




## Organizational commitment, religiosity, and auditors' responsibility for fraud detection

 Ni Nyoman Sri Rahayu Damayanti<sup>1</sup>

 Dian Agustia<sup>2+</sup>

<sup>1,2</sup>Department of Accounting, Faculty of Economics and Business, Airlangga University, Surabaya, Indonesia.

<sup>1</sup>Department of Accounting, Faculty of Economics and Business, Warmadewa University, Bali, Indonesia.

<sup>1</sup>Email: [ni.nyoman.sri-2021@feb.unair.ac.id](mailto:ni.nyoman.sri-2021@feb.unair.ac.id)

<sup>2</sup>Email: [dian.agustia@feb.unair.ac.id](mailto:dian.agustia@feb.unair.ac.id)



(+ Corresponding author)

### ABSTRACT

#### Article History

Received: 17 April 2023

Revised: 22 June 2023

Accepted: 8 December 2023

Published: 5 January 2024

#### Keywords

Affective commitment

Auditor

Continuance commitment

Fraud detection

Normative commitment

Religiosity.

The government auditor plays a crucial role in the oversight and prevention of fraudulent activities inside the government. The examination of elements that influence the auditor's responsibilities in identifying fraud holds significant importance. This is also supported by previous literature, which states that there is quite a lot of understanding related to fraud behavior that has not been explored in the fields of accounting and auditing. This study aims to examine the influence of affective commitment, continuance commitment, normative commitment, and religiosity on the fraud detection responsibility of the auditor. The present study employed a quantitative methodology utilizing a survey-based research design. The participants in this research comprised a sample of 101 government auditors employed at the Audit Board of the Republic of Indonesia. The hypothesis was tested using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results showed that affective commitment, continuance commitment, normative commitment, and religiosity have a positive influence on the auditor's responsibility in detecting fraud. This study also confirms the Theory of Planned Behavior (TPB). This research contributes to the development of literature related to behavioral accounting, especially regarding fraud detection responsibility. The implication of this research is that it is important for the audit board, especially human resource management, to consider providing activities that can increase the organizational commitment and religiosity of auditors, which can then be used as motivation for auditors to increase their responsibility in detecting fraud.

**Contribution/Originality:** This research contributes to the development of literature related to behavioral accounting in auditing, especially regarding fraud detection responsibility. No research has been conducted linking dimensions of organizational commitment and religiosity to auditor responsibility in detecting fraud. This research also seeks to confirm the Theory of Planned Behavior (TPB).

## 1. INTRODUCTION

The government auditor of the Audit Board of the Republic of Indonesia is responsible for examining the management of the State Revenue and Expenditure Budget (SREB) utilized by the government, including by ministries and State-Owned Enterprises (SOE). They must carry out the management by examining the fairness of the government's financial reports on the use of the state budget. If the examination reveals indications of noncompliance in the form of fraud, the auditor will conduct an Audit with a Specific Purpose as a follow-up. In this

type of examination, the auditor must identify fraud, describe its impact, and disclose it in an audit report (Regulations of the Republic of Indonesia Financial Audit Agency, 2017).

Fraud has become an international issue and results in relatively huge losses (Vousinas, 2019). The government auditors in Indonesia have successfully traced and disclosed a number of significant fraud cases. The first case occurred in a state-owned company, namely Asuransi Jiwasraya, which misused its investment, which resulted in a potential state loss of Rp. 27 trillion. In addition, there was a case of fraud by Asabri, which misused investment management in stocks and mutual funds, causing a potential loss of Rp. 10 trillion (LPPI, 2020). This shows that the role of government external auditors in detecting fraud is very necessary. The Association of Certified Fraud Examiners (ACFE) conducted a survey, but it delivered a different message. According to the results, external auditors in Indonesia were only able to identify and disclose 9.6% of all fraud cases in 2019 (Association of Certified Fraud Examiners Indonesia, 2019). This condition indicates that the role of external auditors, including government external auditors, in detecting fraud still needs to be improved.

Fraud is a problem that is often found in an organization and its number tends to increase. The types of fraud that occur can be in the form of misuse of state finances, misuse of assets, and corruption involving members of the organization itself. Fraud in accounting can occur due to low individual attachment to the organization and low available control factors (Alfarago, Syukur, & Mabrur, 2023; Riahi-Belkaoui & Picur, 2000). Fraud will have a negative influence on public trust in organizations whose members commit fraud. Under these conditions, the role of external auditors is needed to be responsible for detecting indications of fraud (DeZoort & Harrison, 2018; Robinson, Robertson, & Curtis, 2012; Wolfe & Hermanson, 2004). Auditors with a high level of responsibility have a heightened concern for audit evidence that contradicts other evidence, information that raises questions about the reliability of documents, and circumstances that may indicate fraud (Standar Audit 200, 2012). It may be argued that the auditor's responsibility is part of fraud control; hence, additional investigation is necessary. This is also supported by previous literature, which states that there is quite a lot of understanding related to fraud behavior that has not been explored in the fields of accounting and auditing (Cooper, Dacin, & Palmer, 2013). There has not been much research that tries to investigate the aspects that impact the responsibility of discovering fraud.

Organizational commitment is believed to be one of the factors that can influence responsibility in detecting fraud. Organizational commitment describes the involvement of individuals in making an active contribution to the organization in an effort to achieve organizational goals. Organizational commitment is a multidimensional construct that consists of three dimensions, namely affective, continuance, and normative commitment. Individuals with high organizational commitment will have high confidence in the values implemented in the organization (Bulut & Culha, 2010; Mowday & Steers, 1979). The Audit Board of the Republic of Indonesia is a state institution whose job it is to examine the management of the use of state finances (Regulations of the Republic of Indonesia Financial Audit Agency, 2019). Auditors with high organizational commitment will make high efforts to carry out organizational tasks, which include examining state financial management, including tracing the fairness of government financial reports, and conducting follow-up examinations if indications of fraud are found.

Fraud within the government can be minimized by optimizing control factors in the form of inspections by government auditors. A high sense of responsibility is required to detect fraud. The auditor's religiosity level is believed to increase the sense of responsibility. Religiosity is a person's belief in religious teachings followed by adherence to its values, norms, and rules (Leventis, Dedoulis, & Abdelsalam, 2018; Mostafa, Hussain, & Mohamed, 2020). Aspects of religiosity in a person will shape behavior and direct the person to work according to the rules that are implemented in the organization (Li, Kim, Wu, & Yu, 2021). Auditors with high religiosity believe that fraud is unethical behavior that is contrary to religious values, so it must be investigated, detected, and disclosed. The claim that people with high levels of religiosity have lower individual acceptance of unethical business practices, such as irregularities in financial statements, supports this claim (Leventis et al., 2018).

This study refers to the Theory of Planned Behavior (TPB). This theory explains that a person's intentions and behavior are carried out based on the person's information or perception of a condition that may occur. This theory explains that there are 3 factors that influence a person's intentions and behavior, namely (1) attitude towards the behavior, (2) subjective norm, and (3) perceived behavioral control (Ajzen, 1991, 2020; Bosnjak, Ajzen, & Schmidt, 2020; Conner, 2020; Owusu, Bekoe, Anokye, & Anyetei, 2020). Organizational commitment is seen as perceived behavioral control that encourages auditors to detect indications of fraud. On the other hand, religiosity is seen as a subjective norm in the form of social pressure or social rules that auditors feel encourage them to perform certain actions. Due to this social pressure, auditors feel that detecting fraud is one of their responsibilities to defend the public interest.

This research contributes to the development of literature related to behavioral accounting in auditing, especially regarding fraud detection responsibility. No research has been conducted linking dimensions of organizational commitment and religiosity to auditor responsibility in detecting fraud. This research also seeks to confirm the Theory of Planned Behavior (TPB). The results showed that affective commitment, continuance commitment, normative commitment, and religiosity have a positive effect on auditor responsibility for detecting fraud. The implications of this research are important for the audit board, especially human resource management, to consider providing activities that can foster organizational commitment and the religiosity of auditors. It is important to remember that organizational commitment and religiosity are internal factors within auditors that can encourage them to be responsible and do their task, especially in detecting fraud.

The subsequent section of the research paper provides an overview of the existing literature. The third section provides an overview of the methodologies employed in the study. The fourth portion provides an account of the findings, while the fifth section engages in a discourse about the implications and interpretations of the results. The final section of the document provides a summary and analysis of the findings, as well as an assessment of the contributions made by the research.

## 2. LITERATURE REVIEW

### 2.1. Theory of Planned Behavior

The theory of Planned Behavior (TPB) is a theory that explains and predicts a person's behavior (Ajzen, 1991). Behavior occurs because of the emergence of intentions that encourage someone to act. The theory of planned behavior is believed to be more appropriate to explain research related to unethical intentions or behavior than the Theory of Reasoned Action (TRA). According to TPB, three factors—attitude toward the behavior, subjective norms, and perceived behavioral control—determine intention to behave. Attitude towards a behavior is the belief that by carrying out certain behaviors, a person will obtain certain results. Subjective norms refer to social pressures and norms that a person feels can encourage the individual to do or not do the behavior. Subjective norm are divided into two categories: injunctive normative belief and descriptive normative belief. Injunctive normative belief is the subjective expectation that another individual will support or not support a certain action he or she is considering. Descriptive normative belief is a person's belief that other individuals participate in the behavior he or she is considering. These two beliefs together will form pressure on a person to do or not do certain intentions or behaviors. Perceived behavioral control is the perception of someone who can control someone to do or not do a behavior (Ajzen, 2020; Bosnjak et al., 2020; Conner, 2020). Control factors include skills, abilities, and other resources that a person has.

In this study, organizational commitment is positioned as perceived behavioral control. The perceived organizational commitment creates a perception in the auditors that they have a strong attachment to the organization to achieve organizational goals. Organizational commitment then fosters auditor responsibility for detecting fraud. On the other hand, religiosity is positioned as subjective norms that make them believe that fraud is an act that is contrary to the religious values that are believed to be necessary to be detected and disclosed.

## 2.2. Dimensions of Organizational Commitment and Fraud Detection Responsibility

Organizational commitment describes the level of involvement of a person in an organization. An individual's willingness to remain devoted to the organization can serve as a measure of this involvement. Individuals with high organizational commitment will be willing to carry out organizational strategies. They believe in the goals and values of the organization. This makes them willing to make high efforts to maintain themselves and continue working in the organization (Bulut & Culha, 2010; Guzeller & Celiker, 2020). It can be said that this commitment describes the passive and active loyalty of the individual. This commitment is not only expressed in the form of belief but also in the form of action.

In this study, organizational commitment is a multidimensional construct. The first dimension is affective commitment, which refers to positive feelings in the form of an emotional attachment of an employee to the organization and being willing to be involved in the organization (Meyer & Allen, 1991; Torlak, Kuzey, Dinç, & Güngörmüş, 2021). Individuals with affective commitment have a high desire to remain in the organization. They are willing to give high effort to contribute to the achievement of organizational goals (Ribeiro, Duarte, Filipe, & David, 2022). One of the goals of the audit board is to improve the quality of state financial governance. An auditor with high affective commitment will provide the highest effort given by the auditor to ensure that state finances are managed properly. This is done through an examination of the financial statements, including carrying out a follow-up examination if any indication of fraud is found.

The second dimension is continuance commitment, which refers to the commitment to the organization that results from weighing the costs and losses associated with quitting the organization (Tett & Meyer, 1993). This commitment describes a person's belief in remaining in the organization because it requires material and non-material benefits from the organization (Kumasey, Bawole, & Hossain, 2017). This is what motivates individuals to persist with the organization over time. When at work, they will pay careful heed to rewards and consequences (Vandenberghe & Panaccio, 2015). Auditors with this commitment tend to work well in accordance with applicable regulations and standards to get rewards and avoid punishments that can endanger their position in an organization. This is what causes the auditor to have a high level of responsibility in his work, including in examining indications of fraud.

The third dimension is normative commitment, namely the commitment that a person feels towards superiors, colleagues, subordinates, and other parties to remain in the organization and achieve organizational goals (Tett & Meyer, 1993). Individuals with affective commitment will act in line with the interests of the organization as a form of their moral obligation to the organization (McCormick & Donohue, 2019). This commitment showed that the auditor must carry out his duties in accordance with the obligations mandated to him. Auditors who possess normative commitment exhibit a heightened sense of responsibility towards both internal and external stakeholders of the organization. Auditors bear the responsibility of scrutinizing the equity of state financial administration, encompassing the identification of potential indicators of fraudulent activities.

According to the Theory of Planned Behaviour, affective commitment, continuance commitment, and normative commitment are thought to be behavioural controls that push auditors to do their part in finding fraud. Based on this explanation, the hypothesis proposed is as follows:

*H1: Affective commitment has a positive effect on fraud detection responsibility.*

*H2: Continuance commitment has a positive effect on fraud detection responsibility.*

*H3: Normative commitment has a positive effect on fraud detection responsibility.*

## 2.3. Religiosity and Fraud Detection Responsibility

According to (Leventis et al., 2018; Mostafa et al., 2020), religiosity is the belief in religious teachings and adherence to their values, norms, and rules. Religiosity is considered to have a significant influence on the values one implements in one's life (Schouten, Graafland, & Kaptein, 2014). These values will affect the way a person

behaves. It can be said that religiosity can influence, directly or indirectly, a person's behavior (Chan-Serafin, Brief, & George, 2013). Someone with a high level of religiosity will act boldly in facing challenges and have a high responsibility to follow the rules that apply (Hill et al., 2000). Religious beliefs will affect a person's perspective in interpreting an act, event, or phenomenon (Onyemah, Rouzies, & Iacobucci, 2018). They tend to categorize them as right or wrong and good or bad (Szocik, 2017). When someone with a high level of religiosity encounters an event that is contrary to their ethical teachings and religious beliefs, they will view the event as something that is not allowed. Likewise, when auditors with a high level of religiosity find indications of fraud, they will form the perception that fraud is an act that is contrary to their ethical and religious values. This makes the auditor tend to make a high effort to detect and disclose fraud. The previous literature (Omer, Sharp, & Wang, 2018) also supports this claim, stating that auditors with higher levels of religiosity have higher professional skepticism for high-risk aspects than auditors with lower levels of religiosity. They will carry out audit assignments by placing a high focus on high-risk aspects. This encourages the auditor to recognize potential errors, irregularities, and fraud (Nolder & Kadous, 2018).

Individuals with high religiosity will have a high concern for social problems that concern society in general (Li et al., 2021). As with auditors, they will have a high sense of responsibility when detecting fraud because it can damage public trust. In accordance with the Theory of Planned Behavior, religiosity is positioned as a subjective norm that encourages auditors to be responsible for detecting fraud.

*H4: Religiosity has a positive effect on fraud detection responsibility.*

Based on the hypothesis, the framework of this research model is presented in Figure 1.

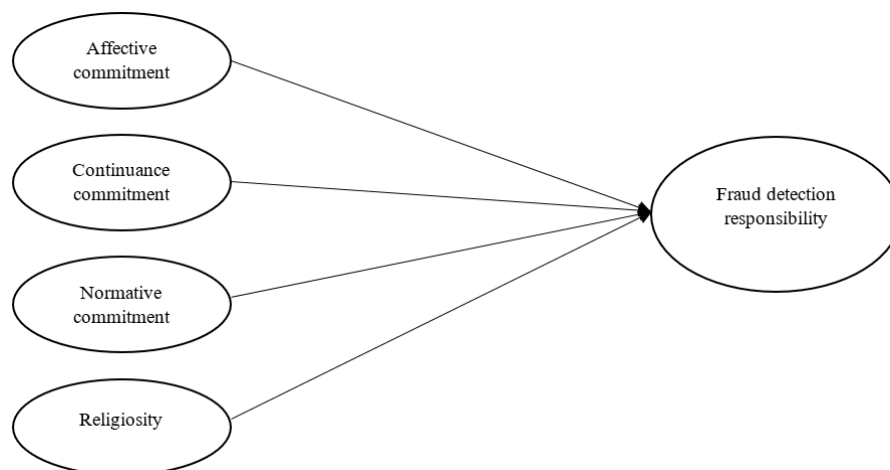


Figure 1. Conceptual model.

### 3. METHODS

This study employed a quantitative approach with a survey design. The survey design was chosen because this study seeks to trace auditor perceptions. This study involved auditors who worked at the Audit Board of the Republic of Indonesia. The criteria for selecting the sample in this study were auditors who had worked for at least 5 years or more. This consideration was taken because at least the auditor had the task of verifying the information contained in financial documents, ensuring the accuracy of financial statements, and documenting various issues related to financial statements. The auditor understands the audit program in depth.

#### 3.1. Variable Measurement

Fraud detection responsibility is defined as the perception of government auditors about their responsibility in detecting fraud (DeZoort & Harrison, 2018). This variable is measured by the Triangle Model of Responsibility, adapted from DeZoort and Harrison (2018). The instrument consists of six questions.

Affective commitment refers to the positive feelings of an employee described by an emotional attachment to the organization and willingness to be involved in the organization (Meyer & Allen, 1991; Torlak et al., 2021). This variable was measured using instruments adapted and modified from Meyer, Allen, and Smith (1993), which consist of 6 questions. Continuance commitment refers to the commitment to the organization that arises after considering the costs and losses that are felt when leaving the organization (Tett & Meyer, 1993). This variable was measured using instruments adapted and modified from Meyer et al. (1993), which consist of 6 questions. Normative commitment is commitment that a person feels towards superiors, colleagues, subordinates, and other parties to remain in the organization and achieve organizational goals (Tett & Meyer, 1993). Normative commitment is measured using instruments adapted and modified from Meyer et al. (1993), which consist of 6 questions. Religiosity is defined as a person's belief in religious teachings, which is followed by adherence to its values, norms, and rules (Leventis et al., 2018; Mostafa et al., 2020). Religiosity is measured by the Intrinsic Religiosity Scale, with 8 questions adapted and modified from the study of Schouten et al. (2014). All research instruments were measured using a 7-point Likert scale.

### 3.2. Data Analysis

First, the instrument is tested through a pilot test. The subjects of the pilot test were 30 students in the doctoral program in accounting. The results show that the instrument has been valid and reliable; therefore, it can be used in this study. Data were tested using Structural Equation Modeling-Partial Least Square (SEM-PLS). There are several reasons to use SEM-PLS. SEM-PLS can analyze relationships between latent variables. In addition, this technique can be used in reflective models (Hair, Jeffrey, Marko, & Christian, 2019). On this basis, it is considered relevant to use the SEM-PLS.

## 4. RESULTS

We sent 350 questionnaires to the respondents. A total of 101 questionnaires were returned, with a response rate of 29%. Loehlin and Beaujean (2016) state that in conducting latent variable model analysis on SEM, a sample size of 100 is sufficient to provide accurate results. The characteristics of the respondents in this study are shown in Table 1. Most respondents were male, at 67%. Most of the auditors were aged 36-40 years, or 36%. 30% of auditors had master's degrees, and 70% had bachelor's degrees. Most of the auditors had a long working period. 38% of auditors had a working period of 11-15 years, and 5% of auditors had the longest working period of 21-25 years. As many as 50% of auditors had a position as first examiners. All auditors had attended training relatively frequently, more than 15 times.

Table 1. Characteristics of respondents.

Characteristics	Total n = 101	(%)
Gender		
Male	67	66%
Female	34	34%
Age		
26-30	3	3%
31-35	16	16%
36-40	36	36%
41-45	34	34%
46-50	12	11%
Level of education		
Bachelor's degree	72	71%
Master's degree	29	29%
Work experience		
5-10 years	27	27%
11-15 years	38	38%

Characteristics	Total n = 101	(%)
16-20 years	32	31%
21-25 years	4	4%
Auditors' position		
First examiner	51	50%
Young examiner	41	41%
Middle examiner	9	9%
Number of trainings attended		
> 15 trainings	101	100%
Total	101	100%

#### 4.1. Validity and Reliability Test

The mean and standard deviation values are shown in Table 2. A validity test is performed to show the extent to which indicators can be used to measure the variables used. The validity test is carried out by looking at discriminant validity and convergent validity. The discriminant validity indicates the degree to which the construct is empirically different from other constructs. In other words, the construct measures what it is intended to measure (Hair, Hult, Ringle, Sarstedt, & Thiele, 2017). The results show that the square root of Average Variance Extracted (AVE) is greater than the correlation between the construct and other constructs, thereby indicating that the instrument has fulfilled the criteria of discriminant validity (Table 3). Convergent validity is seen from the loading factor value (Table 2) and AVE value (Table 4). All of the loading factors and AVE values were above 0.50. The results show that the instrument has fulfilled the criteria of convergent validity.

Table 2. Descriptive statistics and loading factor.

Variable	Indicator	Mean	SD	Loading factor
Affective commitment	AC1	4.614	1.483	0.758
	AC2	4.673	1.429	0.812
	AC3	4.703	1.368	0.735
	AC4	4.842	1.475	0.784
	AC5	4.733	1.536	0.778
	AC6	4.683	1.510	0.781
Continuance commitment	CC1	4.099	1.285	0.849
	CC2	3.941	1.348	0.659
	CC3	4.020	1.327	0.671
	CC4	3.941	1.264	0.583
	CC5	4.119	1.388	0.805
	CC6	3.861	1.200	0.808
Normative commitment	NC1	4.723	1.497	0.821
	NC2	4.832	1.490	0.693
	NC3	4.832	1.607	0.851
	NC4	4.634	1.317	0.616
	NC5	4.663	1.344	0.725
	NC6	4.871	1.447	0.817
Religiosity	RL1	4.535	1.390	0.689
	RL2	4.634	1.278	0.754
	RL3	4.723	1.537	0.764
	RL4	4.772	1.370	0.591
	RL5	4.653	1.452	0.783
	RL6	4.663	1.344	0.709
	RL7	4.554	1.284	0.708
	RL8	4.505	1.440	0.738
Fraud detection responsibility	FD1	5.010	1.212	0.721
	FD2	4.891	1.303	0.708
	FD3	4.911	1.167	0.706
	FD4	4.901	1.330	0.762
	FD5	4.980	1.327	0.765
	FD6	4.822	1.178	0.637

**Table 3.** Discriminant validity.

Variable	Affective commitment	Continuance commitment	Normative commitment	Religiosity	Fraud detection responsibility
Affective commitment	0.775	-0.300	0.692	-0.009	0.531
Continuance commitment	-0.300	0.736	-0.354	0.207	0.136
Normative commitment	0.692	-0.354	0.758	-0.030	0.493
Religiosity	-0.009	0.207	-0.030	0.719	0.239
Fraud detection responsibility	0.531	0.136	0.493	0.239	0.718

**Table 4.** Convergent validity and reliability.

Variable	AVE	Cronbach's alpha	Composite reliability
Affective commitment	0.601	0.867	0.900
Continuance commitment	0.541	0.852	0.874
Normative commitment	0.575	0.849	0.889
Religiosity	0.517	0.872	0.895
Fraud detection responsibility	0.515	0.812	0.864

Reliability testing was performed to evaluate the reliability of internal consistency over the size of a variable. Reliability tests were seen for Cronbach alpha and composite reliability. Composite reliability values greater than 0.60 are acceptable (Hair et al., 2017). The results in Table 2 showed that the Cronbach's alpha and composite reliability values were both above 0.6, which means that each item was reliable.

#### 4.2. Hypothesis Testing

The  $R^2$  value was 0.470. This finding demonstrates that affective commitment, continuance commitment, normative commitment, and religiosity (47%) can all explain fraud detection responsibility. Other variables outside of the model explained the remaining 53%. Tests on the  $f^2$  were carried out to see how much the construction contributed to the  $R^2$  value. An  $f^2$  value of 0.02 is considered small, 0.15 is considered medium, and 0.35 is considered large. The  $f^2$  value of affective commitment was 0.154, continuance commitment was 0.180, and normative commitment was 0.111. The  $f^2$  value of religiosity was 0.060. The results show that continuance commitment has the largest contribution to the  $R^2$  value, and religiosity has the smallest contribution to the  $R^2$  value. The results of hypothesis testing are shown in Table 5.

**Table 5.** Summary of hypothesis testing results.

Model	Coefficient	T-statistics	p-value	Result
AC -> FD	0.397	2.813	0.005***	H1 supported
CC -> FD	0.339	2.304	0.022**	H2 supported
NC -> FD	0.344	2.624	0.009***	H3 supported
RL -> FD	0.182	2.218	0.027**	H4 supported

Note: \*\*\*p < 0.01 \*\*p < 0.05.

A coefficient of 0.397 and a p-value of 0.005 indicated that the analysis supported H1. A coefficient of 0.339 and a p-value of 0.022 also supported H2. Further results showed that H3 was supported with a  $\beta$  coefficient of 0.344 and a p-value of 0.009. The results showed that the  $\beta$  coefficient was 0.182 and the p-value was 0.027, which means that the H4 was supported.

## 5. DISCUSSION

H1 was supported and showed that affective commitment has a positive effect on fraud detection responsibility. Individuals with high affective commitment will have a high emotional attachment to the organization (Meyer & Allen, 1991). They are willing to achieve organizational goals by exerting a high level of effort in carrying out their



duties. This effort was made because they "wanted to" do it, according to Grund and Titz (2022) and McCormick and Donohue (2019). This commitment is a key aspect of organizational commitment that has an association with individual performance (Mercurio, 2015). In general, their affective commitment will be higher when they have a long working period (Lilius et al., 2008). In this study, most of the auditors had a long working period, so they were believed to have high affective commitment. They tended to make a high effort to reach organization goals, which are to examine the management of the use of state finances so that it is free from corruption, collusion, and nepotism. The effort manifested a high level of responsibility in detecting fraud. H2 was supported, showing that continuance commitment has a positive effect on fraud detection responsibility. Continuance commitment describes an individual's bond with the organization based on consideration of the costs and losses incurred when leaving the organization (Meyer & Allen, 1991; Tett & Meyer, 1993; Vandenberghe & Panaccio, 2015). This condition also shows that continuance commitment can be a motivation for the auditor to remain in the organization because they "need to" stay there (Grund & Titz, 2022). Auditors with high continuance commitment will have high motivation to remain members of the organization and achieve organizational goals. For this reason, they will carry out their duties properly, including being responsible to detect fraud. Especially if being able in detecting fraud is used as one of the aspects of evaluating auditor performance that promises them certain rewards.

H3 was supported. Normative commitment is essentially a commitment that arises from reciprocal relationships within the organization. Organization implement various norms and regulations and also clearly explain the rights and obligations of their members (Fullerton, 2014). Individuals with a high level of normative commitment will have a high moral obligation (McCormick & Donohue, 2019) to parties inside and outside the organization related to their work because they "have to". The auditor will behave normatively in accordance with the norms and obligations so that they have a high responsibility to do their tasks (Eliyana & Ma'arif, 2019).

The findings showed that H4 was supported. Religiosity is defined as a person's belief in religious teachings, which is followed by adherence to its values, norms, and rules (Leventis et al., 2018; Mostafa et al., 2020). Religiosity plays a major role in influencing an individual's values, beliefs, and behavior (Lehrer, 2004; Leventis et al., 2018; Vitell, 2009). Through these beliefs, they build perceptions of which actions are right or wrong and which actions are good or bad (Szocik, 2017). When there are indications of fraud, the auditor will build a perception that fraud is contrary to religious values. These conditions motivate the auditor to carry out their responsibilities in detecting fraud. Auditors with a high level of religiosity tend to uphold ethical values and have high integrity (Al-Ebel, Baatwah, & Al-Musali, 2020). They tend to use their professional skepticism to track and detect indication of fraud and expand the scope of the examination (Leventis et al., 2018; Omer et al., 2018). It can be inferred that the higher the level of religiosity, the higher the responsibility for detecting fraud.

## 6. CONCLUSION AND CONTRIBUTIONS

This study found that all dimensions of organizational commitment, namely affective commitment, continuance commitment, and normative commitment, positively affect the auditor's responsibility in detecting fraud. The findings further emphasize that religiosity positively affects the auditor's responsibility in detecting fraud. These findings also support the Theory of Planned Behavior. This research has contributed to the development of literature related to behavioural accounting. This study links the affective, continuance, normative commitment, and religiosity fraud detection responsibility of the auditor. The implications of this research are important for the audit board, especially human resource management, to consider providing activities that can foster organizational commitment and the religiosity of auditors. It is important to remember that organizational commitment and religiosity are internal factors within auditors that can encourage them to be responsible and do their task, especially in detecting fraud. Further investigation could be conducted to explore the involvement of internal auditors in the identification and detection of fraudulent activities. Subsequent investigations may provide insights into the potential impact of organizational dedication and religion on an internal auditor's level of

responsibility in finding instances of fraud. This research question warrants more investigation, as internal auditors bear the responsibility of detecting instances of fraud as well. It is recommended to incorporate additional independent variables in order to advance study on this subject matter.

**Funding:** This study received no specific financial support.

**Institutional Review Board Statement:** The Ethical Committee of the Airlangga University, Indonesia has granted approval for this study.

**Transparency:** The authors state that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics.

**Competing Interests:** The authors declare that they have no competing interests.

**Authors' Contributions:** Both authors contributed equally to the conception and design of the study. Both authors have read and agreed to the published version of the manuscript.

## REFERENCES

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. *Human Behavior and Emerging Technologies*, 2(4), 314–324. <https://doi.org/10.1002/hbe2.195>
- Al-Ebel, A., Baatwah, S., & Al-Musali, M. (2020). Religiosity, accounting expertise, and audit report lag: Empirical evidence from the individual level. *Cogent Business & Management*, 7(1), 1823587. <https://doi.org/10.1080/23311975.2020.1823587>
- Alfarago, D., Syukur, M., & Mabrur, A. (2023). The likelihood of fraud from the fraud hexagon perspective: Evidence from Indonesia. *ABAC Journal*, 43(1), 34–51.
- Association of Certified Fraud Examiners Indonesia. (2019). *Survei fraud Indonesia 2019*. In *ACFE Indonesia Chapter*. Retrieved from <https://acfe-indonesia.or.id/survei-fraud-indonesia/>
- Bosnjak, M., Ajzen, I., & Schmidt, P. (2020). The theory of planned behavior: Selected recent advances and applications. *Europe's Journal of Psychology*, 16(3), 352–356. <https://doi.org/10.5964/ejop.v16i3.3107>
- Bulut, C., & Culha, O. (2010). The effects of organizational training on organizational commitment. *International Journal of Training and Development*, 14(4), 309–322. <https://doi.org/10.1111/j.1468-2419.2010.00360.x>
- Chan-Serafin, S., Brief, A. P., & George, J. M. (2013). Perspective—How does religion matter and why? Religion and the organizational sciences. *Organization Science*, 24(5), 1585–1600. <https://doi.org/10.1287/orsc.1120.0797>
- Conner, M. (2020). Theory of planned behavior. *Handbook of Sport Psychology*, 1–18. <https://doi.org/10.1002/9781119568124.ch1.15>
- Cooper, D. J., Dacin, T., & Palmer, D. (2013). Fraud in accounting, organizations and society: Extending the boundaries of research. *Accounting, Organizations and Society*, 38(6–7), 440–457. <https://doi.org/10.1016/j.aos.2013.11.001>
- DeZoort, F. T., & Harrison, P. D. (2018). Understanding auditors' sense of responsibility for detecting fraud within organizations. *Journal of Business Ethics*, 149(4), 857–874. <https://doi.org/10.1007/s10551-016-3064-3>
- Eliyana, A., & Ma'arif, S. (2019). Job satisfaction and organizational commitment effect in the transformational leadership towards employee performance. *European Research on Management and Business Economics*, 25(3), 144–150.
- Fullerton, G. (2014). The moderating effect of normative commitment on the service quality–customer retention relationship. *European Journal of Marketing*, 48(3/4), 657–673. <https://doi.org/10.1108/ejm-06-2011-0333>
- Grund, C., & Titz, K. (2022). Affective commitment through further training: The roles of firm provision and employee participation. *Review of Managerial Science*, 16(4), 1195–1226. <https://doi.org/10.1007/s11846-021-00460-1>
- Guzeller, C. O., & Celiker, N. (2020). Examining the relationship between organizational commitment and turnover intention via a meta-analysis. *International Journal of Culture, Tourism, and Hospitality Research*, 14(1), 102–120. <https://doi.org/10.1108/I>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., & Thiele, K. O. (2017). Mirror, mirror on the wall: A comparative evaluation of composite-based structural equation modeling methods. *Journal of the Academy of Marketing Science*, 45(5), 616–632. <https://doi.org/10.1007/s11747-017-0517-x>

- Hair, J. F., Jeffrey, J. R., Marko, S., & Christian, M. R. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2-24. <https://doi.org/10.1108/eb-11-2018-0203>
- Hill, P. C., Pargament, K. I., Hood, R. W., McCullough, J., Michael E, Swyers, J. P., Larson, D. B., & Zinnbauer, B. J. (2000). Conceptualizing religion and spirituality: Points of commonality, points of departure. *Journal for the Theory of Social Behaviour*, 30(1), 51-77. <https://doi.org/10.1111/1468-5914.00119>
- Kumasey, A. S., Bawole, J. N., & Hossain, F. (2017). Organizational commitment of public service employees in Ghana: Do codes of ethics matter? *International Review of Administrative Sciences*, 83(1\_suppl), 59-77. <https://doi.org/10.1177/0020852316634447>
- Lehrer, E. L. (2004). Religion as a determinant of economic and demographic behavior in the United States. *Population and Development Review*, 30(4), 707-726. <https://doi.org/10.1111/j.1728-4457.2004.00038.x>
- Leventis, S., Dedoulis, E., & Abdelsalam, O. (2018). The impact of religiosity on audit pricing. *Journal of Business Ethics*, 148(1), 53-78. <https://doi.org/10.1007/s10551-015-3001-x>
- Li, X., Kim, J.-B., Wu, H., & Yu, Y. (2021). Corporate social responsibility and financial fraud: The moderating effects of governance and religiosity. *Journal of Business Ethics*, 170(3), 557-576. <https://doi.org/10.1007/s10551-019-04378-3>
- Lilius, J. M., Worline, M. C., Maitlis, S., Kanov, J., Dutton, J. E., & Frost, P. (2008). The contours and consequences of compassion at work. *Journal of Organization Behavior*, 29(1), 193-218. <https://doi.org/10.1002/job.508>
- Loehlin, J. C., & Beaujean, A. A. (2016). *Latent variable models: An introduction to factor, path, and structural equation analysis*. New York, London: Taylor & Francis.
- LPPI, T. (2020). Jiwasraya, Asabri, and Iknb reform. *Indonesian Banking Development Institute*, 1(1), 1-6.
- McCormick, L., & Donohue, R. (2019). Antecedents of affective and normative commitment of organisational volunteers. *The International Journal of Human Resource Management*, 30(18), 2581-2604. <https://doi.org/10.1080/09585192.2016.1166388>
- Mercurio, Z. A. (2015). Affective commitment as a core essence of organizational commitment: An integrative literature review. *Human resource Development Review*, 14(4), 389-414. <https://doi.org/10.1177/1534484315603612>
- Meyer, J. P., & Allen, N. J. (1991). A three-component conceptualization of organizational commitment. *Human Resource Management Review*, 1(1), 61-89. [https://doi.org/10.1016/1053-4822\(91\)90011-z](https://doi.org/10.1016/1053-4822(91)90011-z)
- Meyer, J. P., Allen, N. J., & Smith, C. A. (1993). Commitment to organizations and occupations: Extension and test of a three-component conceptualization. *Journal of Applied Psychology*, 78(4), 538-551. <https://doi.org/10.1037/0021-9010.78.4.538>
- Mostafa, D., Hussain, M., & Mohamed, E. K. (2020). The effect of religiosity-morality interaction on auditor independence in Egypt. *Managerial Auditing Journal*, 35(8), 1009-1031. <https://doi.org/10.1108/maj-04-2019-2267>
- Mowday, R. T., & Steers, R. M. (1979). The measurement of organizational commitment. *Journal of Vocational Behavior*, 14(1), 224-247.
- Nolder, C. J., & Kadous, K. (2018). Grounding the professional skepticism construct in mindset and attitude theory: A way forward. *Accounting, Organizations and Society*, 67, 1-14. <https://doi.org/10.1016/j.aos.2018.03.010>
- Omer, T. C., Sharp, N. Y., & Wang, D. (2018). The impact of religion on the going concern reporting decisions of local audit offices. *Journal of Business Ethics*, 149, 811-831. <https://doi.org/10.1007/s10551-016-3045-6>
- Onyemah, V., Rouzies, D., & Iacobucci, D. (2018). Impact of religiosity and culture on salesperson job satisfaction and performance. *International Journal of Cross Cultural Management*, 18(2), 191-219. <https://doi.org/10.1177/1470595818787543>
- Owusu, G. M. Y., Bekoe, R. A., Anokye, F. K., & Anyetei, L. (2020). What factors influence the intentions of individuals to engage in tax evasion? Evidence from Ghana. *International Journal of Public Administration*, 43(13), 1143-1155. <https://doi.org/10.1080/01900692.2019.1665686>

- Regulations of the Republic of Indonesia Financial Audit Agency. (2017). *Regulation of the audit agency, Republic of Indonesia Number 1 of 2017, state financial audit standards, by the grace of God almighty, audit agency of the Republic of Indonesia*. Republic of Indonesia: Regulations of the Republic of Indonesia Financial Audit Agency.
- Regulations of the Republic of Indonesia Financial Audit Agency. (2019). *Regulation of the audit agency, Republic of Indonesia Number 1 of 2019, state financial audit standards, by the grace of God almighty, audit agency of the Republic of Indonesia*. Republic of Indonesia: Regulations of the Republic of Indonesia Financial Audit Agency.
- Riahi-Belkaoui, A., & Picur, R. D. (2000). Understanding fraud in the accounting environment. *Managerial Finance*, 26(11), 33–41. <https://doi.org/10.1108/03074350010766972>
- Ribeiro, N., Duarte, A. P., Filipe, R., & David, R. (2022). Does authentic leadership stimulate organizational citizenship behaviors? The importance of affective commitment as a mediator. *Sustainability Accounting, Management and Policy Journal*, 13(2), 320-340. <https://doi.org/10.1108/sampj-11-2019-0423>
- Robinson, S. N., Robertson, J. C., & Curtis, M. B. (2012). The effects of contextual and wrongdoing attributes on organizational employees' whistleblowing intentions following fraud. *Journal of Business Ethics*, 106(2), 213-227. <https://doi.org/10.1007/s10551-011-0990-y>
- Schouten, C. M. D. D., Graafland, J., & Kaptein, M. (2014). Religiosity, CSR attitudes, and CSR behavior: An empirical study of executives' religiosity and CSR. *Journal of Business Ethics*, 123(3), 437–459. <https://doi.org/10.1007/s10551-013-1847-3>
- Standar Audit 200. (2012). *Institut Akuntan Publik Indonesia 1*. Retrieved from <http://spap.iapi.or.id/1/files/SA%20200/SA%20200.pdf>
- Szocik, K. (2017). Religion and religious beliefs as evolutionary adaptations. *Zygon®*, 52(1), 24–52. <https://doi.org/10.1111/zygo.12324>
- Tett, R. P., & Meyer, J. P. (1993). Job satisfaction, organizational commitment, turnover intention, and turnover: Path analyses based on meta-analytic findings. *Personnel Psychology*, 46(2), 259–293. <https://doi.org/10.1111/j.1744-6570.1993.tb00874.x>
- Torlak, N. G., Kuzey, C., Dinç, M. S., & Güngörmüş, A. H. (2021). Effects of ethical leadership, job satisfaction and affective commitment on the turnover intentions of accountants. *Journal of Modelling in Management*, 16(2), 413-440. <https://doi.org/10.1108/jm2-04-2019-0091>
- Vandenberghe, C., & Panaccio, A. (2015). Delving into the motivational bases of continuance commitment: Locus of control and empowerment as predictors of perceived sacrifice and few alternatives. *European Journal of Work and Organizational Psychology*, 24(1), 1-14. <https://doi.org/10.1080/1359432x.2013.844126>
- Vitell, S. J. (2009). The role of religiosity in business and consumer ethics: A review of the literature. *Journal of Business Ethics*, 90(S2), 155-167. <https://doi.org/10.1007/s10551-010-0382-8>
- Vousinas, G. L. (2019). Advancing theory of fraud: The SCORE model. *Journal of Financial Crime*, 26(1), 372-381. <https://doi.org/10.1108/jfc-12-2017-0128>
- Wolfe, D. T., & Hermanson, D. R. (2004). The fraud diamond: Considering the four elements of fraud. *The CPA Journal*, 74(12), 38–42.

*Views and opinions expressed in this article are the views and opinions of the author(s), International Journal of Management and Sustainability shall not be responsible or answerable for any loss, damage or liability etc. caused in relation to/arising out of the use of the content.*