

The Effect of Hexagon Fraud and Love of Money Components on Determinants of Fraud With Religiosity as A Moderation Variable

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ABSTRACT

The prevalence of fraudulent activities in the management of village funds underscores the need to explore the factors contributing to such behavior. This study investigates the impact of components of the hexagon fraud model and love of money on the determinants of fraud, with religiosity serving as a moderating variable among village fund managers. Addressing a gap in the existing literature, this research incorporates religiosity as a potential moderating factor—a novelty in this context. The study employs a quantitative approach, with data collected from 67 village officials across three sub-districts in Sidenreng Rappang district using purposive sampling. The data, gathered through direct questionnaire surveys, underwent validity and reliability testing, as well as classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests. Hypotheses were tested using multiple linear regression and moderation regression analyses, facilitated by the SPSS 26 software. The findings reveal that pressure and rationalization significantly and positively influence fraud determinants, while arrogance exhibits a significant negative effect. However, opportunity, ability, collusion, and love of money do not significantly affect fraud determinants. Furthermore, religiosity effectively moderates the influence of pressure and rationalization on fraud determinants but fails to moderate the effects of opportunity, ability, arrogance, collusion, and love of money. These results suggest that village officials must uphold their duties and responsibilities in managing village funds, emphasizing the importance of religiosity in mitigating fraudulent behavior.

Keywords: *Hexagon Fraud Theory, Love of Money, Determinant of Fraud, Religiosity, Village Fund Manager*

INTRODUCTION

In the era of globalization, fraud has emerged as a significant issue across various sectors in Indonesia, including the government and financial sectors. Fraud not only leads to severe financial losses but also tarnishes the reputation of organizations (Lukman & Chariri, n.d.). The widespread occurrence of fraud negatively impacts companies, organizations, communities, and the nation as a whole.

According to the Association of Certified Fraud Examiners (ACFE) in their 2022 report on occupational fraud in the Asia-Pacific region, Indonesia ranks fourth with 23 reported cases. Corruption constitutes 64% of these cases, followed by asset misappropriation at 29.9%, and financial statement fraud at 6.7%. [Afifah et al., \(2024\)](#) a prominent example includes the case of PT Asabri, which resulted in state losses amounting to IDR 22.78 trillion, as reported by the Financial Audit Agency (BPK). Additionally, PT Indosurya Inti Finance was implicated in a fraud case with customer losses of IDR 106 trillion (ACFE, 2022).

Fraud, as defined by ACFE (2022), involves the misuse of one's occupation for personal gain through the deliberate misapplication of the employing organization's resources. This illegal act is characterized by intentionality, malicious intent, deceit, concealment, and breach of trust, and is often committed to secure financial benefits in the form of money, goods, property, services, or business advantages ([Muslim Muslim, 2021](#)). Fraud typically involves individuals in strategic positions who possess significant authority, education, and expertise ([Whitty, 2018](#)).

The occurrence of fraud is attributed to various factors, with several theories proposed by experts to explain its causes. The hexagon fraud theory, developed by Vousinas in 2019, builds upon the earlier diamond and pentagon fraud theories. This theory identifies six factors that contribute to fraud: pressure, opportunity, rationalization, capability, arrogance, and collusion ([Rizkiawan & Subagio, 2023](#)).

Pressure, as the first component of the hexagon fraud theory, refers to internal or external stress that compels individuals to commit unethical acts ([Achmad et al., 2022](#)). Empirical studies, such as those by [Said et al., \(2018\)](#), have found that pressure influences fraud in village fund management. Opportunity, the second component, arises when employees identify chances to commit fraud during their work ([Anindya & Adhariani, 2019](#)). Studies by [Basuki et al., \(2021\)](#) suggest that job opportunities can lead to fraud.

The third component, rationalization, involves justifying unethical behavior. Research by [Tsang, \(2002\)](#) indicates that rationalization impacts fraud, although reported contrary findings. Competence, the fourth factor, refers to an individual's ability to devise complex fraudulent schemes and manage situations to their advantage ([Jose et al., 2022](#)). While research by [Kabuye et al., \(2017\)](#) supports this connection, ([Saputra et al., 2022](#)) found no significant effect of competence on fraud.

Arrogance, the fifth element, is characterized by an individual's belief in their ability to commit fraud without consequence. Research by [Burke \(2006\)](#) supports the notion that arrogance contributes to fraud, though ([Levine, 2005](#)) found no significant impact. The final factor, collusion, occurs when multiple individuals conspire to commit fraud, often deceiving a third party ([Fraudemic-July-2023-2.Pdf, n.d.](#)).

In addition to these factors, love of money has been identified as a potential cause of fraud ([Pradnyana et al., 2023](#)). Introduced the concept into psychological literature, linking it to an individual's perception of unethical behavior ([Giacalone et al., 2016](#)). While some researchers, such as [Nazaruddin et al., \(2018\)](#), have found a significant relationship between love of money and fraud, others, like ([Mahdi et al., 2021](#)), found no such effect.

The ACFE classifies fraud into three main types: corruption, asset misappropriation, and financial statement fraud (ACFE, 2022). Corruption is the most prevalent form in Indonesia and is challenging to detect due to the collusion between involved parties ([Ambarwati & Handayani, 2019](#)). Corruption is pervasive across all levels of government, particularly in the allocation of village funds, which are vulnerable to misuse.

Village funds, a government program aimed at improving community welfare and public services, have seen increasing allocations over the years, reaching IDR 72 trillion in 2020 ([Sijaya, 2019](#)). Despite the potential for corruption, certain areas, such as Sidenreng Rappang Regency, have not

reported any cases of fraud in village fund management. This may be attributed to the community's shift toward a more religious lifestyle, as indicated by changes in daily practices and the increased frequency of religious studies.

This study examines the factors that trigger fraud, focusing on the components of the hexagon fraud theory, love of money, and the moderating role of religiosity. Religiosity is defined as the degree of belief in and adherence to religious principles, which can significantly influence behavior ([Zuhirsyan & Nurlinda, 2021](#)). According to the Theory of Planned Behavior, a person's attitude is shaped by their beliefs and the surrounding environment ([Marcinkowski & Reid, 2019](#)). [Indah Kartika Sari & Huraira Rifas \(2024\)](#) found a negative correlation between religiosity and the propensity to commit fraud.

This research addresses the gap in the literature by investigating the determinants of fraud within the framework of the hexagon fraud theory, considering the moderating effect of religiosity, and incorporating love of money as an additional independent variable. The study aims to provide insights into the factors that influence fraudulent behavior and contribute to the existing body of knowledge on fraud prevention.

In accordance with the above explanation, the researcher is interested in discussing and conducting a study on "The Influence of *Hexagon Fraud* and *Love of Money* Components on Determinants of *Fraud* with Religiosity as a Moderating Variable in Village Fund Managers".

LITERATURE REVIEW

Attribution Theory

Attribution theory is a framework that explains the attitudes and behaviors of individuals ([Hewett et al., 2018](#)). It investigates how people interpret events and how they assign reasons or causes for their behavior ([Martinko et al., 2011](#)). This theory posits that behavior is influenced by a combination of internal factors, such as ability, knowledge, and effort, and external factors, such as luck, opportunity, and the environment ([Vaidyanathan & Aggarwal, 2003](#)).

The Theory of Planned Behavior

This research draws on the Theory of Planned Behavior (TPB), a theory that evolved from the Theory of Reasoned Action (TRA), which was initially developed by [Ajzen \(1991\)](#). [Mathieson, \(1991\)](#) proposed that attitudes and beliefs significantly influence behavior when making decisions to accept or reject actions. According to TPB, a person's attitude is shaped by their beliefs as well as by the surrounding environment ([Lee, 2009](#)).

Hexagon Fraud Theory

[Vousinas \(2018\)](#) from the National Technical University of Athens expanded the Pentagon Fraud Theory into the Hexagon Fraud Theory, updating and adapting it to contemporary fraudulent activities driven by multiple factors. This theory suggests that collusion can serve as a catalyst for fraud within an organization, with criminals exploiting the positions of others and taking advantage of victims ([Indriaty & Thomas, 2023](#)).

Effect of Pressure on Determinants of Fraud

[Murphy \(2012\)](#) identified that fraudsters often experience insurmountable financial difficulties that motivate fraudulent behavior. ([Murphy & Dacin, 2011](#)) extended this concept to include non-financial pressures. Prior research indicates a significant correlation between pressure and the incidence of fraud ([Maha Putri et al., 2023](#)). These authors argue that pressure, whether financial or otherwise, predisposes individuals or organizations to commit fraud ([Bar Lev et al., 2022](#)). Fraudulent behavior is often a means to alleviate financial or personal stress ([Baridwan & Subroto, 2024](#)). Therefore, the following hypothesis is formulated:

H1: Pressure positively affects determinants of fraud.

Effect of Opportunity on Determinants of Fraud

Numerous studies have established a link between fraudulent behavior and the presence of opportunity ([Nur'aeni & Afriady, 2023](#)). ([Dellaportas, 2013](#)) argue that opportunity is a significant contributor to fraud, especially when coupled with substantial pressure. Opportunities often arise from weaknesses in internal controls within an organization ([Schuchter & Levi, 2016](#)). Inadequate supervision and lack of separation of duties also facilitate fraudulent activities ([G. L. Vousinas, 2019](#)). Interviews conducted by [Dellaportas](#) (2013) revealed that workplace gaps, such as those leading to embezzlement and loan manipulation, are often exploited by employees. The existence of opportunities decreases the perceived risk of getting caught, thereby encouraging fraud ([Barnum et al., 2021](#)). Therefore, the following hypothesis is formulated:

H2: Opportunity positively affects determinants of fraud

Effect of Rationalization on Determinants of Fraud

Rationalization is widely recognized as a major contributor to fraudulent behavior. In cases of financial misstatements, rationalization has been identified as a significant factor that leads to tolerance of petty theft within organizations ([Rustiarini et al., 2019](#)). Petty theft is often perceived as acceptable, reflecting a rationalization process among employees. [Nindito, \(2018\)](#) found that almost all respondents agreed that rationalization contributed to asset misappropriation, particularly when justified by the belief that "others are doing it too." [Fiolleau et al., \(2018\)](#) observed that the adaptation of moral reasoning to justify criminal behavior is a form of rationalization. Therefore, the following hypothesis is formulated:

H3: Rationalization positively affects determinants of fraud

Effect of Capability on Determinants of Fraud

[Nindito \(2018\)](#) introduced a fourth element to the traditional fraud triangle—capability—which they argue enhances the understanding of fraud prevention and detection. Capability refers to individual traits, character, or abilities that are crucial in executing fraud, even when the other three elements (pressure, opportunity, and rationalization) are present ([Popoola et al., 2016](#)). The sophistication of a fraud strategy often correlates with the difficulty of detecting the fraud. Therefore, the following hypothesis is formulated:

H4: Capability positively affects determinants of fraud

Effect of Arrogance on Determinants of Fraud

Within the Pentagon Fraud Theory, arrogance is an element that explains fraud from the perspective of personal ethics ([Nindito, 2018](#)). A fraudster is typically characterized by selfishness, intelligence, experience, and good internal control but poor ethics. Arrogance is also associated with overconfidence, narcissism, and the pursuit of success at any cost ([Brunzel, 2021](#)). A study by the Committee of Sponsoring Organizations of the Treadway Commission (COSO) found that 70% of fraud cases involved a profile combining pressure and arrogance. Therefore, the following hypothesis is formulated:

H5: Arrogance positively affects determinants of fraud

Effect of Collusion on Determinants of Fraud

Political ties refer to close relationships between entities and politicians or governments. Companies with strong political connections often benefit from easier access to bank loans, government contracts, and financial guarantees during crises ([Suryandari & Pratama, 2021](#)). These connections provide management with access to resources that can be manipulated to produce misleading financial results. Research by [Wang et al., \(2017\)](#) found that political connections positively influence the occurrence of fraud. Therefore, the following hypothesis is formulated:

H6: Collusion positively affects determinants of fraud

Effect of Love of Money on Determinants of Fraud

The love of money is a trait where an individual prioritizes money as the most important aspect of life ([Nazaruddin et al., 2018](#)). Studies by [Pradnyana et al., \(2023\)](#), ([Suryandari & Pratama, 2021](#)), have shown that this trait is a significant predictor of criminal behavior. The love of money is an internal characteristic, not influenced by external factors, that can threaten the security of

organizational funds, especially when exhibited by staff responsible for managing resources. Therefore, the following hypothesis is formulated:

H7: Love of money positively affects determinants of fraud

Religiosity Moderates the Effect of Pressure on Determinants of Fraud

Pressure, whether financial or non-financial, can drive individuals or organizations toward fraudulent behavior ([Baridwan & Subroto, 2024](#)). However, a strong sense of religiosity can serve as a mitigating factor, preventing individuals from committing fraud despite significant pressure. Religiosity, defined as a person's belief in their religion and the application of its values in daily life, can deter unethical behavior ([Agorastos et al., 2014](#)). Therefore, the following hypothesis is formulated:

H8: Religiosity moderates the effect of pressure on determinants of fraud

Religiosity Moderates the Effect of Opportunity on Fraud Prevention

Opportunities for fraud often arise due to weaknesses in internal control systems and insufficient sanctions ([Baridwan & Subroto, 2024](#)). However, a high level of religiosity may prevent individuals from exploiting these opportunities. Religious individuals are likely to refrain from fraudulent activities, even when presented with opportunities, by adhering to their religious principles. Therefore, the following hypothesis is formulated:

H9: Religiosity moderates the effect of opportunity on determinants of fraud

Religiosity Moderates the Effect of Rationalization on Determinants of Fraud

Rationalization allows individuals to justify unethical behavior by convincing themselves that their actions are not wrong ([Mulder & Van Dijk, 2020](#)). Perpetrators may rationalize their actions as deserved or necessary, maintaining their self-image as trustworthy individuals ([Liang et al., 2021](#)). However, religiosity can counteract this rationalization by reinforcing moral and ethical standards. Therefore, the following hypothesis is formulated:

H10: Religiosity moderates the effect of rationalization on determinants of fraud

Religiosity Moderates the Effect of Capability on Determinants of Fraud

Capability involves the ability to bypass internal controls and manipulate situations to fulfill personal interests ([Sun & Chen, 2022](#)). Individuals with the right capabilities can perpetrate fraud without detection, especially in high-stakes cases ([Boulieris et al., 2024](#)). However, religiosity can mitigate the influence of capability by fostering ethical behavior and discouraging fraudulent actions. Therefore, the following hypothesis is formulated:

H11: Religiosity moderates the effect of capability on determinants of fraud

Religiosity Moderates the Effect of Arrogance on Determinants of Fraud

Arrogance, characterized by overconfidence and selfishness, can lead individuals to believe that internal controls do not apply to them ([Afifah et al., 2024](#)). This trait is particularly dangerous when it is prevalent within an organization. However, religiosity can reduce the influence of arrogance by promoting humility and adherence to ethical standards. Therefore, the following hypothesis is formulated:

H12: Religiosity moderates the effect of arrogance on determinants of fraud

Religiosity Moderates the Effect of Collusion on Determinants of Fraud

Collusion involves fraudulent cooperation between multiple parties, often to deceive or defraud others ([G. Vousinas, 2018](#)). While collusion can be difficult to prevent, religiosity may serve as a moderating factor, discouraging individuals from engaging in such behavior by upholding moral principles. Therefore, the following hypothesis is formulated:

H13: Religiosity moderates the effect of collusion on determinants of fraud

Religiosity Moderates the Effect of Love of Money on Determinants of Fraud

The love of money, driven by internal motivations, varies based on factors such as age, gender, education, socioeconomic status, and ethnicity ([Nazaruddin et al., 2018](#)). However, religiosity can

moderate the influence of this trait by promoting contentment and ethical behavior, even under financial pressure. Therefore, the following hypothesis is formulated:

H14: Religiosity moderates the effect of love of money on determinants of fraud

RESEARCH METHODS

In this study, (Anderson et al., 2005) a quantitative method was used. This type of research has a specification that is systematic, planned, and clearly structured from the beginning. In this study, the primary data used was obtained from questionnaire answers from village officials in three sub-districts in Sidrap Regency. This research involved village officials from three different sub-districts in Sidrap Regency. Purposive sampling is used as a sampling method in this study. This method is a type of non-probability sampling technique, which is a sampling technique that does not provide an equal opportunity to all elements (members) of the population to be selected as sample members. The purposive sampling method, which takes a sample of the population based on certain criteria, was used in this study. The criteria for this study are those who are directly involved in the management of village funds and work for approximately one year.

RESEARCH RESULTS AND DISCUSSION

Research Overview

Geographically, the location of Sidenreng Rappang Regency. Sidenreng Rappang Regency or commonly known as Sidrap Regency, is one of the districts in Sulawesi Province which is located approximately 183 Km north of Makassar City. The topography of Sidenreng Rappang Regency is generally in the form of plains to mountainous areas. The Sidenreng Rappang Regency area consists of 11 sub-districts, 106 villages/sub-districts. As for the below, the description of the questionnaires that were distributed and received back as many as 67 questionnaires.

Descriptive Statistical Test

The presentation of descriptive statistics aims to describe the characteristics of the sample in the study and provide a description of each of the independent variables, dependent variables, and moderation variables used. In this study, the variables used are pressure, rationalization opportunities, ability, arrogance, collusion, love of money, determinants of fraud, and religiosity. A description of each variable can be seen in this table:

Table 1. Variable Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Pressure	67	6	17	12,72	3,147
Chance	67	9	25	20,54	2,961
Rationalization	67	4	16	8,82	3,060
Ability	67	7	19	10,39	3,238
Arrogance	67	4	18	8,67	3,258
Collusion	67	4	15	8,18	2,651
Love of Money	67	11	24	19,06	2,774
Determinan Fraud	67	5	20	12,22	3,676
Religiosity	67	5	11	7,30	2,195
Valid N (listwise)	67				

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The statistical test was carried out with the aim of knowing the influence of each independent variable individually on the bound variable. The independent variable can be said to have an effect judging from the < sig value of 0.05.

Table 2. Results of Partial Regression Test (t-Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Mr.
	B	Std. Error	Beta		
(Constant)	3.962	3.977		.996	.323
Pressure	.447	.107	.382	4.163	.000
Chance	-.088	.118	-.071	-.749	.457
Rationalization	.778	.152	.648	5.131	.000
Ability	.133	.150	.117	.886	.379
Arrogance	-.875	.187	-.776	-4.669	.000
Collusion	.135	.178	.097	.756	.453
<i>Love of Money</i>	.138	.123	.104	1.124	.266

Table 3. Results of Partial Regression Test (T Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Mr.
	B	Std. Error	Beta		
(Constant)	-4.848	16.161		-.300	.765
Pressure	-.337	.435	-.289	-.775	.442
Chance	-.492	.491	-.396	-1.002	.321
Rationalization	-.303	.610	-.252	-.497	.621
Ability	1.304	.783	1.149	1.666	.102
Arrogance	-.793	.697	-.703	-1.138	.260
Collusion	.469	.824	.339	.569	.572
<i>Love of money</i>	1.272	.535	.960	2.380	.021
Religiosity	1.164	2.328	.695	.500	.619
Pressure*Religiosity	.131	.061	1.350	2.152	.036
Opportunities*Religiosity	.053	.078	.693	.681	.499
Rationalization*Religiosity	.165	.077	1.635	2.143	.037
Ability*Reliability	-.169	.111	-1.410	-1.523	.134
Arogansi*Religiusitas	-.006	.085	-.053	-.067	.947
Collusion*Religiosity	-.057	.121	-.514	-.475	.637
<i>Love of money</i> *Religiustas	-.171	.074	-2.055	-2.313	.125

The study examined the effects of various factors on fraud determinants, revealing several significant findings. First, pressure was found to have a positive effect on fraud determinants, as indicated by a t-value of 4.163, which exceeded the critical t-value of 2.000, with a significance level of 0.000. This supports the hypothesis that pressure contributes to fraud.

Conversely, opportunities did not exhibit a positive effect on fraud determinants, as evidenced by a t-value of -0.749, which was below the critical t-value, and a significance level of 0.457, leading to the rejection of the associated hypothesis. Similarly, the ability factor also did not show a positive effect on fraud, with a t-value of 0.886 and a significance level of 0.379, again resulting in hypothesis rejection.

Rationalization, however, was found to positively impact fraud determinants, with a t-value of 5.131 and a significance level of 0.000, confirming the hypothesis. In contrast, arrogance negatively influenced fraud determinants, supported by a t-value of 4.669 and a significance level of 0.000, affirming the negative relationship between arrogance and fraud. Collusion did not show a positive effect, as the t-value of 0.756 and a significance level of 0.453 did not support the hypothesis.

Regarding the moderating role of religiosity, it was found to moderate the relationship between pressure and fraud determinants, supported by a t-value of 2.152 and a significance level of 0.036. This suggests that religiosity strengthens the impact of pressure on fraud. However, religiosity did not moderate the relationship between opportunities and fraud determinants, as the t-value of 0.681 and significance level of 0.499 indicated no significant interaction effect.

Similarly, religiosity moderated the relationship between rationalization and fraud, with a t-value of 2.143 and a significance level of 0.037, suggesting that religiosity enhances the influence of rationalization on fraud. However, religiosity did not moderate the relationship between ability and fraud determinants, as indicated by a t-value of -1.523 and a significance level of 0.134. Additionally, religiosity did not moderate the relationship between arrogance and fraud, with a t-value of -0.037 and a significance level of 0.971.

Finally, religiosity was also found not to moderate the relationships between collusion and fraud or between the love of money and fraud determinants, as evidenced by non-significant t-values and significance levels of 0.637 and 0.125, respectively. These findings contribute to understanding how various factors influence fraud and highlight the complex role of religiosity as a moderating factor in specific contexts.

CONCLUSIONS AND SUGGESTIONS

The results of the test in this study found that pressure, and rationalization had a significant positive effect on the determinants of fraud, and arrogance had a significant negative effect on the determinants of fraud. Meanwhile, opportunity, ability, collusion, and love of money do not affect the determinants of fraud. The analysis of moderation variables shows that religiosity is able to moderate the influence of pressure, and rationalization on fraud determinants, but it is not able to moderate opportunities, abilities, arrogance, collusion, and love of money on fraud determinants. The implication of this research is that village officials need to uphold their duties and responsibilities in managing village funds for the benefit of the community.

Based on the results of the research and the conclusions presented, the suggestion that the researcher can give is that the next research is applied to expand the research sample in other sub-districts to other districts. Further research is expected to take other variables such as using The Fraud in the Circle of Faith.

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