicators developed by Chanzanagh (2011). Organizational culture is measured using 8 statements derived from 8 indicators proposed by Robbins (2006: 10) in Putra et al (2014).

Hypothesis Testing

Techniques Analytical techniques used to test the hypothesis of multiple linear regression analysis and moderation regression analysis with the absolute difference value approach with the following equation: $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + e$.. (1) $Y = \alpha + \beta_1ZX_1 + \beta_2ZX_2 + \beta_3ZX_3 + \beta_4ZX_4 + \beta_5ZX_5 + \beta_6 | ZX_1 - ZX_5 | + \beta_7 | ZX_2 - ZX_5 | + \beta_8 | ZX_3 - ZX_5 | + \beta_9 | ZX_4 - ZX_5 | + e$ (2) $Y = \alpha + \beta_1ZX_1 + \beta_2ZX_2 + \beta_3ZX_3 + \beta_4ZX_4 + \beta_5ZX_6 + \beta_6 | ZX_1 - ZX_6 | + \beta_7 | ZX_2 - ZX_6 | + \beta_8 | ZX_3 - ZX_6 | + \beta_9 | ZX_4 - ZX_6 | + e$... (3) Description:

α = Constant

ZX_1 = Standardize Moral Intentions

ZX_2 = Organizational Standardize Commitment

ZX_3 = Standardize Professional Identity ZX_4 = Standardize Giving Reward

ZX_5 = Standardize Islamic Work Ethics ZX_6 = Standardize Organizational Culture

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Y = Disclosure of Behavior Fraudulent
 β 1- β 9 = Regression coefficient
 e = error term

RESULTS AND DISCUSSION

Overview of Analysis Unit

Respondents in this study are employees at BNI Syariah Makassar branch located on Jl. Dr. Sam Ratulangi No.140 Kel. Mario, Kec. Mariso Makassar, South Sulawesi. The respondent profile, categories and percentages are shown in table 1 below:

Table 1

Respondent Profile			
Respondent Profile	Category	Frequency	Percentage
Gender	Male	31	43.05
	Woman	41	56.95
	Total	72	100
Ages	20-25 Years	16	22.22
	26-30 Years	32	44.44
	36-40 Years	18	25
	>40 Years	6	8.09
	Total	72	100
Education	High School Equals	13	18.06
	S1	33	45.84
	S2	26	36.1
	Total	72	100

Source: Data processed, 2018

Most respondents of this study were 41 female respondents (56.95%) and 31 male respondents (43.05%). The age of respondents is mostly in the interval of 26-30 years as many as 32 respondents (44.44%), then the interval 36-40 years 18 respondents (25%), 20-25 years 16 respondents (22.22%), and who at least in the age category of more than 40 years, which is 6 respondents (8.09%). The education level of the respondents was the most at the S1 level of 33 respondents (45.84%), then the education level of S2, 26 respondents (36.1%) and the last was a high school education equivalent of 13 respondents (18.36%).

Descriptive Variables Descriptive

analysis helps readers see an overview of research data in general. Descriptive data below is in the form of minimum value, maximum value, mean value, and standard deviation. The following is a variable description of 72 respondents who are non-managerial employees at the Makassar Syariah Syariah branch can be seen in table 2 below:

Table 2

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
Moral Intentions	72	14	22	17,9444	1,95649
Organizational Commitment	72	10	16	13,3472	1,53053
Professional Identity	72	10	16	13,6528	1,63724
Pemberian Reward	72	9	14	11,5	1,34269
Pengungkapan Perilaku Kecurangan	72	7	12	9,5278	1,45324
Etika Kerja Islam	72	21	28	26,2917	1,98187
Budaya Organisasi	72	23	32	26,5556	2,78774
Valid N (listwise)	72				

Test Validity and Data Reliability

The following results of data quality tests can be seen in table 3 below:

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Table 3

Hasil Uji Kualitas Data			
Variabel	Jumlah Pernyataan	Uji Reliabilitas Cronbach Alpha Reliabel jika >0,60	Uji Validitas Corrected Item Total Correlation Valid jika > 0,232
<i>Moral Intentions</i>	6	0,704	0,330 - 0,576
<i>Organizational Commitment</i>	4	0,713	0,437 - 0,572
<i>Professional Identity</i>	4	0,720	0,389 - 0,707
<i>Pemberian Reward</i>	4	0,713	0,267 - 0,670
<i>Etika Kerja Islam</i>	7	0,709	0,591 - 0,784
<i>Budaya Organisasi</i>	8	0,825	0,246 - 0,772
<i>Pengungkapan Perilaku Keurangan</i>	3	0,831	0,413 - 0,686

Source: Data processed, 2018

Based on the results of the validity test in table 3 it can be concluded that all statement items used to measure m foreign- each variable has been declared valid. It can be seen that r count is greater than r table. Where the value of r table for a sample of 72 is equal to 0.232. After the validity test, then performed a reliability test by looking at values Cronbach's alpha. If Cronbach's Alpha is greater than 0.60, the research questionnaire can be said to be reliable (Ghozali, 2016). All statement items used in this study were stated to be reliable.

Classic Assumption Test

Normality Test

Table 4. Normality Test Results - One Sample Kolmogorov-Smirnov

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		72
Normal Parameters ^{a,b}	Mean	0,00
	Std.	0,80870379
Most Extreme Differences	Absolute Positive	0,102
	Negative	-0,081
Test Statistic		0,102
Asymp. Sig. (2-tailed)		,062 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance		

Based on the results of the normality test in table 4 above, it can be concluded that the data used in this study can be declared normal. This is evidenced by the results of the test with kolmogorov-smirnov values above the 5% confidence level that is equal to 0.062 > 0.05. Asymp.Sig Value. greater than 0.05, it can be said that the data has been normally distributed.

Multicollinearity Test

Table 5. Results of Multicollinearity Test

Coefficients ^a							Collinearity Statistics	
Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.	Tolerance	VIF	
								B
1 (Constant)	-4,936	1,873		-2,635	0,01			
Moral Intentions	0,198	0,093	0,266	2,118	0,038	0,302	3,311	
Organizational Commitment	0,226	0,081	0,238	2,785	0,007	0,651	1,537	
Professional Identity	0,282	0,117	0,318	2,407	0,019	0,273	3,658	
Pemberian Reward	0,16	0,081	0,148	1,96	0,054	0,841	1,189	
Etika Kerja Islam	0,118	0,057	0,161	2,053	0,044	0,775	1,29	
Budaya Organisasi	-0,034	0,039	-0,064	-0,854	0,396	0,838	1,193	

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a. Dependent Variable: Disclosure of Fraudulent Behavior

The results of the multicollinearity test listed in table 5 above show that the regression model used for the independent variable of the study did not occur multicollinearity problems. This conclusion is because all variables, both independent variables and moderation variables calculated by the difference in absolute values show a value of Tolerance not less than 0.1 and have a VIF value of not more than 10.

Heteroscedasticity Test

Table 6. Heteroscedasticity Test Results

Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	-0,343	1,082		-0,317	0,753
	Moral	-0,003	0,054	-0,012	-0,056	0,956
	Organizational Commitment	0,075	0,047	0,235	1,598	0,115
	Professional Identity	0,025	0,068	0,084	0,372	0,711
	Pemberian Reward	0,046	0,047	0,128	0,986	0,328
	Etika Kerja Islam	-0,042	0,033	-0,169	-1,255	0,214
	Budaya Organisasi	0,01	0,023	0,055	0,422	0,675

a. Dependent Variable: RES_2

Based on table 4.6 above shows that all free variables and moderating variables are free from heteroscedasticity problems. This is evidenced by the significance value of moral intentions 0,956, organizational commitment 0,115, professional identity 0,711, giving 0,328, reward Islamic work ethic 0,214 and organizational culture 0,675. All variables have significance values above 0.05.

Hypothesis Testing Results

Coefficient Determination

Table 7

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,846 ^a	0,716	0,699	0,80863

a. Predictors: (Constant), granting rewards, Organizational Commitment, Professional Identity, Moral Intentions

In table 7 can be R2 (AdjustedRSquare) from the regression model used obtain the results of R2 of 0.699 or 69.9%. This means that the disclosure of fraud behavior of 69.9% is influenced by moral intentions, organizational commitment, professional identity and giving rewards. The remaining 30.1% is influenced by variables not examined in this study.

Simultaneous Test

Table 8

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ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression					
	Residual	110,19	4	27,547	42,129	,000 ^b
	Total	43,81	67	0,654		
		154	71			

- a. Dependent Variable: Disclosure of Fraud Behavior
- b. Predictors: (Constant), Giving Reward, Organizational Commitment, Professional Identity, Moral Intentions

Based on table 8 above, it can be seen that the multiple regression test shows the F calculated result of 42.129 with a significance level of 0.000 far below 0.05, where the value of F arithmetic (42,129) is greater than F table 2.51 (df1 = 5-1 = 4 and df2 = 72-5 = 67). This means that the variables of moralintentions, organizational commitment, professional identity andgiving reward influence the disclosure of cheating behavior together.

Partial Test

Table 9. Test Results t test Parsial

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-3,834	1,23		-3,116	0,003
Moral Intentions	0,191	0,089	0,254	2,135	0,036
Organizational Commitment	0,222	0,075	0,231	2,971	0,004
Professional Identity	0,382	0,102	0,439	3,76	0,000
Pemberian Reward	0,177	0,077	0,161	2,287	0,025

- a. Dependent Variable: Disclosure of Fraud Behavior
- b.

In Table 9 above, the result of interpretation of the research hypothesis (H1,H2,H3 and H4)filed can be viewed as follows:

1. Moral intentions have t count> t table that is t count 2.135 while t table with sig level. 0.05 and df = nk, which is 72-5 = 67 at 1.996 with a significance level of 0.036 less than 0.05. This means that the hypothesis proposed that moral intentions have a positive effect on disclosure of fraudulent behavior has been proven (H1 is accepted).
2. Organizational commitment has t arithmetic> t table that is t arithmetic 2,971 while t table with sig level. 0.05 and df = nk, which is 72-5 = 67 at 1.996 with a significance level of 0.004 less than 0.05. This means that the hypothesis that organizational commitment positively affects disclosure cheating behavior has been proven (H2 received).
3. Professional identity has t arithmetic> t table that is t arithmetic 3,760 while t table with sig level. 0.05 and df = nk, which is 72-5 = 67 of 1,996 with a significance level of 0,000 less than 0.05. This means that the hypothesis that the professional identity positive effect on the disclosure of cheating behavior has been proven (H3 are accepted).
4. Giving rewards has t arithmetic> t table that is t arithmetic 2,287 while t table with sig level. 0.05 and df = nk, which is 72-5 = 67 at 1.996 with a significance level of 0.025 less than 0.05. This means that the hypothesis that reward positive effect on the disclosure of cheating behavior has been proven (H4 accepted).

Regression Test Results Value Difference Absolute

Moderation Moderation Islamic Work Ethics

Table10. Regression Test Results Value Absolute difference-Moderation Islamic Work Ethics

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Model	Unstandardize		Standardized	t	Sig.
	Coefficients				
	B	Std. Error	Beta		
(Constant)	9,702	0,223		43,419	0,000
1 AbsX1_X5	0,509	0,190	0,228	2,676	0,010
AbsX2_X5	0,018	0,142	0,009	0,126	0,900
AbsX3_X5	-0,225	0,199	-0,101	-1,131	0,262
AbsX4_X5	-0,171	0,135	-0,094	-1,266	0,210

a. Dependent Variable: disclosure of cheating behavior

Source: processed data, 2018

In the above Table 10 shows the results of the interpretation of the research hypothesis H5,H6,H7 and H8 proposed can be seen as follows:

5. AbsX1_X5 moderating variables Has a t count of 2.676> t table 1.996 with a significance level of 0.010 which is smaller than 0.05. This shows that the moderating variable of Islamic work ethics can strengthen the relationship of moral intentions to the disclosure of fraudulent behavior. Thus, the fifth hypothesis which states that the moderate Islamic work ethicsrelations moralintention to disclosure of proven cheating behavior (H5 accepted).
6. The moderating variable AbsX2_X5 has a t count of 0.126 <t table 1.996 with a significance level of 0.900 which is greater than 0.05. This shows that the moderating variable of Islamic work ethics does not moderate the relationship of organizational commitment to the disclosure of cheating behavior. Thus, the sixth hypothesis which states that the work ethic of Islam moderates the relationship organizational commitment to disclosure of cheating behavior is not proven (H6 rejected).
7. The moderating variable AbsX3_X5 has a t count of -1,131 <t table 1,996 with a significance level of 0.262 which is greater than 0.05. This shows that the moderating variable of Islamic work ethics does not moderate the relationship of professional identity to the disclosure of cheating behavior. Thus, the seventh hypothesis which states that moderate Islamic work ethicsrelationship professionalidentity to disclosure offraud is not proven behavior (H7 rejected).
8. The moderating variable AbsX4_X5 has a t count of -1.266 <t table 1.996 with a significance level of 0.210 which is greater than 0.05. This shows that the moderating variable of Islamic work ethics does not moderate the relationship of giving reward to disclosure of cheating behavior. Thus, the eighth hypothesis which states that the work ethic of Islam moderates the relationship of reward to disclosure of cheating behavior is not proven (H8 rejected).

Organizational Culture Moderation

Table 11. Results of Regression Tests Absolute Difference Value-Moderation of Organizational Culture

Model	Unstandardize		Standardized	t	Sig.
	Coefficients				
	B	Std. Error	Beta		
(Constant)	9.274	0.265		35.029	0.000
1 AbsX1_X6	0.485	0.193	0.253	2.510	0.015
AbsX2_X6	0.439	0.168	0.207	2.604	0.012
AbsX3_X6	-0.300	0.178	-0.161	-1.689	0.096
AbsX4_X6	-0.026	0.152	-0.012	-0.173	0.863

a. Dependent Variable: disclosure of cheating behavior

Source: processed data, 2018

Table 11 above shows the results of interpretations of thehypotheses H9, H10, H11 and H12 proposedcan be seen as follows:

9. Moderating Variables AbsX1_X6 has a t count of 2.510> t table 1.996 with a significance level of 0.015 which is smaller than 0.05. This shows that the moderating variable of organizational culture can strengthen the relationship of moral intentions to the disclosure of fraud behavior. Thus, the ninth hypothesis which states that organizational culture moderates the relationship the intention moral to disclosure of proven cheating behavior (H9 received).
10. The moderating variable AbsX2_X6 has a t count of 2.604> t table 1.996 with a significance level of 0.012 which is smaller than 0.05. This shows that the moderating variable of organizational culture can strengthen therelationship organizational commitment to the disclosure of cheating behavior. So, the tenth hypothesis which states that organizational culture

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moderates the relationship organizational commitment to disclosure of proven cheating behavior (H10 accepted).

11. The moderating variable AbsX3_X6 has a t count of $-1.689 < t_{table} 1.996$ with a significance level of 0.096 that is greater than 0.05. This shows that the moderating variable of organizational culture does not moderate the relationship of professional identity to disclosure of fraudulent behavior. Thus, the eleventh hypothesis which states that organizational culture moderates the relationship professional identity on the disclosure of cheating behavior is not proven (H11 rejected).
12. The moderating variable AbsX4_X6 has a t count of $-0.173 < t_{table} 1.996$ with a significance level of 0.863 which is greater than 0.05. This suggests that a moderating variable of organizational culture does not moderate the relationship of reward to disclosure of cheating behavior. So, the twelfth hypothesis which states that the organizational culture moderates the relationship of reward to disclosure of cheating behavior is not proven (H12 rejected).

CONCLUSIONS AND SUGGESTIONS

The results of the evaluation of the research model and hypothesis testing conducted in this study, then produced several conclusions, namely the existence of moral intention, organizational commitment, professional identity and giving rewards owned by non-managerial employees of BNI Syariah Makassar proved to be able to increase the urge to do reporting fraud behavior in the work environment.

Islamic work ethics moderates the relationship of moral intentions to the disclosure of proven cheating behavior. This means that Islamic work ethics as a variable moderating can strengthen the relationship of moral intentions to the disclosure of fraud behavior in BNI Syariah Makassar branch. The high morality and Islamic work ethics possessed will encourage individuals (employees) to report cheating behavior in their work environment. However, in this study Islamic work ethics has not been proven to moderate the relationship between organizational commitment, professional identity and rewards. Justification for the inability of Islamic work ethics as a moderating variable is due to the Islamic work ethic which prioritizes truth and justice more than love or specific goals. The moderating variable of organizational culture can strengthen the relationship of moral intention and organizational commitment to the disclosure of cheating behavior in BNI Syariah Makassar branch. The high moral intensity and organizational commitment accompanied by the support of organizational culture will encourage employees to report acts of fraud found in the work environment of their superiors so that losses that can have an impact on their organizations can be minimized immediately.

In the variable professional and reward identity, the role of organizational culture as a moderating variable not been proven, it is justified employees do not consider the culture of the organization because it is more the individual professionalism love for the love of the profession. Likewise with the inability to moderate the organizational culture of reward, because the desire to obtain the reward of disclosing more cheating behavior on individuals themselves, so there is no influence of organizational culture on the relationship between reward to disclosure of cheating behavior.

The results of this study are expected to provide positive benefits for companies, especially in the BNI Syariah Makassar branch, as a material consideration in good company management by implementing a reporting system of fraud in the work environment that is not only focused on levels managerial but more broadly starting from the bottom (non-managerial).

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