

Religious Accountant as Fraud Reducer

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ABSTRACT

This study aims to reveal the role of accountants' religiosity to reduce fraud. This research employed an interpretive approach with phenomenological methods to portray symptoms around the actors who are organized within the scope of interaction between the accounting profession, clients, and third parties. The data in this study were obtained from observations in the field by actively participating in every activity and in-depth interviews related to efforts to avoid fraudulent practices with people directly involved. Data analysis was carried out using noema and noesis analysis. The study indicates that accountants' religiosity must be carried out by combining the culture of professionalism and applying it to their work.

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1. Introduction

The development of the accounting profession in a country is in line with the development of the country's economy. Many parties have high hopes for a healthy business environment in the accounting profession, namely creditors, investors, government, and society. A professional accountant who is competent in auditing or management, or as an employee or a consultant, is expected to have technical advantages related to accounting and more than a layman's understanding of related fields such as information systems and taxation. In addition, accountants are expected to carry out their duties professionally and comply with specific standards that have been set by the professional body that oversees them.

As a recognized profession in Indonesia, the accounting profession has the main task of compiling financial reports according to the rules of applicable regulations. In addition, the accounting profession also has a responsibility to increase the level of reliability of financial statements so that the public obtains reliable financial information as a basis for deciding the allocation of economic resources [1]. An essential issue in the accounting profession and users is accounting standards. Accounting standards that are regulated in such a way must be able to provide information to interested parties on financial statements. These accounting standards will change and develop according to the demands and developments of society [2-3].

An accountant must also be aware to continuously improve professionalism in facing increasingly tough challenges. This increase in professionalism is based on the fact that the growing globalization and diversification of accounting services accompanied by a combination of increasingly competitive markets has led to more attention paid to the

accounting profession and its ethical standards [4]. The professionalism of a career comprises three elements that must be possessed by every profession, namely expertise, knowledge, and character. Character shows the personality of a professional, which is manifested in his ethical attitudes and actions. The public and users of accounting services can determine the level of professionalism an accountant has through the accountant's moral attitudes and actions. This cannot be avoided because in the accounting profession, as perpetrators of the market world, there is also high competition to maintain its existence in the competitive landscape among professional colleagues both from within and outside the country.

Accountants have a unique position with their service users compared to other professions. Accountants also get assignments and rewards from companies or clients, just like any other profession. However, in carrying out their duties not only for the client's benefit but also for other parties interested in the financial statements. This unique relationship often puts accountants in a dilemma situation that gives birth to many choices of conflicting values. This occurs when the accountant feels that the responsibilities he has for his clients are not in line with his responsibilities to himself or others.

Ethical dilemmas in the accounting profession can occur when the accountant and client disagree on some aspects of the function and purpose of the assignment. In these circumstances, the client can influence the accountant's work process. Clients can pressure accountants to take actions that violate accounting standards. In a situation like this, the accountant is faced with several conflicting decision choices related to his assigned responsibilities. If the accountant fulfills the client's demands, it means violating the accounting standards and code of ethics even though he gets a reward from the client. However, if the accountant decides not to fulfill the client's demands, he will get pressure from the client, either in the form of termination of assignment, dismissal, or other consequences. Faced with a dilemma like this, accountants are faced with making ethical or unethical decisions.

In addition to clients, an accountant also gets pressure from business competition with fellow accountants. The proliferation of new accountants makes the old players rack their brains so that clients do not switch to other accountants. A standard action when facing business competition is a price war where whoever can provide a lower price can be sure that the clients will come. However, the principle of price competition also has a negative impact because the lower the price of accountants' services, the more the accountants underestimate the procedures in their work, resulting in complete and non-standard financial reports.

There have been many examples of unethical decision-making. For example, in 2002, several banks were declared in good performance by public accountants. It turned out that most of these banks were not performing well, and many of them were later liquidated. A similar case that occurred was the case of PT Telkom with the Public Accounting Firm of Eddy Pianto & Partners, which resulted in PT Telkom's financial statements being not recognized by the capital market authority holders in America. These cases generally occur due to the accountant's inaccuracy and lack of compliance with the ethics of the accountant profession. Such is the case with Kimia Farma and Bank Lippo, which started when manipulation was not detected in the financial statements.

Another study that raised the topic of the role of accountants in the detection and prevention of fraud concluded that accountants who have professional certification have the best performance among the perceptions of other groups of accountants [5]. With a better perception, it can be used as a reference to choose a more effective method to detect and prevent fraud. The fraud auditing method, financial statement reconciliation, the application of forensic accounting in the company, policies related to whistleblowing, and protection technology with password protection methods occupy the highest rank of the effectiveness of fraud detection and prevention methods.

Research based on AAERs (Accounting and Auditing Releases) [6-7], states that one of the causes of accountants' failure to detect fraud is the low level of professional skepticism owned by accountants. Professionalism is an essential individual attribute regardless of whether a job is a profession or not, identifying professionalism as mastery in knowledge, skills, and characteristics. High professional behavior in each profession is fundamental to fostering public confidence in the quality of services provided by the profession. In addition, a profession that serves the community's interests can only maintain its existence if the community respects the profession to work with full responsibility.

Looking at the various cases and research examples above and then relating them to economic developments in Indonesia, accountants seem to be the most responsible profession. Accountants who have a crucial role in today's business world are referred to as smoothing ethical violations in the business world. Even accountants are called perpetrators of capitalism or as part of the ideology of capitalism that puts the interests of investors first. This further proves that perhaps it is not only encouragement from within the accountant that causes deviations in the accountant's behavior but also a strong push from an unfavorable external environment.

In this light, I think it is essential to raise the issue of the accountant integrity phenomenon, which is feared to be increasingly critical and missing from every individual, especially in the accounting profession. The accounting profession is expected to be a solution to the ethical and business crises that occur, not to be part of the crisis itself. By deeply interpreting the true meaning of integrity in the eyes of professional accountants, it is hoped that accountants can restore a positive image of the accounting profession in the future. The article proposes to shed light on how religiosity of accountants reduces fraud.

2. Method

In this study, the interpretive paradigm was chosen as the research paradigm. The interpretive paradigm is a paradigm that focuses on the subjective nature of the social world and tries to understand it from a frame of mind as an attempt to find an explanation of social events that occur by looking at the eyes of the people involved in it. For example, by understanding behavior, perceptions, motivations, and actions. The interpretive paradigm focuses on the subjective nature of social life. It seeks to understand it from the frame of mind of the object being studied and explained in the form of words and language in the scientific method [8]. Research focuses on individual meanings and human perceptions of reality rather than on independent realities that lie outside of them, and the aim of the interpretive approach is none other than to analyze this kind of social reality and

how social reality is formed [8]. Therefore, this view can accommodate the research objective: understanding the role of accountants' religiosity in reducing fraud.

I choose the phenomenological approach because the phenomenological approach seeks to understand the meaning of events and interactions with people in certain situations. This research was conducted at the Tralala Public Accounting Firm in Malang. The reason for choosing the Tralala Public Accountant Office (KAP) as a place of research is because of the historical value of Malang City as the second-largest city in East Java, hence many types of industries are developing in Malang City. The criteria for the informants used in this study are as follows: (1) having the ability in accounting and pursuing accounting for more than ten years; (2) having experience as an external accountant for more than ten years (3) has certification as a Chartered Accountant (CA). The informants in the study included Mr. Arjuna (Managing Partner of KAP Tralala), Mr. Nakula (Partner of KAP Tralala) and Mr. Sadewa (Supervisor of KAP Tralala). All names are aliases to maintain ethical publication.

The technical analysis of the phenomenological study in this research uses the analytical technique developed by [9], four stages; phenomenon description; identification of themes; connecting the *noema/noetic* correlation, and the abstraction stage, the essence of the *noema/noetic* correlation. The first step of the analysis is to describe the phenomenon based on the interview results, then proceed with identifying the themes that emerge from the results of the initial steps. The next step is to develop the *noema* and *noesis* contained in the themes. The final stage in this data analysis is to abstract the essence of the relationship between *noema* and *noesis*. This process in phenomenological research terminology is referred to as eidetic reduction.

The initial step taken was to identify the phenomenon of fraud that is increasingly happening, apparently starting from the role of the accountant as a practitioner. After identifying the phenomena that occur, the next step is to conduct interviews and in-depth observations on the behavior of an accountant. Interviews and observations were carried out with two conditions: the condition of being aware when the informant was conducting interviews with focus. The second condition is carried out when the accountant carries out daily activities to strengthen the results of interviews conducted consciously. The results of interviews and observations are then formulated into *noema* and *noesis*. In the end, I will conclude the phenomena that occur based on an informant's conscious and unconscious conditions.

3. Results and Discussion

A person's religiosity or religion is determined by many things, including family education, experience, and exercises carried out as a child or in childhood. People who get religious education both at home and at school and in the community tend to live according to religious rules, are accustomed to worship, and are afraid to violate religious prohibitions.

In addition to religiosity obtained from religious education, an accountant must also receive professional accounting education from a credible institution, in this case, IAI. However, over time, professional education was not enough to guarantee the quality of an accountant's personality. Because professional education only sharpens one's outer

personality while religious education sharpens a deeper personality. This is as conveyed by the informant:

"The code of ethics for the accounting profession issued by IAI is only a supporting instrument for the accountant, so there needs to be a bridge between the professional code of ethics from IAI and the accountant's personality values. Because the highest code of ethics comes from religious knowledge. So if a person has a good religion, his job is likely to be clean and in my opinion, the IAI code of ethics is an extension of the religious value of each individual."

The *noema* from the statement indicates that the professional code of accountants is only a supporting instrument, while the *noesis* is that the code of ethics comes from religious knowledge. The statement from this informant seems to be an affirmation that the IAI code of ethics alone is not enough to regulate accountants to comply with the rules. However, there needs to be a higher position rule, namely religiosity, because the IAI code of ethics is an extension of the religious value of each individual. Accountants who have not equipped themselves with religious knowledge will undoubtedly be easily swayed and do not have a stance as explained by Mr. Arjuna:

"If an accountant complies with religious rules, it is almost certain that he will not easily waver. There are many versions of the establishment here, such as not being easily dictated by clients and not being tempted by nominal. Accountants who are religious in the end are more courageous in expressing their hearts when dealing with clients because they are not a burden to humans but God so that the value of a person's religiosity will increase his integrity."

It is revealed in the statement as a *noema* that accountants who prioritize religious knowledge must uphold integrity. The *noesis* is that accountants with integrity will not be burdened to express their opinions. According to Mr. Arjuna, if an accountant has placed the value of religiosity above other values, he does not need to worry about his work being interfered with because the value of one's religiosity will increase his integrity. This is in line with the first perception that the professional code of ethics developed by IAI is an extension of religious values that aim to ensure an accountant's independence.

This was also confirmed by Mr. Sadewa, Mr. Arjuna's subordinate, who has been working together for almost five years in the world of accounting practitioners. He said that:

"The code of professional ethics, especially in the accounting profession, should be based on religious values because from these religious values honesty is born, which means that all actions taken no longer look at the consequences that arise from human perception but the perception of God. This is what underlies a person to be afraid of his God so that he tries to do things that are by the values of his religion. When an accountant has this attitude, then any offer that refers to an act of fraud will not be made."

The *noema* from the statement indicate that the honesty of a profession is directly related to God, while the *noesis* is that honesty will make accountants not easily tempted by offers of fraud. On the other hand, Mr. Nakula who is Mr. Arjuna's partner has his views, namely:

"Before becoming an accountant, every prospective accountant should have equipped himself with religious values since childhood. So that later he will not be surprised by

the current condition. Because there are still many who are upside down, prioritizing learning accounting before studying religion."

The *noema* from Mr. Arjuna's statement indicates that it is better for everyone to have studied religion from an early age, while the *noesis* is that by studying science, everyone will not encounter difficulties when facing life's dilemmas. When an accountant has been able to understand the values of religiosity according to his heart's choice and then apply them to positive work behavior, the next challenge is how an accountant can increase his self-worth while still updating his knowledge. Because it would be useless for an accountant to have high self-awareness but is not equipped with adequate competence, as stated by Mr. Arjuna:

"Although I prioritize the value of religiosity, I have never been absent from IAI training or seminars because after all, the knowledge of the afterlife also needs to be balanced with worldly knowledge. It's useless for an accountant who is religiously intelligent but doesn't know the accounting cycle, and vice versa. In the end, we have to balance these two sciences so that we can provide the best for our clients but still within the corridors desired by religion."

Mr. Arjuna feels the importance of balancing seeking religious knowledge and world knowledge (*noema*), while the *noesis* is that the balance of the world and the hereafter will improve the quality of a profession. The statement expressed by Mr. Arjuna simultaneously answers the doubts of several parties where people who are guided by religion are not too interested in exploring world science. Mr. Arjuna emphasized that he was not merely a fanatic of religious knowledge, but he also emphasized the importance of updating knowledge to his employees, as explained by Mr. Sadewa:

"Every month we are required to attend several seminars, both inside and outside the city. Because Mr. Arjuna also doesn't want us to be far behind other KAPs. On the other hand, Mr. Arjuna also wants his employees to be able to follow in his footsteps as managing partners at KAP."

Mr. Sadewa feels that it is the obligation of an accountant to keep updating his knowledge (*noema*), while the *noesis* is that updating knowledge of a profession is very important in the competition in the business world. It can be concluded that Mr. Arjuna, as a managing partner, is very concerned about his employees, both in terms of religiosity and career advancement. Likewise, Mr. Nakula, a partner, has his policies for his employees.

"If my subordinates are free, they want to take part in any professional certification. Tax consultants please, sharia accounting also please. After all, we both feel the benefits. My subordinates are getting more competent, it helps me more to complete my responsibilities."

This is also in line with the guidelines in Islam regarding the importance of studying when Shaykh Muhammad bin Salih Al-'Utsaimin once stated:

"The world's sciences are not included in the religious sciences. Because these sciences are not studied in the Qur'an and As-Sunnah. However, this knowledge is included in the knowledge needed by Muslims. Therefore, I remind my brothers who are studying these sciences so that they intend to be able to benefit the Muslims and increase the status of Muslims."

It has been claimed that the importance of knowledge possessed by a forensic accounting expert needed by the community in tackling various forms of crime, fraud, corruption, and fraud committed in companies [10].

In conclusion, the law of studying worldly knowledge is very dependent on the purpose, whether for good or evil purposes. Therefore, when worldly knowledge becomes a means of enforcing religious obligations, then the law of studying such knowledge is also obligatory. Moreover, when it becomes a means to enforce a case whose law is *sunnah* in religion, the law of studying it is also a *sunnah*.

The stigma still circulating in the community is that people who prioritize religious knowledge will not have a prosperous life because they will not be too bothered about seeking wealth. This stigma is still being debated because each camp provides an example that people who prioritize religious knowledge and world knowledge have the same opportunity to be successful. When the I interviewed Mr. Arjuna while he was resting in the mosque, he gave a statement:

"Business competition is natural, but why are we cheap in the eyes of God? Don't let it be because we chase rupiah and continue to sacrifice our integrity. I admit that nowadays there are more and more competitors in the accounting profession. But what I can do is leave it back to the same as above. The sustenance has already been arranged. If you prioritize religious values, then sustenance will also come by itself. Because someone who has prioritized religious values is not too eager to pursue wealth."

Mr. Arjuna understands that the importance of maintaining integrity in front of God and humans must be upheld, while his *noesis* indicates that sustenance should be returned to those above. Mr. Arjuna admitted that the business competition in the accounting field is fierce, so many accountants have pawned their integrity. Instead of selling his services cheaply, Mr. Arjuna decided to give them back to the ones above. Because of this resignation, a stigma arises where someone who has prioritized religious values is not too eager to pursue wealth. In fact, according to Mr. Arjuna, by prioritizing religious values, a person will be closer to his God so that every wish is easier to achieve.

"I have a principle that God is all-giving, so I have to remember that trait if I want to run my life because humility coupled with surrender will give me peace. To reduce the potential for fraud in my work, I share a lot with others because I believe that giving a lot means easy sustenance. Besides that, I also remember a life after death because by surrendering, we will feel small in front of God, so that reducing fraud for people who uphold religious values is to be humble and resigned."

The importance of sharing with others is brought up in the *noema*, while the *noesis* is that by sharing, one will feel small in front of his God. The statement issued by Mr. Arjuna outside the formal interview process indicates that Mr. Arjuna is firm in handing over his sustenance to those above. To reduce fraud in his work, he tries to share his sustenance with others and remembers life after death. We have often seen the practice of reducing fraud for people who uphold religious values by being humble and submissive. By being humble, everyone will never forget that he is not alone in this world and needs to share with others. And in surrender,

The mindset that Mr. Arjuna upholds is supported by the statement of Mr. Sadewa, who is a Supervisor at KAP Tralala, where he looks very much in agreement with Mr. Arjuna's view on the concept of sustenance. Mr. Sadewa said:

"Yes, it is not because I am Mr. Arjuna's subordinate then I support all of Mr. Arjuna's statements. Of course, during my service, we have a lot of debates, what

makes me comfortable working with him is not because of a lot of money, Sir, but because of his blessings. The sustenance has already been arranged. In religion, Wong also says that if you want to be rich, you have to give alms, not take other people's rights. That's why until now I am still in line with Mr. Arjuna because our views on the concept of sustenance are the same, so God willing, we will continue to share this vision."

His *noema* indicates one's loyalty should not only be based on material values, but the *noesis* is that sharing one another increases one's sustenance. The statement from Mr. Sadewa, who is Mr. Arjuna's subordinate, was also agreed upon by Mr. Nakula, Mr. Arjuna's audit partner. Mr. Nakula said:

"Mr. Arjuna and I have many differences, both from an audit point of view and from an audit approach. But one reason that makes me firm in partnering with him is that he has the principle of an afterlife where we must be responsible for all our actions in this world. With this principle in mind, I feel that my work is not only for clients but also for God."

The differences in viewpoints can be combined with the similarity of religious concepts. The *noesis* is that the similarity of religious concepts makes a profession provide the best for God and fellow human beings. The explanations from Mr. Sadewa and Mr. Nakula seemed to emphasize that KAP Tralala upholds Islamic culture in every activity. A concrete example of how the concept of religiosity is applied is in KAP Tralala routinely donating to orphans and every year holding iftar together at the orphanage. This is as stated by Mr. Sadewa.

"Mr. Arjuna's background is indeed from a family with a strong religion. Therefore, he tried to apply it in the office. Every month we must contribute to the donations for orphans, then every month of Ramadan we must be scattered in different orphanages. This is simply so that we as employees do not always look up but also look down."

From Mr. Sadewa's explanation, it can be concluded that Mr. Arjuna tried to apply Islamic religious concepts in KAP Tralala, which he got from his family. These concepts can be applied by participating in orphanage compensation programs and holding iftar events. To strengthen Mr. Sadewa's statement, I tried to make in-depth observations about religious practices in KAP Tralala. I found that Mr. Arjuna and Mr. Nakula had a policy to get used to praying in the congregation at the beginning of time for their employees. They argue that praying in congregation at the beginning of time has two benefits: trying to get closer to God and being a means for employees to socialize and become closer.

There are some terms for mentioning religion, including religion or religion in English, *religio* or *relegare* in Latin, and *din* in Arabic. The word religion comes from the parent language of the language, namely the Latin "*religio*" from the root word "*relegare*", which means binding. Further, *relegare* means doing something with great suffering, namely the type of worship activity done repeatedly and permanently. In Arabic, religion is known as *al-din* and *al-milah*. The word *al-din* itself contains various meanings, including *al-khidmat* (service), *al-ihsan* (benevolence), *al-adat* (habits), *al-ibadat* (devotion), *al-qahr wa al-sulthan* (power and government)), *al-tadzallul wa al-khudu* (submission and obedience), *al-ta'at* (obedience), *al-islam al-tauhid* (submission and oneness of God)

From the term, religion then appears a term called religiosity. Although rooted in the same word in its use, the term religiosity has a different meaning from religion or "*agama*".

If religion refers to the formal aspect related to rules and obligations, religiosity refers to the religious aspect that the individual has lived in his heart. Religiosity is often identified with religiosity. Religiosity is defined as the extent of knowledge, how strong the belief is, how often worship is carried out, and how deep the appreciation of the Religion he adheres to. For a Muslim, religiosity can be known from the extent of knowledge, belief, implementation, and appreciation of the Islamic religion.

One of the various factors that make a person feel happy or prosperous at work is religiosity. Religiosity is how a person understands, believes, evaluates, performs rituals of the religion he believes in, and implements the teachings of that Religion in life. Individuals who have good religiosity will interpret or do all their work well. They will believe that all their actions and behavior will have the value of worship in the sight of God. Positive thinking and doing work seriously can impact employee performance and religiosity. Individuals like this will tend to feel happy and satisfied with their lives because they do and carry out all activities without any burden. Each individual interprets perceived well-being differently, depending on the experience and social environment. Apart from religiosity, several other researchers have also found that personality affects employee welfare.

Many studies and the previous discussion regarding the rationalization of fraudulent practices have also been carried out. In conclusion, the factors that cause fraud include pressure, opportunity, and justification [11]. A number of these factors quickly occur due to the condition of the system and the behavior of people related to financial management. The system is the financial management system itself and people, namely officials, who have the authority in financial management. Justification for fraudulent practices can also make an accountant lose his integrity [12]. They conclude that pure integrity shows the attitude shown by public accountants by maintaining an attitude of integrity in a holistic, honest, candid manner and based on applicable standards. Meanwhile, pragmatic integrity shows a disregard for the attitude of integrity. From the description of the discussion above, we can conclude that the practice of reducing fraud in terms of religiosity expressed by the informants, among others: 1) an accountant should place religious guidelines as the highest professional code of ethics, and 2) remain humble by sharing sustenance with others. Moreover, remembering life after death so as not to be too eager for wealth.

4. Conclusion

Based on observations of the informants' speech and behavior, it is concluded that accountants can make efforts to reduce fraud through religiosity while working, namely religious knowledge, which is the highest professional code of ethics. In contrast, IAI's professional code of ethics is only an extension of religious science. By prioritizing religious knowledge, accountants are expected to always remember their God in their work, which will automatically give birth to honesty in themselves. In addition, religious knowledge is believed to assist accountants in restraining themselves in the face of increasingly fierce competition between accountants.

The contribution of this research is theoretically and empirically valuable. Theoretically, it add references to the repertoire of knowledge about the role of accountants' religiosity in reducing fraud as one of the reference materials and further

research studies in the field of Fraud and auditing studies. Empirically, it is useful for policymakers, in this case, the Indonesian Institute of Accountants (IAI), in formulating a code of ethics for accountants. This study also has limitations, especially regarding time conducting interviews and observations due to busy informants. Some of the information received is less detailed, and the results of conversations with informants cannot be revealed because the information provided is confidential.

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